
State:	District of Columbia	Filing Company:	Washington National Insurance Company
TOI/Sub-TOI:	H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness		
Product Name:	Group Critical Illness		
Project Name/Number:	/		

Filing at a Glance

Company:	Washington National Insurance Company
Product Name:	Group Critical Illness
State:	District of Columbia
TOI:	H07G Group Health - Specified Disease - Limited Benefit
Sub-TOI:	H07G.001 Critical Illness
Filing Type:	Rate
Date Submitted:	02/26/2014
SERFF Tr Num:	CNSC-129434629
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	
Co Tr Num:	WNIC2014M
Implementation	On Approval
Date Requested:	
Author(s):	Janet Jones, Sue Novotny, Tammy O'Connor
Reviewer(s):	Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State: District of Columbia **Filing Company:** Washington National Insurance Company
TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness
Product Name: Group Critical Illness
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Group Market Type: Employer, Association, Other Explanation for Other Group Market Type: Unions
 Overall Rate Impact: Filing Status Changed: 03/06/2014
 State Status Changed:
 Deemer Date: Created By: Sue Novotny
 Submitted By: Sue Novotny Corresponding Filing Tracking Number: CNSC-129347434

Filing Description:

Subject: Washington National Insurance Company
 NAIC 70319
 Group Critical Illness Insurance for use with Employer Groups/Unions/Associations

Form Numbers

WNIC2014M - Master Policy
 WNIC2014C - Certificate
 WNIC2014CD-DC – Definitions Section
 WNIC2014CP - Premium Section
 WNIC2014CC - Claim Provisions Section
 WNIC2014CGP - General Provisions Section
 WNIC2014CWOPCN – Waiver of Premium Section
 WNIC2014CWOPCHS –Waiver of Premium Section
 WNIC2014CLE - Limitations and Exclusions Section
 WNIC2014CCN - Benefits (Cancer) Section
 WNIC2014CCHS - Benefits (Cancer/Heart/Stroke) Section
 WNIC2014CCC – Continuity of Coverage

Optional Riders:

R2007CV- Cash Value Rider
 R2008 - Hospital Benefit Rider
 R2009 – Cancer Treatment Rider
 R2010R – Cancer Death Benefit Rider
 R2011 – Heart/Stroke Death Benefit Rider
 R2015 – Heart/Stroke Benefit Rider
 R2016 – Critical Conditions Lump Sum Rider
 R2017 – Wellness Rider

Dear Insurance Department Personnel:

This is a rate filing for to be used for a group critical illness product, filed under Serff filing number CNSC-129347434 form number WNIC2014M. These rates are new will not replace any other rates previously filed in your state.

The actuarial memorandum and rates, any filing fees, transmittals or certifications, as required are attached.

State: District of Columbia **Filing Company:** Washington National Insurance Company
TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness
Product Name: Group Critical Illness
Project Name/Number: /

Thank you for your time and consideration on this filing. If you have any further questions regarding this, please feel free to contact me.

Company and Contact

Filing Contact Information

Sue Novotny, s.novotny@banklife.com
600 West Chicago Ave 800-621-3724 [Phone] 66059 [Ext]
Chicago, IL 60654

Filing Company Information

Washington National Insurance Company	CoCode: 70319	State of Domicile: Indiana
11825 N. Pennsylvania St.	Group Code: 233	Company Type: Insurance
Carmel, IN 46032	Group Name:	State ID Number:
(800) 888-4918 ext. [Phone]	FEIN Number: 36-1933760	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

CNSC-129434629

State Tracking #:

Company Tracking #:

WNIC2014M

State: District of Columbia

Filing Company:

Washington National Insurance Company

TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name: Group Critical Illness

Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates	WNIC2014M, WNIC2014C, WNIC2014CD, WNIC2014CP, WNIC2014CC, WNIC2014CGP, WNIC2014CWOPCN, WNIC2014CWOPCHS, WNIC2014CLE, WNIC2014CCN, WNIC2014CCHS, WNIC2014CCC, R2007CV, R2008, R2009, R2010, R2011, R2015, R2016, R2017	New		GCI2 Standard Rate Sheets (Annually).pdf,

Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014

Annual Premium Rates
Base Rates

Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum

Non-Tobacco				Tobacco			
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse	
18-24	\$ 5.52	\$ 8.06		18-24	\$ 6.55	\$ 9.58	
25-29	\$ 6.12	\$ 9.05		25-29	\$ 7.87	\$ 11.59	
30-34	\$ 7.37	\$ 10.94		30-34	\$ 10.39	\$ 15.36	
35-39	\$ 9.05	\$ 13.46		35-39	\$ 13.92	\$ 20.59	
40-44	\$ 12.82	\$ 19.13		40-44	\$ 21.50	\$ 31.85	
45-49	\$ 17.88	\$ 26.71		45-49	\$ 33.05	\$ 49.03	
50-54	\$ 23.88	\$ 35.74		50-54	\$ 48.05	\$ 71.50	
55-59	\$ 32.26	\$ 48.29		55-59	\$ 69.70	\$ 103.94	
60-64	\$ 42.14	\$ 63.12		60-64	\$ 96.65	\$ 144.38	
65-69	\$ 50.78	\$ 76.08		65-69	\$ 118.44	\$ 177.07	
70-72	\$ 50.88	\$ 76.25		70-72	\$ 118.44	\$ 177.07	

Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum

Non-Tobacco				Tobacco			
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse	
18-24	\$ 7.42	\$ 10.78		18-24	\$ 9.60	\$ 14.02	
25-29	\$ 8.52	\$ 12.58		25-29	\$ 11.93	\$ 17.54	
30-34	\$ 10.94	\$ 16.25		30-34	\$ 16.58	\$ 24.46	
35-39	\$ 13.92	\$ 20.74		35-39	\$ 22.54	\$ 33.34	
40-44	\$ 20.30	\$ 30.36		40-44	\$ 35.02	\$ 51.84	
45-49	\$ 28.39	\$ 42.46		45-49	\$ 52.01	\$ 77.09	
50-54	\$ 37.46	\$ 56.09		50-54	\$ 72.48	\$ 107.66	
55-59	\$ 50.21	\$ 75.19		55-59	\$ 101.83	\$ 151.54	
60-64	\$ 66.38	\$ 99.43		60-64	\$ 139.56	\$ 207.94	
65-69	\$ 81.84	\$ 122.66		65-69	\$ 173.04	\$ 257.95	
70-72	\$ 88.56	\$ 132.77		70-72	\$ 177.84	\$ 257.95	

Heart/Stroke Rider R2015, per \$1,000 Lump Sum

Non-Tobacco				Tobacco			
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse	
18-24	\$ 2.86	\$ 4.10		18-24	\$ 4.46	\$ 6.38	
25-29	\$ 3.43	\$ 5.04		25-29	\$ 5.66	\$ 8.23	
30-34	\$ 4.90	\$ 7.20		30-34	\$ 8.33	\$ 12.22	
35-39	\$ 6.67	\$ 9.91		35-39	\$ 11.71	\$ 17.26	
40-44	\$ 10.73	\$ 16.01		40-44	\$ 19.22	\$ 28.39	
45-49	\$ 15.31	\$ 22.92		45-49	\$ 27.70	\$ 40.99	
50-54	\$ 19.44	\$ 29.09		50-54	\$ 35.26	\$ 52.25	
55-59	\$ 25.42	\$ 38.11		55-59	\$ 46.30	\$ 68.64	
60-64	\$ 34.54	\$ 51.77		60-64	\$ 62.64	\$ 92.90	
65-69	\$ 44.38	\$ 66.50		65-69	\$ 79.97	\$ 118.58	
70-72	\$ 50.33	\$ 75.46		70-72	\$ 89.40	\$ 132.46	

Critical Conditions Rider R2016, per \$1,000 Lump Sum

Non-Tobacco				Tobacco			
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse	
18-24	\$ 1.25	\$ 1.78		18-24	\$ 1.34	\$ 1.92	
25-29	\$ 1.44	\$ 2.02		25-29	\$ 1.61	\$ 2.26	
30-34	\$ 1.75	\$ 2.42		30-34	\$ 2.04	\$ 2.81	
35-39	\$ 2.09	\$ 2.90		35-39	\$ 2.50	\$ 3.48	
40-44	\$ 2.38	\$ 3.36		40-44	\$ 2.90	\$ 4.20	
45-49	\$ 2.76	\$ 4.06		45-49	\$ 3.50	\$ 5.16	
50-54	\$ 3.46	\$ 5.11		50-54	\$ 4.39	\$ 6.53	
55-59	\$ 4.34	\$ 6.46		55-59	\$ 5.47	\$ 8.16	
60-64	\$ 5.38	\$ 8.04		60-64	\$ 6.62	\$ 9.91	
65-69	\$ 6.41	\$ 9.58		65-69	\$ 7.58	\$ 11.38	
70-72	\$ 8.09	\$ 12.12		70-72	\$ 9.17	\$ 13.75	

Hospital Benefit Rider R2008

Non-Tobacco				Tobacco			
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse	
18-24	\$ 207.60	\$ 327.60		18-24	\$ 257.76	\$ 403.68	
25-29	\$ 276.96	\$ 398.76		25-29	\$ 360.12	\$ 516.60	
30-34	\$ 330.00	\$ 450.24		30-34	\$ 452.04	\$ 615.48	
35-39	\$ 331.68	\$ 443.88		35-39	\$ 481.56	\$ 644.16	
40-44	\$ 296.28	\$ 414.96		40-44	\$ 459.72	\$ 643.68	
45-49	\$ 249.96	\$ 390.84		45-49	\$ 413.40	\$ 645.00	
50-54	\$ 223.56	\$ 394.68		50-54	\$ 390.00	\$ 685.68	
55-59	\$ 233.28	\$ 444.96		55-59	\$ 423.12	\$ 802.08	
60-64	\$ 293.28	\$ 577.80		60-64	\$ 543.12	\$ 1,062.72	
65-69	\$ 380.04	\$ 757.56		65-69	\$ 703.08	\$ 1,391.88	
70-72	\$ 485.16	\$ 969.96		70-72	\$ 872.76	\$ 1,732.32	

Cancer Treatment Rider R2009

Non-Tobacco				Tobacco			
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse	
18-24	\$ 15.72	\$ 24.24		18-24	\$ 19.44	\$ 29.40	
25-29	\$ 22.20	\$ 33.12		25-29	\$ 28.68	\$ 42.84	
30-34	\$ 29.88	\$ 45.12		30-34	\$ 41.28	\$ 63.12	
35-39	\$ 37.92	\$ 60.36		35-39	\$ 57.12	\$ 92.16	
40-44	\$ 46.20	\$ 79.80		40-44	\$ 77.16	\$ 134.52	
45-49	\$ 57.00	\$ 106.44		45-49	\$ 107.40	\$ 200.04	
50-54	\$ 70.68	\$ 138.24		50-54	\$ 145.80	\$ 284.16	
55-59	\$ 84.60	\$ 169.80		55-59	\$ 186.12	\$ 373.08	
60-64	\$ 102.96	\$ 209.64		60-64	\$ 237.96	\$ 484.56	
65-69	\$ 114.00	\$ 233.28		65-69	\$ 267.12	\$ 546.60	
70-72	\$ 126.36	\$ 255.72		70-72	\$ 284.52	\$ 575.76	

Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014

Annual Premium Rates
Base Rates

<u>Cancer Death Benefit Rider R2010</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 3.00	\$ 3.00	18-24	\$ 4.08	\$ 4.08
25-29	\$ 3.60	\$ 3.60	25-29	\$ 5.28	\$ 5.28
30-34	\$ 5.04	\$ 5.04	30-34	\$ 8.28	\$ 8.28
35-39	\$ 7.32	\$ 7.32	35-39	\$ 12.48	\$ 12.48
40-44	\$ 10.68	\$ 10.68	40-44	\$ 19.44	\$ 19.44
45-49	\$ 16.92	\$ 16.92	45-49	\$ 32.64	\$ 32.64
50-54	\$ 27.72	\$ 27.72	50-54	\$ 56.76	\$ 56.76
55-59	\$ 42.60	\$ 42.60	55-59	\$ 91.68	\$ 91.68
60-64	\$ 64.80	\$ 64.80	60-64	\$ 145.20	\$ 145.20
65-69	\$ 87.60	\$ 87.60	65-69	\$ 196.44	\$ 196.44
70-72	\$ 113.04	\$ 113.04	70-72	\$ 238.80	\$ 238.80
<u>Heart/Stroke Death Benefit Rider R2011</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 2.64	\$ 2.64	18-24	\$ 4.20	\$ 4.20
25-29	\$ 3.60	\$ 3.60	25-29	\$ 5.88	\$ 5.88
30-34	\$ 5.40	\$ 5.40	30-34	\$ 9.24	\$ 9.24
35-39	\$ 8.04	\$ 8.04	35-39	\$ 14.28	\$ 14.28
40-44	\$ 10.92	\$ 10.92	40-44	\$ 19.56	\$ 19.56
45-49	\$ 15.48	\$ 15.48	45-49	\$ 27.96	\$ 27.96
50-54	\$ 24.36	\$ 24.36	50-54	\$ 43.80	\$ 43.80
55-59	\$ 37.92	\$ 37.92	55-59	\$ 68.40	\$ 68.40
60-64	\$ 62.40	\$ 62.40	60-64	\$ 111.84	\$ 111.84
65-69	\$ 94.20	\$ 94.20	65-69	\$ 167.88	\$ 167.88
70-72	\$ 143.64	\$ 143.64	70-72	\$ 253.20	\$ 253.20
<u>Wellness Rider R2017, per \$25 Benefit Option</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 8.04	\$ 15.84	18-24	\$ 8.16	\$ 16.08
25-29	\$ 8.76	\$ 17.28	25-29	\$ 9.00	\$ 17.76
30-34	\$ 10.20	\$ 20.16	30-34	\$ 10.68	\$ 20.88
35-39	\$ 12.24	\$ 24.12	35-39	\$ 12.96	\$ 25.44
40-44	\$ 14.88	\$ 29.40	40-44	\$ 16.08	\$ 31.56
45-49	\$ 17.04	\$ 33.84	45-49	\$ 18.84	\$ 37.32
50-54	\$ 18.60	\$ 36.96	50-54	\$ 21.36	\$ 42.36
55-59	\$ 19.56	\$ 38.88	55-59	\$ 23.52	\$ 46.56
60-64	\$ 20.88	\$ 41.52	60-64	\$ 26.52	\$ 52.32
65-69	\$ 22.08	\$ 43.92	65-69	\$ 29.04	\$ 57.36
70-72	\$ 23.40	\$ 46.56	70-72	\$ 30.96	\$ 61.20
<u>Cash Value Rider R2007CV</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-72	65%	65%	18-72	65%	65%

WNIC2014-Rates-Level1-STD-A

Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014

Annual Premium Rates
Base Rates

Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 5.02	\$ 7.33	18-24	\$ 5.95	\$ 8.71
25-29	\$ 5.56	\$ 8.23	25-29	\$ 7.15	\$ 10.54
30-34	\$ 6.70	\$ 9.95	30-34	\$ 9.45	\$ 13.96
35-39	\$ 8.23	\$ 12.24	35-39	\$ 12.65	\$ 18.72
40-44	\$ 11.65	\$ 17.39	40-44	\$ 19.55	\$ 28.95
45-49	\$ 16.25	\$ 24.28	45-49	\$ 30.05	\$ 44.57
50-54	\$ 21.71	\$ 32.49	50-54	\$ 43.68	\$ 65.00
55-59	\$ 29.33	\$ 43.90	55-59	\$ 63.36	\$ 94.49
60-64	\$ 38.31	\$ 57.38	60-64	\$ 87.86	\$ 131.25
65-69	\$ 46.16	\$ 69.16	65-69	\$ 107.67	\$ 160.97
70-72	\$ 46.25	\$ 69.32	70-72	\$ 107.67	\$ 160.97

Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 6.75	\$ 9.80	18-24	\$ 8.73	\$ 12.75
25-29	\$ 7.75	\$ 11.44	25-29	\$ 10.85	\$ 15.95
30-34	\$ 9.95	\$ 14.77	30-34	\$ 15.07	\$ 22.24
35-39	\$ 12.65	\$ 18.85	35-39	\$ 20.49	\$ 30.31
40-44	\$ 18.45	\$ 27.60	40-44	\$ 31.84	\$ 47.13
45-49	\$ 25.81	\$ 38.60	45-49	\$ 47.28	\$ 70.08
50-54	\$ 34.05	\$ 50.99	50-54	\$ 65.89	\$ 97.87
55-59	\$ 45.65	\$ 68.35	55-59	\$ 92.57	\$ 137.76
60-64	\$ 60.35	\$ 90.39	60-64	\$ 126.87	\$ 189.04
65-69	\$ 74.40	\$ 111.51	65-69	\$ 157.31	\$ 234.50
70-72	\$ 80.51	\$ 120.70	70-72	\$ 161.67	\$ 234.50

Heart/Stroke Rider R2015, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 2.86	\$ 4.10	18-24	\$ 4.46	\$ 6.38
25-29	\$ 3.43	\$ 5.04	25-29	\$ 5.66	\$ 8.23
30-34	\$ 4.90	\$ 7.20	30-34	\$ 8.33	\$ 12.22
35-39	\$ 6.67	\$ 9.91	35-39	\$ 11.71	\$ 17.26
40-44	\$ 10.73	\$ 16.01	40-44	\$ 19.22	\$ 28.39
45-49	\$ 15.31	\$ 22.92	45-49	\$ 27.70	\$ 40.99
50-54	\$ 19.44	\$ 29.09	50-54	\$ 35.26	\$ 52.25
55-59	\$ 25.42	\$ 38.11	55-59	\$ 46.30	\$ 68.64
60-64	\$ 34.54	\$ 51.77	60-64	\$ 62.64	\$ 92.90
65-69	\$ 44.38	\$ 66.50	65-69	\$ 79.97	\$ 118.58
70-72	\$ 50.33	\$ 75.46	70-72	\$ 89.40	\$ 132.46

Critical Conditions Rider R2016, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 1.25	\$ 1.78	18-24	\$ 1.34	\$ 1.92
25-29	\$ 1.44	\$ 2.02	25-29	\$ 1.61	\$ 2.26
30-34	\$ 1.75	\$ 2.42	30-34	\$ 2.04	\$ 2.81
35-39	\$ 2.09	\$ 2.90	35-39	\$ 2.50	\$ 3.48
40-44	\$ 2.38	\$ 3.36	40-44	\$ 2.90	\$ 4.20
45-49	\$ 2.76	\$ 4.06	45-49	\$ 3.50	\$ 5.16
50-54	\$ 3.46	\$ 5.11	50-54	\$ 4.39	\$ 6.53
55-59	\$ 4.34	\$ 6.46	55-59	\$ 5.47	\$ 8.16
60-64	\$ 5.38	\$ 8.04	60-64	\$ 6.62	\$ 9.91
65-69	\$ 6.41	\$ 9.58	65-69	\$ 7.58	\$ 11.38
70-72	\$ 8.09	\$ 12.12	70-72	\$ 9.17	\$ 13.75

Hospital Benefit Rider R2008

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 207.60	\$ 327.60	18-24	\$ 257.76	\$ 403.68
25-29	\$ 276.96	\$ 398.76	25-29	\$ 360.12	\$ 516.60
30-34	\$ 330.00	\$ 450.24	30-34	\$ 452.04	\$ 615.48
35-39	\$ 331.68	\$ 443.88	35-39	\$ 481.56	\$ 644.16
40-44	\$ 296.28	\$ 414.96	40-44	\$ 459.72	\$ 643.68
45-49	\$ 249.96	\$ 390.84	45-49	\$ 413.40	\$ 645.00
50-54	\$ 223.56	\$ 394.68	50-54	\$ 390.00	\$ 685.68
55-59	\$ 233.28	\$ 444.96	55-59	\$ 423.12	\$ 802.08
60-64	\$ 293.28	\$ 577.80	60-64	\$ 543.12	\$ 1,062.72
65-69	\$ 380.04	\$ 757.56	65-69	\$ 703.08	\$ 1,391.88
70-72	\$ 485.16	\$ 969.96	70-72	\$ 872.76	\$ 1,732.32

Cancer Treatment Rider R2009

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 15.72	\$ 24.24	18-24	\$ 19.44	\$ 29.40
25-29	\$ 22.20	\$ 33.12	25-29	\$ 28.68	\$ 42.84
30-34	\$ 29.88	\$ 45.12	30-34	\$ 41.28	\$ 63.12
35-39	\$ 37.92	\$ 60.36	35-39	\$ 57.12	\$ 92.16
40-44	\$ 46.20	\$ 79.80	40-44	\$ 77.16	\$ 134.52
45-49	\$ 57.00	\$ 106.44	45-49	\$ 107.40	\$ 200.04
50-54	\$ 70.68	\$ 138.24	50-54	\$ 145.80	\$ 284.16
55-59	\$ 84.60	\$ 169.80	55-59	\$ 186.12	\$ 373.08
60-64	\$ 102.96	\$ 209.64	60-64	\$ 237.96	\$ 484.56
65-69	\$ 114.00	\$ 233.28	65-69	\$ 267.12	\$ 546.60
70-72	\$ 126.36	\$ 255.72	70-72	\$ 284.52	\$ 575.76

Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014

Annual Premium Rates
Base Rates

<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-24	\$ 3.00	\$ 3.00		18-24	\$ 4.08	\$ 4.08
25-29	\$ 3.60	\$ 3.60		25-29	\$ 5.28	\$ 5.28
30-34	\$ 5.04	\$ 5.04		30-34	\$ 8.28	\$ 8.28
35-39	\$ 7.32	\$ 7.32		35-39	\$ 12.48	\$ 12.48
40-44	\$ 10.68	\$ 10.68		40-44	\$ 19.44	\$ 19.44
45-49	\$ 16.92	\$ 16.92		45-49	\$ 32.64	\$ 32.64
50-54	\$ 27.72	\$ 27.72		50-54	\$ 56.76	\$ 56.76
55-59	\$ 42.60	\$ 42.60		55-59	\$ 91.68	\$ 91.68
60-64	\$ 64.80	\$ 64.80		60-64	\$ 145.20	\$ 145.20
65-69	\$ 87.60	\$ 87.60		65-69	\$ 196.44	\$ 196.44
70-72	\$ 113.04	\$ 113.04		70-72	\$ 238.80	\$ 238.80
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-24	\$ 2.64	\$ 2.64		18-24	\$ 4.20	\$ 4.20
25-29	\$ 3.60	\$ 3.60		25-29	\$ 5.88	\$ 5.88
30-34	\$ 5.40	\$ 5.40		30-34	\$ 9.24	\$ 9.24
35-39	\$ 8.04	\$ 8.04		35-39	\$ 14.28	\$ 14.28
40-44	\$ 10.92	\$ 10.92		40-44	\$ 19.56	\$ 19.56
45-49	\$ 15.48	\$ 15.48		45-49	\$ 27.96	\$ 27.96
50-54	\$ 24.36	\$ 24.36		50-54	\$ 43.80	\$ 43.80
55-59	\$ 37.92	\$ 37.92		55-59	\$ 68.40	\$ 68.40
60-64	\$ 62.40	\$ 62.40		60-64	\$ 111.84	\$ 111.84
65-69	\$ 94.20	\$ 94.20		65-69	\$ 167.88	\$ 167.88
70-72	\$ 143.64	\$ 143.64		70-72	\$ 253.20	\$ 253.20
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-24	\$ 8.04	\$ 15.84		18-24	\$ 8.16	\$ 16.08
25-29	\$ 8.76	\$ 17.28		25-29	\$ 9.00	\$ 17.76
30-34	\$ 10.20	\$ 20.16		30-34	\$ 10.68	\$ 20.88
35-39	\$ 12.24	\$ 24.12		35-39	\$ 12.96	\$ 25.44
40-44	\$ 14.88	\$ 29.40		40-44	\$ 16.08	\$ 31.56
45-49	\$ 17.04	\$ 33.84		45-49	\$ 18.84	\$ 37.32
50-54	\$ 18.60	\$ 36.96		50-54	\$ 21.36	\$ 42.36
55-59	\$ 19.56	\$ 38.88		55-59	\$ 23.52	\$ 46.56
60-64	\$ 20.88	\$ 41.52		60-64	\$ 26.52	\$ 52.32
65-69	\$ 22.08	\$ 43.92		65-69	\$ 29.04	\$ 57.36
70-72	\$ 23.40	\$ 46.56		70-72	\$ 30.96	\$ 61.20
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%	65%		18-72	65%	65%

WNIC2014-Rates-Level2-STD-A

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 4.51	\$ 6.58	18-24	\$ 5.35	\$ 7.82
25-29	\$ 5.00	\$ 7.39	25-29	\$ 6.43	\$ 9.47
30-34	\$ 6.02	\$ 8.93	30-34	\$ 8.49	\$ 12.54
35-39	\$ 7.39	\$ 10.99	35-39	\$ 11.37	\$ 16.82
40-44	\$ 10.47	\$ 15.62	40-44	\$ 17.56	\$ 26.01
45-49	\$ 14.60	\$ 21.81	45-49	\$ 26.99	\$ 40.04
50-54	\$ 19.50	\$ 29.19	50-54	\$ 39.24	\$ 58.39
55-59	\$ 26.35	\$ 39.44	55-59	\$ 56.92	\$ 84.88
60-64	\$ 34.41	\$ 51.55	60-64	\$ 78.93	\$ 117.91
65-69	\$ 41.47	\$ 62.13	65-69	\$ 96.73	\$ 144.61
70-72	\$ 41.55	\$ 62.27	70-72	\$ 96.73	\$ 144.61

Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 6.06	\$ 8.80	18-24	\$ 7.84	\$ 11.45
25-29	\$ 6.96	\$ 10.27	25-29	\$ 9.74	\$ 14.32
30-34	\$ 8.93	\$ 13.27	30-34	\$ 13.54	\$ 19.98
35-39	\$ 11.37	\$ 16.94	35-39	\$ 18.41	\$ 27.23
40-44	\$ 16.58	\$ 24.79	40-44	\$ 28.60	\$ 42.34
45-49	\$ 23.19	\$ 34.68	45-49	\$ 42.47	\$ 62.96
50-54	\$ 30.59	\$ 45.81	50-54	\$ 59.19	\$ 87.92
55-59	\$ 41.00	\$ 61.41	55-59	\$ 83.16	\$ 123.76
60-64	\$ 54.21	\$ 81.20	60-64	\$ 113.97	\$ 169.82
65-69	\$ 66.84	\$ 100.17	65-69	\$ 141.32	\$ 210.66
70-72	\$ 72.32	\$ 108.43	70-72	\$ 145.24	\$ 210.66

Heart/Stroke Rider R2015, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 2.62	\$ 3.76	18-24	\$ 4.09	\$ 5.85
25-29	\$ 3.14	\$ 4.62	25-29	\$ 5.19	\$ 7.54
30-34	\$ 4.49	\$ 6.60	30-34	\$ 7.64	\$ 11.20
35-39	\$ 6.11	\$ 9.08	35-39	\$ 10.73	\$ 15.82
40-44	\$ 9.84	\$ 14.68	40-44	\$ 17.62	\$ 26.02
45-49	\$ 14.03	\$ 21.01	45-49	\$ 25.39	\$ 37.57
50-54	\$ 17.82	\$ 26.67	50-54	\$ 32.32	\$ 47.90
55-59	\$ 23.30	\$ 34.93	55-59	\$ 42.44	\$ 62.92
60-64	\$ 31.66	\$ 47.46	60-64	\$ 57.42	\$ 85.16
65-69	\$ 40.68	\$ 60.96	65-69	\$ 73.31	\$ 108.70
70-72	\$ 46.14	\$ 69.17	70-72	\$ 81.95	\$ 121.42

Critical Conditions Rider R2016, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 1.15	\$ 1.63	18-24	\$ 1.23	\$ 1.76
25-29	\$ 1.32	\$ 1.85	25-29	\$ 1.48	\$ 2.07
30-34	\$ 1.60	\$ 2.22	30-34	\$ 1.87	\$ 2.58
35-39	\$ 1.92	\$ 2.66	35-39	\$ 2.29	\$ 3.19
40-44	\$ 2.18	\$ 3.08	40-44	\$ 2.66	\$ 3.85
45-49	\$ 2.53	\$ 3.72	45-49	\$ 3.21	\$ 4.73
50-54	\$ 3.17	\$ 4.68	50-54	\$ 4.02	\$ 5.99
55-59	\$ 3.98	\$ 5.92	55-59	\$ 5.01	\$ 7.48
60-64	\$ 4.93	\$ 7.37	60-64	\$ 6.07	\$ 9.08
65-69	\$ 5.88	\$ 8.78	65-69	\$ 6.95	\$ 10.43
70-72	\$ 7.42	\$ 11.11	70-72	\$ 8.41	\$ 12.60

Hospital Benefit Rider R2008

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 190.30	\$ 300.30	18-24	\$ 236.28	\$ 370.04
25-29	\$ 253.88	\$ 365.53	25-29	\$ 330.11	\$ 473.55
30-34	\$ 302.50	\$ 412.72	30-34	\$ 414.37	\$ 564.19
35-39	\$ 304.04	\$ 406.89	35-39	\$ 441.43	\$ 590.48
40-44	\$ 271.59	\$ 380.38	40-44	\$ 421.41	\$ 590.04
45-49	\$ 229.13	\$ 358.27	45-49	\$ 378.95	\$ 591.25
50-54	\$ 204.93	\$ 361.79	50-54	\$ 357.50	\$ 628.54
55-59	\$ 213.84	\$ 407.88	55-59	\$ 387.86	\$ 735.24
60-64	\$ 268.84	\$ 529.65	60-64	\$ 497.86	\$ 974.16
65-69	\$ 348.37	\$ 694.43	65-69	\$ 644.49	\$ 1,275.89
70-72	\$ 444.73	\$ 889.13	70-72	\$ 800.03	\$ 1,587.96

Cancer Treatment Rider R2009

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 14.41	\$ 22.22	18-24	\$ 17.82	\$ 26.95
25-29	\$ 20.35	\$ 30.36	25-29	\$ 26.29	\$ 39.27
30-34	\$ 27.39	\$ 41.36	30-34	\$ 37.84	\$ 57.86
35-39	\$ 34.76	\$ 55.33	35-39	\$ 52.36	\$ 84.48
40-44	\$ 42.35	\$ 73.15	40-44	\$ 70.73	\$ 123.31
45-49	\$ 52.25	\$ 97.57	45-49	\$ 98.45	\$ 183.37
50-54	\$ 64.79	\$ 126.72	50-54	\$ 133.65	\$ 260.48
55-59	\$ 77.55	\$ 155.65	55-59	\$ 170.61	\$ 341.99
60-64	\$ 94.38	\$ 192.17	60-64	\$ 218.13	\$ 444.18
65-69	\$ 104.50	\$ 213.84	65-69	\$ 244.86	\$ 501.05
70-72	\$ 115.83	\$ 234.41	70-72	\$ 260.81	\$ 527.78

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Death Benefit Rider R2010</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 2.75	\$ 2.75	18-24	\$ 3.74	\$ 3.74
25-29	\$ 3.30	\$ 3.30	25-29	\$ 4.84	\$ 4.84
30-34	\$ 4.62	\$ 4.62	30-34	\$ 7.59	\$ 7.59
35-39	\$ 6.71	\$ 6.71	35-39	\$ 11.44	\$ 11.44
40-44	\$ 9.79	\$ 9.79	40-44	\$ 17.82	\$ 17.82
45-49	\$ 15.51	\$ 15.51	45-49	\$ 29.92	\$ 29.92
50-54	\$ 25.41	\$ 25.41	50-54	\$ 52.03	\$ 52.03
55-59	\$ 39.05	\$ 39.05	55-59	\$ 84.04	\$ 84.04
60-64	\$ 59.40	\$ 59.40	60-64	\$ 133.10	\$ 133.10
65-69	\$ 80.30	\$ 80.30	65-69	\$ 180.07	\$ 180.07
70-72	\$ 103.62	\$ 103.62	70-72	\$ 218.90	\$ 218.90
<u>Heart/Stroke Death Benefit Rider R2011</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 2.42	\$ 2.42	18-24	\$ 3.85	\$ 3.85
25-29	\$ 3.30	\$ 3.30	25-29	\$ 5.39	\$ 5.39
30-34	\$ 4.95	\$ 4.95	30-34	\$ 8.47	\$ 8.47
35-39	\$ 7.37	\$ 7.37	35-39	\$ 13.09	\$ 13.09
40-44	\$ 10.01	\$ 10.01	40-44	\$ 17.93	\$ 17.93
45-49	\$ 14.19	\$ 14.19	45-49	\$ 25.63	\$ 25.63
50-54	\$ 22.33	\$ 22.33	50-54	\$ 40.15	\$ 40.15
55-59	\$ 34.76	\$ 34.76	55-59	\$ 62.70	\$ 62.70
60-64	\$ 57.20	\$ 57.20	60-64	\$ 102.52	\$ 102.52
65-69	\$ 86.35	\$ 86.35	65-69	\$ 153.89	\$ 153.89
70-72	\$ 131.67	\$ 131.67	70-72	\$ 232.10	\$ 232.10
<u>Wellness Rider R2017, per \$25 Benefit Option</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 7.37	\$ 14.52	18-24	\$ 7.48	\$ 14.74
25-29	\$ 8.03	\$ 15.84	25-29	\$ 8.25	\$ 16.28
30-34	\$ 9.35	\$ 18.48	30-34	\$ 9.79	\$ 19.14
35-39	\$ 11.22	\$ 22.11	35-39	\$ 11.88	\$ 23.32
40-44	\$ 13.64	\$ 26.95	40-44	\$ 14.74	\$ 28.93
45-49	\$ 15.62	\$ 31.02	45-49	\$ 17.27	\$ 34.21
50-54	\$ 17.05	\$ 33.88	50-54	\$ 19.58	\$ 38.83
55-59	\$ 17.93	\$ 35.64	55-59	\$ 21.56	\$ 42.68
60-64	\$ 19.14	\$ 38.06	60-64	\$ 24.31	\$ 47.96
65-69	\$ 20.24	\$ 40.26	65-69	\$ 26.62	\$ 52.58
70-72	\$ 21.45	\$ 42.68	70-72	\$ 28.38	\$ 56.10
<u>Cash Value Rider R2007CV</u>					
Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-72	65%	65%	18-72	65%	65%

