Renaissance
Life & Health Insurance Company of America
Health Administrative Office - P.O. Box 27248 Salt Lake City, Utah 84127-0248 - Phone: 1-844-202-4150

Notice to Buyer: This policy may not cover all of the costs associated with medical care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

Benefit Plans A, F, G and N

Outline of Medicare Supplement Coverage – Cover Page

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan A available. Some plans may not be available. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✔ means 100% of the benefit is paid.

	Plans Available to All Applicants								Medicare first eligible before 2020 only	
Benefits	**A**	**B**	**D**	**G[1]**	**K**	**L**	**M**	**N**	**C**	**F[1]**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
Medicare Part B Coinsurance or Copayment	✔	✔	✔	✔	50%	75%	✔	✔ copays apply[3]	✔	✔
Blood (first three pints)	✔	✔	✔	✔	50%	75%	✔	✔	✔	✔
Part A hospice care coinsurance or copayment	✔	✔	✔	✔	50%	75%	✔	✔	✔	✔
Skilled nursing facility coinsurance			✔	✔	50%	75%	✔	✔	✔	✔
Medicare Part A deductible		✔	✔	✔	50%	75%	50%	✔	✔	✔
Medicare Part B deductible									✔	✔
Medicare Part B excess charges				✔						✔
Foreign travel emergency (up to plan limits)			✔	✔			✔	✔	✔	✔
Out-of pocket limit in 2019[2]					**$5,880[2]**	**$2,940[2]**				

[1]Plans F and G also have a high deductible option which require first paying a plan deductible of $2,340 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plans F and G do not cover the separate Foreign Travel emergency deductible. High deductible Plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2]Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

[3]Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to $20 for some office visits and up to a $50 co-payment for emergency room visits that do not result in an inpatient admission.

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BASIC BENEFITS

Hospitalization - Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses - Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.

Blood - First three pints of blood each year

Hospice - Part A coinsurance

PREMIUM INFORMATION

A premium change cannot be made unless we make the same change to all policies of this form with premiums that are based on the same geographical area; zip code; gender and tobacco use versus non-tobacco use. If your policy was issued in Florida and you move to another state, Your premium will be based on Your last zip code while living in Florida. If you move to another zip code within the state of Florida Your premium will be based on the new zip code. The premium change can occur on any Policy Renewal Date. We will notify you at least 45 days prior to any premium change.

There will be a one-time enrollment fee of $25.00 added to the first premium.

DISCLOSURES

Use this Outline of Coverage to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an Outline of Coverage, describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

30-DAY RIGHT TO RETURN POLICY

If you are not satisfied with your policy, you may return it to Renaissance Life & Health Insurance Company of America, Administrative Office, P.O. Box 27248, Salt Lake City, UT 84127-0248. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your premiums.

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POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs. Neither Renaissance Life & Health Insurance Company of America nor its agents are connected with Medicare. This Outline of Coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult the Medicare Buyers Guide for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, and it is NOT an "Open Enrollment or Guaranteed Issue status application," be sure to answer truthfully and completely all questions about your medical and health history. The policy is issued on the basis that the answers to all questions and all information shown in the application are correct and complete. Renaissance Life & Health Insurance Company of America, may cancel your policy and refuse to pay any claims if you make misstatements, leave out or falsify important information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded. To review "Open Enrollment" timeframes please go to the following link on the Medicare.gov website:

https://www.medicare.gov/supplement-other-insurance/when-can-i-buy-medigap/when-can-i-buy-medigap.html

RENEWABILITY

This policy is guaranteed renewable for life. This means you have the right to continue your policy inforce for as long as you live. Unless there has been a Material Misrepresentation as referenced in the Time Limit on Certain Defenses provision, we cannot cancel your coverage as long as you pay the required premium payment when it is due.

Renaissance®
Life & Health Insurance Company of America

MONTHLY RATES

NON-TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$493.64	$650.94	$593.62	$505.15	Under 65	$567.40	$748.21	$682.32	$580.63
$154.26	$203.42	$185.51	$157.87	65	$177.31	$233.81	$213.23	$181.46
$154.26	$203.42	$185.51	$157.87	66	$177.31	$233.81	$213.23	$181.46
$154.26	$203.42	$185.51	$157.87	67	$177.31	$233.81	$213.23	$181.46
$157.34	$207.48	$189.22	$161.02	68	$180.86	$238.48	$217.49	$185.08
$160.49	$211.64	$193.00	$164.23	69	$184.47	$243.26	$221.84	$188.77
$163.71	$215.87	$196.86	$167.52	70	$188.17	$248.12	$226.28	$192.56
$166.98	$220.18	$200.80	$170.87	71	$191.93	$253.08	$230.80	$196.40
$170.32	$224.59	$204.81	$174.29	72	$195.77	$258.15	$235.41	$200.33
$173.72	$229.08	$208.91	$177.78	73	$199.68	$263.31	$240.13	$204.35
$177.20	$233.66	$213.09	$181.33	74	$203.68	$268.58	$244.93	$208.43
$180.75	$238.33	$217.35	$184.96	75	$207.76	$273.95	$249.83	$212.59
$184.36	$243.10	$221.70	$188.66	76	$211.91	$279.43	$254.82	$216.85
$188.04	$247.96	$226.13	$192.43	77	$216.14	$285.01	$259.92	$221.19
$191.81	$252.93	$230.65	$196.28	78	$220.47	$290.72	$265.12	$225.61
$195.64	$257.98	$235.27	$200.21	79	$224.87	$296.53	$270.42	$230.12
$199.56	$263.14	$239.97	$204.21	80	$229.38	$302.46	$275.82	$234.73
$203.55	$268.40	$244.77	$208.29	81	$233.96	$308.51	$281.35	$239.42
$207.62	$273.77	$249.67	$212.46	82	$238.64	$314.68	$286.98	$244.21
$211.77	$279.24	$254.66	$216.71	83	$243.42	$320.97	$292.71	$249.09
$216.00	$284.83	$259.75	$221.05	84	$248.28	$327.39	$298.57	$254.07
$220.33	$290.53	$264.95	$225.46	85	$253.25	$333.94	$304.53	$259.15
$224.72	$296.34	$270.24	$229.97	86	$258.30	$340.62	$310.62	$264.33
$229.23	$302.27	$275.65	$234.57	87	$263.48	$347.43	$316.84	$269.62
$233.81	$308.31	$281.17	$239.26	88	$268.75	$354.38	$323.18	$275.01
$238.48	$314.48	$286.79	$244.05	89	$274.12	$361.48	$329.64	$280.51
$243.26	$320.77	$292.53	$248.93	90	$279.61	$368.71	$336.24	$286.13
$248.12	$327.19	$298.38	$253.91	91	$285.19	$376.07	$342.96	$291.85
$253.08	$333.72	$304.34	$258.98	92	$290.90	$383.59	$349.82	$297.68
$258.14	$340.41	$310.43	$264.17	93	$296.71	$391.27	$356.81	$303.64
$263.30	$347.21	$316.63	$269.45	94	$302.65	$399.10	$363.95	$309.71
$268.57	$354.15	$322.97	$274.85	95	$308.70	$407.07	$371.23	$315.91
$273.94	$361.23	$329.43	$280.33	96	$314.88	$415.21	$378.65	$322.22
$279.42	$368.46	$336.02	$285.94	97	$321.18	$423.52	$386.23	$328.67
$285.01	$375.83	$342.74	$291.66	98	$327.60	$431.99	$393.95	$335.24
$290.71	$383.35	$349.60	$297.49	99+	$334.15	$440.63	$401.84	$341.94

Renaissance®
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MONTHLY RATES

TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$567.40	$748.21	$682.32	$580.63	Under 65	$652.18	$860.01	$784.28	$667.39
$177.31	$233.81	$213.23	$181.46	65	$203.81	$268.75	$245.09	$208.57
$177.31	$233.81	$213.23	$181.46	66	$203.81	$268.75	$245.09	$208.57
$177.31	$233.81	$213.23	$181.46	67	$203.81	$268.75	$245.09	$208.57
$180.86	$238.48	$217.49	$185.08	68	$207.88	$274.12	$249.99	$212.74
$184.47	$243.26	$221.84	$188.77	69	$212.04	$279.61	$254.99	$216.98
$188.17	$248.12	$226.28	$192.56	70	$216.29	$285.20	$260.09	$221.33
$191.93	$253.08	$230.80	$196.40	71	$220.61	$290.90	$265.29	$225.75
$195.77	$258.15	$235.41	$200.33	72	$225.02	$296.72	$270.59	$230.27
$199.68	$263.31	$240.13	$204.35	73	$229.52	$302.65	$276.01	$234.88
$203.68	$268.58	$244.93	$208.43	74	$234.11	$308.71	$281.53	$239.57
$207.76	$273.95	$249.83	$212.59	75	$238.80	$314.88	$287.16	$244.36
$211.91	$279.43	$254.82	$216.85	76	$243.57	$321.18	$292.90	$249.25
$216.14	$285.01	$259.92	$221.19	77	$248.44	$327.60	$298.76	$254.24
$220.47	$290.72	$265.12	$225.61	78	$253.41	$334.16	$304.73	$259.32
$224.87	$296.53	$270.42	$230.12	79	$258.47	$340.84	$310.83	$264.51
$229.38	$302.46	$275.82	$234.73	80	$263.65	$347.65	$317.04	$269.80
$233.96	$308.51	$281.35	$239.42	81	$268.92	$354.61	$323.39	$275.19
$238.64	$314.68	$286.98	$244.21	82	$274.30	$361.70	$329.86	$280.70
$243.42	$320.97	$292.71	$249.09	83	$279.79	$368.93	$336.45	$286.31
$248.28	$327.39	$298.57	$254.07	84	$285.38	$376.31	$343.18	$292.04
$253.25	$333.94	$304.53	$259.15	85	$291.09	$383.84	$350.04	$297.87
$258.30	$340.62	$310.62	$264.33	86	$296.90	$391.52	$357.04	$303.83
$263.48	$347.43	$316.84	$269.62	87	$302.85	$399.35	$364.18	$309.91
$268.75	$354.38	$323.18	$275.01	88	$308.91	$407.33	$371.47	$316.10
$274.12	$361.48	$329.64	$280.51	89	$315.08	$415.49	$378.90	$322.43
$279.61	$368.71	$336.24	$286.13	90	$321.39	$423.80	$386.48	$328.88
$285.19	$376.07	$342.96	$291.85	91	$327.81	$432.27	$394.21	$335.46
$290.90	$383.59	$349.82	$297.68	92	$334.37	$440.91	$402.09	$342.16
$296.71	$391.27	$356.81	$303.64	93	$341.05	$449.74	$410.13	$349.01
$302.65	$399.10	$363.95	$309.71	94	$347.87	$458.73	$418.33	$355.99
$308.70	$407.07	$371.23	$315.91	95	$354.83	$467.90	$426.70	$363.12
$314.88	$415.21	$378.65	$322.22	96	$361.93	$477.25	$435.23	$370.37
$321.18	$423.52	$386.23	$328.67	97	$369.17	$486.80	$443.94	$377.78
$327.60	$431.99	$393.95	$335.24	98	$376.55	$496.54	$452.82	$385.33
$334.15	$440.63	$401.84	$341.94	99+	$384.08	$506.47	$461.88	$393.04

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NON-TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$1,480.92	$1,952.82	$1,780.86	$1,515.45	Under 65	$1,702.20	$2,244.63	$2,046.96	$1,741.89
$462.78	$610.26	$556.53	$473.61	65	$531.93	$701.43	$639.69	$544.38
$462.78	$610.26	$556.53	$473.61	66	$531.93	$701.43	$639.69	$544.38
$462.78	$610.26	$556.53	$473.61	67	$531.93	$701.43	$639.69	$544.38
$472.02	$622.44	$567.66	$483.06	68	$542.58	$715.44	$652.47	$555.24
$481.47	$634.92	$579.00	$492.69	69	$553.41	$729.78	$665.52	$566.31
$491.13	$647.61	$590.58	$502.56	70	$564.51	$744.36	$678.84	$577.68
$500.94	$660.54	$602.40	$512.61	71	$575.79	$759.24	$692.40	$589.20
$510.96	$673.77	$614.43	$522.87	72	$587.31	$774.45	$706.23	$600.99
$521.16	$687.24	$626.73	$533.34	73	$599.04	$789.93	$720.39	$613.05
$531.60	$700.98	$639.27	$543.99	74	$611.04	$805.74	$734.79	$625.29
$542.25	$714.99	$652.05	$554.88	75	$623.28	$821.85	$749.49	$637.77
$553.08	$729.30	$665.10	$565.98	76	$635.73	$838.29	$764.46	$650.55
$564.12	$743.88	$678.39	$577.29	77	$648.42	$855.03	$779.76	$663.57
$575.43	$758.79	$691.95	$588.84	78	$661.41	$872.16	$795.36	$676.83
$586.92	$773.94	$705.81	$600.63	79	$674.61	$889.59	$811.26	$690.36
$598.68	$789.42	$719.91	$612.63	80	$688.14	$907.38	$827.46	$704.19
$610.65	$805.20	$734.31	$624.87	81	$701.88	$925.53	$844.05	$718.26
$622.86	$821.31	$749.01	$637.38	82	$715.92	$944.04	$860.94	$732.63
$635.31	$837.72	$763.98	$650.13	83	$730.26	$962.91	$878.13	$747.27
$648.00	$854.49	$779.25	$663.15	84	$744.84	$982.17	$895.71	$762.21
$660.99	$871.59	$794.85	$676.38	85	$759.75	$1,001.82	$913.59	$777.45
$674.16	$889.02	$810.72	$689.91	86	$774.90	$1,021.86	$931.86	$792.99
$687.69	$906.81	$826.95	$703.71	87	$790.44	$1,042.29	$950.52	$808.86
$701.43	$924.93	$843.51	$717.78	88	$806.25	$1,063.14	$969.54	$825.03
$715.44	$943.44	$860.37	$732.15	89	$822.36	$1,084.44	$988.92	$841.53
$729.78	$962.31	$877.59	$746.79	90	$838.83	$1,106.13	$1,008.72	$858.39
$744.36	$981.57	$895.14	$761.73	91	$855.57	$1,128.21	$1,028.88	$875.55
$759.24	$1,001.16	$913.02	$776.94	92	$872.70	$1,150.77	$1,049.46	$893.04
$774.42	$1,021.23	$931.29	$792.51	93	$890.13	$1,173.81	$1,070.43	$910.92
$789.90	$1,041.63	$949.89	$808.35	94	$907.95	$1,197.30	$1,091.85	$929.13
$805.71	$1,062.45	$968.91	$824.55	95	$926.10	$1,221.21	$1,113.69	$947.73
$821.82	$1,083.69	$988.29	$840.99	96	$944.64	$1,245.63	$1,135.95	$966.66
$838.26	$1,105.38	$1,008.06	$857.82	97	$963.54	$1,270.56	$1,158.69	$986.01
$855.03	$1,127.49	$1,028.22	$874.98	98	$982.80	$1,295.97	$1,181.85	$1,005.72
$872.13	$1,150.05	$1,048.80	$892.47	99+	$1,002.45	$1,321.89	$1,205.52	$1,025.82

