IBO Insurance Benefits Program Group Voluntary Long Term Disability



Non-Tobacco Quarterly Premium

You can elect a benefit	in \$100 increa	ments, up to 6	50% of your b	efore tax monthly earnings, not to exceed \$10,000.
	X	.60	=	
Monthly Earnings			Max	Benefit Amount (if this is more than \$10,000, use \$10,000 as your max

If you are a non-tobacco user, find the benefit amount you want to select from the gray rows of the premium table. The premium amount is found in the box where the row (age) and the column (benefit amount) intersect.

*Premiums for 60-64 are renewal premiums only

	or are renewal p		No	on-Tobacco Use	ers			
	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
< 40	\$6.27	\$7.53	\$8.79	\$10.05	\$11.31	\$12.57	\$13.83	\$15.09
40-44	\$9.42	\$11.31	\$13.20	\$15.09	\$16.98	\$18.87	\$20.76	\$22.65
45-49	\$14.85	\$17.82	\$20.79	\$23.76	\$26.73	\$29.70	\$32.67	\$35.64
50-54	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20	\$48.00	\$52.80	\$57.60
55-59	\$39.39	\$47.28	\$55.17	\$63.06	\$70.95	\$78.84	\$86.73	\$94.62
60-64*	\$70.35	\$84.42	\$98.49	\$112.56	\$126.63	\$140.70	\$154.77	\$168.84
	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
< 40	\$16.35	\$17.61	\$18.87	\$20.13	\$21.39	\$22.65	\$23.91	\$25.17
40-44	\$24.54	\$26.43	\$28.32	\$30.21	\$32.10	\$33.99	\$35.88	\$37.77
45-49	\$38.61	\$41.58	\$44.55	\$47.52	\$50.49	\$53.46	\$56.43	\$59.40
50-54	\$62.40	\$67.20	\$72.00	\$76.80	\$81.60	\$86.40	\$91.20	\$96.00
55-59	\$102.51	\$110.40	\$118.29	\$126.18	\$134.07	\$141.96	\$149.85	\$157.74
60-64*	\$182.91	\$196.98	\$211.05	\$225.12	\$239.19	\$253.26	\$267.33	\$281.40
	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800
< 40	\$26.44	\$27.70	\$28.96	\$30.22	\$31.43	\$32.74	\$34.00	\$35.26
40-44	\$39.50	\$41.38	\$43.26	\$45.14	\$47.02	\$48.90	\$50.78	\$52.66
45-49	\$62.38	\$65.35	\$68.32	\$71.29	\$74.26	\$77.23	\$80.20	\$83.17
50-54	\$100.79	\$105.59	\$110.39	\$115.19	\$119.99	\$124.79	\$129.59	\$134.39
55-59	\$165.48	\$173.36	\$181.24	\$189.12	\$197.00	\$204.88	\$212.76	\$220.64
60-64*	\$295.47	\$309.54	\$323.61	\$337.68	\$351.75	\$365.82	\$379.89	\$393.96
	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600
< 40	\$36.52	\$37.78	\$39.04	\$40.30	\$41.56	\$42.82	\$44.08	\$45.34
40-44	\$54.54	\$56.42	\$58.30	\$60.18	\$62.06	\$63.94	\$65.82	\$67.70
45-49	\$86.14	\$89.11	\$92.08	\$95.05	\$98.02	\$100.99	\$103.96	\$106.93
50-54	\$139.19	\$143.99	\$148.79	\$153.59	\$158.39	\$163.19	\$167.99	\$172.79
55-59	\$228.52	\$236.40	\$224.28	\$252.16	\$260.04	\$267.92	\$275.80	\$283.68
60-64*	\$408.03	\$442.10	\$436.17	\$450.24	\$464.31	\$478.38	\$492.45	\$506.52
	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,300	\$4,400
< 40	\$46.60	\$47.86	\$49.12	\$50.38	\$51.54	\$52.79	\$54.05	\$55.31
40-44	\$69.58	\$71.46	\$73.34	\$75.22	\$77.24	\$79.13	\$81.01	\$82.90
45-49	\$109.90	\$112.87	\$115.84	\$118.81	\$121.89	\$124.87	\$127.84	\$130.81
50-54	\$177.59	\$182.39	\$187.19	\$191.99	\$196.68	\$201.47	\$206.27	\$211.07
55-59	\$291.56	\$299.44	\$307.32	\$315.20	\$323.12	\$331.00	\$338.88	\$346.76
60-64*	\$520.59	\$534.66	\$548.73	\$562.80	\$576.87	\$590.94	\$605.01	\$619.08
	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000	\$5,100	\$5,200
< 40	\$56.57	\$57.82	\$59.08	\$60.34	\$61.59	\$62.85	\$64.11	\$65.36
40-44	\$84.78	\$86.66	\$88.55	\$90.43	\$92.32	\$94.20	\$96.08	\$97.97
45-49	\$133.79	\$136.76	\$139.73	\$142.70	\$145.68	\$148.65	\$151.62	\$154.60
50-54	\$215.87	\$220.66	\$225.46	\$230.26	\$235.05	\$239.85	\$244.65	\$249.44
55-59	\$354.65	\$362.53	\$370.41	\$378.29	\$386.17	\$394.05	\$401.93	\$409.81
60-64*	\$633.15	\$647.22	\$661.29	\$675.36	\$689.43	\$703.50	\$717.57	\$731.64

