

# Medicare Supplement Rates

## Michigan

### Effective August 2022

Household discount now available

**Policy form:** CAPMSP19A, CAPMSP19F, CAPMSP19G, CAPMSP19N

**Application form:** CAPMS05170MI

- All Plans: a one time only \$25 policy fee required at time of application
- Rates are attained age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates over age 90, refer to Outline of Coverage
- 12-month rate guarantee

### Need help?

Contact the Agent Services team at **866-237-3010** or go to **capitollife.com**.

### Modal premium options

Semi-Annual .....	Annual x .52
Quarterly .....	Annual x .265
Monthly Electronic Funds Transfer (EFT) .....	Annual x .0833

### Effective date

The effective date must be on or after the date of the application. If an existing Medicare Supplement policy is being replaced, the date must coordinate with the expiration date of the existing policy.

An application must be received in the Home Office within 30 calendar days from the date of signature.

Applications submitted by E-Application result in faster service. E-Applications must have first premium deducted by monthly EFT. Changes to payment mode can be made after the first premium has been drafted by contacting Policyholder Services.

Applications with a live check must be mailed and not faxed.

### Calculating rates

Follow these steps for each applicant.

#### STEP 1: Calculate modal premium

Annual premium (found on agent rate card)  
**x** Modal factor  
**= Modal premium** (round to nearest whole cent)

*Example: \$1889 x .0833 = \$157.3537 (\$157.35)*

#### STEP 2: Calculate modal premium with 7% household discount

Modal premium  
**x** Discount (.93)  
**= Modal premium with discount** (round to nearest whole cent)

*Example: \$157.35 x .93 = \$146.3355 (\$146.34)*

*Add application fee to determine total initial premium collected/draft*

Modal premium (with discount if discount applies)  
**+ Application fee**  
**= Total initial premium** (amount of check with application or initial bank draft)

*Example: \$146.34 + \$25 = \$171.34*

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Insurance Company**

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ATTAINED AGE	PLAN <b>A</b>		ZIP CODES 480-485							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,614	134.49	1,857	154.66	1,857	154.66	2,135	177.86		
66	1,614	134.49	1,857	154.66	1,857	154.66	2,135	177.86		
67	1,614	134.49	1,857	154.66	1,857	154.66	2,135	177.86		
68	1,614	134.49	1,857	154.66	1,857	154.66	2,135	177.86		
69	1,651	137.51	1,898	158.13	1,898	158.13	2,183	181.85		
70	1,698	141.42	1,952	162.63	1,952	162.63	2,245	187.03		
71	1,758	146.47	2,022	168.44	2,022	168.44	2,325	193.71		
72	1,826	152.13	2,100	174.94	2,100	174.94	2,415	201.19		
73	1,902	158.45	2,188	182.22	2,188	182.22	2,516	209.55		
74	1,983	165.20	2,281	189.98	2,281	189.98	2,623	218.47		
75	2,070	172.40	2,380	198.26	2,380	198.26	2,737	228.00		
76	2,143	178.52	2,465	205.30	2,465	205.30	2,834	236.09		
77	2,223	185.14	2,556	212.91	2,556	212.91	2,939	244.85		
78	2,313	192.68	2,660	221.58	2,660	221.58	3,059	254.82		
79	2,416	201.23	2,778	231.42	2,778	231.42	3,195	266.13		
80	2,522	210.09	2,900	241.60	2,900	241.60	3,335	277.84		
81	2,659	221.52	3,058	254.74	3,058	254.74	3,517	292.96		
82	2,803	233.49	3,223	268.52	3,223	268.52	3,707	308.79		
83	2,954	246.04	3,397	282.94	3,397	282.94	3,906	325.38		
84	3,099	258.12	3,563	296.84	3,563	296.84	4,098	341.37		
85	3,181	264.94	3,658	304.68	3,658	304.68	4,206	350.39		
86	3,232	269.24	3,717	309.62	3,717	309.62	4,274	356.06		
87	3,284	273.60	3,777	314.63	3,777	314.63	4,344	361.83		
88	3,338	278.02	3,838	319.72	3,838	319.72	4,414	367.68		
89	3,391	282.51	3,900	324.89	3,900	324.89	4,485	373.62		
90	3,446	287.07	3,963	330.13	3,963	330.13	4,558	379.65		

