

**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**

| <b>\$250 Deductible</b> |        |       |       | <b>Area</b> |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|-------------------------|--------|-------|-------|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Age                     | Sex    | AA    | A     | B           | C     | D     | E     | F     | G     | H     | I     | J     | K     | L     | M     | N     | O     | P     | Q     | R     | S     | T     |
| 2-19                    | Male   | 2.44  | 2.55  | 2.70        | 2.85  | 3.00  | 3.15  | 3.33  | 3.52  | 3.70  | 3.93  | 4.15  | 4.37  | 4.63  | 4.89  | 5.15  | 5.45  | 5.78  | 6.12  | 6.45  | 6.82  | 7.23  |
| 20-24                   | Male   | 2.81  | 2.94  | 3.11        | 3.28  | 3.46  | 3.63  | 3.85  | 4.07  | 4.28  | 4.54  | 4.80  | 5.06  | 5.37  | 5.67  | 5.97  | 6.32  | 6.71  | 7.10  | 7.49  | 7.92  | 8.40  |
| 25-29                   | Male   | 2.60  | 2.72  | 2.88        | 3.04  | 3.20  | 3.36  | 3.56  | 3.75  | 3.95  | 4.19  | 4.43  | 4.67  | 4.95  | 5.23  | 5.51  | 5.83  | 6.18  | 6.54  | 6.90  | 7.30  | 7.74  |
| 30-34                   | Male   | 3.33  | 3.48  | 3.67        | 3.86  | 4.05  | 4.25  | 4.49  | 4.73  | 4.97  | 5.25  | 5.54  | 5.83  | 6.17  | 6.50  | 6.84  | 7.22  | 7.65  | 8.09  | 8.52  | 9.00  | 9.53  |
| 35-39                   | Male   | 3.89  | 4.06  | 4.29        | 4.52  | 4.75  | 4.98  | 5.27  | 5.56  | 5.85  | 6.19  | 6.54  | 6.88  | 7.28  | 7.68  | 8.09  | 8.55  | 9.06  | 9.58  | 10.10 | 10.67 | 11.31 |
| 40-44                   | Male   | 4.60  | 4.81  | 5.09        | 5.36  | 5.64  | 5.92  | 6.27  | 6.61  | 6.96  | 7.38  | 7.80  | 8.21  | 8.70  | 9.19  | 9.67  | 10.23 | 10.85 | 11.48 | 12.10 | 12.80 | 13.56 |
| 45-49                   | Male   | 5.71  | 5.97  | 6.33        | 6.68  | 7.03  | 7.38  | 7.83  | 8.27  | 8.71  | 9.24  | 9.77  | 10.30 | 10.92 | 11.53 | 12.15 | 12.86 | 13.65 | 14.45 | 15.24 | 16.12 | 17.09 |
| 50-54                   | Male   | 7.18  | 7.52  | 7.98        | 8.43  | 8.88  | 9.33  | 9.90  | 10.47 | 11.03 | 11.71 | 12.39 | 13.07 | 13.86 | 14.66 | 15.45 | 16.36 | 17.38 | 18.40 | 19.41 | 20.55 | 21.79 |
| 55-59                   | Male   | 9.24  | 9.68  | 10.28       | 10.87 | 11.46 | 12.06 | 12.80 | 13.54 | 14.28 | 15.17 | 16.06 | 16.94 | 17.98 | 19.02 | 20.06 | 21.24 | 22.57 | 23.91 | 25.24 | 26.72 | 28.35 |
| 60-64                   | Male   | 11.65 | 12.22 | 12.97       | 13.73 | 14.48 | 15.24 | 16.18 | 17.13 | 18.07 | 19.21 | 20.34 | 21.47 | 22.80 | 24.12 | 25.44 | 26.95 | 28.65 | 30.36 | 32.06 | 33.95 | 36.02 |
| 2-19                    | Female | 2.72  | 2.84  | 3.01        | 3.18  | 3.34  | 3.51  | 3.72  | 3.93  | 4.14  | 4.39  | 4.64  | 4.89  | 5.18  | 5.48  | 5.77  | 6.10  | 6.48  | 6.85  | 7.23  | 7.65  | 8.11  |
| 20-24                   | Female | 3.09  | 3.24  | 3.43        | 3.62  | 3.81  | 4.01  | 4.25  | 4.49  | 4.73  | 5.02  | 5.31  | 5.60  | 5.93  | 6.27  | 6.61  | 6.99  | 7.43  | 7.86  | 8.29  | 8.77  | 9.30  |
| 25-29                   | Female | 2.88  | 3.02  | 3.20        | 3.37  | 3.55  | 3.73  | 3.95  | 4.18  | 4.40  | 4.67  | 4.94  | 5.20  | 5.52  | 5.83  | 6.14  | 6.50  | 6.90  | 7.30  | 7.70  | 8.15  | 8.64  |
| 30-34                   | Female | 3.57  | 3.72  | 3.93        | 4.14  | 4.35  | 4.55  | 4.81  | 5.07  | 5.33  | 5.65  | 5.96  | 6.27  | 6.63  | 7.00  | 7.36  | 7.78  | 8.24  | 8.71  | 9.18  | 9.70  | 10.27 |
| 35-39                   | Female | 3.97  | 4.15  | 4.39        | 4.62  | 4.86  | 5.09  | 5.39  | 5.68  | 5.98  | 6.33  | 6.68  | 7.04  | 7.45  | 7.86  | 8.27  | 8.74  | 9.27  | 9.80  | 10.33 | 10.92 | 11.57 |
| 40-44                   | Female | 4.71  | 4.92  | 5.21        | 5.49  | 5.78  | 6.06  | 6.42  | 6.78  | 7.13  | 7.56  | 7.99  | 8.42  | 8.92  | 9.41  | 9.91  | 10.48 | 11.13 | 11.77 | 12.41 | 13.12 | 13.91 |
| 45-49                   | Female | 5.49  | 5.74  | 6.08        | 6.42  | 6.76  | 7.10  | 7.52  | 7.94  | 8.37  | 8.87  | 9.38  | 9.89  | 10.48 | 11.07 | 11.67 | 12.34 | 13.10 | 13.87 | 14.63 | 15.47 | 16.40 |
| 50-54                   | Female | 6.84  | 7.16  | 7.59        | 8.02  | 8.45  | 8.88  | 9.42  | 9.96  | 10.49 | 11.14 | 11.78 | 12.43 | 13.18 | 13.93 | 14.69 | 15.55 | 16.51 | 17.48 | 18.45 | 19.52 | 20.70 |
| 55-59                   | Female | 8.23  | 8.63  | 9.15        | 9.67  | 10.20 | 10.72 | 11.38 | 12.03 | 12.69 | 13.47 | 14.26 | 15.05 | 15.96 | 16.88 | 17.80 | 18.85 | 20.03 | 21.21 | 22.39 | 23.70 | 25.14 |
| 60-64                   | Female | 9.84  | 10.32 | 10.95       | 11.58 | 12.22 | 12.85 | 13.64 | 14.43 | 15.22 | 16.17 | 17.12 | 18.07 | 19.18 | 20.29 | 21.40 | 22.66 | 24.09 | 25.51 | 26.94 | 28.52 | 30.26 |
| Per Child               |        | 1.99  | 2.08  | 2.20        | 2.33  | 2.45  | 2.57  | 2.73  | 2.88  | 3.03  | 3.22  | 3.40  | 3.59  | 3.80  | 4.02  | 4.23  | 4.48  | 4.76  | 5.03  | 5.31  | 5.62  | 5.96  |

| <b>\$500 Deductible</b> |        |      |      | <b>Area</b> |      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|-------------------------|--------|------|------|-------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Age                     | Sex    | AA   | A    | B           | C    | D     | E     | F     | G     | H     | I     | J     | K     | L     | M     | N     | O     | P     | Q     | R     | S     | T     |
| 2-19                    | Male   | 1.76 | 1.83 | 1.94        | 2.04 | 2.14  | 2.24  | 2.37  | 2.50  | 2.63  | 2.78  | 2.93  | 3.09  | 3.27  | 3.45  | 3.62  | 3.83  | 4.06  | 4.29  | 4.52  | 4.77  | 5.06  |
| 20-24                   | Male   | 2.02 | 2.11 | 2.23        | 2.35 | 2.47  | 2.59  | 2.73  | 2.88  | 3.03  | 3.21  | 3.39  | 3.57  | 3.78  | 3.99  | 4.20  | 4.44  | 4.71  | 4.98  | 5.25  | 5.55  | 5.88  |
| 25-29                   | Male   | 1.86 | 1.94 | 2.05        | 2.16 | 2.27  | 2.38  | 2.51  | 2.65  | 2.78  | 2.95  | 3.11  | 3.28  | 3.47  | 3.66  | 3.85  | 4.07  | 4.31  | 4.56  | 4.80  | 5.07  | 5.37  |
| 30-34                   | Male   | 2.45 | 2.55 | 2.68        | 2.81 | 2.95  | 3.08  | 3.24  | 3.41  | 3.57  | 3.77  | 3.97  | 4.17  | 4.40  | 4.63  | 4.86  | 5.13  | 5.42  | 5.72  | 6.02  | 6.35  | 6.71  |
| 35-39                   | Male   | 2.83 | 2.95 | 3.11        | 3.27 | 3.43  | 3.58  | 3.78  | 3.98  | 4.18  | 4.41  | 4.65  | 4.89  | 5.17  | 5.44  | 5.72  | 6.04  | 6.39  | 6.75  | 7.10  | 7.50  | 7.93  |
| 40-44                   | Male   | 3.31 | 3.45 | 3.64        | 3.83 | 4.02  | 4.21  | 4.45  | 4.69  | 4.93  | 5.21  | 5.50  | 5.78  | 6.12  | 6.45  | 6.78  | 7.16  | 7.59  | 8.02  | 8.45  | 8.92  | 9.45  |
| 45-49                   | Male   | 4.10 | 4.28 | 4.53        | 4.77 | 5.01  | 5.26  | 5.56  | 5.87  | 6.17  | 6.54  | 6.91  | 7.27  | 7.70  | 8.13  | 8.55  | 9.04  | 9.59  | 10.14 | 10.69 | 11.30 | 11.97 |
| 50-54                   | Male   | 5.09 | 5.32 | 5.64        | 5.95 | 6.26  | 6.57  | 6.96  | 7.35  | 7.74  | 8.20  | 8.67  | 9.14  | 9.68  | 10.23 | 10.77 | 11.39 | 12.09 | 12.79 | 13.50 | 14.27 | 15.13 |
| 55-59                   | Male   | 6.52 | 6.82 | 7.23        | 7.64 | 8.05  | 8.45  | 8.96  | 9.47  | 9.98  | 10.59 | 11.21 | 11.82 | 12.53 | 13.25 | 13.96 | 14.77 | 15.69 | 16.61 | 17.53 | 18.55 | 19.67 |
| 60-64                   | Male   | 8.17 | 8.56 | 9.08        | 9.59 | 10.11 | 10.63 | 11.28 | 11.93 | 12.58 | 13.36 | 14.14 | 14.92 | 15.83 | 16.74 | 17.65 | 18.69 | 19.86 | 21.03 | 22.20 | 23.50 | 24.93 |
| 2-19                    | Female | 1.95 | 2.04 | 2.15        | 2.27 | 2.38  | 2.50  | 2.64  | 2.79  | 2.93  | 3.10  | 3.28  | 3.45  | 3.65  | 3.85  | 4.05  | 4.28  | 4.54  | 4.80  | 5.06  | 5.35  | 5.67  |
| 20-24                   | Female | 2.21 | 2.31 | 2.44        | 2.57 | 2.71  | 2.84  | 3.00  | 3.17  | 3.34  | 3.54  | 3.73  | 3.93  | 4.17  | 4.40  | 4.63  | 4.90  | 5.19  | 5.49  | 5.79  | 6.12  | 6.49  |
| 25-29                   | Female | 2.06 | 2.15 | 2.27        | 2.40 | 2.52  | 2.64  | 2.79  | 2.95  | 3.10  | 3.28  | 3.47  | 3.65  | 3.87  | 4.08  | 4.30  | 4.54  | 4.82  | 5.09  | 5.37  | 5.67  | 6.01  |
| 30-34                   | Female | 2.60 | 2.71 | 2.85        | 2.99 | 3.13  | 3.28  | 3.45  | 3.63  | 3.81  | 4.02  | 4.24  | 4.45  | 4.70  | 4.95  | 5.20  | 5.48  | 5.80  | 6.12  | 6.44  | 6.80  | 7.19  |
| 35-39                   | Female | 2.88 | 3.00 | 3.17        | 3.33 | 3.49  | 3.65  | 3.85  | 4.05  | 4.26  | 4.50  | 4.74  | 4.98  | 5.27  | 5.55  | 5.83  | 6.15  | 6.52  | 6.88  | 7.25  | 7.65  | 8.09  |
| 40-44                   | Female | 3.37 | 3.51 | 3.71        | 3.90 | 4.10  | 4.29  | 4.53  | 4.78  | 5.02  | 5.31  | 5.60  | 5.89  | 6.23  | 6.57  | 6.91  | 7.30  | 7.74  | 8.18  | 8.61  | 9.10  | 9.63  |
| 45-49                   | Female | 3.94 | 4.12 | 4.35        | 4.58 | 4.82  | 5.05  | 5.34  | 5.63  | 5.92  | 6.27  | 6.62  | 6.97  | 7.38  | 7.79  | 8.20  | 8.67  | 9.19  | 9.72  | 10.24 | 10.82 | 11.47 |
| 50-54                   | Female | 4.86 | 5.08 | 5.37        | 5.67 | 5.97  | 6.26  | 6.63  | 7.00  | 7.37  | 7.81  | 8.26  | 8.70  | 9.22  | 9.73  | 10.25 | 10.84 | 11.51 | 12.17 | 12.83 | 13.57 | 14.39 |
| 55-59                   | Female | 5.82 | 6.09 | 6.45        | 6.81 | 7.17  | 7.53  | 7.98  | 8.43  | 8.88  | 9.42  | 9.96  | 10.50 | 11.13 | 11.76 | 12.39 | 13.11 | 13.93 | 14.74 | 15.55 | 16.45 | 17.44 |
| 60-64                   | Female | 6.92 | 7.25 | 7.69        | 8.12 | 8.56  | 8.99  | 9.54  | 10.08 | 10.63 | 11.28 | 11.93 | 12.59 | 13.35 | 14.11 | 14.87 | 15.74 | 16.72 | 17.70 | 18.68 | 19.77 | 20.97 |
| Per Child               |        | 1.42 | 1.48 | 1.57        | 1.65 | 1.74  | 1.82  | 1.93  | 2.03  | 2.14  | 2.27  | 2.39  | 2.52  | 2.67  | 2.82  | 2.97  | 3.14  | 3.33  | 3.52  | 3.71  | 3.92  | 4.15  |

