Service-Disabled Veterans Insurance RH Information and Premium Rates

How to Use this Pamphlet

This pamphlet should be used when you fill out your application. Your application will refer you to pages in this pamphlet. Simply review that page before completing the block.

Example:

B. Plans of Insurance (See pages 6 & 7)

Each plan of insurance has a different cost. Pages 8-16 of this pamphlet show the rates for each plan. Please note that premium rates starting on page 8 are shown for $1000 of insurance. Once you decide how much insurance you want, multiply that amount by the rate for your age and plan.

Example:

Table 3-Rate per $1000	
	monthly
Age 51	$2.57

If you want $10,000 worth of insurance:

2.57
x10

Before you decide to apply for this coverage, we encourage you to compare our premium rates to a few other insurance companies. If your disability is not too serious, a commercial company may be able to offer you a better deal

Your rate is $25.70

General

This pamphlet contains premium rates and descriptions of the various plans of insurance issued under the Service-Disabled Veterans Insurance Program. Policies for this insurance are issued with the letters “RH” in front of the policy number.
NOTE: RH insurance is nonparticipating, which means that no dividends are paid.

Who May Apply for RH Insurance

You may apply for RH Insurance if you meet the following 4 criteria:

1. You were released from active service on or after April 25, ***1951.***

2. You were released under other than dishonorable conditions.

3. You have a service-connected disability.

4. You apply within 2 years from the date VA grants your new service-connected disability.

You must also send one monthly premium with your application, unless you plan on paying premiums by deduction from VA compensation benefits or allotment from your service pay.

You must be in good health, except for your service-connected disability(ies). You may qualify for this coverage even if you have been rejected for insurance by a commercial company or were offered a policy at high premiums because of your service-connected disability(ies).

Beneficiary Information

Below is some information that should help you complete the beneficiary portion of your RH application:

- You may name as beneficiary(ies) any person, firm, corporation or other legal entity, including your estate. A state court order or divorce decree cannot restrict this right.

- The preprinted phrase “or to survivors” refers to how payments will be made if a principle beneficiary dies before you. See the example below:

  Example: If you name three principal beneficiaries and one dies before you, that share will be paid to the other principal beneficiaries, not to any contingent beneficiary(ies). If you want the contingent beneficiary(ies) to receive that share instead, simply cross out the phrase, “or to survivor”

The number 1 printed in the “option for each” block means that the beneficiary(ies) will receive the insurance in one lump sum unless they choose otherwise. For information on options 2, 3, or 4, which are monthly payment options, call our toll-free number, 1-800-669-8477.

Amount of Insurance

You can purchase this insurance in amounts from $1,000 to $10,000 (in multiples of $500). If you have other Govemment Life Insurance, the total amount of the policies cannot be more than $10,000 (not including SGLI and VGLI). In other words, even though you are covered under Servicemember's or Veterans Group Life Insurance, this does not deny you the right to buy RH insurance.

You may apply for any plans described in this pamphlet, starting on page 6. However, if you are totally disabled, you are not eligible for any of the endowment plans described.

Waiver of Premiums

We will waive your premiums if you become totally disabled from any condition before your 65th birthday and remain totally disabled for 6 or more consecutive months. This means that you will not have to pay premiums as long as you remain totally disabled. Please note that you can apply for waiver even if your disability began before you apply for **RH Insurance**

It's to your advantage to apply for waiver, as soon as possible, if you are unable to work due to your disability. The percentage of your disability does not determine if we will approve your application.

Insurance Age and Premium Rates

Your age for insurance purposes is not always your actual age. If 6 months or more have passed since your last birthday, you are considered 1 year older.

Example:
If your birthday is **1/12/60** and you **apply for the insurance 5/30/97**, you would **be 37 years, *5* months and 18 days old. For insurance purposes, you would be 37.**

If your birthday **is 1/12/60** and you **apply for the** insurance **6/13/97,** you would be **37 years, 6 months and 1 day old. For insurance purposes, you would be 38.**

The chart below summarizes this example:

Your birthday is	1/12/60	1/12/60
You apply on	5/30/97	6/13/97
You would be	37yrs 5mo 18 days	37yrs 6mo 1 day
Your insurance age is	37	38

Take these three steps to find the rate that applies to you:

1. Determine your age for insurance purposes.
2. Use the insurance age and refer to Tables 1-9 in this pamphlet for premium rates.
3. Remember that the rates are per $1000 of insurance coverage, so, you must multiply by the amount of insurance you want. (See the sample on the inside front cover.)

