Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiCare 750
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.002 Non Qualified
Filing Type: Rate

SERFF Tr Num: ELCC-126356930
SERFF Status: Closed-Approved
Co Tr Num: 750RI2009

Authors: Mark Banks, Jana Peterson, Kathy Foster, John Neville
Date Submitted: 10/28/2009

State: Arkansas
State Tr Num: 43917
State Status: Closed
Reviewer(s): Harris Shearer
Disposition Date: 03/03/2010

Disposition Status: Approved
Implementation Date:

Implementation Date Requested: 12/15/2009
State Filing Description:

General Information

Project Name: 750RI2009
Project Number: 750RI2009
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/03/2010

Deemer Date:
Submitted By: Jana Peterson

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 03/03/2010
Created By: Jana Peterson
Corresponding Filing Tracking Number:

Filing Description:

Attached is an actuarial memorandum outlining our request for a rate increase on Long Term Care Policy Form 750. We are seeking a 45% increase, but the increase is capped at a maximum increase of $1,000 for an insured. We are filing this rate increase to bring the cumulative lifetime loss ratio closer to the filed and approved loss ratio of 60%. We intend for this increase to take effect on the later of December 1, 2009 or the date this rate revision is approved.

Company and Contact

Filing Contact Information

Jana Peterson, Compliance Specialist Jana.Peterson@Equilife.com

3 Triad Center 877-579-3782 [Phone]
Suite 200 801-579-3781 [FAX]
Salt Lake City, UT 84180

Filing Company Information

Equitable Life & Casualty Insurance Company	CoCode: 62952	State of Domicile: Utah
3 Triad Center	Group Code: -99	Company Type: Life and Health
Suite 200	Group Name:	State ID Number:
Salt Lake City, UT 84180	FEIN Number: 87-0129771	
(801) 579-3400 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	State Filing Fee
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	$50.00	10/28/2009	31612302

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	03/03/2010	03/03/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Harris Shearer	02/24/2010	02/24/2010	Mark Banks	02/25/2010	02/25/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status of Review	Note To Reviewer	Mark Banks	02/18/2010	02/18/2010

Disposition

Disposition Date: 03/03/2010

Implementation Date:

Status: Approved

Comment: A 23.0% rate increase is approved to be implemented after proper notice to the policyholders.

Rate data does NOT apply to filing.

SERFF Tracking Number:	*ELCC-126356930*	*State:*	*Arkansas*
Filing Company:	*Equitable Life & Casualty Insurance Company*	*State Tracking Number:*	*43917*
Company Tracking Number:	*750RI2009*		
TOI:	*LTC03I Individual Long Term Care*	*Sub-TOI:*	*LTC03I.002 Non Qualified*
Product Name:	*EquiCare 750*		
Project Name/Number:	*750RI2009/750RI2009*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Rate *(revised)*	Revised Exhibit III	Approved	Yes
Rate	Exhibits III and IV	Replaced	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/24/2010
Submitted Date	02/24/2010
Respond By Date	03/24/2010

Dear Jana Peterson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- Exhibits III and IV, [760] (Rate)

Comment: The referenced filing has been reviewed and the department will allow a 23.0% increase at this time. If you wish to accept this offer, please submit forms reflecting this increase.

Please feel free to contact me if you have questions.
Sincerely,
Harris Shearer

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/25/2010
Submitted Date	02/25/2010

Dear Harris Shearer,

Comments:
I am in receipt of your SERFF letter dated February 24, 2010 regarding the subject filing.

Response 1

Comments: Attached are the revised premium rate schedules reflecting the 23% rate increase.

Given the acceptance of the lower increase, the Company would appreciate a very quick approval of this filing.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- Exhibits III and IV, [760] (Rate)

Comment:

The referenced filing has been reviewed and the department will allow a 23.0% increase at this time. If you wish to accept this offer, please submit forms reflecting this increase.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	**Affected Form Numbers:**	**Rate Action:**	**Rate Action Information:**	**Attach Document:**
Revised Exhibit III	760	Revised	*Previous State Filing Number* 34288 *Percent Rate Change Request* 23	
Previous Version				
Exhibits III and IV	*760*	*Revised*	*Previous State Filing Number* *34288* *Percent Rate Change Request* *45*	

Thank you for your consideration in this matter. If you should have any questions, please call me at (801) 579-3414.

Very truly yours,
EQUITABLE LIFE & CASUALTY INSURANCE COMPANY
Richard E. Klar, Jr., ASA, MAAA
Corporate Actuary

Sincerely,
Jana Peterson, John Neville, Kathy Foster, Mark Banks

Note To Reviewer

Created By:
Mark Banks on 02/18/2010 11:20 AM
Last Edited By:
Harris Shearer
Submitted On:
03/03/2010 12:28 PM
Subject:
Status of Review
Comments:
This filing was submitted on October 28, 2009. Can you update us on the status of your review?

Thanks,
Mark Banks
800-352-5150, ext 3756

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:		Attachments
Approved 03/03/2010	Revised Exhibit III	760	Revised	Previous State Filing Number:	34288	AR 750 2010 Rates.pdf
				Percent Rate Change Request:	23.000	

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	0	55	12.00	15.50	19.10
1	60	0	56	13.50	17.50	21.50
1	60	0	57	15.00	19.40	23.90
1	60	0	58	16.50	21.40	26.30
1	60	0	59	18.00	23.30	28.70
1	60	0	60	21.00	27.20	33.50
1	60	0	61	24.00	31.10	38.30
1	60	0	62	27.00	35.00	43.10
1	60	0	63	33.00	42.70	52.50
1	60	0	64	36.00	46.60	57.30
1	60	0	65	40.50	52.40	64.50
1	60	0	66	45.00	58.30	71.70
1	60	0	67	51.00	66.00	81.20
1	60	0	68	57.00	73.80	90.80
1	60	0	69	66.00	85.50	105.20
1	60	0	70	75.00	97.10	119.40
1	60	0	71	84.00	108.80	133.80
1	60	0	72	93.00	120.40	148.10
1	60	0	73	105.00	136.00	167.30
1	60	0	74	120.00	155.40	191.10
1	60	0	75	141.00	182.60	224.60
1	60	0	76	153.00	198.10	243.70
1	60	0	77	171.00	221.40	272.30
1	60	0	78	192.00	248.60	305.80
1	60	0	79	216.00	279.70	344.00
1	60	0	80	252.00	326.30	401.30
1	60	0	81	276.00	357.40	439.60
1	60	0	82	294.00	380.70	468.30
1	60	0	83	321.00	415.70	511.30
1	60	0	84	351.00	454.50	559.00
1	60	0	85	402.00	520.60	640.30
1	60	30	55	10.80	14.00	17.20
1	60	30	56	12.00	15.50	19.10
1	60	30	57	13.20	17.10	21.00
1	60	30	58	14.40	18.60	22.90
1	60	30	59	16.20	21.00	25.80
1	60	30	60	18.60	24.10	29.60
1	60	30	61	21.00	27.20	33.50
1	60	30	62	24.00	31.10	38.30
1	60	30	63	29.40	38.10	46.90
1	60	30	64	31.80	41.20	50.70
1	60	30	65	36.00	46.60	57.30
1	60	30	66	39.60	51.30	63.10
1	60	30	67	45.00	58.30	71.70
1	60	30	68	50.40	65.30	80.30
1	60	30	69	58.20	75.40	92.70
1	60	30	70	66.60	86.20	106.00
1	60	30	71	74.40	96.30	118.40
1	60	30	72	82.20	106.40	130.90
1	60	30	73	93.00	120.40	148.10
1	60	30	74	106.20	137.50	169.10
1	60	30	75	124.80	161.60	198.80
1	60	30	76	135.60	175.60	216.00
1	60	30	77	151.20	195.80	240.80
1	60	30	78	169.80	219.90	270.50
1	60	30	79	191.40	247.90	304.90
1	60	30	80	223.20	289.00	355.50
1	60	30	81	244.20	316.20	388.90
1	60	30	82	260.40	337.20	414.80
1	60	30	83	283.80	367.50	452.00
1	60	30	84	310.80	402.50	495.10
1	60	30	85	355.80	460.80	566.80
1	60	60	55	9.60	12.40	15.30
1	60	60	56	10.80	14.00	17.20
1	60	60	57	12.00	15.50	19.10
1	60	60	58	13.20	17.10	21.00
1	60	60	59	14.40	18.60	22.90
1	60	60	60	17.40	22.50	27.70
1	60	60	61	19.80	25.60	31.50
1	60	60	62	22.20	28.70	35.30
1	60	60	63	27.00	35.00	43.10
1	60	60	64	29.40	38.10	46.90
1	60	60	65	33.00	42.70	52.50
1	60	60	66	36.60	47.40	58.30
1	60	60	67	41.40	53.60	65.90
1	60	60	68	46.20	59.80	73.60
1	60	60	69	54.00	69.90	86.00
1	60	60	70	61.20	79.30	97.50
1	60	60	71	68.40	88.60	109.00

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	60	72	75.60	97.90	120.40
1	60	60	73	85.80	111.10	136.70
1	60	60	74	97.80	126.70	155.80
1	60	60	75	115.20	149.20	183.50
1	60	60	76	124.80	161.60	198.80
1	60	60	77	139.20	180.30	221.80
1	60	60	78	156.60	202.80	249.40
1	60	60	79	175.80	227.70	280.10
1	60	60	80	205.20	265.70	326.80
1	60	60	81	225.00	291.40	358.40
1	60	60	82	239.40	310.00	381.30
1	60	60	83	261.60	338.80	416.70
1	60	60	84	286.20	370.60	455.80
1	60	60	85	327.60	424.20	521.80
1	60	90	55	9.00	11.70	14.40
1	60	90	56	10.20	13.20	16.20
1	60	90	57	11.40	14.80	18.20
1	60	90	58	12.60	16.30	20.00
1	60	90	59	13.80	17.90	22.00
1	60	90	60	16.20	21.00	25.80
1	60	90	61	18.00	23.30	28.70
1	60	90	62	20.40	26.40	32.50
1	60	90	63	25.20	32.60	40.10
1	60	90	64	27.60	35.70	43.90
1	60	90	65	30.60	39.60	48.70
1	60	90	66	34.20	44.30	54.50
1	60	90	67	39.00	50.50	62.10
1	60	90	68	43.20	55.90	68.80
1	60	90	69	50.40	65.30	80.30
1	60	90	70	57.00	73.80	90.80
1	60	90	71	63.60	82.40	101.40
1	60	90	72	70.80	91.70	112.80
1	60	90	73	79.80	103.30	127.10
1	60	90	74	91.20	118.10	145.30
1	60	90	75	107.40	139.10	171.10
1	60	90	76	116.40	150.70	185.40
1	60	90	77	130.20	168.60	207.40
1	60	90	78	145.80	188.80	232.20
1	60	90	79	164.40	212.90	261.90
1	60	90	80	191.40	247.90	304.90
1	60	90	81	210.00	272.00	334.60
1	60	90	82	223.20	289.00	355.50
1	60	90	83	244.20	316.20	388.90
1	60	90	84	267.00	345.80	425.30
1	60	90	85	305.40	395.50	486.50
1	60	150	55	8.40	10.90	13.40
1	60	150	56	9.60	12.40	15.30
1	60	150	57	10.80	14.00	17.20
1	60	150	58	11.40	14.80	18.20
1	60	150	59	12.60	16.30	20.00
1	60	150	60	15.00	19.40	23.90
1	60	150	61	16.80	21.80	26.80
1	60	150	62	18.60	24.10	29.60
1	60	150	63	23.40	30.30	37.30
1	60	150	64	25.20	32.60	40.10
1	60	150	65	28.20	36.50	44.90
1	60	150	66	31.80	41.20	50.70
1	60	150	67	35.40	45.80	56.30
1	60	150	68	40.20	52.10	64.10
1	60	150	69	46.20	59.80	73.60
1	60	150	70	52.80	68.40	84.10
1	60	150	71	58.80	76.10	93.60
1	60	150	72	65.40	84.70	104.20
1	60	150	73	73.20	94.80	116.60
1	60	150	74	84.00	108.80	133.80
1	60	150	75	99.00	128.20	157.70
1	60	150	76	107.40	139.10	171.10
1	60	150	77	120.00	155.40	191.10
1	60	150	78	134.40	174.00	214.00
1	60	150	79	151.20	195.80	240.80
1	60	150	80	176.40	228.40	280.90
1	60	150	81	193.20	250.20	307.70
1	60	150	82	205.80	266.50	327.80
1	60	150	83	225.00	291.40	358.40
1	60	150	84	246.00	318.60	391.90
1	60	150	85	281.40	364.40	448.20
1	60	365	55	6.00	7.80	9.60
1	60	365	56	6.60	8.50	10.50
1	60	365	57	7.20	9.30	11.40

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	365	58	8.40	10.90	13.40
1	60	365	59	9.00	11.70	14.40
1	60	365	60	10.20	13.20	16.20
1	60	365	61	12.00	15.50	19.10
1	60	365	62	13.20	17.10	21.00
1	60	365	63	16.20	21.00	25.80
1	60	365	64	18.00	23.30	28.70
1	60	365	65	19.80	25.60	31.50
1	60	365	66	22.20	28.70	35.30
1	60	365	67	25.20	32.60	40.10
1	60	365	68	28.20	36.50	44.90
1	60	365	69	32.40	42.00	51.70
1	60	365	70	37.20	48.20	59.30
1	60	365	71	41.40	53.60	65.90
1	60	365	72	46.20	59.80	73.60
1	60	365	73	52.20	67.60	83.10
1	60	365	74	59.40	76.90	94.60
1	60	365	75	69.60	90.10	110.80
1	60	365	76	75.60	97.90	120.40
1	60	365	77	84.60	109.60	134.80
1	60	365	78	94.80	122.80	151.00
1	60	365	79	106.80	138.30	170.10
1	60	365	80	124.80	161.60	198.80
1	60	365	81	136.80	177.20	218.00
1	60	365	82	145.80	188.80	232.20
1	60	365	83	159.00	205.90	253.30
1	60	365	84	174.00	225.30	277.10
1	60	365	85	199.20	258.00	317.30
2	60	0	55	15.00	19.40	23.90
2	60	0	56	18.00	23.30	28.70
2	60	0	57	21.00	27.20	33.50
2	60	0	58	24.00	31.10	38.30
2	60	0	59	27.00	35.00	43.10
2	60	0	60	30.00	38.90	47.80
2	60	0	61	33.00	42.70	52.50
2	60	0	62	39.00	50.50	62.10
2	60	0	63	45.00	58.30	71.70
2	60	0	64	51.00	66.00	81.20
2	60	0	65	60.00	77.70	95.60
2	60	0	66	66.00	85.50	105.20
2	60	0	67	75.00	97.10	119.40
2	60	0	68	87.00	112.70	138.60
2	60	0	69	99.00	128.20	157.70
2	60	0	70	111.00	143.70	176.80
2	60	0	71	126.00	163.20	200.70
2	60	0	72	141.00	182.60	224.60
2	60	0	73	159.00	205.90	253.30
2	60	0	74	177.00	229.20	281.90
2	60	0	75	207.00	268.10	329.80
2	60	0	76	231.00	299.10	367.90
2	60	0	77	255.00	330.20	406.10
2	60	0	78	285.00	369.10	454.00
2	60	0	79	324.00	419.60	516.10
2	60	0	80	366.00	474.00	583.00
2	60	0	81	411.00	532.20	654.60
2	60	0	82	438.00	567.20	697.70
2	60	0	83	474.00	613.80	755.00
2	60	0	84	516.00	668.20	821.90
2	60	0	85	588.00	761.50	936.60
2	60	30	55	13.80	17.90	22.00
2	60	30	56	16.20	21.00	25.80
2	60	30	57	19.20	24.90	30.60
2	60	30	58	21.60	28.00	34.40
2	60	30	59	24.60	31.90	39.20
2	60	30	60	27.60	35.70	43.90
2	60	30	61	30.00	38.90	47.80
2	60	30	62	35.40	45.80	56.30
2	60	30	63	40.80	52.80	64.90
2	60	30	64	46.20	59.80	73.60
2	60	30	65	54.60	70.70	87.00
2	60	30	66	60.00	77.70	95.60
2	60	30	67	68.40	88.60	109.00
2	60	30	68	79.20	102.60	126.20
2	60	30	69	90.00	116.60	143.40
2	60	30	70	100.80	130.50	160.50
2	60	30	71	114.60	148.40	182.50
2	60	30	72	128.40	166.30	204.50
2	60	30	73	144.60	187.30	230.40
2	60	30	74	160.80	208.20	256.10

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	30	75	188.40	244.00	300.10
2	60	30	76	210.00	272.00	334.60
2	60	30	77	232.20	300.70	369.90
2	60	30	78	259.20	335.70	412.90
2	60	30	79	294.60	381.50	469.20
2	60	30	80	333.00	431.20	530.40
2	60	30	81	373.80	484.10	595.40
2	60	30	82	398.40	515.90	634.60
2	60	30	83	431.40	558.70	687.20
2	60	30	84	469.80	608.40	748.30
2	60	30	85	535.20	693.10	852.50
2	60	60	55	12.60	16.30	20.00
2	60	60	56	15.60	20.20	24.80
2	60	60	57	18.00	23.30	28.70
2	60	60	58	20.40	26.40	32.50
2	60	60	59	22.80	29.50	36.30
2	60	60	60	25.80	33.40	41.10
2	60	60	61	28.20	36.50	44.90
2	60	60	62	33.00	42.70	52.50
2	60	60	63	38.40	49.70	61.10
2	60	60	64	43.20	55.90	68.80
2	60	60	65	51.00	66.00	81.20
2	60	60	66	56.40	73.00	89.80
2	60	60	67	63.60	82.40	101.40
2	60	60	68	73.80	95.60	117.60
2	60	60	69	84.00	108.80	133.80
2	60	60	70	94.20	122.00	150.10
2	60	60	71	107.40	139.10	171.10
2	60	60	72	120.00	155.40	191.10
2	60	60	73	135.00	174.80	215.00
2	60	60	74	150.60	195.00	239.90
2	60	60	75	175.80	227.70	280.10
2	60	60	76	196.20	254.10	312.50
2	60	60	77	216.60	280.50	345.00
2	60	60	78	242.40	313.90	386.10
2	60	60	79	275.40	356.60	438.60
2	60	60	80	311.40	403.30	496.10
2	60	60	81	349.20	452.20	556.20
2	60	60	82	372.60	482.50	593.50
2	60	60	83	403.20	522.10	642.20
2	60	60	84	438.60	568.00	698.60
2	60	60	85	499.80	647.20	796.10
2	60	90	55	12.00	15.50	19.10
2	60	90	56	14.40	18.60	22.90
2	60	90	57	16.80	21.80	26.80
2	60	90	58	19.20	24.90	30.60
2	60	90	59	21.60	28.00	34.40
2	60	90	60	24.00	31.10	38.30
2	60	90	61	26.40	34.20	42.10
2	60	90	62	31.20	40.40	49.70
2	60	90	63	36.00	46.60	57.30
2	60	90	64	40.80	52.80	64.90
2	60	90	65	48.00	62.20	76.50
2	60	90	66	52.80	68.40	84.10
2	60	90	67	60.00	77.70	95.60
2	60	90	68	69.60	90.10	110.80
2	60	90	69	79.20	102.60	126.20
2	60	90	70	88.80	115.00	141.50
2	60	90	71	100.80	130.50	160.50
2	60	90	72	112.80	146.10	179.70
2	60	90	73	127.20	164.70	202.60
2	60	90	74	141.60	183.40	225.60
2	60	90	75	165.60	214.50	263.80
2	60	90	76	184.80	239.30	294.30
2	60	90	77	204.00	264.20	325.00
2	60	90	78	228.00	295.30	363.20
2	60	90	79	259.20	335.70	412.90
2	60	90	80	292.80	379.20	466.40
2	60	90	81	328.80	425.80	523.70
2	60	90	82	350.40	453.80	558.20
2	60	90	83	379.20	491.10	604.10
2	60	90	84	412.80	534.60	657.60
2	60	90	85	470.40	609.20	749.30
2	60	150	55	11.40	14.80	18.20
2	60	150	56	13.80	17.90	22.00
2	60	150	57	15.60	20.20	24.80
2	60	150	58	18.00	23.30	28.70
2	60	150	59	20.40	26.40	32.50
2	60	150	60	22.80	29.50	36.30

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	150	61	24.60	31.90	39.20
2	60	150	62	29.40	38.10	46.90
2	60	150	63	33.60	43.50	53.50
2	60	150	64	38.40	49.70	61.10
2	60	150	65	45.00	58.30	71.70
2	60	150	66	49.80	64.50	79.30
2	60	150	67	56.40	73.00	89.80
2	60	150	68	65.40	84.70	104.20
2	60	150	69	74.40	96.30	118.40
2	60	150	70	83.40	108.00	132.80
2	60	150	71	94.80	122.80	151.00
2	60	150	72	105.60	136.80	168.30
2	60	150	73	119.40	154.60	190.20
2	60	150	74	132.60	171.70	211.20
2	60	150	75	155.40	201.20	247.50
2	60	150	76	173.40	224.60	276.30
2	60	150	77	191.40	247.90	304.90
2	60	150	78	213.60	276.60	340.20
2	60	150	79	243.00	314.70	387.10
2	60	150	80	274.80	355.90	437.80
2	60	150	81	308.40	399.40	491.30
2	60	150	82	328.80	425.80	523.70
2	60	150	83	355.80	460.80	566.80
2	60	150	84	387.00	501.20	616.50
2	60	150	85	441.00	571.10	702.50
2	60	365	55	8.40	10.90	13.40
2	60	365	56	10.20	13.20	16.20
2	60	365	57	11.40	14.80	18.20
2	60	365	58	13.20	17.10	21.00
2	60	365	59	15.00	19.40	23.90
2	60	365	60	16.80	21.80	26.80
2	60	365	61	18.00	23.30	28.70
2	60	365	62	21.60	28.00	34.40
2	60	365	63	24.60	31.90	39.20
2	60	365	64	28.20	36.50	44.90
2	60	365	65	33.00	42.70	52.50
2	60	365	66	36.60	47.40	58.30
2	60	365	67	41.40	53.60	65.90
2	60	365	68	48.00	62.20	76.50
2	60	365	69	54.60	70.70	87.00
2	60	365	70	61.20	79.30	97.50
2	60	365	71	69.60	90.10	110.80
2	60	365	72	77.40	100.20	123.20
2	60	365	73	87.60	113.40	139.50
2	60	365	74	97.20	125.90	154.90
2	60	365	75	114.00	147.60	181.50
2	60	365	76	127.20	164.70	202.60
2	60	365	77	140.40	181.80	223.60
2	60	365	78	156.60	202.80	249.40
2	60	365	79	178.20	230.80	283.90
2	60	365	80	201.60	261.10	321.20
2	60	365	81	226.20	292.90	360.30
2	60	365	82	241.20	312.40	384.30
2	60	365	83	261.00	338.00	415.70
2	60	365	84	283.80	367.50	452.00
2	60	365	85	323.40	418.80	515.10
4	60	0	55	24.00	31.10	38.30
4	60	0	56	27.00	35.00	43.10
4	60	0	57	30.00	38.90	47.80
4	60	0	58	33.00	42.70	52.50
4	60	0	59	36.00	46.60	57.30
4	60	0	60	42.00	54.40	66.90
4	60	0	61	48.00	62.20	76.50
4	60	0	62	54.00	69.90	86.00
4	60	0	63	63.00	81.60	100.40
4	60	0	64	72.00	93.20	114.60
4	60	0	65	81.00	104.90	129.00
4	60	0	66	90.00	116.60	143.40
4	60	0	67	105.00	136.00	167.30
4	60	0	68	120.00	155.40	191.10
4	60	0	69	135.00	174.80	215.00
4	60	0	70	156.00	202.00	248.50
4	60	0	71	171.00	221.40	272.30
4	60	0	72	192.00	248.60	305.80
4	60	0	73	216.00	279.70	344.00
4	60	0	74	243.00	314.70	387.10
4	60	0	75	288.00	373.00	458.80
4	60	0	76	315.00	407.90	501.70
4	60	0	77	351.00	454.50	559.00

