

2025 Rate Tables

Credit Life Insurance

Single Premium Decreasing Term Life:

\$ **0.45** per year per \$100 indebtedness

\$ **0.76** Joint Life

Outstanding Balance Life

\$ **0.62** per \$1000 per month of the outstanding balance

\$ **1.04** Joint Life

Level Term Life:

\$ **0.83** per year per \$100 original indebtedness

\$ **1.39** Joint Life

Credit Accident and Health Insurance

(Per \$100 original indebtedness)

| Years | 14-Day | 14-Day | 30-Day | 30-Day |
|-------|-------------|-------------|-------------|-------------|
| | Retroactive | Elimination | Retroactive | Elimination |
| 1 | 1.33 | 0.90 | 0.90 | 0.49 |
| 2 | 1.79 | 1.26 | 1.26 | 0.69 |
| 3 | 2.25 | 1.56 | 1.56 | 0.86 |
| 4 | 2.55 | 1.79 | 1.79 | 0.99 |
| 5 | 2.79 | 1.99 | 1.99 | 1.09 |
| 6 | 3.01 | 2.19 | 2.19 | 1.20 |
| 7 | 3.25 | 2.39 | 2.39 | 1.29 |
| 8 | 3.48 | 2.58 | 2.58 | 1.39 |
| 9 | 3.72 | 2.79 | 2.79 | 1.49 |
| 10 | 3.95 | 2.99 | 2.99 | 1.59 |
| 11 | 4.18 | 3.18 | 3.18 | 1.69 |
| 12 | 4.41 | 3.38 | 3.38 | 1.79 |
| 13 | 4.64 | 3.59 | 3.59 | 1.89 |
| 14 | 4.88 | 3.78 | 3.78 | 1.99 |
| 15 | 5.11 | 3.98 | 3.98 | 2.09 |

Joint credit accident and health insurance prima facie rates are based on the above table at a factor of 1.80

2026 Rate Tables

Credit Life Insurance

Single Premium Decreasing Term Life:

\$ **0.41** per year per \$100 indebtedness

\$ **0.68** Joint Life

Outstanding Balance Life

\$ **0.56** per \$1000 per month of the outstanding balance

\$ **0.93** Joint Life

Level Term Life:

\$ **0.75** per year per \$100 original indebtedness

\$ **1.25** Joint Life

Credit Accident and Health Insurance

(Per \$100 original indebtedness)

| Years | 14-Day | 14-Day | 30-Day | 30-Day |
|-------|-------------|-------------|-------------|-------------|
| | Retroactive | Elimination | Retroactive | Elimination |
| 1 | 1.17 | 0.79 | 0.79 | 0.43 |
| 2 | 1.58 | 1.10 | 1.10 | 0.61 |
| 3 | 1.98 | 1.37 | 1.37 | 0.76 |
| 4 | 2.24 | 1.58 | 1.58 | 0.87 |
| 5 | 2.45 | 1.75 | 1.75 | 0.96 |
| 6 | 2.65 | 1.92 | 1.92 | 1.05 |
| 7 | 2.86 | 2.10 | 2.10 | 1.14 |
| 8 | 3.06 | 2.27 | 2.27 | 1.22 |
| 9 | 3.27 | 2.45 | 2.45 | 1.31 |
| 10 | 3.47 | 2.63 | 2.63 | 1.40 |
| 11 | 3.68 | 2.80 | 2.80 | 1.48 |
| 12 | 3.88 | 2.97 | 2.97 | 1.58 |
| 13 | 4.08 | 3.15 | 3.15 | 1.66 |
| 14 | 4.29 | 3.32 | 3.32 | 1.75 |
| 15 | 4.49 | 3.50 | 3.50 | 1.84 |

Joint credit accident and health insurance prima facie rates are based on the above table at a factor of 1.80

2027 Rate Tables

Credit Life Insurance

Single Premium Decreasing Term Life:

\$ **0.36** per year per \$100 indebtedness

\$ **0.61** Joint Life

Outstanding Balance Life

\$ **0.50** per \$1000 per month of the outstanding balance

\$ **0.84** Joint Life

Level Term Life:

\$ **0.67** per year per \$100 original indebtedness

\$ **1.12** Joint Life

Credit Accident and Health Insurance

(Per \$100 original indebtedness)

| Years | 14-Day | 14-Day | 30-Day | 30-Day |
|-------|-------------|-------------|-------------|-------------|
| | Retroactive | Elimination | Retroactive | Elimination |
| 1 | 1.03 | 0.69 | 0.69 | 0.38 |
| 2 | 1.39 | 0.97 | 0.97 | 0.54 |
| 3 | 1.74 | 1.20 | 1.20 | 0.67 |
| 4 | 1.97 | 1.39 | 1.39 | 0.77 |
| 5 | 2.15 | 1.53 | 1.53 | 0.84 |
| 6 | 2.33 | 1.69 | 1.69 | 0.92 |
| 7 | 2.51 | 1.85 | 1.85 | 1.00 |
| 8 | 2.69 | 2.00 | 2.00 | 1.07 |
| 9 | 2.87 | 2.15 | 2.15 | 1.15 |
| 10 | 3.05 | 2.31 | 2.31 | 1.23 |
| 11 | 3.23 | 2.46 | 2.46 | 1.30 |
| 12 | 3.41 | 2.61 | 2.61 | 1.39 |
| 13 | 3.59 | 2.77 | 2.77 | 1.46 |
| 14 | 3.77 | 2.92 | 2.92 | 1.53 |
| 15 | 3.94 | 3.08 | 3.08 | 1.62 |

Joint credit accident and health insurance prima facie rates are based on the above table at a factor of 1.80