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](http://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

| <b>\$1000 Deductible</b> |        |      |      | <b>Area</b> |      |      |      |      |      |      |      |      |      |       |       |       |       |       |       |       |       |       |
|--------------------------|--------|------|------|-------------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Age                      | Sex    | AA   | A    | B           | C    | D    | E    | F    | G    | H    | I    | J    | K    | L     | M     | N     | O     | P     | Q     | R     | S     | T     |
| 2-19                     | Male   | 1.22 | 1.27 | 1.34        | 1.41 | 1.47 | 1.54 | 1.62 | 1.70 | 1.79 | 1.89 | 1.98 | 2.08 | 2.20  | 2.32  | 2.43  | 2.56  | 2.71  | 2.86  | 3.01  | 3.17  | 3.36  |
| 20-24                    | Male   | 1.39 | 1.45 | 1.53        | 1.60 | 1.68 | 1.76 | 1.86 | 1.95 | 2.05 | 2.17 | 2.28 | 2.40 | 2.53  | 2.67  | 2.80  | 2.96  | 3.13  | 3.31  | 3.48  | 3.67  | 3.89  |
| 25-29                    | Male   | 1.29 | 1.34 | 1.42        | 1.49 | 1.56 | 1.63 | 1.72 | 1.80 | 1.89 | 2.00 | 2.10 | 2.21 | 2.33  | 2.46  | 2.58  | 2.72  | 2.88  | 3.04  | 3.20  | 3.37  | 3.57  |
| 30-34                    | Male   | 1.76 | 1.82 | 1.91        | 1.99 | 2.08 | 2.16 | 2.27 | 2.38 | 2.48 | 2.61 | 2.74 | 2.87 | 3.02  | 3.17  | 3.31  | 3.49  | 3.68  | 3.87  | 4.06  | 4.27  | 4.51  |
| 35-39                    | Male   | 1.99 | 2.07 | 2.17        | 2.27 | 2.37 | 2.47 | 2.60 | 2.72 | 2.85 | 3.00 | 3.15 | 3.31 | 3.48  | 3.66  | 3.84  | 4.04  | 4.27  | 4.49  | 4.72  | 4.97  | 5.25  |
| 40-44                    | Male   | 2.32 | 2.41 | 2.53        | 2.66 | 2.78 | 2.90 | 3.06 | 3.21 | 3.36 | 3.55 | 3.73 | 3.92 | 4.13  | 4.35  | 4.56  | 4.81  | 5.09  | 5.36  | 5.64  | 5.95  | 6.29  |
| 45-49                    | Male   | 2.80 | 2.92 | 3.07        | 3.23 | 3.38 | 3.54 | 3.74 | 3.93 | 4.12 | 4.36 | 4.59 | 4.83 | 5.10  | 5.37  | 5.65  | 5.96  | 6.31  | 6.66  | 7.01  | 7.40  | 7.83  |
| 50-54                    | Male   | 3.46 | 3.61 | 3.81        | 4.01 | 4.21 | 4.41 | 4.66 | 4.91 | 5.16 | 5.46 | 5.76 | 6.06 | 6.42  | 6.77  | 7.12  | 7.52  | 7.97  | 8.42  | 8.87  | 9.37  | 9.93  |
| 55-59                    | Male   | 4.37 | 4.56 | 4.82        | 5.09 | 5.35 | 5.61 | 5.94 | 6.27 | 6.59 | 6.99 | 7.38 | 7.77 | 8.23  | 8.69  | 9.15  | 9.67  | 10.26 | 10.85 | 11.44 | 12.10 | 12.82 |
| 60-64                    | Male   | 5.43 | 5.68 | 6.02        | 6.35 | 6.69 | 7.02 | 7.44 | 7.86 | 8.28 | 8.78 | 9.28 | 9.78 | 10.37 | 10.95 | 11.54 | 12.20 | 12.96 | 13.71 | 14.46 | 15.30 | 16.22 |
| 2-19                     | Female | 1.34 | 1.40 | 1.47        | 1.55 | 1.62 | 1.69 | 1.79 | 1.88 | 1.97 | 2.08 | 2.19 | 2.30 | 2.43  | 2.56  | 2.69  | 2.84  | 3.01  | 3.17  | 3.34  | 3.52  | 3.73  |
| 20-24                    | Female | 1.51 | 1.57 | 1.66        | 1.74 | 1.83 | 1.91 | 2.02 | 2.13 | 2.23 | 2.36 | 2.49 | 2.62 | 2.77  | 2.92  | 3.06  | 3.24  | 3.43  | 3.62  | 3.81  | 4.02  | 4.26  |
| 25-29                    | Female | 1.42 | 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  |
| 30-34                    | Female | 1.85 | 1.92 | 2.01        | 2.10 | 2.19 | 2.28 | 2.40 | 2.51 | 2.63 | 2.76 | 2.90 | 3.04 | 3.20  | 3.36  | 3.52  | 3.70  | 3.91  | 4.11  | 4.32  | 4.55  | 4.80  |
| 35-39                    | Female | 2.03 | 2.11 | 2.22        | 2.32 | 2.42 | 2.53 | 2.66 | 2.79 | 2.92 | 3.07 | 3.23 | 3.38 | 3.57  | 3.75  | 3.93  | 4.14  | 4.37  | 4.61  | 4.84  | 5.10  | 5.39  |
| 40-44                    | Female | 2.36 | 2.45 | 2.58        | 2.70 | 2.83 | 2.96 | 3.11 | 3.27 | 3.43 | 3.62 | 3.81 | 4.00 | 4.22  | 4.44  | 4.66  | 4.91  | 5.19  | 5.48  | 5.76  | 6.07  | 6.42  |
| 45-49                    | Female | 2.71 | 2.82 | 2.97        | 3.12 | 3.27 | 3.42 | 3.61 | 3.79 | 3.98 | 4.21 | 4.43 | 4.65 | 4.92  | 5.18  | 5.44  | 5.74  | 6.08  | 6.41  | 6.75  | 7.12  | 7.54  |
| 50-54                    | Female | 3.31 | 3.45 | 3.64        | 3.83 | 4.02 | 4.21 | 4.45 | 4.69 | 4.93 | 5.21 | 5.50 | 5.78 | 6.12  | 6.45  | 6.78  | 7.16  | 7.59  | 8.02  | 8.45  | 8.92  | 9.45  |
| 55-59                    | Female | 3.92 | 4.10 | 4.33        | 4.56 | 4.80 | 5.03 | 5.32 | 5.61 | 5.90 | 6.25 | 6.59 | 6.94 | 7.35  | 7.76  | 8.16  | 8.63  | 9.15  | 9.67  | 10.19 | 10.77 | 11.41 |
| 60-64                    | Female | 4.62 | 4.83 | 5.11        | 5.39 | 5.67 | 5.95 | 6.30 | 6.65 | 7.00 | 7.42 | 7.84 | 8.26 | 8.75  | 9.24  | 9.73  | 10.29 | 10.92 | 11.55 | 12.17 | 12.87 | 13.64 |
| Per Child                |        | 0.97 | 1.01 | 1.06        | 1.12 | 1.17 | 1.23 | 1.30 | 1.36 | 1.43 | 1.51 | 1.59 | 1.67 | 1.77  | 1.86  | 1.96  | 2.07  | 2.19  | 2.31  | 2.43  | 2.57  | 2.72  |

| <b>\$2500 Deductible</b> |        |      |      | <b>Area</b> |      |      |      |      |      |      |      |      |      |      |      |      |      |      |       |       |       |       |
|--------------------------|--------|------|------|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|
| Age                      | Sex    | AA   | A    | B           | C    | D    | E    | F    | G    | H    | I    | J    | K    | L    | M    | N    | O    | P    | Q     | R     | S     | T     |
| 2-19                     | Male   | 0.97 | 1.01 | 1.06        | 1.11 | 1.16 | 1.21 | 1.27 | 1.33 | 1.39 | 1.47 | 1.54 | 1.61 | 1.70 | 1.79 | 1.87 | 1.97 | 2.08 | 2.19  | 2.30  | 2.42  | 2.56  |
| 20-24                    | Male   | 1.11 | 1.15 | 1.21        | 1.27 | 1.33 | 1.38 | 1.46 | 1.53 | 1.60 | 1.69 | 1.78 | 1.86 | 1.97 | 2.07 | 2.17 | 2.29 | 2.42 | 2.55  | 2.68  | 2.82  | 2.98  |
| 25-29                    | Male   | 1.02 | 1.06 | 1.12        | 1.17 | 1.22 | 1.27 | 1.34 | 1.41 | 1.47 | 1.55 | 1.63 | 1.71 | 1.80 | 1.89 | 1.98 | 2.09 | 2.21 | 2.33  | 2.44  | 2.57  | 2.72  |
| 30-34                    | Male   | 1.44 | 1.49 | 1.55        | 1.62 | 1.68 | 1.74 | 1.82 | 1.90 | 1.98 | 2.08 | 2.18 | 2.27 | 2.38 | 2.49 | 2.61 | 2.73 | 2.88 | 3.02  | 3.17  | 3.32  | 3.50  |
| 35-39                    | Male   | 1.62 | 1.68 | 1.76        | 1.83 | 1.91 | 1.99 | 2.08 | 2.18 | 2.27 | 2.39 | 2.50 | 2.62 | 2.75 | 2.88 | 3.02 | 3.17 | 3.34 | 3.51  | 3.68  | 3.87  | 4.08  |
| 40-44                    | Male   | 1.85 | 1.92 | 2.01        | 2.10 | 2.19 | 2.28 | 2.40 | 2.51 | 2.63 | 2.76 | 2.90 | 3.04 | 3.20 | 3.36 | 3.52 | 3.70 | 3.91 | 4.11  | 4.32  | 4.55  | 4.80  |
| 45-49                    | Male   | 2.23 | 2.32 | 2.44        | 2.56 | 2.67 | 2.79 | 2.94 | 3.08 | 3.23 | 3.41 | 3.58 | 3.76 | 3.97 | 4.17 | 4.38 | 4.61 | 4.88 | 5.14  | 5.41  | 5.70  | 6.02  |
| 50-54                    | Male   | 2.71 | 2.82 | 2.97        | 3.12 | 3.27 | 3.42 | 3.61 | 3.79 | 3.98 | 4.21 | 4.43 | 4.65 | 4.92 | 5.18 | 5.44 | 5.74 | 6.08 | 6.41  | 6.75  | 7.12  | 7.54  |
| 55-59                    | Male   | 3.39 | 3.54 | 3.73        | 3.93 | 4.13 | 4.32 | 4.57 | 4.81 | 5.06 | 5.35 | 5.65 | 5.94 | 6.28 | 6.63 | 6.97 | 7.36 | 7.80 | 8.24  | 8.68  | 9.17  | 9.71  |
| 60-64                    | Male   | 4.18 | 4.37 | 4.62        | 4.87 | 5.12 | 5.37 | 5.68 | 5.99 | 6.31 | 6.68 | 7.05 | 7.43 | 7.87 | 8.30 | 8.74 | 9.24 | 9.80 | 10.36 | 10.92 | 11.55 | 12.24 |
| 2-19                     | Female | 1.07 | 1.11 | 1.16        | 1.22 | 1.27 | 1.33 | 1.40 | 1.47 | 1.54 | 1.62 | 1.70 | 1.79 | 1.88 | 1.98 | 2.08 | 2.19 | 2.31 | 2.44  | 2.56  | 2.70  | 2.85  |
| 20-24                    | Female | 1.18 | 1.23 | 1.29        | 1.36 | 1.42 | 1.48 | 1.56 | 1.64 | 1.72 | 1.82 | 1.91 | 2.01 | 2.12 | 2.23 | 2.34 | 2.46 | 2.61 | 2.75  | 2.89  | 3.05  | 3.22  |
| 25-29                    | Female | 1.12 | 1.17 | 1.23        | 1.29 | 1.35 | 1.41 | 1.48 | 1.55 | 1.63 | 1.72 | 1.81 | 1.90 | 2.00 | 2.10 | 2.21 | 2.33 | 2.46 | 2.59  | 2.73  | 2.87  | 3.04  |
| 30-34                    | Female | 1.51 | 1.56 | 1.63        | 1.70 | 1.76 | 1.83 | 1.92 | 2.00 | 2.09 | 2.19 | 2.29 | 2.40 | 2.52 | 2.64 | 2.76 | 2.89 | 3.05 | 3.20  | 3.35  | 3.52  | 3.71  |
| 35-39                    | Female | 1.64 | 1.70 | 1.78        | 1.85 | 1.93 | 2.01 | 2.11 | 2.20 | 2.30 | 2.42 | 2.53 | 2.65 | 2.78 | 2.92 | 3.05 | 3.21 | 3.38 | 3.56  | 3.73  | 3.92  | 4.14  |
| 40-44                    | Female | 1.88 | 1.95 | 2.05        | 2.14 | 2.23 | 2.33 | 2.45 | 2.56 | 2.68 | 2.82 | 2.96 | 3.10 | 3.27 | 3.43 | 3.59 | 3.78 | 3.99 | 4.20  | 4.42  | 4.65  | 4.91  |
| 45-49                    | Female | 2.16 | 2.24 | 2.35        | 2.47 | 2.58 | 2.69 | 2.83 | 2.97 | 3.11 | 3.28 | 3.45 | 3.62 | 3.82 | 4.01 | 4.21 | 4.43 | 4.69 | 4.94  | 5.19  | 5.47  | 5.78  |
| 50-54                    | Female | 2.60 | 2.71 | 2.85        | 2.99 | 3.13 | 3.28 | 3.45 | 3.63 | 3.81 | 4.02 | 4.24 | 4.45 | 4.70 | 4.95 | 5.20 | 5.48 | 5.80 | 6.12  | 6.44  | 6.80  | 7.19  |
| 55-59                    | Female | 3.07 | 3.20 | 3.37        | 3.54 | 3.72 | 3.89 | 4.11 | 4.33 | 4.55 | 4.81 | 5.07 | 5.33 | 5.63 | 5.94 | 6.24 | 6.59 | 6.98 | 7.37  | 7.76  | 8.20  | 8.68  |
| 60-64                    | Female | 3.59 | 3.75 | 3.96        | 4.17 | 4.38 | 4.59 | 4.85 | 5.11 | 5.37 | 5.69 | 6.00 | 6.32 | 6.68 | 7.05 | 7.42 | 7.84 | 8.31 | 8.78  | 9.25  | 9.77  | 10.35 |
| Per Child                |        | 0.78 | 0.81 | 0.85        | 0.89 | 0.93 | 0.97 | 1.03 | 1.08 | 1.13 | 1.19 | 1.25 | 1.31 | 1.39 | 1.46 | 1.53 | 1.61 | 1.71 | 1.80  | 1.89  | 1.99  | 2.11  |