ATTAINED AGE	PLAN <b>G</b>		ZIP CODES 480-485							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,631	135.84	1,875	156.22	1,875	156.22	2,157	179.65		
66	1,631	135.84	1,875	156.22	1,875	156.22	2,157	179.65		
67	1,631	135.84	1,875	156.22	1,875	156.22	2,157	179.65		
68	1,631	135.84	1,875	156.22	1,875	156.22	2,157	179.65		
69	1,667	138.90	1,918	159.73	1,918	159.73	2,205	183.69		
70	1,715	142.85	1,972	164.28	1,972	164.28	2,268	188.92		
71	1,776	147.95	2,043	170.14	2,043	170.14	2,349	195.66		
72	1,845	153.66	2,121	176.71	2,121	176.71	2,440	203.22		
73	1,921	160.05	2,210	184.06	2,210	184.06	2,541	211.67		
74	2,003	166.87	2,304	191.90	2,304	191.90	2,649	220.68		
75	2,091	174.14	2,404	200.27	2,404	200.27	2,765	230.31		
76	2,165	180.32	2,489	207.37	2,489	207.37	2,863	238.48		
77	2,245	187.01	2,582	215.06	2,582	215.06	2,969	247.32		
78	2,336	194.62	2,687	223.82	2,687	223.82	3,090	257.39		
79	2,440	203.27	2,806	233.75	2,806	233.75	3,227	268.82		
80	2,548	212.21	2,930	244.04	2,930	244.04	3,369	280.64		
81	2,686	223.76	3,089	257.32	3,089	257.32	3,552	295.92		
82	2,831	235.85	3,256	271.23	3,256	271.23	3,744	311.91		
83	2,983	248.52	3,431	285.80	3,431	285.80	3,946	328.67		
84	3,143	261.79	3,614	301.06	3,614	301.06	4,156	346.21		
85	3,309	275.68	3,806	317.03	3,806	317.03	4,377	364.59		
86	3,468	288.86	3,988	332.19	3,988	332.19	4,586	382.02		
87	3,633	302.63	4,178	348.02	4,178	348.02	4,805	400.23		
88	3,806	317.01	4,376	364.56	4,376	364.56	5,033	419.24		
89	3,986	332.02	4,584	381.82	4,584	381.82	5,271	439.10		
90	4,174	347.70	4,800	399.85	4,800	399.85	5,520	459.83		

ATTAINED AGE	PLAN <b>F</b>		ZIP CODES 480-485							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	2,172	180.92	2,498	208.05	2,498	208.05	2,872	239.26		
66	2,172	180.92	2,498	208.05	2,498	208.05	2,872	239.26		
67	2,172	180.92	2,498	208.05	2,498	208.05	2,872	239.26		
68	2,172	180.92	2,498	208.05	2,498	208.05	2,872	239.26		
69	2,211	184.15	2,542	211.78	2,542	211.78	2,924	243.54		
70	2,265	188.66	2,605	216.96	2,605	216.96	2,995	249.50		
71	2,338	194.72	2,688	223.92	2,688	223.92	3,091	257.51		
72	2,420	201.58	2,783	231.82	2,783	231.82	3,200	266.59		
73	2,513	209.32	2,890	240.72	2,890	240.72	3,323	276.83		
74	2,612	217.61	3,004	250.25	3,004	250.25	3,455	287.79		
75	2,719	226.49	3,127	260.46	3,127	260.46	3,596	299.53		
76	2,810	234.11	3,232	269.22	3,232	269.22	3,717	309.60		
77	2,910	242.37	3,346	278.72	3,346	278.72	3,848	320.53		
78	3,023	251.82	3,477	289.59	3,477	289.59	3,998	333.03		
79	3,152	262.58	3,625	301.97	3,625	301.97	4,169	347.26		
80	3,286	273.71	3,779	314.77	3,779	314.77	4,346	361.98		
81	3,433	285.96	3,948	328.85	3,948	328.85	4,540	378.18		
82	3,585	298.67	4,123	343.47	4,123	343.47	4,742	394.99		
83	3,744	311.86	4,305	358.63	4,305	358.63	4,951	412.43		
84	3,908	325.54	4,494	374.37	4,494	374.37	5,168	430.52		
85	4,078	339.73	4,690	390.69	4,690	390.69	5,394	449.30		
86	4,257	354.63	4,896	407.83	4,896	407.83	5,630	469.00		
87	4,443	370.14	5,110	425.66	5,110	425.66	5,876	489.50		
88	4,637	386.27	5,333	444.21	5,333	444.21	6,133	510.84		
89	4,839	403.06	5,564	463.52	5,564	463.52	6,399	533.04		
90	5,048	420.52	5,806	483.60	5,806	483.60	6,676	556.14		

