

Reserve National Insurance Company  
Oklahoma City, Oklahoma  
Form ST-98-OH  
"Standard"

Step Rated Individual Comprehensive Medical Expense Policy  
Guaranteed Renewable to Age 65  
(Proposed Open Enrollment Rates eff. 1/1/2010)

**Male Non-Smoker**

| Attained Age | Regular Monthly | Bank Draft Monthly | Quarterly | Semi-Annual | Annual   |
|--------------|-----------------|--------------------|-----------|-------------|----------|
| 0-17         | 578.80          | 532.50             | 1701.65   | 3368.60     | 6389.95  |
| 18-25        | 587.65          | 540.65             | 1727.70   | 3420.10     | 6487.65  |
| 26-30        | 594.55          | 547.00             | 1748.00   | 3460.30     | 6563.85  |
| 31-35        | 610.40          | 561.55             | 1794.60   | 3552.55     | 6738.80  |
| 36-40        | 830.45          | 764.00             | 2441.50   | 4833.20     | 9168.15  |
| 41-45        | 978.15          | 899.90             | 2875.75   | 5692.85     | 10798.80 |
| 46-50        | 1236.60         | 1137.65            | 3635.60   | 7197.00     | 13652.05 |
| 51-55        | 1579.25         | 1452.90            | 4643.00   | 9191.25     | 17434.90 |
| 56-60        | 1916.15         | 1762.85            | 5633.50   | 11152.00    | 21154.30 |
| 61-64        | 2297.10         | 2113.35            | 6753.45   | 13369.10    | 25360.00 |

**Male Smoker**

| Attained Age | Regular Monthly | Bank Draft Monthly | Quarterly | Semi-Annual | Annual   |
|--------------|-----------------|--------------------|-----------|-------------|----------|
| 0-17         | 633.35          | 582.70             | 1862.05   | 3686.10     | 6992.20  |
| 18-25        | 641.90          | 590.55             | 1887.20   | 3735.85     | 7086.60  |
| 26-30        | 649.55          | 597.60             | 1909.70   | 3780.40     | 7171.05  |
| 31-35        | 666.70          | 613.35             | 1960.10   | 3880.20     | 7360.35  |
| 36-40        | 908.25          | 835.60             | 2670.25   | 5286.00     | 10027.10 |
| 41-45        | 1069.70         | 984.10             | 3144.90   | 6225.65     | 11809.50 |
| 46-50        | 1351.00         | 1242.90            | 3971.95   | 7862.80     | 14915.05 |
| 51-55        | 1726.10         | 1588.00            | 5074.75   | 10045.90    | 19056.15 |
| 56-60        | 2095.00         | 1927.40            | 6159.30   | 12192.90    | 23128.80 |
| 61-64        | 2511.75         | 2310.80            | 7384.55   | 14618.40    | 27729.70 |

**Female Non-Smoker**

| Attained Age | Regular Monthly | Bank Draft Monthly | Quarterly | Semi-Annual | Annual   |
|--------------|-----------------|--------------------|-----------|-------------|----------|
| 0-17         | 694.70          | 639.10             | 2042.40   | 4043.15     | 7669.50  |
| 18-25        | 822.85          | 757.00             | 2419.20   | 4789.00     | 9084.25  |
| 26-30        | 846.30          | 778.60             | 2488.10   | 4925.45     | 9343.15  |
| 31-35        | 907.95          | 835.30             | 2669.35   | 5284.25     | 10023.75 |
| 36-40        | 1081.80         | 995.25             | 3180.50   | 6296.10     | 11943.05 |
| 41-45        | 1175.85         | 1081.80            | 3457.00   | 6843.45     | 12981.40 |
| 46-50        | 1355.70         | 1247.25            | 3985.75   | 7890.15     | 14966.95 |
| 51-55        | 1494.00         | 1374.50            | 4392.35   | 8695.10     | 16493.75 |
| 56-60        | 1673.80         | 1539.90            | 4920.95   | 9741.50     | 18478.75 |
| 61-64        | 1864.00         | 1714.90            | 5480.15   | 10848.50    | 20578.55 |

**Female Smoker**

| Attained Age | Regular Monthly | Bank Draft Monthly | Quarterly | Semi-Annual | Annual   |
|--------------|-----------------|--------------------|-----------|-------------|----------|
| 0-17         | 760.10          | 699.30             | 2234.70   | 4423.80     | 8391.50  |
| 18-25        | 898.70          | 826.80             | 2642.20   | 5230.45     | 9921.65  |
| 26-30        | 924.75          | 850.75             | 2718.75   | 5382.05     | 10209.25 |
| 31-35        | 991.55          | 912.25             | 2915.15   | 5770.80     | 10946.70 |
| 36-40        | 1183.15         | 1088.50            | 3478.45   | 6885.95     | 13062.00 |
| 41-45        | 1285.80         | 1182.95            | 3780.25   | 7483.35     | 14195.25 |
| 46-50        | 1481.05         | 1362.55            | 4354.30   | 8619.70     | 16350.80 |
| 51-55        | 1633.05         | 1502.40            | 4801.15   | 9504.35     | 18028.85 |
| 56-60        | 1830.00         | 1683.60            | 5380.20   | 10650.60    | 20203.20 |
| 61-64        | 2038.20         | 1875.15            | 5992.30   | 11862.30    | 22501.75 |