



DIRECT RATES | Kansas

Accidental death and dismemberment (AD&D) base coverage

Level 1 with Cash Value

| MONTHLY PREMIUMS | | | |
|------------------|-------------|--------------|---------|
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$28.30 | \$38.70 | \$38.00 | \$51.10 |

Level 1 without Cash Value

| MONTHLY PREMIUMS | | | |
|------------------|-------------|--------------|---------|
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$15.70 | \$21.50 | \$21.10 | \$28.40 |

Level 2 with Cash Value

| MONTHLY PREMIUMS | | | |
|------------------|-------------|--------------|---------|
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$43.90 | \$59.90 | \$58.90 | \$79.20 |

Level 2 without Cash Value

| MONTHLY PREMIUMS | | | |
|------------------|-------------|--------------|---------|
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$24.40 | \$33.30 | \$32.70 | \$44.00 |

Riders

Physician's Office Additional Benefits rider—R1058

| Cash Value | | | |
|------------------|-------------|--------------|--------|
| MONTHLY PREMIUMS | | | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$2.30 | \$4.70 | \$3.60 | \$6.30 |

| Without Cash Value | | | |
|--------------------|-------------|--------------|--------|
| MONTHLY PREMIUMS | | | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$1.30 | \$2.60 | \$2.00 | \$3.50 |

Public Safety rider—R1022PS (benefits for main insured only)

| Cash Value | | | |
|------------------|-------------|--------------|--------|
| MONTHLY PREMIUMS | | | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$2.70 | \$2.70 | \$2.70 | \$2.70 |

| Without Cash Value | | | |
|--------------------|-------------|--------------|--------|
| MONTHLY PREMIUMS | | | |
| IND | IND + CHILD | IND + SPOUSE | FAMILY |
| \$1.50 | \$1.50 | \$1.50 | \$1.50 |

Rate calculation example

To calculate a semiannual payment mode, multiply the monthly premiums by 12, then multiply the annual premium by 0.50000 and then round to the nearest penny.

| | |
|-------------------|------------------|
| MONTHLY RATE | \$ 51.10 |
| X 12 | 12 |
| ANNUAL RATE | \$ 613.20 |
| X MODAL FACTOR | 0.50000 |
| = SEMIANNUAL RATE | \$ 306.60 |

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