ATTAINED AGE	PLAN <b>N</b>		ZIP CODES 480-485							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,181	98.42	1,359	113.18	1,359	113.18	1,563	130.16		
66	1,202	100.12	1,382	115.13	1,382	115.13	1,590	132.41		
67	1,228	102.32	1,413	117.66	1,413	117.66	1,624	135.31		
68	1,256	104.62	1,444	120.32	1,444	120.32	1,661	138.37		
69	1,290	107.46	1,484	123.58	1,484	123.58	1,706	142.11		
70	1,347	112.21	1,549	129.05	1,549	129.05	1,782	148.40		
71	1,404	116.97	1,615	134.51	1,615	134.51	1,857	154.69		
72	1,468	122.26	1,688	140.60	1,688	140.60	1,941	161.69		
73	1,538	128.15	1,769	147.37	1,769	147.37	2,035	169.48		
74	1,614	134.44	1,856	154.60	1,856	154.60	2,134	177.80		
75	1,695	141.17	1,949	162.35	1,949	162.35	2,241	186.70		
76	1,768	147.26	2,033	169.35	2,033	169.35	2,338	194.75		
77	1,847	153.83	2,124	176.91	2,124	176.91	2,442	203.44		
78	1,936	161.25	2,226	185.43	2,226	185.43	2,560	213.25		
79	2,036	169.60	2,341	195.04	2,341	195.04	2,693	224.30		
80	2,141	178.30	2,462	205.05	2,462	205.05	2,831	235.81		
81	2,251	187.53	2,589	215.66	2,589	215.66	2,977	248.01		
82	2,367	197.14	2,722	226.71	2,722	226.71	3,130	260.72		
83	2,487	207.15	2,860	238.22	2,860	238.22	3,289	273.95		
84	2,612	217.57	3,004	250.21	3,004	250.21	3,454	287.74		
85	2,742	228.43	3,154	262.69	3,154	262.69	3,627	302.09		
86	2,848	237.24	3,275	272.82	3,275	272.82	3,766	313.75		
87	2,957	246.34	3,401	283.29	3,401	283.29	3,911	325.78		
88	3,070	255.74	3,531	294.10	3,531	294.10	4,060	338.22		
89	3,187	265.45	3,665	305.27	3,665	305.27	4,214	351.06		
90	3,307	275.48	3,803	316.81	3,803	316.81	4,374	364.33		

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**Need help?**

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ATTAINED AGE	PLAN <b>A</b> ZIP CODES 486-489								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	EFT
65	1,441	120.08	1,658	138.09	1,658	138.09	1,906	158.80	
66	1,441	120.08	1,658	138.09	1,658	138.09	1,906	158.80	
67	1,441	120.08	1,658	138.09	1,658	138.09	1,906	158.80	
68	1,441	120.08	1,658	138.09	1,658	138.09	1,906	158.80	
69	1,474	122.78	1,695	141.19	1,695	141.19	1,949	162.37	
70	1,516	126.27	1,743	145.21	1,743	145.21	2,005	166.99	
71	1,570	130.78	1,805	150.39	1,805	150.39	2,076	172.95	
72	1,631	135.83	1,875	156.20	1,875	156.20	2,156	179.63	
73	1,698	141.48	1,953	162.70	1,953	162.70	2,246	187.10	
74	1,771	147.50	2,036	169.62	2,036	169.62	2,342	195.07	
75	1,848	153.93	2,125	177.02	2,125	177.02	2,444	203.57	
76	1,913	159.39	2,201	183.30	2,201	183.30	2,531	210.80	
77	1,984	165.30	2,282	190.10	2,282	190.10	2,624	218.61	
78	2,065	172.03	2,375	197.84	2,375	197.84	2,731	227.52	
79	2,157	179.67	2,480	206.62	2,480	206.62	2,853	237.62	
80	2,252	187.58	2,590	215.71	2,590	215.71	2,978	248.07	
81	2,374	197.78	2,731	227.45	2,731	227.45	3,140	261.57	
82	2,503	208.48	2,878	239.75	2,878	239.75	3,310	275.71	
83	2,637	219.67	3,033	252.63	3,033	252.63	3,488	290.52	
84	2,767	230.47	3,182	265.03	3,182	265.03	3,659	304.79	
85	2,840	236.56	3,266	272.04	3,266	272.04	3,756	312.84	
86	2,886	240.39	3,319	276.45	3,319	276.45	3,817	317.91	
87	2,933	244.28	3,372	280.92	3,372	280.92	3,878	323.06	
88	2,980	248.23	3,427	285.47	3,427	285.47	3,941	328.29	
89	3,028	252.24	3,482	290.08	3,482	290.08	4,005	333.59	
90	3,077	256.31	3,539	294.76	3,539	294.76	4,069	338.97	