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TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$1,702.20	$2,244.63	$2,046.96	$1,741.89	Under 65	$1,956.54	$2,580.03	$2,352.84	$2,002.17
$531.93	$701.43	$639.69	$544.38	65	$611.43	$806.25	$735.27	$625.71
$531.93	$701.43	$639.69	$544.38	66	$611.43	$806.25	$735.27	$625.71
$531.93	$701.43	$639.69	$544.38	67	$611.43	$806.25	$735.27	$625.71
$542.58	$715.44	$652.47	$555.24	68	$623.64	$822.36	$749.97	$638.22
$553.41	$729.78	$665.52	$566.31	69	$636.12	$838.83	$764.97	$650.94
$564.51	$744.36	$678.84	$577.68	70	$648.87	$855.60	$780.27	$663.99
$575.79	$759.24	$692.40	$589.20	71	$661.83	$872.70	$795.87	$677.25
$587.31	$774.45	$706.23	$600.99	72	$675.06	$890.16	$811.77	$690.81
$599.04	$789.93	$720.39	$613.05	73	$688.56	$907.95	$828.03	$704.64
$611.04	$805.74	$734.79	$625.29	74	$702.33	$926.13	$844.59	$718.71
$623.28	$821.85	$749.49	$637.77	75	$716.40	$944.64	$861.48	$733.08
$635.73	$838.29	$764.46	$650.55	76	$730.71	$963.54	$878.70	$747.75
$648.42	$855.03	$779.76	$663.57	77	$745.32	$982.80	$896.28	$762.72
$661.41	$872.16	$795.36	$676.83	78	$760.23	$1,002.48	$914.19	$777.96
$674.61	$889.59	$811.26	$690.36	79	$775.41	$1,022.52	$932.49	$793.53
$688.14	$907.38	$827.46	$704.19	80	$790.95	$1,042.95	$951.12	$809.40
$701.88	$925.53	$844.05	$718.26	81	$806.76	$1,063.83	$970.17	$825.57
$715.92	$944.04	$860.94	$732.63	82	$822.90	$1,085.10	$989.58	$842.10
$730.26	$962.91	$878.13	$747.27	83	$839.37	$1,106.79	$1,009.35	$858.93
$744.84	$982.17	$895.71	$762.21	84	$856.14	$1,128.93	$1,029.54	$876.12
$759.75	$1,001.82	$913.59	$777.45	85	$873.27	$1,151.52	$1,050.12	$893.61
$774.90	$1,021.86	$931.86	$792.99	86	$890.70	$1,174.56	$1,071.12	$911.49
$790.44	$1,042.29	$950.52	$808.86	87	$908.55	$1,198.05	$1,092.54	$929.73
$806.25	$1,063.14	$969.54	$825.03	88	$926.73	$1,221.99	$1,114.41	$948.30
$822.36	$1,084.44	$988.92	$841.53	89	$945.24	$1,246.47	$1,136.70	$967.29
$838.83	$1,106.13	$1,008.72	$858.39	90	$964.17	$1,271.40	$1,159.44	$986.64
$855.57	$1,128.21	$1,028.88	$875.55	91	$983.43	$1,296.81	$1,182.63	$1,006.38
$872.70	$1,150.77	$1,049.46	$893.04	92	$1,003.11	$1,322.73	$1,206.27	$1,026.48
$890.13	$1,173.81	$1,070.43	$910.92	93	$1,023.15	$1,349.22	$1,230.39	$1,047.03
$907.95	$1,197.30	$1,091.85	$929.13	94	$1,043.61	$1,376.19	$1,254.99	$1,067.97
$926.10	$1,221.21	$1,113.69	$947.73	95	$1,064.49	$1,403.70	$1,280.10	$1,089.36
$944.64	$1,245.63	$1,135.95	$966.66	96	$1,085.79	$1,431.75	$1,305.69	$1,111.11
$963.54	$1,270.56	$1,158.69	$986.01	97	$1,107.51	$1,460.40	$1,331.82	$1,133.34
$982.80	$1,295.97	$1,181.85	$1,005.72	98	$1,129.65	$1,489.62	$1,358.46	$1,155.99
$1,002.45	$1,321.89	$1,205.52	$1,025.82	99+	$1,152.24	$1,519.41	$1,385.64	$1,179.12

Renaissance®
Life & Health Insurance Company of America

SEMI-ANNUAL RATES

NON-TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$2,961.84	$3,905.64	$3,561.72	$3,030.90	Under 65	$3,404.40	$4,489.26	$4,093.92	$3,483.78
$925.56	$1,220.52	$1,113.06	$947.22	65	$1,063.86	$1,402.86	$1,279.38	$1,088.76
$925.56	$1,220.52	$1,113.06	$947.22	66	$1,063.86	$1,402.86	$1,279.38	$1,088.76
$925.56	$1,220.52	$1,113.06	$947.22	67	$1,063.86	$1,402.86	$1,279.38	$1,088.76
$944.04	$1,244.88	$1,135.32	$966.12	68	$1,085.16	$1,430.88	$1,304.94	$1,110.48
$962.94	$1,269.84	$1,158.00	$985.38	69	$1,106.82	$1,459.56	$1,331.04	$1,132.62
$982.26	$1,295.22	$1,181.16	$1,005.12	70	$1,129.02	$1,488.72	$1,357.68	$1,155.36
$1,001.88	$1,321.08	$1,204.80	$1,025.22	71	$1,151.58	$1,518.48	$1,384.80	$1,178.40
$1,021.92	$1,347.54	$1,228.86	$1,045.74	72	$1,174.62	$1,548.90	$1,412.46	$1,201.98
$1,042.32	$1,374.48	$1,253.46	$1,066.68	73	$1,198.08	$1,579.86	$1,440.78	$1,226.10
$1,063.20	$1,401.96	$1,278.54	$1,087.98	74	$1,222.08	$1,611.48	$1,469.58	$1,250.58
$1,084.50	$1,429.98	$1,304.10	$1,109.76	75	$1,246.56	$1,643.70	$1,498.98	$1,275.54
$1,106.16	$1,458.60	$1,330.20	$1,131.96	76	$1,271.46	$1,676.58	$1,528.92	$1,301.10
$1,128.24	$1,487.76	$1,356.78	$1,154.58	77	$1,296.84	$1,710.06	$1,559.52	$1,327.14
$1,150.86	$1,517.58	$1,383.90	$1,177.68	78	$1,322.82	$1,744.32	$1,590.72	$1,353.66
$1,173.84	$1,547.88	$1,411.62	$1,201.26	79	$1,349.22	$1,779.18	$1,622.52	$1,380.72
$1,197.36	$1,578.84	$1,439.82	$1,225.26	80	$1,376.28	$1,814.76	$1,654.92	$1,408.38
$1,221.30	$1,610.40	$1,468.62	$1,249.74	81	$1,403.76	$1,851.06	$1,688.10	$1,436.52
$1,245.72	$1,642.62	$1,498.02	$1,274.76	82	$1,431.84	$1,888.08	$1,721.88	$1,465.26
$1,270.62	$1,675.44	$1,527.96	$1,300.26	83	$1,460.52	$1,925.82	$1,756.26	$1,494.54
$1,296.00	$1,708.98	$1,558.50	$1,326.30	84	$1,489.68	$1,964.34	$1,791.42	$1,524.42
$1,321.98	$1,743.18	$1,589.70	$1,352.76	85	$1,519.50	$2,003.64	$1,827.18	$1,554.90
$1,348.32	$1,778.04	$1,621.44	$1,379.82	86	$1,549.80	$2,043.72	$1,863.72	$1,585.98
$1,375.38	$1,813.62	$1,653.90	$1,407.42	87	$1,580.88	$2,084.58	$1,901.04	$1,617.72
$1,402.86	$1,849.86	$1,687.02	$1,435.56	88	$1,612.50	$2,126.28	$1,939.08	$1,650.06
$1,430.88	$1,886.88	$1,720.74	$1,464.30	89	$1,644.72	$2,168.88	$1,977.84	$1,683.06
$1,459.56	$1,924.62	$1,755.18	$1,493.58	90	$1,677.66	$2,212.26	$2,017.44	$1,716.78
$1,488.72	$1,963.14	$1,790.28	$1,523.46	91	$1,711.14	$2,256.42	$2,057.76	$1,751.10
$1,518.48	$2,002.32	$1,826.04	$1,553.88	92	$1,745.40	$2,301.54	$2,098.92	$1,786.08
$1,548.84	$2,042.46	$1,862.58	$1,585.02	93	$1,780.26	$2,347.62	$2,140.86	$1,821.84
$1,579.80	$2,083.26	$1,899.78	$1,616.70	94	$1,815.90	$2,394.60	$2,183.70	$1,858.26
$1,611.42	$2,124.90	$1,937.82	$1,649.10	95	$1,852.20	$2,442.42	$2,227.38	$1,895.46
$1,643.64	$2,167.38	$1,976.58	$1,681.98	96	$1,889.28	$2,491.26	$2,271.90	$1,933.32
$1,676.52	$2,210.76	$2,016.12	$1,715.64	97	$1,927.08	$2,541.12	$2,317.38	$1,972.02
$1,710.06	$2,254.98	$2,056.44	$1,749.96	98	$1,965.60	$2,591.94	$2,363.70	$2,011.44
$1,744.26	$2,300.10	$2,097.60	$1,784.94	99+	$2,004.90	$2,643.78	$2,411.04	$2,051.64

Renaissance®
Life & Health Insurance Company of America

SEMI-ANNUAL RATES

TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$3,404.40	$4,489.26	$4,093.92	$3,483.78	Under 65	$3,913.08	$5,160.06	$4,705.68	$4,004.34
$1,063.86	$1,402.86	$1,279.38	$1,088.76	65	$1,222.86	$1,612.50	$1,470.54	$1,251.42
$1,063.86	$1,402.86	$1,279.38	$1,088.76	66	$1,222.86	$1,612.50	$1,470.54	$1,251.42
$1,063.86	$1,402.86	$1,279.38	$1,088.76	67	$1,222.86	$1,612.50	$1,470.54	$1,251.42
$1,085.16	$1,430.88	$1,304.94	$1,110.48	68	$1,247.28	$1,644.72	$1,499.94	$1,276.44
$1,106.82	$1,459.56	$1,331.04	$1,132.62	69	$1,272.24	$1,677.66	$1,529.94	$1,301.88
$1,129.02	$1,488.72	$1,357.68	$1,155.36	70	$1,297.74	$1,711.20	$1,560.54	$1,327.98
$1,151.58	$1,518.48	$1,384.80	$1,178.40	71	$1,323.66	$1,745.40	$1,591.74	$1,354.50
$1,174.62	$1,548.90	$1,412.46	$1,201.98	72	$1,350.12	$1,780.32	$1,623.54	$1,381.62
$1,198.08	$1,579.86	$1,440.78	$1,226.10	73	$1,377.12	$1,815.90	$1,656.06	$1,409.28
$1,222.08	$1,611.48	$1,469.58	$1,250.58	74	$1,404.66	$1,852.26	$1,689.18	$1,437.42
$1,246.56	$1,643.70	$1,498.98	$1,275.54	75	$1,432.80	$1,889.28	$1,722.96	$1,466.16
$1,271.46	$1,676.58	$1,528.92	$1,301.10	76	$1,461.42	$1,927.08	$1,757.40	$1,495.50
$1,296.84	$1,710.06	$1,559.52	$1,327.14	77	$1,490.64	$1,965.60	$1,792.56	$1,525.44
$1,322.82	$1,744.32	$1,590.72	$1,353.66	78	$1,520.46	$2,004.96	$1,828.38	$1,555.92
$1,349.22	$1,779.18	$1,622.52	$1,380.72	79	$1,550.82	$2,045.04	$1,864.98	$1,587.06
$1,376.28	$1,814.76	$1,654.92	$1,408.38	80	$1,581.90	$2,085.90	$1,902.24	$1,618.80
$1,403.76	$1,851.06	$1,688.10	$1,436.52	81	$1,613.52	$2,127.66	$1,940.34	$1,651.14
$1,431.84	$1,888.08	$1,721.88	$1,465.26	82	$1,645.80	$2,170.20	$1,979.16	$1,684.20
$1,460.52	$1,925.82	$1,756.26	$1,494.54	83	$1,678.74	$2,213.58	$2,018.70	$1,717.86
$1,489.68	$1,964.34	$1,791.42	$1,524.42	84	$1,712.28	$2,257.86	$2,059.08	$1,752.24
$1,519.50	$2,003.64	$1,827.18	$1,554.90	85	$1,746.54	$2,303.04	$2,100.24	$1,787.22
$1,549.80	$2,043.72	$1,863.72	$1,585.98	86	$1,781.40	$2,349.12	$2,142.24	$1,822.98
$1,580.88	$2,084.58	$1,901.04	$1,617.72	87	$1,817.10	$2,396.10	$2,185.08	$1,859.46
$1,612.50	$2,126.28	$1,939.08	$1,650.06	88	$1,853.46	$2,443.98	$2,228.82	$1,896.60
$1,644.72	$2,168.88	$1,977.84	$1,683.06	89	$1,890.48	$2,492.94	$2,273.40	$1,934.58
$1,677.66	$2,212.26	$2,017.44	$1,716.78	90	$1,928.34	$2,542.80	$2,318.88	$1,973.28
$1,711.14	$2,256.42	$2,057.76	$1,751.10	91	$1,966.86	$2,593.62	$2,365.26	$2,012.76
$1,745.40	$2,301.54	$2,098.92	$1,786.08	92	$2,006.22	$2,645.46	$2,412.54	$2,052.96
$1,780.26	$2,347.62	$2,140.86	$1,821.84	93	$2,046.30	$2,698.44	$2,460.78	$2,094.06
$1,815.90	$2,394.60	$2,183.70	$1,858.26	94	$2,087.22	$2,752.38	$2,509.98	$2,135.94
$1,852.20	$2,442.42	$2,227.38	$1,895.46	95	$2,128.98	$2,807.40	$2,560.20	$2,178.72
$1,889.28	$2,491.26	$2,271.90	$1,933.32	96	$2,171.58	$2,863.50	$2,611.38	$2,222.22
$1,927.08	$2,541.12	$2,317.38	$1,972.02	97	$2,215.02	$2,920.80	$2,663.64	$2,266.68
$1,965.60	$2,591.94	$2,363.70	$2,011.44	98	$2,259.30	$2,979.24	$2,716.92	$2,311.98
$2,004.90	$2,643.78	$2,411.04	$2,051.64	99+	$2,304.48	$3,038.82	$2,771.28	$2,358.24