WNIC2014-Rates-Level3-STD-A

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 4.10	\$ 5.98	18-24	\$ 4.86	\$ 7.11
25-29	\$ 4.54	\$ 6.72	25-29	\$ 5.84	\$ 8.60
30-34	\$ 5.47	\$ 8.12	30-34	\$ 7.71	\$ 11.40
35-39	\$ 6.72	\$ 9.99	35-39	\$ 10.33	\$ 15.28
40-44	\$ 9.52	\$ 14.20	40-44	\$ 15.96	\$ 23.64
45-49	\$ 13.27	\$ 19.83	45-49	\$ 24.53	\$ 36.40
50-54	\$ 17.73	\$ 26.53	50-54	\$ 35.67	\$ 53.08
55-59	\$ 23.95	\$ 35.85	55-59	\$ 51.74	\$ 77.16
60-64	\$ 31.28	\$ 46.85	60-64	\$ 71.74	\$ 107.17
65-69	\$ 37.69	\$ 56.47	65-69	\$ 87.92	\$ 131.44
70-72	\$ 37.77	\$ 56.60	70-72	\$ 87.92	\$ 131.44

Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 5.51	\$ 8.00	18-24	\$ 7.13	\$ 10.41
25-29	\$ 6.32	\$ 9.34	25-29	\$ 8.86	\$ 13.02
30-34	\$ 8.12	\$ 12.06	30-34	\$ 12.31	\$ 18.16
35-39	\$ 10.33	\$ 15.40	35-39	\$ 16.73	\$ 24.75
40-44	\$ 15.07	\$ 22.54	40-44	\$ 26.00	\$ 38.48
45-49	\$ 21.07	\$ 31.52	45-49	\$ 38.61	\$ 57.22
50-54	\$ 27.81	\$ 41.64	50-54	\$ 53.80	\$ 79.92
55-59	\$ 37.27	\$ 55.81	55-59	\$ 75.59	\$ 112.49
60-64	\$ 49.27	\$ 73.81	60-64	\$ 103.60	\$ 154.36
65-69	\$ 60.75	\$ 91.05	65-69	\$ 128.45	\$ 191.48
70-72	\$ 65.74	\$ 98.56	70-72	\$ 132.01	\$ 191.48

Heart/Stroke Rider R2015, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 2.42	\$ 3.47	18-24	\$ 3.77	\$ 5.40
25-29	\$ 2.90	\$ 4.26	25-29	\$ 4.79	\$ 6.96
30-34	\$ 4.15	\$ 6.09	30-34	\$ 7.05	\$ 10.34
35-39	\$ 5.64	\$ 8.39	35-39	\$ 9.91	\$ 14.60
40-44	\$ 9.08	\$ 13.55	40-44	\$ 16.26	\$ 24.02
45-49	\$ 12.95	\$ 19.39	45-49	\$ 23.44	\$ 34.68
50-54	\$ 16.45	\$ 24.61	50-54	\$ 29.84	\$ 44.21
55-59	\$ 21.51	\$ 32.25	55-59	\$ 39.18	\$ 58.08
60-64	\$ 29.23	\$ 43.81	60-64	\$ 53.00	\$ 78.61
65-69	\$ 37.55	\$ 56.27	65-69	\$ 67.67	\$ 100.34
70-72	\$ 42.59	\$ 63.85	70-72	\$ 75.65	\$ 112.08

Critical Conditions Rider R2016, per \$1,000 Lump Sum

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 1.06	\$ 1.51	18-24	\$ 1.13	\$ 1.62
25-29	\$ 1.22	\$ 1.71	25-29	\$ 1.36	\$ 1.91
30-34	\$ 1.48	\$ 2.05	30-34	\$ 1.73	\$ 2.38
35-39	\$ 1.77	\$ 2.45	35-39	\$ 2.12	\$ 2.94
40-44	\$ 2.01	\$ 2.84	40-44	\$ 2.45	\$ 3.55
45-49	\$ 2.34	\$ 3.44	45-49	\$ 2.96	\$ 4.37
50-54	\$ 2.93	\$ 4.32	50-54	\$ 3.71	\$ 5.53
55-59	\$ 3.67	\$ 5.47	55-59	\$ 4.63	\$ 6.90
60-64	\$ 4.55	\$ 6.80	60-64	\$ 5.60	\$ 8.39
65-69	\$ 5.42	\$ 8.11	65-69	\$ 6.41	\$ 9.63
70-72	\$ 6.85	\$ 10.26	70-72	\$ 7.76	\$ 11.63

Hospital Benefit Rider R2018

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 175.66	\$ 277.20	18-24	\$ 218.10	\$ 341.58
25-29	\$ 234.35	\$ 337.41	25-29	\$ 304.72	\$ 437.12
30-34	\$ 279.23	\$ 380.97	30-34	\$ 382.50	\$ 520.79
35-39	\$ 280.65	\$ 375.59	35-39	\$ 407.47	\$ 545.06
40-44	\$ 250.70	\$ 351.12	40-44	\$ 388.99	\$ 544.65
45-49	\$ 211.50	\$ 330.71	45-49	\$ 349.80	\$ 545.77
50-54	\$ 189.17	\$ 333.96	50-54	\$ 330.00	\$ 580.19
55-59	\$ 197.39	\$ 376.50	55-59	\$ 358.02	\$ 678.68
60-64	\$ 248.16	\$ 488.91	60-64	\$ 459.56	\$ 899.22
65-69	\$ 321.57	\$ 641.01	65-69	\$ 594.91	\$ 1,177.74
70-72	\$ 410.52	\$ 820.74	70-72	\$ 738.49	\$ 1,465.81

Cancer Treatment Rider R2009

Non-Tobacco			Tobacco		
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse
18-24	\$ 13.30	\$ 20.51	18-24	\$ 16.45	\$ 24.88
25-29	\$ 18.78	\$ 28.02	25-29	\$ 24.27	\$ 36.25
30-34	\$ 25.28	\$ 38.18	30-34	\$ 34.93	\$ 53.41
35-39	\$ 32.09	\$ 51.07	35-39	\$ 48.33	\$ 77.98
40-44	\$ 39.09	\$ 67.52	40-44	\$ 65.29	\$ 113.82
45-49	\$ 48.23	\$ 90.06	45-49	\$ 90.88	\$ 169.26
50-54	\$ 59.81	\$ 116.97	50-54	\$ 123.37	\$ 240.44
55-59	\$ 71.58	\$ 143.68	55-59	\$ 157.49	\$ 315.68
60-64	\$ 87.12	\$ 177.39	60-64	\$ 201.35	\$ 410.01
65-69	\$ 96.46	\$ 197.39	65-69	\$ 226.02	\$ 462.51
70-72	\$ 106.92	\$ 216.38	70-72	\$ 240.75	\$ 487.18

Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014

Annual Premium Rates
Base Rates

<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-24	\$ 2.54	\$ 2.54		18-24	\$ 3.45	\$ 3.45
25-29	\$ 3.05	\$ 3.05		25-29	\$ 4.47	\$ 4.47
30-34	\$ 4.26	\$ 4.26		30-34	\$ 7.01	\$ 7.01
35-39	\$ 6.19	\$ 6.19		35-39	\$ 10.56	\$ 10.56
40-44	\$ 9.04	\$ 9.04		40-44	\$ 16.45	\$ 16.45
45-49	\$ 14.32	\$ 14.32		45-49	\$ 27.62	\$ 27.62
50-54	\$ 23.46	\$ 23.46		50-54	\$ 48.03	\$ 48.03
55-59	\$ 36.05	\$ 36.05		55-59	\$ 77.58	\$ 77.58
60-64	\$ 54.83	\$ 54.83		60-64	\$ 122.86	\$ 122.86
65-69	\$ 74.12	\$ 74.12		65-69	\$ 166.22	\$ 166.22
70-72	\$ 95.65	\$ 95.65		70-72	\$ 202.06	\$ 202.06
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-24	\$ 2.23	\$ 2.23		18-24	\$ 3.55	\$ 3.55
25-29	\$ 3.05	\$ 3.05		25-29	\$ 4.98	\$ 4.98
30-34	\$ 4.57	\$ 4.57		30-34	\$ 7.82	\$ 7.82
35-39	\$ 6.80	\$ 6.80		35-39	\$ 12.08	\$ 12.08
40-44	\$ 9.24	\$ 9.24		40-44	\$ 16.55	\$ 16.55
45-49	\$ 13.10	\$ 13.10		45-49	\$ 23.66	\$ 23.66
50-54	\$ 20.61	\$ 20.61		50-54	\$ 37.06	\$ 37.06
55-59	\$ 32.09	\$ 32.09		55-59	\$ 57.88	\$ 57.88
60-64	\$ 52.80	\$ 52.80		60-64	\$ 94.63	\$ 94.63
65-69	\$ 79.71	\$ 79.71		65-69	\$ 142.05	\$ 142.05
70-72	\$ 121.54	\$ 121.54		70-72	\$ 214.25	\$ 214.25
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-24	\$ 6.80	\$ 13.40		18-24	\$ 6.90	\$ 13.61
25-29	\$ 7.41	\$ 14.62		25-29	\$ 7.62	\$ 15.03
30-34	\$ 8.63	\$ 17.06		30-34	\$ 9.04	\$ 17.67
35-39	\$ 10.36	\$ 20.41		35-39	\$ 10.97	\$ 21.53
40-44	\$ 12.59	\$ 24.88		40-44	\$ 13.61	\$ 26.70
45-49	\$ 14.42	\$ 28.63		45-49	\$ 15.94	\$ 31.58
50-54	\$ 15.74	\$ 31.27		50-54	\$ 18.07	\$ 35.84
55-59	\$ 16.55	\$ 32.90		55-59	\$ 19.90	\$ 39.40
60-64	\$ 17.67	\$ 35.13		60-64	\$ 22.44	\$ 44.27
65-69	\$ 18.68	\$ 37.16		65-69	\$ 24.57	\$ 48.54
70-72	\$ 19.80	\$ 39.40		70-72	\$ 26.20	\$ 51.78
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%	65%		18-72	65%	65%