Plan	Loan and Cash Values	Page No. for Rates	Features
FIVE YEAR LEVEL PREMIUM TERM	NO	8	• Premiums increase every five years. • Premiums very low at younger ages, increase considerably at older ages. • Automatically renews every five years. • Can convert to a permanent plan.
MODIFIED LIFE AT AGE 65	YES	9	• Must apply before age 61. • Face amount is cut by 1/2 the day before 65th birthday, but ***premium remains the same*** for lifetime. Cheapest permanent plan, but... • Amount of insurance lost can be replaced with purchase of another, separate policy at an additional cost of $6.58 per month per $1000.
MODIFIED LIFE AT AGE 70	YES	10	• Must apply before age 70. • Face amount is cut by 1/2 the day before 70th birthday, but ***premium remains the same*** for lifetime. • Amount of insurance lost can be replaced with purchase of another, separate policy at an additional cost of $8.64 per month per $1000.
ORDINARY LIFE	YES	11	• Pay same premium throughout lifetime. • No reduction of face amount. • Lowest premium payment of any of the permanent plans except Modified Life.
20-PAYMENT LIFE	YES	12	• Pay same premium for 20 years, insurance continues inforce throughout your lifetime. • No reduction of face amount.
30-PAYMENT LIFE	YES	13	• Pay same premium for 30 years, insurance continues inforce throughout your lifetime. • No reduction of face amount.
20 YEAR ENDOWMENT	YES	14	• Pay same premium for 20 years. At end of 20 years, insurance coverage ends and you will receive a check for face amount of policy less any loans. • If you die before 20 years, your beneficiary will receive a check for the amount of the insurance.
ENDOWMENT AT AGE 60	YES	15	• Pay same premium on policy up until the anniversary date closest to your 60th birthday. At that time, insurance coverage ends and you will receive a check for face amount of policy less any loans. • If you die before age 60, your beneficiary will receive a check for the amount of the insurance
ENDOWMENT AT AGE 65	YES	16	• Pay same premium on the policy up until the anniversary date closest to your 65th birthday. At that time, insurance coverage ends and you will receive a check for face amount of policy less any loans. • If you die before age 65, your beneficiary will receive a check for the amount of the insurance.

5-Year Level Premium Term

Premiums Per 1,000

Insurance Age	Mo.	Qr.	S.A.	Ann.
16	.19	.57	1.13	2.26
17	.20	.60	1.19	2.38
18	.20	.60	1.19	2.38
19	.21	.63	1.25	2.49
20	.21	.63	1.25	2.49
21	.22	.66	1.31	2.61
22	.23	.69	1.37	2.73
23	.24	.72	1.43	2.85
24	.25	.75	1.49	2.97
25	.26	.78	1.55	3.09
26	.27	.81	1.61	3.21
27	.28	.84	1.67	3.33
28	.29	.87	1.73	3.44
29	.31	.93	1.85	3.68
30	.32	.96	1.91	3.80
31	.34	1.02	2.03	4.04
32	.36	1.08	2.15	4.28
33	.38	1.14	2.27	4.51
34	.40	1.20	2.39	4.75
35	.43	1.29	2.57	5.11
36	.45	1.35	2.69	5.35
37	.48	1.44	2.87	5.70
38	.51	1.53	3.05	6.06
39	.54	1.62	3.23	6.41
40	.58	1.74	3.46	6.89
41	.62	1.86	3.70	7.36
42	.67	2.01	4.00	7.96
43	.71	2.13	4.24	8.43
44	.76	2.28	4.54	9.03
45	.82	2.46	4.90	9.74
46	.88	2.64	5.26	10.45
47	.95	2.84	5.67	11.28
48	1.02	3.05	6.09	12.12
49	1.10	3.29	6.57	13.07
50	1.19	3.56	7.11	14.14
51	1.28	3.83	7.64	15.20
52	1.38	4.13	8.24	16.39
53	1.49	4.46	8.90	17.70
54	1.61	4.82	9.62	19.12
55	1.75	5.24	10.45	20.79
56	1.89	5.66	11.29	22.45
57	2.04	6.11	12.18	24.23
58	2.21	6.62	13.20	26.25
59	2.40	7.19	14.33	28.51
60	2.60	7.79	15.53	30.88
61	2.82	8.44	16.84	33.50
62	3.05	9.13	18.22	36.23
63	3.31	9.91	19.77	39.32
64	3.59	10.75	21.44	42.64
65	3.90	11.68	23.29	46.33
66	4.23	12.67	25.26	50.25
67	4.59	13.74	27.41	54.52
68	4.98	14.91	29.74	59.15
69	5.41	16.20	32.31	64.26
70	5.87	17.58	35.06	69.73
71	6.38	19.10	38.10	75.78
72	6.92	20.72	41.33	82.20
73	7.51	22.49	44.85	89.21
74	8.16	24.43	48.73	96.93

