

CENTRAL STATES HEALTH & LIFE CO. OF OMAHA
P.O. BOX 34350
OMAHA, NEBRASKA 68134-0350

Nebraska - Credit Life & Disability
Rate & Refund Schedule
Prima Facie

		Credit <u>Life</u>	
Single Decreasing Life	-	\$ 0.50	<u>Refunds(if \$1.00 or more)</u>
Joint Decreasing Life	-	\$ 0.84	Decreasing Life - Rule of 78
Single Level Life	-	\$ 0.92	Level Life - Pro-Rata
Joint Level Life	-	\$ 1.54	Disability - Rule of 78
(Life rates per \$100 of insured indebtedness per year)			Refund Rule - 15/16 Day Rule

Single Credit Disability (single premium per \$100 of initial indebtedness)

With 6/6 Pre-Existing Condition Exclusion

<u>Term of Insurance</u>	<u>Retroactive 14-Day</u>	<u>Elimination 30-Day</u>
1 - 12	\$ 1.51	\$ 0.56
13 - 24	2.04	0.79
25 - 36	2.56	0.98
37 - 48	2.90	1.13
49 - 60	3.17	1.24
61 - 72	3.43	1.36
73 - 84	3.70	1.47
85 - 96	3.96	1.58
97 - 108	4.23	1.70
109 - 120	4.49	1.81
121 - 132	4.76	1.92
133 - 144	5.02	2.04
145 - 156	5.28	2.15
157 - 168	5.55	2.26
169 - 180	5.81	2.38

Joint Credit Disability (single premium per \$100 of initial indebtedness)

With 6/6 Pre-Existing Condition Exclusion

<u>Term of Insurance</u>	<u>Retroactive 14-Day</u>	<u>Elimination 30-Day</u>
1 - 12	\$ 2.72	\$ 1.01
13 - 24	3.67	1.42
25 - 36	4.61	1.76
37 - 48	5.22	2.03
49 - 60	5.71	2.23
61 - 72	6.17	2.45
73 - 84	6.66	2.65
85 - 96	7.13	2.84
97 - 108	7.61	3.06
109 - 120	8.08	3.26