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	0	78	396.00	512.80	630.70
4	60	0	79	444.00	575.00	707.30
4	60	0	80	510.00	660.50	812.40
4	60	0	81	564.00	730.40	898.40
4	60	0	82	600.00	777.00	955.70
4	60	0	83	645.00	835.30	1,027.40
4	60	0	84	699.00	905.20	1,113.40
4	60	0	85	786.00	1,017.90	1,252.00
4	60	30	55	22.20	28.70	35.30
4	60	30	56	25.20	32.60	40.10
4	60	30	57	27.60	35.70	43.90
4	60	30	58	30.60	39.60	48.70
4	60	30	59	33.60	43.50	53.50
4	60	30	60	39.00	50.50	62.10
4	60	30	61	44.40	57.50	70.70
4	60	30	62	49.80	64.50	79.30
4	60	30	63	58.20	75.40	92.70
4	60	30	64	66.60	86.20	106.00
4	60	30	65	75.00	97.10	119.40
4	60	30	66	83.40	108.00	132.80
4	60	30	67	97.20	125.90	154.90
4	60	30	68	111.00	143.70	176.80
4	60	30	69	124.80	161.60	198.80
4	60	30	70	144.60	187.30	230.40
4	60	30	71	158.40	205.10	252.30
4	60	30	72	177.60	230.00	282.90
4	60	30	73	199.80	258.70	318.20
4	60	30	74	225.00	291.40	358.40
4	60	30	75	266.40	345.00	424.40
4	60	30	76	291.60	377.60	464.40
4	60	30	77	324.60	420.40	517.10
4	60	30	78	366.60	474.70	583.90
4	60	30	79	411.00	532.20	654.60
4	60	30	80	471.60	610.70	751.20
4	60	30	81	522.00	676.00	831.50
4	60	30	82	555.00	718.70	884.00
4	60	30	83	596.40	772.30	949.90
4	60	30	84	646.80	837.60	1,030.20
4	60	30	85	727.20	941.70	1,158.30
4	60	60	55	21.00	27.20	33.50
4	60	60	56	23.40	30.30	37.30
4	60	60	57	26.40	34.20	42.10
4	60	60	58	28.80	37.30	45.90
4	60	60	59	31.20	40.40	49.70
4	60	60	60	36.60	47.40	58.30
4	60	60	61	42.00	54.40	66.90
4	60	60	62	46.80	60.60	74.50
4	60	60	63	54.60	70.70	87.00
4	60	60	64	62.40	80.80	99.40
4	60	60	65	70.20	90.90	111.80
4	60	60	66	78.60	101.80	125.20
4	60	60	67	91.20	118.10	145.30
4	60	60	68	104.40	135.20	166.30
4	60	60	69	117.60	152.30	187.30
4	60	60	70	135.60	175.60	216.00
4	60	60	71	148.80	192.70	237.00
4	60	60	72	166.80	216.00	265.70
4	60	60	73	187.80	243.20	299.10
4	60	60	74	211.20	273.50	336.40
4	60	60	75	250.80	324.80	399.50
4	60	60	76	274.20	355.10	436.80
4	60	60	77	305.40	395.50	486.50
4	60	60	78	344.40	446.00	548.60
4	60	60	79	386.40	500.40	615.50
4	60	60	80	444.00	575.00	707.30
4	60	60	81	490.80	635.60	781.80
4	60	60	82	522.00	676.00	831.50
4	60	60	83	561.00	726.50	893.60
4	60	60	84	608.40	787.90	969.10
4	60	60	85	684.00	885.80	1,089.50
4	60	90	55	19.80	25.60	31.50
4	60	90	56	22.20	28.70	35.30
4	60	90	57	25.20	32.60	40.10
4	60	90	58	27.60	35.70	43.90
4	60	90	59	30.00	38.90	47.80
4	60	90	60	34.80	45.10	55.50
4	60	90	61	39.60	51.30	63.10
4	60	90	62	45.00	58.30	71.70
4	60	90	63	52.20	67.60	83.10

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	90	64	60.00	77.70	95.60
4	60	90	65	67.20	87.00	107.00
4	60	90	66	75.00	97.10	119.40
4	60	90	67	87.00	112.70	138.60
4	60	90	68	99.60	129.00	158.70
4	60	90	69	112.20	145.30	178.70
4	60	90	70	129.60	167.80	206.40
4	60	90	71	142.20	184.10	226.40
4	60	90	72	159.60	206.70	254.20
4	60	90	73	179.40	232.30	285.70
4	60	90	74	201.60	261.10	321.20
4	60	90	75	238.80	309.20	380.30
4	60	90	76	261.60	338.80	416.70
4	60	90	77	291.60	377.60	464.40
4	60	90	78	328.80	425.80	523.70
4	60	90	79	368.40	477.10	586.80
4	60	90	80	423.60	548.60	674.80
4	60	90	81	468.00	606.10	745.50
4	60	90	82	498.00	644.90	793.20
4	60	90	83	535.20	693.10	852.50
4	60	90	84	580.20	751.40	924.20
4	60	90	85	652.20	844.60	1,038.90
4	60	150	55	18.60	24.10	29.60
4	60	150	56	20.40	26.40	32.50
4	60	150	57	22.80	29.50	36.30
4	60	150	58	25.20	32.60	40.10
4	60	150	59	27.60	35.70	43.90
4	60	150	60	32.40	42.00	51.70
4	60	150	61	36.60	47.40	58.30
4	60	150	62	41.40	53.60	65.90
4	60	150	63	48.00	62.20	76.50
4	60	150	64	55.20	71.50	87.90
4	60	150	65	61.80	80.00	98.40
4	60	150	66	69.00	89.40	110.00
4	60	150	67	80.40	104.10	128.00
4	60	150	68	91.80	118.90	146.20
4	60	150	69	103.20	133.60	164.30
4	60	150	70	119.40	154.60	190.20
4	60	150	71	130.80	169.40	208.40
4	60	150	72	147.00	190.40	234.20
4	60	150	73	165.00	213.70	262.90
4	60	150	74	186.00	240.90	296.30
4	60	150	75	220.20	285.20	350.80
4	60	150	76	241.20	312.40	384.30
4	60	150	77	268.80	348.10	428.20
4	60	150	78	303.00	392.40	482.70
4	60	150	79	339.60	439.80	541.00
4	60	150	80	390.00	505.10	621.30
4	60	150	81	431.40	558.70	687.20
4	60	150	82	459.00	594.40	731.10
4	60	150	83	493.20	638.70	785.60
4	60	150	84	534.60	692.30	851.50
4	60	150	85	601.20	778.60	957.70
4	60	365	55	13.80	17.90	22.00
4	60	365	56	15.60	20.20	24.80
4	60	365	57	17.40	22.50	27.70
4	60	365	58	19.20	24.90	30.60
4	60	365	59	21.00	27.20	33.50
4	60	365	60	24.60	31.90	39.20
4	60	365	61	28.20	36.50	44.90
4	60	365	62	31.80	41.20	50.70
4	60	365	63	36.60	47.40	58.30
4	60	365	64	42.00	54.40	66.90
4	60	365	65	47.40	61.40	75.50
4	60	365	66	52.80	68.40	84.10
4	60	365	67	61.20	79.30	97.50
4	60	365	68	70.20	90.90	111.80
4	60	365	69	79.20	102.60	126.20
4	60	365	70	91.20	118.10	145.30
4	60	365	71	100.20	129.80	159.70
4	60	365	72	112.20	145.30	178.70
4	60	365	73	126.60	163.90	201.60
4	60	365	74	142.20	184.10	226.40
4	60	365	75	168.60	218.30	268.50
4	60	365	76	184.20	238.50	293.40
4	60	365	77	205.20	265.70	326.80
4	60	365	78	231.60	299.90	368.90
4	60	365	79	259.80	336.40	413.80
4	60	365	80	298.20	386.20	475.00

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	365	81	330.00	427.40	525.70
4	60	365	82	351.00	454.50	559.00
4	60	365	83	377.40	488.70	601.10
4	60	365	84	409.20	529.90	651.80
4	60	365	85	459.60	595.20	732.10
10	60	0	55	33.00	42.70	52.50
10	60	0	56	36.00	46.60	57.30
10	60	0	57	42.00	54.40	66.90
10	60	0	58	48.00	62.20	76.50
10	60	0	59	54.00	69.90	86.00
10	60	0	60	60.00	77.70	95.60
10	60	0	61	66.00	85.50	105.20
10	60	0	62	75.00	97.10	119.40
10	60	0	63	87.00	112.70	138.60
10	60	0	64	99.00	128.20	157.70
10	60	0	65	114.00	147.60	181.50
10	60	0	66	129.00	167.10	205.50
10	60	0	67	144.00	186.50	229.40
10	60	0	68	165.00	213.70	262.90
10	60	0	69	186.00	240.90	296.30
10	60	0	70	210.00	272.00	334.60
10	60	0	71	231.00	299.10	367.90
10	60	0	72	255.00	330.20	406.10
10	60	0	73	285.00	369.10	454.00
10	60	0	74	312.00	404.00	496.90
10	60	0	75	354.00	458.40	563.80
10	60	0	76	384.00	497.30	611.70
10	60	0	77	423.00	547.80	673.80
10	60	0	78	468.00	606.10	745.50
10	60	0	79	519.00	672.10	826.70
10	60	0	80	585.00	757.60	931.80
10	60	0	81	657.00	850.80	1,046.50
10	60	0	82	711.00	920.70	1,132.50
10	60	0	83	753.00	975.10	1,199.40
10	60	0	84	819.00	1,060.60	1,304.50
10	60	0	85	915.00	1,184.90	1,457.40
10	60	30	55	31.20	40.40	49.70
10	60	30	56	33.60	43.50	53.50
10	60	30	57	39.60	51.30	63.10
10	60	30	58	45.00	58.30	71.70
10	60	30	59	51.00	66.00	81.20
10	60	30	60	56.40	73.00	89.80
10	60	30	61	61.80	80.00	98.40
10	60	30	62	70.80	91.70	112.80
10	60	30	63	81.60	105.70	130.00
10	60	30	64	93.00	120.40	148.10
10	60	30	65	107.40	139.10	171.10
10	60	30	66	121.20	157.00	193.10
10	60	30	67	135.60	175.60	216.00
10	60	30	68	155.40	201.20	247.50
10	60	30	69	174.60	226.10	278.10
10	60	30	70	197.40	255.60	314.40
10	60	30	71	217.20	281.30	346.00
10	60	30	72	240.00	310.80	382.30
10	60	30	73	268.20	347.30	427.20
10	60	30	74	293.40	380.00	467.40
10	60	30	75	333.00	431.20	530.40
10	60	30	76	361.20	467.80	575.40
10	60	30	77	397.80	515.20	633.70
10	60	30	78	439.80	569.50	700.50
10	60	30	79	487.80	631.70	777.00
10	60	30	80	550.20	712.50	876.40
10	60	30	81	617.40	799.50	983.40
10	60	30	82	668.40	865.60	1,064.70
10	60	30	83	708.00	916.90	1,127.80
10	60	30	84	769.80	996.90	1,226.20
10	60	30	85	860.40	1,114.20	1,370.50
10	60	60	55	29.40	38.10	46.90
10	60	60	56	31.80	41.20	50.70
10	60	60	57	37.20	48.20	59.30
10	60	60	58	42.60	55.20	67.90
10	60	60	59	48.00	62.20	76.50
10	60	60	60	53.40	69.20	85.10
10	60	60	61	58.80	76.10	93.60
10	60	60	62	66.60	86.20	106.00
10	60	60	63	77.40	100.20	123.20
10	60	60	64	88.20	114.20	140.50
10	60	60	65	101.40	131.30	161.50
10	60	60	66	114.60	148.40	182.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	60	60	67	128.40	166.30	204.50
10	60	60	68	147.00	190.40	234.20
10	60	60	69	165.60	214.50	263.80
10	60	60	70	187.20	242.40	298.20
10	60	60	71	205.80	266.50	327.80
10	60	60	72	226.80	293.70	361.30
10	60	60	73	253.80	328.70	404.30
10	60	60	74	277.80	359.80	442.60
10	60	60	75	315.00	407.90	501.70
10	60	60	76	342.00	442.90	544.80
10	60	60	77	376.20	487.20	599.30
10	60	60	78	416.40	539.20	663.20
10	60	60	79	462.00	598.30	735.90
10	60	60	80	520.80	674.40	829.50
10	60	60	81	585.00	757.60	931.80
10	60	60	82	633.00	819.70	1,008.20
10	60	60	83	670.20	867.90	1,067.50
10	60	60	84	729.00	944.10	1,161.20
10	60	60	85	814.20	1,054.40	1,296.90
10	60	90	55	28.20	36.50	44.90
10	60	90	56	30.60	39.60	48.70
10	60	90	57	36.00	46.60	57.30
10	60	90	58	40.80	52.80	64.90
10	60	90	59	46.20	59.80	73.60
10	60	90	60	51.00	66.00	81.20
10	60	90	61	56.40	73.00	89.80
10	60	90	62	63.60	82.40	101.40
10	60	90	63	73.80	95.60	117.60
10	60	90	64	84.00	108.80	133.80
10	60	90	65	97.20	125.90	154.90
10	60	90	66	109.80	142.20	174.90
10	60	90	67	122.40	158.50	195.00
10	60	90	68	140.40	181.80	223.60
10	60	90	69	158.40	205.10	252.30
10	60	90	70	178.80	231.50	284.70
10	60	90	71	196.20	254.10	312.50
10	60	90	72	216.60	280.50	345.00
10	60	90	73	242.40	313.90	386.10
10	60	90	74	265.20	343.40	422.40
10	60	90	75	301.20	390.10	479.80
10	60	90	76	326.40	422.70	519.90
10	60	90	77	359.40	465.40	572.40
10	60	90	78	397.80	515.20	633.70
10	60	90	79	441.00	571.10	702.50
10	60	90	80	497.40	644.10	792.20
10	60	90	81	558.60	723.40	889.80
10	60	90	82	604.20	782.40	962.40
10	60	90	83	640.20	829.10	1,019.80
10	60	90	84	696.00	901.30	1,108.60
10	60	90	85	777.60	1,007.00	1,238.60
10	60	150	55	26.40	34.20	42.10
10	60	150	56	28.80	37.30	45.90
10	60	150	57	33.60	43.50	53.50
10	60	150	58	38.40	49.70	61.10
10	60	150	59	43.20	55.90	68.80
10	60	150	60	48.00	62.20	76.50
10	60	150	61	52.80	68.40	84.10
10	60	150	62	60.00	77.70	95.60
10	60	150	63	69.60	90.10	110.80
10	60	150	64	79.20	102.60	126.20
10	60	150	65	91.20	118.10	145.30
10	60	150	66	103.20	133.60	164.30
10	60	150	67	115.20	149.20	183.50
10	60	150	68	132.00	170.90	210.20
10	60	150	69	148.80	192.70	237.00
10	60	150	70	168.00	217.60	267.60
10	60	150	71	184.80	239.30	294.30
10	60	150	72	204.00	264.20	325.00
10	60	150	73	228.00	295.30	363.20
10	60	150	74	249.60	323.20	397.50
10	60	150	75	283.20	366.70	451.00
10	60	150	76	307.20	397.80	489.30
10	60	150	77	338.40	438.20	539.00
10	60	150	78	374.40	484.80	596.30
10	60	150	79	415.20	537.70	661.40
10	60	150	80	468.00	606.10	745.50
10	60	150	81	525.60	680.70	837.30
10	60	150	82	568.80	736.60	906.00
10	60	150	83	602.40	780.10	959.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	60	150	84	655.20	848.50	1,043.70
10	60	150	85	732.00	947.90	1,165.90
10	60	365	55	21.60	28.00	34.40
10	60	365	56	23.40	30.30	37.30
10	60	365	57	27.60	35.70	43.90
10	60	365	58	31.20	40.40	49.70
10	60	365	59	35.40	45.80	56.30
10	60	365	60	39.00	50.50	62.10
10	60	365	61	43.20	55.90	68.80
10	60	365	62	48.60	62.90	77.40
10	60	365	63	56.40	73.00	89.80
10	60	365	64	64.20	83.10	102.20
10	60	365	65	74.40	96.30	118.40
10	60	365	66	84.00	108.80	133.80
10	60	365	67	93.60	121.20	149.10
10	60	365	68	107.40	139.10	171.10
10	60	365	69	121.20	157.00	193.10
10	60	365	70	136.80	177.20	218.00
10	60	365	71	150.00	194.30	239.00
10	60	365	72	165.60	214.50	263.80
10	60	365	73	185.40	240.10	295.30
10	60	365	74	202.80	262.60	323.00
10	60	365	75	230.40	298.40	367.00
10	60	365	76	249.60	323.20	397.50
10	60	365	77	274.80	355.90	437.80
10	60	365	78	304.20	393.90	484.50
10	60	365	79	337.20	436.70	537.10
10	60	365	80	380.40	492.60	605.90
10	60	365	81	427.20	553.20	680.40
10	60	365	82	462.00	598.30	735.90
10	60	365	83	489.60	634.00	779.80
10	60	365	84	532.20	689.20	847.70
10	60	365	85	594.60	770.00	947.10
1	80	0	55	16.00	20.70	25.50
1	80	0	56	18.00	23.30	28.70
1	80	0	57	20.00	25.90	31.90
1	80	0	58	22.00	28.50	35.10
1	80	0	59	24.00	31.10	38.30
1	80	0	60	28.00	36.30	44.60
1	80	0	61	32.00	41.40	50.90
1	80	0	62	36.00	46.60	57.30
1	80	0	63	44.00	57.00	70.10
1	80	0	64	48.00	62.20	76.50
1	80	0	65	54.00	69.90	86.00
1	80	0	66	60.00	77.70	95.60
1	80	0	67	68.00	88.10	108.40
1	80	0	68	76.00	98.40	121.00
1	80	0	69	88.00	114.00	140.20
1	80	0	70	100.00	129.50	159.30
1	80	0	71	112.00	145.00	178.40
1	80	0	72	124.00	160.60	197.50
1	80	0	73	140.00	181.30	223.00
1	80	0	74	160.00	207.20	254.90
1	80	0	75	188.00	243.50	299.50
1	80	0	76	204.00	264.20	325.00
1	80	0	77	228.00	295.30	363.20
1	80	0	78	256.00	331.50	407.70
1	80	0	79	288.00	373.00	458.80
1	80	0	80	336.00	435.10	535.20
1	80	0	81	368.00	476.60	586.20
1	80	0	82	392.00	507.60	624.30
1	80	0	83	428.00	554.30	681.80
1	80	0	84	468.00	606.10	745.50
1	80	0	85	536.00	694.10	853.70
1	80	30	55	14.40	18.60	22.90
1	80	30	56	16.00	20.70	25.50
1	80	30	57	17.60	22.80	28.00
1	80	30	58	19.20	24.90	30.60
1	80	30	59	21.60	28.00	34.40
1	80	30	60	24.80	32.10	39.50
1	80	30	61	28.00	36.30	44.60
1	80	30	62	32.00	41.40	50.90
1	80	30	63	39.20	50.80	62.50
1	80	30	64	42.40	54.90	67.50
1	80	30	65	48.00	62.20	76.50
1	80	30	66	52.80	68.40	84.10
1	80	30	67	60.00	77.70	95.60
1	80	30	68	67.20	87.00	107.00
1	80	30	69	77.60	100.50	123.60