ATTAINED AGE	PLAN <b>F</b> ZIP CODES 486-489								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	EFT
65	1,939	161.53	2,230	185.76	2,230	185.76	2,565	213.63	
66	1,939	161.53	2,230	185.76	2,230	185.76	2,565	213.63	
67	1,939	161.53	2,230	185.76	2,230	185.76	2,565	213.63	
68	1,939	161.53	2,230	185.76	2,230	185.76	2,565	213.63	
69	1,974	164.42	2,270	189.09	2,270	189.09	2,610	217.45	
70	2,022	168.44	2,325	193.71	2,325	193.71	2,674	222.77	
71	2,087	173.85	2,400	199.93	2,400	199.93	2,760	229.92	
72	2,161	179.98	2,485	206.98	2,485	206.98	2,857	238.03	
73	2,244	186.90	2,580	214.93	2,580	214.93	2,967	247.17	
74	2,332	194.30	2,682	223.44	2,682	223.44	3,085	256.96	
75	2,428	202.22	2,792	232.56	2,792	232.56	3,211	267.44	
76	2,509	209.02	2,886	240.38	2,886	240.38	3,319	276.43	
77	2,598	216.40	2,987	248.86	2,987	248.86	3,436	286.19	
78	2,699	224.84	3,104	258.56	3,104	258.56	3,570	297.35	
79	2,814	234.45	3,237	269.61	3,237	269.61	3,722	310.05	
80	2,934	244.38	3,374	281.04	3,374	281.04	3,880	323.20	
81	3,065	255.32	3,525	293.62	3,525	293.62	4,054	337.66	
82	3,201	266.67	3,681	306.67	3,681	306.67	4,234	352.67	
83	3,343	278.44	3,844	320.21	3,844	320.21	4,421	368.24	
84	3,489	290.66	4,013	334.26	4,013	334.26	4,615	384.40	
85	3,641	303.33	4,188	348.83	4,188	348.83	4,816	401.16	
86	3,801	316.63	4,371	364.13	4,371	364.13	5,027	418.75	
87	3,967	330.48	4,562	380.05	4,562	380.05	5,247	437.06	
88	4,140	344.88	4,761	396.62	4,761	396.62	5,476	456.11	
89	4,320	359.87	4,968	413.85	4,968	413.85	5,713	475.93	
90	4,507	375.47	5,184	431.79	5,184	431.79	5,961	496.55	

ATTAINED AGE	PLAN <b>G</b> ZIP CODES 486-489								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	EFT
65	1,456	121.29	1,674	139.48	1,674	139.48	1,926	160.41	
66	1,456	121.29	1,674	139.48	1,674	139.48	1,926	160.41	
67	1,456	121.29	1,674	139.48	1,674	139.48	1,926	160.41	
68	1,456	121.29	1,674	139.48	1,674	139.48	1,926	160.41	
69	1,489	124.01	1,712	142.62	1,712	142.62	1,969	164.01	
70	1,531	127.54	1,761	146.68	1,761	146.68	2,025	168.68	
71	1,586	132.10	1,824	151.91	1,824	151.91	2,097	174.70	
72	1,647	137.20	1,894	157.78	1,894	157.78	2,178	181.44	
73	1,716	142.90	1,973	164.34	1,973	164.34	2,269	188.99	
74	1,789	148.99	2,057	171.34	2,057	171.34	2,365	197.04	
75	1,867	155.49	2,147	178.81	2,147	178.81	2,469	205.63	
76	1,933	161.00	2,223	185.15	2,223	185.15	2,556	212.92	
77	2,004	166.97	2,305	192.02	2,305	192.02	2,651	220.82	
78	2,086	173.77	2,399	199.84	2,399	199.84	2,759	229.81	
79	2,179	181.49	2,506	208.71	2,506	208.71	2,881	240.02	
80	2,275	189.47	2,616	217.89	2,616	217.89	3,008	250.57	
81	2,398	199.78	2,758	229.75	2,758	229.75	3,172	264.21	
82	2,528	210.58	2,907	242.17	2,907	242.17	3,343	278.49	
83	2,664	221.89	3,063	255.18	3,063	255.18	3,523	293.46	
84	2,806	233.74	3,227	268.80	3,227	268.80	3,711	309.12	
85	2,955	246.14	3,398	283.06	3,398	283.06	3,908	325.52	
86	3,096	257.91	3,561	296.60	3,561	296.60	4,095	341.09	
87	3,244	270.20	3,730	310.74	3,730	310.74	4,290	357.35	
88	3,398	283.04	3,908	325.50	3,908	325.50	4,494	374.32	
89	3,559	296.45	4,093	340.92	4,093	340.92	4,707	392.05	
90	3,727	310.44	4,286	357.01	4,286	357.01	4,929	410.56	