	\$5,300	\$5,400	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900	\$6,000
< 40	\$66.62	\$67.88	\$69.14	\$70.39	\$71.65	\$72.91	\$74.16	\$75.42
40-44	\$99.85	\$101.74	\$103.62	\$105.50	\$107.39	\$109.27	\$111.16	\$113.04
45-49	\$157.57	\$160.54	\$163.52	\$166.49	\$169.46	\$172.43	\$175.41	\$178.38
50-54	\$254.24	\$259.04	\$263.84	\$268.63	\$273.43	\$278.23	\$283.02	\$287.82
55-59	\$417.69	\$425.57	\$433.46	\$441.34	\$449.22	\$457.10	\$464.98	\$472.86
60-64*	\$745.71	\$759.78	\$773.85	\$787.92	\$801.99	\$816.06	\$830.13	\$844.20
	\$6,100	\$6,200	\$6,300	\$6,400	\$6,500	\$6,600	\$6,700	\$6,800
< 40	\$76.68	\$77.93	\$79.19	\$80.45	\$81.71	\$82.96	\$84.22	\$85.48
40-44	\$114.92	\$116.81	\$118.69	\$120.58	\$122.46	\$124.34	\$126.23	\$128.11
45-49	\$181.35	\$184.33	\$187.30	\$190.27	\$193.25	\$196.22	\$199.19	\$202.16
50-54	\$292.62	\$297.41	\$302.21	\$307.01	\$311.81	\$316.60	\$321.40	\$326.20
55-59	\$480.74	\$488.62	\$496.50	\$504.38	\$512.27	\$520.15	\$528.03	\$535.91
60-64*	\$858.27	\$872.34	\$886.41	\$900.48	\$914.55	\$928.62	\$942.69	\$956.76
	\$6,900	\$7,000	\$7,100	\$7,200	\$7,300	\$7,400	\$7,500	\$7,600
< 40	\$86.73	\$87.99	\$89.25	\$90.50	\$91.76	\$93.02	\$94.28	\$95.53
40-44	\$130.00	\$131.88	\$133.76	\$135.65	\$137.53	\$139.42	\$141.30	\$143.18
45-49	\$205.14	\$208.11	\$211.08	\$214.06	\$217.03	\$220.00	\$222.98	\$225.95
50-54	\$330.99	\$335.79	\$340.59	\$345.38	\$350.18	\$354.98	\$359.78	\$364.57
55-59	\$543.79	\$551.67	\$559.55	\$567.43	\$575.31	\$583.19	\$591.08	\$598.96
	1 .		4					4
60-64*	\$970.83	\$984.90	\$998.97	\$1,013.04	\$1,027.11	\$1,041.18	\$1,055.25	\$1,069.32
60-64*	\$970.83 \$7,700	\$984.90 \$7,800	\$998.97 \$7,900	\$1,013.04 \$8,000	\$1,027.11 \$8,100	\$1,041.18 \$8,200	\$1,055.25 \$8,300	\$1,069.32 \$8,400
< 40								
	\$7,700	\$7,800	\$7,900	\$8,000	\$8,100	\$8,200	\$8,300	\$8,400
< 40	\$7,700 \$96.79	\$7,800 \$98.05	\$7,900 \$99.30	\$8,000 \$100.56	\$8,100 \$101.82	\$8,200 \$103.07	\$8,300 \$104.33	\$8,400 \$105.59
< 40 40-44	\$7,700 \$96.79 \$145.07	\$7,800 \$98.05 \$146.95	\$7,900 \$99.30 \$148.84	\$8,000 \$100.56 \$150.72	\$8,100 \$101.82 \$152.60	\$8,200 \$103.07 \$154.49	\$8,300 \$104.33 \$156.37	\$8,400 \$105.59 \$158.26
< 40 40-44 45-49	\$7,700 \$96.79 \$145.07 \$228.92	\$7,800 \$98.05 \$146.95 \$231.89	\$7,900 \$99.30 \$148.84 \$234.87	\$8,000 \$100.56 \$150.72 \$237.84	\$8,100 \$101.82 \$152.60 \$240.81	\$8,200 \$103.07 \$154.49 \$243.79	\$8,300 \$104.33 \$156.37 \$246.76	\$8,400 \$105.59 \$158.26 \$249.73
< 40 40-44 45-49 50-54	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95
< 40 40-44 45-49 50-54 55-59	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00
< 40 40-44 45-49 50-54 55-59	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88
< 40 40-44 45-49 50-54 55-59 60-64*	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200
< 40 40-44 45-49 50-54 55-59 60-64*	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75 \$669.89	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54 \$677.77	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14 \$693.53	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93 \$701.41	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73 \$709.29	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32 \$725.05
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75 \$669.89 \$1,195.95	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54 \$677.77 \$1,210.02	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65 \$1,224.09	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14 \$693.53 \$1,238.16	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93 \$701.41 \$1,252.23	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73 \$709.29 \$1,266.30	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17 \$1,280.37	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32 \$725.05 \$1,294.44