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	30	70	88.80	115.00	141.50
1	80	30	71	99.20	128.50	158.10
1	80	30	72	109.60	141.90	174.50
1	80	30	73	124.00	160.60	197.50
1	80	30	74	141.60	183.40	225.60
1	80	30	75	166.40	215.50	265.10
1	80	30	76	180.80	234.10	287.90
1	80	30	77	201.60	261.10	321.20
1	80	30	78	226.40	293.20	360.60
1	80	30	79	255.20	330.50	406.50
1	80	30	80	297.60	385.40	474.00
1	80	30	81	325.60	421.70	518.70
1	80	30	82	347.20	449.60	553.00
1	80	30	83	378.40	490.00	602.70
1	80	30	84	414.40	536.60	660.00
1	80	30	85	474.40	614.30	755.60
1	80	60	55	12.80	16.60	20.40
1	80	60	56	14.40	18.60	22.90
1	80	60	57	16.00	20.70	25.50
1	80	60	58	17.60	22.80	28.00
1	80	60	59	19.20	24.90	30.60
1	80	60	60	23.20	30.00	36.90
1	80	60	61	26.40	34.20	42.10
1	80	60	62	29.60	38.30	47.10
1	80	60	63	36.00	46.60	57.30
1	80	60	64	39.20	50.80	62.50
1	80	60	65	44.00	57.00	70.10
1	80	60	66	48.80	63.20	77.70
1	80	60	67	55.20	71.50	87.90
1	80	60	68	61.60	79.80	98.20
1	80	60	69	72.00	93.20	114.60
1	80	60	70	81.60	105.70	130.00
1	80	60	71	91.20	118.10	145.30
1	80	60	72	100.80	130.50	160.50
1	80	60	73	114.40	148.10	182.20
1	80	60	74	130.40	168.90	207.70
1	80	60	75	153.60	198.90	244.60
1	80	60	76	166.40	215.50	265.10
1	80	60	77	185.60	240.40	295.70
1	80	60	78	208.80	270.40	332.60
1	80	60	79	234.40	303.50	373.30
1	80	60	80	273.60	354.30	435.80
1	80	60	81	300.00	388.50	477.90
1	80	60	82	319.20	413.40	508.50
1	80	60	83	348.80	451.70	555.60
1	80	60	84	381.60	494.20	607.90
1	80	60	85	436.80	565.70	695.80
1	80	90	55	12.00	15.50	19.10
1	80	90	56	13.60	17.60	21.60
1	80	90	57	15.20	19.70	24.20
1	80	90	58	16.80	21.80	26.80
1	80	90	59	18.40	23.80	29.30
1	80	90	60	21.60	28.00	34.40
1	80	90	61	24.00	31.10	38.30
1	80	90	62	27.20	35.20	43.30
1	80	90	63	33.60	43.50	53.50
1	80	90	64	36.80	47.70	58.70
1	80	90	65	40.80	52.80	64.90
1	80	90	66	45.60	59.10	72.70
1	80	90	67	52.00	67.30	82.80
1	80	90	68	57.60	74.60	91.80
1	80	90	69	67.20	87.00	107.00
1	80	90	70	76.00	98.40	121.00
1	80	90	71	84.80	109.80	135.10
1	80	90	72	94.40	122.20	150.30
1	80	90	73	106.40	137.80	169.50
1	80	90	74	121.60	157.50	193.70
1	80	90	75	143.20	185.40	228.00
1	80	90	76	155.20	201.00	247.20
1	80	90	77	173.60	224.80	276.50
1	80	90	78	194.40	251.70	309.60
1	80	90	79	219.20	283.90	349.20
1	80	90	80	255.20	330.50	406.50
1	80	90	81	280.00	362.60	446.00
1	80	90	82	297.60	385.40	474.00
1	80	90	83	325.60	421.70	518.70
1	80	90	84	356.00	461.00	567.00
1	80	90	85	407.20	527.30	648.60
1	80	150	55	11.20	14.50	17.80

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	150	56	12.80	16.60	20.40
1	80	150	57	14.40	18.60	22.90
1	80	150	58	15.20	19.70	24.20
1	80	150	59	16.80	21.80	26.80
1	80	150	60	20.00	25.90	31.90
1	80	150	61	22.40	29.00	35.70
1	80	150	62	24.80	32.10	39.50
1	80	150	63	31.20	40.40	49.70
1	80	150	64	33.60	43.50	53.50
1	80	150	65	37.60	48.70	59.90
1	80	150	66	42.40	54.90	67.50
1	80	150	67	47.20	61.10	75.20
1	80	150	68	53.60	69.40	85.40
1	80	150	69	61.60	79.80	98.20
1	80	150	70	70.40	91.20	112.20
1	80	150	71	78.40	101.50	124.80
1	80	150	72	87.20	112.90	138.90
1	80	150	73	97.60	126.40	155.50
1	80	150	74	112.00	145.00	178.40
1	80	150	75	132.00	170.90	210.20
1	80	150	76	143.20	185.40	228.00
1	80	150	77	160.00	207.20	254.90
1	80	150	78	179.20	232.10	285.50
1	80	150	79	201.60	261.10	321.20
1	80	150	80	235.20	304.60	374.70
1	80	150	81	257.60	333.60	410.30
1	80	150	82	274.40	355.30	437.00
1	80	150	83	300.00	388.50	477.90
1	80	150	84	328.00	424.80	522.50
1	80	150	85	375.20	485.90	597.70
1	80	365	55	8.00	10.40	12.80
1	80	365	56	8.80	11.40	14.00
1	80	365	57	9.60	12.40	15.30
1	80	365	58	11.20	14.50	17.80
1	80	365	59	12.00	15.50	19.10
1	80	365	60	13.60	17.60	21.60
1	80	365	61	16.00	20.70	25.50
1	80	365	62	17.60	22.80	28.00
1	80	365	63	21.60	28.00	34.40
1	80	365	64	24.00	31.10	38.30
1	80	365	65	26.40	34.20	42.10
1	80	365	66	29.60	38.30	47.10
1	80	365	67	33.60	43.50	53.50
1	80	365	68	37.60	48.70	59.90
1	80	365	69	43.20	55.90	68.80
1	80	365	70	49.60	64.20	79.00
1	80	365	71	55.20	71.50	87.90
1	80	365	72	61.60	79.80	98.20
1	80	365	73	69.60	90.10	110.80
1	80	365	74	79.20	102.60	126.20
1	80	365	75	92.80	120.20	147.80
1	80	365	76	100.80	130.50	160.50
1	80	365	77	112.80	146.10	179.70
1	80	365	78	126.40	163.70	201.40
1	80	365	79	142.40	184.40	226.80
1	80	365	80	166.40	215.50	265.10
1	80	365	81	182.40	236.20	290.50
1	80	365	82	194.40	251.70	309.60
1	80	365	83	212.00	274.50	337.60
1	80	365	84	232.00	300.40	369.50
1	80	365	85	265.60	344.00	423.10
2	80	0	55	20.00	25.90	31.90
2	80	0	56	24.00	31.10	38.30
2	80	0	57	28.00	36.30	44.60
2	80	0	58	32.00	41.40	50.90
2	80	0	59	36.00	46.60	57.30
2	80	0	60	40.00	51.80	63.70
2	80	0	61	44.00	57.00	70.10
2	80	0	62	52.00	67.30	82.80
2	80	0	63	60.00	77.70	95.60
2	80	0	64	68.00	88.10	108.40
2	80	0	65	80.00	103.60	127.40
2	80	0	66	88.00	114.00	140.20
2	80	0	67	100.00	129.50	159.30
2	80	0	68	116.00	150.20	184.70
2	80	0	69	132.00	170.90	210.20
2	80	0	70	148.00	191.70	235.80
2	80	0	71	168.00	217.60	267.60
2	80	0	72	188.00	243.50	299.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	0	73	212.00	274.50	337.60
2	80	0	74	236.00	305.60	375.90
2	80	0	75	276.00	357.40	439.60
2	80	0	76	308.00	398.90	490.60
2	80	0	77	340.00	440.30	541.60
2	80	0	78	380.00	492.10	605.30
2	80	0	79	432.00	559.40	688.10
2	80	0	80	488.00	632.00	777.40
2	80	0	81	548.00	709.70	872.90
2	80	0	82	584.00	756.30	930.20
2	80	0	83	632.00	818.40	1,006.60
2	80	0	84	688.00	891.00	1,095.90
2	80	0	85	784.00	1,015.30	1,248.80
2	80	30	55	18.40	23.80	29.30
2	80	30	56	21.60	28.00	34.40
2	80	30	57	25.60	33.20	40.80
2	80	30	58	28.80	37.30	45.90
2	80	30	59	32.80	42.50	52.30
2	80	30	60	36.80	47.70	58.70
2	80	30	61	40.00	51.80	63.70
2	80	30	62	47.20	61.10	75.20
2	80	30	63	54.40	70.40	86.60
2	80	30	64	61.60	79.80	98.20
2	80	30	65	72.80	94.30	116.00
2	80	30	66	80.00	103.60	127.40
2	80	30	67	91.20	118.10	145.30
2	80	30	68	105.60	136.80	168.30
2	80	30	69	120.00	155.40	191.10
2	80	30	70	134.40	174.00	214.00
2	80	30	71	152.80	197.90	243.40
2	80	30	72	171.20	221.70	272.70
2	80	30	73	192.80	249.70	307.10
2	80	30	74	214.40	277.60	341.40
2	80	30	75	251.20	325.30	400.10
2	80	30	76	280.00	362.60	446.00
2	80	30	77	309.60	400.90	493.10
2	80	30	78	345.60	447.60	550.50
2	80	30	79	392.80	508.70	625.70
2	80	30	80	444.00	575.00	707.30
2	80	30	81	498.40	645.40	793.80
2	80	30	82	531.20	687.90	846.10
2	80	30	83	575.20	744.90	916.20
2	80	30	84	626.40	811.20	997.80
2	80	30	85	713.60	924.10	1,136.60
2	80	60	55	16.80	21.80	26.80
2	80	60	56	20.80	26.90	33.10
2	80	60	57	24.00	31.10	38.30
2	80	60	58	27.20	35.20	43.30
2	80	60	59	30.40	39.40	48.50
2	80	60	60	34.40	44.50	54.70
2	80	60	61	37.60	48.70	59.90
2	80	60	62	44.00	57.00	70.10
2	80	60	63	51.20	66.30	81.50
2	80	60	64	57.60	74.60	91.80
2	80	60	65	68.00	88.10	108.40
2	80	60	66	75.20	97.40	119.80
2	80	60	67	84.80	109.80	135.10
2	80	60	68	98.40	127.40	156.70
2	80	60	69	112.00	145.00	178.40
2	80	60	70	125.60	162.70	200.10
2	80	60	71	143.20	185.40	228.00
2	80	60	72	160.00	207.20	254.90
2	80	60	73	180.00	233.10	286.70
2	80	60	74	200.80	260.00	319.80
2	80	60	75	234.40	303.50	373.30
2	80	60	76	261.60	338.80	416.70
2	80	60	77	288.80	374.00	460.00
2	80	60	78	323.20	418.50	514.80
2	80	60	79	367.20	475.50	584.90
2	80	60	80	415.20	537.70	661.40
2	80	60	81	465.60	603.00	741.70
2	80	60	82	496.80	643.40	791.40
2	80	60	83	537.60	696.20	856.30
2	80	60	84	584.80	757.30	931.50
2	80	60	85	666.40	863.00	1,061.50
2	80	90	55	16.00	20.70	25.50
2	80	90	56	19.20	24.90	30.60
2	80	90	57	22.40	29.00	35.70
2	80	90	58	25.60	33.20	40.80

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	90	59	28.80	37.30	45.90
2	80	90	60	32.00	41.40	50.90
2	80	90	61	35.20	45.60	56.10
2	80	90	62	41.60	53.90	66.30
2	80	90	63	48.00	62.20	76.50
2	80	90	64	54.40	70.40	86.60
2	80	90	65	64.00	82.90	102.00
2	80	90	66	70.40	91.20	112.20
2	80	90	67	80.00	103.60	127.40
2	80	90	68	92.80	120.20	147.80
2	80	90	69	105.60	136.80	168.30
2	80	90	70	118.40	153.30	188.60
2	80	90	71	134.40	174.00	214.00
2	80	90	72	150.40	194.80	239.60
2	80	90	73	169.60	219.60	270.10
2	80	90	74	188.80	244.50	300.70
2	80	90	75	220.80	285.90	351.70
2	80	90	76	246.40	319.10	392.50
2	80	90	77	272.00	352.20	433.20
2	80	90	78	304.00	393.70	484.30
2	80	90	79	345.60	447.60	550.50
2	80	90	80	390.40	505.60	621.90
2	80	90	81	438.40	567.70	698.30
2	80	90	82	467.20	605.00	744.20
2	80	90	83	505.60	654.80	805.40
2	80	90	84	550.40	712.80	876.70
2	80	90	85	627.20	812.20	999.00
2	80	150	55	15.20	19.70	24.20
2	80	150	56	18.40	23.80	29.30
2	80	150	57	20.80	26.90	33.10
2	80	150	58	24.00	31.10	38.30
2	80	150	59	27.20	35.20	43.30
2	80	150	60	30.40	39.40	48.50
2	80	150	61	32.80	42.50	52.30
2	80	150	62	39.20	50.80	62.50
2	80	150	63	44.80	58.00	71.30
2	80	150	64	51.20	66.30	81.50
2	80	150	65	60.00	77.70	95.60
2	80	150	66	66.40	86.00	105.80
2	80	150	67	75.20	97.40	119.80
2	80	150	68	87.20	112.90	138.90
2	80	150	69	99.20	128.50	158.10
2	80	150	70	111.20	144.00	177.10
2	80	150	71	126.40	163.70	201.40
2	80	150	72	140.80	182.30	224.20
2	80	150	73	159.20	206.20	253.60
2	80	150	74	176.80	229.00	281.70
2	80	150	75	207.20	268.30	330.00
2	80	150	76	231.20	299.40	368.30
2	80	150	77	255.20	330.50	406.50
2	80	150	78	284.80	368.80	453.60
2	80	150	79	324.00	419.60	516.10
2	80	150	80	366.40	474.50	583.60
2	80	150	81	411.20	532.50	655.00
2	80	150	82	438.40	567.70	698.30
2	80	150	83	474.40	614.30	755.60
2	80	150	84	516.00	668.20	821.90
2	80	150	85	588.00	761.50	936.60
2	80	365	55	11.20	14.50	17.80
2	80	365	56	13.60	17.60	21.60
2	80	365	57	15.20	19.70	24.20
2	80	365	58	17.60	22.80	28.00
2	80	365	59	20.00	25.90	31.90
2	80	365	60	22.40	29.00	35.70
2	80	365	61	24.00	31.10	38.30
2	80	365	62	28.80	37.30	45.90
2	80	365	63	32.80	42.50	52.30
2	80	365	64	37.60	48.70	59.90
2	80	365	65	44.00	57.00	70.10
2	80	365	66	48.80	63.20	77.70
2	80	365	67	55.20	71.50	87.90
2	80	365	68	64.00	82.90	102.00
2	80	365	69	72.80	94.30	116.00
2	80	365	70	81.60	105.70	130.00
2	80	365	71	92.80	120.20	147.80
2	80	365	72	103.20	133.60	164.30
2	80	365	73	116.80	151.30	186.10
2	80	365	74	129.60	167.80	206.40
2	80	365	75	152.00	196.80	242.10

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	365	76	169.60	219.60	270.10
2	80	365	77	187.20	242.40	298.20
2	80	365	78	208.80	270.40	332.60
2	80	365	79	237.60	307.70	378.50
2	80	365	80	268.80	348.10	428.20
2	80	365	81	301.60	390.60	480.40
2	80	365	82	321.60	416.50	512.30
2	80	365	83	348.00	450.70	554.40
2	80	365	84	378.40	490.00	602.70
2	80	365	85	431.20	558.40	686.80
4	80	0	55	32.00	41.40	50.90
4	80	0	56	36.00	46.60	57.30
4	80	0	57	40.00	51.80	63.70
4	80	0	58	44.00	57.00	70.10
4	80	0	59	48.00	62.20	76.50
4	80	0	60	56.00	72.50	89.20
4	80	0	61	64.00	82.90	102.00
4	80	0	62	72.00	93.20	114.60
4	80	0	63	84.00	108.80	133.80
4	80	0	64	96.00	124.30	152.90
4	80	0	65	108.00	139.90	172.10
4	80	0	66	120.00	155.40	191.10
4	80	0	67	140.00	181.30	223.00
4	80	0	68	160.00	207.20	254.90
4	80	0	69	180.00	233.10	286.70
4	80	0	70	208.00	269.40	331.40
4	80	0	71	228.00	295.30	363.20
4	80	0	72	256.00	331.50	407.70
4	80	0	73	288.00	373.00	458.80
4	80	0	74	324.00	419.60	516.10
4	80	0	75	384.00	497.30	611.70
4	80	0	76	420.00	543.90	669.00
4	80	0	77	468.00	606.10	745.50
4	80	0	78	528.00	683.80	841.10
4	80	0	79	592.00	766.60	942.90
4	80	0	80	680.00	880.60	1,083.10
4	80	0	81	752.00	973.80	1,197.80
4	80	0	82	800.00	1,036.00	1,274.30
4	80	0	83	860.00	1,113.70	1,369.90
4	80	0	84	932.00	1,206.90	1,484.50
4	80	0	85	1,048.00	1,357.20	1,669.40
4	80	30	55	29.60	38.30	47.10
4	80	30	56	33.60	43.50	53.50
4	80	30	57	36.80	47.70	58.70
4	80	30	58	40.80	52.80	64.90
4	80	30	59	44.80	58.00	71.30
4	80	30	60	52.00	67.30	82.80
4	80	30	61	59.20	76.70	94.30
4	80	30	62	66.40	86.00	105.80
4	80	30	63	77.60	100.50	123.60
4	80	30	64	88.80	115.00	141.50
4	80	30	65	100.00	129.50	159.30
4	80	30	66	111.20	144.00	177.10
4	80	30	67	129.60	167.80	206.40
4	80	30	68	148.00	191.70	235.80
4	80	30	69	166.40	215.50	265.10
4	80	30	70	192.80	249.70	307.10
4	80	30	71	211.20	273.50	336.40
4	80	30	72	236.80	306.70	377.20
4	80	30	73	266.40	345.00	424.40
4	80	30	74	300.00	388.50	477.90
4	80	30	75	355.20	460.00	565.80
4	80	30	76	388.80	503.50	619.30
4	80	30	77	432.80	560.50	689.40
4	80	30	78	488.80	633.00	778.60
4	80	30	79	548.00	709.70	872.90
4	80	30	80	628.80	814.30	1,001.60
4	80	30	81	696.00	901.30	1,108.60
4	80	30	82	740.00	958.30	1,178.70
4	80	30	83	795.20	1,029.80	1,266.70
4	80	30	84	862.40	1,116.80	1,373.70
4	80	30	85	969.60	1,255.60	1,544.40
4	80	60	55	28.00	36.30	44.60
4	80	60	56	31.20	40.40	49.70
4	80	60	57	35.20	45.60	56.10
4	80	60	58	38.40	49.70	61.10
4	80	60	59	41.60	53.90	66.30
4	80	60	60	48.80	63.20	77.70
4	80	60	61	56.00	72.50	89.20