Renaissance®
Life & Health Insurance Company of America

ANNUAL RATES

NON-TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$5,923.68	$7,811.28	$7,123.44	$6,061.80	Under 65	$6,808.80	$8,978.52	$8,187.84	$6,967.56
$1,851.12	$2,441.04	$2,226.12	$1,894.44	65	$2,127.72	$2,805.72	$2,558.76	$2,177.52
$1,851.12	$2,441.04	$2,226.12	$1,894.44	66	$2,127.72	$2,805.72	$2,558.76	$2,177.52
$1,851.12	$2,441.04	$2,226.12	$1,894.44	67	$2,127.72	$2,805.72	$2,558.76	$2,177.52
$1,888.08	$2,489.76	$2,270.64	$1,932.24	68	$2,170.32	$2,861.76	$2,609.88	$2,220.96
$1,925.88	$2,539.68	$2,316.00	$1,970.76	69	$2,213.64	$2,919.12	$2,662.08	$2,265.24
$1,964.52	$2,590.44	$2,362.32	$2,010.24	70	$2,258.04	$2,977.44	$2,715.36	$2,310.72
$2,003.76	$2,642.16	$2,409.60	$2,050.44	71	$2,303.16	$3,036.96	$2,769.60	$2,356.80
$2,043.84	$2,695.08	$2,457.72	$2,091.48	72	$2,349.24	$3,097.80	$2,824.92	$2,403.96
$2,084.64	$2,748.96	$2,506.92	$2,133.36	73	$2,396.16	$3,159.72	$2,881.56	$2,452.20
$2,126.40	$2,803.92	$2,557.08	$2,175.96	74	$2,444.16	$3,222.96	$2,939.16	$2,501.16
$2,169.00	$2,859.96	$2,608.20	$2,219.52	75	$2,493.12	$3,287.40	$2,997.96	$2,551.08
$2,212.32	$2,917.20	$2,660.40	$2,263.92	76	$2,542.92	$3,353.16	$3,057.84	$2,602.20
$2,256.48	$2,975.52	$2,713.56	$2,309.16	77	$2,593.68	$3,420.12	$3,119.04	$2,654.28
$2,301.72	$3,035.16	$2,767.80	$2,355.36	78	$2,645.64	$3,488.64	$3,181.44	$2,707.32
$2,347.68	$3,095.76	$2,823.24	$2,402.52	79	$2,698.44	$3,558.36	$3,245.04	$2,761.44
$2,394.72	$3,157.68	$2,879.64	$2,450.52	80	$2,752.56	$3,629.52	$3,309.84	$2,816.76
$2,442.60	$3,220.80	$2,937.24	$2,499.48	81	$2,807.52	$3,702.12	$3,376.20	$2,873.04
$2,491.44	$3,285.24	$2,996.04	$2,549.52	82	$2,863.68	$3,776.16	$3,443.76	$2,930.52
$2,541.24	$3,350.88	$3,055.92	$2,600.52	83	$2,921.04	$3,851.64	$3,512.52	$2,989.08
$2,592.00	$3,417.96	$3,117.00	$2,652.60	84	$2,979.36	$3,928.68	$3,582.84	$3,048.84
$2,643.96	$3,486.36	$3,179.40	$2,705.52	85	$3,039.00	$4,007.28	$3,654.36	$3,109.80
$2,696.64	$3,556.08	$3,242.88	$2,759.64	86	$3,099.60	$4,087.44	$3,727.44	$3,171.96
$2,750.76	$3,627.24	$3,307.80	$2,814.84	87	$3,161.76	$4,169.16	$3,802.08	$3,235.44
$2,805.72	$3,699.72	$3,374.04	$2,871.12	88	$3,225.00	$4,252.56	$3,878.16	$3,300.12
$2,861.76	$3,773.76	$3,441.48	$2,928.60	89	$3,289.44	$4,337.76	$3,955.68	$3,366.12
$2,919.12	$3,849.24	$3,510.36	$2,987.16	90	$3,355.32	$4,424.52	$4,034.88	$3,433.56
$2,977.44	$3,926.28	$3,580.56	$3,046.92	91	$3,422.28	$4,512.84	$4,115.52	$3,502.20
$3,036.96	$4,004.64	$3,652.08	$3,107.76	92	$3,490.80	$4,603.08	$4,197.84	$3,572.16
$3,097.68	$4,084.92	$3,725.16	$3,170.04	93	$3,560.52	$4,695.24	$4,281.72	$3,643.68
$3,159.60	$4,166.52	$3,799.56	$3,233.40	94	$3,631.80	$4,789.20	$4,367.40	$3,716.52
$3,222.84	$4,249.80	$3,875.64	$3,298.20	95	$3,704.40	$4,884.84	$4,454.76	$3,790.92
$3,287.28	$4,334.76	$3,953.16	$3,363.96	96	$3,778.56	$4,982.52	$4,543.80	$3,866.64
$3,353.04	$4,421.52	$4,032.24	$3,431.28	97	$3,854.16	$5,082.24	$4,634.76	$3,944.04
$3,420.12	$4,509.96	$4,112.88	$3,499.92	98	$3,931.20	$5,183.88	$4,727.40	$4,022.88
$3,488.52	$4,600.20	$4,195.20	$3,569.88	99+	$4,009.80	$5,287.56	$4,822.08	$4,103.28

Renaissance®
Life & Health Insurance Company of America

ANNUAL RATES

TOBACCO

ZIP CODES: *321, 323, 324, 326, 340-344, 347*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$6,808.80	$8,978.52	$8,187.84	$6,967.56	Under 65	$7,826.16	$10,320.12	$9,411.36	$8,008.68
$2,127.72	$2,805.72	$2,558.76	$2,177.52	65	$2,445.72	$3,225.00	$2,941.08	$2,502.84
$2,127.72	$2,805.72	$2,558.76	$2,177.52	66	$2,445.72	$3,225.00	$2,941.08	$2,502.84
$2,127.72	$2,805.72	$2,558.76	$2,177.52	67	$2,445.72	$3,225.00	$2,941.08	$2,502.84
$2,170.32	$2,861.76	$2,609.88	$2,220.96	68	$2,494.56	$3,289.44	$2,999.88	$2,552.88
$2,213.64	$2,919.12	$2,662.08	$2,265.24	69	$2,544.48	$3,355.32	$3,059.88	$2,603.76
$2,258.04	$2,977.44	$2,715.36	$2,310.72	70	$2,595.48	$3,422.40	$3,121.08	$2,655.96
$2,303.16	$3,036.96	$2,769.60	$2,356.80	71	$2,647.32	$3,490.80	$3,183.48	$2,709.00
$2,349.24	$3,097.80	$2,824.92	$2,403.96	72	$2,700.24	$3,560.64	$3,247.08	$2,763.24
$2,396.16	$3,159.72	$2,881.56	$2,452.20	73	$2,754.24	$3,631.80	$3,312.12	$2,818.56
$2,444.16	$3,222.96	$2,939.16	$2,501.16	74	$2,809.32	$3,704.52	$3,378.36	$2,874.84
$2,493.12	$3,287.40	$2,997.96	$2,551.08	75	$2,865.60	$3,778.56	$3,445.92	$2,932.32
$2,542.92	$3,353.16	$3,057.84	$2,602.20	76	$2,922.84	$3,854.16	$3,514.80	$2,991.00
$2,593.68	$3,420.12	$3,119.04	$2,654.28	77	$2,981.28	$3,931.20	$3,585.12	$3,050.88
$2,645.64	$3,488.64	$3,181.44	$2,707.32	78	$3,040.92	$4,009.92	$3,656.76	$3,111.84
$2,698.44	$3,558.36	$3,245.04	$2,761.44	79	$3,101.64	$4,090.08	$3,729.96	$3,174.12
$2,752.56	$3,629.52	$3,309.84	$2,816.76	80	$3,163.80	$4,171.80	$3,804.48	$3,237.60
$2,807.52	$3,702.12	$3,376.20	$2,873.04	81	$3,227.04	$4,255.32	$3,880.68	$3,302.28
$2,863.68	$3,776.16	$3,443.76	$2,930.52	82	$3,291.60	$4,340.40	$3,958.32	$3,368.40
$2,921.04	$3,851.64	$3,512.52	$2,989.08	83	$3,357.48	$4,427.16	$4,037.40	$3,435.72
$2,979.36	$3,928.68	$3,582.84	$3,048.84	84	$3,424.56	$4,515.72	$4,118.16	$3,504.48
$3,039.00	$4,007.28	$3,654.36	$3,109.80	85	$3,493.08	$4,606.08	$4,200.48	$3,574.44
$3,099.60	$4,087.44	$3,727.44	$3,171.96	86	$3,562.80	$4,698.24	$4,284.48	$3,645.96
$3,161.76	$4,169.16	$3,802.08	$3,235.44	87	$3,634.20	$4,792.20	$4,370.16	$3,718.92
$3,225.00	$4,252.56	$3,878.16	$3,300.12	88	$3,706.92	$4,887.96	$4,457.64	$3,793.20
$3,289.44	$4,337.76	$3,955.68	$3,366.12	89	$3,780.96	$4,985.88	$4,546.80	$3,869.16
$3,355.32	$4,424.52	$4,034.88	$3,433.56	90	$3,856.68	$5,085.60	$4,637.76	$3,946.56
$3,422.28	$4,512.84	$4,115.52	$3,502.20	91	$3,933.72	$5,187.24	$4,730.52	$4,025.52
$3,490.80	$4,603.08	$4,197.84	$3,572.16	92	$4,012.44	$5,290.92	$4,825.08	$4,105.92
$3,560.52	$4,695.24	$4,281.72	$3,643.68	93	$4,092.60	$5,396.88	$4,921.56	$4,188.12
$3,631.80	$4,789.20	$4,367.40	$3,716.52	94	$4,174.44	$5,504.76	$5,019.96	$4,271.88
$3,704.40	$4,884.84	$4,454.76	$3,790.92	95	$4,257.96	$5,614.80	$5,120.40	$4,357.44
$3,778.56	$4,982.52	$4,543.80	$3,866.64	96	$4,343.16	$5,727.00	$5,222.76	$4,444.44
$3,854.16	$5,082.24	$4,634.76	$3,944.04	97	$4,430.04	$5,841.60	$5,327.28	$4,533.36
$3,931.20	$5,183.88	$4,727.40	$4,022.88	98	$4,518.60	$5,958.48	$5,433.84	$4,623.96
$4,009.80	$5,287.56	$4,822.08	$4,103.28	99+	$4,608.96	$6,077.64	$5,542.56	$4,716.48

Renaissance®
Life & Health Insurance Company of America

MONTHLY RATES

NON-TOBACCO

ZIP CODES: *320, 322, 325, 327-329, 335-339, 346, 349*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$543.00	$716.04	$652.98	$555.66	Under 65	$624.14	$823.03	$750.56	$638.69
$169.69	$223.76	$204.06	$173.65	65	$195.05	$257.19	$234.55	$199.60
$169.69	$223.76	$204.06	$173.65	66	$195.05	$257.19	$234.55	$199.60
$169.69	$223.76	$204.06	$173.65	67	$195.05	$257.19	$234.55	$199.60
$173.08	$228.23	$208.14	$177.13	68	$198.94	$262.33	$239.24	$203.59
$176.54	$232.80	$212.30	$180.66	69	$202.92	$267.59	$244.03	$207.65
$180.08	$237.45	$216.55	$184.28	70	$206.99	$272.94	$248.91	$211.81
$183.68	$242.20	$220.88	$187.96	71	$211.12	$278.39	$253.88	$216.04
$187.35	$247.05	$225.29	$191.72	72	$215.34	$283.96	$258.95	$220.37
$191.10	$251.98	$229.80	$195.56	73	$219.65	$289.64	$264.14	$224.78
$194.92	$257.03	$234.40	$199.46	74	$224.04	$295.44	$269.42	$229.27
$198.82	$262.17	$239.09	$203.45	75	$228.53	$301.34	$274.81	$233.85
$202.79	$267.41	$243.87	$207.52	76	$233.10	$307.37	$280.31	$238.53
$206.85	$272.76	$248.74	$211.68	77	$237.76	$313.51	$285.91	$243.31
$210.99	$278.22	$253.72	$215.91	78	$242.51	$319.79	$291.63	$248.17
$215.20	$283.78	$258.79	$220.23	79	$247.36	$326.18	$297.46	$253.14
$219.51	$289.45	$263.96	$224.63	80	$252.31	$332.70	$303.41	$258.20
$223.90	$295.24	$269.25	$229.12	81	$257.36	$339.36	$309.48	$263.36
$228.38	$301.15	$274.64	$233.71	82	$262.51	$346.15	$315.68	$268.63
$232.95	$307.17	$280.12	$238.38	83	$267.76	$353.07	$321.98	$274.00
$237.60	$313.31	$285.73	$243.15	84	$273.11	$360.13	$328.42	$279.48
$242.36	$319.58	$291.44	$248.00	85	$278.57	$367.33	$334.99	$285.06
$247.20	$325.98	$297.27	$252.97	86	$284.13	$374.68	$341.69	$290.77
$252.15	$332.49	$303.21	$258.03	87	$289.83	$382.18	$348.52	$296.58
$257.20	$339.14	$309.28	$263.18	88	$295.63	$389.81	$355.50	$302.51
$262.33	$345.93	$315.47	$268.45	89	$301.53	$397.62	$362.61	$308.57
$267.59	$352.85	$321.78	$273.82	90	$307.57	$405.58	$369.86	$314.74
$272.93	$359.90	$328.22	$279.30	91	$313.71	$413.68	$377.26	$321.04
$278.39	$367.10	$334.78	$284.88	92	$319.99	$421.95	$384.80	$327.45
$283.95	$374.45	$341.47	$290.58	93	$326.38	$430.40	$392.49	$334.00
$289.63	$381.93	$348.30	$296.39	94	$332.91	$439.00	$400.34	$340.68
$295.43	$389.57	$355.27	$302.33	95	$339.57	$447.78	$408.35	$347.51
$301.34	$397.35	$362.37	$308.37	96	$346.37	$456.73	$416.52	$354.44
$307.37	$405.30	$369.62	$314.54	97	$353.30	$465.87	$424.85	$361.54
$313.51	$413.41	$377.01	$320.82	98	$360.36	$475.19	$433.35	$368.76
$319.78	$421.68	$384.56	$327.24	99+	$367.56	$484.69	$442.02	$376.14