WNIC2014-Rates-Level4-STD-A

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 6.12	\$ 9.05		18-29	\$ 7.87	\$ 11.59
30-39	\$ 9.05	\$ 13.46		30-39	\$ 13.92	\$ 20.59
40-49	\$ 15.56	\$ 23.24		40-49	\$ 28.75	\$ 42.66
50-59	\$ 28.71	\$ 42.98		50-59	\$ 62.03	\$ 92.51
60-72	\$ 51.10	\$ 76.53		60-72	\$ 118.00	\$ 176.36
<u>Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 8.52	\$ 12.58		18-29	\$ 11.93	\$ 17.54
30-39	\$ 13.92	\$ 20.74		30-39	\$ 22.54	\$ 33.34
40-49	\$ 24.70	\$ 36.94		40-49	\$ 45.25	\$ 67.07
50-59	\$ 44.69	\$ 66.92		50-59	\$ 90.63	\$ 134.87
60-72	\$ 82.79	\$ 124.02		60-72	\$ 172.38	\$ 255.31
<u>Heart/Stroke Rider R2015, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.43	\$ 5.04		18-29	\$ 5.66	\$ 8.23
30-39	\$ 6.67	\$ 9.91		30-39	\$ 11.71	\$ 17.26
40-49	\$ 13.32	\$ 19.94		40-49	\$ 24.10	\$ 35.66
50-59	\$ 22.62	\$ 33.92		50-59	\$ 41.20	\$ 61.09
60-72	\$ 44.43	\$ 66.58		60-72	\$ 80.02	\$ 118.68
<u>Critical Conditions Rider R2016, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 1.39	\$ 1.94		18-29	\$ 1.54	\$ 2.16
30-39	\$ 1.92	\$ 2.66		30-39	\$ 2.28	\$ 3.14
40-49	\$ 2.57	\$ 3.72		40-49	\$ 3.22	\$ 4.70
50-59	\$ 3.84	\$ 5.69		50-59	\$ 4.85	\$ 7.22
60-72	\$ 7.34	\$ 10.99		60-72	\$ 8.78	\$ 13.18
<u>Hospital Benefit Rider R2008</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 256.56	\$ 377.88		18-29	\$ 330.00	\$ 483.36
30-39	\$ 330.84	\$ 447.00		30-39	\$ 467.04	\$ 630.12
40-49	\$ 272.04	\$ 402.36		40-49	\$ 435.48	\$ 644.40
50-59	\$ 227.64	\$ 415.80		50-59	\$ 403.92	\$ 734.64
60-72	\$ 436.32	\$ 865.20		60-72	\$ 801.36	\$ 1,578.12
<u>Cancer Treatment Rider R2009</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 22.32	\$ 33.60		18-29	\$ 28.56	\$ 42.72
30-39	\$ 35.64	\$ 55.56		30-39	\$ 51.84	\$ 81.84
40-49	\$ 51.84	\$ 93.72		40-49	\$ 93.00	\$ 168.84
50-59	\$ 76.56	\$ 151.56		50-59	\$ 162.72	\$ 321.60
60-72	\$ 113.16	\$ 230.28		60-72	\$ 260.64	\$ 530.64
<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.60	\$ 3.60		18-29	\$ 5.16	\$ 5.16
30-39	\$ 7.56	\$ 7.56		30-39	\$ 12.60	\$ 12.60
40-49	\$ 15.36	\$ 15.36		40-49	\$ 29.04	\$ 29.04
50-59	\$ 36.72	\$ 36.72		50-59	\$ 77.16	\$ 77.16
60-72	\$ 98.76	\$ 98.76		60-72	\$ 217.68	\$ 217.68
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.60	\$ 3.60		18-29	\$ 5.88	\$ 5.88
30-39	\$ 8.04	\$ 8.04		30-39	\$ 14.16	\$ 14.16
40-49	\$ 15.48	\$ 15.48		40-49	\$ 27.96	\$ 27.96
50-59	\$ 30.12	\$ 30.12		50-59	\$ 54.12	\$ 54.12
60-72	\$ 124.08	\$ 124.08		60-72	\$ 220.92	\$ 220.92
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 8.52	\$ 16.80		18-29	\$ 8.76	\$ 17.28
30-39	\$ 11.28	\$ 22.20		30-39	\$ 11.88	\$ 23.16
40-49	\$ 15.96	\$ 31.68		40-49	\$ 17.52	\$ 34.56
50-59	\$ 18.96	\$ 37.80		50-59	\$ 22.32	\$ 44.16
60-72	\$ 21.60	\$ 42.96		60-72	\$ 27.96	\$ 55.08
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%	65%		18-72	65%	65%

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 5.56	\$	8.23	18-29	\$ 7.15	\$ 10.54
30-39	\$ 8.23	\$	12.24	30-39	\$ 12.65	\$ 18.72
40-49	\$ 14.15	\$	21.13	40-49	\$ 26.14	\$ 38.78
50-59	\$ 26.10	\$	39.07	50-59	\$ 56.39	\$ 84.10
60-72	\$ 46.45	\$	69.57	60-72	\$ 107.27	\$ 160.33
<u>Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 7.75	\$	11.44	18-29	\$ 10.85	\$ 15.95
30-39	\$ 12.65	\$	18.85	30-39	\$ 20.49	\$ 30.31
40-49	\$ 22.45	\$	33.58	40-49	\$ 41.14	\$ 60.97
50-59	\$ 40.63	\$	60.84	50-59	\$ 82.39	\$ 122.61
60-72	\$ 75.26	\$	112.75	60-72	\$ 156.71	\$ 232.10
<u>Heart/Stroke Rider R2015, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.43	\$	5.04	18-29	\$ 5.66	\$ 8.23
30-39	\$ 6.67	\$	9.91	30-39	\$ 11.71	\$ 17.26
40-49	\$ 13.32	\$	19.94	40-49	\$ 24.10	\$ 35.66
50-59	\$ 22.62	\$	33.92	50-59	\$ 41.20	\$ 61.09
60-72	\$ 44.43	\$	66.58	60-72	\$ 80.02	\$ 118.68
<u>Critical Conditions Rider R2016, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 1.39	\$	1.94	18-29	\$ 1.54	\$ 2.16
30-39	\$ 1.92	\$	2.66	30-39	\$ 2.28	\$ 3.14
40-49	\$ 2.57	\$	3.72	40-49	\$ 3.22	\$ 4.70
50-59	\$ 3.84	\$	5.69	50-59	\$ 4.85	\$ 7.22
60-72	\$ 7.34	\$	10.99	60-72	\$ 8.78	\$ 13.18
<u>Hospital Benefit Rider R2008</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 256.56	\$	377.88	18-29	\$ 330.00	\$ 483.36
30-39	\$ 330.84	\$	447.00	30-39	\$ 467.04	\$ 630.12
40-49	\$ 272.04	\$	402.36	40-49	\$ 435.48	\$ 644.40
50-59	\$ 227.64	\$	415.80	50-59	\$ 403.92	\$ 734.64
60-72	\$ 436.32	\$	865.20	60-72	\$ 801.36	\$ 1,578.12
<u>Cancer Treatment Rider R2009</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 22.32	\$	33.60	18-29	\$ 28.56	\$ 42.72
30-39	\$ 35.64	\$	55.56	30-39	\$ 51.84	\$ 81.84
40-49	\$ 51.84	\$	93.72	40-49	\$ 93.00	\$ 168.84
50-59	\$ 76.56	\$	151.56	50-59	\$ 162.72	\$ 321.60
60-72	\$ 113.16	\$	230.28	60-72	\$ 260.64	\$ 530.64
<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.60	\$	3.60	18-29	\$ 5.16	\$ 5.16
30-39	\$ 7.56	\$	7.56	30-39	\$ 12.60	\$ 12.60
40-49	\$ 15.36	\$	15.36	40-49	\$ 29.04	\$ 29.04
50-59	\$ 36.72	\$	36.72	50-59	\$ 77.16	\$ 77.16
60-72	\$ 98.76	\$	98.76	60-72	\$ 217.68	\$ 217.68
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.60	\$	3.60	18-29	\$ 5.88	\$ 5.88
30-39	\$ 8.04	\$	8.04	30-39	\$ 14.16	\$ 14.16
40-49	\$ 15.48	\$	15.48	40-49	\$ 27.96	\$ 27.96
50-59	\$ 30.12	\$	30.12	50-59	\$ 54.12	\$ 54.12
60-72	\$ 124.08	\$	124.08	60-72	\$ 220.92	\$ 220.92
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 8.52	\$	16.80	18-29	\$ 8.76	\$ 17.28
30-39	\$ 11.28	\$	22.20	30-39	\$ 11.88	\$ 23.16
40-49	\$ 15.96	\$	31.68	40-49	\$ 17.52	\$ 34.56
50-59	\$ 18.96	\$	37.80	50-59	\$ 22.32	\$ 44.16
60-72	\$ 21.60	\$	42.96	60-72	\$ 27.96	\$ 55.08
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%		65%	18-72	65%	65%

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 5.00	\$	7.39	18-29	\$ 6.43	\$ 9.47
30-39	\$ 7.39	\$	10.99	30-39	\$ 11.37	\$ 16.82
40-49	\$ 12.71	\$	18.98	40-49	\$ 23.48	\$ 34.84
50-59	\$ 23.45	\$	35.10	50-59	\$ 50.66	\$ 75.55
60-72	\$ 41.73	\$	62.50	60-72	\$ 96.37	\$ 144.03
<u>Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 6.96	\$	10.27	18-29	\$ 9.74	\$ 14.32
30-39	\$ 11.37	\$	16.94	30-39	\$ 18.41	\$ 27.23
40-49	\$ 20.17	\$	30.17	40-49	\$ 36.95	\$ 54.77
50-59	\$ 36.50	\$	54.65	50-59	\$ 74.01	\$ 110.14
60-72	\$ 67.61	\$	101.28	60-72	\$ 140.78	\$ 208.50
<u>Heart/Stroke Rider R2015, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.14	\$	4.62	18-29	\$ 5.19	\$ 7.54
30-39	\$ 6.11	\$	9.08	30-39	\$ 10.73	\$ 15.82
40-49	\$ 12.21	\$	18.28	40-49	\$ 22.09	\$ 32.69
50-59	\$ 20.74	\$	31.09	50-59	\$ 37.77	\$ 56.00
60-72	\$ 40.73	\$	61.03	60-72	\$ 73.35	\$ 108.79
<u>Critical Conditions Rider R2016, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 1.27	\$	1.78	18-29	\$ 1.41	\$ 1.98
30-39	\$ 1.76	\$	2.44	30-39	\$ 2.09	\$ 2.88
40-49	\$ 2.36	\$	3.41	40-49	\$ 2.95	\$ 4.31
50-59	\$ 3.52	\$	5.22	50-59	\$ 4.45	\$ 6.62
60-72	\$ 6.73	\$	10.07	60-72	\$ 8.05	\$ 12.08
<u>Hospital Benefit Rider R2008</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 235.18	\$	346.39	18-29	\$ 302.50	\$ 443.08
30-39	\$ 303.27	\$	409.75	30-39	\$ 428.12	\$ 577.61
40-49	\$ 249.37	\$	368.83	40-49	\$ 399.19	\$ 590.70
50-59	\$ 208.67	\$	381.15	50-59	\$ 370.26	\$ 673.42
60-72	\$ 399.96	\$	793.10	60-72	\$ 734.58	\$ 1,446.61
<u>Cancer Treatment Rider R2009</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 20.46	\$	30.80	18-29	\$ 26.18	\$ 39.16
30-39	\$ 32.67	\$	50.93	30-39	\$ 47.52	\$ 75.02
40-49	\$ 47.52	\$	85.91	40-49	\$ 85.25	\$ 154.77
50-59	\$ 70.18	\$	138.93	50-59	\$ 149.16	\$ 294.80
60-72	\$ 103.73	\$	211.09	60-72	\$ 238.92	\$ 486.42
<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.30	\$	3.30	18-29	\$ 4.73	\$ 4.73
30-39	\$ 6.93	\$	6.93	30-39	\$ 11.55	\$ 11.55
40-49	\$ 14.08	\$	14.08	40-49	\$ 26.62	\$ 26.62
50-59	\$ 33.66	\$	33.66	50-59	\$ 70.73	\$ 70.73
60-72	\$ 90.53	\$	90.53	60-72	\$ 199.54	\$ 199.54
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 3.30	\$	3.30	18-29	\$ 5.39	\$ 5.39
30-39	\$ 7.37	\$	7.37	30-39	\$ 12.98	\$ 12.98
40-49	\$ 14.19	\$	14.19	40-49	\$ 25.63	\$ 25.63
50-59	\$ 27.61	\$	27.61	50-59	\$ 49.61	\$ 49.61
60-72	\$ 113.74	\$	113.74	60-72	\$ 202.51	\$ 202.51
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-29	\$ 7.81	\$	15.40	18-29	\$ 8.03	\$ 15.84
30-39	\$ 10.34	\$	20.35	30-39	\$ 10.89	\$ 21.23
40-49	\$ 14.63	\$	29.04	40-49	\$ 16.06	\$ 31.68
50-59	\$ 17.38	\$	34.65	50-59	\$ 20.46	\$ 40.48
60-72	\$ 19.80	\$	39.38	60-72	\$ 25.63	\$ 50.49
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%	65%		18-72	65%	65%