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	80	60	62	62.40	80.80	99.40
4	80	60	63	72.80	94.30	116.00
4	80	60	64	83.20	107.70	132.50
4	80	60	65	93.60	121.20	149.10
4	80	60	66	104.80	135.70	166.90
4	80	60	67	121.60	157.50	193.70
4	80	60	68	139.20	180.30	221.80
4	80	60	69	156.80	203.10	249.80
4	80	60	70	180.80	234.10	287.90
4	80	60	71	198.40	256.90	316.00
4	80	60	72	222.40	288.00	354.20
4	80	60	73	250.40	324.30	398.90
4	80	60	74	281.60	364.70	448.60
4	80	60	75	334.40	433.00	532.60
4	80	60	76	365.60	473.50	582.40
4	80	60	77	407.20	527.30	648.60
4	80	60	78	459.20	594.70	731.50
4	80	60	79	515.20	667.20	820.70
4	80	60	80	592.00	766.60	942.90
4	80	60	81	654.40	847.40	1,042.30
4	80	60	82	696.00	901.30	1,108.60
4	80	60	83	748.00	968.70	1,191.50
4	80	60	84	811.20	1,050.50	1,292.10
4	80	60	85	912.00	1,181.00	1,452.60
4	80	90	55	26.40	34.20	42.10
4	80	90	56	29.60	38.30	47.10
4	80	90	57	33.60	43.50	53.50
4	80	90	58	36.80	47.70	58.70
4	80	90	59	40.00	51.80	63.70
4	80	90	60	46.40	60.10	73.90
4	80	90	61	52.80	68.40	84.10
4	80	90	62	60.00	77.70	95.60
4	80	90	63	69.60	90.10	110.80
4	80	90	64	80.00	103.60	127.40
4	80	90	65	89.60	116.00	142.70
4	80	90	66	100.00	129.50	159.30
4	80	90	67	116.00	150.20	184.70
4	80	90	68	132.80	172.00	211.60
4	80	90	69	149.60	193.70	238.30
4	80	90	70	172.80	223.80	275.30
4	80	90	71	189.60	245.50	302.00
4	80	90	72	212.80	275.60	339.00
4	80	90	73	239.20	309.80	381.10
4	80	90	74	268.80	348.10	428.20
4	80	90	75	318.40	412.30	507.10
4	80	90	76	348.80	451.70	555.60
4	80	90	77	388.80	503.50	619.30
4	80	90	78	438.40	567.70	698.30
4	80	90	79	491.20	636.10	782.40
4	80	90	80	564.80	731.40	899.60
4	80	90	81	624.00	808.10	994.00
4	80	90	82	664.00	859.90	1,057.70
4	80	90	83	713.60	924.10	1,136.60
4	80	90	84	773.60	1,001.80	1,232.20
4	80	90	85	869.60	1,126.10	1,385.10
4	80	150	55	24.80	32.10	39.50
4	80	150	56	27.20	35.20	43.30
4	80	150	57	30.40	39.40	48.50
4	80	150	58	33.60	43.50	53.50
4	80	150	59	36.80	47.70	58.70
4	80	150	60	43.20	55.90	68.80
4	80	150	61	48.80	63.20	77.70
4	80	150	62	55.20	71.50	87.90
4	80	150	63	64.00	82.90	102.00
4	80	150	64	73.60	95.30	117.20
4	80	150	65	82.40	106.70	131.20
4	80	150	66	92.00	119.10	146.50
4	80	150	67	107.20	138.80	170.70
4	80	150	68	122.40	158.50	195.00
4	80	150	69	137.60	178.20	219.20
4	80	150	70	159.20	206.20	253.60
4	80	150	71	174.40	225.80	277.70
4	80	150	72	196.00	253.80	312.20
4	80	150	73	220.00	284.90	350.40
4	80	150	74	248.00	321.20	395.10
4	80	150	75	293.60	380.20	467.60
4	80	150	76	321.60	416.50	512.30
4	80	150	77	358.40	464.10	570.80
4	80	150	78	404.00	523.20	643.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	80	150	79	452.80	586.40	721.30
4	80	150	80	520.00	673.40	828.30
4	80	150	81	575.20	744.90	916.20
4	80	150	82	612.00	792.50	974.80
4	80	150	83	657.60	851.60	1,047.50
4	80	150	84	712.80	923.10	1,135.40
4	80	150	85	801.60	1,038.10	1,276.90
4	80	365	55	18.40	23.80	29.30
4	80	365	56	20.80	26.90	33.10
4	80	365	57	23.20	30.00	36.90
4	80	365	58	25.60	33.20	40.80
4	80	365	59	28.00	36.30	44.60
4	80	365	60	32.80	42.50	52.30
4	80	365	61	37.60	48.70	59.90
4	80	365	62	42.40	54.90	67.50
4	80	365	63	48.80	63.20	77.70
4	80	365	64	56.00	72.50	89.20
4	80	365	65	63.20	81.80	100.60
4	80	365	66	70.40	91.20	112.20
4	80	365	67	81.60	105.70	130.00
4	80	365	68	93.60	121.20	149.10
4	80	365	69	105.60	136.80	168.30
4	80	365	70	121.60	157.50	193.70
4	80	365	71	133.60	173.00	212.80
4	80	365	72	149.60	193.70	238.30
4	80	365	73	168.80	218.60	268.90
4	80	365	74	189.60	245.50	302.00
4	80	365	75	224.80	291.10	358.10
4	80	365	76	245.60	318.10	391.30
4	80	365	77	273.60	354.30	435.80
4	80	365	78	308.80	399.90	491.90
4	80	365	79	346.40	448.60	551.80
4	80	365	80	397.60	514.90	633.30
4	80	365	81	440.00	569.80	700.90
4	80	365	82	468.00	606.10	745.50
4	80	365	83	503.20	651.60	801.50
4	80	365	84	545.60	706.60	869.10
4	80	365	85	612.80	793.60	976.10
10	80	0	55	44.00	57.00	70.10
10	80	0	56	48.00	62.20	76.50
10	80	0	57	56.00	72.50	89.20
10	80	0	58	64.00	82.90	102.00
10	80	0	59	72.00	93.20	114.60
10	80	0	60	80.00	103.60	127.40
10	80	0	61	88.00	114.00	140.20
10	80	0	62	100.00	129.50	159.30
10	80	0	63	116.00	150.20	184.70
10	80	0	64	132.00	170.90	210.20
10	80	0	65	152.00	196.80	242.10
10	80	0	66	172.00	222.70	273.90
10	80	0	67	192.00	248.60	305.80
10	80	0	68	220.00	284.90	350.40
10	80	0	69	248.00	321.20	395.10
10	80	0	70	280.00	362.60	446.00
10	80	0	71	308.00	398.90	490.60
10	80	0	72	340.00	440.30	541.60
10	80	0	73	380.00	492.10	605.30
10	80	0	74	416.00	538.70	662.60
10	80	0	75	472.00	611.20	751.80
10	80	0	76	512.00	663.00	815.50
10	80	0	77	564.00	730.40	898.40
10	80	0	78	624.00	808.10	994.00
10	80	0	79	692.00	896.10	1,102.20
10	80	0	80	780.00	1,010.10	1,242.40
10	80	0	81	876.00	1,134.40	1,395.30
10	80	0	82	948.00	1,227.70	1,510.10
10	80	0	83	1,004.00	1,300.20	1,599.20
10	80	0	84	1,092.00	1,414.10	1,739.30
10	80	0	85	1,220.00	1,579.90	1,943.30
10	80	30	55	41.60	53.90	66.30
10	80	30	56	44.80	58.00	71.30
10	80	30	57	52.80	68.40	84.10
10	80	30	58	60.00	77.70	95.60
10	80	30	59	68.00	88.10	108.40
10	80	30	60	75.20	97.40	119.80
10	80	30	61	82.40	106.70	131.20
10	80	30	62	94.40	122.20	150.30
10	80	30	63	108.80	140.90	173.30
10	80	30	64	124.00	160.60	197.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	30	65	143.20	185.40	228.00
10	80	30	66	161.60	209.30	257.40
10	80	30	67	180.80	234.10	287.90
10	80	30	68	207.20	268.30	330.00
10	80	30	69	232.80	301.50	370.80
10	80	30	70	263.20	340.80	419.20
10	80	30	71	289.60	375.00	461.30
10	80	30	72	320.00	414.40	509.70
10	80	30	73	357.60	463.10	569.60
10	80	30	74	391.20	506.60	623.10
10	80	30	75	444.00	575.00	707.30
10	80	30	76	481.60	623.70	767.20
10	80	30	77	530.40	686.90	844.90
10	80	30	78	586.40	759.40	934.10
10	80	30	79	650.40	842.30	1,036.00
10	80	30	80	733.60	950.00	1,168.50
10	80	30	81	823.20	1,066.00	1,311.20
10	80	30	82	891.20	1,154.10	1,419.50
10	80	30	83	944.00	1,222.50	1,503.70
10	80	30	84	1,026.40	1,329.20	1,634.90
10	80	30	85	1,147.20	1,485.60	1,827.30
10	80	60	55	39.20	50.80	62.50
10	80	60	56	42.40	54.90	67.50
10	80	60	57	49.60	64.20	79.00
10	80	60	58	56.80	73.60	90.50
10	80	60	59	64.00	82.90	102.00
10	80	60	60	71.20	92.20	113.40
10	80	60	61	78.40	101.50	124.80
10	80	60	62	88.80	115.00	141.50
10	80	60	63	103.20	133.60	164.30
10	80	60	64	117.60	152.30	187.30
10	80	60	65	135.20	175.10	215.40
10	80	60	66	152.80	197.90	243.40
10	80	60	67	171.20	221.70	272.70
10	80	60	68	196.00	253.80	312.20
10	80	60	69	220.80	285.90	351.70
10	80	60	70	249.60	323.20	397.50
10	80	60	71	274.40	355.30	437.00
10	80	60	72	302.40	391.60	481.70
10	80	60	73	338.40	438.20	539.00
10	80	60	74	370.40	479.70	590.00
10	80	60	75	420.00	543.90	669.00
10	80	60	76	456.00	590.50	726.30
10	80	60	77	501.60	649.60	799.00
10	80	60	78	555.20	719.00	884.40
10	80	60	79	616.00	797.70	981.20
10	80	60	80	694.40	899.20	1,106.00
10	80	60	81	780.00	1,010.10	1,242.40
10	80	60	82	844.00	1,093.00	1,344.40
10	80	60	83	893.60	1,157.20	1,423.40
10	80	60	84	972.00	1,258.70	1,548.20
10	80	60	85	1,085.60	1,405.90	1,729.30
10	80	90	55	37.60	48.70	59.90
10	80	90	56	40.80	52.80	64.90
10	80	90	57	48.00	62.20	76.50
10	80	90	58	54.40	70.40	86.60
10	80	90	59	61.60	79.80	98.20
10	80	90	60	68.00	88.10	108.40
10	80	90	61	75.20	97.40	119.80
10	80	90	62	84.80	109.80	135.10
10	80	90	63	98.40	127.40	156.70
10	80	90	64	112.00	145.00	178.40
10	80	90	65	129.60	167.80	206.40
10	80	90	66	146.40	189.60	233.20
10	80	90	67	163.20	211.30	259.90
10	80	90	68	187.20	242.40	298.20
10	80	90	69	211.20	273.50	336.40
10	80	90	70	238.40	308.70	379.70
10	80	90	71	261.60	338.80	416.70
10	80	90	72	288.80	374.00	460.00
10	80	90	73	323.20	418.50	514.80
10	80	90	74	353.60	457.90	563.20
10	80	90	75	401.60	520.10	639.70
10	80	90	76	435.20	563.60	693.20
10	80	90	77	479.20	620.60	763.30
10	80	90	78	530.40	686.90	844.90
10	80	90	79	588.00	761.50	936.60
10	80	90	80	663.20	858.80	1,056.30
10	80	90	81	744.80	964.50	1,186.30

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	90	82	805.60	1,043.30	1,283.30
10	80	90	83	853.60	1,105.40	1,359.60
10	80	90	84	928.00	1,201.80	1,478.20
10	80	90	85	1,036.80	1,342.70	1,651.50
10	80	150	55	35.20	45.60	56.10
10	80	150	56	38.40	49.70	61.10
10	80	150	57	44.80	58.00	71.30
10	80	150	58	51.20	66.30	81.50
10	80	150	59	57.60	74.60	91.80
10	80	150	60	64.00	82.90	102.00
10	80	150	61	70.40	91.20	112.20
10	80	150	62	80.00	103.60	127.40
10	80	150	63	92.80	120.20	147.80
10	80	150	64	105.60	136.80	168.30
10	80	150	65	121.60	157.50	193.70
10	80	150	66	137.60	178.20	219.20
10	80	150	67	153.60	198.90	244.60
10	80	150	68	176.00	227.90	280.30
10	80	150	69	198.40	256.90	316.00
10	80	150	70	224.00	290.10	356.80
10	80	150	71	246.40	319.10	392.50
10	80	150	72	272.00	352.20	433.20
10	80	150	73	304.00	393.70	484.30
10	80	150	74	332.80	431.00	530.10
10	80	150	75	377.60	489.00	601.50
10	80	150	76	409.60	530.40	652.40
10	80	150	77	451.20	584.30	718.70
10	80	150	78	499.20	646.50	795.20
10	80	150	79	553.60	716.90	881.80
10	80	150	80	624.00	808.10	994.00
10	80	150	81	700.80	907.50	1,116.20
10	80	150	82	758.40	982.10	1,208.00
10	80	150	83	803.20	1,040.10	1,279.30
10	80	150	84	873.60	1,131.30	1,391.50
10	80	150	85	976.00	1,263.90	1,554.60
10	80	365	55	28.80	37.30	45.90
10	80	365	56	31.20	40.40	49.70
10	80	365	57	36.80	47.70	58.70
10	80	365	58	41.60	53.90	66.30
10	80	365	59	47.20	61.10	75.20
10	80	365	60	52.00	67.30	82.80
10	80	365	61	57.60	74.60	91.80
10	80	365	62	64.80	83.90	103.20
10	80	365	63	75.20	97.40	119.80
10	80	365	64	85.60	110.90	136.40
10	80	365	65	99.20	128.50	158.10
10	80	365	66	112.00	145.00	178.40
10	80	365	67	124.80	161.60	198.80
10	80	365	68	143.20	185.40	228.00
10	80	365	69	161.60	209.30	257.40
10	80	365	70	182.40	236.20	290.50
10	80	365	71	200.00	259.00	318.60
10	80	365	72	220.80	285.90	351.70
10	80	365	73	247.20	320.10	393.70
10	80	365	74	270.40	350.20	430.70
10	80	365	75	307.20	397.80	489.30
10	80	365	76	332.80	431.00	530.10
10	80	365	77	366.40	474.50	583.60
10	80	365	78	405.60	525.30	646.10
10	80	365	79	449.60	582.20	716.10
10	80	365	80	507.20	656.80	807.90
10	80	365	81	569.60	737.60	907.20
10	80	365	82	616.00	797.70	981.20
10	80	365	83	652.80	845.40	1,039.80
10	80	365	84	709.60	918.90	1,130.20
10	80	365	85	792.80	1,026.70	1,262.80
1	100	0	55	20.00	25.90	31.90
1	100	0	56	22.50	29.10	35.80
1	100	0	57	25.00	32.40	39.90
1	100	0	58	27.50	35.60	43.80
1	100	0	59	30.00	38.90	47.80
1	100	0	60	35.00	45.30	55.70
1	100	0	61	40.00	51.80	63.70
1	100	0	62	45.00	58.30	71.70
1	100	0	63	55.00	71.20	87.60
1	100	0	64	60.00	77.70	95.60
1	100	0	65	67.50	87.40	107.50
1	100	0	66	75.00	97.10	119.40
1	100	0	67	85.00	110.10	135.40

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	0	68	95.00	123.00	151.30
1	100	0	69	110.00	142.50	175.30
1	100	0	70	125.00	161.90	199.10
1	100	0	71	140.00	181.30	223.00
1	100	0	72	155.00	200.70	246.90
1	100	0	73	175.00	226.60	278.70
1	100	0	74	200.00	259.00	318.60
1	100	0	75	235.00	304.30	374.30
1	100	0	76	255.00	330.20	406.10
1	100	0	77	285.00	369.10	454.00
1	100	0	78	320.00	414.40	509.70
1	100	0	79	360.00	466.20	573.40
1	100	0	80	420.00	543.90	669.00
1	100	0	81	460.00	595.70	732.70
1	100	0	82	490.00	634.60	780.60
1	100	0	83	535.00	692.80	852.10
1	100	0	84	585.00	757.60	931.80
1	100	0	85	670.00	867.70	1,067.30
1	100	30	55	18.00	23.30	28.70
1	100	30	56	20.00	25.90	31.90
1	100	30	57	22.00	28.50	35.10
1	100	30	58	24.00	31.10	38.30
1	100	30	59	27.00	35.00	43.10
1	100	30	60	31.00	40.10	49.30
1	100	30	61	35.00	45.30	55.70
1	100	30	62	40.00	51.80	63.70
1	100	30	63	49.00	63.50	78.10
1	100	30	64	53.00	68.60	84.40
1	100	30	65	60.00	77.70	95.60
1	100	30	66	66.00	85.50	105.20
1	100	30	67	75.00	97.10	119.40
1	100	30	68	84.00	108.80	133.80
1	100	30	69	97.00	125.60	154.50
1	100	30	70	111.00	143.70	176.80
1	100	30	71	124.00	160.60	197.50
1	100	30	72	137.00	177.40	218.20
1	100	30	73	155.00	200.70	246.90
1	100	30	74	177.00	229.20	281.90
1	100	30	75	208.00	269.40	331.40
1	100	30	76	226.00	292.70	360.00
1	100	30	77	252.00	326.30	401.30
1	100	30	78	283.00	366.50	450.80
1	100	30	79	319.00	413.10	508.10
1	100	30	80	372.00	481.70	592.50
1	100	30	81	407.00	527.10	648.30
1	100	30	82	434.00	562.00	691.30
1	100	30	83	473.00	612.50	753.40
1	100	30	84	518.00	670.80	825.10
1	100	30	85	593.00	767.90	944.50
1	100	60	55	16.00	20.70	25.50
1	100	60	56	18.00	23.30	28.70
1	100	60	57	20.00	25.90	31.90
1	100	60	58	22.00	28.50	35.10
1	100	60	59	24.00	31.10	38.30
1	100	60	60	29.00	37.60	46.20
1	100	60	61	33.00	42.70	52.50
1	100	60	62	37.00	47.90	58.90
1	100	60	63	45.00	58.30	71.70
1	100	60	64	49.00	63.50	78.10
1	100	60	65	55.00	71.20	87.60
1	100	60	66	61.00	79.00	97.20
1	100	60	67	69.00	89.40	110.00
1	100	60	68	77.00	99.70	122.60
1	100	60	69	90.00	116.60	143.40
1	100	60	70	102.00	132.10	162.50
1	100	60	71	114.00	147.60	181.50
1	100	60	72	126.00	163.20	200.70
1	100	60	73	143.00	185.20	227.80
1	100	60	74	163.00	211.10	259.70
1	100	60	75	192.00	248.60	305.80
1	100	60	76	208.00	269.40	331.40
1	100	60	77	232.00	300.40	369.50
1	100	60	78	261.00	338.00	415.70
1	100	60	79	293.00	379.40	466.70
1	100	60	80	342.00	442.90	544.80
1	100	60	81	375.00	485.60	597.30
1	100	60	82	399.00	516.70	635.50
1	100	60	83	436.00	564.60	694.50
1	100	60	84	477.00	617.70	759.80

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	60	85	546.00	707.10	869.70
1	100	90	55	15.00	19.40	23.90
1	100	90	56	17.00	22.00	27.10
1	100	90	57	19.00	24.60	30.30
1	100	90	58	21.00	27.20	33.50
1	100	90	59	23.00	29.80	36.70
1	100	90	60	27.00	35.00	43.10
1	100	90	61	30.00	38.90	47.80
1	100	90	62	34.00	44.00	54.10
1	100	90	63	42.00	54.40	66.90
1	100	90	64	46.00	59.60	73.30
1	100	90	65	51.00	66.00	81.20
1	100	90	66	57.00	73.80	90.80
1	100	90	67	65.00	84.20	103.60
1	100	90	68	72.00	93.20	114.60
1	100	90	69	84.00	108.80	133.80
1	100	90	70	95.00	123.00	151.30
1	100	90	71	106.00	137.30	168.90
1	100	90	72	118.00	152.80	187.90
1	100	90	73	133.00	172.20	211.80
1	100	90	74	152.00	196.80	242.10
1	100	90	75	179.00	231.80	285.10
1	100	90	76	194.00	251.20	309.00
1	100	90	77	217.00	281.00	345.60
1	100	90	78	243.00	314.70	387.10
1	100	90	79	274.00	354.80	436.40
1	100	90	80	319.00	413.10	508.10
1	100	90	81	350.00	453.30	557.60
1	100	90	82	372.00	481.70	592.50
1	100	90	83	407.00	527.10	648.30
1	100	90	84	445.00	576.30	708.80
1	100	90	85	509.00	659.20	810.80
1	100	150	55	14.00	18.10	22.30
1	100	150	56	16.00	20.70	25.50
1	100	150	57	18.00	23.30	28.70
1	100	150	58	19.00	24.60	30.30
1	100	150	59	21.00	27.20	33.50
1	100	150	60	25.00	32.40	39.90
1	100	150	61	28.00	36.30	44.60
1	100	150	62	31.00	40.10	49.30
1	100	150	63	39.00	50.50	62.10
1	100	150	64	42.00	54.40	66.90
1	100	150	65	47.00	60.90	74.90
1	100	150	66	53.00	68.60	84.40
1	100	150	67	59.00	76.40	94.00
1	100	150	68	67.00	86.80	106.80
1	100	150	69	77.00	99.70	122.60
1	100	150	70	88.00	114.00	140.20
1	100	150	71	98.00	126.90	156.10
1	100	150	72	109.00	141.20	173.70
1	100	150	73	122.00	158.00	194.30
1	100	150	74	140.00	181.30	223.00
1	100	150	75	165.00	213.70	262.90
1	100	150	76	179.00	231.80	285.10
1	100	150	77	200.00	259.00	318.60
1	100	150	78	224.00	290.10	356.80
1	100	150	79	252.00	326.30	401.30
1	100	150	80	294.00	380.70	468.30
1	100	150	81	322.00	417.00	512.90
1	100	150	82	343.00	444.20	546.40
1	100	150	83	375.00	485.60	597.30
1	100	150	84	410.00	531.00	653.10
1	100	150	85	469.00	607.40	747.10
1	100	365	55	10.00	13.00	16.00
1	100	365	56	11.00	14.20	17.50
1	100	365	57	12.00	15.50	19.10
1	100	365	58	14.00	18.10	22.30
1	100	365	59	15.00	19.40	23.90
1	100	365	60	17.00	22.00	27.10
1	100	365	61	20.00	25.90	31.90
1	100	365	62	22.00	28.50	35.10
1	100	365	63	27.00	35.00	43.10
1	100	365	64	30.00	38.90	47.80
1	100	365	65	33.00	42.70	52.50
1	100	365	66	37.00	47.90	58.90
1	100	365	67	42.00	54.40	66.90
1	100	365	68	47.00	60.90	74.90
1	100	365	69	54.00	69.90	86.00
1	100	365	70	62.00	80.30	98.80

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	365	71	69.00	89.40	110.00
1	100	365	72	77.00	99.70	122.60
1	100	365	73	87.00	112.70	138.60
1	100	365	74	99.00	128.20	157.70
1	100	365	75	116.00	150.20	184.70
1	100	365	76	126.00	163.20	200.70
1	100	365	77	141.00	182.60	224.60
1	100	365	78	158.00	204.60	251.70
1	100	365	79	178.00	230.50	283.50
1	100	365	80	208.00	269.40	331.40
1	100	365	81	228.00	295.30	363.20
1	100	365	82	243.00	314.70	387.10
1	100	365	83	265.00	343.20	422.10
1	100	365	84	290.00	375.60	462.00
1	100	365	85	332.00	429.90	528.80
2	100	0	55	25.00	32.40	39.90
2	100	0	56	30.00	38.90	47.80
2	100	0	57	35.00	45.30	55.70
2	100	0	58	40.00	51.80	63.70
2	100	0	59	45.00	58.30	71.70
2	100	0	60	50.00	64.80	79.70
2	100	0	61	55.00	71.20	87.60
2	100	0	62	65.00	84.20	103.60
2	100	0	63	75.00	97.10	119.40
2	100	0	64	85.00	110.10	135.40
2	100	0	65	100.00	129.50	159.30
2	100	0	66	110.00	142.50	175.30
2	100	0	67	125.00	161.90	199.10
2	100	0	68	145.00	187.80	231.00
2	100	0	69	165.00	213.70	262.90
2	100	0	70	185.00	239.60	294.70
2	100	0	71	210.00	272.00	334.60
2	100	0	72	235.00	304.30	374.30
2	100	0	73	265.00	343.20	422.10
2	100	0	74	295.00	382.00	469.90
2	100	0	75	345.00	446.80	549.60
2	100	0	76	385.00	498.60	613.30
2	100	0	77	425.00	550.40	677.00
2	100	0	78	475.00	615.10	756.60
2	100	0	79	540.00	699.30	860.10
2	100	0	80	610.00	790.00	971.70
2	100	0	81	685.00	887.10	1,091.10
2	100	0	82	730.00	945.40	1,162.80
2	100	0	83	790.00	1,023.10	1,258.40
2	100	0	84	860.00	1,113.70	1,369.90
2	100	0	85	980.00	1,269.10	1,561.00
2	100	30	55	23.00	29.80	36.70
2	100	30	56	27.00	35.00	43.10
2	100	30	57	32.00	41.40	50.90
2	100	30	58	36.00	46.60	57.30
2	100	30	59	41.00	53.10	65.30
2	100	30	60	46.00	59.60	73.30
2	100	30	61	50.00	64.80	79.70
2	100	30	62	59.00	76.40	94.00
2	100	30	63	68.00	88.10	108.40
2	100	30	64	77.00	99.70	122.60
2	100	30	65	91.00	117.80	144.90
2	100	30	66	100.00	129.50	159.30
2	100	30	67	114.00	147.60	181.50
2	100	30	68	132.00	170.90	210.20
2	100	30	69	150.00	194.30	239.00
2	100	30	70	168.00	217.60	267.60
2	100	30	71	191.00	247.30	304.20
2	100	30	72	214.00	277.10	340.80
2	100	30	73	241.00	312.10	383.90
2	100	30	74	268.00	347.10	426.90
2	100	30	75	314.00	406.60	500.10
2	100	30	76	350.00	453.30	557.60
2	100	30	77	387.00	501.20	616.50
2	100	30	78	432.00	559.40	688.10
2	100	30	79	491.00	635.80	782.00
2	100	30	80	555.00	718.70	884.00
2	100	30	81	623.00	806.80	992.40
2	100	30	82	664.00	859.90	1,057.70
2	100	30	83	719.00	931.10	1,145.30
2	100	30	84	783.00	1,014.00	1,247.20
2	100	30	85	892.00	1,155.10	1,420.80
2	100	60	55	21.00	27.20	33.50
2	100	60	56	26.00	33.70	41.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	60	57	30.00	38.90	47.80
2	100	60	58	34.00	44.00	54.10
2	100	60	59	38.00	49.20	60.50
2	100	60	60	43.00	55.70	68.50
2	100	60	61	47.00	60.90	74.90
2	100	60	62	55.00	71.20	87.60
2	100	60	63	64.00	82.90	102.00
2	100	60	64	72.00	93.20	114.60
2	100	60	65	85.00	110.10	135.40
2	100	60	66	94.00	121.70	149.70
2	100	60	67	106.00	137.30	168.90
2	100	60	68	123.00	159.30	195.90
2	100	60	69	140.00	181.30	223.00
2	100	60	70	157.00	203.30	250.10
2	100	60	71	179.00	231.80	285.10
2	100	60	72	200.00	259.00	318.60
2	100	60	73	225.00	291.40	358.40
2	100	60	74	251.00	325.00	399.80
2	100	60	75	293.00	379.40	466.70
2	100	60	76	327.00	423.50	520.90
2	100	60	77	361.00	467.50	575.00
2	100	60	78	404.00	523.20	643.50
2	100	60	79	459.00	594.40	731.10
2	100	60	80	519.00	672.10	826.70
2	100	60	81	582.00	753.70	927.10
2	100	60	82	621.00	804.20	989.20
2	100	60	83	672.00	870.20	1,070.30
2	100	60	84	731.00	946.60	1,164.30
2	100	60	85	833.00	1,078.70	1,326.80
2	100	90	55	20.00	25.90	31.90
2	100	90	56	24.00	31.10	38.30
2	100	90	57	28.00	36.30	44.60
2	100	90	58	32.00	41.40	50.90
2	100	90	59	36.00	46.60	57.30
2	100	90	60	40.00	51.80	63.70
2	100	90	61	44.00	57.00	70.10
2	100	90	62	52.00	67.30	82.80
2	100	90	63	60.00	77.70	95.60
2	100	90	64	68.00	88.10	108.40
2	100	90	65	80.00	103.60	127.40
2	100	90	66	88.00	114.00	140.20
2	100	90	67	100.00	129.50	159.30
2	100	90	68	116.00	150.20	184.70
2	100	90	69	132.00	170.90	210.20
2	100	90	70	148.00	191.70	235.80
2	100	90	71	168.00	217.60	267.60
2	100	90	72	188.00	243.50	299.50
2	100	90	73	212.00	274.50	337.60
2	100	90	74	236.00	305.60	375.90
2	100	90	75	276.00	357.40	439.60
2	100	90	76	308.00	398.90	490.60
2	100	90	77	340.00	440.30	541.60
2	100	90	78	380.00	492.10	605.30
2	100	90	79	432.00	559.40	688.10
2	100	90	80	488.00	632.00	777.40
2	100	90	81	548.00	709.70	872.90
2	100	90	82	584.00	756.30	930.20
2	100	90	83	632.00	818.40	1,006.60
2	100	90	84	688.00	891.00	1,095.90
2	100	90	85	784.00	1,015.30	1,248.80
2	100	150	55	19.00	24.60	30.30
2	100	150	56	23.00	29.80	36.70
2	100	150	57	26.00	33.70	41.50
2	100	150	58	30.00	38.90	47.80
2	100	150	59	34.00	44.00	54.10
2	100	150	60	38.00	49.20	60.50
2	100	150	61	41.00	53.10	65.30
2	100	150	62	49.00	63.50	78.10
2	100	150	63	56.00	72.50	89.20
2	100	150	64	64.00	82.90	102.00
2	100	150	65	75.00	97.10	119.40
2	100	150	66	83.00	107.50	132.20
2	100	150	67	94.00	121.70	149.70
2	100	150	68	109.00	141.20	173.70
2	100	150	69	124.00	160.60	197.50
2	100	150	70	139.00	180.00	221.40
2	100	150	71	158.00	204.60	251.70
2	100	150	72	176.00	227.90	280.30
2	100	150	73	199.00	257.70	317.00