ATTAINED AGE	PLAN <b>N</b> ZIP CODES 486-489								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	EFT
65	1,055	87.87	1,213	101.06	1,213	101.06	1,395	116.21	
66	1,073	89.39	1,234	102.80	1,234	102.80	1,419	118.22	
67	1,097	91.35	1,261	105.06	1,261	105.06	1,450	120.82	
68	1,121	93.42	1,290	107.43	1,290	107.43	1,483	123.54	
69	1,152	95.94	1,325	110.34	1,325	110.34	1,523	126.89	
70	1,203	100.19	1,383	115.22	1,383	115.22	1,591	132.50	
71	1,254	104.44	1,442	120.10	1,442	120.10	1,658	138.12	
72	1,310	109.16	1,507	125.53	1,507	125.53	1,733	144.36	
73	1,374	114.42	1,580	131.58	1,580	131.58	1,817	151.32	
74	1,441	120.04	1,657	138.04	1,657	138.04	1,906	158.75	
75	1,513	126.05	1,740	144.95	1,740	144.95	2,001	166.70	
76	1,578	131.48	1,815	151.20	1,815	151.20	2,087	173.89	
77	1,649	137.35	1,896	157.95	1,896	157.95	2,181	181.65	
78	1,728	143.97	1,988	165.57	1,988	165.57	2,286	190.40	
79	1,818	151.43	2,091	174.14	2,091	174.14	2,404	200.27	
80	1,911	159.20	2,198	183.08	2,198	183.08	2,528	210.54	
81	2,010	167.44	2,312	192.55	2,312	192.55	2,658	221.43	
82	2,113	176.02	2,430	202.42	2,430	202.42	2,795	232.78	
83	2,220	184.95	2,553	212.70	2,553	212.70	2,936	244.60	
84	2,332	194.26	2,682	223.40	2,682	223.40	3,084	256.91	
85	2,448	203.95	2,816	234.54	2,816	234.54	3,238	269.73	
86	2,543	211.82	2,924	243.59	2,924	243.59	3,363	280.13	
87	2,640	219.95	3,036	252.94	3,036	252.94	3,492	290.88	
88	2,741	228.34	3,152	262.59	3,152	262.59	3,625	301.98	
89	2,845	237.01	3,272	272.56	3,272	272.56	3,763	313.45	
90	2,953	245.97	3,396	282.86	3,396	282.86	3,905	325.29	

**The Capitol Life  
Insurance Company**

# Michigan

**Effective August 2022**

Household discount now available

**Reminder:**

- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates over age 90, refer to Outline of Coverage

**Need help?**

Contact the Agent Services team at **866-237-3010**, or go to **capitollife.com** (agent side).