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](http://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 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

| <b>\$250 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
|-------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|
| Age                     | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O       | P       | Q       | R       | S       | T       |
| 2-19                    | Male   | 94.04  | 98.44  | 104.30      | 110.17 | 116.04 | 121.91 | 129.24 | 136.57 | 143.91 | 152.71 | 161.51 | 170.31 | 180.57 | 190.84 | 201.11 | 212.84  | 226.04  | 239.24  | 252.44  | 267.11  | 283.25  |
| 20-24                   | Male   | 108.51 | 113.65 | 120.50      | 127.35 | 134.20 | 141.05 | 149.61 | 158.17 | 166.73 | 177.00 | 187.27 | 197.55 | 209.53 | 221.51 | 233.50 | 247.20  | 262.61  | 278.01  | 293.42  | 310.54  | 329.38  |
| 25-29                   | Male   | 100.29 | 105.01 | 111.30      | 117.59 | 123.88 | 130.17 | 138.03 | 145.90 | 153.76 | 163.20 | 172.63 | 182.07 | 193.08 | 204.09 | 215.10 | 227.68  | 241.83  | 255.99  | 270.14  | 285.87  | 303.17  |
| 30-34                   | Male   | 126.87 | 132.56 | 140.15      | 147.73 | 155.32 | 162.90 | 172.38 | 181.86 | 191.34 | 202.72 | 214.10 | 225.47 | 238.75 | 252.02 | 265.29 | 280.46  | 297.53  | 314.59  | 331.66  | 350.62  | 371.48  |
| 35-39                   | Male   | 148.92 | 155.73 | 164.81      | 173.89 | 182.97 | 192.05 | 203.39 | 214.74 | 226.09 | 239.71 | 253.33 | 266.95 | 282.84 | 298.73 | 314.62 | 332.77  | 353.20  | 373.63  | 394.06  | 416.76  | 441.72  |
| 40-44                   | Male   | 176.89 | 185.12 | 196.09      | 207.07 | 218.04 | 229.02 | 242.74 | 256.46 | 272.18 | 286.64 | 303.10 | 319.57 | 338.77 | 357.98 | 377.19 | 399.14  | 423.83  | 448.53  | 473.22  | 500.66  | 530.84  |
| 45-49                   | Male   | 220.65 | 231.11 | 245.05      | 258.99 | 272.93 | 286.88 | 304.30 | 321.73 | 339.16 | 360.07 | 380.99 | 401.90 | 426.30 | 450.70 | 475.10 | 502.98  | 534.35  | 565.72  | 597.09  | 631.95  | 670.29  |
| 50-54                   | Male   | 278.89 | 292.31 | 310.20      | 328.09 | 345.98 | 363.87 | 386.23 | 408.60 | 430.96 | 457.80 | 484.63 | 511.47 | 542.78 | 574.09 | 605.40 | 641.18  | 681.43  | 721.69  | 761.94  | 806.67  | 855.87  |
| 55-59                   | Male   | 360.16 | 377.71 | 401.11      | 424.51 | 447.92 | 471.32 | 500.57 | 529.82 | 559.07 | 594.17 | 629.27 | 664.37 | 705.32 | 746.28 | 787.23 | 834.03  | 886.68  | 939.33  | 991.98  | 1050.49 | 1114.84 |
| 60-64                   | Male   | 455.25 | 477.64 | 507.49      | 537.34 | 567.18 | 597.03 | 634.34 | 671.65 | 708.96 | 753.73 | 798.50 | 843.27 | 895.51 | 947.74 | 999.98 | 1059.67 | 1126.83 | 1193.99 | 1261.14 | 1335.76 | 1417.84 |
| 2-19                    | Female | 104.90 | 109.85 | 116.45      | 123.05 | 129.66 | 136.26 | 144.51 | 152.77 | 161.02 | 170.93 | 180.83 | 190.74 | 202.29 | 213.85 | 225.40 | 238.61  | 253.47  | 268.32  | 283.18  | 299.69  | 317.85  |
| 20-24                   | Female | 119.70 | 125.41 | 133.01      | 140.62 | 148.23 | 155.84 | 165.34 | 174.85 | 184.36 | 195.77 | 207.18 | 218.59 | 231.90 | 245.22 | 258.53 | 273.74  | 290.86  | 307.97  | 325.09  | 344.11  | 365.03  |
| 25-29                   | Female | 111.48 | 116.76 | 123.81      | 130.86 | 137.91 | 144.96 | 153.77 | 162.58 | 171.39 | 181.97 | 192.54 | 203.12 | 215.45 | 227.79 | 240.13 | 254.22  | 270.08  | 285.95  | 301.81  | 319.43  | 338.81  |
| 30-34                   | Female | 136.09 | 142.24 | 150.45      | 158.66 | 166.87 | 175.08 | 185.34 | 195.60 | 205.86 | 218.18 | 230.49 | 242.81 | 257.17 | 271.54 | 285.91 | 302.32  | 320.79  | 339.27  | 357.74  | 378.26  | 400.83  |
| 35-39                   | Female | 152.21 | 159.19 | 168.49      | 177.79 | 187.09 | 196.40 | 208.02 | 219.65 | 231.28 | 245.23 | 259.19 | 273.14 | 289.42 | 305.70 | 321.98 | 340.58  | 361.51  | 382.44  | 403.37  | 426.63  | 452.21  |
| 40-44                   | Female | 181.16 | 189.61 | 200.88      | 212.14 | 223.41 | 234.68 | 248.76 | 262.84 | 276.92 | 293.82 | 310.72 | 327.61 | 347.33 | 367.04 | 386.76 | 409.29  | 434.64  | 459.98  | 485.33  | 513.49  | 544.47  |
| 45-49                   | Female | 212.09 | 222.12 | 235.48      | 248.84 | 262.20 | 275.57 | 292.27 | 308.97 | 325.67 | 345.72 | 365.76 | 385.80 | 409.19 | 432.57 | 455.96 | 482.68  | 512.75  | 542.81  | 572.88  | 606.28  | 643.03  |
| 50-54                   | Female | 265.40 | 278.13 | 295.11      | 312.08 | 329.06 | 346.04 | 367.26 | 388.48 | 409.70 | 435.16 | 460.62 | 486.09 | 515.80 | 545.51 | 575.21 | 609.17  | 647.36  | 685.56  | 723.76  | 766.20  | 812.88  |
| 55-59                   | Female | 320.35 | 335.87 | 356.58      | 377.28 | 397.98 | 418.68 | 444.56 | 470.43 | 496.31 | 527.36 | 558.42 | 589.47 | 625.70 | 661.92 | 698.15 | 739.56  | 786.13  | 832.71  | 879.29  | 931.04  | 987.97  |
| 60-64                   | Female | 383.85 | 402.61 | 427.61      | 452.62 | 477.63 | 502.64 | 533.89 | 565.15 | 596.41 | 633.92 | 671.43 | 708.94 | 752.71 | 796.47 | 840.23 | 890.24  | 946.51  | 1002.78 | 1059.04 | 1121.56 | 1190.33 |
| Per Child               |        | 76.73  | 80.38  | 85.24       | 90.10  | 94.97  | 99.83  | 105.91 | 111.99 | 118.07 | 125.36 | 132.66 | 139.95 | 148.46 | 156.97 | 165.48 | 175.21  | 186.15  | 197.09  | 208.03  | 220.19  | 233.57  |

| <b>\$500 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                     | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                    | Male   | 67.06  | 70.08  | 74.12       | 78.16  | 82.20  | 86.24  | 91.28  | 96.33  | 101.38 | 107.43 | 113.49 | 119.55 | 126.61 | 133.68 | 140.74 | 148.82 | 157.90 | 166.99 | 176.07 | 186.17 | 197.27 |
| 20-24                   | Male   | 77.26  | 80.80  | 85.53       | 90.26  | 94.99  | 99.72  | 105.63 | 111.54 | 117.45 | 124.55 | 131.64 | 138.74 | 147.01 | 155.29 | 163.56 | 173.02 | 183.66 | 194.30 | 204.95 | 216.77 | 229.77 |
| 25-29                   | Male   | 71.00  | 74.23  | 78.54       | 82.84  | 87.15  | 91.46  | 96.84  | 102.22 | 107.60 | 114.06 | 120.52 | 126.97 | 134.51 | 142.04 | 149.58 | 158.19 | 167.88 | 177.56 | 187.25 | 198.01 | 209.85 |
| 30-34                   | Male   | 92.00  | 95.91  | 101.13      | 106.35 | 111.57 | 116.79 | 123.32 | 129.84 | 136.37 | 144.20 | 152.03 | 159.86 | 168.99 | 178.13 | 187.26 | 197.70 | 209.45 | 221.19 | 232.94 | 245.99 | 260.34 |
| 35-39                   | Male   | 107.13 | 111.82 | 118.06      | 124.31 | 130.55 | 136.80 | 144.61 | 152.42 | 160.22 | 169.59 | 178.96 | 188.33 | 199.26 | 210.19 | 221.12 | 233.62 | 247.67 | 261.72 | 275.78 | 291.39 | 308.57 |
| 40-44                   | Male   | 125.89 | 131.52 | 139.04      | 146.56 | 154.08 | 161.60 | 170.99 | 180.39 | 189.79 | 201.06 | 212.34 | 223.62 | 236.77 | 249.93 | 263.08 | 278.12 | 295.03 | 311.95 | 328.86 | 347.66 | 368.33 |
| 45-49                   | Male   | 157.14 | 164.37 | 174.01      | 183.65 | 193.28 | 202.92 | 214.97 | 227.01 | 239.06 | 253.51 | 267.97 | 282.43 | 299.29 | 316.15 | 333.02 | 352.29 | 373.98 | 395.66 | 417.34 | 441.43 | 467.94 |
| 50-54                   | Male   | 196.30 | 205.52 | 217.81      | 230.10 | 242.39 | 254.69 | 270.05 | 285.41 | 300.78 | 319.22 | 337.65 | 356.09 | 377.60 | 399.11 | 420.62 | 445.20 | 472.86 | 500.52 | 528.17 | 558.90 | 592.70 |
| 55-59                   | Male   | 252.57 | 264.65 | 280.75      | 296.86 | 312.96 | 329.07 | 349.20 | 369.34 | 389.47 | 413.63 | 437.79 | 461.95 | 490.13 | 518.32 | 546.50 | 578.72 | 614.96 | 651.19 | 687.43 | 727.70 | 771.99 |
| 60-64                   | Male   | 317.72 | 333.11 | 353.63      | 374.15 | 394.68 | 415.20 | 440.85 | 466.51 | 492.16 | 522.95 | 553.73 | 584.52 | 620.43 | 656.35 | 692.26 | 733.31 | 779.49 | 825.66 | 871.84 | 923.15 | 979.59 |
| 2-19                    | Female | 74.62  | 78.04  | 82.59       | 87.14  | 91.69  | 96.24  | 101.93 | 107.62 | 113.31 | 120.13 | 126.96 | 133.78 | 141.75 | 149.71 | 157.68 | 166.78 | 177.02 | 187.26 | 197.49 | 208.87 | 221.39 |
| 20-24                   | Female | 84.82  | 88.76  | 94.00       | 99.24  | 104.48 | 109.73 | 116.28 | 122.83 | 129.38 | 137.25 | 145.11 | 152.97 | 162.15 | 171.32 | 180.50 | 190.98 | 202.78 | 214.57 | 226.37 | 239.47 | 253.89 |
| 25-29                   | Female | 78.90  | 82.53  | 87.37       | 92.21  | 97.05  | 101.90 | 107.95 | 114.00 | 120.05 | 127.31 | 134.57 | 141.83 | 150.30 | 158.77 | 167.25 | 176.93 | 187.82 | 198.71 | 209.60 | 221.70 | 235.02 |
| 30-34                   | Female | 97.92  | 102.13 | 107.76      | 113.38 | 119.00 | 124.62 | 131.65 | 138.67 | 145.70 | 154.13 | 162.57 | 171.00 | 180.84 | 190.67 | 200.51 | 211.75 | 224.40 | 237.05 | 249.70 | 263.75 | 279.21 |
| 35-39                   | Female | 109.11 | 113.89 | 120.27      | 126.65 | 133.03 | 139.41 | 147.39 | 155.36 | 163.34 | 172.91 | 182.48 | 192.05 | 203.21 | 214.38 | 225.54 | 238.30 | 252.66 | 267.01 | 281.37 | 297.32 | 314.86 |
| 40-44                   | Female | 128.19 | 133.94 | 141.62      | 149.29 | 156.97 | 164.64 | 174.23 | 183.82 | 193.42 | 204.93 | 216.44 | 227.95 | 241.38 | 254.81 | 268.24 | 283.59 | 300.85 | 318.12 | 335.38 | 354.57 | 375.67 |
| 45-49                   | Female | 150.89 | 157.80 | 167.02      | 176.23 | 185.44 | 194.66 | 206.17 | 217.69 | 229.20 | 243.02 | 256.84 | 270.66 | 286.79 | 302.91 | 319.03 | 337.46 | 358.19 | 378.92 | 399.65 | 422.68 | 448.02 |
| 50-54                   | Female | 187.09 | 195.84 | 207.50      | 219.17 | 230.84 | 242.51 | 257.09 | 271.67 | 286.26 | 303.76 | 321.26 | 338.76 | 359.17 | 379.59 | 400.01 | 423.34 | 449.59 | 475.84 | 502.09 | 531.26 | 563.35 |
| 55-59                   | Female | 224.93 | 235.60 | 249.83      | 264.07 | 278.30 | 292.53 | 310.32 | 328.11 | 345.90 | 367.25 | 388.60 | 409.95 | 434.85 | 459.76 | 484.67 | 513.13 | 545.15 | 577.18 | 609.20 | 644.78 | 683.92 |
| 60-64                   | Female | 268.69 | 281.59 | 298.79      | 315.99 | 333.19 | 350.39 | 371.88 | 393.38 | 414.88 | 440.68 | 466.48 | 492.28 | 522.38 | 552.48 | 582.58 | 616.97 | 655.67 | 694.37 | 733.07 | 776.07 | 823.37 |
| Per Child               |        | 54.36  | 56.87  | 60.21       | 63.56  | 66.90  | 70.25  | 74.43  | 78.62  | 82.80  | 87.82  | 92.84  | 97.86  | 103.71 | 109.57 | 115.42 | 122.12 | 129.64 | 137.17 | 144.70 | 153.07 | 162.27 |