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	150	74	221.00	286.20	352.00
2	100	150	75	259.00	335.40	412.50
2	100	150	76	289.00	374.30	460.40
2	100	150	77	319.00	413.10	508.10
2	100	150	78	356.00	461.00	567.00
2	100	150	79	405.00	524.50	645.10
2	100	150	80	458.00	593.10	729.50
2	100	150	81	514.00	665.60	818.70
2	100	150	82	548.00	709.70	872.90
2	100	150	83	593.00	767.90	944.50
2	100	150	84	645.00	835.30	1,027.40
2	100	150	85	735.00	951.80	1,170.70
2	100	365	55	14.00	18.10	22.30
2	100	365	56	17.00	22.00	27.10
2	100	365	57	19.00	24.60	30.30
2	100	365	58	22.00	28.50	35.10
2	100	365	59	25.00	32.40	39.90
2	100	365	60	28.00	36.30	44.60
2	100	365	61	30.00	38.90	47.80
2	100	365	62	36.00	46.60	57.30
2	100	365	63	41.00	53.10	65.30
2	100	365	64	47.00	60.90	74.90
2	100	365	65	55.00	71.20	87.60
2	100	365	66	61.00	79.00	97.20
2	100	365	67	69.00	89.40	110.00
2	100	365	68	80.00	103.60	127.40
2	100	365	69	91.00	117.80	144.90
2	100	365	70	102.00	132.10	162.50
2	100	365	71	116.00	150.20	184.70
2	100	365	72	129.00	167.10	205.50
2	100	365	73	146.00	189.10	232.60
2	100	365	74	162.00	209.80	258.10
2	100	365	75	190.00	246.10	302.70
2	100	365	76	212.00	274.50	337.60
2	100	365	77	234.00	303.00	372.70
2	100	365	78	261.00	338.00	415.70
2	100	365	79	297.00	384.60	473.10
2	100	365	80	336.00	435.10	535.20
2	100	365	81	377.00	488.20	600.50
2	100	365	82	402.00	520.60	640.30
2	100	365	83	435.00	563.30	692.90
2	100	365	84	473.00	612.50	753.40
2	100	365	85	539.00	698.00	858.50
4	100	0	55	40.00	51.80	63.70
4	100	0	56	45.00	58.30	71.70
4	100	0	57	50.00	64.80	79.70
4	100	0	58	55.00	71.20	87.60
4	100	0	59	60.00	77.70	95.60
4	100	0	60	70.00	90.70	111.60
4	100	0	61	80.00	103.60	127.40
4	100	0	62	90.00	116.60	143.40
4	100	0	63	105.00	136.00	167.30
4	100	0	64	120.00	155.40	191.10
4	100	0	65	135.00	174.80	215.00
4	100	0	66	150.00	194.30	239.00
4	100	0	67	175.00	226.60	278.70
4	100	0	68	200.00	259.00	318.60
4	100	0	69	225.00	291.40	358.40
4	100	0	70	260.00	336.70	414.10
4	100	0	71	285.00	369.10	454.00
4	100	0	72	320.00	414.40	509.70
4	100	0	73	360.00	466.20	573.40
4	100	0	74	405.00	524.50	645.10
4	100	0	75	480.00	621.60	764.60
4	100	0	76	525.00	679.90	836.30
4	100	0	77	585.00	757.60	931.80
4	100	0	78	660.00	854.70	1,051.30
4	100	0	79	740.00	958.30	1,178.70
4	100	0	80	850.00	1,100.80	1,354.00
4	100	0	81	940.00	1,217.30	1,497.30
4	100	0	82	1,000.00	1,295.00	1,592.90
4	100	0	83	1,075.00	1,392.10	1,712.30
4	100	0	84	1,165.00	1,508.70	1,855.70
4	100	0	85	1,310.00	1,696.50	2,086.70
4	100	30	55	37.00	47.90	58.90
4	100	30	56	42.00	54.40	66.90
4	100	30	57	46.00	59.60	73.30
4	100	30	58	51.00	66.00	81.20
4	100	30	59	56.00	72.50	89.20

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	30	60	65.00	84.20	103.60
4	100	30	61	74.00	95.80	117.80
4	100	30	62	83.00	107.50	132.20
4	100	30	63	97.00	125.60	154.50
4	100	30	64	111.00	143.70	176.80
4	100	30	65	125.00	161.90	199.10
4	100	30	66	139.00	180.00	221.40
4	100	30	67	162.00	209.80	258.10
4	100	30	68	185.00	239.60	294.70
4	100	30	69	208.00	269.40	331.40
4	100	30	70	241.00	312.10	383.90
4	100	30	71	264.00	341.90	420.50
4	100	30	72	296.00	383.30	471.50
4	100	30	73	333.00	431.20	530.40
4	100	30	74	375.00	485.60	597.30
4	100	30	75	444.00	575.00	707.30
4	100	30	76	486.00	629.40	774.20
4	100	30	77	541.00	700.60	861.70
4	100	30	78	611.00	791.20	973.20
4	100	30	79	685.00	887.10	1,091.10
4	100	30	80	786.00	1,017.90	1,252.00
4	100	30	81	870.00	1,126.70	1,385.80
4	100	30	82	925.00	1,197.90	1,473.40
4	100	30	83	994.00	1,287.20	1,583.30
4	100	30	84	1,078.00	1,396.00	1,717.10
4	100	30	85	1,212.00	1,569.50	1,930.50
4	100	60	55	35.00	45.30	55.70
4	100	60	56	39.00	50.50	62.10
4	100	60	57	44.00	57.00	70.10
4	100	60	58	48.00	62.20	76.50
4	100	60	59	52.00	67.30	82.80
4	100	60	60	61.00	79.00	97.20
4	100	60	61	70.00	90.70	111.60
4	100	60	62	78.00	101.00	124.20
4	100	60	63	91.00	117.80	144.90
4	100	60	64	104.00	134.70	165.70
4	100	60	65	117.00	151.50	186.30
4	100	60	66	131.00	169.60	208.60
4	100	60	67	152.00	196.80	242.10
4	100	60	68	174.00	225.30	277.10
4	100	60	69	196.00	253.80	312.20
4	100	60	70	226.00	292.70	360.00
4	100	60	71	248.00	321.20	395.10
4	100	60	72	278.00	360.00	442.80
4	100	60	73	313.00	405.30	498.50
4	100	60	74	352.00	455.80	560.60
4	100	60	75	418.00	541.30	665.80
4	100	60	76	457.00	591.80	727.90
4	100	60	77	509.00	659.20	810.80
4	100	60	78	574.00	743.30	914.30
4	100	60	79	644.00	834.00	1,025.80
4	100	60	80	740.00	958.30	1,178.70
4	100	60	81	818.00	1,059.30	1,302.90
4	100	60	82	870.00	1,126.70	1,385.80
4	100	60	83	935.00	1,210.80	1,489.30
4	100	60	84	1,014.00	1,313.10	1,615.10
4	100	60	85	1,140.00	1,476.30	1,815.80
4	100	90	55	33.00	42.70	52.50
4	100	90	56	37.00	47.90	58.90
4	100	90	57	42.00	54.40	66.90
4	100	90	58	46.00	59.60	73.30
4	100	90	59	50.00	64.80	79.70
4	100	90	60	58.00	75.10	92.40
4	100	90	61	66.00	85.50	105.20
4	100	90	62	75.00	97.10	119.40
4	100	90	63	87.00	112.70	138.60
4	100	90	64	100.00	129.50	159.30
4	100	90	65	112.00	145.00	178.40
4	100	90	66	125.00	161.90	199.10
4	100	90	67	145.00	187.80	231.00
4	100	90	68	166.00	215.00	264.50
4	100	90	69	187.00	242.20	297.90
4	100	90	70	216.00	279.70	344.00
4	100	90	71	237.00	306.90	377.50
4	100	90	72	266.00	344.50	423.70
4	100	90	73	299.00	387.20	476.30
4	100	90	74	336.00	435.10	535.20
4	100	90	75	398.00	515.40	633.90
4	100	90	76	436.00	564.60	694.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	90	77	486.00	629.40	774.20
4	100	90	78	548.00	709.70	872.90
4	100	90	79	614.00	795.10	978.00
4	100	90	80	706.00	914.30	1,124.60
4	100	90	81	780.00	1,010.10	1,242.40
4	100	90	82	830.00	1,074.90	1,322.10
4	100	90	83	892.00	1,155.10	1,420.80
4	100	90	84	967.00	1,252.30	1,540.30
4	100	90	85	1,087.00	1,407.70	1,731.50
4	100	150	55	31.00	40.10	49.30
4	100	150	56	34.00	44.00	54.10
4	100	150	57	38.00	49.20	60.50
4	100	150	58	42.00	54.40	66.90
4	100	150	59	46.00	59.60	73.30
4	100	150	60	54.00	69.90	86.00
4	100	150	61	61.00	79.00	97.20
4	100	150	62	69.00	89.40	110.00
4	100	150	63	80.00	103.60	127.40
4	100	150	64	92.00	119.10	146.50
4	100	150	65	103.00	133.40	164.10
4	100	150	66	115.00	148.90	183.10
4	100	150	67	134.00	173.50	213.40
4	100	150	68	153.00	198.10	243.70
4	100	150	69	172.00	222.70	273.90
4	100	150	70	199.00	257.70	317.00
4	100	150	71	218.00	282.30	347.20
4	100	150	72	245.00	317.30	390.30
4	100	150	73	275.00	356.10	438.00
4	100	150	74	310.00	401.50	493.80
4	100	150	75	367.00	475.30	584.60
4	100	150	76	402.00	520.60	640.30
4	100	150	77	448.00	580.20	713.60
4	100	150	78	505.00	654.00	804.40
4	100	150	79	566.00	733.00	901.60
4	100	150	80	650.00	841.80	1,035.40
4	100	150	81	719.00	931.10	1,145.30
4	100	150	82	765.00	990.70	1,218.60
4	100	150	83	822.00	1,064.50	1,309.30
4	100	150	84	891.00	1,153.80	1,419.20
4	100	150	85	1,002.00	1,297.60	1,596.00
4	100	365	55	23.00	29.80	36.70
4	100	365	56	26.00	33.70	41.50
4	100	365	57	29.00	37.60	46.20
4	100	365	58	32.00	41.40	50.90
4	100	365	59	35.00	45.30	55.70
4	100	365	60	41.00	53.10	65.30
4	100	365	61	47.00	60.90	74.90
4	100	365	62	53.00	68.60	84.40
4	100	365	63	61.00	79.00	97.20
4	100	365	64	70.00	90.70	111.60
4	100	365	65	79.00	102.30	125.80
4	100	365	66	88.00	114.00	140.20
4	100	365	67	102.00	132.10	162.50
4	100	365	68	117.00	151.50	186.30
4	100	365	69	132.00	170.90	210.20
4	100	365	70	152.00	196.80	242.10
4	100	365	71	167.00	216.30	266.00
4	100	365	72	187.00	242.20	297.90
4	100	365	73	211.00	273.20	336.00
4	100	365	74	237.00	306.90	377.50
4	100	365	75	281.00	363.90	447.60
4	100	365	76	307.00	397.60	489.00
4	100	365	77	342.00	442.90	544.80
4	100	365	78	386.00	499.90	614.90
4	100	365	79	433.00	560.70	689.70
4	100	365	80	497.00	643.60	791.60
4	100	365	81	550.00	712.30	876.10
4	100	365	82	585.00	757.60	931.80
4	100	365	83	629.00	814.60	1,002.00
4	100	365	84	682.00	883.20	1,086.30
4	100	365	85	766.00	992.00	1,220.20
10	100	0	55	55.00	71.20	87.60
10	100	0	56	60.00	77.70	95.60
10	100	0	57	70.00	90.70	111.60
10	100	0	58	80.00	103.60	127.40
10	100	0	59	90.00	116.60	143.40
10	100	0	60	100.00	129.50	159.30
10	100	0	61	110.00	142.50	175.30
10	100	0	62	125.00	161.90	199.10

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	0	63	145.00	187.80	231.00
10	100	0	64	165.00	213.70	262.90
10	100	0	65	190.00	246.10	302.70
10	100	0	66	215.00	278.40	342.40
10	100	0	67	240.00	310.80	382.30
10	100	0	68	275.00	356.10	438.00
10	100	0	69	310.00	401.50	493.80
10	100	0	70	350.00	453.30	557.60
10	100	0	71	385.00	498.60	613.30
10	100	0	72	425.00	550.40	677.00
10	100	0	73	475.00	615.10	756.60
10	100	0	74	520.00	673.40	828.30
10	100	0	75	590.00	764.10	939.80
10	100	0	76	640.00	828.80	1,019.40
10	100	0	77	705.00	913.00	1,123.00
10	100	0	78	780.00	1,010.10	1,242.40
10	100	0	79	865.00	1,120.20	1,377.80
10	100	0	80	975.00	1,262.60	1,553.00
10	100	0	81	1,095.00	1,418.00	1,744.10
10	100	0	82	1,185.00	1,534.60	1,887.60
10	100	0	83	1,255.00	1,625.20	1,999.00
10	100	0	84	1,365.00	1,767.70	2,174.30
10	100	0	85	1,525.00	1,974.90	2,429.10
10	100	30	55	52.00	67.30	82.80
10	100	30	56	56.00	72.50	89.20
10	100	30	57	66.00	85.50	105.20
10	100	30	58	75.00	97.10	119.40
10	100	30	59	85.00	110.10	135.40
10	100	30	60	94.00	121.70	149.70
10	100	30	61	103.00	133.40	164.10
10	100	30	62	118.00	152.80	187.90
10	100	30	63	136.00	176.10	216.60
10	100	30	64	155.00	200.70	246.90
10	100	30	65	179.00	231.80	285.10
10	100	30	66	202.00	261.60	321.80
10	100	30	67	226.00	292.70	360.00
10	100	30	68	259.00	335.40	412.50
10	100	30	69	291.00	376.80	463.50
10	100	30	70	329.00	426.10	524.10
10	100	30	71	362.00	468.80	576.60
10	100	30	72	400.00	518.00	637.10
10	100	30	73	447.00	578.90	712.00
10	100	30	74	489.00	633.30	779.00
10	100	30	75	555.00	718.70	884.00
10	100	30	76	602.00	779.60	958.90
10	100	30	77	663.00	858.60	1,056.10
10	100	30	78	733.00	949.20	1,167.50
10	100	30	79	813.00	1,052.80	1,294.90
10	100	30	80	917.00	1,187.50	1,460.60
10	100	30	81	1,029.00	1,332.60	1,639.10
10	100	30	82	1,114.00	1,442.60	1,774.40
10	100	30	83	1,180.00	1,528.10	1,879.60
10	100	30	84	1,283.00	1,661.50	2,043.60
10	100	30	85	1,434.00	1,857.00	2,284.10
10	100	60	55	49.00	63.50	78.10
10	100	60	56	53.00	68.60	84.40
10	100	60	57	62.00	80.30	98.80
10	100	60	58	71.00	91.90	113.00
10	100	60	59	80.00	103.60	127.40
10	100	60	60	89.00	115.30	141.80
10	100	60	61	98.00	126.90	156.10
10	100	60	62	111.00	143.70	176.80
10	100	60	63	129.00	167.10	205.50
10	100	60	64	147.00	190.40	234.20
10	100	60	65	169.00	218.90	269.20
10	100	60	66	191.00	247.30	304.20
10	100	60	67	214.00	277.10	340.80
10	100	60	68	245.00	317.30	390.30
10	100	60	69	276.00	357.40	439.60
10	100	60	70	312.00	404.00	496.90
10	100	60	71	343.00	444.20	546.40
10	100	60	72	378.00	489.50	602.10
10	100	60	73	423.00	547.80	673.80
10	100	60	74	463.00	599.60	737.50
10	100	60	75	525.00	679.90	836.30
10	100	60	76	570.00	738.20	908.00
10	100	60	77	627.00	812.00	998.80
10	100	60	78	694.00	898.70	1,105.40
10	100	60	79	770.00	997.20	1,226.60

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	60	80	868.00	1,124.10	1,382.60
10	100	60	81	975.00	1,262.60	1,553.00
10	100	60	82	1,055.00	1,366.20	1,680.40
10	100	60	83	1,117.00	1,446.50	1,779.20
10	100	60	84	1,215.00	1,573.40	1,935.30
10	100	60	85	1,357.00	1,757.30	2,161.50
10	100	90	55	47.00	60.90	74.90
10	100	90	56	51.00	66.00	81.20
10	100	90	57	60.00	77.70	95.60
10	100	90	58	68.00	88.10	108.40
10	100	90	59	77.00	99.70	122.60
10	100	90	60	85.00	110.10	135.40
10	100	90	61	94.00	121.70	149.70
10	100	90	62	106.00	137.30	168.90
10	100	90	63	123.00	159.30	195.90
10	100	90	64	140.00	181.30	223.00
10	100	90	65	162.00	209.80	258.10
10	100	90	66	183.00	237.00	291.50
10	100	90	67	204.00	264.20	325.00
10	100	90	68	234.00	303.00	372.70
10	100	90	69	264.00	341.90	420.50
10	100	90	70	298.00	385.90	474.70
10	100	90	71	327.00	423.50	520.90
10	100	90	72	361.00	467.50	575.00
10	100	90	73	404.00	523.20	643.50
10	100	90	74	442.00	572.40	704.10
10	100	90	75	502.00	650.10	799.60
10	100	90	76	544.00	704.50	866.50
10	100	90	77	599.00	775.70	954.10
10	100	90	78	663.00	858.60	1,056.10
10	100	90	79	735.00	951.80	1,170.70
10	100	90	80	829.00	1,073.60	1,320.50
10	100	90	81	931.00	1,205.60	1,482.90
10	100	90	82	1,007.00	1,304.10	1,604.00
10	100	90	83	1,067.00	1,381.80	1,699.60
10	100	90	84	1,160.00	1,502.20	1,847.70
10	100	90	85	1,296.00	1,678.30	2,064.30
10	100	150	55	44.00	57.00	70.10
10	100	150	56	48.00	62.20	76.50
10	100	150	57	56.00	72.50	89.20
10	100	150	58	64.00	82.90	102.00
10	100	150	59	72.00	93.20	114.60
10	100	150	60	80.00	103.60	127.40
10	100	150	61	88.00	114.00	140.20
10	100	150	62	100.00	129.50	159.30
10	100	150	63	116.00	150.20	184.70
10	100	150	64	132.00	170.90	210.20
10	100	150	65	152.00	196.80	242.10
10	100	150	66	172.00	222.70	273.90
10	100	150	67	192.00	248.60	305.80
10	100	150	68	220.00	284.90	350.40
10	100	150	69	248.00	321.20	395.10
10	100	150	70	280.00	362.60	446.00
10	100	150	71	308.00	398.90	490.60
10	100	150	72	340.00	440.30	541.60
10	100	150	73	380.00	492.10	605.30
10	100	150	74	416.00	538.70	662.60
10	100	150	75	472.00	611.20	751.80
10	100	150	76	512.00	663.00	815.50
10	100	150	77	564.00	730.40	898.40
10	100	150	78	624.00	808.10	994.00
10	100	150	79	692.00	896.10	1,102.20
10	100	150	80	780.00	1,010.10	1,242.40
10	100	150	81	876.00	1,134.40	1,395.30
10	100	150	82	948.00	1,227.70	1,510.10
10	100	150	83	1,004.00	1,300.20	1,599.20
10	100	150	84	1,092.00	1,414.10	1,739.30
10	100	150	85	1,220.00	1,579.90	1,943.30
10	100	365	55	36.00	46.60	57.30
10	100	365	56	39.00	50.50	62.10
10	100	365	57	46.00	59.60	73.30
10	100	365	58	52.00	67.30	82.80
10	100	365	59	59.00	76.40	94.00
10	100	365	60	65.00	84.20	103.60
10	100	365	61	72.00	93.20	114.60
10	100	365	62	81.00	104.90	129.00
10	100	365	63	94.00	121.70	149.70
10	100	365	64	107.00	138.60	170.50
10	100	365	65	124.00	160.60	197.50

