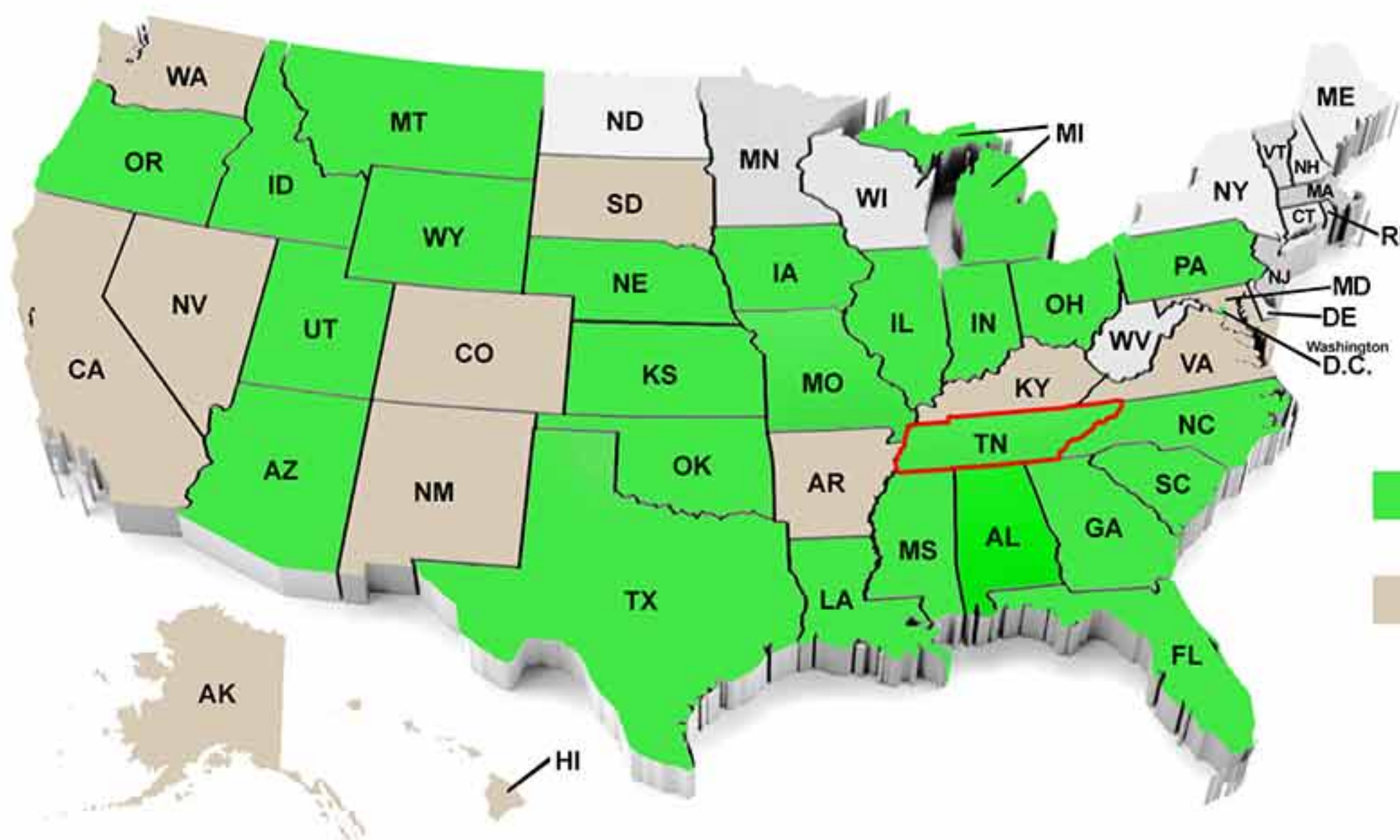


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TENNESSEE RATES

| MONTHLY RATES | CHOICE PLAN | | | | ECONOMY PLAN | |
|-------------------------|-------------|----------|------------|----------|--------------|----------|
| | \$3,000 | | \$5,000 | | \$1,500 | |
| ANNUAL MAX BENEFIT: | | | | | | |
| Issue Ages | Ages 18-65 | Ages 66+ | Ages 18-65 | Ages 66+ | Ages 18-65 | Ages 66+ |
| Individual | \$27.64 | \$31.23 | \$29.49 | \$33.33 | \$14.01 | \$15.13 |
| Individual + Spouse | \$55.27 | \$62.45 | \$58.98 | \$66.65 | \$28.02 | \$30.25 |
| Individual + Child(ren) | \$62.18 | \$70.26 | \$66.35 | \$74.99 | \$31.52 | \$34.04 |
| Family | \$89.82 | \$101.49 | \$95.85 | \$108.32 | \$45.53 | \$49.16 |



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