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](http://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 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

| <b>\$1000 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 46.00  | 47.96  | 50.57       | 53.18  | 55.79  | 58.40  | 61.66  | 64.92  | 68.18  | 72.10  | 76.01  | 79.93  | 84.50  | 89.06  | 93.63  | 98.85  | 104.72 | 110.60 | 116.47 | 122.99 | 130.17 |
| 20-24                    | Male   | 52.58  | 54.87  | 57.93       | 60.98  | 64.04  | 67.10  | 70.92  | 74.74  | 78.56  | 83.14  | 87.72  | 92.31  | 97.66  | 103.00 | 108.35 | 114.47 | 121.34 | 128.22 | 135.09 | 142.74 | 151.14 |
| 25-29                    | Male   | 48.63  | 50.72  | 53.51       | 56.30  | 59.09  | 61.88  | 65.36  | 68.85  | 72.33  | 76.51  | 80.70  | 84.88  | 89.76  | 94.64  | 99.52  | 105.10 | 111.37 | 117.64 | 123.92 | 130.89 | 138.56 |
| 30-34                    | Male   | 64.68  | 67.21  | 70.58       | 73.95  | 77.32  | 80.69  | 84.90  | 89.11  | 93.32  | 98.37  | 103.42 | 108.47 | 114.37 | 120.26 | 126.16 | 132.90 | 140.48 | 148.05 | 155.63 | 164.05 | 173.32 |
| 35-39                    | Male   | 73.90  | 76.89  | 80.89       | 84.88  | 88.87  | 92.87  | 97.86  | 102.85 | 107.84 | 113.83 | 119.82 | 125.81 | 132.80 | 139.78 | 146.77 | 154.76 | 163.74 | 172.73 | 181.71 | 191.69 | 202.67 |
| 40-44                    | Male   | 86.73  | 90.38  | 95.24       | 100.10 | 104.97 | 109.83 | 115.91 | 121.99 | 128.07 | 135.36 | 142.66 | 149.95 | 158.46 | 166.97 | 175.48 | 185.21 | 196.15 | 207.09 | 218.03 | 230.19 | 243.57 |
| 45-49                    | Male   | 105.81 | 110.43 | 116.59      | 122.75 | 128.90 | 135.06 | 142.76 | 150.45 | 158.15 | 167.38 | 176.62 | 185.85 | 196.63 | 207.40 | 218.18 | 230.49 | 244.35 | 258.20 | 272.05 | 287.44 | 304.38 |
| 50-54                    | Male   | 131.81 | 137.75 | 145.67      | 153.59 | 161.51 | 169.43 | 179.32 | 189.22 | 199.12 | 211.00 | 222.88 | 234.76 | 248.62 | 262.48 | 276.34 | 292.17 | 309.99 | 327.81 | 345.63 | 365.43 | 387.20 |
| 55-59                    | Male   | 167.67 | 175.44 | 185.79      | 196.14 | 206.49 | 216.84 | 229.78 | 242.72 | 255.66 | 271.18 | 286.71 | 302.23 | 320.35 | 338.46 | 356.58 | 377.28 | 400.57 | 423.86 | 447.15 | 473.02 | 501.49 |
| 60-64                    | Male   | 209.79 | 219.70 | 232.90      | 246.11 | 259.31 | 272.52 | 289.03 | 305.54 | 322.04 | 341.85 | 361.66 | 381.47 | 404.58 | 427.69 | 450.80 | 477.22 | 506.93 | 536.64 | 566.36 | 599.37 | 635.69 |
| 2-19                     | Female | 50.60  | 52.80  | 55.72       | 58.64  | 61.56  | 64.49  | 68.14  | 71.79  | 75.44  | 79.83  | 84.21  | 88.59  | 93.71  | 98.82  | 103.94 | 109.78 | 116.36 | 122.93 | 129.51 | 136.81 | 144.85 |
| 20-24                    | Female | 57.18  | 59.71  | 63.08       | 66.45  | 69.82  | 73.19  | 77.40  | 81.61  | 85.82  | 90.87  | 95.92  | 100.97 | 106.87 | 112.76 | 118.66 | 125.40 | 132.98 | 140.55 | 148.13 | 156.55 | 165.82 |
| 25-29                    | Female | 53.57  | 55.91  | 59.03       | 62.15  | 65.28  | 68.40  | 72.30  | 76.21  | 80.11  | 84.80  | 89.48  | 94.17  | 99.63  | 105.10 | 110.56 | 116.81 | 123.83 | 130.86 | 137.89 | 145.70 | 154.28 |
| 30-34                    | Female | 68.30  | 71.01  | 74.63       | 78.24  | 81.86  | 85.47  | 89.99  | 94.50  | 99.02  | 104.44 | 109.86 | 115.28 | 121.61 | 127.93 | 134.26 | 141.48 | 149.62 | 157.75 | 165.88 | 174.91 | 184.85 |
| 35-39                    | Female | 75.54  | 78.62  | 82.73       | 86.83  | 90.94  | 95.04  | 100.17 | 105.30 | 110.43 | 116.59 | 122.75 | 128.90 | 136.09 | 143.27 | 150.45 | 158.66 | 167.90 | 177.13 | 186.37 | 196.63 | 207.92 |
| 40-44                    | Female | 88.38  | 92.11  | 97.08       | 102.06 | 107.03 | 112.01 | 118.22 | 124.44 | 130.66 | 138.12 | 145.58 | 153.05 | 161.75 | 170.46 | 179.16 | 189.11 | 200.30 | 211.50 | 222.69 | 235.13 | 248.81 |
| 45-49                    | Female | 102.20 | 106.63 | 112.54      | 118.45 | 124.36 | 130.28 | 137.66 | 145.05 | 152.44 | 161.31 | 170.18 | 179.05 | 189.39 | 199.74 | 210.08 | 221.90 | 235.21 | 248.51 | 261.81 | 276.59 | 292.84 |
| 50-54                    | Female | 125.89 | 131.52 | 139.04      | 146.56 | 154.08 | 161.60 | 170.99 | 180.39 | 189.79 | 201.06 | 212.34 | 223.62 | 236.77 | 249.93 | 263.08 | 278.12 | 295.03 | 311.95 | 328.86 | 347.66 | 368.33 |
| 55-59                    | Female | 150.24 | 157.11 | 166.28      | 175.45 | 184.62 | 193.79 | 205.25 | 216.71 | 228.17 | 241.92 | 255.67 | 269.43 | 285.47 | 301.51 | 317.56 | 335.90 | 356.53 | 377.15 | 397.78 | 420.71 | 445.92 |
| 60-64                    | Female | 177.87 | 186.16 | 197.20      | 208.24 | 219.28 | 230.33 | 244.13 | 257.93 | 271.73 | 288.30 | 304.86 | 321.42 | 340.75 | 360.07 | 379.40 | 401.48 | 426.33 | 451.17 | 476.02 | 503.62 | 533.99 |
| Per Child                |        | 36.59  | 38.19  | 40.34       | 42.48  | 44.62  | 46.76  | 49.44  | 52.11  | 54.79  | 58.00  | 61.22  | 64.43  | 68.18  | 71.92  | 75.67  | 79.95  | 84.77  | 89.59  | 94.41  | 99.76  | 105.65 |

| <b>\$2500 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 36.13  | 37.58  | 39.52       | 41.46  | 43.40  | 45.35  | 47.77  | 50.20  | 52.62  | 55.53  | 58.45  | 61.36  | 64.75  | 68.15  | 71.55  | 75.43  | 79.79  | 84.16  | 88.53  | 93.38  | 98.72  |
| 20-24                    | Male   | 41.39  | 43.11  | 45.41       | 47.71  | 50.01  | 52.31  | 55.18  | 58.05  | 60.92  | 64.37  | 67.81  | 71.26  | 75.28  | 79.30  | 83.32  | 87.92  | 93.09  | 98.26  | 103.43 | 109.17 | 115.49 |
| 25-29                    | Male   | 38.10  | 39.66  | 41.73       | 43.81  | 45.88  | 47.96  | 50.55  | 53.14  | 55.73  | 58.85  | 61.96  | 65.07  | 68.70  | 72.33  | 75.96  | 80.11  | 84.78  | 89.45  | 94.12  | 99.30  | 105.01 |
| 30-34                    | Male   | 52.18  | 54.07  | 56.59       | 59.11  | 61.63  | 64.16  | 67.31  | 70.46  | 73.61  | 77.39  | 81.17  | 84.95  | 89.36  | 93.77  | 98.19  | 103.23 | 108.90 | 114.57 | 120.24 | 126.54 | 133.48 |
| 35-39                    | Male   | 59.42  | 61.68  | 64.69       | 67.70  | 70.71  | 73.73  | 77.49  | 81.25  | 85.02  | 89.54  | 94.05  | 98.57  | 103.84 | 109.11 | 114.38 | 120.40 | 127.18 | 133.96 | 140.73 | 148.26 | 156.54 |
| 40-44                    | Male   | 68.30  | 71.01  | 74.63       | 78.24  | 81.86  | 85.47  | 89.99  | 94.50  | 99.02  | 104.44 | 109.86 | 115.28 | 121.61 | 127.93 | 134.26 | 141.48 | 149.62 | 157.75 | 165.88 | 174.91 | 184.85 |
| 45-49                    | Male   | 83.44  | 86.92  | 91.56       | 96.20  | 100.84 | 105.48 | 111.28 | 117.08 | 122.88 | 129.84 | 136.80 | 143.76 | 151.88 | 160.00 | 168.12 | 177.40 | 187.84 | 198.28 | 208.72 | 220.32 | 233.08 |
| 50-54                    | Male   | 102.20 | 106.63 | 112.54      | 118.45 | 124.36 | 130.28 | 137.66 | 145.05 | 152.44 | 161.31 | 170.18 | 179.05 | 189.39 | 199.74 | 210.08 | 221.90 | 235.21 | 248.51 | 261.81 | 276.59 | 292.84 |
| 55-59                    | Male   | 129.18 | 134.98 | 142.72      | 150.46 | 158.20 | 165.95 | 175.62 | 185.30 | 194.97 | 206.58 | 218.20 | 229.81 | 243.35 | 256.90 | 270.45 | 285.93 | 303.34 | 320.76 | 338.18 | 357.53 | 378.82 |
| 60-64                    | Male   | 160.44 | 167.83 | 177.69      | 187.55 | 197.41 | 207.27 | 219.60 | 231.92 | 244.25 | 259.04 | 273.83 | 288.62 | 305.87 | 323.13 | 340.38 | 360.10 | 382.29 | 404.47 | 426.66 | 451.31 | 478.42 |
| 2-19                     | Female | 39.75  | 41.39  | 43.57       | 45.76  | 47.94  | 50.13  | 52.86  | 55.60  | 58.33  | 61.61  | 64.89  | 68.17  | 71.99  | 75.82  | 79.64  | 84.02  | 88.93  | 93.85  | 98.77  | 104.24 | 110.25 |
| 20-24                    | Female | 44.35  | 46.23  | 48.72       | 51.22  | 53.72  | 56.22  | 59.34  | 62.47  | 65.59  | 69.34  | 73.08  | 76.83  | 81.20  | 85.58  | 89.95  | 94.95  | 100.57 | 106.19 | 111.81 | 118.06 | 124.93 |
| 25-29                    | Female | 42.05  | 43.81  | 46.15       | 48.49  | 50.83  | 53.18  | 56.10  | 59.03  | 61.96  | 65.47  | 68.99  | 72.50  | 76.60  | 80.70  | 84.80  | 89.48  | 94.75  | 100.02 | 105.29 | 111.15 | 117.59 |
| 30-34                    | Female | 54.81  | 56.84  | 59.54       | 62.24  | 64.94  | 67.64  | 71.01  | 74.38  | 77.76  | 81.81  | 85.85  | 89.90  | 94.63  | 99.35  | 104.07 | 109.47 | 115.55 | 121.62 | 127.69 | 134.44 | 141.86 |
| 35-39                    | Female | 60.08  | 62.37  | 65.43       | 68.48  | 71.54  | 74.60  | 78.42  | 82.24  | 86.06  | 90.64  | 95.22  | 99.81  | 105.16 | 110.50 | 115.85 | 121.97 | 128.84 | 135.72 | 142.59 | 150.24 | 158.64 |
| 40-44                    | Female | 69.62  | 72.40  | 76.10       | 79.80  | 83.51  | 87.21  | 91.84  | 96.47  | 101.10 | 106.65 | 112.21 | 117.76 | 124.24 | 130.72 | 137.20 | 144.61 | 152.94 | 161.27 | 169.60 | 178.86 | 189.04 |
| 45-49                    | Female | 80.48  | 83.81  | 88.25       | 92.69  | 97.13  | 101.57 | 107.11 | 112.66 | 118.21 | 124.87 | 131.53 | 138.19 | 145.96 | 153.73 | 161.49 | 170.37 | 180.36 | 190.35 | 200.34 | 211.44 | 223.64 |
| 50-54                    | Female | 97.92  | 102.13 | 107.76      | 113.38 | 119.00 | 124.62 | 131.65 | 138.67 | 145.70 | 154.13 | 162.57 | 171.00 | 180.84 | 190.67 | 200.51 | 211.75 | 224.40 | 237.05 | 249.70 | 263.75 | 279.21 |
| 55-59                    | Female | 116.34 | 121.50 | 128.37      | 135.24 | 142.11 | 148.98 | 157.57 | 166.16 | 174.75 | 185.05 | 195.36 | 205.66 | 217.69 | 229.71 | 241.74 | 255.48 | 270.94 | 286.40 | 301.86 | 319.03 | 337.93 |
| 60-64                    | Female | 137.07 | 143.28 | 151.56      | 159.83 | 168.11 | 176.39 | 186.73 | 197.08 | 207.42 | 219.84 | 232.25 | 244.66 | 259.15 | 273.63 | 288.11 | 304.67 | 323.29 | 341.91 | 360.53 | 381.22 | 403.98 |
| Per Child                |        | 29.02  | 30.24  | 31.87       | 33.50  | 35.13  | 36.76  | 38.79  | 40.83  | 42.86  | 45.30  | 47.75  | 50.19  | 53.04  | 55.89  | 58.74  | 62.00  | 65.66  | 69.32  | 72.99  | 77.06  | 81.54  |