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64*	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75 \$669.89 \$1,195.95 \$9,300	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54 \$677.77 \$1,210.02 \$9,400	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65 \$1,224.09 \$9,500	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14 \$693.53 \$1,238.16 \$9,600	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93 \$701.41 \$1,252.23 \$9,700	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73 \$709.29 \$1,266.30 \$9,800	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17 \$1,280.37 \$9,900	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32 \$725.05 \$1,294.44 \$10,000
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75 \$669.89 \$1,195.95 \$9,300 \$116.90	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54 \$677.77 \$1,210.02 \$9,400 \$118.16	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65 \$1,224.09 \$9,500 \$119.42	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14 \$693.53 \$1,238.16 \$9,600 \$120.67	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93 \$701.41 \$1,252.23 \$9,700 \$121.93	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73 \$709.29 \$1,266.30 \$9,800 \$123.19	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17 \$1,280.37 \$9,900 \$124.44	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32 \$725.05 \$1,294.44 \$10,000 \$125.70
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75 \$669.89 \$1,195.95 \$9,300 \$116.90 \$175.21	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54 \$677.77 \$1,210.02 \$9,400 \$118.16 \$177.10	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65 \$1,224.09 \$9,500 \$119.42 \$178.98 \$282.44 \$455.72	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14 \$693.53 \$1,238.16 \$9,600 \$120.67 \$180.86	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93 \$701.41 \$1,252.23 \$9,700 \$121.93 \$182.75	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73 \$709.29 \$1,266.30 \$9,800 \$123.19 \$184.63	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17 \$1,280.37 \$9,900 \$124.44 \$186.52	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32 \$725.05 \$1,294.44 \$10,000 \$125.70 \$188.40
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49	\$7,700 \$96.79 \$145.07 \$228.92 \$369.37 \$606.84 \$1,083.39 \$8,500 \$106.85 \$160.14 \$252.71 \$407.75 \$669.89 \$1,195.95 \$9,300 \$116.90 \$175.21 \$276.49	\$7,800 \$98.05 \$146.95 \$231.89 \$374.17 \$614.72 \$1,097.46 \$8,600 \$108.10 \$162.02 \$255.68 \$412.54 \$677.77 \$1,210.02 \$9,400 \$118.16 \$177.10 \$279.46	\$7,900 \$99.30 \$148.84 \$234.87 \$378.96 \$622.60 \$1,111.53 \$8,700 \$109.36 \$163.91 \$258.65 \$417.34 \$685.65 \$1,224.09 \$9,500 \$119.42 \$178.98 \$282.44	\$8,000 \$100.56 \$150.72 \$237.84 \$383.76 \$630.48 \$1,125.60 \$8,800 \$110.62 \$165.79 \$261.62 \$422.14 \$693.53 \$1,238.16 \$9,600 \$120.67 \$180.86 \$285.41	\$8,100 \$101.82 \$152.60 \$240.81 \$388.56 \$638.36 \$1,139.67 \$8,900 \$111.87 \$167.68 \$264.60 \$426.93 \$701.41 \$1,252.23 \$9,700 \$121.93 \$182.75 \$288.38	\$8,200 \$103.07 \$154.49 \$243.79 \$393.35 \$646.24 \$1,153.74 \$9,000 \$113.13 \$169.56 \$267.57 \$431.73 \$709.29 \$1,266.30 \$9,800 \$123.19 \$184.63 \$291.35	\$8,300 \$104.33 \$156.37 \$246.76 \$398.15 \$654.12 \$1,167.81 \$9,100 \$114.39 \$171.44 \$270.54 \$436.53 \$717.17 \$1,280.37 \$9,900 \$124.44 \$186.52 \$294.33	\$8,400 \$105.59 \$158.26 \$249.73 \$402.95 \$662.00 \$1,181.88 \$9,200 \$115.64 \$173.33 \$273.52 \$441.32 \$725.05 \$1,294.44 \$10,000 \$125.70 \$188.40 \$297.30