Renaissance®
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MONTHLY RATES

TOBACCO

ZIP CODES: *320, 322, 325, 327-329, 335-339, 346, 349*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$624.14	$823.03	$750.56	$638.69	Under 65	$717.40	$946.01	$862.71	$734.13
$195.05	$257.19	$234.55	$199.60	65	$224.19	$295.62	$269.60	$229.43
$195.05	$257.19	$234.55	$199.60	66	$224.19	$295.62	$269.60	$229.43
$195.05	$257.19	$234.55	$199.60	67	$224.19	$295.62	$269.60	$229.43
$198.94	$262.33	$239.24	$203.59	68	$228.67	$301.53	$274.99	$234.01
$202.92	$267.59	$244.03	$207.65	69	$233.24	$307.57	$280.49	$238.68
$206.99	$272.94	$248.91	$211.81	70	$237.92	$313.72	$286.10	$243.46
$211.12	$278.39	$253.88	$216.04	71	$242.67	$319.99	$291.82	$248.32
$215.34	$283.96	$258.95	$220.37	72	$247.52	$326.39	$297.65	$253.30
$219.65	$289.64	$264.14	$224.78	73	$252.47	$332.92	$303.61	$258.37
$224.04	$295.44	$269.42	$229.27	74	$257.52	$339.58	$309.68	$263.53
$228.53	$301.34	$274.81	$233.85	75	$262.68	$346.37	$315.88	$268.80
$233.10	$307.37	$280.31	$238.53	76	$267.93	$353.30	$322.19	$274.18
$237.76	$313.51	$285.91	$243.31	77	$273.28	$360.36	$328.64	$279.66
$242.51	$319.79	$291.63	$248.17	78	$278.75	$367.58	$335.20	$285.25
$247.36	$326.18	$297.46	$253.14	79	$284.32	$374.92	$341.91	$290.96
$252.31	$332.70	$303.41	$258.20	80	$290.02	$382.42	$348.74	$296.78
$257.36	$339.36	$309.48	$263.36	81	$295.81	$390.07	$355.73	$302.71
$262.51	$346.15	$315.68	$268.63	82	$301.73	$397.87	$362.85	$308.77
$267.76	$353.07	$321.98	$274.00	83	$307.77	$405.82	$370.10	$314.94
$273.11	$360.13	$328.42	$279.48	84	$313.92	$413.94	$377.50	$321.24
$278.57	$367.33	$334.99	$285.06	85	$320.20	$422.22	$385.04	$327.66
$284.13	$374.68	$341.69	$290.77	86	$326.59	$430.67	$392.74	$334.21
$289.83	$382.18	$348.52	$296.58	87	$333.14	$439.29	$400.60	$340.90
$295.63	$389.81	$355.50	$302.51	88	$339.80	$448.06	$408.62	$347.71
$301.53	$397.62	$362.61	$308.57	89	$346.59	$457.04	$416.79	$354.67
$307.57	$405.58	$369.86	$314.74	90	$353.53	$466.18	$425.13	$361.77
$313.71	$413.68	$377.26	$321.04	91	$360.59	$475.50	$433.63	$369.01
$319.99	$421.95	$384.80	$327.45	92	$367.81	$485.00	$442.30	$376.38
$326.38	$430.40	$392.49	$334.00	93	$375.16	$494.71	$451.14	$383.91
$332.91	$439.00	$400.34	$340.68	94	$382.66	$504.60	$460.16	$391.59
$339.57	$447.78	$408.35	$347.51	95	$390.31	$514.69	$469.37	$399.43
$346.37	$456.73	$416.52	$354.44	96	$398.12	$524.98	$478.75	$407.41
$353.30	$465.87	$424.85	$361.54	97	$406.09	$535.48	$488.33	$415.56
$360.36	$475.19	$433.35	$368.76	98	$414.21	$546.19	$498.10	$423.86
$367.56	$484.69	$442.02	$376.14	99+	$422.49	$557.12	$508.07	$432.34

Renaissance®
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QUARTERLY RATES

NON-TOBACCO

ZIP CODES: *320, 322, 325, 327-329, 335-339, 346, 349*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$1,629.00	$2,148.12	$1,958.94	$1,666.98	Under 65	$1,872.42	$2,469.09	$2,251.68	$1,916.07
$509.07	$671.28	$612.18	$520.95	65	$585.15	$771.57	$703.65	$598.80
$509.07	$671.28	$612.18	$520.95	66	$585.15	$771.57	$703.65	$598.80
$509.07	$671.28	$612.18	$520.95	67	$585.15	$771.57	$703.65	$598.80
$519.24	$684.69	$624.42	$531.39	68	$596.82	$786.99	$717.72	$610.77
$529.62	$698.40	$636.90	$541.98	69	$608.76	$802.77	$732.09	$622.95
$540.24	$712.35	$649.65	$552.84	70	$620.97	$818.82	$746.73	$635.43
$551.04	$726.60	$662.64	$563.88	71	$633.36	$835.17	$761.64	$648.12
$562.05	$741.15	$675.87	$575.16	72	$646.02	$851.88	$776.85	$661.11
$573.30	$755.94	$689.40	$586.68	73	$658.95	$868.92	$792.42	$674.34
$584.76	$771.09	$703.20	$598.38	74	$672.12	$886.32	$808.26	$687.81
$596.46	$786.51	$717.27	$610.35	75	$685.59	$904.02	$824.43	$701.55
$608.37	$802.23	$731.61	$622.56	76	$699.30	$922.11	$840.93	$715.59
$620.55	$818.28	$746.22	$635.04	77	$713.28	$940.53	$857.73	$729.93
$632.97	$834.66	$761.16	$647.73	78	$727.53	$959.37	$874.89	$744.51
$645.60	$851.34	$776.37	$660.69	79	$742.08	$978.54	$892.38	$759.42
$658.53	$868.35	$791.88	$673.89	80	$756.93	$998.10	$910.23	$774.60
$671.70	$885.72	$807.75	$687.36	81	$772.08	$1,018.08	$928.44	$790.08
$685.14	$903.45	$823.92	$701.13	82	$787.53	$1,038.45	$947.04	$805.89
$698.85	$921.51	$840.36	$715.14	83	$803.28	$1,059.21	$965.94	$822.00
$712.80	$939.93	$857.19	$729.45	84	$819.33	$1,080.39	$985.26	$838.44
$727.08	$958.74	$874.32	$744.00	85	$835.71	$1,101.99	$1,004.97	$855.18
$741.60	$977.94	$891.81	$758.91	86	$852.39	$1,124.04	$1,025.07	$872.31
$756.45	$997.47	$909.63	$774.09	87	$869.49	$1,146.54	$1,045.56	$889.74
$771.60	$1,017.42	$927.84	$789.54	88	$886.89	$1,169.43	$1,066.50	$907.53
$786.99	$1,037.79	$946.41	$805.35	89	$904.59	$1,192.86	$1,087.83	$925.71
$802.77	$1,058.55	$965.34	$821.46	90	$922.71	$1,216.74	$1,109.58	$944.22
$818.79	$1,079.70	$984.66	$837.90	91	$941.13	$1,241.04	$1,131.78	$963.12
$835.17	$1,101.30	$1,004.34	$854.64	92	$959.97	$1,265.85	$1,154.40	$982.35
$851.85	$1,123.35	$1,024.41	$871.74	93	$979.14	$1,291.20	$1,177.47	$1,002.00
$868.89	$1,145.79	$1,044.90	$889.17	94	$998.73	$1,317.00	$1,201.02	$1,022.04
$886.29	$1,168.71	$1,065.81	$906.99	95	$1,018.71	$1,343.34	$1,225.05	$1,042.53
$904.02	$1,192.05	$1,087.11	$925.11	96	$1,039.11	$1,370.19	$1,249.56	$1,063.32
$922.11	$1,215.90	$1,108.86	$943.62	97	$1,059.90	$1,397.61	$1,274.55	$1,084.62
$940.53	$1,240.23	$1,131.03	$962.46	98	$1,081.08	$1,425.57	$1,300.05	$1,106.28
$959.34	$1,265.04	$1,153.68	$981.72	99+	$1,102.68	$1,454.07	$1,326.06	$1,128.42

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TOBACCO

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Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$1,872.42	$2,469.09	$2,251.68	$1,916.07	Under 65	$2,152.20	$2,838.03	$2,588.13	$2,202.39
$585.15	$771.57	$703.65	$598.80	65	$672.57	$886.86	$808.80	$688.29
$585.15	$771.57	$703.65	$598.80	66	$672.57	$886.86	$808.80	$688.29
$585.15	$771.57	$703.65	$598.80	67	$672.57	$886.86	$808.80	$688.29
$596.82	$786.99	$717.72	$610.77	68	$686.01	$904.59	$824.97	$702.03
$608.76	$802.77	$732.09	$622.95	69	$699.72	$922.71	$841.47	$716.04
$620.97	$818.82	$746.73	$635.43	70	$713.76	$941.16	$858.30	$730.38
$633.36	$835.17	$761.64	$648.12	71	$728.01	$959.97	$875.46	$744.96
$646.02	$851.88	$776.85	$661.11	72	$742.56	$979.17	$892.95	$759.90
$658.95	$868.92	$792.42	$674.34	73	$757.41	$998.76	$910.83	$775.11
$672.12	$886.32	$808.26	$687.81	74	$772.56	$1,018.74	$929.04	$790.59
$685.59	$904.02	$824.43	$701.55	75	$788.04	$1,039.11	$947.64	$806.40
$699.30	$922.11	$840.93	$715.59	76	$803.79	$1,059.90	$966.57	$822.54
$713.28	$940.53	$857.73	$729.93	77	$819.84	$1,081.08	$985.92	$838.98
$727.53	$959.37	$874.89	$744.51	78	$836.25	$1,102.74	$1,005.60	$855.75
$742.08	$978.54	$892.38	$759.42	79	$852.96	$1,124.76	$1,025.73	$872.88
$756.93	$998.10	$910.23	$774.60	80	$870.06	$1,147.26	$1,046.22	$890.34
$772.08	$1,018.08	$928.44	$790.08	81	$887.43	$1,170.21	$1,067.19	$908.13
$787.53	$1,038.45	$947.04	$805.89	82	$905.19	$1,193.61	$1,088.55	$926.31
$803.28	$1,059.21	$965.94	$822.00	83	$923.31	$1,217.46	$1,110.30	$944.82
$819.33	$1,080.39	$985.26	$838.44	84	$941.76	$1,241.82	$1,132.50	$963.72
$835.71	$1,101.99	$1,004.97	$855.18	85	$960.60	$1,266.66	$1,155.12	$982.98
$852.39	$1,124.04	$1,025.07	$872.31	86	$979.77	$1,292.01	$1,178.22	$1,002.63
$869.49	$1,146.54	$1,045.56	$889.74	87	$999.42	$1,317.87	$1,201.80	$1,022.70
$886.89	$1,169.43	$1,066.50	$907.53	88	$1,019.40	$1,344.18	$1,225.86	$1,043.13
$904.59	$1,192.86	$1,087.83	$925.71	89	$1,039.77	$1,371.12	$1,250.37	$1,064.01
$922.71	$1,216.74	$1,109.58	$944.22	90	$1,060.59	$1,398.54	$1,275.39	$1,085.31
$941.13	$1,241.04	$1,131.78	$963.12	91	$1,081.77	$1,426.50	$1,300.89	$1,107.03
$959.97	$1,265.85	$1,154.40	$982.35	92	$1,103.43	$1,455.00	$1,326.90	$1,129.14
$979.14	$1,291.20	$1,177.47	$1,002.00	93	$1,125.48	$1,484.13	$1,353.42	$1,151.73
$998.73	$1,317.00	$1,201.02	$1,022.04	94	$1,147.98	$1,513.80	$1,380.48	$1,174.77
$1,018.71	$1,343.34	$1,225.05	$1,042.53	95	$1,170.93	$1,544.07	$1,408.11	$1,198.29
$1,039.11	$1,370.19	$1,249.56	$1,063.32	96	$1,194.36	$1,574.94	$1,436.25	$1,222.23
$1,059.90	$1,397.61	$1,274.55	$1,084.62	97	$1,218.27	$1,606.44	$1,464.99	$1,246.68
$1,081.08	$1,425.57	$1,300.05	$1,106.28	98	$1,242.63	$1,638.57	$1,494.30	$1,271.58
$1,102.68	$1,454.07	$1,326.06	$1,128.42	99+	$1,267.47	$1,671.36	$1,524.21	$1,297.02

Renaissance®
Life & Health Insurance Company of America

SEMI-ANNUAL RATES

NON-TOBACCO

ZIP CODES: *320, 322, 325, 327-329, 335-339, 346, 349*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$3,258.00	$4,296.24	$3,917.88	$3,333.96	Under 65	$3,744.84	$4,938.18	$4,503.36	$3,832.14
$1,018.14	$1,342.56	$1,224.36	$1,041.90	65	$1,170.30	$1,543.14	$1,407.30	$1,197.60
$1,018.14	$1,342.56	$1,224.36	$1,041.90	66	$1,170.30	$1,543.14	$1,407.30	$1,197.60
$1,018.14	$1,342.56	$1,224.36	$1,041.90	67	$1,170.30	$1,543.14	$1,407.30	$1,197.60
$1,038.48	$1,369.38	$1,248.84	$1,062.78	68	$1,193.64	$1,573.98	$1,435.44	$1,221.54
$1,059.24	$1,396.80	$1,273.80	$1,083.96	69	$1,217.52	$1,605.54	$1,464.18	$1,245.90
$1,080.48	$1,424.70	$1,299.30	$1,105.68	70	$1,241.94	$1,637.64	$1,493.46	$1,270.86
$1,102.08	$1,453.20	$1,325.28	$1,127.76	71	$1,266.72	$1,670.34	$1,523.28	$1,296.24
$1,124.10	$1,482.30	$1,351.74	$1,150.32	72	$1,292.04	$1,703.76	$1,553.70	$1,322.22
$1,146.60	$1,511.88	$1,378.80	$1,173.36	73	$1,317.90	$1,737.84	$1,584.84	$1,348.68
$1,169.52	$1,542.18	$1,406.40	$1,196.76	74	$1,344.24	$1,772.64	$1,616.52	$1,375.62
$1,192.92	$1,573.02	$1,434.54	$1,220.70	75	$1,371.18	$1,808.04	$1,648.86	$1,403.10
$1,216.74	$1,604.46	$1,463.22	$1,245.12	76	$1,398.60	$1,844.22	$1,681.86	$1,431.18
$1,241.10	$1,636.56	$1,492.44	$1,270.08	77	$1,426.56	$1,881.06	$1,715.46	$1,459.86
$1,265.94	$1,669.32	$1,522.32	$1,295.46	78	$1,455.06	$1,918.74	$1,749.78	$1,489.02
$1,291.20	$1,702.68	$1,552.74	$1,321.38	79	$1,484.16	$1,957.08	$1,784.76	$1,518.84
$1,317.06	$1,736.70	$1,583.76	$1,347.78	80	$1,513.86	$1,996.20	$1,820.46	$1,549.20
$1,343.40	$1,771.44	$1,615.50	$1,374.72	81	$1,544.16	$2,036.16	$1,856.88	$1,580.16
$1,370.28	$1,806.90	$1,647.84	$1,402.26	82	$1,575.06	$2,076.90	$1,894.08	$1,611.78
$1,397.70	$1,843.02	$1,680.72	$1,430.28	83	$1,606.56	$2,118.42	$1,931.88	$1,644.00
$1,425.60	$1,879.86	$1,714.38	$1,458.90	84	$1,638.66	$2,160.78	$1,970.52	$1,676.88
$1,454.16	$1,917.48	$1,748.64	$1,488.00	85	$1,671.42	$2,203.98	$2,009.94	$1,710.36
$1,483.20	$1,955.88	$1,783.62	$1,517.82	86	$1,704.78	$2,248.08	$2,050.14	$1,744.62
$1,512.90	$1,994.94	$1,819.26	$1,548.18	87	$1,738.98	$2,293.08	$2,091.12	$1,779.48
$1,543.20	$2,034.84	$1,855.68	$1,579.08	88	$1,773.78	$2,338.86	$2,133.00	$1,815.06
$1,573.98	$2,075.58	$1,892.82	$1,610.70	89	$1,809.18	$2,385.72	$2,175.66	$1,851.42
$1,605.54	$2,117.10	$1,930.68	$1,642.92	90	$1,845.42	$2,433.48	$2,219.16	$1,888.44
$1,637.58	$2,159.40	$1,969.32	$1,675.80	91	$1,882.26	$2,482.08	$2,263.56	$1,926.24
$1,670.34	$2,202.60	$2,008.68	$1,709.28	92	$1,919.94	$2,531.70	$2,308.80	$1,964.70
$1,703.70	$2,246.70	$2,048.82	$1,743.48	93	$1,958.28	$2,582.40	$2,354.94	$2,004.00
$1,737.78	$2,291.58	$2,089.80	$1,778.34	94	$1,997.46	$2,634.00	$2,402.04	$2,044.08
$1,772.58	$2,337.42	$2,131.62	$1,813.98	95	$2,037.42	$2,686.68	$2,450.10	$2,085.06
$1,808.04	$2,384.10	$2,174.22	$1,850.22	96	$2,078.22	$2,740.38	$2,499.12	$2,126.64
$1,844.22	$2,431.80	$2,217.72	$1,887.24	97	$2,119.80	$2,795.22	$2,549.10	$2,169.24
$1,881.06	$2,480.46	$2,262.06	$1,924.92	98	$2,162.16	$2,851.14	$2,600.10	$2,212.56
$1,918.68	$2,530.08	$2,307.36	$1,963.44	99+	$2,205.36	$2,908.14	$2,652.12	$2,256.84