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](http://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**

| <b>\$500 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |         |         |         |         |         |         |         |         |
|-------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age                     | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M       | N       | O       | P       | Q       | R       | S       | T       |
| 2-19                    | Male   | 101.68 | 106.47 | 112.86      | 119.24 | 125.63 | 132.01 | 139.99 | 147.97 | 155.96 | 165.53 | 175.11 | 184.69 | 195.86 | 207.04  | 218.21  | 230.98  | 245.35  | 259.72  | 274.08  | 290.05  | 307.60  |
| 20-24                   | Male   | 117.81 | 123.42 | 130.90      | 138.38 | 145.86 | 153.34 | 162.69 | 172.03 | 181.38 | 192.60 | 203.82 | 215.04 | 228.12 | 241.21  | 254.30  | 269.26  | 286.09  | 302.91  | 319.74  | 338.44  | 359.00  |
| 25-29                   | Male   | 107.93 | 113.03 | 119.84      | 126.65 | 133.46 | 140.27 | 148.78 | 157.29 | 165.80 | 176.01 | 186.22 | 196.44 | 208.35 | 220.27  | 232.18  | 245.80  | 261.12  | 276.44  | 291.76  | 308.78  | 327.50  |
| 30-34                   | Male   | 136.76 | 142.95 | 151.21      | 159.46 | 167.72 | 175.97 | 186.29 | 196.61 | 206.93 | 219.31 | 231.69 | 244.07 | 258.52 | 272.97  | 287.41  | 303.92  | 322.49  | 341.07  | 359.64  | 380.28  | 402.98  |
| 35-39                   | Male   | 160.70 | 168.10 | 177.98      | 187.86 | 197.74 | 207.61 | 219.96 | 232.31 | 244.66 | 259.47 | 274.29 | 289.10 | 306.39 | 323.68  | 340.96  | 360.72  | 382.94  | 405.17  | 427.39  | 452.09  | 479.25  |
| 40-44                   | Male   | 190.35 | 199.27 | 211.16      | 223.05 | 234.94 | 246.83 | 261.69 | 276.55 | 291.41 | 309.24 | 327.07 | 344.90 | 365.71 | 386.51  | 407.32  | 431.10  | 457.85  | 484.59  | 511.34  | 541.06  | 573.76  |
| 45-49                   | Male   | 239.79 | 251.22 | 266.46      | 281.70 | 296.94 | 312.18 | 331.23 | 350.28 | 369.33 | 392.19 | 415.05 | 437.90 | 464.57 | 491.24  | 517.91  | 548.39  | 582.68  | 616.97  | 651.26  | 689.36  | 731.27  |
| 50-54                   | Male   | 301.71 | 316.29 | 335.72      | 355.16 | 374.60 | 394.04 | 418.33 | 442.63 | 466.93 | 496.09 | 525.24 | 554.40 | 588.42 | 622.43  | 656.45  | 695.32  | 739.06  | 782.79  | 826.53  | 875.12  | 928.58  |
| 55-59                   | Male   | 390.69 | 409.79 | 435.26      | 460.73 | 486.20 | 511.67 | 543.51 | 575.35 | 607.18 | 645.39 | 683.59 | 721.80 | 766.37 | 810.95  | 855.52  | 906.46  | 963.77  | 1021.07 | 1078.38 | 1142.06 | 1212.10 |
| 60-64                   | Male   | 493.71 | 518.05 | 550.51      | 582.97 | 615.42 | 647.88 | 688.44 | 729.01 | 769.58 | 818.27 | 866.95 | 915.63 | 972.43 | 1029.22 | 1086.02 | 1150.93 | 1223.95 | 1296.98 | 1370.00 | 1451.14 | 1540.39 |
| 2-19                    | Female | 113.65 | 119.05 | 126.24      | 133.44 | 140.64 | 147.83 | 156.83 | 165.82 | 174.82 | 185.62 | 196.41 | 207.21 | 219.80 | 232.39  | 244.99  | 259.38  | 275.57  | 291.76  | 307.96  | 325.95  | 345.74  |
| 20-24                   | Female | 129.78 | 136.00 | 144.29      | 152.58 | 160.87 | 169.16 | 179.52 | 189.88 | 200.25 | 212.68 | 225.12 | 237.55 | 252.06 | 266.57  | 281.08  | 297.66  | 316.31  | 334.96  | 353.61  | 374.34  | 397.14  |
| 25-29                   | Female | 120.41 | 126.16 | 133.81      | 141.47 | 149.12 | 156.78 | 166.35 | 175.91 | 185.48 | 196.97 | 208.45 | 219.93 | 233.33 | 246.72  | 260.12  | 275.43  | 292.66  | 309.88  | 327.10  | 346.24  | 367.29  |
| 30-34                   | Female | 146.13 | 152.79 | 161.68      | 170.57 | 179.46 | 188.35 | 199.47 | 210.58 | 221.69 | 235.02 | 248.36 | 261.69 | 277.25 | 292.81  | 308.37  | 326.15  | 346.15  | 366.15  | 386.15  | 408.38  | 432.82  |
| 35-39                   | Female | 163.82 | 171.38 | 181.47      | 191.56 | 201.65 | 211.74 | 224.35 | 236.97 | 249.58 | 264.71 | 279.84 | 294.98 | 312.63 | 330.29  | 347.95  | 368.13  | 390.83  | 413.53  | 436.23  | 461.45  | 489.20  |
| 40-44                   | Female | 194.00 | 203.10 | 215.23      | 227.37 | 239.51 | 251.64 | 266.81 | 281.98 | 297.15 | 315.35 | 333.55 | 351.76 | 372.99 | 394.23  | 415.47  | 439.74  | 467.04  | 494.35  | 521.65  | 551.99  | 585.36  |
| 45-49                   | Female | 229.90 | 240.83 | 255.40      | 269.97 | 284.54 | 299.11 | 317.32 | 335.53 | 353.74 | 375.60 | 397.45 | 419.30 | 444.80 | 470.30  | 495.79  | 524.93  | 557.72  | 590.50  | 623.28  | 659.70  | 699.77  |
| 50-54                   | Female | 287.14 | 300.98 | 319.43      | 337.88 | 356.33 | 374.78 | 397.84 | 420.90 | 443.96 | 471.64 | 499.31 | 526.99 | 559.28 | 591.56  | 623.85  | 660.75  | 702.26  | 743.78  | 785.29  | 831.41  | 882.15  |
| 55-59                   | Female | 346.98 | 363.86 | 386.36      | 408.87 | 431.38 | 453.89 | 482.02 | 510.15 | 538.29 | 572.05 | 605.81 | 639.57 | 678.95 | 718.34  | 757.73  | 802.74  | 853.38  | 904.02  | 954.66  | 1010.93 | 1072.83 |
| 60-64                   | Female | 416.18 | 436.58 | 463.78      | 490.98 | 518.18 | 545.38 | 579.38 | 613.37 | 647.37 | 688.17 | 728.97 | 769.77 | 817.37 | 864.96  | 912.56  | 966.96  | 1028.16 | 1089.35 | 1150.55 | 1218.55 | 1293.35 |
| Per Child               |        | 83.05  | 87.02  | 92.31       | 97.60  | 102.89 | 108.19 | 114.80 | 121.42 | 128.03 | 135.97 | 143.90 | 151.84 | 161.10 | 170.36  | 179.62  | 190.21  | 202.11  | 214.02  | 225.92  | 239.15  | 253.71  |

| <b>\$1000 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 68.38  | 71.48  | 75.60       | 79.73  | 83.86  | 87.99  | 93.14  | 98.30  | 103.46 | 109.65 | 115.85 | 122.04 | 129.26 | 136.48 | 143.71 | 151.96 | 161.25 | 170.53 | 179.82 | 190.14 | 201.49 |
| 20-24                    | Male   | 78.79  | 82.41  | 87.24       | 92.08  | 96.91  | 101.74 | 107.78 | 113.83 | 119.87 | 127.12 | 134.37 | 141.62 | 150.07 | 158.53 | 166.99 | 176.65 | 187.53 | 198.40 | 209.28 | 221.36 | 234.65 |
| 25-29                    | Male   | 72.54  | 75.85  | 80.26       | 84.67  | 89.08  | 93.49  | 99.00  | 104.51 | 110.02 | 116.64 | 123.25 | 129.87 | 137.59 | 145.30 | 153.02 | 161.84 | 171.76 | 181.68 | 191.60 | 202.63 | 214.75 |
| 30-34                    | Male   | 93.57  | 97.57  | 102.89      | 108.22 | 113.55 | 118.87 | 125.53 | 132.19 | 138.85 | 146.84 | 154.83 | 162.82 | 172.14 | 181.46 | 190.79 | 201.44 | 213.43 | 225.41 | 237.40 | 250.71 | 265.36 |
| 35-39                    | Male   | 108.14 | 112.88 | 119.19      | 125.51 | 131.82 | 138.14 | 146.03 | 153.92 | 161.82 | 171.29 | 180.76 | 190.23 | 201.28 | 212.33 | 223.38 | 236.01 | 250.22 | 264.43 | 278.64 | 294.42 | 311.79 |
| 40-44                    | Male   | 128.43 | 134.20 | 141.89      | 149.58 | 157.27 | 164.96 | 174.58 | 184.19 | 193.80 | 205.34 | 216.87 | 228.41 | 241.87 | 255.33 | 268.79 | 284.17 | 301.47 | 318.77 | 336.08 | 355.30 | 376.45 |
| 45-49                    | Male   | 158.61 | 165.92 | 175.65      | 185.39 | 195.13 | 204.86 | 217.03 | 229.20 | 241.37 | 255.98 | 270.58 | 285.19 | 302.23 | 319.27 | 336.31 | 355.78 | 377.69 | 399.59 | 421.50 | 445.84 | 472.62 |
| 50-54                    | Male   | 199.72 | 209.11 | 221.64      | 234.16 | 246.68 | 259.21 | 274.86 | 290.52 | 306.17 | 324.96 | 343.74 | 362.53 | 384.44 | 406.36 | 428.27 | 453.32 | 481.50 | 509.68 | 537.85 | 569.16 | 603.60 |
| 55-59                    | Male   | 256.44 | 268.71 | 285.08      | 301.45 | 317.82 | 334.19 | 354.65 | 375.11 | 395.57 | 420.13 | 444.68 | 469.23 | 497.88 | 526.52 | 555.17 | 587.90 | 624.73 | 661.56 | 698.39 | 739.31 | 784.33 |
| 60-64                    | Male   | 323.04 | 338.70 | 359.59      | 380.47 | 401.36 | 422.24 | 448.35 | 474.45 | 500.56 | 531.88 | 563.21 | 594.54 | 631.08 | 667.63 | 704.18 | 745.95 | 792.94 | 839.93 | 886.91 | 939.13 | 996.56 |
| 2-19                     | Female | 75.66  | 79.13  | 83.75       | 88.37  | 92.99  | 97.62  | 103.39 | 109.17 | 114.95 | 121.88 | 128.81 | 135.74 | 143.83 | 151.92 | 160.00 | 169.25 | 179.64 | 190.04 | 200.44 | 211.99 | 224.70 |
| 20-24                    | Female | 86.07  | 90.07  | 95.39       | 100.72 | 106.05 | 111.37 | 118.03 | 124.69 | 131.35 | 139.34 | 147.33 | 155.32 | 164.64 | 173.96 | 183.29 | 193.94 | 205.93 | 217.91 | 229.90 | 243.21 | 257.86 |
| 25-29                    | Female | 80.35  | 84.05  | 88.99       | 93.93  | 98.87  | 103.81 | 109.98 | 116.15 | 122.33 | 129.74 | 137.14 | 144.55 | 153.20 | 161.84 | 170.48 | 180.36 | 191.47 | 202.58 | 213.70 | 226.04 | 239.62 |
| 30-34                    | Female | 99.30  | 103.58 | 109.30      | 115.01 | 120.73 | 126.44 | 133.58 | 140.73 | 147.87 | 156.44 | 165.02 | 173.59 | 183.59 | 193.59 | 203.59 | 215.02 | 227.88 | 240.74 | 253.60 | 267.89 | 283.60 |
| 35-39                    | Female | 110.74 | 115.61 | 122.10      | 128.59 | 135.08 | 141.58 | 149.69 | 157.80 | 165.92 | 175.65 | 185.39 | 195.13 | 206.49 | 217.84 | 229.20 | 242.19 | 256.79 | 271.40 | 286.00 | 302.23 | 320.08 |
| 40-44                    | Female | 131.04 | 136.94 | 144.80      | 152.67 | 160.54 | 168.40 | 178.24 | 188.07 | 197.90 | 209.70 | 221.50 | 233.31 | 247.07 | 260.84 | 274.61 | 290.34 | 308.04 | 325.74 | 343.44 | 363.11 | 384.74 |
| 45-49                    | Female | 152.89 | 159.90 | 169.25      | 178.60 | 187.95 | 197.30 | 208.98 | 220.67 | 232.35 | 246.38 | 260.40 | 274.42 | 290.78 | 307.14 | 323.50 | 342.20 | 363.23 | 384.27 | 405.30 | 428.67 | 454.38 |
| 50-54                    | Female | 190.35 | 199.27 | 211.16      | 223.05 | 234.94 | 246.83 | 261.69 | 276.55 | 291.41 | 309.24 | 327.07 | 344.90 | 365.71 | 386.51 | 407.32 | 431.10 | 457.85 | 484.59 | 511.34 | 541.06 | 573.76 |
| 55-59                    | Female | 228.86 | 239.73 | 254.23      | 268.73 | 283.23 | 297.73 | 315.85 | 333.98 | 352.10 | 373.85 | 395.60 | 417.35 | 442.72 | 468.09 | 493.47 | 522.46 | 555.09 | 587.71 | 620.33 | 656.58 | 696.45 |
| 60-64                    | Female | 272.57 | 285.67 | 303.13      | 320.59 | 338.05 | 355.51 | 377.34 | 399.17 | 421.00 | 447.19 | 473.38 | 499.58 | 530.14 | 560.70 | 591.26 | 626.18 | 665.47 | 704.76 | 744.05 | 787.71 | 835.73 |
| Per Child                |        | 54.95  | 57.49  | 60.88       | 64.27  | 67.65  | 71.04  | 75.27  | 79.51  | 83.74  | 88.82  | 93.90  | 98.98  | 104.91 | 110.83 | 116.76 | 123.53 | 131.15 | 138.77 | 146.39 | 154.86 | 164.17 |