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 7.37	\$ 10.94	18-34	\$ 10.39	\$ 15.36	
35-49	\$ 15.56	\$ 23.24	35-49	\$ 28.75	\$ 42.66	
50-59	\$ 28.51	\$ 42.67	50-59	\$ 59.45	\$ 88.56	
60-64	\$ 36.70	\$ 54.98	60-64	\$ 84.19	\$ 125.76	
65-72	\$ 45.74	\$ 68.54	65-72	\$ 106.61	\$ 159.36	
<u>Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 10.94	\$ 16.25	18-34	\$ 16.58	\$ 24.46	
35-49	\$ 24.70	\$ 36.94	35-49	\$ 45.25	\$ 67.07	
50-59	\$ 44.54	\$ 66.70	50-59	\$ 88.22	\$ 131.18	
60-64	\$ 57.82	\$ 86.62	60-64	\$ 121.56	\$ 181.10	
65-72	\$ 76.68	\$ 114.94	65-72	\$ 157.90	\$ 232.15	
<u>Heart/Stroke Rider R2015, per \$1,000 Lump Sum</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 4.72	\$ 6.95	18-34	\$ 8.03	\$ 11.78	
35-49	\$ 13.17	\$ 19.71	35-49	\$ 23.82	\$ 35.25	
50-59	\$ 23.52	\$ 35.23	50-59	\$ 42.74	\$ 63.36	
60-64	\$ 31.70	\$ 47.52	60-64	\$ 57.48	\$ 85.27	
65-72	\$ 46.87	\$ 70.27	65-72	\$ 83.83	\$ 124.27	
<u>Critical Conditions Rider R2016, per \$1,000 Lump Sum</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 1.63	\$ 2.26	18-34	\$ 1.85	\$ 2.57	
35-49	\$ 2.45	\$ 3.50	35-49	\$ 3.02	\$ 4.37	
50-59	\$ 3.84	\$ 5.69	50-59	\$ 4.85	\$ 7.22	
60-64	\$ 5.38	\$ 8.04	60-64	\$ 6.62	\$ 9.91	
65-72	\$ 7.25	\$ 10.85	65-72	\$ 8.38	\$ 12.58	
<u>Hospital Benefit Rider R2008</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 291.96	\$ 414.00	18-34	\$ 387.84	\$ 547.32	
35-49	\$ 296.16	\$ 423.36	35-49	\$ 458.64	\$ 657.24	
50-59	\$ 227.64	\$ 415.80	50-59	\$ 403.92	\$ 734.64	
60-64	\$ 293.28	\$ 577.80	60-64	\$ 543.12	\$ 1,062.72	
65-72	\$ 432.60	\$ 863.76	65-72	\$ 787.92	\$ 1,562.16	
<u>Cancer Treatment Rider R2009</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 28.20	\$ 42.48	18-34	\$ 37.68	\$ 57.00	
35-49	\$ 52.32	\$ 91.80	35-49	\$ 90.12	\$ 159.72	
50-59	\$ 76.56	\$ 151.56	50-59	\$ 162.72	\$ 321.60	
60-64	\$ 102.96	\$ 209.64	60-64	\$ 237.96	\$ 484.56	
65-72	\$ 120.24	\$ 244.56	65-72	\$ 275.88	\$ 561.24	
<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 5.04	\$ 5.04	18-34	\$ 7.80	\$ 7.80	
35-49	\$ 15.36	\$ 15.36	35-49	\$ 28.44	\$ 28.44	
50-59	\$ 36.72	\$ 36.72	50-59	\$ 77.16	\$ 77.16	
60-64	\$ 55.08	\$ 55.08	60-64	\$ 123.42	\$ 123.42	
65-72	\$ 98.28	\$ 98.28	65-72	\$ 213.24	\$ 213.24	
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 5.16	\$ 5.16	18-34	\$ 8.76	\$ 8.76	
35-49	\$ 15.48	\$ 15.48	35-49	\$ 27.72	\$ 27.72	
50-59	\$ 33.36	\$ 33.36	50-59	\$ 60.00	\$ 60.00	
60-64	\$ 54.91	\$ 54.91	60-64	\$ 98.42	\$ 98.42	
65-72	\$ 123.96	\$ 123.96	65-72	\$ 219.36	\$ 219.36	
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-34	\$ 9.72	\$ 19.20	18-34	\$ 10.08	\$ 19.80	
35-49	\$ 15.24	\$ 30.24	35-49	\$ 16.56	\$ 32.76	
50-59	\$ 18.96	\$ 37.80	50-59	\$ 22.32	\$ 44.16	
60-64	\$ 20.88	\$ 41.52	60-64	\$ 26.52	\$ 52.32	
65-72	\$ 22.80	\$ 45.24	65-72	\$ 30.00	\$ 59.28	
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco			Tobacco			
Issue Age	Individual	Individual & Spouse	Issue Age	Individual	Individual & Spouse	
18-72	65%	65%	18-72	65%	65%	

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 6.70	\$	9.95	18-34	\$ 9.45	\$ 13.96
35-49	\$ 14.15	\$	21.13	35-49	\$ 26.14	\$ 38.78
50-59	\$ 25.92	\$	38.79	50-59	\$ 54.05	\$ 80.51
60-64	\$ 33.36	\$	49.98	60-64	\$ 76.54	\$ 114.33
65-72	\$ 41.58	\$	62.31	65-72	\$ 96.92	\$ 144.87
<u>Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 9.95	\$	14.77	18-34	\$ 15.07	\$ 22.24
35-49	\$ 22.45	\$	33.58	35-49	\$ 41.14	\$ 60.97
50-59	\$ 40.49	\$	60.64	50-59	\$ 80.20	\$ 119.25
60-64	\$ 52.56	\$	78.75	60-64	\$ 110.51	\$ 164.64
65-72	\$ 69.71	\$	104.49	65-72	\$ 143.55	\$ 211.05
<u>Heart/Stroke Rider R2015, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 4.72	\$	6.95	18-34	\$ 8.03	\$ 11.78
35-49	\$ 13.17	\$	19.71	35-49	\$ 23.82	\$ 35.25
50-59	\$ 23.52	\$	35.23	50-59	\$ 42.74	\$ 63.36
60-64	\$ 31.70	\$	47.52	60-64	\$ 57.48	\$ 85.27
65-72	\$ 46.87	\$	70.27	65-72	\$ 83.83	\$ 124.27
<u>Critical Conditions Rider R2016, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 1.63	\$	2.26	18-34	\$ 1.85	\$ 2.57
35-49	\$ 2.45	\$	3.50	35-49	\$ 3.02	\$ 4.37
50-59	\$ 3.84	\$	5.69	50-59	\$ 4.85	\$ 7.22
60-64	\$ 5.38	\$	8.04	60-64	\$ 6.62	\$ 9.91
65-72	\$ 7.25	\$	10.85	65-72	\$ 8.38	\$ 12.58
<u>Hospital Benefit Rider R2008</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 291.96	\$	414.00	18-34	\$ 387.84	\$ 547.32
35-49	\$ 296.16	\$	423.36	35-49	\$ 458.64	\$ 657.24
50-59	\$ 227.64	\$	415.80	50-59	\$ 403.92	\$ 734.64
60-64	\$ 293.28	\$	577.80	60-64	\$ 543.12	\$ 1,062.72
65-72	\$ 432.60	\$	863.76	65-72	\$ 787.92	\$ 1,562.16
<u>Cancer Treatment Rider R2009</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 28.20	\$	42.48	18-34	\$ 37.68	\$ 57.00
35-49	\$ 52.32	\$	91.80	35-49	\$ 90.12	\$ 159.72
50-59	\$ 76.56	\$	151.56	50-59	\$ 162.72	\$ 321.60
60-64	\$ 102.96	\$	209.64	60-64	\$ 237.96	\$ 484.56
65-72	\$ 120.24	\$	244.56	65-72	\$ 275.88	\$ 561.24
<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 5.04	\$	5.04	18-34	\$ 7.80	\$ 7.80
35-49	\$ 15.36	\$	15.36	35-49	\$ 28.44	\$ 28.44
50-59	\$ 36.72	\$	36.72	50-59	\$ 77.16	\$ 77.16
60-64	\$ 55.08	\$	55.08	60-64	\$ 123.42	\$ 123.42
65-72	\$ 98.28	\$	98.28	65-72	\$ 213.24	\$ 213.24
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 5.16	\$	5.16	18-34	\$ 8.76	\$ 8.76
35-49	\$ 15.48	\$	15.48	35-49	\$ 27.72	\$ 27.72
50-59	\$ 33.36	\$	33.36	50-59	\$ 60.00	\$ 60.00
60-64	\$ 54.91	\$	54.91	60-64	\$ 98.42	\$ 98.42
65-72	\$ 123.96	\$	123.96	65-72	\$ 219.36	\$ 219.36
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 9.72	\$	19.20	18-34	\$ 10.08	\$ 19.80
35-49	\$ 15.24	\$	30.24	35-49	\$ 16.56	\$ 32.76
50-59	\$ 18.96	\$	37.80	50-59	\$ 22.32	\$ 44.16
60-64	\$ 20.88	\$	41.52	60-64	\$ 26.52	\$ 52.32
65-72	\$ 22.80	\$	45.24	65-72	\$ 30.00	\$ 59.28
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%		65%	18-72	65%	65%