MODIFIED LIFE 65 PREMIUMS PER $1,000

INSURANCE REDUCING TO $500 AT AGE 65

Insurance Age	Mo.	Qr.	S.A.	Ann.
15	$.075	$2.25	$4.48	$8.91
16	.77	2.31	4.60	9.15
17	.79	2.37	4.72	9.38
18	.81	2.43	4.84	9.62
19	.83	2.49	4.96	9.86
20	.86	2.58	5.14	10.22
21	.88	2.64	5.26	10.45
22	.91	2.72	5.43	10.81
23	.93	2.78	5.55	11.05
24	.96	2.87	5.73	11.40
25	.99	2.96	5.91	11.76
26	1.02	3.05	6.09	12.12
27	1.05	3.14	6.27	12.47
28	1.08	3.23	6.45	12.83
29	1.11	3.32	6.63	13.19
30	1.15	3.44	6.87	13.66
31	1.18	3.53	7.05	14.02
32	1.22	3.65	7.29	14.49
33	1.26	3.77	7.53	14.97
34	1.30	3.89	7.76	15.44
35	1.34	4.01	8.00	15.92
36	1.38	4.13	8.24	16.39
37	1.43	4.28	8.54	16.99
38	1.48	4.43	8.84	17.58
39	1.53	4.58	9.14	18.17
40	1.58	4.73	9.44	18.77
41	1.63	4.88	9.73	19.36
42	1.69	5.06	10.09	20.07
43	1.74	5.21	10.39	20.67
44	1.80	5.39	10.75	21.38
45	1.87	5.60	11.17	22.21
46	1.93	5.78	11.53	22.93
47	2.00	5.99	11.94	23.76
48	2.07	6.20	12.36	24.59
49	2.14	6.41	12.78	25.42
50	2.22	6.65	13.26	26.37
51	2.29	6.86	13.26	27.20
52	2.37	7.10	14.15	28.15
53	2.45	7.34	14.63	29.10
54	2.54	7.61	15.17	30.17
55	2.62	7.85	15.65	31.12
56	2.70	8.09	16.13	32.07
57	2.79	8.35	16.66	33.14
58	2.87	8.59	17.14	34.09
59	2.96	8.86	17.68	35.16
60	3.03	9.07	18.10	35.99

NOTE: This plan must be applied for before you reach age 60 + 7 months.

MODIFIED LIFE 70 PREMIUMS Per $ 1,000

INSURANCE REDUCING TO $500 AT AGE 70

Insurance Age	Mo.	Qr.	S.A.	Ann.
15	$0.18	$2.43	$4.84	$9.62
16	.83	2.49	4.96	9.86
17	.85	2.55	5.03	10.10
18	.87	2.61	5.20	10.33
19	.90	2.70	5.38	10.69
20	.92	2.75	5.49	10.93
21	.95	2.84	5.67	11.28
22	.98	2.93	5.85	11.64
23	1.01	3.02	6.03	12.00
24	1.04	3.11	6.21	12.35
25	1.07	3.20	6.39	12.71
26	1.10	3.29	6.57	13.07
27	1.13	3.38	6.75	13.42
28	1.17	3.50	6.93	13.90
29	1.20	3.59	7.17	14.25
30	.1.24	3.71	7.41	14.73
31	1.28	3.83	7.64	15.20
32	1.32	3.95	7.88	15.68
33	1.37	4.10	8.18	16.27
34	1.41	4.22	8.42	16.75
35	1.46	4.37	8.72	17.34
36	1.51	4.52	9.02	17.94
37	1.56	4.67	9.32	18.53
38	1.61	4.82	9.62	19.12
39	1.67	5.00	9.97	19.84
40	1.73	5.18	10.33	20.55
41	1.79	5.36	10.69	21.26
42	1.85	5.54	11.05	21.98
43	1.92	5.75	11.47	22.81
44	1.99	5.96	11.88	23.64
45	2.06	6.17	12.30	24.47
46	2.14	6.41	12.78	25.42
47	2.22	6.65	13.26	26.37
48	2.30	6.83	13.74	27.32
49	2.39	7.16	14.27	28.39
50	2.48	7.43	14.81	29.46
51	2.57	7.70	15.35	30.53
52	2.67	8.00	15.95	31.72
53	2.77	8.29	16.54	32.90
54	2.87	8.59	17.14	34.09
55	2.98	8.92	17.80	35.40
56	3.09	9.25	18.45	36.70
57	3.21	9.61	19.17	38.13
58	3.33	9.97	19.89	39.56
59	3.44	10.30	20.54	40.86
60	3.57	10.69	21.32	42.41
61	3.69	11.05	22.04	43.83
62	3.81	11.41	22.75	45.26
63	3.92	11.74	23.41	46.56
64	4.03	12.07	24.07	47.87
65	4.14	12.40	24.73	49.18