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](http://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**

| <b>\$2500 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 52.77  | 55.07  | 58.14       | 61.21  | 64.28  | 67.35  | 71.18  | 75.02  | 78.86  | 83.46  | 88.06  | 92.67  | 98.04  | 103.41 | 108.78 | 114.92 | 121.83 | 128.73 | 135.64 | 143.31 | 151.75 |
| 20-24                    | Male   | 61.10  | 63.82  | 67.45       | 71.09  | 74.72  | 78.35  | 82.90  | 87.44  | 91.98  | 97.43  | 102.88 | 108.33 | 114.69 | 121.05 | 127.41 | 134.67 | 142.85 | 151.03 | 159.20 | 168.29 | 178.28 |
| 25-29                    | Male   | 55.89  | 58.35  | 61.63       | 64.91  | 68.19  | 71.48  | 75.58  | 79.68  | 83.78  | 88.70  | 93.62  | 98.54  | 104.28 | 110.02 | 115.77 | 122.33 | 129.71 | 137.09 | 144.47 | 152.68 | 161.70 |
| 30-34                    | Male   | 73.80  | 76.79  | 80.77       | 84.76  | 88.75  | 92.73  | 97.72  | 102.70 | 107.68 | 113.66 | 119.64 | 125.62 | 132.60 | 139.57 | 146.55 | 154.52 | 163.49 | 172.46 | 181.43 | 191.40 | 202.36 |
| 35-39                    | Male   | 85.25  | 88.82  | 93.58       | 98.34  | 103.11 | 107.87 | 113.82 | 119.77 | 125.73 | 132.87 | 140.01 | 147.16 | 155.49 | 163.83 | 172.16 | 181.69 | 192.40 | 203.12 | 213.83 | 225.74 | 238.83 |
| 40-44                    | Male   | 99.30  | 103.58 | 109.30      | 115.01 | 120.73 | 126.44 | 133.58 | 140.73 | 147.87 | 156.44 | 165.02 | 173.59 | 183.59 | 193.59 | 203.59 | 215.02 | 227.88 | 240.74 | 253.60 | 267.89 | 283.60 |
| 45-49                    | Male   | 123.23 | 128.73 | 136.07      | 143.41 | 150.75 | 158.08 | 167.26 | 176.43 | 185.60 | 196.61 | 207.61 | 218.62 | 231.46 | 244.30 | 257.14 | 271.82 | 288.33 | 304.84 | 321.35 | 339.69 | 359.87 |
| 50-54                    | Male   | 152.89 | 159.90 | 169.25      | 178.60 | 187.95 | 197.30 | 208.98 | 220.67 | 232.35 | 246.38 | 260.40 | 274.42 | 290.78 | 307.14 | 323.50 | 342.20 | 363.23 | 384.27 | 405.30 | 428.67 | 454.38 |
| 55-59                    | Male   | 195.56 | 204.74 | 216.98      | 229.22 | 241.46 | 253.70 | 269.01 | 284.31 | 299.61 | 317.97 | 336.33 | 354.69 | 376.12 | 397.54 | 418.96 | 443.44 | 470.99 | 498.53 | 526.07 | 556.67 | 590.34 |
| 60-64                    | Male   | 244.99 | 256.69 | 272.28      | 287.87 | 303.46 | 319.06 | 338.55 | 358.04 | 377.53 | 400.92 | 424.31 | 447.69 | 474.98 | 502.27 | 529.56 | 560.74 | 595.82 | 630.91 | 665.99 | 704.97 | 747.85 |
| 2-19                     | Female | 58.49  | 61.09  | 64.54       | 68.00  | 71.46  | 74.92  | 79.24  | 83.56  | 87.88  | 93.07  | 98.25  | 103.44 | 109.49 | 115.54 | 121.59 | 128.50 | 136.28 | 144.06 | 151.84 | 160.48 | 169.99 |
| 20-24                    | Female | 65.78  | 68.74  | 72.69       | 76.64  | 80.59  | 84.55  | 89.48  | 94.42  | 99.36  | 105.29 | 111.22 | 117.14 | 124.06 | 130.97 | 137.89 | 145.79 | 154.68 | 163.57 | 172.46 | 182.33 | 193.20 |
| 25-29                    | Female | 62.14  | 64.91  | 68.62       | 72.32  | 76.03  | 79.73  | 84.36  | 88.99  | 93.62  | 99.18  | 104.73 | 110.29 | 116.77 | 123.25 | 129.74 | 137.14 | 145.48 | 153.81 | 162.15 | 171.41 | 181.59 |
| 30-34                    | Female | 77.96  | 81.16  | 85.43       | 89.70  | 93.97  | 98.24  | 103.57 | 108.91 | 114.24 | 120.65 | 127.05 | 133.45 | 140.92 | 148.39 | 155.86 | 164.40 | 174.00 | 183.61 | 193.21 | 203.88 | 215.62 |
| 35-39                    | Female | 86.29  | 89.91  | 94.74       | 99.58  | 104.41 | 109.24 | 115.28 | 121.33 | 127.37 | 134.62 | 141.87 | 149.12 | 157.57 | 166.03 | 174.49 | 184.15 | 195.03 | 205.90 | 216.78 | 228.86 | 242.15 |
| 40-44                    | Female | 101.38 | 105.77 | 111.62      | 117.48 | 123.34 | 129.19 | 136.51 | 143.83 | 151.15 | 159.94 | 168.72 | 177.51 | 187.75 | 198.00 | 208.25 | 219.96 | 233.14 | 246.31 | 259.49 | 274.13 | 290.23 |
| 45-49                    | Female | 118.55 | 123.81 | 130.83      | 137.85 | 144.87 | 151.89 | 160.67 | 169.44 | 178.22 | 188.75 | 199.28 | 209.81 | 222.10 | 234.38 | 246.67 | 260.71 | 276.50 | 292.30 | 308.09 | 325.64 | 344.95 |
| 50-54                    | Female | 146.13 | 152.79 | 161.68      | 170.57 | 179.46 | 188.35 | 199.47 | 210.58 | 221.69 | 235.02 | 248.36 | 261.69 | 277.25 | 292.81 | 308.37 | 326.15 | 346.15 | 366.15 | 386.15 | 408.38 | 432.82 |
| 55-59                    | Female | 175.26 | 183.41 | 194.28      | 205.14 | 216.01 | 226.88 | 240.46 | 254.04 | 267.62 | 283.92 | 300.22 | 316.52 | 335.53 | 354.54 | 373.56 | 395.29 | 419.74 | 444.18 | 468.63 | 495.79 | 525.67 |
| 60-64                    | Female | 208.05 | 217.86 | 230.95      | 244.04 | 257.13 | 270.21 | 286.57 | 302.93 | 319.29 | 338.93 | 358.56 | 378.19 | 401.09 | 424.00 | 446.90 | 473.08 | 502.52 | 531.97 | 561.42 | 594.14 | 630.13 |
| Per Child                |        | 42.98  | 44.92  | 47.49       | 50.07  | 52.64  | 55.22  | 58.44  | 61.66  | 64.87  | 68.74  | 72.60  | 76.46  | 80.97  | 85.48  | 89.98  | 95.13  | 100.93 | 106.72 | 112.52 | 118.95 | 126.04 |

| <b>\$5000 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 48.09  | 50.15  | 52.90       | 55.65  | 58.41  | 61.16  | 64.60  | 68.04  | 71.48  | 75.60  | 79.73  | 83.86  | 88.67  | 93.49  | 98.30  | 103.81 | 110.00 | 116.19 | 122.38 | 129.26 | 136.83 |
| 20-24                    | Male   | 54.85  | 57.26  | 60.47       | 63.68  | 66.89  | 70.10  | 74.11  | 78.13  | 82.14  | 86.95  | 91.77  | 96.58  | 102.20 | 107.82 | 113.44 | 119.86 | 127.08 | 134.30 | 141.53 | 149.55 | 158.38 |
| 25-29                    | Male   | 50.69  | 52.88  | 55.81       | 58.74  | 61.67  | 64.60  | 68.26  | 71.92  | 75.58  | 79.97  | 84.36  | 88.75  | 93.88  | 99.00  | 104.12 | 109.98 | 116.57 | 123.16 | 129.74 | 137.06 | 145.12 |
| 30-34                    | Male   | 68.07  | 70.77  | 74.37       | 77.97  | 81.57  | 85.17  | 89.66  | 94.16  | 98.66  | 104.06 | 109.46 | 114.85 | 121.15 | 127.45 | 133.74 | 140.94 | 149.04 | 157.13 | 165.23 | 174.22 | 184.12 |
| 35-39                    | Male   | 76.92  | 80.07  | 84.27       | 88.47  | 92.66  | 96.86  | 102.11 | 107.36 | 112.60 | 118.90 | 125.20 | 131.49 | 138.84 | 146.19 | 153.53 | 161.93 | 171.38 | 180.82 | 190.27 | 200.76 | 212.31 |
| 40-44                    | Male   | 89.93  | 93.74  | 98.82       | 103.90 | 108.98 | 114.06 | 120.41 | 126.76 | 133.11 | 140.73 | 148.35 | 155.97 | 164.86 | 173.75 | 182.64 | 192.80 | 204.23 | 215.66 | 227.09 | 239.79 | 253.76 |
| 45-49                    | Male   | 111.26 | 116.16 | 122.68      | 129.21 | 135.74 | 142.26 | 150.42 | 158.58 | 166.74 | 176.53 | 186.32 | 196.11 | 207.53 | 218.95 | 230.37 | 243.42 | 258.11 | 272.79 | 287.47 | 303.79 | 321.74 |
| 50-54                    | Male   | 137.80 | 144.04 | 152.37      | 160.70 | 169.02 | 177.35 | 187.75 | 198.16 | 208.57 | 221.05 | 233.54 | 246.03 | 260.60 | 275.17 | 289.74 | 306.39 | 325.12 | 343.86 | 362.59 | 383.40 | 406.30 |
| 55-59                    | Male   | 175.26 | 183.41 | 194.28      | 205.14 | 216.01 | 226.88 | 240.46 | 254.04 | 267.62 | 283.92 | 300.22 | 316.52 | 335.53 | 354.54 | 373.56 | 395.29 | 419.74 | 444.18 | 468.63 | 495.79 | 525.67 |
| 60-64                    | Male   | 220.01 | 230.44 | 244.34      | 258.24 | 272.14 | 286.04 | 303.41 | 320.78 | 338.16 | 359.01 | 379.86 | 400.70 | 425.03 | 449.35 | 473.68 | 501.47 | 532.75 | 564.02 | 595.29 | 630.04 | 668.27 |
| 2-19                     | Female | 52.77  | 55.07  | 58.14       | 61.21  | 64.28  | 67.35  | 71.18  | 75.02  | 78.86  | 83.46  | 88.06  | 92.67  | 98.04  | 103.41 | 108.78 | 114.92 | 121.83 | 128.73 | 135.64 | 143.31 | 151.75 |
| 20-24                    | Female | 59.53  | 62.18  | 65.71       | 69.24  | 72.76  | 76.29  | 80.70  | 85.11  | 89.52  | 94.81  | 100.10 | 105.39 | 111.57 | 117.74 | 123.92 | 130.97 | 138.91 | 146.85 | 154.78 | 163.60 | 173.30 |
| 25-29                    | Female | 55.37  | 57.81  | 61.05       | 64.30  | 67.54  | 70.79  | 74.84  | 78.90  | 82.96  | 87.83  | 92.69  | 97.56  | 103.24 | 108.92 | 114.60 | 121.09 | 128.40 | 135.70 | 143.00 | 151.11 | 160.04 |
| 30-34                    | Female | 70.68  | 73.51  | 77.28       | 81.06  | 84.83  | 88.61  | 93.32  | 98.04  | 102.76 | 108.42 | 114.09 | 119.75 | 126.35 | 132.96 | 139.56 | 147.11 | 155.61 | 164.10 | 172.59 | 182.03 | 192.41 |
| 35-39                    | Female | 79.52  | 82.80  | 87.18       | 91.55  | 95.93  | 100.30 | 105.77 | 111.24 | 116.70 | 123.27 | 129.83 | 136.39 | 144.04 | 151.70 | 159.35 | 168.10 | 177.95 | 187.79 | 197.63 | 208.57 | 220.60 |
| 40-44                    | Female | 91.49  | 95.38  | 100.57      | 105.75 | 110.94 | 116.12 | 122.60 | 129.09 | 135.57 | 143.35 | 151.13 | 158.91 | 167.98 | 177.06 | 186.13 | 196.50 | 208.17 | 219.84 | 231.51 | 244.47 | 258.73 |
| 45-49                    | Female | 106.58 | 111.24 | 117.45      | 123.65 | 129.86 | 136.07 | 143.83 | 151.59 | 159.35 | 168.67 | 177.98 | 187.29 | 198.16 | 209.03 | 219.89 | 232.31 | 246.28 | 260.25 | 274.22 | 289.74 | 306.81 |
| 50-54                    | Female | 131.56 | 137.48 | 145.39      | 153.29 | 161.19 | 169.09 | 178.97 | 188.85 | 198.72 | 210.58 | 222.43 | 234.28 | 248.11 | 261.94 | 275.77 | 291.57 | 309.35 | 327.13 | 344.91 | 364.67 | 386.40 |
| 55-59                    | Female | 157.05 | 164.28 | 173.91      | 183.54 | 193.17 | 202.80 | 214.84 | 226.88 | 238.91 | 253.36 | 267.81 | 282.25 | 299.11 | 315.96 | 332.81 | 352.08 | 373.74 | 395.41 | 417.08 | 441.16 | 467.64 |
| 60-64                    | Female | 186.71 | 195.44 | 207.09      | 218.73 | 230.37 | 242.01 | 256.56 | 271.11 | 285.67 | 303.13 | 320.59 | 338.05 | 358.42 | 378.80 | 399.17 | 422.45 | 448.65 | 474.84 | 501.03 | 530.14 | 562.15 |
| Per Child                |        | 38.30  | 40.00  | 42.25       | 44.51  | 46.77  | 49.03  | 51.85  | 54.67  | 57.49  | 60.88  | 64.27  | 67.65  | 71.60  | 75.55  | 79.51  | 84.02  | 89.10  | 94.18  | 99.26  | 104.91 | 111.11 |

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](http://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.