**Washington National Insurance Company
Group Critical Illness Policy Form WNIC2014**

**Annual Premium Rates
Base Rates**

<u>Cancer Only Plan WNIC2014CCN, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 6.02	\$	8.93	18-34	\$ 8.49	\$ 12.54
35-49	\$ 12.71	\$	18.98	35-49	\$ 23.48	\$ 34.84
50-59	\$ 23.28	\$	34.85	50-59	\$ 48.55	\$ 72.32
60-64	\$ 29.97	\$	44.90	60-64	\$ 68.76	\$ 102.70
65-72	\$ 37.35	\$	55.97	65-72	\$ 87.06	\$ 130.14
<u>Combined Cancer and Heart Plan WNIC2014CCHS, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 8.93	\$	13.27	18-34	\$ 13.54	\$ 19.98
35-49	\$ 20.17	\$	30.17	35-49	\$ 36.95	\$ 54.77
50-59	\$ 36.37	\$	54.47	50-59	\$ 72.05	\$ 107.13
60-64	\$ 47.22	\$	70.74	60-64	\$ 99.27	\$ 147.90
65-72	\$ 62.62	\$	93.87	65-72	\$ 128.95	\$ 189.59
<u>Heart/Stroke Rider R2015, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 4.33	\$	6.37	18-34	\$ 7.36	\$ 10.80
35-49	\$ 12.07	\$	18.07	35-49	\$ 21.84	\$ 32.31
50-59	\$ 21.56	\$	32.29	50-59	\$ 39.18	\$ 58.08
60-64	\$ 29.06	\$	43.56	60-64	\$ 52.69	\$ 78.16
65-72	\$ 42.96	\$	64.41	65-72	\$ 76.84	\$ 113.91
<u>Critical Conditions Rider R2016, per \$1,000 Lump Sum</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 1.49	\$	2.07	18-34	\$ 1.70	\$ 2.36
35-49	\$ 2.25	\$	3.21	35-49	\$ 2.77	\$ 4.01
50-59	\$ 3.52	\$	5.22	50-59	\$ 4.45	\$ 6.62
60-64	\$ 4.93	\$	7.37	60-64	\$ 6.07	\$ 9.08
65-72	\$ 6.65	\$	9.95	65-72	\$ 7.68	\$ 11.53
<u>Hospital Benefit Rider R2008</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 267.63	\$	379.50	18-34	\$ 355.52	\$ 501.71
35-49	\$ 271.48	\$	388.08	35-49	\$ 420.42	\$ 602.47
50-59	\$ 208.67	\$	381.15	50-59	\$ 370.26	\$ 673.42
60-64	\$ 268.84	\$	529.65	60-64	\$ 497.86	\$ 974.16
65-72	\$ 396.55	\$	791.78	65-72	\$ 722.26	\$ 1,431.98
<u>Cancer Treatment Rider R2009</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 25.85	\$	38.94	18-34	\$ 34.54	\$ 52.25
35-49	\$ 47.96	\$	84.15	35-49	\$ 82.61	\$ 146.41
50-59	\$ 70.18	\$	138.93	50-59	\$ 149.16	\$ 294.80
60-64	\$ 94.38	\$	192.17	60-64	\$ 218.13	\$ 444.18
65-72	\$ 110.22	\$	224.18	65-72	\$ 252.89	\$ 514.47
<u>Cancer Death Benefit Rider R2010</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 4.62	\$	4.62	18-34	\$ 7.15	\$ 7.15
35-49	\$ 14.08	\$	14.08	35-49	\$ 26.07	\$ 26.07
50-59	\$ 33.66	\$	33.66	50-59	\$ 70.73	\$ 70.73
60-64	\$ 50.49	\$	50.49	60-64	\$ 113.14	\$ 113.14
65-72	\$ 90.09	\$	90.09	65-72	\$ 195.47	\$ 195.47
<u>Heart/Stroke Death Benefit Rider R2011</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 4.73	\$	4.73	18-34	\$ 8.03	\$ 8.03
35-49	\$ 14.19	\$	14.19	35-49	\$ 25.41	\$ 25.41
50-59	\$ 30.58	\$	30.58	50-59	\$ 55.00	\$ 55.00
60-64	\$ 50.33	\$	50.33	60-64	\$ 90.22	\$ 90.22
65-72	\$ 113.63	\$	113.63	65-72	\$ 201.08	\$ 201.08
<u>Wellness Rider R2017, per \$25 Benefit Option</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-34	\$ 8.91	\$	17.60	18-34	\$ 9.24	\$ 18.15
35-49	\$ 13.97	\$	27.72	35-49	\$ 15.18	\$ 30.03
50-59	\$ 17.38	\$	34.65	50-59	\$ 20.46	\$ 40.48
60-64	\$ 19.14	\$	38.06	60-64	\$ 24.31	\$ 47.96
65-72	\$ 20.90	\$	41.47	65-72	\$ 27.50	\$ 54.34
<u>Cash Value Rider R2007CV</u>						
Non-Tobacco				Tobacco		
Issue Age	Individual	Individual & Spouse		Issue Age	Individual	Individual & Spouse
18-72	65%		65%	18-72	65%	65%

State:	District of Columbia	Filing Company:	Washington National Insurance Company
TOI/Sub-TOI:	H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness		
Product Name:	Group Critical Illness		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	Cover Letter - rates.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Does not apply to this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	GCI2 Actl Memo standard CV.pdf GCI2 Benefit Summary standard CV.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	See Actuarial Memorandum & rates
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Does not apply to this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Does not apply to this filing
Attachment(s):	
Item Status:	

State:	District of Columbia	Filing Company:	Washington National Insurance Company
TOI/Sub-TOI:	H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness		
Product Name:	Group Critical Illness		
Project Name/Number:	/		

Status Date:	
Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	See Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Unified Rate Review Template
Comments:	See Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	

Washington National Insurance Company

11825 N. Pennsylvania St.
Carmel, Indiana 46032-4555

02-26-2014

Subject: Washington National Insurance Company

NAIC 70319

Group Critical Illness Insurance for use with Employer Groups/Unions/Associations

Form Numbers

WNIC2014M - Master Policy

WNIC2014C - Certificate

WNIC2014CD-DC – Definitions Section

WNIC2014CP - Premium Section

WNIC2014CC - Claim Provisions Section

WNIC2014CGP - General Provisions Section

WNIC2014CWOPCN – Waiver of Premium Section

WNIC2014CWOPCHS – Waiver of Premium Section

WNIC2014CLE - Limitations and Exclusions Section

WNIC2014CCN - Benefits (Cancer) Section

WNIC2014CCHS - Benefits (Cancer/Heart/Stroke) Section

WNIC2014CCC – Continuity of Coverage

Optional Riders:

R2007CV- Cash Value Rider

R2008 - Hospital Benefit Rider

R2009 – Cancer Treatment Rider

R2010R – Cancer Death Benefit Rider

R2011 – Heart/Stroke Death Benefit Rider

R2015 – Heart/Stroke Benefit Rider

R2016 – Critical Conditions Lump Sum Rider

R2017 – Wellness Rider

Dear Insurance Department Personnel:

This is a rate filing for to be used for a group critical illness product, filed under Serff filing number CNSC-129347434 form number WNIC2014M. These rates are new will not replace any other rates previously filed in your state.

The actuarial memorandum and rates, any filing fees, transmittals or certifications, as required are attached.

Thank you for your time and consideration on this filing. If you have any further questions regarding this, please feel free to contact me.

Washington National Insurance Company

Actuarial Memorandum Group Critical Illness Insurance Policy

Policy Form: WNIC2014 including benefit sections (only one of the two):

WNIC2014CCN

WNIC2014CCHS

Rider Forms: Hospital Benefit Rider	R2008
Cancer Treatment Rider	R2009
Cancer Death Benefit Rider	R2010
Heart/Stroke Death Benefit Rider	R2011
Heart/Stroke Rider	R2015
Critical Conditions Rider	R2016
Wellness Rider	R2017
Cash Value Rider	R2007CV

Scope and Purpose of Filing

The purpose of this memo is to demonstrate that the policy form, with the associated schedules and riders shown above, provide benefits which are reasonable in relation to the premiums charged and comply with state regulations. This filing may not be appropriate for other purposes.

Benefit Description

This filing includes one policy form and eight optional riders. See Attachment 1 for the summaries of the benefits for the policy form and each rider.

Applicability

This filing is for a new form. The premium rates presented in this filing will be in effect from the date of state approval. There are currently no in-force policies to which these premium rates will be applied.

Renewability

The group policy is cancelable subject to a 60-day notice and for reasons stated within the policy. There is a portability provision that a certificate holder may exercise upon ineligibility of group coverage or termination of the group and still continue coverage. The details of the portability provision are specified within the policy form.

Issue Age Limit

The premium rates are on an issue age basis. The coverage will be issued for ages 18-72.

General Marketing Method

This product will be marketed through licensed agents to employer groups, unions, and association groups.

Termination Assumptions

Voluntary lapse rates are based on experience gathered by a private consulting firm and data developed by external consulting services. Mortality assumptions are based on 83GAM.

Morbidity Assumptions

Morbidity assumptions were derived from company experience on similar forms. Where company experience was not available, the assumptions were based on claim costs developed by Milliman from public and proprietary sources, CDC published statistics, and actuarial judgment.

Underwriting

Certificates are guaranteed issue subject to the employer groups meeting minimum participation requirements, otherwise the certificates are simplified issue. For employees seeking benefit coverage above the participation limit or certain optional riders, those certificates will be subject to simplified issue underwriting. Special consideration may be made for large employer groups, unions, association groups, or for coverage issued under special circumstances such as with employer contributions.

Area Factors

Gross annual premiums for this policy will not vary based on the insured's residence location within this state.

Premium Rates

Premium rates are determined through iteration based on those assumptions described above and balancing the requirements of reasonable benefits, required loss ratios, and company profit and financial stability. The attached manual includes rates for standard and nonstandard age bandings and levels. Composite rates will be available upon request. The average expected annualized premium of level 1 for standard age banding is \$700.

Rates will be based upon the attached manual and vary by issue age, tobacco use, family class, and benefit plan. At the underwriter's discretion, the rates may be increased 0% to 25% based on the group's specific demographics and other considerations. The rates will not change for the first policy year. Optional 2-year and 3-year rate guarantee are available with a load of 2% and 4% respectively.

Renewal rates may be increased for a specific group if the group's claim or termination experience varies from pricing assumptions. This renewal increase will range from 0% to 25%. If the group requires an increase greater than 25%, the carrier may decide to terminate the group's coverage per the contract language.

There are no modal loads for this product. Modes available include:

Annual		12-pay	= 0.083333 * Annual
Semi-annually	= 0.50000 * Annual	13-pay	= 0.07692 * Annual
Monthly PAC	= 0.08333 * Annual	24-pay	= 0.04167 * Annual
9-pay	= 0.11111 * Annual	26-pay	= 0.03846 * Annual
10-pay	= 0.10000 * Annual	52-pay	= 0.01932 * Annual

Active Life Reserves

Active life reserves will be calculated on a two-year-preliminary-term basis using the 1983 GAM table with 50% male issues. Voluntary lapse rates and discount rates assumed will comply with the NAIC Health Insurance Reserves Model Regulation and any applicable state regulations. Active life reserves are not used in this memorandum in the calculation of loss ratios.

Claim Liability and Reserves

This is a new filing of this form; there are no claim reserves or liabilities at this time. The claim reserve at any point in time will consist of (a) incurred but unreported claims and (b) unpaid claims which have been reported and are in the course of settlement.

Claim reserves will be determined using a "claim lag" methodology whereby a history of claims paid by incurred date will be maintained and such "claim run-off" will then be used to estimate the level of claim reserves.