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$3,744.84	$4,938.18	$4,503.36	$3,832.14	Under 65	$4,304.40	$5,676.06	$5,176.26	$4,404.78
$1,170.30	$1,543.14	$1,407.30	$1,197.60	65	$1,345.14	$1,773.72	$1,617.60	$1,376.58
$1,170.30	$1,543.14	$1,407.30	$1,197.60	66	$1,345.14	$1,773.72	$1,617.60	$1,376.58
$1,170.30	$1,543.14	$1,407.30	$1,197.60	67	$1,345.14	$1,773.72	$1,617.60	$1,376.58
$1,193.64	$1,573.98	$1,435.44	$1,221.54	68	$1,372.02	$1,809.18	$1,649.94	$1,404.06
$1,217.52	$1,605.54	$1,464.18	$1,245.90	69	$1,399.44	$1,845.42	$1,682.94	$1,432.08
$1,241.94	$1,637.64	$1,493.46	$1,270.86	70	$1,427.52	$1,882.32	$1,716.60	$1,460.76
$1,266.72	$1,670.34	$1,523.28	$1,296.24	71	$1,456.02	$1,919.94	$1,750.92	$1,489.92
$1,292.04	$1,703.76	$1,553.70	$1,322.22	72	$1,485.12	$1,958.34	$1,785.90	$1,519.80
$1,317.90	$1,737.84	$1,584.84	$1,348.68	73	$1,514.82	$1,997.52	$1,821.66	$1,550.22
$1,344.24	$1,772.64	$1,616.52	$1,375.62	74	$1,545.12	$2,037.48	$1,858.08	$1,581.18
$1,371.18	$1,808.04	$1,648.86	$1,403.10	75	$1,576.08	$2,078.22	$1,895.28	$1,612.80
$1,398.60	$1,844.22	$1,681.86	$1,431.18	76	$1,607.58	$2,119.80	$1,933.14	$1,645.08
$1,426.56	$1,881.06	$1,715.46	$1,459.86	77	$1,639.68	$2,162.16	$1,971.84	$1,677.96
$1,455.06	$1,918.74	$1,749.78	$1,489.02	78	$1,672.50	$2,205.48	$2,011.20	$1,711.50
$1,484.16	$1,957.08	$1,784.76	$1,518.84	79	$1,705.92	$2,249.52	$2,051.46	$1,745.76
$1,513.86	$1,996.20	$1,820.46	$1,549.20	80	$1,740.12	$2,294.52	$2,092.44	$1,780.68
$1,544.16	$2,036.16	$1,856.88	$1,580.16	81	$1,774.86	$2,340.42	$2,134.38	$1,816.26
$1,575.06	$2,076.90	$1,894.08	$1,611.78	82	$1,810.38	$2,387.22	$2,177.10	$1,852.62
$1,606.56	$2,118.42	$1,931.88	$1,644.00	83	$1,846.62	$2,434.92	$2,220.60	$1,889.64
$1,638.66	$2,160.78	$1,970.52	$1,676.88	84	$1,883.52	$2,483.64	$2,265.00	$1,927.44
$1,671.42	$2,203.98	$2,009.94	$1,710.36	85	$1,921.20	$2,533.32	$2,310.24	$1,965.96
$1,704.78	$2,248.08	$2,050.14	$1,744.62	86	$1,959.54	$2,584.02	$2,356.44	$2,005.26
$1,738.98	$2,293.08	$2,091.12	$1,779.48	87	$1,998.84	$2,635.74	$2,403.60	$2,045.40
$1,773.78	$2,338.86	$2,133.00	$1,815.06	88	$2,038.80	$2,688.36	$2,451.72	$2,086.26
$1,809.18	$2,385.72	$2,175.66	$1,851.42	89	$2,079.54	$2,742.24	$2,500.74	$2,128.02
$1,845.42	$2,433.48	$2,219.16	$1,888.44	90	$2,121.18	$2,797.08	$2,550.78	$2,170.62
$1,882.26	$2,482.08	$2,263.56	$1,926.24	91	$2,163.54	$2,853.00	$2,601.78	$2,214.06
$1,919.94	$2,531.70	$2,308.80	$1,964.70	92	$2,206.86	$2,910.00	$2,653.80	$2,258.28
$1,958.28	$2,582.40	$2,354.94	$2,004.00	93	$2,250.96	$2,968.26	$2,706.84	$2,303.46
$1,997.46	$2,634.00	$2,402.04	$2,044.08	94	$2,295.96	$3,027.60	$2,760.96	$2,349.54
$2,037.42	$2,686.68	$2,450.10	$2,085.06	95	$2,341.86	$3,088.14	$2,816.22	$2,396.58
$2,078.22	$2,740.38	$2,499.12	$2,126.64	96	$2,388.72	$3,149.88	$2,872.50	$2,444.46
$2,119.80	$2,795.22	$2,549.10	$2,169.24	97	$2,436.54	$3,212.88	$2,929.98	$2,493.36
$2,162.16	$2,851.14	$2,600.10	$2,212.56	98	$2,485.26	$3,277.14	$2,988.60	$2,543.16
$2,205.36	$2,908.14	$2,652.12	$2,256.84	99+	$2,534.94	$3,342.72	$3,048.42	$2,594.04

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$6,516.00	$8,592.48	$7,835.76	$6,667.92	Under 65	$7,489.68	$9,876.36	$9,006.72	$7,664.28
$2,036.28	$2,685.12	$2,448.72	$2,083.80	65	$2,340.60	$3,086.28	$2,814.60	$2,395.20
$2,036.28	$2,685.12	$2,448.72	$2,083.80	66	$2,340.60	$3,086.28	$2,814.60	$2,395.20
$2,036.28	$2,685.12	$2,448.72	$2,083.80	67	$2,340.60	$3,086.28	$2,814.60	$2,395.20
$2,076.96	$2,738.76	$2,497.68	$2,125.56	68	$2,387.28	$3,147.96	$2,870.88	$2,443.08
$2,118.48	$2,793.60	$2,547.60	$2,167.92	69	$2,435.04	$3,211.08	$2,928.36	$2,491.80
$2,160.96	$2,849.40	$2,598.60	$2,211.36	70	$2,483.88	$3,275.28	$2,986.92	$2,541.72
$2,204.16	$2,906.40	$2,650.56	$2,255.52	71	$2,533.44	$3,340.68	$3,046.56	$2,592.48
$2,248.20	$2,964.60	$2,703.48	$2,300.64	72	$2,584.08	$3,407.52	$3,107.40	$2,644.44
$2,293.20	$3,023.76	$2,757.60	$2,346.72	73	$2,635.80	$3,475.68	$3,169.68	$2,697.36
$2,339.04	$3,084.36	$2,812.80	$2,393.52	74	$2,688.48	$3,545.28	$3,233.04	$2,751.24
$2,385.84	$3,146.04	$2,869.08	$2,441.40	75	$2,742.36	$3,616.08	$3,297.72	$2,806.20
$2,433.48	$3,208.92	$2,926.44	$2,490.24	76	$2,797.20	$3,688.44	$3,363.72	$2,862.36
$2,482.20	$3,273.12	$2,984.88	$2,540.16	77	$2,853.12	$3,762.12	$3,430.92	$2,919.72
$2,531.88	$3,338.64	$3,044.64	$2,590.92	78	$2,910.12	$3,837.48	$3,499.56	$2,978.04
$2,582.40	$3,405.36	$3,105.48	$2,642.76	79	$2,968.32	$3,914.16	$3,569.52	$3,037.68
$2,634.12	$3,473.40	$3,167.52	$2,695.56	80	$3,027.72	$3,992.40	$3,640.92	$3,098.40
$2,686.80	$3,542.88	$3,231.00	$2,749.44	81	$3,088.32	$4,072.32	$3,713.76	$3,160.32
$2,740.56	$3,613.80	$3,295.68	$2,804.52	82	$3,150.12	$4,153.80	$3,788.16	$3,223.56
$2,795.40	$3,686.04	$3,361.44	$2,860.56	83	$3,213.12	$4,236.84	$3,863.76	$3,288.00
$2,851.20	$3,759.72	$3,428.76	$2,917.80	84	$3,277.32	$4,321.56	$3,941.04	$3,353.76
$2,908.32	$3,834.96	$3,497.28	$2,976.00	85	$3,342.84	$4,407.96	$4,019.88	$3,420.72
$2,966.40	$3,911.76	$3,567.24	$3,035.64	86	$3,409.56	$4,496.16	$4,100.28	$3,489.24
$3,025.80	$3,989.88	$3,638.52	$3,096.36	87	$3,477.96	$4,586.16	$4,182.24	$3,558.96
$3,086.40	$4,069.68	$3,711.36	$3,158.16	88	$3,547.56	$4,677.72	$4,266.00	$3,630.12
$3,147.96	$4,151.16	$3,785.64	$3,221.40	89	$3,618.36	$4,771.44	$4,351.32	$3,702.84
$3,211.08	$4,234.20	$3,861.36	$3,285.84	90	$3,690.84	$4,866.96	$4,438.32	$3,776.88
$3,275.16	$4,318.80	$3,938.64	$3,351.60	91	$3,764.52	$4,964.16	$4,527.12	$3,852.48
$3,340.68	$4,405.20	$4,017.36	$3,418.56	92	$3,839.88	$5,063.40	$4,617.60	$3,929.40
$3,407.40	$4,493.40	$4,097.64	$3,486.96	93	$3,916.56	$5,164.80	$4,709.88	$4,008.00
$3,475.56	$4,583.16	$4,179.60	$3,556.68	94	$3,994.92	$5,268.00	$4,804.08	$4,088.16
$3,545.16	$4,674.84	$4,263.24	$3,627.96	95	$4,074.84	$5,373.36	$4,900.20	$4,170.12
$3,616.08	$4,768.20	$4,348.44	$3,700.44	96	$4,156.44	$5,480.76	$4,998.24	$4,253.28
$3,688.44	$4,863.60	$4,435.44	$3,774.48	97	$4,239.60	$5,590.44	$5,098.20	$4,338.48
$3,762.12	$4,960.92	$4,524.12	$3,849.84	98	$4,324.32	$5,702.28	$5,200.20	$4,425.12
$3,837.36	$5,060.16	$4,614.72	$3,926.88	99+	$4,410.72	$5,816.28	$5,304.24	$4,513.68