NOTE: It may not be in your best interest to apply for this plan of insurance after age 65. At age 70, the insurance will reduce in half and it will cost more to purchase replacement insurance.

ORDINARY LIFE PREMIUMS

Per $1,000

Insurance Age	Mo.	Qr.	S.A.	Ann.
17	$1.02	$3.05	$6.09	$12.12
18	1.05	3.14.	6.27	12.47
19	1.08	3.23	6.45	12.83
20	1.11	3.32	6.63	13.19
21	1.15	3.44	6.87	13.66
22	1.18	3.53	7.05	14.02
23	1.22	3.65	7.29	14.49
24	1.26	3.77	7.53	14.97
25	1.30	3.89	7.76	15.44
26	1.34	4.01	8.00	15.92
27	1.38	4.13	8.24	16.39
28	1.43	4.26	8.54	16.99
29	1.47	4.40	8.78	17.46
30	1.52	4.55	9.08	18.06
31	1.57	4.70	9.38	18.65
32	1.63	4.88	9.73	19.36
33	1.68	5.03	10.03	19.96
34	1.74	5.21	10.39	20.67
35	1.80	5.39	10.75	21.38
36	1.87	5.60	11.17	22.21
37	1.94	5.81	11.59	23.04
38	2.01	6.02	12.00	23.88
39	2.08	6.23	12.42	24.71
40	2.16	6.47	12.90	25.66
41	2.25	6.74	13.44	26.73
42	2.33	6.98	13.92	27.68
43	2.43	7.28	14.51	28.86
44	2.52	7.55	15.05	29.93
45	2.62	7.85	15.65	31.12
46	2.73	8.17	16.30	32.43
47	2.86	8.53	17.02	33.85
48	2.97	8.89	17.74	35.28
49	3.09	9.25	18.45	36.70
50	3.23	9.67	19.29	38.37
51	3.37	10.09	20.13	40.03
52	3.52	10.54	21.02	41.81
53	3.68	11.02	21.88	43.71
54	3.85	11.53	22.99	45.73
55	4.03	12.07	24.07	47.87
56	4.22	12.64	25.20	50.13
57	4.42	13.24	26.40	52.50
58	4.63	13.86	27.65	55.00
59	4.86	14.55	29.03	57.73
60	5.10	15.27	30.46	60.58
61	5.36	16.05	32.01	63.67
62	5.64	16.89	33.68	66.99
63	5.93	17.76	35.42	70.44
64	6.24	18.69	37.27	74.12
65	6.58	19.70	39.30	78.16
66	6.94	20.78	41.45	82.44
67	7.32	21.92	43.72	86.95
68	7.73	23.15	46.17	91.82
69	8.17	24.46	48.79	97.05
70	8.64	25.87	51.60	102.63
71	9.15	27.40	54.65	108.69
72	9.69	29.02	57.87	115.10
73	10.27	30.75	61.34	121.99
74	10.90	32.64	65.10	129.48