ATTAINED AGE	PLAN <b>A</b> ZIP CODES 490-499								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	1,297	108.07	1,492	124.28	1,492	124.28	1,716	142.92	
66	1,297	108.07	1,492	124.28	1,492	124.28	1,716	142.92	
67	1,297	108.07	1,492	124.28	1,492	124.28	1,716	142.92	
68	1,297	108.07	1,492	124.28	1,492	124.28	1,716	142.92	
69	1,327	110.50	1,525	127.07	1,525	127.07	1,754	146.13	
70	1,364	113.64	1,569	130.69	1,569	130.69	1,804	150.29	
71	1,413	117.70	1,625	135.35	1,625	135.35	1,869	155.66	
72	1,468	122.24	1,688	140.58	1,688	140.58	1,941	161.67	
73	1,529	127.33	1,758	146.43	1,758	146.43	2,022	168.39	
74	1,594	132.75	1,833	152.66	1,833	152.66	2,108	175.56	
75	1,663	138.54	1,913	159.32	1,913	159.32	2,199	183.22	
76	1,722	143.45	1,980	164.97	1,980	164.97	2,278	189.72	
77	1,786	148.77	2,054	171.09	2,054	171.09	2,362	196.75	
78	1,859	154.83	2,138	178.06	2,138	178.06	2,458	204.76	
79	1,941	161.70	2,232	185.96	2,232	185.96	2,567	213.86	
80	2,027	168.82	2,331	194.14	2,331	194.14	2,680	223.26	
81	2,137	178.01	2,457	204.71	2,457	204.71	2,826	235.41	
82	2,252	187.63	2,590	215.77	2,590	215.77	2,979	248.14	
83	2,373	197.71	2,729	227.36	2,729	227.36	3,139	261.47	
84	2,490	207.42	2,864	238.53	2,864	238.53	3,293	274.31	
85	2,556	212.90	2,939	244.83	2,939	244.83	3,380	281.56	
86	2,597	216.35	2,987	248.80	2,987	248.80	3,435	286.12	
87	2,639	219.85	3,035	252.83	3,035	252.83	3,490	290.76	
88	2,682	223.41	3,084	256.92	3,084	256.92	3,547	295.46	
89	2,725	227.02	3,134	261.07	3,134	261.07	3,604	300.23	
90	2,769	230.68	3,185	265.28	3,185	265.28	3,662	305.08	

ATTAINED AGE	PLAN <b>F</b> ZIP CODES 490-499								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	1,745	145.38	2,007	167.19	2,007	167.19	2,308	192.26	
66	1,745	145.38	2,007	167.19	2,007	167.19	2,308	192.26	
67	1,745	145.38	2,007	167.19	2,007	167.19	2,308	192.26	
68	1,745	145.38	2,007	167.19	2,007	167.19	2,308	192.26	
69	1,776	147.98	2,043	170.18	2,043	170.18	2,349	195.70	
70	1,820	151.60	2,093	174.34	2,093	174.34	2,407	200.49	
71	1,878	156.47	2,160	179.94	2,160	179.94	2,484	206.93	
72	1,945	161.98	2,236	186.28	2,236	186.28	2,572	214.22	
73	2,019	168.21	2,322	193.44	2,322	193.44	2,671	222.45	
74	2,099	174.87	2,414	201.10	2,414	201.10	2,776	231.26	
75	2,185	182.00	2,513	209.30	2,513	209.30	2,890	240.70	
76	2,258	188.12	2,597	216.34	2,597	216.34	2,987	248.79	
77	2,338	194.76	2,689	223.97	2,689	223.97	3,092	257.57	
78	2,429	202.35	2,794	232.71	2,794	232.71	3,213	267.61	
79	2,533	211.00	2,913	242.65	2,913	242.65	3,350	279.05	
80	2,640	219.95	3,036	252.94	3,036	252.94	3,492	290.88	
81	2,759	229.79	3,172	264.26	3,172	264.26	3,648	303.90	
82	2,881	240.00	3,313	276.00	3,313	276.00	3,810	317.40	
83	3,008	250.60	3,460	288.19	3,460	288.19	3,979	331.42	
84	3,140	261.59	3,611	300.83	3,611	300.83	4,153	345.96	
85	3,277	273.00	3,769	313.95	3,769	313.95	4,334	361.04	
86	3,421	284.97	3,934	327.72	3,934	327.72	4,524	376.87	
87	3,571	297.43	4,106	342.04	4,106	342.04	4,722	393.35	
88	3,726	310.39	4,285	356.95	4,285	356.95	4,928	410.50	
89	3,888	323.89	4,471	372.47	4,471	372.47	5,142	428.34	
90	4,057	337.92	4,665	388.61	4,665	388.61	5,365	446.90	