Renaissance®
Life & Health Insurance Company of America

ANNUAL RATES

TOBACCO

ZIP CODES: *320, 322, 325, 327-329, 335-339, 346, 349*

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$7,489.68	$9,876.36	$9,006.72	$7,664.28	Under 65	$8,608.80	$11,352.12	$10,352.52	$8,809.56
$2,340.60	$3,086.28	$2,814.60	$2,395.20	65	$2,690.28	$3,547.44	$3,235.20	$2,753.16
$2,340.60	$3,086.28	$2,814.60	$2,395.20	66	$2,690.28	$3,547.44	$3,235.20	$2,753.16
$2,340.60	$3,086.28	$2,814.60	$2,395.20	67	$2,690.28	$3,547.44	$3,235.20	$2,753.16
$2,387.28	$3,147.96	$2,870.88	$2,443.08	68	$2,744.04	$3,618.36	$3,299.88	$2,808.12
$2,435.04	$3,211.08	$2,928.36	$2,491.80	69	$2,798.88	$3,690.84	$3,365.88	$2,864.16
$2,483.88	$3,275.28	$2,986.92	$2,541.72	70	$2,855.04	$3,764.64	$3,433.20	$2,921.52
$2,533.44	$3,340.68	$3,046.56	$2,592.48	71	$2,912.04	$3,839.88	$3,501.84	$2,979.84
$2,584.08	$3,407.52	$3,107.40	$2,644.44	72	$2,970.24	$3,916.68	$3,571.80	$3,039.60
$2,635.80	$3,475.68	$3,169.68	$2,697.36	73	$3,029.64	$3,995.04	$3,643.32	$3,100.44
$2,688.48	$3,545.28	$3,233.04	$2,751.24	74	$3,090.24	$4,074.96	$3,716.16	$3,162.36
$2,742.36	$3,616.08	$3,297.72	$2,806.20	75	$3,152.16	$4,156.44	$3,790.56	$3,225.60
$2,797.20	$3,688.44	$3,363.72	$2,862.36	76	$3,215.16	$4,239.60	$3,866.28	$3,290.16
$2,853.12	$3,762.12	$3,430.92	$2,919.72	77	$3,279.36	$4,324.32	$3,943.68	$3,355.92
$2,910.12	$3,837.48	$3,499.56	$2,978.04	78	$3,345.00	$4,410.96	$4,022.40	$3,423.00
$2,968.32	$3,914.16	$3,569.52	$3,037.68	79	$3,411.84	$4,499.04	$4,102.92	$3,491.52
$3,027.72	$3,992.40	$3,640.92	$3,098.40	80	$3,480.24	$4,589.04	$4,184.88	$3,561.36
$3,088.32	$4,072.32	$3,713.76	$3,160.32	81	$3,549.72	$4,680.84	$4,268.76	$3,632.52
$3,150.12	$4,153.80	$3,788.16	$3,223.56	82	$3,620.76	$4,774.44	$4,354.20	$3,705.24
$3,213.12	$4,236.84	$3,863.76	$3,288.00	83	$3,693.24	$4,869.84	$4,441.20	$3,779.28
$3,277.32	$4,321.56	$3,941.04	$3,353.76	84	$3,767.04	$4,967.28	$4,530.00	$3,854.88
$3,342.84	$4,407.96	$4,019.88	$3,420.72	85	$3,842.40	$5,066.64	$4,620.48	$3,931.92
$3,409.56	$4,496.16	$4,100.28	$3,489.24	86	$3,919.08	$5,168.04	$4,712.88	$4,010.52
$3,477.96	$4,586.16	$4,182.24	$3,558.96	87	$3,997.68	$5,271.48	$4,807.20	$4,090.80
$3,547.56	$4,677.72	$4,266.00	$3,630.12	88	$4,077.60	$5,376.72	$4,903.44	$4,172.52
$3,618.36	$4,771.44	$4,351.32	$3,702.84	89	$4,159.08	$5,484.48	$5,001.48	$4,256.04
$3,690.84	$4,866.96	$4,438.32	$3,776.88	90	$4,242.36	$5,594.16	$5,101.56	$4,341.24
$3,764.52	$4,964.16	$4,527.12	$3,852.48	91	$4,327.08	$5,706.00	$5,203.56	$4,428.12
$3,839.88	$5,063.40	$4,617.60	$3,929.40	92	$4,413.72	$5,820.00	$5,307.60	$4,516.56
$3,916.56	$5,164.80	$4,709.88	$4,008.00	93	$4,501.92	$5,936.52	$5,413.68	$4,606.92
$3,994.92	$5,268.00	$4,804.08	$4,088.16	94	$4,591.92	$6,055.20	$5,521.92	$4,699.08
$4,074.84	$5,373.36	$4,900.20	$4,170.12	95	$4,683.72	$6,176.28	$5,632.44	$4,793.16
$4,156.44	$5,480.76	$4,998.24	$4,253.28	96	$4,777.44	$6,299.76	$5,745.00	$4,888.92
$4,239.60	$5,590.44	$5,098.20	$4,338.48	97	$4,873.08	$6,425.76	$5,859.96	$4,986.72
$4,324.32	$5,702.28	$5,200.20	$4,425.12	98	$4,970.52	$6,554.28	$5,977.20	$5,086.32
$4,410.72	$5,816.28	$5,304.24	$4,513.68	99+	$5,069.88	$6,685.44	$6,096.84	$5,188.08



Renaissance®
Life & Health Insurance Company of America

MONTHLY RATES

NON-TOBACCO
ZIP CODES: 330-334

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$755.26	$995.94	$908.24	$772.88	Under 65	$868.12	$1,144.76	$1,043.96	$888.36
$236.02	$311.23	$283.83	$241.54	65	$271.29	$357.73	$326.24	$277.63
$236.02	$311.23	$283.83	$241.54	66	$271.29	$357.73	$326.24	$277.63
$236.02	$311.23	$283.83	$241.54	67	$271.29	$357.73	$326.24	$277.63
$240.74	$317.45	$289.50	$246.37	68	$276.71	$364.88	$332.76	$283.18
$245.55	$323.80	$295.29	$251.28	69	$282.25	$372.19	$339.42	$288.82
$250.48	$330.28	$301.20	$256.31	70	$287.90	$379.63	$346.21	$294.61
$255.48	$336.88	$307.22	$261.43	71	$293.65	$387.22	$353.13	$300.50
$260.59	$343.62	$313.36	$266.67	72	$299.52	$394.96	$360.18	$306.51
$265.80	$350.49	$319.64	$272.00	73	$305.51	$402.86	$367.40	$312.65
$271.11	$357.50	$326.03	$277.44	74	$311.62	$410.92	$374.74	$318.89
$276.54	$364.65	$332.55	$282.98	75	$317.87	$419.14	$382.24	$325.27
$282.07	$371.94	$339.19	$288.65	76	$324.22	$427.52	$389.88	$331.78
$287.71	$379.38	$345.98	$294.42	77	$330.70	$436.07	$397.68	$338.42
$293.46	$386.98	$352.89	$300.31	78	$337.31	$444.80	$405.63	$345.18
$299.32	$394.71	$359.96	$306.32	79	$344.05	$453.69	$413.75	$352.09
$305.32	$402.60	$367.15	$312.44	80	$350.94	$462.76	$422.01	$359.13
$311.42	$410.66	$374.50	$318.69	81	$357.96	$472.02	$430.46	$366.31
$317.66	$418.87	$382.00	$325.07	82	$365.12	$481.46	$439.08	$373.64
$324.01	$427.24	$389.63	$331.56	83	$372.43	$491.08	$447.85	$381.11
$330.49	$435.79	$397.42	$338.20	84	$379.87	$500.91	$456.81	$388.73
$337.10	$444.51	$405.37	$344.95	85	$387.47	$510.93	$465.94	$396.49
$343.83	$453.40	$413.47	$351.85	86	$395.20	$521.15	$475.26	$404.43
$350.72	$462.47	$421.74	$358.89	87	$403.12	$531.57	$484.76	$412.52
$357.74	$471.71	$430.18	$366.06	88	$411.19	$542.20	$494.46	$420.76
$364.88	$481.16	$438.79	$373.39	89	$419.40	$553.06	$504.35	$429.19
$372.19	$490.78	$447.57	$380.86	90	$427.80	$564.12	$514.44	$437.77
$379.62	$500.59	$456.52	$388.48	91	$436.35	$575.39	$524.73	$446.53
$387.22	$510.60	$465.64	$396.24	92	$445.08	$586.90	$535.22	$455.45
$394.96	$520.82	$474.95	$404.17	93	$453.97	$598.65	$545.92	$464.57
$402.85	$531.24	$484.45	$412.26	94	$463.05	$610.62	$556.84	$473.86
$410.91	$541.85	$494.14	$420.51	95	$472.31	$622.82	$567.98	$483.35
$419.14	$552.68	$504.02	$428.91	96	$481.77	$635.27	$579.33	$493.00
$427.52	$563.74	$514.11	$437.49	97	$491.40	$647.98	$590.93	$502.86
$436.07	$575.02	$524.39	$446.23	98	$501.23	$660.94	$602.75	$512.91
$444.79	$586.52	$534.88	$455.16	99+	$511.25	$674.16	$614.81	$523.18

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$868.12	$1,144.76	$1,043.96	$888.36	Under 65	$997.84	$1,315.82	$1,199.95	$1,021.11
$271.29	$357.73	$326.24	$277.63	65	$311.83	$411.19	$374.99	$319.11
$271.29	$357.73	$326.24	$277.63	66	$311.83	$411.19	$374.99	$319.11
$271.29	$357.73	$326.24	$277.63	67	$311.83	$411.19	$374.99	$319.11
$276.71	$364.88	$332.76	$283.18	68	$318.06	$419.40	$382.48	$325.49
$282.25	$372.19	$339.42	$288.82	69	$324.42	$427.80	$390.13	$331.98
$287.90	$379.63	$346.21	$294.61	70	$330.92	$436.36	$397.94	$338.63
$293.65	$387.22	$353.13	$300.50	71	$337.53	$445.08	$405.89	$345.40
$299.52	$394.96	$360.18	$306.51	72	$344.28	$453.98	$414.00	$352.31
$305.51	$402.86	$367.40	$312.65	73	$351.17	$463.05	$422.30	$359.37
$311.62	$410.92	$374.74	$318.89	74	$358.19	$472.33	$430.74	$366.54
$317.87	$419.14	$382.24	$325.27	75	$365.36	$481.77	$439.35	$373.87
$324.22	$427.52	$389.88	$331.78	76	$372.66	$491.41	$448.14	$381.35
$330.70	$436.07	$397.68	$338.42	77	$380.11	$501.23	$457.10	$388.99
$337.31	$444.80	$405.63	$345.18	78	$387.72	$511.26	$466.24	$396.76
$344.05	$453.69	$413.75	$352.09	79	$395.46	$521.49	$475.57	$404.70
$350.94	$462.76	$422.01	$359.13	80	$403.38	$531.90	$485.07	$412.79
$357.96	$472.02	$430.46	$366.31	81	$411.45	$542.55	$494.79	$421.04
$365.12	$481.46	$439.08	$373.64	82	$419.68	$553.40	$504.69	$429.47
$372.43	$491.08	$447.85	$381.11	83	$428.08	$564.46	$514.77	$438.05
$379.87	$500.91	$456.81	$388.73	84	$436.63	$575.75	$525.07	$446.82
$387.47	$510.93	$465.94	$396.49	85	$445.37	$587.28	$535.56	$455.74
$395.20	$521.15	$475.26	$404.43	86	$454.26	$599.03	$546.27	$464.86
$403.12	$531.57	$484.76	$412.52	87	$463.36	$611.01	$557.20	$474.16
$411.19	$542.20	$494.46	$420.76	88	$472.63	$623.21	$568.35	$483.63
$419.40	$553.06	$504.35	$429.19	89	$482.07	$635.70	$579.72	$493.32
$427.80	$564.12	$514.44	$437.77	90	$491.73	$648.41	$591.31	$503.19
$436.35	$575.39	$524.73	$446.53	91	$501.55	$661.37	$603.14	$513.25
$445.08	$586.90	$535.22	$455.45	92	$511.59	$674.59	$615.20	$523.50
$453.97	$598.65	$545.92	$464.57	93	$521.81	$688.10	$627.50	$533.99
$463.05	$610.62	$556.84	$473.86	94	$532.24	$701.86	$640.04	$544.66
$472.31	$622.82	$567.98	$483.35	95	$542.89	$715.89	$652.85	$555.57
$481.77	$635.27	$579.33	$493.00	96	$553.75	$730.19	$665.90	$566.67
$491.40	$647.98	$590.93	$502.86	97	$564.83	$744.80	$679.23	$578.00
$501.23	$660.94	$602.75	$512.91	98	$576.12	$759.71	$692.81	$589.55
$511.25	$674.16	$614.81	$523.18	99+	$587.64	$774.90	$706.68	$601.35

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$2,265.78	$2,987.82	$2,724.72	$2,318.64	Under 65	$2,604.36	$3,434.28	$3,131.88	$2,665.08
$708.06	$933.69	$851.49	$724.62	65	$813.87	$1,073.19	$978.72	$832.89
$708.06	$933.69	$851.49	$724.62	66	$813.87	$1,073.19	$978.72	$832.89
$708.06	$933.69	$851.49	$724.62	67	$813.87	$1,073.19	$978.72	$832.89
$722.22	$952.35	$868.50	$739.11	68	$830.13	$1,094.64	$998.28	$849.54
$736.65	$971.40	$885.87	$753.84	69	$846.75	$1,116.57	$1,018.26	$866.46
$751.44	$990.84	$903.60	$768.93	70	$863.70	$1,138.89	$1,038.63	$883.83
$766.44	$1,010.64	$921.66	$784.29	71	$880.95	$1,161.66	$1,059.39	$901.50
$781.77	$1,030.86	$940.08	$800.01	72	$898.56	$1,184.88	$1,080.54	$919.53
$797.40	$1,051.47	$958.92	$816.00	73	$916.53	$1,208.58	$1,102.20	$937.95
$813.33	$1,072.50	$978.09	$832.32	74	$934.86	$1,232.76	$1,124.22	$956.67
$829.62	$1,093.95	$997.65	$848.94	75	$953.61	$1,257.42	$1,146.72	$975.81
$846.21	$1,115.82	$1,017.57	$865.95	76	$972.66	$1,282.56	$1,169.64	$995.34
$863.13	$1,138.14	$1,037.94	$883.26	77	$992.10	$1,308.21	$1,193.04	$1,015.26
$880.38	$1,160.94	$1,058.67	$900.93	78	$1,011.93	$1,334.40	$1,216.89	$1,035.54
$897.96	$1,184.13	$1,079.88	$918.96	79	$1,032.15	$1,361.07	$1,241.25	$1,056.27
$915.96	$1,207.80	$1,101.45	$937.32	80	$1,052.82	$1,388.28	$1,266.03	$1,077.39
$934.26	$1,231.98	$1,123.50	$956.07	81	$1,073.88	$1,416.06	$1,291.38	$1,098.93
$952.98	$1,256.61	$1,146.00	$975.21	82	$1,095.36	$1,444.38	$1,317.24	$1,120.92
$972.03	$1,281.72	$1,168.89	$994.68	83	$1,117.29	$1,473.24	$1,343.55	$1,143.33
$991.47	$1,307.37	$1,192.26	$1,014.60	84	$1,139.61	$1,502.73	$1,370.43	$1,166.19
$1,011.30	$1,333.53	$1,216.11	$1,034.85	85	$1,162.41	$1,532.79	$1,397.82	$1,189.47
$1,031.49	$1,360.20	$1,240.41	$1,055.55	86	$1,185.60	$1,563.45	$1,425.78	$1,213.29
$1,052.16	$1,387.41	$1,265.22	$1,076.67	87	$1,209.36	$1,594.71	$1,454.28	$1,237.56
$1,073.22	$1,415.13	$1,290.54	$1,098.18	88	$1,233.57	$1,626.60	$1,483.38	$1,262.28
$1,094.64	$1,443.48	$1,316.37	$1,120.17	89	$1,258.20	$1,659.18	$1,513.05	$1,287.57
$1,116.57	$1,472.34	$1,342.71	$1,142.58	90	$1,283.40	$1,692.36	$1,543.32	$1,313.31
$1,138.86	$1,501.77	$1,369.56	$1,165.44	91	$1,309.05	$1,726.17	$1,574.19	$1,339.59
$1,161.66	$1,531.80	$1,396.92	$1,188.72	92	$1,335.24	$1,760.70	$1,605.66	$1,366.35
$1,184.88	$1,562.46	$1,424.85	$1,212.51	93	$1,361.91	$1,795.95	$1,637.76	$1,393.71
$1,208.55	$1,593.72	$1,453.35	$1,236.78	94	$1,389.15	$1,831.86	$1,670.52	$1,421.58
$1,232.73	$1,625.55	$1,482.42	$1,261.53	95	$1,416.93	$1,868.46	$1,703.94	$1,450.05
$1,257.42	$1,658.04	$1,512.06	$1,286.73	96	$1,445.31	$1,905.81	$1,737.99	$1,479.00
$1,282.56	$1,691.22	$1,542.33	$1,312.47	97	$1,474.20	$1,943.94	$1,772.79	$1,508.58
$1,308.21	$1,725.06	$1,573.17	$1,338.69	98	$1,503.69	$1,982.82	$1,808.25	$1,538.73
$1,334.37	$1,759.56	$1,604.64	$1,365.48	99+	$1,533.75	$2,022.48	$1,844.43	$1,569.54