IBO Insurance Benefits Program Group Voluntary Long Term Disability



Tobacco Quarterly Premium

You can elect a benefit i	in \$100 incre	ments, up to	60% of :	our before tax monthly earnings, not to exceed \$10,000.
	_ x	.60	=	
Monthly Earnings				Max Benefit Amount (if this is more than \$10,000, use \$10,000 as your max)

If you are a tobacco user, find the benefit amount you want to select from the gray rows of the premium table. The premium amount is found in the box where the row (age) and the column (benefit amount) intersect.

*Premiums for 60-64 are renewal premiums only

J	1-04 are renewai p			Tobacco Users				
	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
< 40	\$7.80	\$9.36	\$10.92	\$12.48	\$14.04	\$15.60	\$17.16	\$18.72
40-44	\$11.79	\$14.16	\$16.53	\$18.90	\$21.27	\$23.64	\$26.01	\$28.38
45-49	\$18.54	\$22.26	\$25.98	\$29.70	\$33.42	\$37.14	\$40.86	\$44.58
50-54	\$29.97	\$35.97	\$41.97	\$47.97	\$53.97	\$59.97	\$65.97	\$71.97
55-59	\$49.26	\$59.10	\$68.94	\$78.78	\$88.62	\$98.46	\$108.30	\$118.14
60-64*	\$87.99	\$105.57	\$123.15	\$140.73	\$158.31	\$175.89	\$193.47	\$211.05
	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
< 40	\$20.28	\$21.84	\$23.40	\$24.96	\$26.52	\$28.08	\$29.64	\$31.20
40-44	\$30.75	\$33.12	\$35.49	\$37.86	\$40.23	\$42.60	\$44.97	\$47.34
45-49	\$48.30	\$52.02	\$55.74	\$59.46	\$63.18	\$66.90	\$70.62	\$74.34
50-54	\$77.97	\$83.97	\$89.97	\$95.97	\$101.97	\$107.97	\$113.97	\$119.97
55-59	\$127.98	\$137.82	\$147.66	\$157.50	\$167.34	\$177.18	\$187.02	\$196.86
60-64*	\$228.63	\$246.21	\$263.79	\$281.37	\$298.95	\$316.53	\$334.11	\$351.69
	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800
< 40	\$32.77	\$34.33	\$35.89	\$37.45	\$39.01	\$40.57	\$42.13	\$43.69
40-44	\$49.54	\$51.90	\$54.26	\$56.62	\$58.98	\$61.34	\$63.70	\$66.06
45-49	\$77.91	\$81.62	\$85.33	\$89.04	\$92.75	\$96.46	\$100.17	\$103.88
50-54	\$125.98	\$131.98	\$137.98	\$143.98	\$149.98	\$155.98	\$161.98	\$167.98
55-59	\$206.85	\$216.70	\$226.55	\$236.40	\$246.25	\$256.10	\$265.95	\$275.80
60-64*	\$369.42	\$387.01	\$404.60	\$422.19	\$439.78	\$457.37	\$474.96	\$492.55
	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600
< 40	\$45.25	\$46.81	\$48.37	\$49.93	\$51.49	\$53.05	\$54.61	\$56.17
40-44	\$68.42	\$70.78	\$73.14	\$75.50	\$77.86	\$80.22	\$82.58	\$84.97
45-49	\$107.59	\$111.30	\$115.01	\$118.72	\$122.43	\$126.14	\$129.85	\$133.56
50-54	\$173.98	\$179.98	\$185.98	\$191.98	\$197.98	\$203.98	\$209.98	\$215.98
55-59	\$285.65	\$295.50	\$305.35	\$315.20	\$325.05	\$334.90	\$344.75	\$354.60
60-64*	\$510.14	\$527.73	\$545.32	\$562.91	\$580.50	\$598.09	\$615.68	\$633.27
	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,300	\$4,400
< 40	\$57.73	\$59.29	\$60.85	\$62.41	\$64.08	\$65.65	\$67.21	\$68.77
40-44	\$87.30	\$89.66	\$92.02	\$94.38	\$96.56	\$98.91	\$101.27	\$103.62
45-49	\$137.27	\$140.98	\$144.69	\$148.40	\$152.15	\$155.86	\$159.57	\$163.28
50-54	\$221.98	\$227.98	\$233.98	\$239.98	\$245.88	\$251.87	\$257.87	\$263.87
55-59	\$364.45	\$374.30	\$384.15	\$394.00	\$403.81	\$413.66	\$423.51	\$433.36
60-64*	\$650.86	\$668.45	\$686.04	\$703.63	\$721.40	\$738.99	\$756.59	\$774.18
	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000	\$5,100	\$5,200
< 40	\$70.34	\$71.90	\$73.46	\$75.02	\$76.59	\$78.15	\$79.71	\$81.28
40-44	\$105.98	\$108.33	\$110.69	\$113.04	\$115.40	\$117.75	\$120.11	\$122.46
45-49	\$167.00	\$170.71	\$174.42	\$178.13	\$181.84	\$185.55	\$189.26	\$192.97
50-54	\$269.87	\$275.86	\$281.86	\$287.86	\$293.85	\$299.85	\$305.85	\$311.84
55-59	\$443.21	\$453.05	\$462.90	\$472.75	\$482.60	\$492.45	\$502.30	\$512.15
60-64*	\$791.78	\$809.37	\$826.97	\$844.56	\$862.16	\$879.75	\$897.35	\$914.94