20-PAYMENT LIFE PREMIUMS

Per $1,000

Insurance Age	Mo.	Qr.	S.A.	Ann.
17	1.87	5.60	11.17	22.21
18	1.91	5.72	11.41	22.69
19	1.95	5.84	11.65	23.16
20	1.99	5.96	11.88	23.64
21	2.02	6.05	12.06	23.99
22	2.06	6.17	12.30	24.47
23	2.11	6.32	12.60	25.06
24	2.15	6.44	12.84	25.54
25	2.19	6.56	13.08	26.01
26	2.24	6.71	13.38	26.61
27	2.28	6.83	13.62	27.08
28	2.33	6.98	13.92	27.88
29	2.38	7.13	14.21	28.27
30	2.43	7.28	14.51	28.86
31	2.48	7.43	14.81	29.46
32	2.53	7.58	15.11	30.05
33	2.58	7.73	15.41	30.65
34	2.64	7.91	15.77	31.36
35	2.70	8.09	16.13	32.07
36	2.76	8.26	16.48	32.78
37	2.82	8.44	16.84	33.50
38	2.88	8.62	17.20	34.21
39	2.95	8.83	17.62	35.04
40	3.02	9.04	18.04	35.87
41	3.09	9.25	18.45	36.70
42	3.17	9.49	18.93	37.65
43	3.24	9.70	19.35	38.49
44	3.32	9.94	19.83	39.44
45	3.41	10.21	20.37	40.51
46	3.50	10.48	20.90	41.57
47	3.59	10.75	21.44	42.64
48	3.69	11.05	22.04	43.83
49	3.79	11.35	22.63	45.02
50	3.90	11.68	23.29	46.33
51	4.02	12.04	24.01	47.75
52	4.14	12.40	24.73	49.18
53	4.27	12.79	25.50	50.72
54	4.41	13.21	26.34	52.38
55	4.56	13.65	27.23	54.17
56	4.72	14.13	28.19	56.07
57	4.89	14.64	29.20	58.09
58	5.07	15.18	30.28	60.22
59	5.26	15.75	31.41	62.48
60	5.47	16.38	32.67	64.98
61	5.70	17.07	34.04	67.71
62	5.94	17.79	35.48	70.56
63	6.20	18.57	37.03	73.65
64	6.48	19.40	38.70	76.97
65	6.79	20.33	40.55	80.65
66	7.12	21.32	42.52	84.57
67	7.47	22.37	44.61	88.73
68	7.88	23.54	46.94	93.36
69	8.28	24.79	49.45	98.35
70	8.73	26.14	52.14	103.70
71	9.21	27.58	55.00	109.40
72	9.74	29.17	58.17	115.70
73	10.31	30.87	61.57	12247
74	10.92	32.70	65.22	129.71

30-PAYMENT LIFE PREMIUMS

Per $1,000.

Insurance Age	Mo.	Qr.	S.A.	Ann.
15	$1.35	$4.04	$8.06	$16.04
16	1.38	4.13	8.24	16.39
17	1.41	4.22	8.42	16.75
18	1.43	4.28	8.54	16.99
19	1.46	4.37	8.72	17.34
20	1.49	4.46	8.90	17.70
21	1.53	4.59	9.14	18.17
22	1.56	4.67	9.32	18.53
23	1.59	4.76	9.50	18.89
24	1.63	4.88	9.73	19.36
25	1.66	4.97	9.91	19.72
26	1.70	5.09	10.15	20.19
27	1.74	5.21	10.39	20.67
28	1.78	5.33	10.63	21.14
29	1.82	5.45	10.87	21.62
30	1.86	5.57	11.11	22.09
31	1.90	5.69	11.35	22.57
32	1.95	5.84	11.65	23.16
33	2.00	5.99	11.94	23.76
34	2.05	6.14	12.24	24.35
35	2.10	6.29	12.54	24.94
36	2.16	6.47	12.90	25.66
37	2.21	6.62	13.20	26.25
38	2.28	6.83	13.62	27.08
39	2.34	7.01	13.98	27.80
40	2.41	7.22	14.39	28.63
41	2.48	7.43	14.81	29.46
42	2.55	7.64	15.23	30.29
43	2.63	7.88	15.71	31.24
44	2.71	8.11	16.18	32.19
45	2.80	8.38	16.72	33.26
46	2.90	8.68	17.32	34.45
47	3.00	8.98	17.92	35.64
48	3.10	9.28	18.51	36.82
49	3.22	9.64	19.23	38.25
50	3.34	10.00	19.95	39.67
51	3.47	10.39	20.72	41.22
52	3.60	10.78	21.50	42.76
53	3.75	11.23	22.40	44.54
54	3.91	11.71	23.35	46.44
55	4.08	12.22	24.37	48.46
56	4.26	12.76	25.44	50.60
51	4.45	13.33	26.58	52.86
58	4.66	13.95	27.83	55.35
59	4.88	14.61	29.14	57.97
60	5.12	15.33	30.58	60.82
61	5.37	16.08	32.07	63.79
62	5.65	16.92	33.74	67.11
63	5.94	17.79	35.48	70.56
64	6.25	18.72	37.33	74.24
65	6.58	19.70	39.30	78.16
66	6.94	20.78	41.45	82.44
67	7.32	21.92	43.72	86.95
68	7.73	23.15	46.17	91.82
69	8.17	24.46	48.79	97.05

20-YEAR ENDOWMENT PREMIUMS

Per $1,000

Insurance Age	Mo.	Qr.	S.A.	Ann.
19	3.44	10.30	20.54	40.86
20	3.45	10.33	20.60	40.98
21	3.46	10.36	20.66	41.10
22	3.46	10.36	20.66	41.10
23	3.47	10.39	20.72	41.22
24	3.48	10.42	20.78	41.34
25	3.49	10.45	20.84	41.46
26	3.50	10.48	20.90	41.57
27	3.51	10.51	20.96	41.69
28	3.52	10.54	21.02	41.81
29	3.53	10.57	21.08	41.93
30	3.55	10.63	21.20	42.17
31	3.56	10.66	21.26	42.29
32	3.58	10.72	21.38	42.52
33	3.59	10.75	21.44	42.64
34	3.61	10.81	21.56	42.88
35	3.63	10.87	21.68	43.12
36	3.66	10.96	21.86	43.48
37	3.68	11.02	21.98	43.71
39	3.71	11.11	22.16	44.07
39	3.74	11.20	22.34	44.43
40	3.77	11.29	22.52	44.78
41	3.81	11.41	22.75	45.26
42	3.85	11.53	22.99	45.73
43	3.89	11.65	23.23	46.21
44	3.93	11.77	23.47	46.68
45	3.98	11.92	23.77	47.28
46	4.04	12.10	24.13	47.99
47	4.10	12.28	24.49	48.70
48	4.16	12.46	24.84	49.41
49	4.23	12.67	25.26	50.25
50	4.31	12.91	25.74	51.20
51	4.40	13.18	26.28	52.27
52	4.49	13.45	26.82	53.33
53	4.59	13.74	27.41	54.52
54	4.70	14.07	28.07	55.83
55	4.82	14.43	28.79	57.25
56	4.96	14.85	29.62	58.92
57	5.10	15.27	30.46	60.58
58	5.26	15.75	31.41	62.48
59	5.43	16.26	32.43	64.50
60	5.62	16.83	33.56	66.76
61	5.82	17.43	34.76	69.13
62	6.05	18.12	36.13	71.86
63	6.29	18.84	37.57	74.72
64	6.56	19.64	39.18	77.92
65	6.85	20.51	40.91	81.37
66	7.17	21.47	42.82	85.17
67	7.52	22.52	44.91	89.33
68	7.89	23.63	47.12	93.72
69	8.30	24.85	49.57	98.59
70	8.75	26.20	52.26	103.94
71	9.23	27.64	56.12	109.64
72	9.75	29.20	58.23	115.82
73	10.32	30.90	61.63	122.59
74	10.93	32.73	65.28	129.83

NOTE: If you are totally disabled, you are not eligible for endowment plans.