\*\*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.

| <b>\$500 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |         |         |
|-------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Age                     | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S       | T       |
| 2-19                    | Male   | 78.98  | 82.36  | 86.87       | 91.38  | 95.88  | 100.39 | 106.02 | 111.66 | 117.29 | 124.05 | 130.81 | 137.57 | 145.46 | 153.35 | 161.24 | 170.25 | 180.39 | 190.53 | 200.68 | 211.94  | 224.34  |
| 20-24                   | Male   | 90.37  | 94.33  | 99.61       | 104.89 | 110.16 | 115.44 | 122.04 | 128.64 | 135.24 | 143.16 | 151.08 | 159.00 | 168.23 | 177.47 | 186.71 | 197.27 | 209.15 | 221.03 | 232.90 | 246.10  | 260.62  |
| 25-29                   | Male   | 83.39  | 86.99  | 91.80       | 96.61  | 101.41 | 106.22 | 112.22 | 118.23 | 124.24 | 131.45 | 138.66 | 145.87 | 154.28 | 162.69 | 171.10 | 180.71 | 191.52 | 202.34 | 213.15 | 225.17  | 238.38  |
| 30-34                   | Male   | 105.95 | 110.32 | 116.15      | 121.97 | 127.80 | 133.63 | 140.91 | 148.19 | 155.48 | 164.22 | 172.96 | 181.70 | 191.90 | 202.09 | 212.29 | 223.94 | 237.06 | 250.17 | 263.28 | 277.84  | 293.87  |
| 35-39                   | Male   | 122.84 | 128.07 | 135.05      | 142.02 | 148.99 | 155.96 | 164.68 | 173.39 | 182.11 | 192.57 | 203.03 | 213.49 | 225.69 | 237.89 | 250.09 | 264.04 | 279.72 | 295.41 | 311.10 | 328.53  | 347.71  |
| 40-44                   | Male   | 143.78 | 150.07 | 158.47      | 166.86 | 175.25 | 183.64 | 194.13 | 204.62 | 215.11 | 227.70 | 240.29 | 252.87 | 267.56 | 282.25 | 296.93 | 313.72 | 332.60 | 351.48 | 370.36 | 391.34  | 414.42  |
| 45-49                   | Male   | 178.67 | 186.74 | 197.50      | 208.26 | 219.01 | 229.77 | 243.22 | 256.67 | 270.11 | 286.25 | 302.38 | 318.52 | 337.35 | 356.17 | 375.00 | 396.51 | 420.72 | 444.92 | 469.13 | 496.02  | 525.60  |
| 50-54                   | Male   | 222.38 | 232.67 | 246.39      | 260.11 | 273.84 | 287.56 | 304.71 | 321.86 | 339.01 | 359.59 | 380.17 | 400.75 | 424.76 | 448.78 | 472.79 | 500.23 | 531.10 | 561.97 | 592.84 | 627.15  | 664.88  |
| 55-59                   | Male   | 285.19 | 298.67 | 316.65      | 334.63 | 352.61 | 370.59 | 393.06 | 415.54 | 438.01 | 464.98 | 491.95 | 518.92 | 550.38 | 581.84 | 613.31 | 649.26 | 689.72 | 730.17 | 770.62 | 815.57  | 865.01  |
| 60-64                   | Male   | 357.92 | 375.10 | 398.01      | 420.92 | 443.83 | 466.74 | 495.37 | 524.01 | 552.65 | 587.01 | 621.37 | 655.74 | 695.83 | 735.92 | 776.01 | 821.83 | 873.38 | 924.93 | 976.47 | 1033.75 | 1096.75 |
| 2-19                    | Female | 87.43  | 91.24  | 96.32       | 101.40 | 106.48 | 111.56 | 117.91 | 124.26 | 130.61 | 138.23 | 145.85 | 153.47 | 162.36 | 171.25 | 180.14 | 190.30 | 201.73 | 213.16 | 224.59 | 237.29  | 251.26  |
| 20-24                   | Female | 98.82  | 103.20 | 109.06      | 114.91 | 120.76 | 126.61 | 133.93 | 141.24 | 148.56 | 157.33 | 166.11 | 174.89 | 185.13 | 195.37 | 205.61 | 217.32 | 230.48 | 243.65 | 256.82 | 271.45  | 287.54  |
| 25-29                   | Female | 92.20  | 96.26  | 101.66      | 107.06 | 112.47 | 117.87 | 124.63 | 131.38 | 138.14 | 146.24 | 154.35 | 162.45 | 171.91 | 181.36 | 190.82 | 201.63 | 213.79 | 225.94 | 238.10 | 251.61  | 266.47  |
| 30-34                   | Female | 112.56 | 117.27 | 123.54      | 129.82 | 136.09 | 142.37 | 150.21 | 158.05 | 165.90 | 175.31 | 184.72 | 194.14 | 205.12 | 216.10 | 227.08 | 239.63 | 253.75 | 267.87 | 281.99 | 297.68  | 314.94  |
| 35-39                   | Female | 125.05 | 130.39 | 137.51      | 144.63 | 151.75 | 158.88 | 167.78 | 176.68 | 185.58 | 196.27 | 206.95 | 217.63 | 230.10 | 242.56 | 255.02 | 269.27 | 285.29 | 301.31 | 317.34 | 335.14  | 354.73  |
| 40-44                   | Female | 146.35 | 152.78 | 161.34      | 169.91 | 178.47 | 187.04 | 197.75 | 208.46 | 219.16 | 232.01 | 244.86 | 257.71 | 272.70 | 287.69 | 302.68 | 319.82 | 339.09 | 358.36 | 377.64 | 399.05  | 422.61  |
| 45-49                   | Female | 171.69 | 179.41 | 189.69      | 199.98 | 210.26 | 220.55 | 233.40 | 246.26 | 259.11 | 274.54 | 289.97 | 305.39 | 323.39 | 341.39 | 359.38 | 379.95 | 403.09 | 426.23 | 449.37 | 475.08  | 503.37  |
| 50-54                   | Female | 212.10 | 221.87 | 234.89      | 247.91 | 260.94 | 273.96 | 290.24 | 306.52 | 322.80 | 342.33 | 361.87 | 381.40 | 404.20 | 426.99 | 449.78 | 475.82 | 505.13 | 534.43 | 563.73 | 596.29  | 632.11  |
| 55-59                   | Female | 254.34 | 266.25 | 282.14      | 298.03 | 313.91 | 329.80 | 349.66 | 369.52 | 389.38 | 413.21 | 437.04 | 460.87 | 488.67 | 516.48 | 544.28 | 576.05 | 611.80 | 647.55 | 683.29 | 723.01  | 766.70  |
| 60-64                   | Female | 303.19 | 317.59 | 336.79      | 355.99 | 375.18 | 394.38 | 418.38 | 442.38 | 466.38 | 495.18 | 523.98 | 552.78 | 586.38 | 619.97 | 653.57 | 691.97 | 735.17 | 778.37 | 821.57 | 869.56  | 922.36  |
| Per Child               |        | 65.09  | 67.90  | 71.63       | 75.37  | 79.10  | 82.84  | 87.51  | 92.18  | 96.84  | 102.45 | 108.05 | 113.65 | 120.19 | 126.73 | 133.26 | 140.73 | 149.14 | 157.54 | 165.95 | 175.28  | 185.56  |

| <b>\$1000 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 55.47  | 57.66  | 60.57       | 63.49  | 66.40  | 69.31  | 72.95  | 76.60  | 80.24  | 84.61  | 88.98  | 93.35  | 98.45  | 103.55 | 108.65 | 114.47 | 121.03 | 127.58 | 134.14 | 141.42 | 149.43 |
| 20-24                    | Male   | 62.82  | 65.38  | 68.79       | 72.20  | 75.61  | 79.02  | 83.29  | 87.55  | 91.82  | 96.94  | 102.05 | 107.17 | 113.14 | 119.11 | 125.08 | 131.90 | 139.58 | 147.26 | 154.93 | 163.46 | 172.84 |
| 25-29                    | Male   | 58.41  | 60.75  | 63.86       | 66.97  | 70.09  | 73.20  | 77.09  | 80.98  | 84.87  | 89.54  | 94.21  | 98.88  | 104.32 | 109.77 | 115.22 | 121.44 | 128.45 | 135.45 | 142.46 | 150.24 | 158.80 |
| 30-34                    | Male   | 75.46  | 78.28  | 82.04       | 85.80  | 89.56  | 93.32  | 98.02  | 102.72 | 107.42 | 113.06 | 118.70 | 124.34 | 130.92 | 137.50 | 144.08 | 151.61 | 160.07 | 168.53 | 176.99 | 186.39 | 196.73 |
| 35-39                    | Male   | 85.75  | 89.09  | 93.55       | 98.00  | 102.46 | 106.92 | 112.49 | 118.06 | 123.63 | 130.32 | 137.01 | 143.69 | 151.49 | 159.29 | 167.09 | 176.01 | 186.04 | 196.07 | 206.10 | 217.24 | 229.50 |
| 40-44                    | Male   | 100.07 | 104.14 | 109.57      | 115.00 | 120.43 | 125.86 | 132.64 | 139.43 | 146.21 | 154.36 | 162.50 | 170.64 | 180.14 | 189.64 | 199.14 | 210.00 | 222.21 | 234.43 | 246.64 | 260.21 | 275.14 |
| 45-49                    | Male   | 121.37 | 126.53 | 133.40      | 140.27 | 147.15 | 154.02 | 162.61 | 171.20 | 179.79 | 190.10 | 200.41 | 210.72 | 222.75 | 234.78 | 246.80 | 260.55 | 276.01 | 291.48 | 306.94 | 324.12 | 343.02 |
| 50-54                    | Male   | 150.39 | 157.02 | 165.86      | 174.70 | 183.54 | 192.38 | 203.43 | 214.48 | 225.53 | 238.79 | 252.05 | 265.31 | 280.78 | 296.25 | 311.72 | 329.40 | 349.29 | 369.18 | 389.07 | 411.17 | 435.48 |
| 55-59                    | Male   | 190.43 | 199.09 | 210.65      | 222.20 | 233.76 | 245.31 | 259.75 | 274.20 | 288.64 | 305.97 | 323.30 | 340.63 | 360.85 | 381.07 | 401.29 | 424.40 | 450.40 | 476.40 | 502.39 | 531.28 | 563.06 |
| 60-64                    | Male   | 237.44 | 248.50 | 263.24      | 277.98 | 292.72 | 307.46 | 325.89 | 344.32 | 362.75 | 384.86 | 406.97 | 429.08 | 454.88 | 480.68 | 506.48 | 535.96 | 569.13 | 602.30 | 635.47 | 672.32 | 712.86 |
| 2-19                     | Female | 60.62  | 63.06  | 66.32       | 69.59  | 72.85  | 76.11  | 80.19  | 84.27  | 88.34  | 93.24  | 98.13  | 103.02 | 108.73 | 114.44 | 120.15 | 126.67 | 134.01 | 141.35 | 148.69 | 156.85 | 165.82 |
| 20-24                    | Female | 67.96  | 70.78  | 74.54       | 78.30  | 82.06  | 85.82  | 90.52  | 95.22  | 99.92  | 105.56 | 111.20 | 116.84 | 123.42 | 130.00 | 136.58 | 144.11 | 152.57 | 161.03 | 169.49 | 178.89 | 189.23 |
| 25-29                    | Female | 63.92  | 66.54  | 70.02       | 73.51  | 77.00  | 80.48  | 84.84  | 89.20  | 93.55  | 98.78  | 104.01 | 109.24 | 115.34 | 121.44 | 127.55 | 134.52 | 142.36 | 150.21 | 158.05 | 166.77 | 176.35 |
| 30-34                    | Female | 79.50  | 82.53  | 86.56       | 90.60  | 94.63  | 98.66  | 103.71 | 108.75 | 113.79 | 119.84 | 125.89 | 131.95 | 139.01 | 146.06 | 153.12 | 161.19 | 170.27 | 179.35 | 188.42 | 198.51 | 209.60 |
| 35-39                    | Female | 87.58  | 91.02  | 95.60       | 100.18 | 104.77 | 109.35 | 115.07 | 120.80 | 126.53 | 133.40 | 140.27 | 147.15 | 155.17 | 163.18 | 171.20 | 180.37 | 190.68 | 200.99 | 211.29 | 222.75 | 235.35 |
| 40-44                    | Female | 101.91 | 106.07 | 111.63      | 117.18 | 122.73 | 128.28 | 135.23 | 142.17 | 149.11 | 157.44 | 165.77 | 174.10 | 183.82 | 193.53 | 203.25 | 214.36 | 226.85 | 239.35 | 251.84 | 265.72 | 280.99 |
| 45-49                    | Female | 117.33 | 122.28 | 128.88      | 135.48 | 142.08 | 148.68 | 156.93 | 165.18 | 173.43 | 183.32 | 193.22 | 203.12 | 214.67 | 226.22 | 237.76 | 250.96 | 265.81 | 280.66 | 295.51 | 312.00 | 330.15 |
| 50-54                    | Female | 143.78 | 150.07 | 158.47      | 166.86 | 175.25 | 183.64 | 194.13 | 204.62 | 215.11 | 227.70 | 240.29 | 252.87 | 267.56 | 282.25 | 296.93 | 313.72 | 332.60 | 351.48 | 370.36 | 391.34 | 414.42 |
| 55-59                    | Female | 170.96 | 178.64 | 188.87      | 199.11 | 209.34 | 219.57 | 232.37 | 245.16 | 257.95 | 273.31 | 288.66 | 304.01 | 321.92 | 339.83 | 357.74 | 378.21 | 401.24 | 424.27 | 447.29 | 472.88 | 501.03 |
| 60-64                    | Female | 201.81 | 211.06 | 223.38      | 235.71 | 248.04 | 260.36 | 275.77 | 291.18 | 306.59 | 325.08 | 343.57 | 362.06 | 383.63 | 405.20 | 426.77 | 451.42 | 479.16 | 506.89 | 534.62 | 565.44 | 599.34 |
| Per Child                |        | 45.26  | 47.05  | 49.44       | 51.83  | 54.23  | 56.62  | 59.60  | 62.59  | 65.58  | 69.17  | 72.75  | 76.34  | 80.52  | 84.70  | 88.89  | 93.67  | 99.05  | 104.43 | 109.81 | 115.78 | 122.36 |

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](http://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.

