



**DIRECT RATES** | Alabama, Louisiana, Maine, Mississippi, Montana, Nebraska and Oregon

## Accidental Death and Dismemberment (AD&D) base coverage

### Level 1 with Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$31.30	\$42.50	\$41.80	\$56.20

### Level 1 without Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$17.30	\$23.60	\$23.20	\$31.20

### Level 2 with Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$48.20	\$65.90	\$64.80	\$87.10

### Level 2 without Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$26.80	\$36.60	\$36.00	\$48.40

## Riders

### Physician's Office Additional Benefits rider—R1058

#### Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$2.50	\$5.20	\$4.00	\$7.00

#### Without Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$1.40	\$2.90	\$2.20	\$3.90

### Public Safety rider—R1022PS (benefits for main insured only)

#### Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$2.90	\$2.90	\$2.90	\$2.90

#### Without Cash Value

MONTHLY PREMIUMS			
IND	IND + CHILD	IND + SPOUSE	FAMILY
\$1.60	\$1.60	\$1.60	\$1.60

*\*Public Safety rider is not available in Oregon.*

### Rate calculation example

To calculate a semiannual payment mode, multiply the monthly premiums by 12, then multiply the annual premium by 0.50000 and then round to the nearest penny.

MONTHLY RATE	\$ 56.20
X 12	12
ANNUAL RATE	\$ 674.40
X MODAL FACTOR	0.50000
= SEMIANNUAL RATE	<b>\$ 337.20</b>

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