ATTAINED AGE	PLAN <b>G</b> ZIP CODES 490-499								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	1,310	109.16	1,507	125.53	1,507	125.53	1,733	144.37	
66	1,310	109.16	1,507	125.53	1,507	125.53	1,733	144.37	
67	1,310	109.16	1,507	125.53	1,507	125.53	1,733	144.37	
68	1,310	109.16	1,507	125.53	1,507	125.53	1,733	144.37	
69	1,340	111.61	1,541	128.36	1,541	128.36	1,772	147.61	
70	1,378	114.79	1,585	132.01	1,585	132.01	1,822	151.81	
71	1,427	118.89	1,641	136.72	1,641	136.72	1,888	157.23	
72	1,482	123.48	1,705	142.00	1,705	142.00	1,960	163.30	
73	1,544	128.61	1,776	147.91	1,776	147.91	2,042	170.09	
74	1,610	134.09	1,851	154.20	1,851	154.20	2,129	177.33	
75	1,680	139.94	1,932	160.93	1,932	160.93	2,222	185.07	
76	1,740	144.90	2,000	166.64	2,000	166.64	2,301	191.63	
77	1,804	150.27	2,075	172.82	2,075	172.82	2,386	198.74	
78	1,877	156.39	2,159	179.85	2,159	179.85	2,483	206.83	
79	1,961	163.34	2,255	187.84	2,255	187.84	2,593	216.01	
80	2,047	170.52	2,354	196.10	2,354	196.10	2,707	225.52	
81	2,159	179.80	2,482	206.77	2,482	206.77	2,855	237.79	
82	2,275	189.52	2,616	217.95	2,616	217.95	3,009	250.64	
83	2,397	199.70	2,757	229.66	2,757	229.66	3,171	264.11	
84	2,525	210.36	2,904	241.92	2,904	241.92	3,340	278.21	
85	2,659	221.53	3,058	254.76	3,058	254.76	3,517	292.97	
86	2,787	232.12	3,205	266.94	3,205	266.94	3,685	306.98	
87	2,919	243.18	3,357	279.66	3,357	279.66	3,861	321.61	
88	3,058	254.74	3,517	292.95	3,517	292.95	4,044	336.89	
89	3,203	266.80	3,683	306.82	3,683	306.82	4,236	352.85	
90	3,354	279.40	3,857	321.31	3,857	321.31	4,436	369.51	

ATTAINED AGE	PLAN <b>N</b> ZIP CODES 490-499								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	949	79.09	1,092	90.95	1,092	90.95	1,256	104.59	
66	966	80.45	1,111	92.52	1,111	92.52	1,277	106.40	
67	987	82.22	1,135	94.55	1,135	94.55	1,305	108.73	
68	1,009	84.07	1,161	96.69	1,161	96.69	1,335	111.19	
69	1,037	86.35	1,192	99.30	1,192	99.30	1,371	114.20	
70	1,083	90.17	1,245	103.70	1,245	103.70	1,432	119.25	
71	1,128	93.99	1,298	108.09	1,298	108.09	1,492	124.31	
72	1,179	98.24	1,356	112.98	1,356	112.98	1,560	129.93	
73	1,236	102.98	1,422	118.42	1,422	118.42	1,635	136.19	
74	1,297	108.03	1,491	124.24	1,491	124.24	1,715	142.87	
75	1,362	113.44	1,566	130.46	1,566	130.46	1,801	150.03	
76	1,421	118.33	1,634	136.08	1,634	136.08	1,879	156.50	
77	1,484	123.61	1,707	142.16	1,707	142.16	1,963	163.48	
78	1,556	129.57	1,789	149.01	1,789	149.01	2,057	171.36	
79	1,636	136.29	1,882	156.73	1,882	156.73	2,164	180.24	
80	1,720	143.28	1,978	164.77	1,978	164.77	2,275	189.49	
81	1,809	150.69	2,080	173.30	2,080	173.30	2,392	199.29	
82	1,902	158.41	2,187	182.18	2,187	182.18	2,515	209.50	
83	1,998	166.46	2,298	191.43	2,298	191.43	2,643	220.14	
84	2,099	174.83	2,414	201.06	2,414	201.06	2,776	231.22	
85	2,204	183.56	2,534	211.09	2,534	211.09	2,914	242.75	
86	2,289	190.64	2,632	219.23	2,632	219.23	3,027	252.12	
87	2,376	197.95	2,733	227.64	2,733	227.64	3,143	261.79	
88	2,467	205.51	2,837	236.33	2,837	236.33	3,263	271.78	
89	2,561	213.31	2,945	245.31	2,945	245.31	3,387	282.10	
90	2,658	221.37	3,056	254.58	3,056	254.58	3,515	292.76	