Trend Assumptions

Due to the large amount of claims that are paid on an indemnity basis, no claim trend is assumed.

Loss Ratio Compliance

The loss ratio is calculated as the present value of incurred claims divided by the present value of the annual gross premiums. An interest rate of 3.5% is used in these present value calculations. The overall anticipated lifetime loss ratios for this form and its riders is expected to meet or exceed the 50% minimum standard set forth by the regulations of this state.

Actuarial Certification

I hereby certify that, to the best of my knowledge and belief, the rate filing submitted herein is in compliance with all applicable laws and regulations of the state in which it is filed, and that it complies with Actuarial Standard of Practice No.8, "Regulatory Filings for Health Plan Entities". I further certify that the anticipated loss ratio submitted herein is expected to develop over the period for which the rates are computed to provide coverage, and that the benefits are reasonable in relation to the premium charged.



Yi Yin, FSA, MAAA
Actuary

January 22, 2014

Date

Attachment 1

Washington National Insurance Company Group Critical Illness Policy Form WNIC2014

Benefit Summary

A. Cancer Only Plan

- a. Lump Sum benefit of \$5,000 to \$100,000 in \$1,000 increment payable for the first occurrence after the effective date of the following specified illness:

Category	Specified Critical Illness	% of Lump Sum Benefit	Maximum for Category
Category 1	Cancer (Invasive)	100%	100%
	Carcinoma-in-Situ	25%	

Spousal benefit will be one-half (1/2) of the primary insured benefit. Children are automatically covered. The benefit will be one-quarter (1/4) of the primary insured benefit, payable once for each covered child. Once the certificate holder reaches age 76, the eligible Lump Sum Benefits are reduced by 50%.

- b. Waiver of Premium: Any premium due while the primary insured is disabled more than 90 consecutive days due to Cancer will be waived up to 12 months. Such Disability must begin on or after the date of diagnosis and prior to the primary insured's 65th birthday. Does not include Carcinoma In-Situ.
- c. Cancer Recurrence Benefit: Payable once per covered person for Cancer recurrence or the diagnosis of a second Cancer. Does not include Cancer In-Situ.

Months After 1 st Diagnosis	% of Lump Sum Benefit (Under Age 76)	% of Lump Sum Benefit (Age 76 and older)
0 – 18 months	0%	0%
19 – 36 months	25%	12.5%
37 – 60 months	50%	25%
61 months +	100%	50%

B. Combined Cancer and Heart Plan

- a. Lump Sum benefit of \$5,000 to \$100,000 in \$1,000 increment payable for the first occurrence after the effective date of the following specified illness:

Category	Specified Critical Illness	% of Lump Sum Benefit	Maximum for Category
Category 1	Cancer (Invasive)	100%	100%
	Carcinoma-in-Situ	25%	
Category 2	Heart Attack	100%	100%
	Stroke	100%	
	Coronary Artery Bypass	25%	

Attachment 1

Spousal benefit will be one-half (1/2) of the primary insured benefit. Children are automatically covered. The benefit will be one-quarter (1/4) of the primary insured benefit, payable once for each covered child. Once the certificate holder reaches age 76, the eligible Lump Sum Benefits are reduced by 50%.

- b. Waiver of Premium: Any premium due while the primary insured is disabled more than 90 consecutive days due to Cancer, Heart Attack, or Stroke will be waived up to 12 months. Such Disability must begin on or after the date of diagnosis and prior to the primary insured's 65th birthday. Does not include Cancer In-Situ and Coronary Artery Bypass.
- c. Cancer Recurrence Benefit: Payable once per covered person for Cancer recurrence or the diagnosis of a second Cancer. Does not include Cancer In-Situ.

Months After 1 st Diagnosis	% of Lump Sum Benefit (Under Age 76)	% of Lump Sum Benefit (Age 76 and older)
0 – 18 months	0%	0%
19 – 36 months	25%	12.5%
37 – 60 months	50%	25%
61 months +	100%	50%

- d. Heart/Stroke Recurrence Benefit: Payable once per covered person for a recurrence or second diagnosis of Heart Attack or Stroke. Does not include Coronary Artery Bypass.

Months After 1 st Diagnosis	% of Lump Sum Benefit (Under Age 76)	% of Lump Sum Benefit (Age 76 and older)
0 – 18 months	0%	0%
19 – 36 months	25%	12.5%
37 – 60 months	50%	25%
61 months +	100%	50%

Attachment 1

Washington National Insurance Company Heart/Stroke Rider Form R1015

Benefit Summary

- A. Lump Sum benefit of \$5,000 to \$50,000 in \$1,000 increment payable for the first occurrence after the effective date of the following specified illness:

Category	Specified Critical Illness	% of Lump Sum Benefit	Maximum for Category
Category 2	Heart Attack	100%	100%
	Stroke	100%	
	Coronary Artery Bypass	25%	
	Angioplasty	25%	
	Stent	25%	
	Pacemaker (permanent) and Implantable Cardioverter Defibrillator (ICD)	25%	
	Transient Ischemic Attack (TIA)	25%	

Spousal benefit will be one-half (1/2) of the primary insured benefit. Children are automatically covered. The benefit will be one-quarter (1/4) of the primary insured benefit, payable once for each covered child. Once the certificate holder reaches age 76, the eligible Lump Sum Benefits are reduced by 50%.

- B. Waiver of Premium: Any premium due while the primary insured is disabled more than 90 consecutive days due to Heart Attack or Stroke will be waived up to 12 months. Such Disability must begin on or after the date of diagnosis and prior to the primary insured's 65th birthday. Does not include Coronary Artery Bypass, Angioplasty, Stent, Pacemaker, or TIA.
- C. Heart/Stroke Recurrence Benefit: Payable once per covered person for a recurrence or second diagnosis of Heart Attack or Stroke. Does not include Coronary Artery Bypass, Angioplasty, Stent, Pacemaker, or TIA.

Months After 1 st Diagnosis	% of Lump Sum Benefit (Under Age 76)	% of Lump Sum Benefit (Age 76 and older)
0 – 18 months	0%	0%
19 – 36 months	25%	12.5%
37 – 60 months	50%	25%
61 months +	100%	50%

Attachment 1

Washington National Insurance Company Hospital Benefit Rider Form R2008

Benefit Summary

- A. Hospital Confinement Benefit: \$200/day for hospital confinement, \$400/day when confinement is in an ICU or Sub-Acute ICU. Pays up to 3 days per confinement and 3 confinements per year. Lifetime maximum payout is \$15,000. There is no explicit inpatient surgery benefit.
- B. Skilled Nursing Facility Benefit: \$200/day for nursing home and rehabilitation center physical therapy, up to 14 days. Benefits are payable when the insured becomes unable to perform two out of six Activities of Daily Living (ADL's) due to accident or sickness. Must follow an inpatient stay. Limit to 1 period of confinement per year. This benefit will have an elimination period of 7 days.
- C. Outpatient Surgery: \$200 per surgery, limit 1 surgery per calendar year

Attachment 1

Washington National Insurance Company Cancer Treatment Rider Form R2009 and Critical Conditions Rider Form R2016

Benefit Summary

Cancer Treatment Rider Form R2009

- Radiation Therapy Benefit: \$200/day, up to \$5,000/year. No lifetime maximum.
- Chemotherapy Benefit – Injected: \$200/day, up to \$5,000/year. No lifetime maximum. If injected by a pump, the benefit pays when the pump is started and when it is refilled, not every time the pump is used.
- Chemotherapy Benefit – Oral: \$300/month, up to 36 months lifetime.
- Skin cancer benefit: one time \$300 benefit will be paid directly to the insured upon diagnosis of skin cancer (melanoma and non-melanoma).

Critical Conditions Rider Form R2016

- A. Lump Sum benefit of \$5,000 to \$50,000 in \$1,000 increment payable for the first occurrence of the following specified illness:

Category	Specified Critical Illness/Accident	% of Lump Sum Benefit	Maximum for Category
Category 3	Permanent Blindness	100%	100%
	Permanent Deafness	25%	
	Diabetic Amputation above the ankle	50%	
	Major Organ Transplant - Active Waiting List	50%	
	Major Organ Transplant - Surgery	100%	
	Coma	100%	
	Permanent Paralysis	100%	
	Alzheimer's	25%	
	End Stage Renal Failure	100%	

Spousal benefit will be one-half (1/2) of the primary insured benefit. Children are automatically covered. The benefit will be one-quarter (1/4) of the primary insured benefit, payable once for each covered child. Once the certificate holder reaches age 76, the eligible Lump Sum Benefits are reduced by 50%.

- B. List of Major Organ Transplant: Heart, Kidney, Liver, Lung, Bone Marrow

Attachment 1

Washington National Insurance Company
Cancer Death Benefit Rider R2010 and Heart/Stroke Death Benefit Rider R2011

Benefit Summary

Cancer Death Benefit Rider Form R2010

\$5,000 for death of the primary insured as a result of Cancer; Cancer must be listed as the primary or contributing cause of death on the death certificate. Does not include Carcinoma In-Situ and Skin Cancer.

Heart/Stroke Death Benefit Rider Form R2011

\$5,000 for death of the primary insured as a result of Heart Attack or Stroke; Heart Attack or Stroke must be listed as the primary or contributing cause of death on the death certificate

Attachment 1

Washington National Insurance Company Wellness Rider Form R2017

Benefit Summary

Wellness Rider Form R2017

- A. Cancer Annual Care Benefit: Pays selected Benefit Amount on the anniversary of the first diagnosis of Cancer to 5 consecutive years upon proof that the covered person is still receiving treatment for the specific Cancer. Does not include Carcinoma In-Situ and Skin Cancer.
- B. Heart/Stroke Annual Care Benefit: Pays selected Benefit Amount on the anniversary of the first diagnosis of Heart Attack or Stroke up to 5 consecutive years upon proof that the covered person is still receiving treatment for the specific Heart Attack or Stroke. Does not include Coronary Artery Bypass, Angioplasty, Stent, Pacemaker, or TIA.
- C. Wellness Benefit : Pays selected Benefit Amount once per calendar year if any of the following procedures are performed by a medical physician:
- Mammogram
 - Breast Ultrasound
 - Pap Smear
 - Thin Prep
 - Cancer Antigen 125 (CA-125)
 - Flexible Sigmoidoscopy
 - Colonoscopy
 - Virtual Colonoscopy
 - Hemoccult stool specimen
 - Carcino-Embryonic Antigen (CEA)
 - Prostate-Specific Antigen (PSA)
 - Biopsy
 - Chest X-ray
 - Thermography
 - Stress Test on a bicycle or treadmill
 - Electrocardiogram
 - Echocardiogram
 - Carotid Doppler
 - Fasting Blood Glucose Test
 - Blood Test for Triglycerides
 - Serum Cholesterol Test
 - Lipid Panel

Attachment 1

Washington National Insurance Company Cash Value Rider Form R2007CV

Benefit Summary

Cash Value Rider Form R2007CV

This optional rider provides for the return of premiums paid minus claims incurred after the rider has been kept in force for 25 years. The rider does not have to be surrendered at the end of the Cash Value period to receive the benefit, instead a new Cash Value period begins with the subsequent benefit based on premiums and claims of the new period. In the event the policy is surrendered prior to the end of a cash value period, the rider provides for a return of the excess of a graded percentage of collected premiums over claims incurred in accordance with the cash value percentages shown in the rider.