

Pekin Life Insurance Company
Ohio Plan H-32 - Standard Health Benefit Plan Base Rates
Annual Premiums (Tobacco)
Effective 1/1/2010

BASE ANNUAL PREMIUMS

Attained Age	Male Tobacco**	Female Tobacco**		Attained Age	Male Tobacco**	Female Tobacco**
4-19	3,850	4,834		45	8,461	12,048
20	3,962	5,078		46	8,862	12,396
21	4,069	5,326		47	9,286	12,728
22	4,176	5,576		48	9,732	13,036
23	4,301	5,850		49	10,201	13,325
24	4,426	6,137		50	10,700	13,610
25	4,561	6,437		51	11,242	13,897
26	4,691	6,758		52	11,829	14,199
27	4,836	7,086		53	12,485	14,536
28	4,943	7,334		54	13,211	14,887
29	5,032	7,551		55	13,967	15,242
30	5,128	7,762		56	14,719	15,584
31	5,233	7,981		57	15,443	15,891
32	5,360	8,225		58	16,146	16,148
33	5,510	8,498		59	16,857	16,376
34	5,681	8,789		60	17,540	16,586
35	5,866	9,097		61	18,175	16,807
36	6,057	9,399		62	18,735	17,068
37	6,259	9,691		63	19,099	17,731
38	6,467	9,957		64	19,466	18,079
39	6,676	10,217		65-69	21,181	18,885
40	6,899	10,474		70-74	25,808	22,499
41	7,148	10,741		75-79	30,020	25,632
42	7,430	11,025		80-84	32,527	29,102
43	7,744	11,349		85+	33,964	30,933
44	8,090	11,692		CHILD*	2,728	2,728

* Premium rate for each dependent child, maximum 3 children are charged

** Non-tobacco users use the rate above multiplied by 0.85 (15% discount)

Multiply the above rates by the applicable Area Factor and Modal Factor (shown on next page) to determine the final rate.

Pekin Life Insurance Company
Ohio Plan H-32 - Standard Health Benefit Plan
Area Factors & Modal Factors
Effective 1/1/2010

County	Area Factor
Cuyahoga	1.03
Ahlsland, Brown, Clemont, Clinton, Crawford, Erie, Fairfield, Fayette, Franklin, Highland, Hocking, Huron, Logan, Madison, Marion, Marrow, Ottawa, Pickaway, Rochland, Sandusky, Seneca, Wood, Wyandot	0.98
Ashtabula, Athens, Belmont, Carroll, Coshocton, Geauga, Harrison, Holmes, Jefferson, Lake, Lorain, Meigs, Stark, Summit, Tuscarawas, Washington, Wayne	0.93
Butler, Clark, Columbiana, Hamilton, Lucas, Mahoning, Medina, Montgomery, Portage, Trumbull, Warren	0.87
Adams, Allen, Augiaize, Champaign, Defiance, Delaware, Fulton, Gallia, Hancock, Hardin, Henry, Jackson, Knox, Lawrence, Licking, Mercer, Pauldin, Pike, Putnam, Ross, Scioto, Union, VanWert, Vinton, Williams	0.78
Rest of State	0.83

Mode	Modal Factor
Annual	1.000
Semi-Annual	0.510
Quarterly	0.260
Monthly Check Plan	0.087
Monthly Direct	0.090