ENDOWMENT AT AGE 60 PREMIUMS

Per $1,000

Insurance Age	Mo.	Qr.	S.A.	Ann.
15	$1.30	$3.89	$7.76	$15.44
16	1.34	4.01	8.00	15.92
17	1.39	4.16	8.30	16.51
18	1.44	4.31	8.60	17.11
19	1.49	4.46	8.90	17.70
20	1.54	4.61	9.20	18.29
21	1.60	4.79	9.56	19.01
22	1.66	4.97	9.91	19.72
23	1.72	5.15	10.27	20.43
24	1.79	5.36	10.69	21.26
25	1.86	5.57	11.11	22.09
26	1.93	5.78	11.53	22.93
27	2.01	6.02	12.00	23.88
28	2.10	6.29	12.54	24.94
29	2.19	6.56	13.08	26.01
30	2.28	6.83	13.62	27.08
31	2.39	7.16	14.27	28.39
32	2.50	7.49	14.93	29.70
33	2.62	7.85	15.65	31.12
34	2.74	8.20	16.36	32.56
35	2.88	8.62	17.20	34.21
36	3.03	9.07	18.10	35.99
37	3.19	9.55	19.06	37.89
38	3.37	10.09	20.13	40.03
39	3.56	10.66	21.26	42.29
40	3.77	11.29	22.52	44.78
41	4.01	12.01	23.95	47.63
42	4.26	12.76	25.44	50.60
43	4.55	13.62	27.17	54.06
44	4.87	14.58	29.09	57.86
45	5.24	15.69	31.29	62.24
46	5.66	16.95	33.80	67.23
47	6.13	18.36	36.61	72.82
48	6.69	20.03	39.95	79.47
49	7.34	21.98	43.84	87.19
50	8.12	24.31	48.49	96.45
51	9.07	27.16	54.17	107.74
52	10.25	30.69	61.22	121.75
53	11.77	35.24	70.29	139.81
54	13.78	41.26	82.30	163.89
55	16.58	49.65	99.02	196.95
56	20.78	62.22	124.10	246.84
57	27.74	83.07	165.67	329.51
58	41.64	124.69	248.69	494.62
59	83.27	249.35	497.31	989.12

NOTE: If you are totally disabled, you are not eligible for endowment plans.

ENDOWMENT AT AGE 65 PREMIUMS

Per $1,000

Insurance Age	Mo.	Qr.	S.A.	Ann.
15	$1.17	$3.50	$6.99	$13.90
16	1.21	3.62	7.23	14.37
17	1.24	3.71	7.41	14.73
18	1.28	3.83	7.64	15.20
19	1.33	3.98	7.94	15.80
20	1.37	4.10	8.18	16.27
21	1.42	4.25	8.48	16.87
22	1.47	4.40	8.78	17.46
23	1.52	4.55	9.08	18.06
24	1.57	4.70	9.38	18.65
25	1.63	4.88	9.73	19.36
26	1.69	5.06	10.09	20.07
27	1.75	5.24	10.45	20.79
28	1.82	5.45	10.87	21.62
29	1.89	5.66	11.29	22.45
30	1.97	5.90	11.77	23.40
31	2.05	6.14	12.24	24.35
32	2.13	6.38	12.72	25.30
33	2.22	6.65	13.26	26.37
34	2.32	6.95	13.86	27.56
35	2.42	7.25	14.45	28.75
36	2.53	7.58	15.11	30.05
37	2.64	7.91	15.77	31.36
35	2.77	8.29	16.54	32.90
39	2.90	8.68	17.32	34.45
40	3.05	9.13	18.22	36.23
41	3.21	9.61	19.17	38.13
42	3.38	10.12	20.19	40.15
43	3.56	10.66	21.26	42.29
4.4	3.76	11.26	22.46	44.66
45	3.98	11.92	23.77	47.28
46	4.23	12.67	25.26	50.25
47	4.50	13.48	26.88	53.45
48	4.80	14.37	28.67	57.02
49	5.13	15.36	30.64	60.94
50	5.51	16.50	32.91	65.45
51	5.94	17.79	35.48	70.56
52	6.43	19.25	38.40	76.38
53	7.00	20.96	41.81	83.15
54	7.66	22.94	45.75	90.99
55	8.46	25.33	50.53	100.49
56	9.43	28.24	56.32	112.01
57	10.62	31.80	63.43	126.15
58	12.15	36.38	72.56	144.32
59	14.18	42.46	84.69	168.44
60	17.00	50.91	101.53	201.93
61	21.21	63.51	126.67	251.94
62	28.19	84.41	168.36	334.83
63	42.11	126.10	251.49	500.20
64	83.73	250.73	500.06	994.59

NOTE: If you are totally disabled, you are not eligible for endowment plans.

Supplemental RH Insurance

Supplemental RH Insurance is insurance you may be able to purchase in addition to your new or present RH policy. To be eligible for this supplemental insurance, you must meet *all* of these requirements:

- Have an RH policy
- Be under age 65
- Meet the requirements for total disability
- Apply for this additional insurance within one year from the date you were notified that you meet the Total Disability requirements. (The date on your waiver notification letter from VA's Insurance Office.)

If you are eligible for this supplemental insurance, you may select any of the nine plans of insurance shown on pages 8-16, including the endowment policies. You must pay premiums on the additional insurance because we do not waive premiums on Supplemental RH Insurance. Premium rates are based on your current insurance age.

You may choose any amount of insurance from $1,000 to $20,000 (in multiples of $500).

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