

<b>\$250 Deductible</b>		<b>Area</b>																	
<b>Age</b>	<b>Sex</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>
2-19	Male	2.75	2.91	3.08	3.24	3.40	3.60	3.80	4.00	4.25	4.49	4.73	5.01	5.30	5.58	5.90	6.26	6.63	6.99
20-24	Male	3.18	3.37	3.55	3.74	3.93	4.17	4.40	4.64	4.92	5.21	5.49	5.82	6.15	6.48	6.86	7.28	7.71	8.13
25-29	Male	2.93	3.11	3.28	3.45	3.63	3.84	4.06	4.28	4.54	4.80	5.06	5.36	5.66	5.97	6.31	6.70	7.09	7.48
30-34	Male	3.74	3.95	4.16	4.37	4.58	4.84	5.10	5.36	5.67	5.99	6.30	6.67	7.03	7.40	7.81	8.29	8.76	9.23
35-39	Male	4.38	4.63	4.88	5.13	5.38	5.69	6.00	6.31	6.69	7.06	7.44	7.88	8.31	8.75	9.25	9.81	10.38	10.94
40-44	Male	5.18	5.48	5.79	6.09	6.39	6.77	7.15	7.52	7.98	8.43	8.88	9.41	9.94	10.47	11.07	11.75	12.43	13.11
45-49	Male	6.45	6.84	7.22	7.61	7.99	8.47	8.95	9.43	10.01	10.58	11.16	11.83	12.50	13.18	13.94	14.81	15.67	16.54
50-54	Male	8.14	8.63	9.13	9.62	10.11	10.73	11.34	11.96	12.70	13.44	14.18	15.04	15.90	16.76	17.75	18.86	19.97	21.08
55-59	Male	10.49	11.14	11.78	12.42	13.07	13.87	14.68	15.49	16.45	17.42	18.39	19.51	20.64	21.77	23.06	24.51	25.96	27.41
60-64	Male	13.24	14.06	14.88	15.70	16.52	17.55	18.58	19.60	20.84	22.07	23.30	24.74	26.18	27.62	29.26	31.11	32.96	34.80
2-19	Female	3.07	3.25	3.43	3.61	3.79	4.02	4.25	4.47	4.75	5.02	5.29	5.61	5.93	6.24	6.61	7.02	7.43	7.83
20-24	Female	3.50	3.71	3.92	4.13	4.34	4.60	4.86	5.12	5.44	5.75	6.07	6.43	6.80	7.17	7.59	8.06	8.53	9.00
25-29	Female	3.26	3.45	3.65	3.84	4.03	4.28	4.52	4.76	5.05	5.34	5.63	5.97	6.31	6.65	7.04	7.48	7.91	8.35
30-34	Female	4.00	4.23	4.45	4.68	4.91	5.19	5.47	5.75	6.09	6.43	6.77	7.16	7.56	7.96	8.41	8.92	9.42	9.93
35-39	Female	4.47	4.72	4.98	5.23	5.49	5.81	6.13	6.45	6.83	7.22	7.60	8.05	8.50	8.94	9.46	10.03	10.61	11.18
40-44	Female	5.30	5.61	5.92	6.23	6.54	6.93	7.32	7.71	8.17	8.64	9.10	9.64	10.18	10.73	11.35	12.04	12.74	13.44
45-49	Female	6.20	6.57	6.94	7.31	7.67	8.13	8.59	9.05	9.60	10.16	10.71	11.35	12.00	12.64	13.38	14.20	15.03	15.86
50-54	Female	7.75	8.21	8.68	9.15	9.62	10.20	10.78	11.37	12.07	12.77	13.47	14.29	15.11	15.93	16.86	17.91	18.97	20.02
55-59	Female	9.33	9.90	10.47	11.04	11.61	12.32	13.03	13.75	14.60	15.45	16.31	17.31	18.30	19.30	20.44	21.72	23.00	24.29
60-64	Female	11.18	11.87	12.55	13.24	13.93	14.79	15.65	16.52	17.55	18.58	19.62	20.82	22.03	23.23	24.61	26.16	27.71	29.26
Per Child		2.25	2.38	2.52	2.65	2.79	2.95	3.12	3.29	3.49	3.69	3.89	4.13	4.36	4.60	4.86	5.17	5.47	5.77

<b>\$500 Deductible</b>		<b>Area</b>																	
<b>Age</b>	<b>Sex</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>
2-19	Male	2.08	2.19	2.31	2.43	2.55	2.70	2.84	2.99	3.17	3.34	3.52	3.73	3.93	4.14	4.37	4.64	4.90	5.17
20-24	Male	2.39	2.53	2.67	2.80	2.94	3.11	3.29	3.46	3.67	3.87	4.08	4.32	4.56	4.81	5.08	5.39	5.70	6.01
25-29	Male	2.20	2.32	2.45	2.57	2.70	2.86	3.01	3.17	3.36	3.55	3.74	3.96	4.18	4.40	4.65	4.93	5.21	5.50
30-34	Male	2.86	3.01	3.17	3.32	3.47	3.66	3.85	4.04	4.27	4.50	4.73	4.99	5.26	5.53	5.83	6.18	6.52	6.86
35-39	Male	3.33	3.51	3.69	3.87	4.05	4.28	4.51	4.74	5.01	5.29	5.56	5.88	6.20	6.52	6.88	7.29	7.70	8.11
40-44	Male	3.90	4.12	4.34	4.56	4.78	5.05	5.33	5.60	5.93	6.26	6.59	6.97	7.36	7.74	8.18	8.67	9.17	9.66
45-49	Male	4.86	5.14	5.42	5.70	5.98	6.34	6.69	7.04	7.46	7.88	8.31	8.80	9.29	9.78	10.34	10.98	11.61	12.24
50-54	Male	6.06	6.42	6.78	7.14	7.50	7.94	8.39	8.84	9.38	9.92	10.46	11.08	11.71	12.34	13.06	13.86	14.67	15.48
55-59	Male	7.79	8.26	8.73	9.20	9.67	10.25	10.84	11.43	12.13	12.84	13.54	14.37	15.19	16.01	16.95	18.01	19.07	20.13
60-64	Male	9.78	10.38	10.98	11.58	12.18	12.93	13.68	14.43	15.33	16.22	17.12	18.17	19.22	20.27	21.46	22.81	24.16	25.51
2-19	Female	2.31	2.44	2.57	2.71	2.84	3.01	3.17	3.34	3.54	3.74	3.94	4.17	4.40	4.63	4.90	5.20	5.50	5.80
20-24	Female	2.62	2.77	2.93	3.08	3.23	3.42	3.62	3.81	4.04	4.27	4.50	4.76	5.03	5.30	5.61	5.95	6.29	6.64
25-29	Female	2.44	2.58	2.72	2.86	3.01	3.18	3.36	3.53	3.75	3.96	4.17	4.42	4.67	4.91	5.20	5.51	5.83	6.15
30-34	Female	3.04	3.21	3.37	3.54	3.70	3.90	4.11	4.31	4.56	4.81	5.05	5.34	5.63	5.91	6.24	6.61	6.98	7.35
35-39	Female	3.39	3.57	3.76	3.94	4.13	4.36	4.60	4.83	5.11	5.39	5.67	5.99	6.32	6.64	7.02	7.44	7.86	8.27
40-44	Female	3.97	4.20	4.42	4.64	4.87	5.15	5.43	5.71	6.04	6.38	6.72	7.11	7.50	7.89	8.34	8.84	9.35	9.85
45-49	Female	4.67	4.94	5.21	5.47	5.74	6.08	6.42	6.75	7.16	7.56	7.96	8.43	8.90	9.37	9.91	10.52	11.12	11.73
50-54	Female	5.78	6.12	6.46	6.80	7.14	7.57	7.99	8.42	8.93	9.44	9.95	10.55	11.14	11.74	12.42	13.18	13.95	14.72
55-59	Female	6.94	7.35	7.77	8.18	8.60	9.12	9.64	10.16	10.78	11.40	12.03	12.75	13.48	14.21	15.04	15.97	16.91	17.84
60-64	Female	8.28	8.78	9.28	9.79	10.29	10.92	11.54	12.17	12.92	13.68	14.43	15.31	16.19	17.07	18.07	19.20	20.33	21.46
Per Child		1.68	1.78	1.88	1.98	2.07	2.20	2.32	2.44	2.59	2.73	2.88	3.05	3.22	3.39	3.59	3.81	4.03	4.25