	\$5,300	\$5,400	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900	\$6,000
< 40	\$82.84	\$84.40	\$85.97	\$87.53	\$89.09	\$90.65	\$92.22	\$93.78
40-44	\$124.82	\$127.17	\$129.53	\$131.88	\$134.24	\$136.59	\$138.95	\$141.30
45-49	\$196.68	\$200.39	\$204.11	\$207.82	\$211.53	\$215.24	\$218.95	\$222.66
50-54	\$317.84	\$323.84	\$329.84	\$335.83	\$341.83	\$347.83	\$353.82	\$359.82
55-59	\$522.00	\$531.85	\$541.70	\$551.54	\$561.39	\$571.24	\$581.09	\$590.94
60-64*	\$932.54	\$950.13	\$967.73	\$985.32	\$1,002.92	\$1,020.51	\$1,038.11	\$1,055.70
	\$6,100	\$6,200	\$6,300	\$6,400	\$6,500	\$6,600	\$6,700	\$6,800
< 40	\$95.34	\$96.91	\$98.47	\$100.03	\$101.60	\$103.16	\$104.72	\$106.28
40-44	\$143.66	\$146.01	\$148.37	\$150.72	\$153.08	\$155.43	\$157.79	\$160.14
45-49	\$226.37	\$230.08	\$233.79	\$237.50	\$241.22	\$244.93	\$248.64	\$252.35
50-54	\$365.82	\$371.81	\$377.81	\$383.81	\$389.81	\$395.80	\$401.80	\$407.80
55-59	\$600.79	\$610.64	\$620.49	\$630.34	\$640.19	\$650.03	\$659.88	\$669.73
60-64*	\$1,073.30	\$1,090.89	\$1,108.49	\$1,126.08	\$1,143.68	\$1,161.27	\$1,178.87	\$1,196.46
	\$6,900	\$7,000	\$7,100	\$7,200	\$7,300	\$7,400	\$7,500	\$7,600
< 40	\$107.85	\$109.41	\$110.97	\$112.54	\$114.10	\$115.66	\$117.23	\$118.79
40-44	\$162.50	\$164.85	\$167.21	\$169.56	\$171.92	\$174.27	\$176.63	\$178.98
45-49	\$256.06	\$259.77	\$263.48	\$267.19	\$270.90	\$274.61	\$278.33	\$282.04
50-54	\$413.79	\$419.79	\$425.79	\$431.78	\$437.78	\$443.78	\$449.78	\$455.77
55-59	\$679.58	\$689.43	\$699.28	\$709.13	\$718.98	\$728.83	\$738.68	\$748.52
60-64*	\$1,214.06	\$1,231.65	\$1,249.25	\$1,266.84	\$1,284.44	\$1,302.03	\$1,319.63	\$1,337.22
	71,214.00	71,231.03	91,243.23	71,200.04	71,204.44	91,302.03	91,313.03	71,557.22
00 04	\$7,700	\$7,800	\$7,900	\$8,000	\$8,100	\$8,200	\$8,300	\$8,400
< 40					. ,	. ,		
	\$7,700	\$7,800	\$7,900	\$8,000	\$8,100	\$8,200	\$8,300	\$8,400
< 40	\$7,700 \$120.35	\$7,800 \$121.91	\$7,900 \$123.48	\$8,000 \$125.04	\$8,100 \$126.60 \$190.76 \$300.59	\$8,200 \$128.17	\$8,300 \$129.73	\$8,400 \$131.29
< 40 40-44	\$7,700 \$120.35 \$181.34	\$7,800 \$121.91 \$183.69	\$7,900 \$123.48 \$186.05	\$8,000 \$125.04 \$188.40	\$8,100 \$126.60 \$190.76	\$8,200 \$128.17 \$193.11	\$8,300 \$129.73 \$195.47	\$8,400 \$131.29 \$197.82
< 40 40-44 45-49	\$7,700 \$120.35 \$181.34 \$285.75	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22	\$7,900 \$123.48 \$186.05 \$293.17	\$8,000 \$125.04 \$188.40 \$296.88	\$8,100 \$126.60 \$190.76 \$300.59	\$8,200 \$128.17 \$193.11 \$304.30	\$8,300 \$129.73 \$195.47 \$308.01	\$8,400 \$131.29 \$197.82 \$311.72
< 40 40-44 45-49 50-54	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75