| <b>\$2500 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 44.46  | 46.08  | 48.25       | 50.41  | 52.58  | 54.75  | 57.45  | 60.16  | 62.87  | 66.12  | 69.37  | 72.62  | 76.41  | 80.20  | 83.99  | 88.33  | 93.20  | 98.07  | 102.95 | 108.37 | 114.32 |
| 20-24                    | Male   | 50.33  | 52.26  | 54.82       | 57.39  | 59.95  | 62.51  | 65.72  | 68.93  | 72.13  | 75.98  | 79.83  | 83.68  | 88.16  | 92.65  | 97.14  | 102.27 | 108.04 | 113.81 | 119.58 | 126.00 | 133.05 |
| 25-29                    | Male   | 46.66  | 48.40  | 50.71       | 53.03  | 55.34  | 57.66  | 60.55  | 63.45  | 66.34  | 69.82  | 73.29  | 76.76  | 80.82  | 84.87  | 88.92  | 93.55  | 98.77  | 103.98 | 109.19 | 114.98 | 121.35 |
| 30-34                    | Male   | 61.50  | 63.62  | 66.43       | 69.24  | 72.06  | 74.87  | 78.39  | 81.91  | 85.42  | 89.64  | 93.86  | 98.09  | 103.01 | 107.93 | 112.86 | 118.49 | 124.82 | 131.15 | 137.48 | 144.51 | 152.25 |
| 35-39                    | Male   | 69.59  | 72.11  | 75.47       | 78.83  | 82.19  | 85.55  | 89.76  | 93.96  | 98.16  | 103.20 | 108.25 | 113.29 | 119.17 | 125.05 | 130.94 | 137.66 | 145.22 | 152.79 | 160.35 | 168.76 | 178.00 |
| 40-44                    | Male   | 79.50  | 82.53  | 86.56       | 90.60  | 94.63  | 98.66  | 103.71 | 108.75 | 113.79 | 119.84 | 125.89 | 131.95 | 139.01 | 146.06 | 153.12 | 161.19 | 170.27 | 179.35 | 188.42 | 198.51 | 209.60 |
| 45-49                    | Male   | 96.40  | 100.28 | 105.46      | 110.64 | 115.82 | 121.00 | 127.48 | 133.95 | 140.42 | 148.19 | 155.96 | 163.73 | 172.80 | 181.86 | 190.92 | 201.28 | 212.94 | 224.59 | 236.25 | 249.19 | 263.44 |
| 50-54                    | Male   | 117.33 | 122.28 | 128.88      | 135.48 | 142.08 | 148.68 | 156.93 | 165.18 | 173.43 | 183.32 | 193.22 | 203.12 | 214.67 | 226.22 | 237.76 | 250.96 | 265.81 | 280.66 | 295.51 | 312.00 | 330.15 |
| 55-59                    | Male   | 147.45 | 153.93 | 162.57      | 171.22 | 179.86 | 188.50 | 199.30 | 210.10 | 220.90 | 233.86 | 246.82 | 259.78 | 274.91 | 290.03 | 305.15 | 322.43 | 341.87 | 361.31 | 380.76 | 402.36 | 426.12 |
| 60-64                    | Male   | 182.35 | 190.60 | 201.61      | 212.61 | 223.62 | 234.63 | 248.39 | 262.14 | 275.90 | 292.41 | 308.92 | 325.43 | 344.69 | 363.95 | 383.22 | 405.23 | 429.99 | 454.76 | 479.52 | 507.04 | 537.31 |
| 2-19                     | Female | 48.50  | 50.33  | 52.77       | 55.21  | 57.65  | 60.09  | 63.14  | 66.19  | 69.24  | 72.90  | 76.56  | 80.22  | 84.49  | 88.76  | 93.03  | 97.91  | 103.40 | 108.89 | 114.39 | 120.49 | 127.20 |
| 20-24                    | Female | 53.64  | 55.73  | 58.52       | 61.31  | 64.10  | 66.89  | 70.37  | 73.86  | 77.34  | 81.53  | 85.71  | 89.89  | 94.78  | 99.66  | 104.54 | 110.11 | 116.39 | 122.66 | 128.94 | 135.91 | 143.58 |
| 25-29                    | Female | 51.07  | 53.03  | 55.64       | 58.26  | 60.87  | 63.49  | 66.75  | 70.02  | 73.29  | 77.21  | 81.14  | 85.06  | 89.63  | 94.21  | 98.78  | 104.01 | 109.90 | 115.78 | 121.66 | 128.20 | 135.39 |
| 30-34                    | Female | 64.44  | 66.70  | 69.72       | 72.73  | 75.74  | 78.76  | 82.52  | 86.29  | 90.05  | 94.57  | 99.09  | 103.61 | 108.89 | 114.16 | 119.43 | 125.46 | 132.24 | 139.02 | 145.80 | 153.33 | 161.62 |
| 35-39                    | Female | 70.32  | 72.88  | 76.29       | 79.70  | 83.11  | 86.52  | 90.79  | 95.05  | 99.32  | 104.44 | 109.55 | 114.67 | 120.64 | 126.61 | 132.58 | 139.40 | 147.08 | 154.76 | 162.43 | 170.96 | 180.34 |
| 40-44                    | Female | 80.97  | 84.07  | 88.21       | 92.34  | 96.47  | 100.61 | 105.77 | 110.94 | 116.11 | 122.31 | 128.51 | 134.71 | 141.94 | 149.18 | 156.41 | 164.68 | 173.98 | 183.28 | 192.58 | 202.92 | 214.28 |
| 45-49                    | Female | 93.09  | 96.81  | 101.76      | 106.72 | 111.68 | 116.63 | 122.83 | 129.02 | 135.21 | 142.65 | 150.08 | 157.51 | 166.19 | 174.86 | 183.53 | 193.44 | 204.59 | 215.74 | 226.89 | 239.28 | 252.91 |
| 50-54                    | Female | 112.56 | 117.27 | 123.54      | 129.82 | 136.09 | 142.37 | 150.21 | 158.05 | 165.90 | 175.31 | 184.72 | 194.14 | 205.12 | 216.10 | 227.08 | 239.63 | 253.75 | 267.87 | 281.99 | 297.68 | 314.94 |
| 55-59                    | Female | 133.13 | 138.88 | 146.55      | 154.22 | 161.89 | 169.56 | 179.15 | 188.73 | 198.32 | 209.83 | 221.33 | 232.83 | 246.26 | 259.68 | 273.10 | 288.44 | 305.70 | 322.95 | 340.21 | 359.38 | 380.48 |
| 60-64                    | Female | 156.27 | 163.20 | 172.44      | 181.67 | 190.91 | 200.15 | 211.70 | 223.25 | 234.80 | 248.65 | 262.51 | 276.37 | 292.54 | 308.70 | 324.87 | 343.35 | 364.13 | 384.92 | 405.71 | 428.80 | 454.21 |
| Per Child                |        | 36.81  | 38.18  | 39.99       | 41.81  | 43.63  | 45.45  | 47.72  | 49.99  | 52.26  | 54.99  | 57.72  | 60.44  | 63.63  | 66.81  | 69.99  | 73.62  | 77.71  | 81.80  | 85.89  | 90.44  | 95.44  |

| <b>\$5000 Deductible</b> |        |        |        | <b>Area</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------------|--------|--------|--------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Age                      | Sex    | AA     | A      | B           | C      | D      | E      | F      | G      | H      | I      | J      | K      | L      | M      | N      | O      | P      | Q      | R      | S      | T      |
| 2-19                     | Male   | 41.15  | 42.61  | 44.55       | 46.49  | 48.43  | 50.38  | 52.80  | 55.23  | 57.66  | 60.57  | 63.49  | 66.40  | 69.80  | 73.20  | 76.60  | 80.48  | 84.85  | 89.22  | 93.59  | 98.45  | 103.79 |
| 20-24                    | Male   | 45.92  | 47.62  | 49.89       | 52.16  | 54.42  | 56.69  | 59.52  | 62.35  | 65.19  | 68.58  | 71.98  | 75.38  | 79.35  | 83.31  | 87.28  | 91.81  | 96.91  | 102.01 | 107.11 | 112.77 | 119.00 |
| 25-29                    | Male   | 42.99  | 44.54  | 46.60       | 48.67  | 50.74  | 52.80  | 55.39  | 57.97  | 60.55  | 63.65  | 66.75  | 69.85  | 73.47  | 77.09  | 80.71  | 84.84  | 89.49  | 94.14  | 98.79  | 103.96 | 109.64 |
| 30-34                    | Male   | 57.46  | 59.37  | 61.91       | 64.45  | 66.99  | 69.53  | 72.70  | 75.88  | 79.05  | 82.86  | 86.67  | 90.48  | 94.93  | 99.37  | 103.82 | 108.90 | 114.61 | 120.33 | 126.04 | 132.39 | 139.38 |
| 35-39                    | Male   | 63.71  | 65.93  | 68.89       | 71.86  | 74.82  | 77.78  | 81.49  | 85.19  | 88.90  | 93.34  | 97.79  | 102.23 | 107.42 | 112.60 | 117.79 | 123.72 | 130.38 | 137.05 | 143.72 | 151.13 | 159.27 |
| 40-44                    | Male   | 72.89  | 75.58  | 79.17       | 82.75  | 86.34  | 89.92  | 94.41  | 98.89  | 103.37 | 108.75 | 114.13 | 119.51 | 125.78 | 132.06 | 138.33 | 145.50 | 153.57 | 161.64 | 169.71 | 178.67 | 188.53 |
| 45-49                    | Male   | 87.95  | 91.41  | 96.01       | 100.62 | 105.23 | 109.83 | 115.59 | 121.35 | 127.11 | 134.02 | 140.93 | 147.84 | 155.90 | 163.96 | 172.02 | 181.24 | 191.60 | 201.97 | 212.33 | 223.85 | 236.52 |
| 50-54                    | Male   | 106.68 | 111.09 | 116.97      | 122.84 | 128.72 | 134.60 | 141.94 | 149.29 | 156.64 | 165.45 | 174.27 | 183.08 | 193.37 | 203.65 | 213.93 | 225.69 | 238.91 | 252.13 | 265.36 | 280.05 | 296.21 |
| 55-59                    | Male   | 133.13 | 138.88 | 146.55      | 154.22 | 161.89 | 169.56 | 179.15 | 188.73 | 198.32 | 209.83 | 221.33 | 232.83 | 246.26 | 259.68 | 273.10 | 288.44 | 305.70 | 322.95 | 340.21 | 359.38 | 380.48 |
| 60-64                    | Male   | 164.72 | 172.07 | 181.89      | 191.70 | 201.51 | 211.32 | 223.58 | 235.85 | 248.11 | 262.83 | 277.55 | 292.26 | 309.43 | 326.60 | 343.77 | 363.39 | 385.47 | 407.54 | 429.62 | 454.15 | 481.13 |
| 2-19                     | Female | 44.46  | 46.08  | 48.25       | 50.41  | 52.58  | 54.75  | 57.45  | 60.16  | 62.87  | 66.12  | 69.37  | 72.62  | 76.41  | 80.20  | 83.99  | 88.33  | 93.20  | 98.07  | 102.95 | 108.37 | 114.32 |
| 20-24                    | Female | 49.23  | 51.10  | 53.59       | 56.08  | 58.57  | 61.06  | 64.17  | 67.28  | 70.40  | 74.13  | 77.87  | 81.60  | 85.96  | 90.32  | 94.68  | 99.66  | 105.26 | 110.86 | 116.46 | 122.69 | 129.54 |
| 25-29                    | Female | 46.29  | 48.01  | 50.30       | 52.59  | 54.88  | 57.17  | 60.04  | 62.90  | 65.76  | 69.20  | 72.64  | 76.07  | 80.08  | 84.09  | 88.10  | 92.68  | 97.84  | 102.99 | 108.15 | 113.87 | 120.17 |
| 30-34                    | Female | 59.30  | 61.30  | 63.96       | 66.63  | 69.29  | 71.96  | 75.29  | 78.62  | 81.95  | 85.95  | 89.94  | 93.94  | 98.60  | 103.26 | 107.93 | 113.26 | 119.25 | 125.25 | 131.24 | 137.90 | 145.23 |
| 35-39                    | Female | 65.55  | 67.86  | 70.95       | 74.04  | 77.12  | 80.21  | 84.07  | 87.93  | 91.79  | 96.42  | 101.05 | 105.69 | 111.09 | 116.49 | 121.90 | 128.07 | 135.02 | 141.97 | 148.92 | 156.64 | 165.13 |
| 40-44                    | Female | 73.99  | 76.74  | 80.40       | 84.06  | 87.72  | 91.38  | 95.96  | 100.53 | 105.11 | 110.60 | 116.09 | 121.58 | 127.99 | 134.39 | 140.80 | 148.12 | 156.36 | 164.59 | 172.83 | 181.98 | 192.05 |
| 45-49                    | Female | 84.64  | 87.93  | 92.31       | 96.70  | 101.08 | 105.46 | 110.94 | 116.42 | 121.90 | 128.47 | 135.05 | 141.62 | 149.29 | 156.96 | 164.63 | 173.39 | 183.26 | 193.12 | 202.98 | 213.93 | 225.99 |
| 50-54                    | Female | 102.28 | 106.46 | 112.04      | 117.61 | 123.19 | 128.77 | 135.74 | 142.72 | 149.69 | 158.05 | 166.42 | 174.79 | 184.55 | 194.31 | 204.07 | 215.23 | 227.78 | 240.33 | 252.88 | 266.83 | 282.16 |
| 55-59                    | Female | 120.27 | 125.37 | 132.17      | 138.97 | 145.77 | 152.56 | 161.06 | 169.56 | 178.06 | 188.25 | 198.45 | 208.65 | 220.55 | 232.44 | 244.34 | 257.94 | 273.23 | 288.53 | 303.82 | 320.82 | 339.51 |
| 60-64                    | Female | 141.21 | 147.37 | 155.59      | 163.81 | 172.02 | 180.24 | 190.51 | 200.79 | 211.06 | 223.38 | 235.71 | 248.04 | 262.42 | 276.80 | 291.18 | 307.61 | 326.10 | 344.59 | 363.08 | 383.63 | 406.22 |
| Per Child                |        | 33.51  | 34.70  | 36.30       | 37.89  | 39.48  | 41.08  | 43.07  | 45.06  | 47.05  | 49.44  | 51.83  | 54.23  | 57.01  | 59.80  | 62.59  | 65.78  | 69.37  | 72.95  | 76.54  | 80.52  | 84.90  |

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](http://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.

**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](http://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](http://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](http://www.isabrokers.com).