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09 for the 80% Coinsurance Option. Please call your agent or check online at [www.hpainsurance.com](http://www.hpainsurance.com) for the rates effective 7/1/09. The \$5,000 deductible and 50% Coinsurance Option rates are available online. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.

\*The daily rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$.17 cents per dependent child; \$.25 cents per person in age bands 2-29; and \$.50 cents per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

\*\* Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

\$1,000 Deductible		Area																	
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	1.44	1.52	1.59	1.67	1.75	1.84	1.94	2.04	2.15	2.27	2.38	2.52	2.65	2.79	2.94	3.11	3.28	3.46
20-24	Male	1.64	1.73	1.82	1.91	2.00	2.11	2.23	2.34	2.47	2.61	2.74	2.90	3.06	3.22	3.39	3.60	3.80	4.00
25-29	Male	1.52	1.60	1.69	1.77	1.85	1.95	2.05	2.16	2.28	2.40	2.53	2.67	2.81	2.96	3.12	3.31	3.49	3.68
30-34	Male	2.04	2.14	2.24	2.34	2.44	2.57	2.69	2.82	2.97	3.11	3.26	3.44	3.61	3.79	3.99	4.21	4.43	4.66
35-39	Male	2.33	2.44	2.56	2.68	2.80	2.95	3.09	3.24	3.42	3.59	3.77	3.98	4.18	4.39	4.62	4.89	5.15	5.42
40-44	Male	2.72	2.86	3.01	3.15	3.29	3.47	3.65	3.83	4.05	4.26	4.47	4.73	4.98	5.23	5.51	5.84	6.16	6.48
45-49	Male	3.32	3.50	3.68	3.86	4.04	4.27	4.50	4.72	5.00	5.27	5.54	5.86	6.18	6.49	6.86	7.27	7.68	8.08
50-54	Male	4.12	4.36	4.59	4.82	5.06	5.35	5.64	5.93	6.29	6.64	6.99	7.40	7.80	8.21	8.68	9.21	9.73	10.26
55-59	Male	5.23	5.54	5.84	6.15	6.45	6.84	7.22	7.60	8.06	8.52	8.97	9.51	10.04	10.58	11.19	11.87	12.56	13.25
60-64	Male	6.53	6.92	7.31	7.70	8.09	8.58	9.07	9.55	10.14	10.72	11.30	11.99	12.67	13.35	14.13	15.00	15.88	16.76
2-19	Female	1.58	1.67	1.75	1.84	1.93	2.03	2.14	2.25	2.38	2.51	2.63	2.79	2.94	3.09	3.26	3.45	3.64	3.84
20-24	Female	1.79	1.89	1.99	2.09	2.19	2.32	2.44	2.57	2.72	2.86	3.01	3.19	3.36	3.54	3.74	3.96	4.18	4.41
25-29	Female	1.67	1.76	1.86	1.95	2.04	2.15	2.27	2.38	2.52	2.66	2.80	2.96	3.12	3.28	3.46	3.67	3.88	4.08
30-34	Female	2.16	2.26	2.37	2.48	2.58	2.72	2.85	2.98	3.14	3.30	3.46	3.65	3.84	4.02	4.24	4.48	4.72	4.96
35-39	Female	2.38	2.50	2.62	2.74	2.86	3.01	3.16	3.32	3.50	3.68	3.86	4.07	4.28	4.50	4.74	5.01	5.28	5.56
40-44	Female	2.77	2.92	3.06	3.21	3.36	3.54	3.72	3.91	4.13	4.35	4.57	4.82	5.08	5.33	5.63	5.96	6.29	6.62
45-49	Female	3.20	3.38	3.55	3.73	3.90	4.12	4.34	4.56	4.82	5.08	5.34	5.65	5.95	6.26	6.61	7.00	7.39	7.79
50-54	Female	3.93	4.15	4.37	4.60	4.82	5.09	5.37	5.65	5.98	6.31	6.64	7.03	7.42	7.81	8.25	8.75	9.24	9.74
55-59	Female	4.69	4.96	5.23	5.50	5.77	6.11	6.44	6.78	7.19	7.59	8.00	8.47	8.94	9.42	9.96	10.56	11.17	11.78
60-64	Female	5.55	5.87	6.20	6.52	6.85	7.26	7.66	8.07	8.56	9.05	9.53	10.10	10.67	11.24	11.89	12.63	13.36	14.09
Per Child		1.15	1.21	1.28	1.34	1.40	1.48	1.56	1.64	1.73	1.83	1.92	2.03	2.14	2.25	2.38	2.52	2.66	2.81