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$2,604.36	$3,434.28	$3,131.88	$2,665.08	Under 65	$2,993.52	$3,947.46	$3,599.85	$3,063.33
$813.87	$1,073.19	$978.72	$832.89	65	$935.49	$1,233.57	$1,124.97	$957.33
$813.87	$1,073.19	$978.72	$832.89	66	$935.49	$1,233.57	$1,124.97	$957.33
$813.87	$1,073.19	$978.72	$832.89	67	$935.49	$1,233.57	$1,124.97	$957.33
$830.13	$1,094.64	$998.28	$849.54	68	$954.18	$1,258.20	$1,147.44	$976.47
$846.75	$1,116.57	$1,018.26	$866.46	69	$973.26	$1,283.40	$1,170.39	$995.94
$863.70	$1,138.89	$1,038.63	$883.83	70	$992.76	$1,309.08	$1,193.82	$1,015.89
$880.95	$1,161.66	$1,059.39	$901.50	71	$1,012.59	$1,335.24	$1,217.67	$1,036.20
$898.56	$1,184.88	$1,080.54	$919.53	72	$1,032.84	$1,361.94	$1,242.00	$1,056.93
$916.53	$1,208.58	$1,102.20	$937.95	73	$1,053.51	$1,389.15	$1,266.90	$1,078.11
$934.86	$1,232.76	$1,124.22	$956.67	74	$1,074.57	$1,416.99	$1,292.22	$1,099.62
$953.61	$1,257.42	$1,146.72	$975.81	75	$1,096.08	$1,445.31	$1,318.05	$1,121.61
$972.66	$1,282.56	$1,169.64	$995.34	76	$1,117.98	$1,474.23	$1,344.42	$1,144.05
$992.10	$1,308.21	$1,193.04	$1,015.26	77	$1,140.33	$1,503.69	$1,371.30	$1,166.97
$1,011.93	$1,334.40	$1,216.89	$1,035.54	78	$1,163.16	$1,533.78	$1,398.72	$1,190.28
$1,032.15	$1,361.07	$1,241.25	$1,056.27	79	$1,186.38	$1,564.47	$1,426.71	$1,214.10
$1,052.82	$1,388.28	$1,266.03	$1,077.39	80	$1,210.14	$1,595.70	$1,455.21	$1,238.37
$1,073.88	$1,416.06	$1,291.38	$1,098.93	81	$1,234.35	$1,627.65	$1,484.37	$1,263.12
$1,095.36	$1,444.38	$1,317.24	$1,120.92	82	$1,259.04	$1,660.20	$1,514.07	$1,288.41
$1,117.29	$1,473.24	$1,343.55	$1,143.33	83	$1,284.24	$1,693.38	$1,544.31	$1,314.15
$1,139.61	$1,502.73	$1,370.43	$1,166.19	84	$1,309.89	$1,727.25	$1,575.21	$1,340.46
$1,162.41	$1,532.79	$1,397.82	$1,189.47	85	$1,336.11	$1,761.84	$1,606.68	$1,367.22
$1,185.60	$1,563.45	$1,425.78	$1,213.29	86	$1,362.78	$1,797.09	$1,638.81	$1,394.58
$1,209.36	$1,594.71	$1,454.28	$1,237.56	87	$1,390.08	$1,833.03	$1,671.60	$1,422.48
$1,233.57	$1,626.60	$1,483.38	$1,262.28	88	$1,417.89	$1,869.63	$1,705.05	$1,450.89
$1,258.20	$1,659.18	$1,513.05	$1,287.57	89	$1,446.21	$1,907.10	$1,739.16	$1,479.96
$1,283.40	$1,692.36	$1,543.32	$1,313.31	90	$1,475.19	$1,945.23	$1,773.93	$1,509.57
$1,309.05	$1,726.17	$1,574.19	$1,339.59	91	$1,504.65	$1,984.11	$1,809.42	$1,539.75
$1,335.24	$1,760.70	$1,605.66	$1,366.35	92	$1,534.77	$2,023.77	$1,845.60	$1,570.50
$1,361.91	$1,795.95	$1,637.76	$1,393.71	93	$1,565.43	$2,064.30	$1,882.50	$1,601.97
$1,389.15	$1,831.86	$1,670.52	$1,421.58	94	$1,596.72	$2,105.58	$1,920.12	$1,633.98
$1,416.93	$1,868.46	$1,703.94	$1,450.05	95	$1,628.67	$2,147.67	$1,958.55	$1,666.71
$1,445.31	$1,905.81	$1,737.99	$1,479.00	96	$1,661.25	$2,190.57	$1,997.70	$1,700.01
$1,474.20	$1,943.94	$1,772.79	$1,508.58	97	$1,694.49	$2,234.40	$2,037.69	$1,734.00
$1,503.69	$1,982.82	$1,808.25	$1,538.73	98	$1,728.36	$2,279.13	$2,078.43	$1,768.65
$1,533.75	$2,022.48	$1,844.43	$1,569.54	99+	$1,762.92	$2,324.70	$2,120.04	$1,804.05



Renaissance®
Life & Health Insurance Company of America

SEMI-ANNUAL RATES

NON-TOBACCO
ZIP CODES: 330-334

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$4,531.56	$5,975.64	$5,449.44	$4,637.28	Under 65	$5,208.72	$6,868.56	$6,263.76	$5,330.16
$1,416.12	$1,867.38	$1,702.98	$1,449.24	65	$1,627.74	$2,146.38	$1,957.44	$1,665.78
$1,416.12	$1,867.38	$1,702.98	$1,449.24	66	$1,627.74	$2,146.38	$1,957.44	$1,665.78
$1,416.12	$1,867.38	$1,702.98	$1,449.24	67	$1,627.74	$2,146.38	$1,957.44	$1,665.78
$1,444.44	$1,904.70	$1,737.00	$1,478.22	68	$1,660.26	$2,189.28	$1,996.56	$1,699.08
$1,473.30	$1,942.80	$1,771.74	$1,507.68	69	$1,693.50	$2,233.14	$2,036.52	$1,732.92
$1,502.88	$1,981.68	$1,807.20	$1,537.86	70	$1,727.40	$2,277.78	$2,077.26	$1,767.66
$1,532.88	$2,021.28	$1,843.32	$1,568.58	71	$1,761.90	$2,323.32	$2,118.78	$1,803.00
$1,563.54	$2,061.72	$1,880.16	$1,600.02	72	$1,797.12	$2,369.76	$2,161.08	$1,839.06
$1,594.80	$2,102.94	$1,917.84	$1,632.00	73	$1,833.06	$2,417.16	$2,204.40	$1,875.90
$1,626.66	$2,145.00	$1,956.18	$1,664.64	74	$1,869.72	$2,465.52	$2,248.44	$1,913.34
$1,659.24	$2,187.90	$1,995.30	$1,697.88	75	$1,907.22	$2,514.84	$2,293.44	$1,951.62
$1,692.42	$2,231.64	$2,035.14	$1,731.90	76	$1,945.32	$2,565.12	$2,339.28	$1,990.68
$1,726.26	$2,276.28	$2,075.88	$1,766.52	77	$1,984.20	$2,616.42	$2,386.08	$2,030.52
$1,760.76	$2,321.88	$2,117.34	$1,801.86	78	$2,023.86	$2,668.80	$2,433.78	$2,071.08
$1,795.92	$2,368.26	$2,159.76	$1,837.92	79	$2,064.30	$2,722.14	$2,482.50	$2,112.54
$1,831.92	$2,415.60	$2,202.90	$1,874.64	80	$2,105.64	$2,776.56	$2,532.06	$2,154.78
$1,868.52	$2,463.96	$2,247.00	$1,912.14	81	$2,147.76	$2,832.12	$2,582.76	$2,197.86
$1,905.96	$2,513.22	$2,292.00	$1,950.42	82	$2,190.72	$2,888.76	$2,634.48	$2,241.84
$1,944.06	$2,563.44	$2,337.78	$1,989.36	83	$2,234.58	$2,946.48	$2,687.10	$2,286.66
$1,982.94	$2,614.74	$2,384.52	$2,029.20	84	$2,279.22	$3,005.46	$2,740.86	$2,332.38
$2,022.60	$2,667.06	$2,432.22	$2,069.70	85	$2,324.82	$3,065.58	$2,795.64	$2,378.94
$2,062.98	$2,720.40	$2,480.82	$2,111.10	86	$2,371.20	$3,126.90	$2,851.56	$2,426.58
$2,104.32	$2,774.82	$2,530.44	$2,153.34	87	$2,418.72	$3,189.42	$2,908.56	$2,475.12
$2,146.44	$2,830.26	$2,581.08	$2,196.36	88	$2,467.14	$3,253.20	$2,966.76	$2,524.56
$2,189.28	$2,886.96	$2,632.74	$2,240.34	89	$2,516.40	$3,318.36	$3,026.10	$2,575.14
$2,233.14	$2,944.68	$2,685.42	$2,285.16	90	$2,566.80	$3,384.72	$3,086.64	$2,626.62
$2,277.72	$3,003.54	$2,739.12	$2,330.88	91	$2,618.10	$3,452.34	$3,148.38	$2,679.18
$2,323.32	$3,063.60	$2,793.84	$2,377.44	92	$2,670.48	$3,521.40	$3,211.32	$2,732.70
$2,369.76	$3,124.92	$2,849.70	$2,425.02	93	$2,723.82	$3,591.90	$3,275.52	$2,787.42
$2,417.10	$3,187.44	$2,906.70	$2,473.56	94	$2,778.30	$3,663.72	$3,341.04	$2,843.16
$2,465.46	$3,251.10	$2,964.84	$2,523.06	95	$2,833.86	$3,736.92	$3,407.88	$2,900.10
$2,514.84	$3,316.08	$3,024.12	$2,573.46	96	$2,890.62	$3,811.62	$3,475.98	$2,958.00
$2,565.12	$3,382.44	$3,084.66	$2,624.94	97	$2,948.40	$3,887.88	$3,545.58	$3,017.16
$2,616.42	$3,450.12	$3,146.34	$2,677.38	98	$3,007.38	$3,965.64	$3,616.50	$3,077.46
$2,668.74	$3,519.12	$3,209.28	$2,730.96	99+	$3,067.50	$4,044.96	$3,688.86	$3,139.08

Renaissance®
Life & Health Insurance Company of America

SEMI-ANNUAL RATES

TOBACCO

ZIP CODES: 330-334

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$5,208.72	$6,868.56	$6,263.76	$5,330.16	Under 65	$5,987.04	$7,894.92	$7,199.70	$6,126.66
$1,627.74	$2,146.38	$1,957.44	$1,665.78	65	$1,870.98	$2,467.14	$2,249.94	$1,914.66
$1,627.74	$2,146.38	$1,957.44	$1,665.78	66	$1,870.98	$2,467.14	$2,249.94	$1,914.66
$1,627.74	$2,146.38	$1,957.44	$1,665.78	67	$1,870.98	$2,467.14	$2,249.94	$1,914.66
$1,660.26	$2,189.28	$1,996.56	$1,699.08	68	$1,908.36	$2,516.40	$2,294.88	$1,952.94
$1,693.50	$2,233.14	$2,036.52	$1,732.92	69	$1,946.52	$2,566.80	$2,340.78	$1,991.88
$1,727.40	$2,277.78	$2,077.26	$1,767.66	70	$1,985.52	$2,618.16	$2,387.64	$2,031.78
$1,761.90	$2,323.32	$2,118.78	$1,803.00	71	$2,025.18	$2,670.48	$2,435.34	$2,072.40
$1,797.12	$2,369.76	$2,161.08	$1,839.06	72	$2,065.68	$2,723.88	$2,484.00	$2,113.86
$1,833.06	$2,417.16	$2,204.40	$1,875.90	73	$2,107.02	$2,778.30	$2,533.80	$2,156.22
$1,869.72	$2,465.52	$2,248.44	$1,913.34	74	$2,149.14	$2,833.98	$2,584.44	$2,199.24
$1,907.22	$2,514.84	$2,293.44	$1,951.62	75	$2,192.16	$2,890.62	$2,636.10	$2,243.22
$1,945.32	$2,565.12	$2,339.28	$1,990.68	76	$2,235.96	$2,948.46	$2,688.84	$2,288.10
$1,984.20	$2,616.42	$2,386.08	$2,030.52	77	$2,280.66	$3,007.38	$2,742.60	$2,333.94
$2,023.86	$2,668.80	$2,433.78	$2,071.08	78	$2,326.32	$3,067.56	$2,797.44	$2,380.56
$2,064.30	$2,722.14	$2,482.50	$2,112.54	79	$2,372.76	$3,128.94	$2,853.42	$2,428.20
$2,105.64	$2,776.56	$2,532.06	$2,154.78	80	$2,420.28	$3,191.40	$2,910.42	$2,476.74
$2,147.76	$2,832.12	$2,582.76	$2,197.86	81	$2,468.70	$3,255.30	$2,968.74	$2,526.24
$2,190.72	$2,888.76	$2,634.48	$2,241.84	82	$2,518.08	$3,320.40	$3,028.14	$2,576.82
$2,234.58	$2,946.48	$2,687.10	$2,286.66	83	$2,568.48	$3,386.76	$3,088.62	$2,628.30
$2,279.22	$3,005.46	$2,740.86	$2,332.38	84	$2,619.78	$3,454.50	$3,150.42	$2,680.92
$2,324.82	$3,065.58	$2,795.64	$2,378.94	85	$2,672.22	$3,523.68	$3,213.36	$2,734.44
$2,371.20	$3,126.90	$2,851.56	$2,426.58	86	$2,725.56	$3,594.18	$3,277.62	$2,789.16
$2,418.72	$3,189.42	$2,908.56	$2,475.12	87	$2,780.16	$3,666.06	$3,343.20	$2,844.96
$2,467.14	$3,253.20	$2,966.76	$2,524.56	88	$2,835.78	$3,739.26	$3,410.10	$2,901.78
$2,516.40	$3,318.36	$3,026.10	$2,575.14	89	$2,892.42	$3,814.20	$3,478.32	$2,959.92
$2,566.80	$3,384.72	$3,086.64	$2,626.62	90	$2,950.38	$3,890.46	$3,547.86	$3,019.14
$2,618.10	$3,452.34	$3,148.38	$2,679.18	91	$3,009.30	$3,968.22	$3,618.84	$3,079.50
$2,670.48	$3,521.40	$3,211.32	$2,732.70	92	$3,069.54	$4,047.54	$3,691.20	$3,141.00
$2,723.82	$3,591.90	$3,275.52	$2,787.42	93	$3,130.86	$4,128.60	$3,765.00	$3,203.94
$2,778.30	$3,663.72	$3,341.04	$2,843.16	94	$3,193.44	$4,211.16	$3,840.24	$3,267.96
$2,833.86	$3,736.92	$3,407.88	$2,900.10	95	$3,257.34	$4,295.34	$3,917.10	$3,333.42
$2,890.62	$3,811.62	$3,475.98	$2,958.00	96	$3,322.50	$4,381.14	$3,995.40	$3,400.02
$2,948.40	$3,887.88	$3,545.58	$3,017.16	97	$3,388.98	$4,468.80	$4,075.38	$3,468.00
$3,007.38	$3,965.64	$3,616.50	$3,077.46	98	$3,456.72	$4,558.26	$4,156.86	$3,537.30
$3,067.50	$4,044.96	$3,688.86	$3,139.08	99+	$3,525.84	$4,649.40	$4,240.08	$3,608.10