< 40 40-44 45-49 50-54 55-59	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200
< 40 40-44 45-49 50-54 55-59	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98
< 40 40-44 45-49 50-54 55-59 60-64*	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200
< 40 40-44 45-49 50-54 55-59 60-64*	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75 \$837.17	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74 \$847.01	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74 \$866.71	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73 \$876.56	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41 \$1,583.55 \$9,800	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75 \$837.17 \$1,495.58	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74 \$847.01 \$1,513.17	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86 \$1,530.77 \$9,500 \$148.49	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74 \$866.71 \$1,548.36 \$9,600 \$150.05	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73 \$876.56 \$1,565.96 \$9,700 \$151.61	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41 \$1,583.55	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26 \$1,601.15	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11 \$1,618.74
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75 \$837.17 \$1,495.58 \$9,300 \$145.36 \$219.02	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74 \$847.01 \$1,513.17 \$9,400 \$146.92 \$221.37	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86 \$1,530.77 \$9,500 \$148.49 \$223.73	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74 \$866.71 \$1,548.36 \$9,600 \$150.05 \$226.08	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73 \$876.56 \$1,565.96 \$9,700 \$151.61 \$228.44	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41 \$1,583.55 \$9,800 \$153.17 \$230.79	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26 \$1,601.15 \$9,900	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11 \$1,618.74 \$10,000 \$156.30 \$235.50
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75 \$837.17 \$1,495.58 \$9,300 \$145.36 \$219.02 \$345.12	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74 \$847.01 \$1,513.17 \$9,400 \$146.92 \$221.37 \$348.83	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86 \$1,530.77 \$9,500 \$148.49 \$223.73 \$352.55	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74 \$866.71 \$1,548.36 \$9,600 \$150.05 \$226.08 \$356.26	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73 \$876.56 \$1,565.96 \$9,700 \$151.61 \$228.44 \$359.97	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41 \$1,583.55 \$9,800 \$153.17 \$230.79 \$363.68	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26 \$1,601.15 \$9,900 \$154.74 \$233.15 \$367.39	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11 \$1,618.74 \$10,000 \$156.30 \$235.50 \$371.10
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75 \$837.17 \$1,495.58 \$9,300 \$145.36 \$219.02 \$345.12 \$557.72	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74 \$847.01 \$1,513.17 \$9,400 \$146.92 \$221.37 \$348.83 \$563.72	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86 \$1,530.77 \$9,500 \$148.49 \$223.73 \$352.55 \$569.72	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74 \$866.71 \$1,548.36 \$9,600 \$150.05 \$226.08 \$356.26 \$575.71	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73 \$876.56 \$1,565.96 \$9,700 \$151.61 \$228.44 \$359.97 \$581.71	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41 \$1,583.55 \$9,800 \$153.17 \$230.79 \$363.68 \$587.71	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26 \$1,601.15 \$9,900 \$154.74 \$233.15 \$367.39 \$593.70	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11 \$1,618.74 \$10,000 \$156.30 \$235.50 \$371.10 \$599.70
< 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49 50-54 55-59 60-64* < 40 40-44 45-49	\$7,700 \$120.35 \$181.34 \$285.75 \$461.77 \$758.37 \$1,354.82 \$8,500 \$132.86 \$200.18 \$315.44 \$509.75 \$837.17 \$1,495.58 \$9,300 \$145.36 \$219.02 \$345.12	\$7,800 \$121.91 \$183.69 \$289.46 \$467.77 \$768.22 \$1,372.41 \$8,600 \$134.42 \$202.53 \$319.15 \$515.74 \$847.01 \$1,513.17 \$9,400 \$146.92 \$221.37 \$348.83	\$7,900 \$123.48 \$186.05 \$293.17 \$473.76 \$778.07 \$1,390.01 \$8,700 \$135.98 \$204.89 \$322.86 \$521.74 \$856.86 \$1,530.77 \$9,500 \$148.49 \$223.73 \$352.55	\$8,000 \$125.04 \$188.40 \$296.88 \$479.76 \$787.92 \$1,407.60 \$8,800 \$137.54 \$207.24 \$326.57 \$527.74 \$866.71 \$1,548.36 \$9,600 \$150.05 \$226.08 \$356.26	\$8,100 \$126.60 \$190.76 \$300.59 \$485.76 \$797.77 \$1,425.20 \$8,900 \$139.11 \$209.60 \$330.28 \$533.73 \$876.56 \$1,565.96 \$9,700 \$151.61 \$228.44 \$359.97	\$8,200 \$128.17 \$193.11 \$304.30 \$491.75 \$807.62 \$1,442.79 \$9,000 \$140.67 \$211.95 \$333.99 \$539.73 \$886.41 \$1,583.55 \$9,800 \$153.17 \$230.79 \$363.68	\$8,300 \$129.73 \$195.47 \$308.01 \$497.75 \$817.47 \$1,460.39 \$9,100 \$142.23 \$214.31 \$337.70 \$545.73 \$896.26 \$1,601.15 \$9,900 \$154.74 \$233.15 \$367.39	\$8,400 \$131.29 \$197.82 \$311.72 \$503.75 \$827.32 \$1,477.98 \$9,200 \$143.80 \$216.66 \$341.41 \$551.72 \$906.11 \$1,618.74 \$10,000 \$156.30 \$235.50 \$371.10