\$2,500 Deductible		Area																	
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	1.14	1.20	1.25	1.31	1.37	1.44	1.51	1.58	1.67	1.75	1.84	1.94	2.04	2.14	2.26	2.38	2.51	2.64
20-24	Male	1.30	1.37	1.43	1.50	1.57	1.66	1.74	1.82	1.93	2.03	2.13	2.25	2.37	2.48	2.62	2.77	2.92	3.08
25-29	Male	1.20	1.26	1.32	1.38	1.44	1.52	1.60	1.67	1.76	1.86	1.95	2.06	2.16	2.27	2.39	2.53	2.67	2.81
30-34	Male	1.65	1.72	1.80	1.87	1.95	2.04	2.13	2.23	2.34	2.45	2.56	2.69	2.82	2.95	3.10	3.26	3.43	3.60
35-39	Male	1.87	1.96	2.05	2.14	2.23	2.34	2.45	2.56	2.69	2.82	2.96	3.11	3.27	3.42	3.60	3.80	4.00	4.20
40-44	Male	2.16	2.26	2.37	2.48	2.58	2.72	2.85	2.98	3.14	3.30	3.46	3.65	3.84	4.02	4.24	4.48	4.72	4.96
45-49	Male	2.62	2.76	2.89	3.03	3.17	3.34	3.51	3.68	3.88	4.09	4.29	4.53	4.77	5.01	5.29	5.59	5.90	6.21
50-54	Male	3.20	3.38	3.55	3.73	3.90	4.12	4.34	4.56	4.82	5.08	5.34	5.65	5.95	6.26	6.61	7.00	7.39	7.79
55-59	Male	4.04	4.27	4.50	4.73	4.96	5.24	5.53	5.81	6.16	6.50	6.84	7.24	7.64	8.04	8.50	9.01	9.53	10.04
60-64	Male	5.00	5.29	5.58	5.87	6.16	6.53	6.89	7.25	7.69	8.12	8.56	9.07	9.57	10.08	10.66	11.32	11.97	12.62
2-19	Female	1.25	1.31	1.38	1.44	1.51	1.59	1.67	1.75	1.85	1.94	2.04	2.15	2.26	2.38	2.51	2.65	2.80	2.94
20-24	Female	1.39	1.46	1.54	1.61	1.68	1.78	1.87	1.96	2.07	2.18	2.29	2.42	2.55	2.68	2.83	2.99	3.16	3.32
25-29	Female	1.32	1.39	1.46	1.53	1.60	1.68	1.77	1.85	1.96	2.06	2.17	2.29	2.41	2.53	2.67	2.82	2.98	3.13
30-34	Female	1.73	1.81	1.89	1.97	2.05	2.15	2.25	2.35	2.47	2.59	2.70	2.84	2.98	3.12	3.28	3.46	3.64	3.82
35-39	Female	1.89	1.98	2.07	2.16	2.25	2.36	2.48	2.59	2.72	2.86	2.99	3.15	3.31	3.47	3.64	3.85	4.05	4.25
40-44	Female	2.20	2.30	2.41	2.52	2.63	2.77	2.91	3.04	3.21	3.37	3.54	3.73	3.92	4.11	4.33	4.57	4.82	5.07
45-49	Female	2.53	2.66	2.79	2.92	3.05	3.22	3.38	3.54	3.74	3.94	4.13	4.36	4.59	4.82	5.08	5.37	5.67	5.96
50-54	Female	3.07	3.24	3.41	3.57	3.74	3.95	4.15	4.36	4.61	4.86	5.11	5.40	5.69	5.98	6.31	6.68	7.06	7.43
55-59	Female	3.64	3.84	4.04	4.25	4.45	4.70	4.95	5.21	5.51	5.82	6.12	6.47	6.83	7.18	7.59	8.04	8.50	8.95
60-64	Female	4.28	4.53	4.77	5.02	5.26	5.57	5.87	6.18	6.54	6.91	7.28	7.70	8.13	8.56	9.05	9.59	10.14	10.69
Per Child		0.92	0.96	1.01	1.06	1.11	1.17	1.23	1.29	1.36	1.43	1.51	1.59	1.68	1.76	1.86	1.96	2.07	2.18

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09 for the 80% Coinsurance Option. Please call your agent or check online at [www.hpainsurance.com](http://www.hpainsurance.com) for the rates effective 7/1/09. The \$5,000 deductible and 50% Coinsurance Option rates are available online. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.

\*The daily rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$.17 cents per dependent child; \$.25 cents per person in age bands 2-29; and \$.50 cents per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

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\$250 Deductible			Area																
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	101.17	107.21	113.25	119.30	125.34	132.89	140.45	148.00	157.07	166.13	175.20	185.77	196.35	206.92	219.01	232.61	246.20	259.80
20-24	Male	117.03	124.10	131.16	138.23	145.30	154.13	162.96	171.80	182.40	193.00	203.60	215.96	228.33	240.70	254.83	270.73	286.63	302.53
25-29	Male	107.97	114.45	120.93	127.41	133.89	142.00	150.10	158.20	167.92	177.65	187.37	198.71	210.05	221.40	234.36	248.94	263.53	278.11
30-34	Male	136.24	144.06	151.88	159.71	167.53	177.31	187.08	196.86	208.59	220.33	232.06	245.75	259.44	273.12	288.77	306.37	323.97	341.57
35-39	Male	160.03	169.39	178.75	188.11	197.46	209.16	220.86	232.55	246.59	260.62	274.66	291.03	307.41	323.78	342.50	363.55	384.60	405.66
40-44	Male	190.25	201.56	212.86	224.17	235.48	249.61	263.74	277.88	294.84	311.79	328.75	348.54	368.33	388.11	410.73	436.17	461.61	487.05
45-49	Male	237.84	252.22	266.59	280.97	295.35	313.32	331.29	349.26	370.82	392.39	413.96	439.11	464.27	489.43	518.19	550.53	582.88	615.23
50-54	Male	300.91	319.36	337.81	356.25	374.70	397.76	420.81	443.87	471.54	499.21	526.88	559.16	591.44	623.72	660.61	702.12	743.62	785.13
55-59	Male	388.92	413.04	437.17	461.29	485.41	515.57	545.72	575.88	612.06	648.25	684.43	726.65	768.87	811.08	859.33	913.61	967.89	1022.17
60-64	Male	491.65	522.40	553.15	583.91	614.66	653.10	691.54	729.98	776.10	822.23	868.36	922.17	975.99	1029.80	1091.31	1160.50	1229.69	1298.88
2-19	Female	112.88	119.68	126.47	133.27	140.07	148.57	157.07	165.57	175.76	185.96	196.16	208.06	219.95	231.85	245.45	260.74	276.04	291.34
20-24	Female	129.12	136.96	144.81	152.66	160.50	170.31	180.12	189.93	201.70	213.47	225.23	238.97	252.70	266.43	282.12	299.77	317.43	335.08
25-29	Female	120.05	127.31	134.58	141.84	149.10	158.18	167.25	176.33	187.22	198.11	209.01	221.71	234.42	247.13	261.65	277.99	294.33	310.67
30-34	Female	146.06	154.52	162.97	171.43	179.88	190.45	201.02	211.59	224.27	236.96	249.64	264.44	279.23	294.03	310.94	329.97	348.99	368.02
35-39	Female	163.43	173.01	182.59	192.16	201.74	213.71	225.68	237.65	252.02	266.38	280.74	297.50	314.26	331.02	350.17	371.72	393.27	414.81
40-44	Female	194.78	206.38	217.98	229.58	241.18	255.68	270.18	284.67	302.07	319.47	336.87	357.17	377.46	397.76	420.96	447.06	473.16	499.25
45-49	Female	228.40	242.17	255.93	269.70	283.47	300.68	317.89	335.10	355.75	376.40	397.05	421.14	445.24	469.33	496.87	527.84	558.82	589.80
50-54	Female	286.18	303.68	321.18	338.67	356.17	378.04	399.91	421.78	448.02	474.26	500.51	531.13	561.74	592.36	627.35	666.72	706.08	745.45
55-59	Female	345.48	366.80	388.13	409.45	430.77	457.42	484.07	510.72	542.71	574.69	606.67	643.98	681.30	718.61	761.25	809.22	857.20	905.17
60-64	Female	414.60	440.38	466.16	491.94	517.72	549.95	582.18	614.40	653.07	691.74	730.41	775.53	820.65	865.76	917.32	975.33	1033.34	1091.34
Per Child		82.81	87.82	92.84	97.86	102.88	109.16	115.43	121.71	129.24	136.77	144.30	153.08	161.87	170.65	180.69	191.98	203.28	214.57

\$500 Deductible			Area																
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	75.86	80.27	84.68	89.09	93.50	99.02	104.53	110.04	116.66	123.28	129.89	137.61	145.33	153.05	161.87	171.79	181.71	191.64
20-24	Male	87.57	92.74	97.90	103.07	108.23	114.69	121.15	127.61	135.36	143.10	150.85	159.89	168.93	177.97	188.31	199.93	211.55	223.18
25-29	Male	80.40	85.10	89.80	94.50	99.21	105.09	110.96	116.84	123.90	130.95	138.01	146.24	154.47	162.70	172.10	182.68	193.26	203.85
30-34	Male	103.38	109.08	114.78	120.49	126.19	133.32	140.44	147.57	156.12	164.68	173.23	183.21	193.19	203.17	214.57	227.40	240.23	253.06
35-39	Male	120.75	127.58	134.40	141.22	148.05	156.57	165.10	173.63	183.87	194.10	204.33	216.27	228.21	240.15	253.80	269.15	284.50	299.85
40-44	Male	142.28	150.49	158.71	166.92	175.13	185.40	195.66	205.92	218.24	230.56	242.88	257.25	271.62	285.99	302.41	320.89	339.37	357.84
45-49	Male	178.16	188.69	199.22	209.74	220.27	233.43	246.59	259.75	275.54	291.33	307.12	325.54	343.96	362.38	383.43	407.12	430.81	454.49
50-54	Male	223.11	236.54	249.96	263.39	276.82	293.60	310.38	327.16	347.30	367.44	387.58	411.08	434.58	458.07	484.93	515.13	545.34	575.55
55-59	Male	287.70	305.29	322.88	340.48	358.07	380.06	402.05	424.04	450.43	476.82	503.21	534.00	564.79	595.58	630.76	670.35	709.93	749.52
60-64	Male	362.48	384.90	407.32	429.73	452.15	480.17	508.20	536.22	569.85	603.47	637.10	676.33	715.56	754.79	799.63	850.07	900.51	950.95
2-19	Female	84.55	89.52	94.49	99.46	104.43	110.65	116.86	123.07	130.53	137.99	145.44	154.14	162.84	171.54	181.48	192.67	203.85	215.04
20-24	Female	96.26	101.98	107.71	113.44	119.16	126.32	133.48	140.64	149.23	157.82	166.41	176.43	186.45	196.47	207.92	220.81	233.69	246.57
25-29	Female	89.46	94.75	100.04	105.32	110.61	117.22	123.83	130.44	138.37	146.30	154.23	163.49	172.74	181.99	192.57	204.47	216.37	228.26
30-34	Female	110.18	116.32	122.46	128.60	134.74	142.42	150.09	157.77	166.98	176.19	185.40	196.15	206.89	217.64	229.92	243.74	257.55	271.37
35-39	Female	123.02	129.99	136.96	143.93	150.90	159.61	168.32	177.03	187.48	197.94	208.39	220.59	232.78	244.98	258.92	274.60	290.28	305.96
40-44	Female	144.93	153.31	161.69	170.07	178.46	188.93	199.41	209.89	222.46	235.04	247.61	262.28	276.95	291.62	308.38	327.24	346.10	364.96
45-49	Female	170.99	181.05	191.12	201.18	211.24	223.82	236.40	248.98	264.08	279.17	294.27	311.88	329.49	347.10	367.23	389.87	412.52	435.16
50-54	Female	212.53	225.28	238.02	250.77	263.51	279.44	295.37	311.30	330.42	349.53	368.65	390.95	413.25	435.56	461.05	489.72	518.39	547.07
55-59	Female	255.97	271.52	287.06	302.61	318.15	337.59	357.02	376.45	399.77	423.09	446.41	473.62	500.82	528.03	559.12	594.10	629.08	664.06
60-64	Female	306.20	324.99	343.78	362.56	381.35	404.84	428.32	451.80	479.98	508.17	536.35	569.22	602.10	634.98	672.55	714.83	757.10	799.37
Per Child		61.65	65.31	68.96	72.62	76.27	80.84	85.41	89.98	95.46	100.95	106.43	112.83	119.22	125.62	132.93	141.15	149.38	157.60

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09 for the 80% Coinsurance Option. Please call your agent or check online at [www.hpainsurance.com](http://www.hpainsurance.com) for the rates effective 7/1/09. The \$5,000 deductible and 50% Coinsurance Option rates are available online. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.

\*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$5 per dependent child; \$7.50 per person in age bands 2-29; and \$15 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

\*\*Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

\$1,000 Deductible			Area																
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	52.07	54.94	57.82	60.69	63.57	67.16	70.76	74.35	78.66	82.98	87.29	92.32	97.35	102.39	108.14	114.61	121.08	127.55
20-24	Male	59.62	62.98	66.35	69.71	73.07	77.28	81.48	85.68	90.73	95.77	100.81	106.70	112.58	118.47	125.19	132.76	140.33	147.89
25-29	Male	55.09	58.16	61.23	64.30	67.37	71.21	75.05	78.88	83.49	88.10	92.70	98.07	103.45	108.82	114.96	121.87	128.78	135.68
30-34	Male	72.79	76.52	80.24	83.97	87.70	92.36	97.02	101.68	107.27	112.87	118.46	124.98	131.51	138.03	145.49	153.88	162.26	170.65
35-39	Male	83.36	87.77	92.18	96.59	101.00	106.52	112.03	117.54	124.16	130.78	137.39	145.11	152.83	160.55	169.37	179.29	189.21	199.14
40-44	Male	98.09	103.45	108.81	114.18	119.54	126.24	132.94	139.64	147.68	155.72	163.76	173.14	182.53	191.91	202.63	214.69	226.75	238.81
45-49	Male	120.38	127.18	133.97	140.77	147.57	156.07	164.57	173.07	183.26	193.46	203.66	215.56	227.45	239.35	252.95	268.24	283.54	298.84
50-54	Male	150.59	159.34	168.09	176.84	185.58	196.52	207.45	218.39	231.51	244.63	257.75	273.06	288.37	303.68	321.18	340.86	360.54	380.22
55-59	Male	192.14	203.57	215.00	226.42	237.85	252.14	266.42	280.71	297.85	314.99	332.14	352.14	372.13	392.13	414.99	440.70	466.42	492.13
60-64	Male	240.86	255.43	270.00	284.58	299.15	317.36	335.58	353.79	375.65	397.51	419.36	444.87	470.37	495.87	525.01	557.80	590.58	623.37
2-19	Female	57.36	60.57	63.79	67.01	70.22	74.24	78.26	82.28	87.11	91.93	96.76	102.39	108.02	113.64	120.08	127.31	134.55	141.79
20-24	Female	65.29	69.02	72.74	76.47	80.20	84.86	89.52	94.18	99.77	105.37	110.96	117.48	124.01	130.53	137.99	146.38	154.76	163.15
25-29	Female	60.75	64.19	67.63	71.06	74.50	78.79	83.09	87.38	92.54	97.69	102.84	108.86	114.87	120.88	127.75	135.48	143.21	150.94
30-34	Female	76.94	80.94	84.93	88.93	92.93	97.92	102.92	107.91	113.91	119.90	125.90	132.89	139.88	146.88	154.87	163.86	172.85	181.84
35-39	Female	85.25	89.78	94.32	98.85	103.38	109.05	114.71	120.38	127.18	133.97	140.77	148.70	156.64	164.57	173.63	183.83	194.03	204.22
40-44	Female	99.98	105.46	110.95	116.43	121.91	128.77	135.62	142.47	150.70	158.92	167.14	176.74	186.33	195.93	206.89	219.23	231.57	243.90
45-49	Female	116.22	122.75	129.28	135.81	142.34	150.51	158.67	166.83	176.63	186.42	196.22	207.65	219.08	230.51	243.57	258.26	272.95	287.65
50-54	Female	143.42	151.70	159.99	168.27	176.56	186.91	197.27	207.62	220.05	232.48	244.91	259.40	273.90	288.40	304.97	323.61	342.25	360.90
55-59	Female	171.74	181.86	191.97	202.08	212.19	224.83	237.47	250.11	265.28	280.45	295.62	313.32	331.01	348.71	368.94	391.69	414.44	437.20
60-64	Female	203.85	216.03	228.21	240.40	252.58	267.81	283.04	298.27	316.55	334.82	353.10	374.42	395.74	417.06	441.43	468.84	496.26	523.67
Per Child		41.64	44.00	46.36	48.73	51.09	54.05	57.00	59.95	63.50	67.05	70.59	74.73	78.86	83.00	87.73	93.05	98.36	103.68

\$2,500 Deductible			Area																
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	40.74	42.88	45.03	47.17	49.31	51.99	54.68	57.36	60.57	63.79	67.01	70.76	74.51	78.26	82.55	87.38	92.20	97.03
20-24	Male	46.78	49.31	51.85	54.38	56.92	60.08	63.25	66.42	70.22	74.02	77.82	82.26	86.69	91.13	96.20	101.90	107.60	113.30
25-29	Male	43.00	45.29	47.58	49.87	52.17	55.03	57.89	60.75	64.19	67.63	71.06	75.07	79.08	83.09	87.67	92.82	97.98	103.13
30-34	Male	58.06	60.84	63.61	66.39	69.17	72.64	76.11	79.59	83.75	87.92	92.09	96.95	101.81	106.67	112.23	118.48	124.73	130.98
35-39	Male	66.37	69.68	72.99	76.31	79.62	83.76	87.91	92.05	97.02	101.99	106.96	112.76	118.56	124.36	130.99	138.45	145.90	153.36
40-44	Male	76.94	80.94	84.93	88.93	92.93	97.92	102.92	107.91	113.91	119.90	125.90	132.89	139.88	146.88	154.87	163.86	172.85	181.84
45-49	Male	94.32	99.43	104.55	109.67	114.78	121.18	127.58	133.97	141.65	149.33	157.00	165.96	174.91	183.87	194.10	205.61	217.13	228.64
50-54	Male	116.22	122.75	129.28	135.81	142.34	150.51	158.67	166.83	176.63	186.42	196.22	207.65	219.08	230.51	243.57	258.26	272.95	287.65
55-59	Male	147.57	156.12	164.68	173.23	181.78	192.47	203.17	213.86	226.69	239.52	252.34	267.31	282.28	297.25	314.35	333.60	352.84	372.09
60-64	Male	183.45	194.32	205.19	216.06	226.92	240.51	254.09	267.68	283.98	300.28	316.58	335.60	354.62	373.64	395.37	419.83	444.28	468.73
2-19	Female	44.89	47.30	49.72	52.13	54.54	57.56	60.57	63.59	67.21	70.82	74.44	78.66	82.89	87.11	91.93	97.36	102.79	108.22
20-24	Female	50.18	52.93	55.69	58.44	61.19	64.64	68.08	71.52	75.65	79.78	83.91	88.73	93.55	98.37	103.87	110.07	116.26	122.46
25-29	Female	47.54	50.12	52.70	55.28	57.87	61.10	64.32	67.55	71.43	75.30	79.18	83.70	88.22	92.74	97.90	103.71	109.53	115.34
30-34	Female	61.08	64.05	67.02	70.00	72.97	76.69	80.40	84.12	88.58	93.04	97.50	102.70	107.90	113.10	119.05	125.74	132.43	139.12
35-39	Female	67.12	70.48	73.85	77.21	80.57	84.78	88.98	93.18	98.23	103.27	108.31	114.20	120.08	125.97	132.69	140.26	147.83	155.39
40-44	Female	78.45	82.55	86.64	90.73	94.83	99.94	105.06	110.18	116.32	122.46	128.60	135.76	142.93	150.09	158.28	167.49	176.70	185.91
45-49	Female	90.92	95.81	100.71	105.61	110.51	116.63	122.75	128.87	136.22	143.57	150.92	159.49	168.06	176.63	186.42	197.44	208.46	219.49
50-54	Female	111.31	117.53	123.74	129.95	136.17	143.93	151.70	159.47	168.79	178.11	187.43	198.30	209.18	220.05	232.48	246.46	260.44	274.42
55-59	Female	132.46	140.04	147.62	155.20	162.78	172.25	181.72	191.19	202.56	213.93	225.30	238.56	251.82	265.08	280.24	297.29	314.34	331.39
60-64	Female	156.64	165.77	174.91	184.05	193.19	204.61	216.03	227.45	241.16	254.87	268.57	284.56	300.56	316.55	334.82	355.38	375.94	396.50
Per Child		32.95	34.75	36.56	38.36	40.16	42.42	44.67	46.92	49.63	52.33	55.04	58.19	61.35	64.51	68.11	72.17	76.23	80.28

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09 for the 80% Coinsurance Option. Please call your agent or check online at [www.hpainsurance.com](http://www.hpainsurance.com) for the rates effective 7/1/09. The \$5,000 deductible and 50% Coinsurance Option rates are available online. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.

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\*\*Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

<b>\$500 Deductible</b>			<b>Area</b>																
<b>Age</b>	<b>Sex</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>
2-19	Male	112.76	119.55	126.34	133.13	139.92	148.41	156.90	165.39	175.57	185.76	195.94	207.83	219.71	231.60	245.18	260.46	275.74	291.01
20-24	Male	130.78	138.74	146.69	154.65	162.60	172.54	182.48	192.43	204.36	216.29	228.22	242.14	256.06	269.98	285.88	303.78	321.68	339.57
25-29	Male	119.74	126.98	134.22	141.46	148.70	157.75	166.80	175.85	186.71	197.58	208.44	221.11	233.78	246.45	260.93	277.23	293.52	309.81
30-34	Male	151.08	159.86	168.64	177.42	186.19	197.17	208.14	219.12	232.29	245.45	258.62	273.99	289.35	304.71	322.27	342.03	361.78	381.53
35-39	Male	177.83	188.33	198.84	209.34	219.85	232.98	246.11	259.24	275.00	290.76	306.52	324.90	343.28	361.67	382.68	406.31	429.95	453.59
40-44	Male	210.98	223.62	236.26	248.91	261.55	277.35	293.16	308.96	327.93	346.89	365.86	387.99	410.11	432.24	457.53	485.97	514.42	542.87
45-49	Male	266.22	282.43	298.64	314.84	331.05	351.31	371.57	391.83	416.14	440.45	464.77	493.13	521.49	549.86	582.27	618.74	655.21	691.68
50-54	Male	335.42	356.10	376.77	397.44	418.11	443.95	469.79	495.63	526.64	557.65	588.66	624.84	661.01	697.19	738.54	785.05	831.56	878.07
55-59	Male	434.86	461.95	489.04	516.13	543.22	577.08	610.94	644.80	685.43	726.06	766.69	814.10	861.50	908.91	963.08	1024.03	1084.98	1145.93
60-64	Male	550.01	584.52	619.04	653.56	688.07	731.22	774.37	817.51	869.29	921.06	972.84	1033.24	1093.64	1154.05	1223.08	1300.74	1378.41	1456.07
2-19	Female	126.13	133.79	141.44	149.09	156.75	166.31	175.88	185.45	196.93	208.41	219.89	233.28	246.68	260.07	275.38	292.60	309.82	327.04
20-24	Female	144.16	152.98	161.79	170.61	179.43	190.45	201.47	212.49	225.71	238.94	252.16	267.59	283.02	298.45	316.09	335.92	355.76	375.60
25-29	Female	133.69	141.83	149.97	158.12	166.26	176.43	186.61	196.79	209.00	221.21	233.42	247.67	261.92	276.17	292.45	310.77	329.09	347.40
30-34	Female	161.55	171.00	180.45	189.91	199.36	211.18	223.00	234.82	249.00	263.18	277.36	293.91	310.45	327.00	345.91	367.18	388.45	409.73
35-39	Female	181.32	192.05	202.78	213.51	224.24	237.65	251.06	264.48	280.57	296.67	312.76	331.54	350.32	369.10	390.56	414.70	438.84	462.98
40-44	Female	215.05	227.95	240.86	253.76	266.67	282.80	298.94	315.07	334.43	353.79	373.15	395.73	418.32	440.90	466.72	495.76	524.80	553.83
45-49	Female	255.17	270.67	286.16	301.66	317.15	336.52	355.89	375.26	398.50	421.74	444.98	472.10	499.22	526.33	557.32	592.19	627.05	661.91
50-54	Female	319.14	338.76	358.38	378.01	397.63	422.16	446.68	471.21	500.64	530.08	559.51	593.85	628.19	662.52	701.77	745.92	790.07	834.22
55-59	Female	386.02	409.95	433.89	457.83	481.76	511.68	541.60	571.52	607.43	643.33	679.24	721.13	763.02	804.90	852.78	906.64	960.49	1014.35
60-64	Female	463.36	492.29	521.21	550.14	579.07	615.22	651.38	687.54	730.93	774.32	817.71	868.33	918.95	969.57	1027.42	1092.51	1157.59	1222.68
Per Child		92.23	97.86	103.48	109.11	114.74	121.77	128.81	135.84	144.29	152.73	161.17	171.02	180.87	190.71	201.97	214.63	227.29	239.96

<b>\$1,000 Deductible</b>			<b>Area</b>																
<b>Age</b>	<b>Sex</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	<b>Q</b>	<b>R</b>
2-19	Male	76.12	80.55	84.97	89.40	93.83	99.36	104.90	110.43	117.07	123.71	130.35	138.10	145.85	153.60	162.45	172.41	182.37	192.33
20-24	Male	87.75	92.93	98.11	103.28	108.46	114.93	121.40	127.88	135.64	143.41	151.18	160.24	169.30	178.36	188.71	200.36	212.01	223.66
25-29	Male	80.77	85.50	90.23	94.95	99.68	105.59	111.50	117.41	124.50	131.59	138.68	146.95	155.23	163.50	172.95	183.59	194.23	204.86
30-34	Male	103.97	109.71	115.45	121.19	126.94	134.11	141.29	148.46	157.07	165.68	174.29	184.34	194.38	204.43	215.91	228.82	241.74	254.66
35-39	Male	120.26	127.05	133.84	140.63	147.42	155.91	164.40	172.89	183.07	193.26	203.44	215.33	227.21	239.10	252.68	267.96	283.24	298.51
40-44	Male	142.94	151.19	159.44	167.70	175.95	186.27	196.59	206.90	219.29	231.67	244.05	258.49	272.94	287.38	303.89	322.46	341.03	359.60
45-49	Male	177.25	187.71	198.18	208.65	219.12	232.20	245.29	258.37	274.07	289.77	305.47	323.79	342.11	360.43	381.36	404.92	428.47	452.02
50-54	Male	223.77	237.24	250.71	264.18	277.65	294.48	311.32	328.15	348.36	368.56	388.76	412.33	435.91	459.48	486.41	516.72	547.02	577.33
55-59	Male	287.74	305.33	322.93	340.53	358.12	380.12	402.11	424.11	450.50	476.89	503.29	534.08	564.87	595.67	630.86	670.45	710.04	749.63
60-64	Male	362.75	385.19	407.63	430.06	452.50	480.54	508.59	536.63	570.29	603.94	637.59	676.86	716.12	755.38	800.25	850.73	901.21	951.69
2-19	Female	84.26	89.21	94.17	99.12	104.07	110.26	116.45	122.64	130.07	137.50	144.93	153.60	162.26	170.93	180.83	191.98	203.12	214.26
20-24	Female	96.47	102.21	107.95	113.69	119.44	126.61	133.79	140.96	149.57	158.18	166.79	176.84	186.88	196.93	208.41	221.32	234.24	247.16
25-29	Female	89.50	94.79	100.08	105.37	110.66	117.27	123.88	130.49	138.43	146.36	154.30	163.56	172.81	182.07	192.65	204.55	216.46	228.36
30-34	Female	110.37	116.52	122.68	128.83	134.98	142.67	150.37	158.06	167.29	176.52	185.74	196.51	207.28	218.05	230.35	244.20	258.04	271.89
35-39	Female	123.16	130.14	137.12	144.10	151.08	159.80	168.52	177.25	187.71	198.18	208.65	220.86	233.07	245.29	259.24	274.94	290.65	306.35
40-44	Female	145.84	154.29	162.73	171.17	179.61	190.16	200.71	211.27	223.93	236.59	249.25	264.03	278.80	293.57	310.45	329.45	348.44	367.44
45-49	Female	170.85	180.90	190.96	201.01	211.07	223.64	236.21	248.77	263.86	278.94	294.02	311.62	329.21	346.81	366.92	389.54	412.17	434.79
50-54	Female	212.72	225.48	238.23	250.99	263.74	279.69	295.63	311.58	330.71	349.85	368.98	391.31	413.63	435.95	461.46	490.17	518.87	547.57
55-59	Female	256.33	271.90	287.47	303.04	318.61	338.08	357.54	377.00	400.36	423.71	447.07	474.31	501.56	528.81	559.95	594.98	630.01	665.05
60-64	Female	305.76	324.52	343.28	362.04	380.80	404.25	427.70	451.15	479.29	507.42	535.56	568.39	601.22	634.05	671.57	713.77	755.98	798.19
Per Child		61.41	65.05	68.69	72.33	75.97	80.51	85.06	89.61	95.07	100.53	105.99	112.36	118.73	125.10	132.37	140.56	148.75	156.94

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09 for the 80% Coinsurance Option. Please call your agent or check online at [www.hpainsurance.com](http://www.hpainsurance.com) for the rates effective 7/1/09. The 50% Coinsurance Option rates are available online. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.

\*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$5 per dependent child; \$7.50 per person in age bands 2-29; and \$15 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

\*\*The 12 Month STM Option is not available in CO, IN, KS, LA, MD, ME, MN, MT, ND, NH, NV or WY.

\*\*\*Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

\$2,500 Deductible		Area																	
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	58.67	61.98	65.28	68.58	71.88	76.01	80.13	84.26	89.21	94.17	99.12	104.90	110.67	116.45	123.06	130.48	137.91	145.34
20-24	Male	67.98	71.88	75.78	79.68	83.59	88.46	93.34	98.22	104.07	109.92	115.78	122.61	129.43	136.26	144.07	152.84	161.62	170.40
25-29	Male	62.16	65.69	69.22	72.74	76.27	80.68	85.09	89.50	94.79	100.08	105.37	111.54	117.71	123.88	130.93	138.87	146.80	154.74
30-34	Male	81.29	85.57	89.85	94.13	98.40	103.75	109.10	114.44	120.86	127.27	133.69	141.17	148.66	156.14	164.70	174.32	183.94	193.57
35-39	Male	94.09	99.19	104.29	109.40	114.50	120.88	127.25	133.63	141.29	148.94	156.59	165.52	174.45	183.38	193.59	205.07	216.55	228.03
40-44	Male	110.37	116.52	122.68	128.83	134.98	142.67	150.37	158.06	167.29	176.52	185.74	196.51	207.28	218.05	230.35	244.20	258.04	271.89
45-49	Male	137.12	145.00	152.88	160.76	168.64	178.48	188.33	198.18	210.00	221.82	233.64	247.42	261.21	275.00	290.76	308.48	326.21	343.94
50-54	Male	170.85	180.90	190.96	201.01	211.07	223.64	236.21	248.77	263.86	278.94	294.02	311.62	329.21	346.81	366.92	389.54	412.17	434.79
55-59	Male	219.12	232.29	245.45	258.62	271.79	288.25	304.71	321.18	340.93	360.68	380.44	403.48	426.53	449.57	475.91	505.54	535.17	564.80
60-64	Male	274.36	291.10	307.83	324.56	341.29	362.21	383.13	404.04	429.14	454.24	479.34	508.62	537.91	567.19	600.66	638.31	675.96	713.60
2-19	Female	65.07	68.79	72.50	76.21	79.93	84.57	89.21	93.86	99.43	105.00	110.57	117.07	123.57	130.07	137.50	145.86	154.21	162.57
20-24	Female	73.21	77.45	81.69	85.93	90.17	95.47	100.77	106.07	112.43	118.79	125.15	132.57	139.99	147.40	155.88	165.42	174.96	184.50
25-29	Female	69.14	73.12	77.10	81.07	85.05	90.02	94.99	99.96	105.93	111.89	117.86	124.82	131.78	138.74	146.69	155.64	164.59	173.54
30-34	Female	85.95	90.52	95.10	99.68	104.26	109.98	115.70	121.42	128.29	135.15	142.02	150.03	158.04	166.05	175.20	185.50	195.80	206.10
35-39	Female	95.25	100.43	105.61	110.78	115.96	122.43	128.90	135.38	143.14	150.91	158.68	167.74	176.80	185.86	196.21	207.86	219.51	231.16
40-44	Female	112.70	119.00	125.30	131.61	137.91	145.79	153.67	161.55	171.00	180.45	189.91	200.94	211.97	223.00	235.61	249.79	263.97	278.15
45-49	Female	131.89	139.43	146.97	154.51	162.05	171.48	180.90	190.33	201.64	212.95	224.27	237.46	250.66	263.86	278.94	295.91	312.87	329.84
50-54	Female	163.29	172.86	182.42	191.99	201.56	213.52	225.48	237.44	251.79	266.14	280.49	297.23	313.97	330.71	349.85	371.37	392.90	414.43
55-59	Female	195.86	207.52	219.19	230.86	242.53	257.11	271.70	286.28	303.79	321.29	338.79	359.21	379.63	400.05	423.38	449.64	475.89	502.14
60-64	Female	233.07	247.14	261.21	275.28	289.35	306.94	324.52	342.11	363.21	384.32	405.42	430.04	454.66	479.29	507.42	539.08	570.74	602.39
Per Child		48.03	50.81	53.59	56.36	59.14	62.61	66.08	69.55	73.71	77.88	82.04	86.90	91.76	96.62	102.17	108.42	114.67	120.91

\$5,000 Deductible		Area																	
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	52.86	55.79	58.71	61.64	64.56	68.22	71.88	75.54	79.93	84.32	88.71	93.83	98.95	104.07	109.92	116.51	123.09	129.68
20-24	Male	60.42	63.83	67.25	70.66	74.08	78.34	82.61	86.88	92.00	97.12	102.24	108.22	114.19	120.17	126.99	134.68	142.36	150.04
25-29	Male	55.77	58.88	61.99	65.11	68.22	72.12	76.01	79.90	84.57	89.24	93.91	99.36	104.81	110.26	116.49	123.50	130.50	137.51
30-34	Male	74.32	78.14	81.97	85.80	89.62	94.41	99.19	103.97	109.71	115.45	121.19	127.89	134.59	141.29	148.94	157.55	166.16	174.77
35-39	Male	84.20	88.67	93.13	97.60	102.06	107.64	113.22	118.80	125.50	132.20	138.89	146.71	154.52	162.33	171.26	181.31	191.35	201.40
40-44	Male	98.74	104.14	109.55	114.95	120.35	127.10	133.86	140.61	148.71	156.82	164.92	174.38	183.83	193.29	204.09	216.25	228.40	240.56
45-49	Male	122.58	129.52	136.46	143.41	150.35	159.02	167.70	176.37	186.79	197.20	207.61	219.75	231.90	244.05	257.93	273.55	289.16	304.78
50-54	Male	152.24	161.10	169.95	178.80	187.66	198.73	209.79	220.86	234.14	247.42	260.71	276.20	291.70	307.19	324.90	344.82	364.74	384.67
55-59	Male	194.11	205.67	217.22	228.78	240.33	254.78	269.22	283.67	301.00	318.33	335.67	355.89	376.11	396.33	419.44	445.44	471.44	497.44
60-64	Male	244.12	258.90	273.69	288.47	303.25	321.73	340.21	358.68	380.86	403.03	425.20	451.07	476.94	502.81	532.37	565.63	598.89	632.15
2-19	Female	58.09	61.36	64.62	67.89	71.15	75.23	79.31	83.39	88.29	93.18	98.08	103.79	109.50	115.21	121.74	129.09	136.43	143.77
20-24	Female	65.65	69.40	73.16	76.91	80.66	85.35	90.04	94.73	100.36	105.98	111.61	118.18	124.74	131.31	138.81	147.25	155.70	164.14
25-29	Female	61.00	64.45	67.90	71.36	74.81	79.12	83.44	87.75	92.93	98.11	103.28	109.32	115.36	121.40	128.31	136.07	143.84	151.61
30-34	Female	77.22	81.24	85.25	89.27	93.28	98.30	103.32	108.34	114.36	120.38	126.40	133.43	140.45	147.48	155.51	164.54	173.57	182.60
35-39	Female	87.11	91.76	96.41	101.07	105.72	111.53	117.35	123.16	130.14	137.12	144.10	152.24	160.38	168.52	177.83	188.30	198.76	209.23
40-44	Female	100.48	106.00	111.52	117.03	122.55	129.44	136.33	143.23	151.50	159.77	168.05	177.70	187.35	197.00	208.03	220.44	232.85	245.26
45-49	Female	117.35	123.95	130.56	137.16	143.76	152.02	160.27	168.52	178.43	188.33	198.24	209.79	221.35	232.90	246.11	260.97	275.83	290.68
50-54	Female	145.26	153.67	162.07	170.47	178.88	189.38	199.89	210.39	223.00	235.61	248.21	262.92	277.63	292.33	309.14	328.05	346.96	365.87
55-59	Female	173.76	184.00	194.24	204.48	214.73	227.53	240.33	253.14	268.50	283.86	299.23	317.15	335.08	353.00	373.48	396.53	419.58	442.62
60-64	Female	206.90	219.29	231.67	244.05	256.43	271.90	287.38	302.86	321.43	340.00	358.57	380.24	401.90	423.57	448.33	476.19	504.05	531.90
Per Child		42.22	44.62	47.02	49.42	51.82	54.82	57.83	60.83	64.43	68.03	71.63	75.83	80.04	84.24	89.04	94.44	99.85	105.25

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**Secure STM and Secure 12x3**  
**State Zip Code Area Classifications effective 1/1/09**  
 Area Designations for all states except CO, DE, MN, MT, NV



**How to Locate Your Area Rate Classification**

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicants rate area. The rate chart contains rates for 19 zip area letters. Only use the rates located in the column titled with the applicants area letter. Use the Standard Security Life Ins. Co. of New York Generic STM Application form SSL-STM-0506-APP unless otherwise indicated. Contact your agent or HPA for the application form or to verify current plan approvals.

State	3-digit Zip	Area
AK*	995	I
AK*	996, 998-999	F
AK*	997	H
AL*	350-352, 362	M
AL*	354-361, 363-369	K
AR*	716-718, 723, 725	G
AR*	719-720, 722, 726, 728	F
AR*	721, 724, 727, 729	E
AZ*	850, 852, 860	F
AZ*	851, 853-859, 861-865	E
CA	900-919, 926-928, 940-948	R
CA	920, 922-925, 930, 932-935, 939, 952, 954-957, 959-960, 962-966	O
CA	921, 931, 949-951, 953, 958	Q
CA	936-938, 961	N
DC*	200-205	K
FL*	320, 335-336	K
FL*	321-322, 324-326, 328-329, 342, 349	J
FL*	323, 327, 339, 343, 347	H
FL*	330	N
FL*	331, 340	O
FL*	332	P
FL*	333	M
FL*	334	L
FL*	337, 341	I
FL*	338, 344, 346, 348	G
GA*	300, 302-303, 313-314, 399	J
GA*	301, 307-309, 312, 318-319, 398	I
GA*	304-306, 310, 315	H
GA*	311	K
GA*	316-317	G
HI*	967-968	G
ID	832-833, 835	G
ID	834, 836-838	H

State	3-digit Zip	Area
IL*	600, 602-604	J
IL*	601, 605-608	K
IL*	609, 613, 615-617	G
IL*	610, 612, 614, 620, 622-624, 626, 628-629	F
IL*	611, 618-619, 627	H
IL*	621, 625	E
IA*	500-501, 507-508, 510, 512, 514-516, 524-526	F
IA*	502-506, 511, 513, 520-523, 527-528	G
IA*	509	H
IN	460-461, 465, 468, 472, 477-478	E
IN	462-463, 470, 475-476	F
IN	464, 466	G
IN	467, 469, 471, 473-474, 479	C
KS	660	C
KS	661-662, 672	E
KS	664, 666, 669, 671, 673, 677-679	D
KS	665, 667-668, 670, 674-676	B
KY	400-405, 407-408, 421-422, 425-427	H
KY	406, 409, 411, 414-418	I
KY	410, 423-424	G
KY	412-413	J
KY	419	K
KY	420	E
LA	700, 703, 707-708, 710, 714	P
LA	701	R
LA	704, 706, 711-713	O
LA	705	N
LA	709	K
MD	206-209, 214	G
MD	210-212	H
MD	213	D
MD	215-216, 218	E
MD	217, 219	F
ME	039, 041, 043-048	G
ME	040, 042	H
ME	049	F

State	3-digit Zip	Area
MI	480, 482	E
MI	481, 483, 487, 491, 493-494, 497	D
MI	484-485, 489, 492, 498-499	C
MI	486, 488, 490, 495-496	B
MO*	630-631, 633-636, 640, 644, 648, 652-653, 656-658	F
MO*	632, 637, 645-646, 654-655	E
MO*	638-639, 647	D
MO*	641, 650-651	G
MO*	649	H
MS	386-388, 390-394, 396	N
MS	389, 395, 397	O
NC	270-272, 278-280, 283-289	I
NC	273-276, 281-282	J
NC	277	K
ND	580-581, 583, 586, 588	E
ND	582, 585, 587	D
ND	584	C
NE*	680, 683-684, 688, 690-693	D
NE*	681, 685	E
NE*	686-687, 689	C
NH	030-038	G
NM*	870, 872-874, 876-881, 883-884	H
NM*	871, 875	G
NM*	882	K
OH*	430, 437, 453, 456, 458	A
OH*	431-434, 436, 438-439, 444-452, 454	D
OH*	435, 442, 455, 457, 459	C
OH*	440, 443	E
OH*	441	F
OK*	730, 741	E
OK*	731, 735-740, 744-749	G
OK*	734	H
OK*	743	F
OR*	970, 973, 975-979	D
OR*	971-972	F
OR*	974	C
PA*	150, 164-166, 178, 188	G
PA*	151-152, 176	H
PA*	153-154, 163, 171, 177, 180-187	F
PA*	155-157, 159-162, 167-168, 172-173, 175, 179, 195-196	E
PA*	158, 169-170, 174	D
PA*	189, 193-194	I
PA*	190-192	J

State	3-digit Zip	Area
RI	028	H
RI	029	I
SC*	290-292, 294-295, 297-299	I
SC*	293, 296	H
SD	570, 572-577	G
SD	571	H
TN*	370, 373, 378, 384	G
TN*	371, 376, 380, 382, 385	H
TN*	372, 374-375, 379, 381	I
TN*	377, 383	F
TX	751, 758, 760, 764, 777, 781, 783, 785-786, 788-789, 792-795, 885	N
TX	750, 752-753, 756-757, 761-762, 773-776, 778, 798-799	O
TX	754-755, 759, 763, 766, 768-769, 782, 784, 787, 796	M
TX	765, 767, 779-780, 791, 797	L
TX	770-772	P
TX	790	K
UT*	840, 844, 846	E
UT*	841	F
UT*	842-843, 845, 847	C
VA*	201, 222	L
VA*	220, 223, 225, 227-228, 230-231	K
VA*	221, 232, 235-239, 242-244, 246	J
VA*	224, 226, 229, 233-234, 240-241, 245	I
WI*	530, 534-535, 537-548	H
WI*	531, 536	I
WI*	532	J
WI*	533	F
WI*	549	G
WV*	247-252, 255-256, 258-259, 266	N
WV*	253-254, 257, 260-265, 267-268	M
WY	820-821	I
WY	822-826, 828-831	H
WY	827	F

**\*States where Secure 12x3 is available**

States listed in **bold** text use a state specific application. Contact Insurance Services of America at 800-647-4589 for more information.