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
9,063.12	11,951.28	10,898.88	9,274.56	Under 65	10,417.44	13,737.12	12,527.52	10,660.32
2,832.24	3,734.76	3,405.96	2,898.48	65	3,255.48	4,292.76	3,914.88	3,331.56
2,832.24	3,734.76	3,405.96	2,898.48	66	3,255.48	4,292.76	3,914.88	3,331.56
2,832.24	3,734.76	3,405.96	2,898.48	67	3,255.48	4,292.76	3,914.88	3,331.56
2,888.88	3,809.40	3,474.00	2,956.44	68	3,320.52	4,378.56	3,993.12	3,398.16
2,946.60	3,885.60	3,543.48	3,015.36	69	3,387.00	4,466.28	4,073.04	3,465.84
3,005.76	3,963.36	3,614.40	3,075.72	70	3,454.80	4,555.56	4,154.52	3,535.32
3,065.76	4,042.56	3,686.64	3,137.16	71	3,523.80	4,646.64	4,237.56	3,606.00
3,127.08	4,123.44	3,760.32	3,200.04	72	3,594.24	4,739.52	4,322.16	3,678.12
3,189.60	4,205.88	3,835.68	3,264.00	73	3,666.12	4,834.32	4,408.80	3,751.80
3,253.32	4,290.00	3,912.36	3,329.28	74	3,739.44	4,931.04	4,496.88	3,826.68
3,318.48	4,375.80	3,990.60	3,395.76	75	3,814.44	5,029.68	4,586.88	3,903.24
3,384.84	4,463.28	4,070.28	3,463.80	76	3,890.64	5,130.24	4,678.56	3,981.36
3,452.52	4,552.56	4,151.76	3,533.04	77	3,968.40	5,232.84	4,772.16	4,061.04
3,521.52	4,643.76	4,234.68	3,603.72	78	4,047.72	5,337.60	4,867.56	4,142.16
3,591.84	4,736.52	4,319.52	3,675.84	79	4,128.60	5,444.28	4,965.00	4,225.08
3,663.84	4,831.20	4,405.80	3,749.28	80	4,211.28	5,553.12	5,064.12	4,309.56
3,737.04	4,927.92	4,494.00	3,824.28	81	4,295.52	5,664.24	5,165.52	4,395.72
3,811.92	5,026.44	4,584.00	3,900.84	82	4,381.44	5,777.52	5,268.96	4,483.68
3,888.12	5,126.88	4,675.56	3,978.72	83	4,469.16	5,892.96	5,374.20	4,573.32
3,965.88	5,229.48	4,769.04	4,058.40	84	4,558.44	6,010.92	5,481.72	4,664.76
4,045.20	5,334.12	4,864.44	4,139.40	85	4,649.64	6,131.16	5,591.28	4,757.88
4,125.96	5,440.80	4,961.64	4,222.20	86	4,742.40	6,253.80	5,703.12	4,853.16
4,208.64	5,549.64	5,060.88	4,306.68	87	4,837.44	6,378.84	5,817.12	4,950.24
4,292.88	5,660.52	5,162.16	4,392.72	88	4,934.28	6,506.40	5,933.52	5,049.12
4,378.56	5,773.92	5,265.48	4,480.68	89	5,032.80	6,636.72	6,052.20	5,150.28
4,466.28	5,889.36	5,370.84	4,570.32	90	5,133.60	6,769.44	6,173.28	5,253.24
4,555.44	6,007.08	5,478.24	4,661.76	91	5,236.20	6,904.68	6,296.76	5,358.36
4,646.64	6,127.20	5,587.68	4,754.88	92	5,340.96	7,042.80	6,422.64	5,465.40
4,739.52	6,249.84	5,699.40	4,850.04	93	5,447.64	7,183.80	6,551.04	5,574.84
4,834.20	6,374.88	5,813.40	4,947.12	94	5,556.60	7,327.44	6,682.08	5,686.32
4,930.92	6,502.20	5,929.68	5,046.12	95	5,667.72	7,473.84	6,815.76	5,800.20
5,029.68	6,632.16	6,048.24	5,146.92	96	5,781.24	7,623.24	6,951.96	5,916.00
5,130.24	6,764.88	6,169.32	5,249.88	97	5,896.80	7,775.76	7,091.16	6,034.32
5,232.84	6,900.24	6,292.68	5,354.76	98	6,014.76	7,931.28	7,233.00	6,154.92
5,337.48	7,038.24	6,418.56	5,461.92	99+	6,135.00	8,089.92	7,377.72	6,278.16

Female					Male			
Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL	Issue Age	Std. Plan A RENA10ST-FL	Std. Plan F RENF10ST-FL	Std. Plan G RENG10ST-FL	Std. Plan N RENN10ST-FL
$10,417.44	$13,737.12	$12,527.52	$10,660.32	Under 65	$11,974.08	$15,789.84	$14,399.40	$12,253.32
$3,255.48	$4,292.76	$3,914.88	$3,331.56	65	$3,741.96	$4,934.28	$4,499.88	$3,829.32
$3,255.48	$4,292.76	$3,914.88	$3,331.56	66	$3,741.96	$4,934.28	$4,499.88	$3,829.32
$3,255.48	$4,292.76	$3,914.88	$3,331.56	67	$3,741.96	$4,934.28	$4,499.88	$3,829.32
$3,320.52	$4,378.56	$3,993.12	$3,398.16	68	$3,816.72	$5,032.80	$4,589.76	$3,905.88
$3,387.00	$4,466.28	$4,073.04	$3,465.84	69	$3,893.04	$5,133.60	$4,681.56	$3,983.76
$3,454.80	$4,555.56	$4,154.52	$3,535.32	70	$3,971.04	$5,236.32	$4,775.28	$4,063.56
$3,523.80	$4,646.64	$4,237.56	$3,606.00	71	$4,050.36	$5,340.96	$4,870.68	$4,144.80
$3,594.24	$4,739.52	$4,322.16	$3,678.12	72	$4,131.36	$5,447.76	$4,968.00	$4,227.72
$3,666.12	$4,834.32	$4,408.80	$3,751.80	73	$4,214.04	$5,556.60	$5,067.60	$4,312.44
$3,739.44	$4,931.04	$4,496.88	$3,826.68	74	$4,298.28	$5,667.96	$5,168.88	$4,398.48
$3,814.44	$5,029.68	$4,586.88	$3,903.24	75	$4,384.32	$5,781.24	$5,272.20	$4,486.44
$3,890.64	$5,130.24	$4,678.56	$3,981.36	76	$4,471.92	$5,896.92	$5,377.68	$4,576.20
$3,968.40	$5,232.84	$4,772.16	$4,061.04	77	$4,561.32	$6,014.76	$5,485.20	$4,667.88
$4,047.72	$5,337.60	$4,867.56	$4,142.16	78	$4,652.64	$6,135.12	$5,594.88	$4,761.12
$4,128.60	$5,444.28	$4,965.00	$4,225.08	79	$4,745.52	$6,257.88	$5,706.84	$4,856.40
$4,211.28	$5,553.12	$5,064.12	$4,309.56	80	$4,840.56	$6,382.80	$5,820.84	$4,953.48
$4,295.52	$5,664.24	$5,165.52	$4,395.72	81	$4,937.40	$6,510.60	$5,937.48	$5,052.48
$4,381.44	$5,777.52	$5,268.96	$4,483.68	82	$5,036.16	$6,640.80	$6,056.28	$5,153.64
$4,469.16	$5,892.96	$5,374.20	$4,573.32	83	$5,136.96	$6,773.52	$6,177.24	$5,256.60
$4,558.44	$6,010.92	$5,481.72	$4,664.76	84	$5,239.56	$6,909.00	$6,300.84	$5,361.84
$4,649.64	$6,131.16	$5,591.28	$4,757.88	85	$5,344.44	$7,047.36	$6,426.72	$5,468.88
$4,742.40	$6,253.80	$5,703.12	$4,853.16	86	$5,451.12	$7,188.36	$6,555.24	$5,578.32
$4,837.44	$6,378.84	$5,817.12	$4,950.24	87	$5,560.32	$7,332.12	$6,686.40	$5,689.92
$4,934.28	$6,506.40	$5,933.52	$5,049.12	88	$5,671.56	$7,478.52	$6,820.20	$5,803.56
$5,032.80	$6,636.72	$6,052.20	$5,150.28	89	$5,784.84	$7,628.40	$6,956.64	$5,919.84
$5,133.60	$6,769.44	$6,173.28	$5,253.24	90	$5,900.76	$7,780.92	$7,095.72	$6,038.28
$5,236.20	$6,904.68	$6,296.76	$5,358.36	91	$6,018.60	$7,936.44	$7,237.68	$6,159.00
$5,340.96	$7,042.80	$6,422.64	$5,465.40	92	$6,139.08	$8,095.08	$7,382.40	$6,282.00
$5,447.64	$7,183.80	$6,551.04	$5,574.84	93	$6,261.72	$8,257.20	$7,530.00	$6,407.88
$5,556.60	$7,327.44	$6,682.08	$5,686.32	94	$6,386.88	$8,422.32	$7,680.48	$6,535.92
$5,667.72	$7,473.84	$6,815.76	$5,800.20	95	$6,514.68	$8,590.68	$7,834.20	$6,666.84
$5,781.24	$7,623.24	$6,951.96	$5,916.00	96	$6,645.00	$8,762.28	$7,990.80	$6,800.04
$5,896.80	$7,775.76	$7,091.16	$6,034.32	97	$6,777.96	$8,937.60	$8,150.76	$6,936.00
$6,014.76	$7,931.28	$7,233.00	$6,154.92	98	$6,913.44	$9,116.52	$8,313.72	$7,074.60
$6,135.00	$8,089.92	$7,377.72	$6,278.16	99+	$7,051.68	$9,298.80	$8,480.16	$7,216.20

PLAN A MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,408	$0	$1,408 (Part A Deductible)
61st thru 90th day	All but $352 a day	$352 a day	$0
91st day and after:			
• While using 60 lifetime reserve days	All but $704 a day	$704 a day	$0
• Once lifetime reserve days are used: - Additional 365 days - Beyond the additional 365 days	 $0 $0	 100% of Medicare Eligible Expenses $0	 $0** All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $176 a day	$0	Up to $176 a day
101st day and after	$0	$0	All Costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment / co-insurance	$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $198 of Medicare-approved amounts* (the Part B Deductible)	$0	$0	$198 (Part B Deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $198 of Medicare-approved amounts*	$0	$0	$198 (Part B Deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A & B

HOME HEALTHCARE MEDICARE-APPROVED SERVICES			
• Medically necessary skilled care services and medical supplies	100%	$0	$0
• Durable medical equipment			
- First $198 of Medicare-approved amounts*	$0	$0	$198 (Part B Deductible)
- Remainder of Medicare-approved amounts	80%	20%	$0

PLAN F+ MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,408	$1,408 (Part A Deductible)	$0
61st thru 90th day	All but $352 a day	$352 a day	$0
91st day and after:			
• While using 60 lifetime reserve days	All but $704 a day	$704 a day	$0
• Once lifetime reserve days are used:			
- Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**
- Beyond the additional 365 days	$0	$0	All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 daThe ys and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $176 a day	Up to $176 a day	$0
101st day and after	$0	$0	All Costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/co-insurance	$0

+Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C and F.

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F+ MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $198 of Medicare-approved amounts* (the Part B Deductible)	$0	$198 (Part B Deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $198 of Medicare-approved amounts*	$0	$198 (Part B Deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A & B

HOME HEALTHCARE MEDICARE-APPROVED SERVICES			
• Medically necessary skilled care services and medical supplies	100%	$0	$0
• Durable medical equipment			
- First $198 of Medicare-approved amounts*	$0	$198 (Part B Deductible)	$0
- Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

+Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C and F.

PLAN G MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,408	$1,408 (Part A Deductible)	$0
61st thru 90th day	All but $352 a day	$352 a day	$0
91st day and after:			
• While using 60 lifetime reserve days	All but $704 a day	$704 a day	$0
• Once lifetime reserve days are used:			
- Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**
- Beyond the additional 365 days	$0	$0	All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $176 a day	Up to $176 a day	$0
101st day and after	$0	$0	All Costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment / co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/co-insurance	$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $198 of Medicare-approved amounts* (the Part B Deductible)	$0	$0	$198 (Part B Deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B Excess Charges (Above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $198 of Medicare-approved amounts*	$0	$0	$198 (Part B Deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	$0	$0

PARTS A & B

HOME HEALTHCARE MEDICARE-APPROVED SERVICES			
• Medically necessary skilled care services and medical supplies	100%	$0	$0
• Durable medical equipment			
- First $198 of Medicare-approved amounts*	$0	$0	$198 (Part B Deductible)
- Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum

PLAN N MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semi-private room and board, general nursing and miscellaneous services and supplies			
First 60 days	All but $1,408	$1,408 (Part A Deductible)	$0
61st thru 90th day	All but $352 a day	$352 a day	$0
91st day and after:			
• While using 60 lifetime reserve days	All but $704 a day	$704 a day	$0
• Once lifetime reserve days are used:			
- Additional 365 days	$0	100% of Medicare Eligible Expenses	$0**
- Beyond the additional 365 days	$0	$0	All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st thru 100th day	All but $176 a day	Up to $176 a day	$0
101st day and after	$0	$0	All Costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment / co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment/co-insurance	$0

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as Physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First $198 of Medicare-approved amounts* (the Part B Deductible) Remainder of Medicare-approved amounts	$0 Generally 80%	$0 Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The co-payment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	$198 (Part B Deductible) Up to $20 per office visit and up to $50 per emergency room visit. The co-payment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B Excess Charges (Above Medicare-approved amounts)	$0	$0	All Costs
BLOOD First 3 pints Next $198 of Medicare-approved amounts* Remainder of Medicare-approved amounts	 $0 $0 80%	 All costs $0 20%	 $0 $198 (Part B Deductible) $0
CLINICAL LABORATORY SERVICES - TESTS FOR DIAGNOSTIC SERVICES -	100%	$0	$0

PLAN N MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

PARTS A & B

HOME HEALTHCARE MEDICARE-APPROVED SERVICES			
• Medically necessary skilled care services and medical supplies	100%	$0	$0
• Durable medical equipment			
- First $198 of Medicare-approved amounts*	$0	$0	$198 (Part B Deductible)
- Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

FOREIGN TRAVEL – NOT COVERED BY MEDICARE			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum