

Secure STM Single Pay Daily Rates
Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Minimum of 30 and a Maximum of 180 Days
Rates Effective for IN, KS, MD, ND, NV

\$250 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	2.45	2.59	2.74	2.88	3.02	3.20	3.38	3.55	3.77	3.98	4.19	4.44	4.69	4.94	5.22	5.54	5.86	6.18	6.54	6.93
20-24	Male	2.83	2.99	3.16	3.32	3.49	3.70	3.91	4.11	4.36	4.61	4.86	5.15	5.44	5.73	6.07	6.44	6.81	7.19	7.60	8.06
25-29	Male	2.61	2.76	2.92	3.07	3.22	3.41	3.60	3.79	4.02	4.25	4.48	4.75	5.01	5.28	5.58	5.93	6.27	6.61	6.99	7.41
30-34	Male	3.35	3.53	3.72	3.90	4.09	4.32	4.55	4.78	5.05	5.33	5.60	5.93	6.25	6.57	6.94	7.35	7.76	8.18	8.64	9.14
35-39	Male	3.91	4.13	4.35	4.57	4.79	5.07	5.34	5.62	5.95	6.28	6.61	6.99	7.38	7.76	8.20	8.70	9.19	9.69	10.24	10.84
40-44	Male	4.62	4.89	5.15	5.42	5.68	6.02	6.35	6.68	7.08	7.48	7.88	8.34	8.81	9.27	9.80	10.40	11.00	11.60	12.26	13.00
45-49	Male	5.74	6.08	6.42	6.75	7.09	7.51	7.94	8.36	8.87	9.37	9.88	10.47	11.06	11.66	12.33	13.09	13.85	14.61	15.46	16.39
50-54	Male	7.22	7.66	8.09	8.52	8.96	9.50	10.04	10.58	11.23	11.89	12.54	13.29	14.05	14.81	15.68	16.66	17.63	18.61	19.69	20.89
55-59	Male	9.29	9.86	10.43	10.99	11.56	12.27	12.98	13.69	14.54	15.39	16.24	17.23	18.23	19.22	20.35	21.63	22.91	24.18	25.60	27.16
60-64	Male	11.71	12.43	13.15	13.88	14.60	15.50	16.41	17.31	18.40	19.48	20.57	21.83	23.10	24.36	25.81	27.43	29.06	30.69	32.50	34.48
2-19	Female	2.73	2.89	3.05	3.21	3.37	3.57	3.77	3.97	4.21	4.45	4.69	4.97	5.25	5.53	5.84	6.20	6.56	6.92	7.32	7.76
20-24	Female	3.11	3.29	3.48	3.66	3.85	4.08	4.31	4.54	4.82	5.09	5.37	5.69	6.02	6.34	6.71	7.12	7.54	7.95	8.41	8.92
25-29	Female	2.90	3.07	3.24	3.41	3.58	3.79	4.01	4.22	4.48	4.73	4.99	5.29	5.59	5.88	6.23	6.61	6.99	7.38	7.81	8.27
30-34	Female	3.58	3.78	3.98	4.18	4.38	4.63	4.87	5.12	5.42	5.72	6.02	6.37	6.71	7.06	7.46	7.91	8.35	8.80	9.30	9.84
35-39	Female	3.99	4.22	4.44	4.67	4.89	5.17	5.45	5.74	6.07	6.41	6.75	7.14	7.54	7.93	8.38	8.89	9.39	9.90	10.46	11.08
40-44	Female	4.73	5.00	5.27	5.55	5.82	6.16	6.50	6.84	7.25	7.66	8.07	8.55	9.02	9.50	10.05	10.66	11.27	11.89	12.57	13.32
45-49	Female	5.52	5.84	6.17	6.49	6.81	7.22	7.62	8.03	8.51	9.00	9.48	10.05	10.62	11.18	11.83	12.56	13.29	14.02	14.82	15.71
50-54	Female	6.88	7.29	7.70	8.11	8.52	9.04	9.55	10.06	10.68	11.30	11.92	12.64	13.36	14.08	14.90	15.82	16.75	17.68	18.70	19.83
55-59	Female	8.27	8.77	9.27	9.77	10.28	10.90	11.53	12.16	12.91	13.66	14.41	15.29	16.17	17.04	18.05	19.17	20.30	21.43	22.68	24.06
60-64	Female	9.90	10.50	11.11	11.71	12.32	13.08	13.84	14.59	15.50	16.41	17.32	18.38	19.44	20.50	21.72	23.08	24.44	25.81	27.32	28.99
Per Child		2.00	2.12	2.24	2.35	2.47	2.62	2.77	2.91	3.09	3.27	3.45	3.65	3.86	4.06	4.30	4.57	4.83	5.10	5.39	5.72

\$500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	1.86	1.96	2.06	2.17	2.27	2.40	2.53	2.66	2.82	2.97	3.13	3.31	3.49	3.67	3.88	4.11	4.35	4.58	4.84	5.12
20-24	Male	2.13	2.25	2.38	2.50	2.62	2.77	2.92	3.07	3.26	3.44	3.62	3.83	4.05	4.26	4.50	4.77	5.05	5.32	5.62	5.96
25-29	Male	1.96	2.07	2.19	2.30	2.41	2.54	2.68	2.82	2.99	3.15	3.32	3.51	3.71	3.90	4.12	4.37	4.62	4.87	5.14	5.45
30-34	Male	2.58	2.71	2.85	2.98	3.11	3.28	3.45	3.62	3.82	4.02	4.22	4.46	4.69	4.92	5.19	5.49	5.80	6.10	6.43	6.80
35-39	Male	2.99	3.15	3.31	3.47	3.63	3.83	4.03	4.23	4.47	4.71	4.95	5.23	5.51	5.79	6.11	6.48	6.84	7.20	7.60	8.04
40-44	Male	3.49	3.69	3.88	4.07	4.27	4.51	4.75	4.99	5.28	5.57	5.86	6.20	6.53	6.87	7.26	7.69	8.13	8.56	9.04	9.58
45-49	Male	4.34	4.58	4.83	5.08	5.33	5.64	5.95	6.25	6.63	7.00	7.37	7.80	8.23	8.67	9.16	9.72	10.28	10.83	11.45	12.13
50-54	Male	5.39	5.71	6.02	6.34	6.66	7.05	7.45	7.84	8.31	8.79	9.26	9.81	10.37	10.92	11.55	12.26	12.97	13.68	14.47	15.34
55-59	Male	6.91	7.33	7.74	8.15	8.57	9.08	9.60	10.12	10.74	11.36	11.98	12.70	13.43	14.15	14.98	15.91	16.84	17.77	18.81	19.94
60-64	Male	8.67	9.20	9.72	10.25	10.78	11.44	12.10	12.76	13.55	14.34	15.13	16.05	16.97	17.89	18.95	20.14	21.32	22.51	23.83	25.27
2-19	Female	2.06	2.18	2.30	2.41	2.53	2.68	2.82	2.97	3.14	3.32	3.49	3.70	3.90	4.11	4.34	4.60	4.87	5.13	5.42	5.74
20-24	Female	2.34	2.47	2.61	2.74	2.88	3.04	3.21	3.38	3.58	3.78	3.99	4.22	4.46	4.69	4.96	5.27	5.57	5.87	6.21	6.58
25-29	Female	2.18	2.30	2.43	2.55	2.67	2.83	2.99	3.14	3.33	3.51	3.70	3.92	4.14	4.35	4.60	4.88	5.16	5.44	5.75	6.09
30-34	Female	2.74	2.88	3.03	3.17	3.32	3.50	3.68	3.86	4.07	4.29	4.51	4.76	5.01	5.26	5.55	5.88	6.20	6.53	6.89	7.29
35-39	Female	3.04	3.20	3.37	3.53	3.70	3.90	4.11	4.31	4.56	4.80	5.05	5.33	5.62	5.91	6.24	6.60	6.97	7.34	7.75	8.20
40-44	Female	3.56	3.75	3.95	4.15	4.34	4.59	4.84	5.08	5.38	5.67	5.97	6.31	6.66	7.00	7.40	7.84	8.29	8.73	9.22	9.76
45-49	Female	4.17	4.40	4.64	4.88	5.11	5.41	5.71	6.00	6.36	6.71	7.07	7.48	7.89	8.31	8.78	9.31	9.85	10.38	10.97	11.62
50-54	Female	5.14	5.44	5.74	6.04	6.34	6.72	7.09	7.47	7.92	8.37	8.82	9.34	9.86	10.39	10.99	11.66	12.34	13.01	13.76	14.58
55-59	Female	6.17	6.53	6.90	7.26	7.63	8.09	8.54	9.00	9.55	10.10	10.64	11.28	11.92	12.56	13.29	14.12	14.94	15.76	16.68	17.68
60-64	Female	7.35	7.79	8.23	8.67	9.11	9.67	10.22	10.77	11.43	12.10	12.76	13.53	14.30	15.08	15.96	16.96	17.95	18.94	20.05	21.26
Per Child		1.50	1.59	1.67	1.76	1.85	1.95	2.06	2.17	2.30	2.43	2.55	2.71	2.86	3.01	3.18	3.37	3.56	3.76	3.97	4.21

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09 for the 80% Coinsurance Option. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. 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.

Secure STM Single Pay Daily Rates
 Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Minimum of 30 and a Maximum of 180 Days
Rates Effective for IN, KS, MD, ND, NV

\$1000 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	1.30	1.37	1.43	1.50	1.57	1.65	1.74	1.82	1.92	2.02	2.13	2.24	2.36	2.48	2.62	2.77	2.92	3.07	3.24	3.43
20-24	Male	1.48	1.55	1.63	1.71	1.79	1.89	1.99	2.09	2.21	2.33	2.44	2.58	2.72	2.86	3.02	3.20	3.37	3.55	3.75	3.97
25-29	Male	1.37	1.44	1.51	1.59	1.66	1.75	1.84	1.93	2.04	2.15	2.25	2.38	2.51	2.63	2.78	2.94	3.10	3.26	3.44	3.64
30-34	Male	1.86	1.95	2.03	2.12	2.21	2.32	2.43	2.54	2.67	2.80	2.93	3.09	3.24	3.39	3.57	3.77	3.96	4.16	4.38	4.62
35-39	Male	2.11	2.21	2.31	2.42	2.52	2.65	2.78	2.91	3.07	3.22	3.38	3.56	3.74	3.92	4.13	4.36	4.60	4.83	5.09	5.37
40-44	Male	2.45	2.58	2.71	2.83	2.96	3.12	3.27	3.43	3.62	3.81	4.00	4.22	4.44	4.66	4.91	5.20	5.48	5.76	6.08	6.42
45-49	Male	2.98	3.14	3.30	3.46	3.62	3.82	4.02	4.22	4.46	4.70	4.94	5.22	5.50	5.78	6.09	6.45	6.81	7.17	7.57	8.01
50-54	Male	3.69	3.89	4.10	4.31	4.51	4.77	5.03	5.28	5.59	5.90	6.21	6.57	6.93	7.29	7.70	8.16	8.62	9.09	9.60	10.17
55-59	Male	4.67	4.93	5.20	5.47	5.74	6.08	6.41	6.75	7.15	7.55	7.96	8.43	8.90	9.37	9.91	10.51	11.11	11.72	12.39	13.13
60-64	Male	5.81	6.15	6.50	6.84	7.18	7.61	8.04	8.47	8.98	9.49	10.01	10.61	11.21	11.81	12.49	13.26	14.03	14.80	15.66	16.60
2-19	Female	1.42	1.50	1.57	1.65	1.72	1.82	1.91	2.01	2.12	2.24	2.35	2.48	2.61	2.75	2.90	3.07	3.24	3.41	3.60	3.80
20-24	Female	1.61	1.70	1.78	1.87	1.96	2.07	2.18	2.29	2.42	2.55	2.68	2.84	2.99	3.14	3.32	3.52	3.71	3.91	4.13	4.37
25-29	Female	1.50	1.58	1.66	1.74	1.83	1.93	2.03	2.13	2.25	2.37	2.49	2.63	2.77	2.92	3.08	3.26	3.44	3.62	3.82	4.05
30-34	Female	1.96	2.05	2.14	2.24	2.33	2.45	2.57	2.68	2.83	2.97	3.11	3.27	3.44	3.60	3.79	4.00	4.21	4.42	4.66	4.92
35-39	Female	2.15	2.26	2.36	2.47	2.58	2.71	2.84	2.98	3.14	3.30	3.46	3.64	3.83	4.02	4.23	4.47	4.71	4.95	5.22	5.51
40-44	Female	2.50	2.63	2.76	2.88	3.01	3.17	3.34	3.50	3.69	3.88	4.08	4.30	4.53	4.75	5.01	5.30	5.59	5.88	6.20	6.56
45-49	Female	2.88	3.03	3.19	3.34	3.49	3.69	3.88	4.07	4.30	4.53	4.76	5.03	5.30	5.57	5.87	6.22	6.57	6.91	7.29	7.72
50-54	Female	3.52	3.71	3.91	4.10	4.30	4.54	4.79	5.03	5.32	5.61	5.91	6.25	6.59	6.93	7.32	7.76	8.19	8.63	9.12	9.66
55-59	Female	4.19	4.42	4.66	4.90	5.14	5.43	5.73	6.03	6.38	6.74	7.10	7.51	7.93	8.35	8.82	9.36	9.89	10.43	11.02	11.68
60-64	Female	4.94	5.23	5.51	5.80	6.09	6.44	6.80	7.16	7.59	8.02	8.45	8.95	9.45	9.95	10.53	11.17	11.82	12.46	13.18	13.96
Per Child		1.03	1.09	1.14	1.20	1.25	1.32	1.39	1.46	1.55	1.63	1.71	1.81	1.91	2.00	2.12	2.24	2.37	2.49	2.63	2.78

\$2500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	1.03	1.08	1.13	1.18	1.23	1.30	1.36	1.42	1.50	1.57	1.65	1.74	1.83	1.91	2.01	2.13	2.24	2.36	2.48	2.62
20-24	Male	1.17	1.23	1.29	1.35	1.41	1.49	1.56	1.64	1.72	1.81	1.90	2.01	2.11	2.22	2.34	2.47	2.60	2.74	2.89	3.05
25-29	Male	1.08	1.14	1.19	1.25	1.30	1.37	1.43	1.50	1.58	1.66	1.74	1.84	1.93	2.03	2.14	2.26	2.38	2.50	2.63	2.78
30-34	Male	1.51	1.58	1.64	1.71	1.77	1.86	1.94	2.02	2.12	2.21	2.31	2.43	2.54	2.66	2.79	2.93	3.08	3.23	3.39	3.57
35-39	Male	1.71	1.79	1.86	1.94	2.02	2.12	2.21	2.31	2.43	2.55	2.66	2.80	2.94	3.07	3.23	3.40	3.58	3.75	3.95	4.16
40-44	Male	1.96	2.05	2.14	2.24	2.33	2.45	2.57	2.68	2.83	2.97	3.11	3.27	3.44	3.60	3.79	4.00	4.21	4.42	4.66	4.92
45-49	Male	2.36	2.49	2.61	2.73	2.85	3.00	3.15	3.30	3.48	3.66	3.84	4.05	4.26	4.47	4.71	4.98	5.25	5.52	5.82	6.16
50-54	Male	2.88	3.03	3.19	3.34	3.49	3.69	3.88	4.07	4.30	4.53	4.76	5.03	5.30	5.57	5.87	6.22	6.57	6.91	7.29	7.72
55-59	Male	3.62	3.82	4.02	4.22	4.42	4.67	4.92	5.18	5.48	5.78	6.08	6.43	6.78	7.14	7.54	7.99	8.44	8.90	9.40	9.95
60-64	Male	4.46	4.72	4.97	5.23	5.48	5.80	6.12	6.44	6.82	7.21	7.59	8.04	8.49	8.93	9.44	10.02	10.59	11.17	11.81	12.51
2-19	Female	1.13	1.19	1.24	1.30	1.36	1.43	1.50	1.57	1.65	1.74	1.82	1.92	2.02	2.12	2.24	2.36	2.49	2.62	2.76	2.92
20-24	Female	1.25	1.32	1.38	1.45	1.51	1.59	1.67	1.76	1.85	1.95	2.05	2.16	2.27	2.39	2.52	2.66	2.81	2.95	3.11	3.29
25-29	Female	1.19	1.25	1.31	1.37	1.43	1.51	1.59	1.66	1.75	1.84	1.94	2.04	2.15	2.25	2.38	2.51	2.65	2.79	2.94	3.10
30-34	Female	1.58	1.65	1.72	1.79	1.86	1.95	2.04	2.13	2.23	2.33	2.44	2.56	2.68	2.81	2.95	3.10	3.26	3.42	3.59	3.79
35-39	Female	1.73	1.80	1.88	1.96	2.04	2.14	2.24	2.34	2.46	2.58	2.69	2.83	2.97	3.11	3.27	3.45	3.62	3.80	4.00	4.22
40-44	Female	1.99	2.09	2.18	2.28	2.38	2.50	2.62	2.74	2.88	3.03	3.17	3.34	3.51	3.68	3.87	4.09	4.30	4.52	4.76	5.02
45-49	Female	2.29	2.40	2.52	2.63	2.75	2.89	3.03	3.18	3.35	3.52	3.70	3.90	4.10	4.30	4.53	4.79	5.05	5.31	5.60	5.91
50-54	Female	2.76	2.91	3.06	3.20	3.35	3.53	3.71	3.90	4.12	4.34	4.55	4.81	5.07	5.32	5.61	5.94	6.27	6.60	6.97	7.37
55-59	Female	3.26	3.44	3.62	3.80	3.97	4.20	4.42	4.64	4.91	5.18	5.44	5.76	6.07	6.38	6.74	7.14	7.54	7.94	8.38	8.87
60-64	Female	3.83	4.05	4.26	4.47	4.69	4.96	5.23	5.50	5.82	6.14	6.46	6.84	7.21	7.59	8.02	8.50	8.99	9.47	10.01	10.60
Per Child		0.83	0.87	0.91	0.95	1.00	1.05	1.10	1.16	1.22	1.28	1.35	1.42	1.49	1.57	1.65	1.75	1.84	1.94	2.05	2.16

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09 for the 80% Coinsurance Option. Please call your agent or check online at www.hpinsurance.com for the rates effective 1/1/2010. 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.

Secure STM Monthly Rates for 1 to 6 Months*
Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Minimum of 30 and a Maximum of 180 Days
Rates Effective for IN, KS, MD, ND, NV

\$250 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	89.93	95.25	100.56	105.88	111.20	117.85	124.49	131.14	139.12	147.10	155.07	164.38	173.69	182.99	193.63	205.59	217.56	229.52	242.82	257.44
20-24	Male	103.89	110.11	116.32	122.54	128.76	136.54	144.31	152.08	161.41	170.74	180.06	190.95	201.83	212.71	225.15	239.14	253.13	267.12	282.67	299.77
25-29	Male	95.91	101.61	107.32	113.02	118.73	125.86	132.99	140.12	148.67	157.23	165.78	175.77	185.75	195.73	207.14	219.97	232.80	245.64	259.90	275.58
30-34	Male	121.69	128.57	135.46	142.34	149.22	157.83	166.43	175.04	185.36	195.69	206.01	218.06	230.10	242.15	255.92	271.40	286.89	302.38	319.59	338.52
35-39	Male	142.63	150.86	159.10	167.33	175.57	185.86	196.15	206.45	218.80	231.15	243.50	257.91	272.32	286.73	303.20	321.73	340.25	358.78	379.36	402.01
40-44	Male	169.22	179.17	189.12	199.07	209.02	221.46	233.89	246.33	261.25	276.18	291.10	308.52	325.93	343.34	363.24	385.63	408.01	430.40	455.27	482.64
45-49	Male	211.10	223.75	236.40	249.05	261.71	277.52	293.33	309.15	328.13	347.10	366.08	388.22	410.36	432.50	457.80	486.27	514.74	543.20	574.83	609.62
50-54	Male	266.61	282.84	299.07	315.30	331.54	351.83	372.12	392.41	416.76	441.11	465.45	493.86	522.27	550.68	583.14	619.66	656.19	692.71	733.29	777.93
55-59	Male	344.05	365.28	386.51	407.73	428.96	455.50	482.04	508.57	540.41	572.26	604.10	641.25	678.40	715.55	758.01	805.78	853.54	901.31	954.38	1012.76
60-64	Male	434.45	461.51	488.58	515.64	542.70	576.53	610.35	644.18	684.77	725.36	765.96	813.31	860.67	908.03	962.15	1023.04	1083.93	1144.82	1212.47	1286.89
2-19	Female	100.23	106.21	112.20	118.18	124.16	131.64	139.12	146.60	155.57	164.55	173.52	183.99	194.46	204.93	216.89	230.35	243.82	257.28	272.23	288.69
20-24	Female	114.52	121.43	128.33	135.24	142.14	150.77	159.40	168.04	178.39	188.75	199.11	211.19	223.27	235.36	249.17	264.70	280.24	295.77	313.03	332.02
25-29	Female	106.55	112.94	119.33	125.72	132.11	140.09	148.08	156.07	165.66	175.24	184.83	196.01	207.19	218.37	231.15	245.53	259.91	274.29	290.26	307.83
30-34	Female	130.33	137.77	145.21	152.66	160.10	169.40	178.70	188.00	199.16	210.32	221.48	234.50	247.53	260.55	275.43	292.17	308.91	325.65	344.26	364.72
35-39	Female	145.62	154.05	162.48	170.90	179.33	189.86	200.40	210.93	223.57	236.21	248.86	263.60	278.35	293.10	309.95	328.91	347.88	366.84	387.90	411.08
40-44	Female	173.21	183.42	193.62	203.83	214.04	226.80	239.55	252.31	267.62	282.93	298.24	316.11	333.97	351.83	372.25	395.21	418.18	441.14	466.66	494.73
45-49	Female	202.79	214.91	227.02	239.14	251.25	266.40	281.54	296.68	314.86	333.03	351.20	372.41	393.61	414.81	439.04	466.30	493.56	520.82	551.11	584.43
50-54	Female	253.64	269.04	284.44	299.83	315.23	334.47	353.72	372.96	396.06	419.15	442.25	469.19	496.13	523.08	553.87	588.51	623.15	657.80	696.29	738.63
55-59	Female	305.82	324.59	343.35	362.11	380.88	404.33	427.78	451.24	479.38	507.53	535.67	568.51	601.34	634.18	671.70	713.92	756.13	798.35	845.26	896.86
60-64	Female	366.65	389.34	412.02	434.71	457.40	485.76	514.11	542.47	576.50	610.53	644.56	684.27	723.97	763.67	809.05	860.09	911.14	962.18	1018.90	1081.29
Per Child		73.47	77.89	82.30	86.72	91.14	96.66	102.18	107.70	114.33	120.95	127.58	135.31	143.04	150.77	159.61	169.55	179.48	189.42	200.47	212.61

\$500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	67.66	71.54	75.42	79.30	83.18	88.04	92.89	97.74	103.56	109.38	115.20	122.00	128.79	135.58	143.34	152.08	160.81	169.54	179.24	189.92
20-24	Male	77.96	82.51	87.05	91.60	96.15	101.83	107.51	113.19	120.01	126.83	133.65	141.61	149.56	157.52	166.61	176.84	187.07	197.29	208.66	221.16
25-29	Male	71.65	75.79	79.92	84.06	88.20	93.38	98.55	103.72	109.93	116.14	122.34	129.59	136.83	144.07	152.35	161.66	170.97	180.28	190.63	202.01
30-34	Male	92.77	97.79	102.81	107.83	112.85	119.12	125.39	131.66	139.19	146.72	154.24	163.02	171.80	180.59	190.62	201.91	213.20	224.49	237.03	250.83
35-39	Male	108.06	114.07	120.07	126.08	132.08	139.59	147.09	154.60	163.60	172.61	181.61	192.12	202.63	213.14	225.14	238.65	252.16	265.67	280.68	297.19
40-44	Male	127.01	134.24	141.46	148.69	155.91	164.95	173.98	183.01	193.85	204.69	215.53	228.18	240.82	253.47	267.92	284.18	300.44	316.70	334.77	354.64
45-49	Male	158.58	167.85	177.11	186.37	195.64	207.22	218.80	230.38	244.27	258.17	272.06	288.27	304.48	320.70	339.22	360.07	380.91	401.75	424.91	450.38
50-54	Male	198.14	209.95	221.77	233.58	245.40	260.17	274.94	289.70	307.43	325.15	342.87	363.55	384.23	404.90	428.53	455.12	481.70	508.29	537.83	570.32
55-59	Male	254.97	270.45	285.94	301.42	316.90	336.25	355.61	374.96	398.18	421.40	444.63	471.72	498.81	525.91	556.87	591.71	626.54	661.38	700.08	742.66
60-64	Male	320.78	340.51	360.24	379.97	399.69	424.35	449.01	473.67	503.26	532.86	562.45	596.97	631.50	666.02	705.47	749.86	794.25	838.64	887.96	942.21
2-19	Female	75.30	79.68	84.05	88.43	92.80	98.27	103.74	109.21	115.77	122.33	128.89	136.55	144.20	151.86	160.61	170.45	180.29	190.13	201.07	213.10
20-24	Female	85.61	90.65	95.69	100.72	105.76	112.06	118.36	124.66	132.22	139.78	147.34	156.16	164.97	173.79	183.87	195.21	206.55	217.89	230.48	244.34
25-29	Female	79.62	84.28	88.93	93.58	98.24	104.05	109.87	115.69	122.67	129.65	136.63	144.77	152.91	161.06	170.36	180.83	191.30	201.77	213.40	226.20
30-34	Female	98.76	104.16	109.56	114.97	120.37	127.13	133.88	140.64	148.74	156.85	164.95	174.41	183.87	193.32	204.13	216.29	228.45	240.61	254.11	268.97
35-39	Female	110.06	116.19	122.32	128.46	134.59	142.26	149.92	157.59	166.79	175.99	185.18	195.92	206.65	217.38	229.65	243.45	257.25	271.04	286.38	303.24
40-44	Female	129.34	136.71	144.09	151.47	158.84	168.06	177.28	186.50	197.57	208.63	219.70	232.61	245.52	258.42	273.18	289.77	306.37	322.97	341.41	361.70
45-49	Female	152.27	161.13	169.98	178.84	187.69	198.76	209.83	220.90	234.19	247.47	260.76	276.25	291.75	307.25	324.96	344.89	364.82	384.74	406.88	431.24
50-54	Female	188.83	200.05	211.26	222.47	233.69	247.71	261.73	275.75	292.57	309.39	326.21	345.84	365.46	385.09	407.52	432.75	457.99	483.22	511.26	542.10
55-59	Female	227.05	240.73	254.41	268.10	281.78	298.88	315.98	333.08	353.60	374.12	394.64	418.58	442.53	466.47	493.83	524.61	555.39	586.17	620.38	658.00
60-64	Female	271.26	287.79	304.32	320.86	337.39	358.06	378.72	399.39	424.19	448.99	473.78	502.72	531.65	560.58	593.65	630.85	668.05	705.24	746.58	792.04
Per Child		54.86	58.07	61.29	64.51	67.72	71.74	75.76	79.78	84.61	89.43	94.26	99.89	105.52	111.14	117.58	124.81	132.05	139.29	147.33	156.18

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09 for the 80% Coinsurance Option. Please call your agent or check online at www.hpinsurance.com for the rates effective 1/1/2010. 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.

** 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.

Secure STM Monthly Rates 1 to 6 Months*
 Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Minimum of 30 and a Maximum of 180 Days
Rates Effective for IN, KS, MD, ND, NV

\$1000 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	46.72	49.25	51.78	54.31	56.84	60.00	63.17	66.33	70.13	73.92	77.72	82.14	86.57	91.00	96.06	101.75	107.45	113.14	119.47	126.42
20-24	Male	53.37	56.33	59.29	62.24	65.20	68.90	72.60	76.30	80.74	85.18	89.62	94.80	99.97	105.15	111.07	117.73	124.39	131.05	138.44	146.58
25-29	Male	49.38	52.08	54.78	57.48	60.19	63.56	66.94	70.32	74.37	78.42	82.48	87.20	91.93	96.66	102.06	108.14	114.22	120.30	127.06	134.49
30-34	Male	65.85	69.13	72.41	75.70	78.98	83.08	87.18	91.28	96.20	101.12	106.04	111.78	117.53	123.27	129.83	137.21	144.59	151.97	160.18	169.20
35-39	Male	75.16	79.04	82.92	86.80	90.68	95.54	100.39	105.24	111.06	116.88	122.70	129.50	136.29	143.08	150.84	159.58	168.31	177.04	186.74	197.42
40-44	Male	88.12	92.84	97.56	102.27	106.99	112.89	118.79	124.68	131.76	138.84	145.91	154.17	162.42	170.68	180.11	190.73	201.34	211.96	223.75	236.72
45-49	Male	107.73	113.71	119.70	125.68	131.66	139.14	146.62	154.10	163.07	172.05	181.02	191.49	201.96	212.43	224.39	237.85	251.32	264.78	279.73	296.19
50-54	Male	134.32	142.02	149.72	157.42	165.11	174.74	184.36	193.98	205.53	217.08	228.62	242.10	255.57	269.04	284.44	301.76	319.08	336.40	355.64	376.81
55-59	Male	170.88	180.94	191.00	201.05	211.11	223.68	236.25	248.82	263.91	278.99	294.08	311.68	329.28	346.88	366.99	389.62	412.25	434.88	460.02	487.67
60-64	Male	213.76	226.58	239.40	252.23	265.05	281.08	297.11	313.14	332.37	351.61	370.84	393.28	415.72	438.16	463.81	492.66	521.51	550.36	582.42	617.69
2-19	Female	51.37	54.20	57.03	59.86	62.70	66.23	69.77	73.31	77.56	81.80	86.05	91.00	95.95	100.91	106.57	112.94	119.31	125.67	132.75	140.53
20-24	Female	58.35	61.63	64.91	68.20	71.48	75.58	79.68	83.78	88.70	93.62	98.54	104.28	110.03	115.77	122.33	129.71	137.09	144.47	152.68	161.70
25-29	Female	54.36	57.39	60.41	63.43	66.46	70.24	74.02	77.80	82.33	86.87	91.40	96.69	101.98	107.28	113.32	120.13	126.93	133.73	141.29	149.60
30-34	Female	69.51	73.03	76.54	80.06	83.58	87.97	92.37	96.76	102.04	107.31	112.59	118.74	124.90	131.05	138.08	146.00	153.91	161.82	170.61	180.28
35-39	Female	76.82	80.81	84.80	88.79	92.77	97.76	102.75	107.73	113.71	119.70	125.68	132.66	139.64	146.62	154.60	163.57	172.54	181.52	191.49	202.46
40-44	Female	89.78	94.61	99.43	104.26	109.08	115.11	121.14	127.18	134.41	141.65	148.89	157.33	165.77	174.22	183.87	194.72	205.58	216.43	228.49	241.76
45-49	Female	104.08	109.82	115.57	121.32	127.06	134.25	141.43	148.61	157.23	165.85	174.47	184.53	194.59	204.64	216.14	229.07	242.00	254.93	269.30	285.10
50-54	Female	128.01	135.30	142.59	149.88	157.17	166.28	175.40	184.51	195.45	206.38	217.32	230.08	242.84	255.59	270.18	286.58	302.98	319.39	337.61	357.66
55-59	Female	152.93	161.83	170.73	179.63	188.53	199.65	210.78	221.90	235.25	248.60	261.95	277.52	293.09	308.67	326.46	346.49	366.51	386.53	408.78	433.25
60-64	Female	181.19	191.91	202.63	213.35	224.07	237.47	250.88	264.28	280.36	296.44	312.53	331.29	350.05	368.81	390.26	414.38	438.51	462.63	489.43	518.92
Per Child		37.24	39.32	41.40	43.48	45.56	48.16	50.76	53.36	56.48	59.60	62.72	66.36	70.00	73.64	77.80	82.48	87.16	91.84	97.04	102.76

\$2500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	36.75	38.64	40.52	42.41	44.30	46.66	49.01	51.37	54.20	57.03	59.86	63.17	66.47	69.77	73.55	77.79	82.04	86.28	91.00	96.19
20-24	Male	42.07	44.30	46.53	48.76	50.99	53.77	56.56	59.35	62.70	66.04	69.39	73.29	77.19	81.09	85.55	90.57	95.59	100.61	106.18	112.31
25-29	Male	38.74	40.76	42.77	44.79	46.81	49.33	51.84	54.36	57.39	60.41	63.43	66.96	70.49	74.02	78.05	82.58	87.12	91.65	96.69	102.24
30-34	Male	52.89	55.33	57.78	60.22	62.67	65.72	68.78	71.84	75.50	79.17	82.84	87.11	91.39	95.67	100.56	106.06	111.56	117.06	123.17	129.89
35-39	Male	60.20	63.12	66.04	68.95	71.87	75.51	79.16	82.80	87.18	91.55	95.93	101.03	106.13	111.24	117.07	123.63	130.19	136.76	144.05	152.07
40-44	Male	69.51	73.03	76.54	80.06	83.58	87.97	92.37	96.76	102.04	107.31	112.59	118.74	124.90	131.05	138.08	146.00	153.91	161.82	170.61	180.28
45-49	Male	84.80	89.30	93.80	98.31	102.81	108.44	114.07	119.70	126.45	133.21	139.96	147.84	155.72	163.60	172.61	182.74	192.87	203.00	214.26	226.65
50-54	Male	104.08	109.82	115.57	121.32	127.06	134.25	141.43	148.61	157.23	165.85	174.47	184.53	194.59	204.64	216.14	229.07	242.00	254.93	269.30	285.10
55-59	Male	131.66	139.19	146.72	154.24	161.77	171.18	180.59	189.99	201.28	212.57	223.86	237.03	250.21	263.38	278.43	295.37	312.30	329.24	348.05	368.75
60-64	Male	163.24	172.80	182.36	191.93	201.49	213.45	225.40	237.36	251.70	266.05	280.39	297.13	313.87	330.60	349.73	371.25	392.77	414.29	438.19	464.49
2-19	Female	40.40	42.53	44.65	46.77	48.90	51.55	54.20	56.86	60.04	63.23	66.41	70.13	73.84	77.56	81.80	86.58	91.35	96.13	101.44	107.28
20-24	Female	45.06	47.48	49.90	52.33	54.75	57.78	60.81	63.84	67.47	71.11	74.74	78.98	83.22	87.46	92.31	97.76	103.21	108.66	114.72	121.39
25-29	Female	42.73	45.00	47.28	49.55	51.82	54.66	57.51	60.35	63.76	67.17	70.58	74.55	78.53	82.51	87.05	92.17	97.28	102.40	108.08	114.33
30-34	Female	55.55	58.17	60.78	63.40	66.01	69.28	72.55	75.82	79.75	83.67	87.60	92.17	96.75	101.33	106.56	112.45	118.34	124.22	130.76	137.96
35-39	Female	60.87	63.83	66.79	69.74	72.70	76.40	80.10	83.80	88.24	92.68	97.12	102.30	107.47	112.65	118.57	125.23	131.89	138.55	145.94	154.08
40-44	Female	70.84	74.44	78.04	81.65	85.25	89.75	94.25	98.76	104.16	109.56	114.97	121.27	127.58	133.88	141.09	149.19	157.30	165.40	174.41	184.32
45-49	Female	81.81	86.12	90.43	94.74	99.05	104.43	109.82	115.21	121.68	128.14	134.61	142.15	149.69	157.23	165.85	175.55	185.25	194.95	205.72	217.57
50-54	Female	99.75	105.22	110.69	116.16	121.63	128.46	135.30	142.13	150.33	158.54	166.74	176.31	185.88	195.45	206.38	218.68	230.99	243.29	256.96	272.00
55-59	Female	118.37	125.04	131.71	138.37	145.04	153.38	161.72	170.05	180.05	190.06	200.06	211.73	223.40	235.07	248.41	263.42	278.42	293.43	310.10	328.44
60-64	Female	139.64	147.68	155.72	163.76	171.80	181.86	191.91	201.96	214.02	226.08	238.14	252.22	266.29	280.36	296.44	314.54	332.63	350.72	370.82	392.94
Per Child		29.60	31.18	32.77	34.36	35.94	37.93	39.91	41.89	44.27	46.65	49.03	51.81	54.59	57.36	60.54	64.11	67.68	71.25	75.22	79.58

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09 for the 80% Coinsurance Option. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. 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** 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.

Secure STM Monthly Rates for 1 to 12 Months*
Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Rates Effective for IN, KS, MD, ND, NV

\$500 Deductible		Area																			
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	100.13	106.10	112.08	118.05	124.03	131.50	138.97	146.44	155.40	164.37	173.33	183.79	194.25	204.70	216.66	230.10	243.55	256.99	271.93	288.37
20-24	Male	115.99	122.99	129.99	136.99	143.99	152.74	161.49	170.24	180.73	191.23	201.73	213.98	226.23	238.48	252.48	268.23	283.97	299.72	317.22	336.47
25-29	Male	106.27	112.64	119.01	125.38	131.76	139.72	147.69	155.65	165.21	174.77	184.32	195.48	206.63	217.78	230.52	244.86	259.20	273.53	289.46	306.99
30-34	Male	134.75	142.47	150.20	157.93	165.65	175.31	184.97	194.62	206.21	217.80	229.39	242.91	256.43	269.95	285.40	302.78	320.17	337.55	356.86	378.11
35-39	Male	158.29	167.53	176.78	186.02	195.27	206.82	218.38	229.93	243.80	257.67	271.53	287.71	303.89	320.07	338.56	359.36	380.16	400.96	424.07	449.49
40-44	Male	187.46	198.58	209.71	220.84	231.96	245.87	259.78	273.69	290.38	307.07	323.76	343.23	362.70	382.17	404.42	429.46	454.49	479.53	507.34	537.94
45-49	Male	236.07	250.34	264.60	278.86	293.13	310.95	328.78	346.61	368.01	389.40	410.79	435.75	460.71	485.67	514.20	546.29	578.38	610.47	646.13	685.35
50-54	Male	296.97	315.16	333.36	351.55	369.74	392.48	415.22	437.96	465.25	492.53	519.82	551.66	583.49	615.33	651.71	692.64	733.57	774.51	819.98	870.01
55-59	Male	384.48	408.32	432.16	455.99	479.83	509.63	539.42	569.22	604.98	640.73	676.49	718.21	759.92	801.64	849.31	902.95	956.58	1010.21	1069.81	1135.36
60-64	Male	485.81	516.18	546.56	576.93	607.30	645.27	683.24	721.21	766.77	812.33	857.90	911.05	964.21	1017.36	1078.11	1146.45	1214.80	1283.14	1359.08	1442.61
2-19	Female	111.90	118.63	125.37	132.10	138.84	147.26	155.68	164.09	174.20	184.30	194.40	206.19	217.98	229.76	243.23	258.39	273.54	288.70	305.53	324.06
20-24	Female	127.76	135.52	143.28	151.04	158.80	168.49	178.19	187.89	199.53	211.17	222.80	236.38	249.96	263.54	279.06	296.51	313.97	331.43	350.82	372.16
25-29	Female	118.55	125.71	132.88	140.04	147.21	156.16	165.12	174.07	184.82	195.57	206.31	218.85	231.39	243.93	258.26	274.38	290.50	306.62	324.53	344.23
30-34	Female	143.96	152.28	160.60	168.92	177.24	187.64	198.04	208.44	220.92	233.40	245.88	260.44	275.00	289.56	306.20	324.92	343.64	362.36	383.16	406.04
35-39	Female	161.36	170.80	180.24	189.69	199.13	210.93	222.74	234.54	248.70	262.87	277.03	293.55	310.08	326.60	345.49	366.73	387.98	409.23	432.83	458.80
40-44	Female	191.04	202.40	213.76	225.11	236.47	250.67	264.86	279.06	296.10	313.13	330.17	350.05	369.92	389.80	412.51	438.07	463.62	489.17	517.57	548.80
45-49	Female	226.35	239.99	253.62	267.26	280.89	297.94	314.98	332.03	352.48	372.93	393.39	417.25	441.11	464.97	492.24	522.92	553.60	584.28	618.37	655.87
50-54	Female	282.64	299.91	317.18	334.45	351.71	373.30	394.88	416.46	442.37	468.27	494.17	524.39	554.60	584.82	619.36	658.21	697.06	735.91	779.08	826.56
55-59	Female	341.49	362.56	383.62	404.69	425.75	452.08	478.41	504.74	536.34	567.93	599.53	636.39	673.25	710.12	752.24	799.64	847.03	894.43	947.09	1005.01
60-64	Female	409.56	435.01	460.47	485.92	511.38	543.20	575.02	606.83	645.02	683.20	721.38	765.93	810.48	855.02	905.93	963.21	1020.48	1077.76	1141.39	1211.40
Per Child		81.76	86.71	91.67	96.62	101.57	107.76	113.95	120.14	127.57	135.00	142.43	151.10	159.76	168.43	178.33	189.48	200.62	211.76	224.14	237.76

\$1000 Deductible		Area																			
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	67.89	71.78	75.68	79.57	83.47	88.34	93.21	98.08	103.92	109.77	115.61	122.43	129.25	136.06	143.86	152.62	161.39	170.15	179.89	190.61
20-24	Male	78.12	82.68	87.23	91.79	96.35	102.04	107.74	113.43	120.27	127.10	133.93	141.91	149.88	157.85	166.97	177.22	187.47	197.72	209.11	221.64
25-29	Male	71.98	76.14	80.30	84.46	88.62	93.82	99.02	104.22	110.46	116.70	122.94	130.22	137.50	144.78	153.10	162.46	171.82	181.18	191.58	203.02
30-34	Male	93.30	98.35	103.40	108.45	113.50	119.82	126.13	132.45	140.02	147.60	155.18	164.02	172.86	181.70	191.80	203.17	214.53	225.90	238.53	252.42
35-39	Male	107.63	113.60	119.58	125.55	131.53	139.00	146.47	153.94	162.90	171.87	180.83	191.29	201.75	212.20	224.16	237.60	251.05	264.49	279.43	295.87
40-44	Male	127.58	134.85	142.11	149.37	156.64	165.72	174.80	183.88	194.77	205.67	216.56	229.27	241.98	254.70	269.22	285.57	301.91	318.25	336.41	356.38
45-49	Male	157.78	166.99	176.20	185.41	194.62	206.14	217.65	229.17	242.98	256.80	270.62	286.74	302.86	318.98	337.40	358.13	378.85	399.58	422.61	447.94
50-54	Male	198.72	210.57	222.42	234.27	246.13	260.94	275.76	290.58	308.35	326.13	343.91	364.65	385.40	406.14	429.84	456.51	483.18	509.85	539.48	572.08
55-59	Male	255.01	270.49	285.98	301.46	316.95	336.30	355.66	375.01	398.24	421.47	444.69	471.79	498.89	525.99	556.96	591.80	626.64	661.48	700.19	742.77
60-64	Male	321.02	340.77	360.51	380.25	400.00	424.68	449.36	474.04	503.65	533.27	562.88	597.43	631.98	666.54	706.02	750.45	794.87	839.29	888.65	942.94
2-19	Female	75.05	79.41	83.77	88.12	92.48	97.93	103.38	108.83	115.36	121.90	128.44	136.06	143.69	151.32	160.03	169.84	179.64	189.45	200.35	212.33
20-24	Female	85.80	90.85	95.90	100.95	106.00	112.32	118.63	124.95	132.52	140.10	147.68	156.52	165.36	174.20	184.30	195.67	207.03	218.40	231.03	244.92
25-29	Female	79.66	84.31	88.97	93.62	98.28	104.10	109.92	115.73	122.72	129.70	136.68	144.83	152.98	161.12	170.43	180.91	191.38	201.86	213.49	226.30
30-34	Female	98.93	104.34	109.76	115.17	120.58	127.35	134.12	140.89	149.01	157.13	165.26	174.73	184.21	193.68	204.51	216.69	228.88	241.06	254.60	269.49
35-39	Female	110.18	116.33	122.47	128.61	134.75	142.42	150.10	157.78	166.99	176.20	185.41	196.16	206.90	217.65	229.93	243.75	257.57	271.38	286.74	303.62
40-44	Female	130.14	137.57	145.00	152.43	159.86	169.14	178.43	187.71	198.86	210.00	221.14	234.14	247.14	260.14	275.00	291.71	308.43	325.14	343.71	364.14
45-49	Female	152.15	161.00	169.84	178.69	187.54	198.60	209.66	220.72	233.99	247.27	260.54	276.02	291.51	306.99	324.69	344.60	364.51	384.41	406.54	430.87
50-54	Female	188.99	200.22	211.44	222.67	233.90	247.93	261.96	275.99	292.83	309.67	326.50	346.15	365.79	385.44	407.89	433.15	458.40	483.66	511.72	542.59
55-59	Female	227.37	241.08	254.78	268.48	282.18	299.31	316.44	333.56	354.11	374.67	395.22	419.20	443.17	467.15	494.56	525.38	556.21	587.04	621.30	658.97
60-64	Female	270.87	287.38	303.89	320.40	336.90	357.54	378.17	398.81	423.57	448.33	473.10	501.98	530.87	559.76	592.78	629.92	667.06	704.21	745.48	790.87
Per Child		54.64	57.84	61.04	64.25	67.45	71.45	75.46	79.46	84.26	89.07	93.87	99.47	105.08	110.68	117.09	124.29	131.50	138.71	146.71	155.52

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09 for the 80% Coinsurance Option. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. 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.

Secure STM Monthly Rates for 1 to 12 Months*
Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Rates Effective for IN, KS, MD, ND, NV

\$2500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	52.53	55.44	58.34	61.25	64.16	67.79	71.42	75.05	79.41	83.77	88.12	93.21	98.29	103.38	109.19	115.73	122.26	128.80	136.06	144.05
20-24	Male	60.72	64.16	67.59	71.02	74.46	78.75	83.04	87.33	92.48	97.63	102.78	108.79	114.80	120.81	127.68	135.40	143.13	150.85	159.44	168.88
25-29	Male	55.60	58.71	61.81	64.91	68.02	71.90	75.78	79.66	84.31	88.97	93.62	99.05	104.48	109.92	116.12	123.11	130.09	137.07	144.83	153.36
30-34	Male	73.34	77.10	80.87	84.63	88.39	93.10	97.80	102.51	108.15	113.80	119.45	126.03	132.62	139.21	146.73	155.20	163.67	172.14	181.55	191.90
35-39	Male	84.60	89.09	93.58	98.07	102.56	108.17	113.78	119.40	126.13	132.87	139.60	147.46	155.32	163.18	172.16	182.26	192.36	202.46	213.69	226.04
40-44	Male	98.93	104.34	109.76	115.17	120.58	127.35	134.12	140.89	149.01	157.13	165.26	174.73	184.21	193.68	204.51	216.69	228.88	241.06	254.60	269.49
45-49	Male	122.47	129.40	136.33	143.27	150.20	158.87	167.53	176.20	186.60	197.00	207.40	219.53	231.67	243.80	257.67	273.27	288.87	304.47	321.80	340.87
50-54	Male	152.15	161.00	169.84	178.69	187.54	198.60	209.66	220.72	233.99	247.27	260.54	276.02	291.51	306.99	324.69	344.60	364.51	384.41	406.54	430.87
55-59	Male	194.62	206.21	217.80	229.39	240.98	255.46	269.95	284.43	301.82	319.20	336.58	356.86	377.14	397.42	420.60	446.67	472.75	498.82	527.79	559.66
60-64	Male	243.24	257.96	272.69	287.41	302.14	320.55	338.95	357.36	379.45	401.53	423.62	449.39	475.16	500.93	530.38	563.51	596.64	629.77	666.58	707.08
2-19	Female	58.16	61.43	64.70	67.97	71.24	75.32	79.41	83.49	88.40	93.30	98.20	103.92	109.64	115.36	121.90	129.25	136.61	143.96	152.13	161.12
20-24	Female	65.33	69.06	72.79	76.52	80.25	84.91	89.58	94.24	99.84	105.43	111.03	117.56	124.09	130.62	138.08	146.47	154.87	163.26	172.59	182.85
25-29	Female	61.75	65.24	68.74	72.24	75.74	80.12	84.49	88.87	94.12	99.37	104.62	110.74	116.87	122.99	129.99	137.86	145.74	153.61	162.36	171.99
30-34	Female	77.43	81.46	85.49	89.52	93.54	98.58	103.61	108.65	114.69	120.73	126.78	133.82	140.87	147.92	155.98	165.04	174.10	183.17	193.24	204.31
35-39	Female	85.62	90.18	94.73	99.29	103.85	109.54	115.24	120.93	127.77	134.60	141.43	149.41	157.38	165.35	174.47	184.72	194.97	205.22	216.61	229.14
40-44	Female	100.97	106.52	112.07	117.61	123.16	130.09	137.03	143.96	152.28	160.60	168.92	178.63	188.33	198.04	209.13	221.61	234.09	246.57	260.44	275.69
45-49	Female	117.86	124.50	131.13	137.77	144.41	152.70	161.00	169.29	179.25	189.20	199.15	210.77	222.38	233.99	247.27	262.20	277.13	292.06	308.65	326.90
50-54	Female	145.50	153.91	162.33	170.75	179.17	189.70	200.22	210.74	223.37	236.00	248.63	263.36	278.10	292.83	309.67	328.61	347.55	366.50	387.54	410.70
55-59	Female	174.15	184.42	194.69	204.96	215.22	228.06	240.89	253.73	269.13	284.53	299.94	317.90	335.87	353.84	374.38	397.48	420.58	443.69	469.36	497.59
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	562.86	596.90
Per Child		42.87	45.31	47.76	50.20	52.64	55.70	58.75	61.80	65.47	69.13	72.80	77.07	81.35	85.62	90.51	96.01	101.51	107.00	113.11	119.83

\$5000 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	47.42	49.99	52.57	55.14	57.72	60.94	64.16	67.37	71.24	75.10	78.96	83.47	87.98	92.48	97.63	103.43	109.22	115.02	121.45	128.54
20-24	Male	54.07	57.07	60.08	63.08	66.09	69.84	73.60	77.35	81.86	86.37	90.87	96.13	101.39	106.65	112.66	119.42	126.18	132.94	140.45	148.71
25-29	Male	49.97	52.72	55.46	58.20	60.94	64.36	67.79	71.21	75.32	79.43	83.54	88.34	93.13	97.93	103.41	109.58	115.74	121.91	128.76	136.29
30-34	Male	67.20	70.57	73.93	77.30	80.67	84.88	89.09	93.30	98.35	103.40	108.45	114.34	120.24	126.13	132.87	140.44	148.02	155.60	164.02	173.28
35-39	Male	75.90	79.83	83.76	87.68	91.61	96.52	101.44	106.35	112.24	118.13	124.03	130.90	137.78	144.65	152.51	161.35	170.19	179.03	188.85	199.66
40-44	Male	88.69	93.45	98.20	102.95	107.71	113.65	119.59	125.54	132.67	139.80	146.93	155.25	163.57	171.89	181.40	192.10	202.79	213.49	225.38	238.45
45-49	Male	109.67	115.78	121.89	128.00	134.10	141.74	149.37	157.01	166.17	175.33	184.50	195.18	205.87	216.56	228.78	242.52	256.26	270.01	285.28	302.07
50-54	Male	135.77	143.56	151.36	159.15	166.94	176.68	186.42	196.16	207.85	219.53	231.22	244.86	258.49	272.13	287.71	305.24	322.77	340.31	359.78	381.21
55-59	Male	172.62	182.79	192.96	203.12	213.29	226.00	238.72	251.43	266.68	281.93	297.19	314.98	332.78	350.57	370.91	393.79	416.67	439.55	464.97	492.94
60-64	Male	216.63	229.64	242.64	255.65	268.66	284.92	301.18	317.44	336.95	356.47	375.98	398.74	421.51	444.27	470.29	499.56	528.83	558.09	590.62	626.39
2-19	Female	52.02	54.89	57.77	60.64	63.51	67.10	70.69	74.28	78.59	82.90	87.21	92.24	97.26	102.29	108.03	114.50	120.96	127.42	134.60	142.50
20-24	Female	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	153.60	162.67
25-29	Female	54.58	57.62	60.66	63.69	66.73	70.53	74.32	78.12	82.68	87.23	91.79	97.11	102.42	107.74	113.81	120.65	127.48	134.31	141.91	150.26
30-34	Female	69.76	73.29	76.82	80.35	83.89	88.30	92.72	97.14	102.43	107.73	113.03	119.21	125.40	131.58	138.64	146.59	154.54	162.49	171.32	181.04
35-39	Female	78.46	82.55	86.64	90.74	94.83	99.95	105.07	110.18	116.33	122.47	128.61	135.77	142.94	150.10	158.29	167.50	176.71	185.92	196.16	207.42
40-44	Female	90.23	95.08	99.93	104.79	109.64	115.71	121.77	127.84	135.12	142.40	149.68	158.17	166.67	175.16	184.87	195.79	206.71	217.63	229.76	243.11
45-49	Female	105.07	110.88	116.69	122.50	128.31	135.57	142.84	150.10	158.82	167.53	176.25	186.42	196.59	206.76	218.38	231.45	244.53	257.60	272.13	288.11
50-54	Female	129.63	137.03	144.42	151.82	159.21	168.46	177.70	186.95	198.04	209.13	220.23	233.17	246.11	259.05	273.84	290.48	307.12	323.76	342.25	362.59
55-59	Female	154.71	163.72	172.73	181.75	190.76	202.03	213.29	224.56	238.08	251.60	265.12	280.89	296.67	312.44	330.47	350.75	371.03	391.31	413.84	438.63
60-64	Female	183.88	194.77	205.67	216.56	227.46	241.08	254.70	268.31	284.66	301.00	317.34	336.41	355.48	374.54	396.33	420.85	445.36	469.88	497.11	527.08
Per Child		37.75	39.86	41.98	44.09	46.20	48.85	51.49	54.13	57.30	60.47	63.64	67.33	71.03	74.73	78.96	83.71	88.46	93.22	98.50	104.31

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09 for the 80% Coinsurance Option. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. 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.

Secure 12x3 Monthly Rates *
 Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Rates Effective for IN, KS, MD, ND, NV

\$500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	80.78	85.18	89.59	93.99	98.40	103.90	109.41	114.91	121.52	128.13	134.74	142.44	150.15	157.86	166.67	176.58	186.49	196.40	207.42	219.53
20-24	Male	92.47	97.63	102.79	107.95	113.11	119.56	126.01	132.45	140.19	147.93	155.67	164.70	173.73	182.76	193.08	204.68	216.29	227.90	240.80	254.99
25-29	Male	85.30	90.00	94.70	99.39	104.09	109.96	115.83	121.70	128.75	135.79	142.84	151.06	159.28	167.50	176.89	187.46	198.03	208.60	220.34	233.26
30-34	Male	108.27	113.96	119.66	125.35	131.05	138.17	145.28	152.40	160.94	169.49	178.03	187.99	197.96	207.93	219.32	232.13	244.94	257.75	271.99	287.65
35-39	Male	125.62	132.43	139.25	146.06	152.88	161.39	169.91	178.43	188.65	198.87	209.09	221.02	232.94	244.87	258.50	273.83	289.16	304.49	321.53	340.27
40-44	Male	147.12	155.32	163.52	171.73	179.93	190.18	200.43	210.68	222.98	235.29	247.59	261.94	276.29	290.65	307.05	325.50	343.95	362.41	382.91	405.47
45-49	Male	182.96	193.47	203.98	214.50	225.01	238.15	251.29	264.44	280.21	295.98	311.75	330.14	348.54	366.94	387.97	411.62	435.28	458.93	485.22	514.13
50-54	Male	227.85	241.25	254.66	268.07	281.48	298.24	315.01	331.77	351.88	372.00	392.11	415.58	439.04	462.51	489.33	519.50	549.67	579.84	613.37	650.24
55-59	Male	292.35	309.92	327.49	345.06	362.63	384.60	406.56	428.52	454.88	481.24	507.59	538.34	569.09	599.84	634.98	674.52	714.05	753.59	797.51	845.83
60-64	Male	367.04	389.43	411.82	434.21	456.60	484.58	512.57	540.56	574.14	607.73	641.31	680.49	719.67	758.85	803.63	854.01	904.39	954.76	1010.74	1072.31
2-19	Female	89.45	94.42	99.38	104.35	109.31	115.52	121.72	127.93	135.37	142.82	150.27	158.96	167.64	176.33	186.26	197.43	208.60	219.77	232.19	245.84
20-24	Female	101.15	106.86	112.58	118.30	124.02	131.17	138.32	145.47	154.05	162.63	171.20	181.21	191.22	201.23	212.67	225.54	238.40	251.27	265.57	281.30
25-29	Female	94.36	99.64	104.92	110.20	115.48	122.08	128.68	135.28	143.20	151.13	159.05	168.29	177.53	186.77	197.34	209.22	221.10	232.98	246.18	260.71
30-34	Female	115.06	121.19	127.32	133.46	139.59	147.26	154.92	162.59	171.79	180.99	190.18	200.92	211.65	222.38	234.65	248.45	262.25	276.04	291.38	308.24
35-39	Female	127.88	134.84	141.80	148.76	155.72	164.42	173.12	181.83	192.27	202.71	213.15	225.33	237.51	249.69	263.61	279.27	294.93	310.59	327.99	347.13
40-44	Female	149.76	158.13	166.51	174.88	183.25	193.71	204.18	214.64	227.20	239.76	252.32	266.97	281.62	296.27	313.01	331.85	350.68	369.52	390.45	413.47
45-49	Female	175.79	185.84	195.89	205.94	215.99	228.56	241.12	253.68	268.76	283.84	298.91	316.50	334.09	351.68	371.78	394.40	417.01	439.63	464.75	492.39
50-54	Female	217.28	230.01	242.74	255.47	268.20	284.11	300.02	315.93	335.02	354.11	373.20	395.47	417.75	440.02	465.48	494.12	522.75	551.39	583.21	618.21
55-59	Female	260.66	276.19	291.72	307.24	322.77	342.18	361.59	380.99	404.28	427.57	450.86	478.04	505.21	532.38	563.43	598.37	633.30	668.24	707.05	749.75
60-64	Female	310.83	329.60	348.36	367.12	385.89	409.34	432.79	456.25	484.39	512.54	540.68	573.52	606.36	639.19	676.72	718.94	761.15	803.37	850.28	901.88
Per Child		66.58	70.23	73.88	77.53	81.18	85.75	90.31	94.87	100.35	105.82	111.30	117.69	124.08	130.47	137.77	145.98	154.19	162.41	171.53	181.57

\$1000 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	57.01	59.88	62.75	65.63	68.50	72.09	75.68	79.27	83.57	87.88	92.19	97.22	102.24	107.27	113.01	119.47	125.93	132.39	139.57	147.47
20-24	Male	64.56	67.91	71.27	74.63	77.99	82.19	86.39	90.58	95.62	100.66	105.70	111.57	117.45	123.33	130.05	137.60	145.16	152.71	161.11	170.35
25-29	Male	60.03	63.10	66.16	69.23	72.29	76.13	79.96	83.79	88.39	92.99	97.59	102.96	108.32	113.69	119.82	126.72	133.62	140.52	148.19	156.62
30-34	Male	77.71	81.44	85.16	88.88	92.61	97.26	101.92	106.57	112.16	117.74	123.33	129.84	136.36	142.87	150.32	158.70	167.08	175.46	184.76	195.00
35-39	Male	88.28	92.68	97.09	101.49	105.90	111.40	116.91	122.41	129.02	135.63	142.24	149.94	157.65	165.36	174.17	184.08	193.99	203.90	214.92	227.03
40-44	Male	102.99	108.34	113.70	119.05	124.40	131.10	137.79	144.48	152.51	160.54	168.57	177.94	187.31	196.68	207.39	219.44	231.48	243.53	256.92	271.64
45-49	Male	125.24	132.03	138.82	145.61	152.40	160.89	169.38	177.86	188.05	198.23	208.42	220.30	232.18	244.07	257.65	272.92	288.20	303.48	320.45	339.12
50-54	Male	155.42	164.16	172.89	181.63	190.37	201.29	212.21	223.13	236.24	249.34	262.45	277.74	293.02	308.31	325.79	345.45	365.10	384.76	406.60	430.63
55-59	Male	196.91	208.33	219.74	231.16	242.57	256.84	271.10	285.37	302.49	319.61	336.73	356.71	376.68	396.66	419.48	445.16	470.84	496.53	525.06	556.45
60-64	Male	245.57	260.13	274.68	289.23	303.79	321.98	340.17	358.36	380.19	402.02	423.85	449.32	474.79	500.26	529.36	562.11	594.85	627.60	663.98	704.00
2-19	Female	62.29	65.50	68.72	71.93	75.14	79.16	83.17	87.19	92.01	96.83	101.64	107.27	112.89	118.51	124.93	132.16	139.39	146.62	154.65	163.48
20-24	Female	70.21	73.94	77.66	81.38	85.11	89.76	94.42	99.07	104.66	110.24	115.83	122.34	128.86	135.37	142.82	151.20	159.58	167.96	177.26	187.50
25-29	Female	65.69	69.12	72.55	75.98	79.41	83.70	87.99	92.28	97.43	102.58	107.72	113.73	119.73	125.74	132.60	140.32	148.04	155.76	164.34	173.78
30-34	Female	81.86	85.85	89.85	93.84	97.83	102.82	107.81	112.79	118.78	124.77	130.76	137.74	144.72	151.71	159.69	168.67	177.65	186.63	196.61	207.59
35-39	Female	90.16	94.69	99.22	103.74	108.27	113.93	119.58	125.24	132.03	138.82	145.61	153.53	161.46	169.38	178.43	188.62	198.80	208.98	220.30	232.75
40-44	Female	104.87	110.35	115.82	121.30	126.78	133.62	140.47	147.31	155.52	163.74	171.95	181.53	191.12	200.70	211.65	223.97	236.29	248.61	262.30	277.36
45-49	Female	121.09	127.62	134.14	140.66	147.18	155.33	163.49	171.64	181.42	191.21	200.99	212.40	223.82	235.23	248.28	262.95	277.63	292.30	308.61	326.54
50-54	Female	148.25	156.53	164.80	173.08	181.35	191.69	202.04	212.38	224.79	237.20	249.61	264.09	278.57	293.05	309.60	328.22	346.84	365.46	386.14	408.90
55-59	Female	176.54	186.64	196.74	206.84	216.94	229.57	242.19	254.82	269.97	285.12	300.26	317.94	335.61	353.29	373.49	396.21	418.94	441.66	466.91	494.68
60-64	Female	208.61	220.78	232.94	245.11	257.28	272.49	287.70	302.91	321.16	339.42	357.67	378.96	400.26	421.55	445.89	473.27	500.64	528.02	558.44	591.91
Per Child		46.59	48.95	51.31	53.67	56.03	58.98	61.93	64.88	68.43	71.97	75.51	79.64	83.77	87.90	92.62	97.93	103.25	108.56	114.46	120.95

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. 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: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 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.

12x3 rates/zips eff. 5/1/09—12/31/09

Secure 12x3 Monthly Rates *
 Underwritten by Standard Security Life Insurance Company of New York
80% of \$10,000 Co-insurance Rates for Effective Dates May 1, 2009 - December 31, 2009
Rates Effective for IN, KS, MD, ND, NV

\$2500 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	45.69	47.84	49.98	52.12	54.26	56.94	59.62	62.29	65.50	68.72	71.93	75.68	79.43	83.17	87.46	92.27	97.09	101.91	107.27	113.16
20-24	Male	51.73	54.26	56.79	59.32	61.85	65.02	68.18	71.35	75.14	78.94	82.73	87.16	91.59	96.02	101.08	106.78	112.47	118.17	124.50	131.46
25-29	Male	47.96	50.25	52.53	54.82	57.11	59.97	62.83	65.69	69.12	72.55	75.98	79.98	83.99	87.99	92.57	97.71	102.86	108.01	113.73	120.02
30-34	Male	63.00	65.78	68.55	71.33	74.10	77.57	81.04	84.50	88.67	92.83	96.99	101.84	106.70	111.55	117.10	123.34	129.59	135.83	142.77	150.39
35-39	Male	71.30	74.61	77.92	81.23	84.54	88.68	92.81	96.95	101.92	106.88	111.85	117.64	123.43	129.22	135.84	143.29	150.74	158.18	166.46	175.56
40-44	Male	81.86	85.85	89.85	93.84	97.83	102.82	107.81	112.79	118.78	124.77	130.76	137.74	144.72	151.71	159.69	168.67	177.65	186.63	196.61	207.59
45-49	Male	99.22	104.33	109.44	114.55	119.66	126.05	132.43	138.82	146.49	154.15	161.82	170.76	179.71	188.65	198.87	210.37	221.87	233.37	246.15	260.20
50-54	Male	121.09	127.62	134.14	140.66	147.18	155.33	163.49	171.64	181.42	191.21	200.99	212.40	223.82	235.23	248.28	262.95	277.63	292.30	308.61	326.54
55-59	Male	152.40	160.94	169.49	178.03	186.57	197.25	207.93	218.60	231.42	244.23	257.04	271.99	286.94	301.89	318.97	338.19	357.41	376.63	397.99	421.48
60-64	Male	188.24	199.09	209.95	220.80	231.65	245.22	258.79	272.36	288.64	304.92	321.20	340.19	359.19	378.18	399.89	424.31	448.74	473.16	500.29	530.14
2-19	Female	49.84	52.25	54.66	57.07	59.48	62.49	65.50	68.52	72.13	75.74	79.36	83.57	87.79	92.01	96.83	102.25	107.67	113.09	119.11	125.74
20-24	Female	55.13	57.88	60.63	63.38	66.13	69.56	73.00	76.44	80.56	84.69	88.81	93.63	98.44	103.25	108.75	114.94	121.13	127.31	134.19	141.75
25-29	Female	52.48	55.06	57.64	60.22	62.80	66.03	69.25	72.48	76.35	80.22	84.09	88.60	93.11	97.63	102.79	108.59	114.40	120.20	126.65	133.74
30-34	Female	66.02	68.99	71.96	74.93	77.90	81.61	85.32	89.03	93.48	97.94	102.39	107.59	112.78	117.98	123.92	130.60	137.28	143.96	151.38	159.55
35-39	Female	72.06	75.41	78.77	82.13	85.49	89.69	93.89	98.08	103.12	108.16	113.20	119.07	124.95	130.83	137.55	145.10	152.66	160.21	168.61	177.85
40-44	Female	83.37	87.46	91.55	95.64	99.73	104.84	109.95	115.06	121.19	127.32	133.46	140.61	147.77	154.92	163.10	172.30	181.50	190.70	200.92	212.16
45-49	Female	95.82	100.71	105.60	110.50	115.39	121.50	127.62	133.73	141.07	148.41	155.74	164.30	172.86	181.42	191.21	202.21	213.22	224.23	236.45	249.91
50-54	Female	116.19	122.40	128.60	134.81	141.01	148.77	156.53	164.28	173.59	182.90	192.21	203.07	213.93	224.79	237.20	251.17	265.13	279.09	294.61	311.67
55-59	Female	137.31	144.88	152.45	160.02	167.59	177.05	186.51	195.97	207.32	218.68	230.03	243.27	256.52	269.76	284.90	301.93	318.96	335.99	354.91	375.73
60-64	Female	161.46	170.58	179.71	188.83	197.96	209.37	220.78	232.18	245.87	259.56	273.25	289.22	305.19	321.16	339.42	359.95	380.48	401.02	423.83	448.93
Per Child		37.91	39.71	41.52	43.32	45.12	47.37	49.62	51.87	54.57	57.27	59.97	63.13	66.28	69.43	73.03	77.08	81.14	85.19	89.69	94.64

\$5000 Deductible			Area																		
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	41.92	43.82	45.72	47.62	49.52	51.89	54.26	56.63	59.48	62.33	65.18	68.50	71.82	75.14	78.94	83.21	87.48	91.75	96.50	101.72
20-24	Male	46.83	49.04	51.26	53.47	55.69	58.45	61.22	63.99	67.31	70.63	73.96	77.83	81.71	85.58	90.01	94.99	99.98	104.96	110.50	116.59
25-29	Male	43.81	45.83	47.85	49.87	51.89	54.41	56.94	59.46	62.49	65.52	68.55	72.09	75.62	79.16	83.20	87.74	92.29	96.83	101.88	107.44
30-34	Male	58.48	60.96	63.44	65.92	68.41	71.51	74.61	77.71	81.44	85.16	88.88	93.23	97.57	101.92	106.88	112.47	118.05	123.64	129.84	136.67
35-39	Male	64.89	67.78	70.68	73.58	76.47	80.09	83.71	87.33	91.68	96.02	100.37	105.43	110.50	115.57	121.36	127.88	134.39	140.91	148.15	156.11
40-44	Male	74.32	77.82	81.33	84.83	88.34	92.72	97.10	101.48	106.74	111.99	117.25	123.38	129.51	135.65	142.66	150.54	158.43	166.31	175.07	184.71
45-49	Male	89.78	94.29	98.79	103.29	107.79	113.42	119.05	124.68	131.43	138.18	144.94	152.82	160.70	168.57	177.58	187.71	197.84	207.97	219.22	231.61
50-54	Male	109.02	114.77	120.51	126.25	132.00	139.18	146.35	153.53	162.15	170.76	179.38	189.43	199.48	209.53	221.02	233.94	246.86	259.79	274.15	289.94
55-59	Male	136.18	143.68	151.17	158.67	166.16	175.53	184.90	194.27	205.52	216.76	228.00	241.12	254.24	267.36	282.35	299.21	316.08	332.94	351.68	372.29
60-64	Male	168.62	178.21	187.80	197.39	206.98	218.96	230.95	242.93	257.32	271.70	286.08	302.86	319.64	336.42	355.60	377.17	398.75	420.32	444.29	470.66
2-19	Female	45.32	47.43	49.55	51.67	53.79	56.43	59.08	61.73	64.90	68.08	71.25	74.96	78.66	82.37	86.60	91.37	96.13	100.90	106.19	112.01
20-24	Female	50.22	52.66	55.09	57.52	59.96	63.00	66.04	69.08	72.73	76.38	80.03	84.29	88.55	92.81	97.68	103.15	108.63	114.10	120.19	126.88
25-29	Female	47.20	49.44	51.68	53.92	56.16	58.96	61.76	64.56	67.91	71.27	74.63	78.55	82.47	86.39	90.86	95.90	100.94	105.98	111.57	117.73
30-34	Female	60.36	62.97	65.57	68.17	70.78	74.03	77.29	80.54	84.45	88.36	92.26	96.82	101.38	105.93	111.14	117.00	122.86	128.72	135.23	142.39
35-39	Female	66.77	69.79	72.81	75.83	78.85	82.62	86.39	90.16	94.69	99.22	103.74	109.02	114.30	119.58	125.62	132.41	139.20	145.99	153.53	161.83
40-44	Female	75.45	79.03	82.61	86.18	89.76	94.23	98.70	103.18	108.54	113.91	119.27	125.54	131.80	138.06	145.21	153.26	161.31	169.36	178.30	188.14
45-49	Female	86.39	90.67	94.96	99.24	103.52	108.88	114.23	119.58	126.01	132.43	138.86	146.35	153.85	161.35	169.91	179.55	189.19	198.82	209.53	221.31
50-54	Female	104.50	109.95	115.40	120.85	126.30	133.12	139.93	146.74	154.92	163.10	171.28	180.82	190.36	199.90	210.80	223.06	235.33	247.59	261.22	276.21
55-59	Female	122.98	129.62	136.27	142.91	149.56	157.86	166.16	174.47	184.44	194.40	204.37	215.99	227.62	239.25	252.53	267.48	282.43	297.38	313.99	332.26
60-64	Female	144.48	152.51	160.54	168.57	176.61	186.64	196.68	206.72	218.77	230.81	242.86	256.92	270.97	285.02	301.09	319.16	337.23	355.30	375.37	397.46
Per Child		34.14	35.70	37.26	38.81	40.37	42.32	44.27	46.21	48.55	50.89	53.22	55.95	58.67	61.40	64.51	68.02	71.52	75.03	78.92	83.20

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09. Please call your agent or check online at www.hpinsurance.com for the rates effective 1/1/2010. 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: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 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.

12x3 rates/zips eff. 5/1/09—12/31/09

Secure STM and Secure 12x3
State Zip Code Area Classifications effective 5/1/09
 Area Designations for all states except CO, DE, MN, MT



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	G
AK*	996, 998-999	D
AK*	997	F
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	D
AZ*	851, 853-859, 861-865	C
CA	900-919, 926-928, 940-948	T
CA	920, 922-925, 930, 932-935, 939, 952, 954-957, 959-960, 962-966	Q
CA	921, 931, 949-951, 953, 958	S
CA	936-938, 961	P
DC*	200, 202-205	J
FL*	320, 335-336	J
FL*	321-322, 324-326, 328-329, 342, 349	I
FL*	323, 327, 339, 343, 347	G
FL*	330	M
FL*	331, 340	N
FL*	332	O
FL*	333	L
FL*	334	K
FL*	337, 341	H
FL*	338, 344, 346, 348	F
GA*	300, 302-303, 313-314, 399	H
GA*	301, 307-309, 312, 318-319, 398	G
GA*	304-306, 310, 315	F
GA*	311	I
GA*	316-317	E
HI*	967-968	E
ID	832-833, 835	G
ID	834, 836-838	H

State	3-digit Zip	Area
IL*	600, 602-604	H
IL*	601, 605-608	I
IL*	609, 613, 615-617	E
IL*	610, 612, 614, 620, 622-624, 626, 628-629	D
IL*	611, 618-619, 627	F
IL*	621, 625	C
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	G
KY	406, 409, 411, 414-418	H
KY	410, 423-424	F
KY	412-413	I
KY	419	J
KY	420	D
LA	700, 703, 707-708, 710, 714	Q
LA	701	S
LA	704, 706, 711-713	P
LA	705	O
LA	709	L
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	C
MI	481, 483, 487, 491, 493-494, 497	B
MI	484-485, 489, 492, 498-499	A
MI	486, 488, 490, 495-496	AA
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	M
MS	389, 395, 397	N
NC	270-272, 278-280, 283-289	G
NC	273-276, 281-282	H
NC	277	I
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	G
NM*	871, 875	F
NM*	882	J
NV	889-891, 893-898	M
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	E
OR*	971-972	G
OR*	974	D
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

State	3-digit Zip	Area
PA*	190-192	J
RI	028	I
RI	029	J
SC*	290-292, 294-295, 297-299	J
SC*	293, 296	I
SD	570, 572-577	G
SD	571	H
TN*	370, 373, 378, 384	E
TN*	371, 376, 380, 382, 385	F
TN*	372, 374-375, 379, 381	G
TN*	377, 383	D
TX	733, 751, 758, 760, 764, 777, 781, 783, 785-786, 788-789, 792-795, 885	L
TX	750, 752-753, 756-757, 761-762, 773-776, 778, 798-799	M
TX	754-755, 759, 763, 766, 768-769, 782, 784, 787, 796	K
TX	765, 767, 779-780, 791, 797	J
TX	770-772	N
TX	790	I
UT*	840, 844, 846	D
UT*	841	E
UT*	842-843, 845, 847	B
VA*	201, 222	J
VA*	220, 223, 225, 227-228, 230-231	I
VA*	221, 232, 235-239, 242-244, 246	H
VA*	224, 226, 229, 233-234, 240-241, 245	G
WI*	530, 534-535, 537-548	F
WI*	531, 536	G
WI*	532	H
WI*	533	D
WI*	549	E
WV*	253-254, 257, 260-265, 267-268	M
WV*	247-252, 255-256, 258-259, 266	N
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 ISA at 1-800-647-4589 or visit www.isabrokers.com for more information.

How to Get a Secure STM or Secure 12x3 Quote

Paper Application

If you are completing a paper application, you will need the following forms:

- Appropriate application for coverage form
- Secure STM and Secure 12x3 State Zip Code Area Classifications effective 5/1/09
- Secure STM and Secure 12x3 Short-term Medical Rates booklet

Once these forms are gathered, calculating the rate is a simple 4 step process.

1. Decide on your desired coverage length
2. Choose a deductible and coinsurance option
3. Find your area classification using the Zip Code Area chart
4. Locate the rate in the Rates booklet by cross-referencing your age/gender with your zip area letter in the selected coverage length/deductible table

The reverse side of the application contains the rate calculation worksheet. Simply follow the steps listed on it to determine your cost.

The 50% coinsurance option rates are only available online. Please call your agent or HPA at 1-800-277-3323 ext. 3 or check www.hpainsurance.com for a quote.

How to Apply for Dependent Children Coverage

Your dependent children must be unmarried and under age 19 (or under age 25 and a full time student). List all of your eligible dependent children to be insured on the application for insurance. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

How to Apply for Child Only Coverage

The minimum age is **2 years old** for child(ren) coverage without an adult guardian also insured. Use the 2-19 rate for either the male or female, based on the gender of the youngest child; then use the per child rate for each of the other siblings to be insured. ***The parent or legal guardian must print their name as applicant and complete the remainder of the application on behalf of the child(ren). The parent or legal guardian must sign and date the application. Please note on the application if coverage is for child only.***

Save Time by Applying Online!

You can save time and postage by applying for Secure STM or Secure 12x3 coverage online! It's quick, easy and will determine your rate automatically. You can even get next-day coverage!

- Visit a quoting Web page
- Choose the deductible and coverage options you want
- Complete the online short-form application
- Apply

Ask your agent about how you can submit an online application, call ISA at 1-800-647-4589 or visit www.isabrokers.com.