EXHIBIT III

PLAN 750 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	365	66	140.00	181.30	223.00
10	100	365	67	156.00	202.00	248.50
10	100	365	68	179.00	231.80	285.10
10	100	365	69	202.00	261.60	321.80
10	100	365	70	228.00	295.30	363.20
10	100	365	71	250.00	323.80	398.30
10	100	365	72	276.00	357.40	439.60
10	100	365	73	309.00	400.20	492.20
10	100	365	74	338.00	437.70	538.40
10	100	365	75	384.00	497.30	611.70
10	100	365	76	416.00	538.70	662.60
10	100	365	77	458.00	593.10	729.50
10	100	365	78	507.00	656.60	807.60
10	100	365	79	562.00	727.80	895.20
10	100	365	80	634.00	821.00	1,009.80
10	100	365	81	712.00	922.00	1,134.10
10	100	365	82	770.00	997.20	1,226.60
10	100	365	83	816.00	1,056.70	1,299.70
10	100	365	84	887.00	1,148.70	1,412.90
10	100	365	85	991.00	1,283.30	1,578.50

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	0	55	13.80	17.90	22.00
1	60	0	56	15.60	20.20	24.80
1	60	0	57	17.10	22.10	27.20
1	60	0	58	18.90	24.50	30.10
1	60	0	59	20.70	26.80	33.00
1	60	0	60	24.30	31.50	38.70
1	60	0	61	27.60	35.70	43.90
1	60	0	62	30.90	40.00	49.20
1	60	0	63	37.80	49.00	60.30
1	60	0	64	41.40	53.60	65.90
1	60	0	65	44.40	57.50	70.70
1	60	0	66	49.80	64.50	79.30
1	60	0	67	56.40	73.00	89.80
1	60	0	68	63.00	81.60	100.40
1	60	0	69	72.60	94.00	115.60
1	60	0	70	82.80	107.20	131.90
1	60	0	71	92.40	119.70	147.20
1	60	0	72	102.60	132.90	163.50
1	60	0	73	115.80	150.00	184.50
1	60	0	74	132.00	170.90	210.20
1	60	0	75	155.40	201.20	247.50
1	60	0	76	168.60	218.30	268.50
1	60	0	77	188.40	244.00	300.10
1	60	0	78	211.20	273.50	336.40
1	60	0	79	237.60	307.70	378.50
1	60	0	80	264.60	342.70	421.50
1	60	0	81	289.80	375.30	461.60
1	60	0	82	309.00	400.20	492.20
1	60	0	83	337.20	436.70	537.10
1	60	0	84	368.40	477.10	586.80
1	60	0	85	422.40	547.00	672.80
1	60	30	55	12.00	15.50	19.10
1	60	30	56	13.80	17.90	22.00
1	60	30	57	15.00	19.40	23.90
1	60	30	58	16.80	21.80	26.80
1	60	30	59	18.60	24.10	29.60
1	60	30	60	21.60	28.00	34.40
1	60	30	61	24.60	31.90	39.20
1	60	30	62	27.60	35.70	43.90
1	60	30	63	33.60	43.50	53.50
1	60	30	64	36.60	47.40	58.30
1	60	30	65	39.00	50.50	62.10
1	60	30	66	43.80	56.70	69.70
1	60	30	67	49.80	64.50	79.30
1	60	30	68	55.80	72.30	88.90
1	60	30	69	64.20	83.10	102.20
1	60	30	70	73.20	94.80	116.60
1	60	30	71	81.60	105.70	130.00
1	60	30	72	90.60	117.30	144.30
1	60	30	73	102.60	132.90	163.50
1	60	30	74	117.00	151.50	186.30
1	60	30	75	137.40	177.90	218.80
1	60	30	76	149.40	193.50	238.00
1	60	30	77	166.80	216.00	265.70
1	60	30	78	187.20	242.40	298.20
1	60	30	79	210.00	272.00	334.60
1	60	30	80	234.00	303.00	372.70
1	60	30	81	256.20	331.80	408.10
1	60	30	82	273.60	354.30	435.80
1	60	30	83	298.20	386.20	475.00
1	60	30	84	325.80	421.90	518.90
1	60	30	85	373.80	484.10	595.40
1	60	60	55	11.40	14.80	18.20
1	60	60	56	12.60	16.30	20.00
1	60	60	57	13.80	17.90	22.00
1	60	60	58	15.60	20.20	24.80
1	60	60	59	16.80	21.80	26.80
1	60	60	60	19.80	25.60	31.50
1	60	60	61	22.20	28.70	35.30
1	60	60	62	25.20	32.60	40.10
1	60	60	63	30.60	39.60	48.70
1	60	60	64	33.60	43.50	53.50
1	60	60	65	36.00	46.60	57.30
1	60	60	66	40.80	52.80	64.90
1	60	60	67	46.20	59.80	73.60
1	60	60	68	51.60	66.80	82.20
1	60	60	69	59.40	76.90	94.60
1	60	60	70	67.20	87.00	107.00

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	60	71	75.60	97.90	120.40
1	60	60	72	83.40	108.00	132.80
1	60	60	73	94.20	122.00	150.10
1	60	60	74	107.40	139.10	171.10
1	60	60	75	126.60	163.90	201.60
1	60	60	76	137.40	177.90	218.80
1	60	60	77	153.60	198.90	244.60
1	60	60	78	172.20	223.00	274.30
1	60	60	79	193.80	251.00	308.70
1	60	60	80	215.40	278.90	343.00
1	60	60	81	236.40	306.10	376.50
1	60	60	82	252.00	326.30	401.30
1	60	60	83	274.80	355.90	437.80
1	60	60	84	300.00	388.50	477.90
1	60	60	85	344.40	446.00	548.60
1	60	90	55	10.20	13.20	16.20
1	60	90	56	12.00	15.50	19.10
1	60	90	57	13.20	17.10	21.00
1	60	90	58	14.40	18.60	22.90
1	60	90	59	15.60	20.20	24.80
1	60	90	60	18.60	24.10	29.60
1	60	90	61	21.00	27.20	33.50
1	60	90	62	23.40	30.30	37.30
1	60	90	63	28.80	37.30	45.90
1	60	90	64	31.20	40.40	49.70
1	60	90	65	33.60	43.50	53.50
1	60	90	66	37.80	49.00	60.30
1	60	90	67	42.60	55.20	67.90
1	60	90	68	48.00	62.20	76.50
1	60	90	69	55.20	71.50	87.90
1	60	90	70	63.00	81.60	100.40
1	60	90	71	70.20	90.90	111.80
1	60	90	72	78.00	101.00	124.20
1	60	90	73	88.20	114.20	140.50
1	60	90	74	100.20	129.80	159.70
1	60	90	75	118.20	153.10	188.30
1	60	90	76	128.40	166.30	204.50
1	60	90	77	143.40	185.70	228.40
1	60	90	78	160.80	208.20	256.10
1	60	90	79	180.60	233.90	287.70
1	60	90	80	201.00	260.30	320.20
1	60	90	81	220.20	285.20	350.80
1	60	90	82	234.60	303.80	373.70
1	60	90	83	256.20	331.80	408.10
1	60	90	84	280.20	362.90	446.40
1	60	90	85	321.00	415.70	511.30
1	60	150	55	9.60	12.40	15.30
1	60	150	56	10.80	14.00	17.20
1	60	150	57	12.00	15.50	19.10
1	60	150	58	13.20	17.10	21.00
1	60	150	59	14.40	18.60	22.90
1	60	150	60	16.80	21.80	26.80
1	60	150	61	19.20	24.90	30.60
1	60	150	62	21.60	28.00	34.40
1	60	150	63	26.40	34.20	42.10
1	60	150	64	28.80	37.30	45.90
1	60	150	65	31.20	40.40	49.70
1	60	150	66	34.80	45.10	55.50
1	60	150	67	39.60	51.30	63.10
1	60	150	68	44.40	57.50	70.70
1	60	150	69	51.00	66.00	81.20
1	60	150	70	58.20	75.40	92.70
1	60	150	71	64.80	83.90	103.20
1	60	150	72	72.00	93.20	114.60
1	60	150	73	81.00	104.90	129.00
1	60	150	74	92.40	119.70	147.20
1	60	150	75	108.60	140.60	172.90
1	60	150	76	118.20	153.10	188.30
1	60	150	77	132.00	170.90	210.20
1	60	150	78	147.60	191.10	235.10
1	60	150	79	166.20	215.20	264.70
1	60	150	80	185.40	240.10	295.30
1	60	150	81	202.80	262.60	323.00
1	60	150	82	216.60	280.50	345.00
1	60	150	83	235.80	305.40	375.60
1	60	150	84	258.00	334.10	410.90
1	60	150	85	295.80	383.10	471.20
1	60	365	55	6.60	8.50	10.50

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	365	56	7.80	10.10	12.40
1	60	365	57	8.40	10.90	13.40
1	60	365	58	9.60	12.40	15.30
1	60	365	59	10.20	13.20	16.20
1	60	365	60	12.00	15.50	19.10
1	60	365	61	13.80	17.90	22.00
1	60	365	62	15.00	19.40	23.90
1	60	365	63	18.60	24.10	29.60
1	60	365	64	20.40	26.40	32.50
1	60	365	65	22.20	28.70	35.30
1	60	365	66	24.60	31.90	39.20
1	60	365	67	28.20	36.50	44.90
1	60	365	68	31.20	40.40	49.70
1	60	365	69	36.00	46.60	57.30
1	60	365	70	40.80	52.80	64.90
1	60	365	71	45.60	59.10	72.70
1	60	365	72	51.00	66.00	81.20
1	60	365	73	57.60	74.60	91.80
1	60	365	74	65.40	84.70	104.20
1	60	365	75	76.80	99.50	122.40
1	60	365	76	83.40	108.00	132.80
1	60	365	77	93.00	120.40	148.10
1	60	365	78	104.40	135.20	166.30
1	60	365	79	117.60	152.30	187.30
1	60	365	80	130.80	169.40	208.40
1	60	365	81	143.40	185.70	228.40
1	60	365	82	153.00	198.10	243.70
1	60	365	83	166.80	216.00	265.70
1	60	365	84	182.40	236.20	290.50
1	60	365	85	208.80	270.40	332.60
2	60	0	55	17.40	22.50	27.70
2	60	0	56	21.00	27.20	33.50
2	60	0	57	24.00	31.10	38.30
2	60	0	58	27.60	35.70	43.90
2	60	0	59	31.20	40.40	49.70
2	60	0	60	34.20	44.30	54.50
2	60	0	61	37.80	49.00	60.30
2	60	0	62	45.00	58.30	71.70
2	60	0	63	51.60	66.80	82.20
2	60	0	64	58.80	76.10	93.60
2	60	0	65	69.00	89.40	110.00
2	60	0	66	75.60	97.90	120.40
2	60	0	67	86.40	111.90	137.60
2	60	0	68	100.20	129.80	159.70
2	60	0	69	114.00	147.60	181.50
2	60	0	70	122.40	158.50	195.00
2	60	0	71	138.60	179.50	220.80
2	60	0	72	155.40	201.20	247.50
2	60	0	73	175.20	226.90	279.10
2	60	0	74	195.00	252.50	310.60
2	60	0	75	228.00	295.30	363.20
2	60	0	76	254.40	329.40	405.20
2	60	0	77	280.80	363.60	447.20
2	60	0	78	313.80	406.40	499.90
2	60	0	79	356.40	461.50	567.60
2	60	0	80	384.60	498.10	612.70
2	60	0	81	431.40	558.70	687.20
2	60	0	82	460.20	596.00	733.10
2	60	0	83	498.00	644.90	793.20
2	60	0	84	541.80	701.60	863.00
2	60	0	85	617.40	799.50	983.40
2	60	30	55	15.60	20.20	24.80
2	60	30	56	19.20	24.90	30.60
2	60	30	57	21.60	28.00	34.40
2	60	30	58	25.20	32.60	40.10
2	60	30	59	28.20	36.50	44.90
2	60	30	60	31.20	40.40	49.70
2	60	30	61	34.20	44.30	54.50
2	60	30	62	40.80	52.80	64.90
2	60	30	63	46.80	60.60	74.50
2	60	30	64	53.40	69.20	85.10
2	60	30	65	63.00	81.60	100.40
2	60	30	66	69.00	89.40	110.00
2	60	30	67	78.60	101.80	125.20
2	60	30	68	91.20	118.10	145.30
2	60	30	69	103.80	134.40	165.30
2	60	30	70	111.60	144.50	177.70
2	60	30	71	126.00	163.20	200.70

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	30	72	141.60	183.40	225.60
2	60	30	73	159.60	206.70	254.20
2	60	30	74	177.60	230.00	282.90
2	60	30	75	207.60	268.80	330.60
2	60	30	76	231.60	299.90	368.90
2	60	30	77	255.60	331.00	407.10
2	60	30	78	285.60	369.90	455.00
2	60	30	79	324.60	420.40	517.10
2	60	30	80	349.80	453.00	557.20
2	60	30	81	392.40	508.20	625.10
2	60	30	82	418.80	542.30	667.00
2	60	30	83	453.00	586.60	721.50
2	60	30	84	493.20	638.70	785.60
2	60	30	85	561.60	727.30	894.60
2	60	60	55	15.00	19.40	23.90
2	60	60	56	18.00	23.30	28.70
2	60	60	57	20.40	26.40	32.50
2	60	60	58	23.40	30.30	37.30
2	60	60	59	26.40	34.20	42.10
2	60	60	60	28.80	37.30	45.90
2	60	60	61	32.40	42.00	51.70
2	60	60	62	38.40	49.70	61.10
2	60	60	63	43.80	56.70	69.70
2	60	60	64	49.80	64.50	79.30
2	60	60	65	58.80	76.10	93.60
2	60	60	66	64.20	83.10	102.20
2	60	60	67	73.20	94.80	116.60
2	60	60	68	85.20	110.30	135.70
2	60	60	69	97.20	125.90	154.90
2	60	60	70	103.80	134.40	165.30
2	60	60	71	117.60	152.30	187.30
2	60	60	72	132.00	170.90	210.20
2	60	60	73	148.80	192.70	237.00
2	60	60	74	165.60	214.50	263.80
2	60	60	75	193.80	251.00	308.70
2	60	60	76	216.00	279.70	344.00
2	60	60	77	238.80	309.20	380.30
2	60	60	78	267.00	345.80	425.30
2	60	60	79	303.00	392.40	482.70
2	60	60	80	327.00	423.50	520.90
2	60	60	81	366.60	474.70	583.90
2	60	60	82	391.20	506.60	623.10
2	60	60	83	423.60	548.60	674.80
2	60	60	84	460.80	596.70	733.90
2	60	60	85	525.00	679.90	836.30
2	60	90	55	13.80	17.90	22.00
2	60	90	56	16.80	21.80	26.80
2	60	90	57	19.20	24.90	30.60
2	60	90	58	22.20	28.70	35.30
2	60	90	59	25.20	32.60	40.10
2	60	90	60	27.60	35.70	43.90
2	60	90	61	30.00	38.90	47.80
2	60	90	62	36.00	46.60	57.30
2	60	90	63	41.40	53.60	65.90
2	60	90	64	46.80	60.60	74.50
2	60	90	65	55.20	71.50	87.90
2	60	90	66	60.60	78.50	96.60
2	60	90	67	69.00	89.40	110.00
2	60	90	68	80.40	104.10	128.00
2	60	90	69	91.20	118.10	145.30
2	60	90	70	97.80	126.70	155.80
2	60	90	71	111.00	143.70	176.80
2	60	90	72	124.20	160.80	197.80
2	60	90	73	140.40	181.80	223.60
2	60	90	74	156.00	202.00	248.50
2	60	90	75	182.40	236.20	290.50
2	60	90	76	203.40	263.40	324.00
2	60	90	77	224.40	290.60	357.40
2	60	90	78	250.80	324.80	399.50
2	60	90	79	285.00	369.10	454.00
2	60	90	80	307.80	398.60	490.30
2	60	90	81	345.00	446.80	549.60
2	60	90	82	368.40	477.10	586.80
2	60	90	83	398.40	515.90	634.60
2	60	90	84	433.20	561.00	690.00
2	60	90	85	493.80	639.50	786.60
2	60	150	55	13.20	17.10	21.00
2	60	150	56	15.60	20.20	24.80

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	150	57	18.00	23.30	28.70
2	60	150	58	21.00	27.20	33.50
2	60	150	59	23.40	30.30	37.30
2	60	150	60	25.80	33.40	41.10
2	60	150	61	28.20	36.50	44.90
2	60	150	62	33.60	43.50	53.50
2	60	150	63	39.00	50.50	62.10
2	60	150	64	44.40	57.50	70.70
2	60	150	65	51.60	66.80	82.20
2	60	150	66	57.00	73.80	90.80
2	60	150	67	64.80	83.90	103.20
2	60	150	68	75.00	97.10	119.40
2	60	150	69	85.80	111.10	136.70
2	60	150	70	91.80	118.90	146.20
2	60	150	71	103.80	134.40	165.30
2	60	150	72	116.40	150.70	185.40
2	60	150	73	131.40	170.20	209.30
2	60	150	74	146.40	189.60	233.20
2	60	150	75	171.00	221.40	272.30
2	60	150	76	190.80	247.10	303.90
2	60	150	77	210.60	272.70	335.40
2	60	150	78	235.20	304.60	374.70
2	60	150	79	267.60	346.50	426.20
2	60	150	80	288.60	373.70	459.70
2	60	150	81	323.40	418.80	515.10
2	60	150	82	345.00	446.80	549.60
2	60	150	83	373.80	484.10	595.40
2	60	150	84	406.20	526.00	647.00
2	60	150	85	463.20	599.80	737.80
2	60	365	55	9.60	12.40	15.30
2	60	365	56	11.40	14.80	18.20
2	60	365	57	13.20	17.10	21.00
2	60	365	58	15.00	19.40	23.90
2	60	365	59	17.40	22.50	27.70
2	60	365	60	18.60	24.10	29.60
2	60	365	61	21.00	27.20	33.50
2	60	365	62	24.60	31.90	39.20
2	60	365	63	28.20	36.50	44.90
2	60	365	64	32.40	42.00	51.70
2	60	365	65	37.80	49.00	60.30
2	60	365	66	41.40	53.60	65.90
2	60	365	67	47.40	61.40	75.50
2	60	365	68	55.20	71.50	87.90
2	60	365	69	63.00	81.60	100.40
2	60	365	70	67.20	87.00	107.00
2	60	365	71	76.20	98.70	121.40
2	60	365	72	85.20	110.30	135.70
2	60	365	73	96.60	125.10	153.90
2	60	365	74	107.40	139.10	171.10
2	60	365	75	125.40	162.40	199.80
2	60	365	76	139.80	181.00	222.60
2	60	365	77	154.20	199.70	245.60
2	60	365	78	172.80	223.80	275.30
2	60	365	79	196.20	254.10	312.50
2	60	365	80	211.80	274.30	337.40
2	60	365	81	237.00	306.90	377.50
2	60	365	82	253.20	327.90	403.30
2	60	365	83	274.20	355.10	436.80
2	60	365	84	298.20	386.20	475.00
2	60	365	85	339.60	439.80	541.00
4	60	0	55	27.60	35.70	43.90
4	60	0	56	31.20	40.40	49.70
4	60	0	57	34.20	44.30	54.50
4	60	0	58	37.80	49.00	60.30
4	60	0	59	41.40	53.60	65.90
4	60	0	60	48.60	62.90	77.40
4	60	0	61	55.20	71.50	87.90
4	60	0	62	61.80	80.00	98.40
4	60	0	63	72.60	94.00	115.60
4	60	0	64	82.80	107.20	131.90
4	60	0	65	93.00	120.40	148.10
4	60	0	66	103.80	134.40	165.30
4	60	0	67	120.60	156.20	192.10
4	60	0	68	138.00	178.70	219.80
4	60	0	69	155.40	201.20	247.50
4	60	0	70	171.60	222.20	273.30
4	60	0	71	188.40	244.00	300.10
4	60	0	72	211.20	273.50	336.40

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	0	73	237.60	307.70	378.50
4	60	0	74	267.60	346.50	426.20
4	60	0	75	316.80	410.30	504.70
4	60	0	76	346.80	449.10	552.40
4	60	0	77	386.40	500.40	615.50
4	60	0	78	435.60	564.10	693.80
4	60	0	79	488.40	632.50	778.00
4	60	0	80	535.80	693.90	853.50
4	60	0	81	592.20	766.90	943.30
4	60	0	82	630.00	815.90	1,003.60
4	60	0	83	677.40	877.20	1,079.00
4	60	0	84	733.80	950.30	1,168.90
4	60	0	85	825.60	1,069.20	1,315.10
4	60	30	55	25.80	33.40	41.10
4	60	30	56	28.80	37.30	45.90
4	60	30	57	31.80	41.20	50.70
4	60	30	58	34.80	45.10	55.50
4	60	30	59	38.40	49.70	61.10
4	60	30	60	45.00	58.30	71.70
4	60	30	61	51.00	66.00	81.20
4	60	30	62	57.00	73.80	90.80
4	60	30	63	67.20	87.00	107.00
4	60	30	64	76.80	99.50	122.40
4	60	30	65	85.80	111.10	136.70
4	60	30	66	96.00	124.30	152.90
4	60	30	67	111.60	144.50	177.70
4	60	30	68	127.80	165.50	203.60
4	60	30	69	144.00	186.50	229.40
4	60	30	70	159.00	205.90	253.30
4	60	30	71	174.00	225.30	277.10
4	60	30	72	195.60	253.30	311.60
4	60	30	73	219.60	284.40	349.80
4	60	30	74	247.80	320.90	394.70
4	60	30	75	292.80	379.20	466.40
4	60	30	76	321.00	415.70	511.30
4	60	30	77	357.60	463.10	569.60
4	60	30	78	403.20	522.10	642.20
4	60	30	79	451.80	585.10	719.70
4	60	30	80	495.60	641.80	789.40
4	60	30	81	547.80	709.40	872.60
4	60	30	82	582.60	754.50	928.00
4	60	30	83	626.40	811.20	997.80
4	60	30	84	678.60	878.80	1,080.90
4	60	30	85	763.80	989.10	1,216.60
4	60	60	55	24.00	31.10	38.30
4	60	60	56	27.00	35.00	43.10
4	60	60	57	30.00	38.90	47.80
4	60	60	58	33.00	42.70	52.50
4	60	60	59	36.00	46.60	57.30
4	60	60	60	42.00	54.40	66.90
4	60	60	61	48.00	62.20	76.50
4	60	60	62	54.00	69.90	86.00
4	60	60	63	63.00	81.60	100.40
4	60	60	64	72.00	93.20	114.60
4	60	60	65	81.00	104.90	129.00
4	60	60	66	90.60	117.30	144.30
4	60	60	67	105.00	136.00	167.30
4	60	60	68	120.00	155.40	191.10
4	60	60	69	135.00	174.80	215.00
4	60	60	70	149.40	193.50	238.00
4	60	60	71	163.80	212.10	260.90
4	60	60	72	183.60	237.80	292.50
4	60	60	73	207.00	268.10	329.80
4	60	60	74	232.80	301.50	370.80
4	60	60	75	275.40	356.60	438.60
4	60	60	76	301.80	390.80	480.70
4	60	60	77	336.00	435.10	535.20
4	60	60	78	379.20	491.10	604.10
4	60	60	79	424.80	550.10	676.60
4	60	60	80	466.20	603.70	742.60
4	60	60	81	515.40	667.40	820.90
4	60	60	82	548.40	710.20	873.50
4	60	60	83	589.20	763.00	938.50
4	60	60	84	638.40	826.70	1,016.80
4	60	60	85	718.20	930.10	1,144.00
4	60	90	55	22.80	29.50	36.30
4	60	90	56	25.80	33.40	41.10
4	60	90	57	28.20	36.50	44.90

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	90	58	31.20	40.40	49.70
4	60	90	59	34.20	44.30	54.50
4	60	90	60	40.20	52.10	64.10
4	60	90	61	45.60	59.10	72.70
4	60	90	62	51.00	66.00	81.20
4	60	90	63	60.00	77.70	95.60
4	60	90	64	69.00	89.40	110.00
4	60	90	65	77.40	100.20	123.20
4	60	90	66	86.40	111.90	137.60
4	60	90	67	100.20	129.80	159.70
4	60	90	68	114.60	148.40	182.50
4	60	90	69	129.00	167.10	205.50
4	60	90	70	142.20	184.10	226.40
4	60	90	71	156.60	202.80	249.40
4	60	90	72	175.20	226.90	279.10
4	60	90	73	197.40	255.60	314.40
4	60	90	74	222.00	287.50	353.60
4	60	90	75	262.80	340.30	418.60
4	60	90	76	288.00	373.00	458.80
4	60	90	77	321.00	415.70	511.30
4	60	90	78	361.80	468.50	576.30
4	60	90	79	405.60	525.30	646.10
4	60	90	80	444.60	575.80	708.20
4	60	90	81	491.40	636.40	782.80
4	60	90	82	523.20	677.50	833.30
4	60	90	83	562.20	728.00	895.40
4	60	90	84	609.00	788.70	970.10
4	60	90	85	685.20	887.30	1,091.40
4	60	150	55	21.00	27.20	33.50
4	60	150	56	24.00	31.10	38.30
4	60	150	57	26.40	34.20	42.10
4	60	150	58	28.80	37.30	45.90
4	60	150	59	31.80	41.20	50.70
4	60	150	60	37.20	48.20	59.30
4	60	150	61	42.00	54.40	66.90
4	60	150	62	47.40	61.40	75.50
4	60	150	63	55.80	72.30	88.90
4	60	150	64	63.60	82.40	101.40
4	60	150	65	71.40	92.50	113.80
4	60	150	66	79.20	102.60	126.20
4	60	150	67	92.40	119.70	147.20
4	60	150	68	105.60	136.80	168.30
4	60	150	69	118.80	153.80	189.20
4	60	150	70	131.40	170.20	209.30
4	60	150	71	144.00	186.50	229.40
4	60	150	72	161.40	209.00	257.10
4	60	150	73	181.80	235.40	289.50
4	60	150	74	204.60	265.00	326.00
4	60	150	75	242.40	313.90	386.10
4	60	150	76	265.20	343.40	422.40
4	60	150	77	295.80	383.10	471.20
4	60	150	78	333.00	431.20	530.40
4	60	150	79	373.80	484.10	595.40
4	60	150	80	409.80	530.70	652.80
4	60	150	81	453.00	586.60	721.50
4	60	150	82	481.80	623.90	767.40
4	60	150	83	518.40	671.30	825.70
4	60	150	84	561.60	727.30	894.60
4	60	150	85	631.80	818.20	1,006.40
4	60	365	55	16.20	21.00	25.80
4	60	365	56	18.00	23.30	28.70
4	60	365	57	19.80	25.60	31.50
4	60	365	58	22.20	28.70	35.30
4	60	365	59	24.00	31.10	38.30
4	60	365	60	28.20	36.50	44.90
4	60	365	61	32.40	42.00	51.70
4	60	365	62	36.00	46.60	57.30
4	60	365	63	42.60	55.20	67.90
4	60	365	64	48.60	62.90	77.40
4	60	365	65	54.60	70.70	87.00
4	60	365	66	60.60	78.50	96.60
4	60	365	67	70.80	91.70	112.80
4	60	365	68	81.00	104.90	129.00
4	60	365	69	91.20	118.10	145.30
4	60	365	70	100.20	129.80	159.70
4	60	365	71	110.40	143.00	175.90
4	60	365	72	123.60	160.10	196.90
4	60	365	73	139.20	180.30	221.80

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	365	74	156.60	202.80	249.40
4	60	365	75	185.40	240.10	295.30
4	60	365	76	202.80	262.60	323.00
4	60	365	77	226.20	292.90	360.30
4	60	365	78	255.00	330.20	406.10
4	60	365	79	285.60	369.90	455.00
4	60	365	80	313.20	405.60	498.90
4	60	365	81	346.20	448.30	551.40
4	60	365	82	368.40	477.10	586.80
4	60	365	83	396.00	512.80	630.70
4	60	365	84	429.00	555.60	683.40
4	60	365	85	483.00	625.50	769.40
10	60	0	55	37.80	49.00	60.30
10	60	0	56	41.40	53.60	65.90
10	60	0	57	48.60	62.90	77.40
10	60	0	58	55.20	71.50	87.90
10	60	0	59	61.80	80.00	98.40
10	60	0	60	69.00	89.40	110.00
10	60	0	61	75.60	97.90	120.40
10	60	0	62	86.40	111.90	137.60
10	60	0	63	100.20	129.80	159.70
10	60	0	64	114.00	147.60	181.50
10	60	0	65	130.80	169.40	208.40
10	60	0	66	148.20	191.90	236.00
10	60	0	67	165.60	214.50	263.80
10	60	0	68	189.60	245.50	302.00
10	60	0	69	214.20	277.40	341.20
10	60	0	70	231.00	299.10	367.90
10	60	0	71	254.40	329.40	405.20
10	60	0	72	280.80	363.60	447.20
10	60	0	73	313.80	406.40	499.90
10	60	0	74	343.20	444.40	546.60
10	60	0	75	389.40	504.30	620.30
10	60	0	76	422.40	547.00	672.80
10	60	0	77	465.60	603.00	741.70
10	60	0	78	514.80	666.70	820.00
10	60	0	79	571.20	739.70	909.80
10	60	0	80	614.40	795.60	978.60
10	60	0	81	690.00	893.60	1,099.10
10	60	0	82	746.40	966.60	1,188.90
10	60	0	83	790.80	1,024.10	1,259.60
10	60	0	84	859.80	1,113.40	1,369.50
10	60	0	85	960.60	1,244.00	1,530.10
10	60	30	55	35.40	45.80	56.30
10	60	30	56	39.00	50.50	62.10
10	60	30	57	45.60	59.10	72.70
10	60	30	58	51.60	66.80	82.20
10	60	30	59	58.20	75.40	92.70
10	60	30	60	64.80	83.90	103.20
10	60	30	61	70.80	91.70	112.80
10	60	30	62	81.00	104.90	129.00
10	60	30	63	94.20	122.00	150.10
10	60	30	64	107.40	139.10	171.10
10	60	30	65	123.00	159.30	195.90
10	60	30	66	139.20	180.30	221.80
10	60	30	67	155.40	201.20	247.50
10	60	30	68	178.20	230.80	283.90
10	60	30	69	201.60	261.10	321.20
10	60	30	70	217.20	281.30	346.00
10	60	30	71	239.40	310.00	381.30
10	60	30	72	264.00	341.90	420.50
10	60	30	73	295.20	382.30	470.20
10	60	30	74	322.80	418.00	514.10
10	60	30	75	366.00	474.00	583.00
10	60	30	76	397.20	514.40	632.70
10	60	30	77	437.40	566.40	696.70
10	60	30	78	484.20	627.00	771.20
10	60	30	79	537.00	695.40	855.30
10	60	30	80	577.80	748.30	920.40
10	60	30	81	648.60	839.90	1,033.10
10	60	30	82	701.40	908.30	1,117.20
10	60	30	83	743.40	962.70	1,184.10
10	60	30	84	808.20	1,046.60	1,287.30
10	60	30	85	903.00	1,169.40	1,438.40
10	60	60	55	33.60	43.50	53.50
10	60	60	56	36.60	47.40	58.30
10	60	60	57	43.20	55.90	68.80
10	60	60	58	49.20	63.70	78.40

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	60	60	59	55.20	71.50	87.90
10	60	60	60	61.20	79.30	97.50
10	60	60	61	67.20	87.00	107.00
10	60	60	62	76.80	99.50	122.40
10	60	60	63	89.40	115.80	142.40
10	60	60	64	101.40	131.30	161.50
10	60	60	65	116.40	150.70	185.40
10	60	60	66	132.00	170.90	210.20
10	60	60	67	147.60	191.10	235.10
10	60	60	68	168.60	218.30	268.50
10	60	60	69	190.80	247.10	303.90
10	60	60	70	205.80	266.50	327.80
10	60	60	71	226.20	292.90	360.30
10	60	60	72	250.20	324.00	398.50
10	60	60	73	279.00	361.30	444.40
10	60	60	74	305.40	395.50	486.50
10	60	60	75	346.80	449.10	552.40
10	60	60	76	376.20	487.20	599.30
10	60	60	77	414.60	536.90	660.40
10	60	60	78	458.40	593.60	730.10
10	60	60	79	508.20	658.10	809.50
10	60	60	80	546.60	707.80	870.60
10	60	60	81	614.40	795.60	978.60
10	60	60	82	664.20	860.10	1,057.90
10	60	60	83	703.80	911.40	1,121.00
10	60	60	84	765.00	990.70	1,218.60
10	60	60	85	855.00	1,107.20	1,361.90
10	60	90	55	32.40	42.00	51.70
10	60	90	56	35.40	45.80	56.30
10	60	90	57	41.40	53.60	65.90
10	60	90	58	46.80	60.60	74.50
10	60	90	59	52.80	68.40	84.10
10	60	90	60	58.80	76.10	93.60
10	60	90	61	64.20	83.10	102.20
10	60	90	62	73.20	94.80	116.60
10	60	90	63	85.20	110.30	135.70
10	60	90	64	97.20	125.90	154.90
10	60	90	65	111.00	143.70	176.80
10	60	90	66	126.00	163.20	200.70
10	60	90	67	141.00	182.60	224.60
10	60	90	68	161.40	209.00	257.10
10	60	90	69	181.80	235.40	289.50
10	60	90	70	196.20	254.10	312.50
10	60	90	71	216.00	279.70	344.00
10	60	90	72	238.80	309.20	380.30
10	60	90	73	267.00	345.80	425.30
10	60	90	74	291.60	377.60	464.40
10	60	90	75	331.20	428.90	527.50
10	60	90	76	358.80	464.60	571.50
10	60	90	77	396.00	512.80	630.70
10	60	90	78	437.40	566.40	696.70
10	60	90	79	485.40	628.60	773.20
10	60	90	80	522.00	676.00	831.50
10	60	90	81	586.80	759.90	934.70
10	60	90	82	634.20	821.30	1,010.20
10	60	90	83	672.00	870.20	1,070.30
10	60	90	84	730.80	946.40	1,164.10
10	60	90	85	816.60	1,057.50	1,300.70
10	60	150	55	30.00	38.90	47.80
10	60	150	56	33.00	42.70	52.50
10	60	150	57	39.00	50.50	62.10
10	60	150	58	44.40	57.50	70.70
10	60	150	59	49.20	63.70	78.40
10	60	150	60	55.20	71.50	87.90
10	60	150	61	60.60	78.50	96.60
10	60	150	62	69.00	89.40	110.00
10	60	150	63	80.40	104.10	128.00
10	60	150	64	91.20	118.10	145.30
10	60	150	65	104.40	135.20	166.30
10	60	150	66	118.80	153.80	189.20
10	60	150	67	132.60	171.70	211.20
10	60	150	68	151.80	196.60	241.80
10	60	150	69	171.60	222.20	273.30
10	60	150	70	184.80	239.30	294.30
10	60	150	71	203.40	263.40	324.00
10	60	150	72	224.40	290.60	357.40
10	60	150	73	250.80	324.80	399.50
10	60	150	74	274.80	355.90	437.80

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	60	150	75	311.40	403.30	496.10
10	60	150	76	337.80	437.50	538.10
10	60	150	77	372.60	482.50	593.50
10	60	150	78	411.60	533.00	655.60
10	60	150	79	457.20	592.10	728.30
10	60	150	80	491.40	636.40	782.80
10	60	150	81	552.00	714.80	879.20
10	60	150	82	597.00	773.10	950.90
10	60	150	83	632.40	819.00	1,007.40
10	60	150	84	687.60	890.40	1,095.20
10	60	150	85	768.60	995.30	1,224.20
10	60	365	55	24.60	31.90	39.20
10	60	365	56	27.00	35.00	43.10
10	60	365	57	31.80	41.20	50.70
10	60	365	58	36.00	46.60	57.30
10	60	365	59	40.20	52.10	64.10
10	60	365	60	45.00	58.30	71.70
10	60	365	61	49.20	63.70	78.40
10	60	365	62	56.40	73.00	89.80
10	60	365	63	65.40	84.70	104.20
10	60	365	64	74.40	96.30	118.40
10	60	365	65	85.20	110.30	135.70
10	60	365	66	96.60	125.10	153.90
10	60	365	67	107.40	139.10	171.10
10	60	365	68	123.00	159.30	195.90
10	60	365	69	139.20	180.30	221.80
10	60	365	70	150.00	194.30	239.00
10	60	365	71	165.60	214.50	263.80
10	60	365	72	182.40	236.20	290.50
10	60	365	73	204.00	264.20	325.00
10	60	365	74	223.20	289.00	355.50
10	60	365	75	253.20	327.90	403.30
10	60	365	76	274.80	355.90	437.80
10	60	365	77	302.40	391.60	481.70
10	60	365	78	334.80	433.60	533.30
10	60	365	79	371.40	481.00	591.60
10	60	365	80	399.60	517.50	636.50
10	60	365	81	448.80	581.20	714.90
10	60	365	82	485.40	628.60	773.20
10	60	365	83	514.20	665.90	819.10
10	60	365	84	558.60	723.40	889.80
10	60	365	85	624.60	808.90	994.90
1	80	0	55	18.40	23.80	29.30
1	80	0	56	20.80	26.90	33.10
1	80	0	57	22.80	29.50	36.30
1	80	0	58	25.20	32.60	40.10
1	80	0	59	27.60	35.70	43.90
1	80	0	60	32.40	42.00	51.70
1	80	0	61	36.80	47.70	58.70
1	80	0	62	41.20	53.40	65.70
1	80	0	63	50.40	65.30	80.30
1	80	0	64	55.20	71.50	87.90
1	80	0	65	59.20	76.70	94.30
1	80	0	66	66.40	86.00	105.80
1	80	0	67	75.20	97.40	119.80
1	80	0	68	84.00	108.80	133.80
1	80	0	69	96.80	125.40	154.20
1	80	0	70	110.40	143.00	175.90
1	80	0	71	123.20	159.50	196.20
1	80	0	72	136.80	177.20	218.00
1	80	0	73	154.40	199.90	245.90
1	80	0	74	176.00	227.90	280.30
1	80	0	75	207.20	268.30	330.00
1	80	0	76	224.80	291.10	358.10
1	80	0	77	251.20	325.30	400.10
1	80	0	78	281.60	364.70	448.60
1	80	0	79	316.80	410.30	504.70
1	80	0	80	352.80	456.90	562.00
1	80	0	81	386.40	500.40	615.50
1	80	0	82	412.00	533.50	656.20
1	80	0	83	449.60	582.20	716.10
1	80	0	84	491.20	636.10	782.40
1	80	0	85	563.20	729.30	897.00
1	80	30	55	16.00	20.70	25.50
1	80	30	56	18.40	23.80	29.30
1	80	30	57	20.00	25.90	31.90
1	80	30	58	22.40	29.00	35.70
1	80	30	59	24.80	32.10	39.50

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	30	60	28.80	37.30	45.90
1	80	30	61	32.80	42.50	52.30
1	80	30	62	36.80	47.70	58.70
1	80	30	63	44.80	58.00	71.30
1	80	30	64	48.80	63.20	77.70
1	80	30	65	52.00	67.30	82.80
1	80	30	66	58.40	75.60	93.00
1	80	30	67	66.40	86.00	105.80
1	80	30	68	74.40	96.30	118.40
1	80	30	69	85.60	110.90	136.40
1	80	30	70	97.60	126.40	155.50
1	80	30	71	108.80	140.90	173.30
1	80	30	72	120.80	156.40	192.40
1	80	30	73	136.80	177.20	218.00
1	80	30	74	156.00	202.00	248.50
1	80	30	75	183.20	237.20	291.80
1	80	30	76	199.20	258.00	317.30
1	80	30	77	222.40	288.00	354.20
1	80	30	78	249.60	323.20	397.50
1	80	30	79	280.00	362.60	446.00
1	80	30	80	312.00	404.00	496.90
1	80	30	81	341.60	442.40	544.20
1	80	30	82	364.80	472.40	581.10
1	80	30	83	397.60	514.90	633.30
1	80	30	84	434.40	562.50	691.90
1	80	30	85	498.40	645.40	793.80
1	80	60	55	15.20	19.70	24.20
1	80	60	56	16.80	21.80	26.80
1	80	60	57	18.40	23.80	29.30
1	80	60	58	20.80	26.90	33.10
1	80	60	59	22.40	29.00	35.70
1	80	60	60	26.40	34.20	42.10
1	80	60	61	29.60	38.30	47.10
1	80	60	62	33.60	43.50	53.50
1	80	60	63	40.80	52.80	64.90
1	80	60	64	44.80	58.00	71.30
1	80	60	65	48.00	62.20	76.50
1	80	60	66	54.40	70.40	86.60
1	80	60	67	61.60	79.80	98.20
1	80	60	68	68.80	89.10	109.60
1	80	60	69	79.20	102.60	126.20
1	80	60	70	89.60	116.00	142.70
1	80	60	71	100.80	130.50	160.50
1	80	60	72	111.20	144.00	177.10
1	80	60	73	125.60	162.70	200.10
1	80	60	74	143.20	185.40	228.00
1	80	60	75	168.80	218.60	268.90
1	80	60	76	183.20	237.20	291.80
1	80	60	77	204.80	265.20	326.20
1	80	60	78	229.60	297.30	365.70
1	80	60	79	258.40	334.60	411.60
1	80	60	80	287.20	371.90	457.40
1	80	60	81	315.20	408.20	502.10
1	80	60	82	336.00	435.10	535.20
1	80	60	83	366.40	474.50	583.60
1	80	60	84	400.00	518.00	637.10
1	80	60	85	459.20	594.70	731.50
1	80	90	55	13.60	17.60	21.60
1	80	90	56	16.00	20.70	25.50
1	80	90	57	17.60	22.80	28.00
1	80	90	58	19.20	24.90	30.60
1	80	90	59	20.80	26.90	33.10
1	80	90	60	24.80	32.10	39.50
1	80	90	61	28.00	36.30	44.60
1	80	90	62	31.20	40.40	49.70
1	80	90	63	38.40	49.70	61.10
1	80	90	64	41.60	53.90	66.30
1	80	90	65	44.80	58.00	71.30
1	80	90	66	50.40	65.30	80.30
1	80	90	67	56.80	73.60	90.50
1	80	90	68	64.00	82.90	102.00
1	80	90	69	73.60	95.30	117.20
1	80	90	70	84.00	108.80	133.80
1	80	90	71	93.60	121.20	149.10
1	80	90	72	104.00	134.70	165.70
1	80	90	73	117.60	152.30	187.30
1	80	90	74	133.60	173.00	212.80
1	80	90	75	157.60	204.10	251.00

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	90	76	171.20	221.70	272.70
1	80	90	77	191.20	247.60	304.50
1	80	90	78	214.40	277.60	341.40
1	80	90	79	240.80	311.80	383.50
1	80	90	80	268.00	347.10	426.90
1	80	90	81	293.60	380.20	467.60
1	80	90	82	312.80	405.10	498.30
1	80	90	83	341.60	442.40	544.20
1	80	90	84	373.60	483.80	595.10
1	80	90	85	428.00	554.30	681.80
1	80	150	55	12.80	16.60	20.40
1	80	150	56	14.40	18.60	22.90
1	80	150	57	16.00	20.70	25.50
1	80	150	58	17.60	22.80	28.00
1	80	150	59	19.20	24.90	30.60
1	80	150	60	22.40	29.00	35.70
1	80	150	61	25.60	33.20	40.80
1	80	150	62	28.80	37.30	45.90
1	80	150	63	35.20	45.60	56.10
1	80	150	64	38.40	49.70	61.10
1	80	150	65	41.60	53.90	66.30
1	80	150	66	46.40	60.10	73.90
1	80	150	67	52.80	68.40	84.10
1	80	150	68	59.20	76.70	94.30
1	80	150	69	68.00	88.10	108.40
1	80	150	70	77.60	100.50	123.60
1	80	150	71	86.40	111.90	137.60
1	80	150	72	96.00	124.30	152.90
1	80	150	73	108.00	139.90	172.10
1	80	150	74	123.20	159.50	196.20
1	80	150	75	144.80	187.50	230.60
1	80	150	76	157.60	204.10	251.00
1	80	150	77	176.00	227.90	280.30
1	80	150	78	196.80	254.90	313.50
1	80	150	79	221.60	287.00	353.00
1	80	150	80	247.20	320.10	393.70
1	80	150	81	270.40	350.20	430.70
1	80	150	82	288.80	374.00	460.00
1	80	150	83	314.40	407.10	500.70
1	80	150	84	344.00	445.50	548.00
1	80	150	85	394.40	510.70	628.20
1	80	365	55	8.80	11.40	14.00
1	80	365	56	10.40	13.50	16.60
1	80	365	57	11.20	14.50	17.80
1	80	365	58	12.80	16.60	20.40
1	80	365	59	13.60	17.60	21.60
1	80	365	60	16.00	20.70	25.50
1	80	365	61	18.40	23.80	29.30
1	80	365	62	20.00	25.90	31.90
1	80	365	63	24.80	32.10	39.50
1	80	365	64	27.20	35.20	43.30
1	80	365	65	29.60	38.30	47.10
1	80	365	66	32.80	42.50	52.30
1	80	365	67	37.60	48.70	59.90
1	80	365	68	41.60	53.90	66.30
1	80	365	69	48.00	62.20	76.50
1	80	365	70	54.40	70.40	86.60
1	80	365	71	60.80	78.70	96.80
1	80	365	72	68.00	88.10	108.40
1	80	365	73	76.80	99.50	122.40
1	80	365	74	87.20	112.90	138.90
1	80	365	75	102.40	132.60	163.10
1	80	365	76	111.20	144.00	177.10
1	80	365	77	124.00	160.60	197.50
1	80	365	78	139.20	180.30	221.80
1	80	365	79	156.80	203.10	249.80
1	80	365	80	174.40	225.80	277.70
1	80	365	81	191.20	247.60	304.50
1	80	365	82	204.00	264.20	325.00
1	80	365	83	222.40	288.00	354.20
1	80	365	84	243.20	314.90	387.30
1	80	365	85	278.40	360.50	443.40
2	80	0	55	23.20	30.00	36.90
2	80	0	56	28.00	36.30	44.60
2	80	0	57	32.00	41.40	50.90
2	80	0	58	36.80	47.70	58.70
2	80	0	59	41.60	53.90	66.30
2	80	0	60	45.60	59.10	72.70

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	0	61	50.40	65.30	80.30
2	80	0	62	60.00	77.70	95.60
2	80	0	63	68.80	89.10	109.60
2	80	0	64	78.40	101.50	124.80
2	80	0	65	92.00	119.10	146.50
2	80	0	66	100.80	130.50	160.50
2	80	0	67	115.20	149.20	183.50
2	80	0	68	133.60	173.00	212.80
2	80	0	69	152.00	196.80	242.10
2	80	0	70	163.20	211.30	259.90
2	80	0	71	184.80	239.30	294.30
2	80	0	72	207.20	268.30	330.00
2	80	0	73	233.60	302.50	372.10
2	80	0	74	260.00	336.70	414.10
2	80	0	75	304.00	393.70	484.30
2	80	0	76	339.20	439.30	540.30
2	80	0	77	374.40	484.80	596.30
2	80	0	78	418.40	541.80	666.40
2	80	0	79	475.20	615.40	756.90
2	80	0	80	512.80	664.10	816.80
2	80	0	81	575.20	744.90	916.20
2	80	0	82	613.60	794.60	977.40
2	80	0	83	664.00	859.90	1,057.70
2	80	0	84	722.40	935.50	1,150.70
2	80	0	85	823.20	1,066.00	1,311.20
2	80	30	55	20.80	26.90	33.10
2	80	30	56	25.60	33.20	40.80
2	80	30	57	28.80	37.30	45.90
2	80	30	58	33.60	43.50	53.50
2	80	30	59	37.60	48.70	59.90
2	80	30	60	41.60	53.90	66.30
2	80	30	61	45.60	59.10	72.70
2	80	30	62	54.40	70.40	86.60
2	80	30	63	62.40	80.80	99.40
2	80	30	64	71.20	92.20	113.40
2	80	30	65	84.00	108.80	133.80
2	80	30	66	92.00	119.10	146.50
2	80	30	67	104.80	135.70	166.90
2	80	30	68	121.60	157.50	193.70
2	80	30	69	138.40	179.20	220.40
2	80	30	70	148.80	192.70	237.00
2	80	30	71	168.00	217.60	267.60
2	80	30	72	188.80	244.50	300.70
2	80	30	73	212.80	275.60	339.00
2	80	30	74	236.80	306.70	377.20
2	80	30	75	276.80	358.50	441.00
2	80	30	76	308.80	399.90	491.90
2	80	30	77	340.80	441.30	542.80
2	80	30	78	380.80	493.10	606.50
2	80	30	79	432.80	560.50	689.40
2	80	30	80	466.40	604.00	742.90
2	80	30	81	523.20	677.50	833.30
2	80	30	82	558.40	723.10	889.40
2	80	30	83	604.00	782.20	962.10
2	80	30	84	657.60	851.60	1,047.50
2	80	30	85	748.80	969.70	1,192.70
2	80	60	55	20.00	25.90	31.90
2	80	60	56	24.00	31.10	38.30
2	80	60	57	27.20	35.20	43.30
2	80	60	58	31.20	40.40	49.70
2	80	60	59	35.20	45.60	56.10
2	80	60	60	38.40	49.70	61.10
2	80	60	61	43.20	55.90	68.80
2	80	60	62	51.20	66.30	81.50
2	80	60	63	58.40	75.60	93.00
2	80	60	64	66.40	86.00	105.80
2	80	60	65	78.40	101.50	124.80
2	80	60	66	85.60	110.90	136.40
2	80	60	67	97.60	126.40	155.50
2	80	60	68	113.60	147.10	180.90
2	80	60	69	129.60	167.80	206.40
2	80	60	70	138.40	179.20	220.40
2	80	60	71	156.80	203.10	249.80
2	80	60	72	176.00	227.90	280.30
2	80	60	73	198.40	256.90	316.00
2	80	60	74	220.80	285.90	351.70
2	80	60	75	258.40	334.60	411.60
2	80	60	76	288.00	373.00	458.80

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	60	77	318.40	412.30	507.10
2	80	60	78	356.00	461.00	567.00
2	80	60	79	404.00	523.20	643.50
2	80	60	80	436.00	564.60	694.50
2	80	60	81	488.80	633.00	778.60
2	80	60	82	521.60	675.50	830.90
2	80	60	83	564.80	731.40	899.60
2	80	60	84	614.40	795.60	978.60
2	80	60	85	700.00	906.50	1,115.00
2	80	90	55	18.40	23.80	29.30
2	80	90	56	22.40	29.00	35.70
2	80	90	57	25.60	33.20	40.80
2	80	90	58	29.60	38.30	47.10
2	80	90	59	33.60	43.50	53.50
2	80	90	60	36.80	47.70	58.70
2	80	90	61	40.00	51.80	63.70
2	80	90	62	48.00	62.20	76.50
2	80	90	63	55.20	71.50	87.90
2	80	90	64	62.40	80.80	99.40
2	80	90	65	73.60	95.30	117.20
2	80	90	66	80.80	104.60	128.70
2	80	90	67	92.00	119.10	146.50
2	80	90	68	107.20	138.80	170.70
2	80	90	69	121.60	157.50	193.70
2	80	90	70	130.40	168.90	207.70
2	80	90	71	148.00	191.70	235.80
2	80	90	72	165.60	214.50	263.80
2	80	90	73	187.20	242.40	298.20
2	80	90	74	208.00	269.40	331.40
2	80	90	75	243.20	314.90	387.30
2	80	90	76	271.20	351.20	432.00
2	80	90	77	299.20	387.50	476.60
2	80	90	78	334.40	433.00	532.60
2	80	90	79	380.00	492.10	605.30
2	80	90	80	410.40	531.50	653.70
2	80	90	81	460.00	595.70	732.70
2	80	90	82	491.20	636.10	782.40
2	80	90	83	531.20	687.90	846.10
2	80	90	84	577.60	748.00	920.00
2	80	90	85	658.40	852.60	1,048.70
2	80	150	55	17.60	22.80	28.00
2	80	150	56	20.80	26.90	33.10
2	80	150	57	24.00	31.10	38.30
2	80	150	58	28.00	36.30	44.60
2	80	150	59	31.20	40.40	49.70
2	80	150	60	34.40	44.50	54.70
2	80	150	61	37.60	48.70	59.90
2	80	150	62	44.80	58.00	71.30
2	80	150	63	52.00	67.30	82.80
2	80	150	64	59.20	76.70	94.30
2	80	150	65	68.80	89.10	109.60
2	80	150	66	76.00	98.40	121.00
2	80	150	67	86.40	111.90	137.60
2	80	150	68	100.00	129.50	159.30
2	80	150	69	114.40	148.10	182.20
2	80	150	70	122.40	158.50	195.00
2	80	150	71	138.40	179.20	220.40
2	80	150	72	155.20	201.00	247.20
2	80	150	73	175.20	226.90	279.10
2	80	150	74	195.20	252.80	310.90
2	80	150	75	228.00	295.30	363.20
2	80	150	76	254.40	329.40	405.20
2	80	150	77	280.80	363.60	447.20
2	80	150	78	313.60	406.10	499.50
2	80	150	79	356.80	462.10	568.40
2	80	150	80	384.80	498.30	612.90
2	80	150	81	431.20	558.40	686.80
2	80	150	82	460.00	595.70	732.70
2	80	150	83	498.40	645.40	793.80
2	80	150	84	541.60	701.40	862.70
2	80	150	85	617.60	799.80	983.80
2	80	365	55	12.80	16.60	20.40
2	80	365	56	15.20	19.70	24.20
2	80	365	57	17.60	22.80	28.00
2	80	365	58	20.00	25.90	31.90
2	80	365	59	23.20	30.00	36.90
2	80	365	60	24.80	32.10	39.50
2	80	365	61	28.00	36.30	44.60

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	365	62	32.80	42.50	52.30
2	80	365	63	37.60	48.70	59.90
2	80	365	64	43.20	55.90	68.80
2	80	365	65	50.40	65.30	80.30
2	80	365	66	55.20	71.50	87.90
2	80	365	67	63.20	81.80	100.60
2	80	365	68	73.60	95.30	117.20
2	80	365	69	84.00	108.80	133.80
2	80	365	70	89.60	116.00	142.70
2	80	365	71	101.60	131.60	161.90
2	80	365	72	113.60	147.10	180.90
2	80	365	73	128.80	166.80	205.20
2	80	365	74	143.20	185.40	228.00
2	80	365	75	167.20	216.50	266.30
2	80	365	76	186.40	241.40	296.90
2	80	365	77	205.60	266.30	327.50
2	80	365	78	230.40	298.40	367.00
2	80	365	79	261.60	338.80	416.70
2	80	365	80	282.40	365.70	449.80
2	80	365	81	316.00	409.20	503.30
2	80	365	82	337.60	437.20	537.80
2	80	365	83	365.60	473.50	582.40
2	80	365	84	397.60	514.90	633.30
2	80	365	85	452.80	586.40	721.30
4	80	0	55	36.80	47.70	58.70
4	80	0	56	41.60	53.90	66.30
4	80	0	57	45.60	59.10	72.70
4	80	0	58	50.40	65.30	80.30
4	80	0	59	55.20	71.50	87.90
4	80	0	60	64.80	83.90	103.20
4	80	0	61	73.60	95.30	117.20
4	80	0	62	82.40	106.70	131.20
4	80	0	63	96.80	125.40	154.20
4	80	0	64	110.40	143.00	175.90
4	80	0	65	124.00	160.60	197.50
4	80	0	66	138.40	179.20	220.40
4	80	0	67	160.80	208.20	256.10
4	80	0	68	184.00	238.30	293.10
4	80	0	69	207.20	268.30	330.00
4	80	0	70	228.80	296.30	364.40
4	80	0	71	251.20	325.30	400.10
4	80	0	72	281.60	364.70	448.60
4	80	0	73	316.80	410.30	504.70
4	80	0	74	356.80	462.10	568.40
4	80	0	75	422.40	547.00	672.80
4	80	0	76	462.40	598.80	736.50
4	80	0	77	515.20	667.20	820.70
4	80	0	78	580.80	752.10	925.10
4	80	0	79	651.20	843.30	1,037.30
4	80	0	80	714.40	925.10	1,137.90
4	80	0	81	789.60	1,022.50	1,257.70
4	80	0	82	840.00	1,087.80	1,338.00
4	80	0	83	903.20	1,169.60	1,438.60
4	80	0	84	978.40	1,267.00	1,558.40
4	80	0	85	1,100.80	1,425.50	1,753.40
4	80	30	55	34.40	44.50	54.70
4	80	30	56	38.40	49.70	61.10
4	80	30	57	42.40	54.90	67.50
4	80	30	58	46.40	60.10	73.90
4	80	30	59	51.20	66.30	81.50
4	80	30	60	60.00	77.70	95.60
4	80	30	61	68.00	88.10	108.40
4	80	30	62	76.00	98.40	121.00
4	80	30	63	89.60	116.00	142.70
4	80	30	64	102.40	132.60	163.10
4	80	30	65	114.40	148.10	182.20
4	80	30	66	128.00	165.80	203.90
4	80	30	67	148.80	192.70	237.00
4	80	30	68	170.40	220.70	271.50
4	80	30	69	192.00	248.60	305.80
4	80	30	70	212.00	274.50	337.60
4	80	30	71	232.00	300.40	369.50
4	80	30	72	260.80	337.70	415.40
4	80	30	73	292.80	379.20	466.40
4	80	30	74	330.40	427.90	526.30
4	80	30	75	390.40	505.60	621.90
4	80	30	76	428.00	554.30	681.80
4	80	30	77	476.80	617.50	759.50

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	80	30	78	537.60	696.20	856.30
4	80	30	79	602.40	780.10	959.50
4	80	30	80	660.80	855.70	1,052.50
4	80	30	81	730.40	945.90	1,163.50
4	80	30	82	776.80	1,006.00	1,237.40
4	80	30	83	835.20	1,081.60	1,330.40
4	80	30	84	904.80	1,171.70	1,441.20
4	80	30	85	1,018.40	1,318.80	1,622.10
4	80	60	55	32.00	41.40	50.90
4	80	60	56	36.00	46.60	57.30
4	80	60	57	40.00	51.80	63.70
4	80	60	58	44.00	57.00	70.10
4	80	60	59	48.00	62.20	76.50
4	80	60	60	56.00	72.50	89.20
4	80	60	61	64.00	82.90	102.00
4	80	60	62	72.00	93.20	114.60
4	80	60	63	84.00	108.80	133.80
4	80	60	64	96.00	124.30	152.90
4	80	60	65	108.00	139.90	172.10
4	80	60	66	120.80	156.40	192.40
4	80	60	67	140.00	181.30	223.00
4	80	60	68	160.00	207.20	254.90
4	80	60	69	180.00	233.10	286.70
4	80	60	70	199.20	258.00	317.30
4	80	60	71	218.40	282.80	347.80
4	80	60	72	244.80	317.00	389.90
4	80	60	73	276.00	357.40	439.60
4	80	60	74	310.40	402.00	494.50
4	80	60	75	367.20	475.50	584.90
4	80	60	76	402.40	521.10	641.00
4	80	60	77	448.00	580.20	713.60
4	80	60	78	505.60	654.80	805.40
4	80	60	79	566.40	733.50	902.20
4	80	60	80	621.60	805.00	990.20
4	80	60	81	687.20	889.90	1,094.60
4	80	60	82	731.20	946.90	1,164.70
4	80	60	83	785.60	1,017.40	1,251.40
4	80	60	84	851.20	1,102.30	1,355.80
4	80	60	85	957.60	1,240.10	1,525.30
4	80	90	55	30.40	39.40	48.50
4	80	90	56	34.40	44.50	54.70
4	80	90	57	37.60	48.70	59.90
4	80	90	58	41.60	53.90	66.30
4	80	90	59	45.60	59.10	72.70
4	80	90	60	53.60	69.40	85.40
4	80	90	61	60.80	78.70	96.80
4	80	90	62	68.00	88.10	108.40
4	80	90	63	80.00	103.60	127.40
4	80	90	64	92.00	119.10	146.50
4	80	90	65	103.20	133.60	164.30
4	80	90	66	115.20	149.20	183.50
4	80	90	67	133.60	173.00	212.80
4	80	90	68	152.80	197.90	243.40
4	80	90	69	172.00	222.70	273.90
4	80	90	70	189.60	245.50	302.00
4	80	90	71	208.80	270.40	332.60
4	80	90	72	233.60	302.50	372.10
4	80	90	73	263.20	340.80	419.20
4	80	90	74	296.00	383.30	471.50
4	80	90	75	350.40	453.80	558.20
4	80	90	76	384.00	497.30	611.70
4	80	90	77	428.00	554.30	681.80
4	80	90	78	482.40	624.70	768.40
4	80	90	79	540.80	700.30	861.40
4	80	90	80	592.80	767.70	944.30
4	80	90	81	655.20	848.50	1,043.70
4	80	90	82	697.60	903.40	1,111.20
4	80	90	83	749.60	970.70	1,194.00
4	80	90	84	812.00	1,051.50	1,293.30
4	80	90	85	913.60	1,183.10	1,455.20
4	80	150	55	28.00	36.30	44.60
4	80	150	56	32.00	41.40	50.90
4	80	150	57	35.20	45.60	56.10
4	80	150	58	38.40	49.70	61.10
4	80	150	59	42.40	54.90	67.50
4	80	150	60	49.60	64.20	79.00
4	80	150	61	56.00	72.50	89.20
4	80	150	62	63.20	81.80	100.60

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	80	150	63	74.40	96.30	118.40
4	80	150	64	84.80	109.80	135.10
4	80	150	65	95.20	123.30	151.70
4	80	150	66	105.60	136.80	168.30
4	80	150	67	123.20	159.50	196.20
4	80	150	68	140.80	182.30	224.20
4	80	150	69	158.40	205.10	252.30
4	80	150	70	175.20	226.90	279.10
4	80	150	71	192.00	248.60	305.80
4	80	150	72	215.20	278.70	342.80
4	80	150	73	242.40	313.90	386.10
4	80	150	74	272.80	353.30	434.60
4	80	150	75	323.20	418.50	514.80
4	80	150	76	353.60	457.90	563.20
4	80	150	77	394.40	510.70	628.20
4	80	150	78	444.00	575.00	707.30
4	80	150	79	498.40	645.40	793.80
4	80	150	80	546.40	707.60	870.30
4	80	150	81	604.00	782.20	962.10
4	80	150	82	642.40	831.90	1,023.20
4	80	150	83	691.20	895.10	1,101.00
4	80	150	84	748.80	969.70	1,192.70
4	80	150	85	842.40	1,090.90	1,341.80
4	80	365	55	21.60	28.00	34.40
4	80	365	56	24.00	31.10	38.30
4	80	365	57	26.40	34.20	42.10
4	80	365	58	29.60	38.30	47.10
4	80	365	59	32.00	41.40	50.90
4	80	365	60	37.60	48.70	59.90
4	80	365	61	43.20	55.90	68.80
4	80	365	62	48.00	62.20	76.50
4	80	365	63	56.80	73.60	90.50
4	80	365	64	64.80	83.90	103.20
4	80	365	65	72.80	94.30	116.00
4	80	365	66	80.80	104.60	128.70
4	80	365	67	94.40	122.20	150.30
4	80	365	68	108.00	139.90	172.10
4	80	365	69	121.60	157.50	193.70
4	80	365	70	133.60	173.00	212.80
4	80	365	71	147.20	190.60	234.40
4	80	365	72	164.80	213.40	262.50
4	80	365	73	185.60	240.40	295.70
4	80	365	74	208.80	270.40	332.60
4	80	365	75	247.20	320.10	393.70
4	80	365	76	270.40	350.20	430.70
4	80	365	77	301.60	390.60	480.40
4	80	365	78	340.00	440.30	541.60
4	80	365	79	380.80	493.10	606.50
4	80	365	80	417.60	540.80	665.20
4	80	365	81	461.60	597.80	735.30
4	80	365	82	491.20	636.10	782.40
4	80	365	83	528.00	683.80	841.10
4	80	365	84	572.00	740.70	911.10
4	80	365	85	644.00	834.00	1,025.80
10	80	0	55	50.40	65.30	80.30
10	80	0	56	55.20	71.50	87.90
10	80	0	57	64.80	83.90	103.20
10	80	0	58	73.60	95.30	117.20
10	80	0	59	82.40	106.70	131.20
10	80	0	60	92.00	119.10	146.50
10	80	0	61	100.80	130.50	160.50
10	80	0	62	115.20	149.20	183.50
10	80	0	63	133.60	173.00	212.80
10	80	0	64	152.00	196.80	242.10
10	80	0	65	174.40	225.80	277.70
10	80	0	66	197.60	255.90	314.80
10	80	0	67	220.80	285.90	351.70
10	80	0	68	252.80	327.40	402.70
10	80	0	69	285.60	369.90	455.00
10	80	0	70	308.00	398.90	490.60
10	80	0	71	339.20	439.30	540.30
10	80	0	72	374.40	484.80	596.30
10	80	0	73	418.40	541.80	666.40
10	80	0	74	457.60	592.60	728.90
10	80	0	75	519.20	672.40	827.10
10	80	0	76	563.20	729.30	897.00
10	80	0	77	620.80	803.90	988.80
10	80	0	78	686.40	888.90	1,093.30

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	0	79	761.60	986.30	1,213.10
10	80	0	80	819.20	1,060.90	1,304.90
10	80	0	81	920.00	1,191.40	1,465.40
10	80	0	82	995.20	1,288.80	1,585.20
10	80	0	83	1,054.40	1,365.40	1,679.40
10	80	0	84	1,146.40	1,484.60	1,826.10
10	80	0	85	1,280.80	1,658.60	2,040.10
10	80	30	55	47.20	61.10	75.20
10	80	30	56	52.00	67.30	82.80
10	80	30	57	60.80	78.70	96.80
10	80	30	58	68.80	89.10	109.60
10	80	30	59	77.60	100.50	123.60
10	80	30	60	86.40	111.90	137.60
10	80	30	61	94.40	122.20	150.30
10	80	30	62	108.00	139.90	172.10
10	80	30	63	125.60	162.70	200.10
10	80	30	64	143.20	185.40	228.00
10	80	30	65	164.00	212.40	261.30
10	80	30	66	185.60	240.40	295.70
10	80	30	67	207.20	268.30	330.00
10	80	30	68	237.60	307.70	378.50
10	80	30	69	268.80	348.10	428.20
10	80	30	70	289.60	375.00	461.30
10	80	30	71	319.20	413.40	508.50
10	80	30	72	352.00	455.80	560.60
10	80	30	73	393.60	509.70	626.90
10	80	30	74	430.40	557.40	685.60
10	80	30	75	488.00	632.00	777.40
10	80	30	76	529.60	685.80	843.50
10	80	30	77	583.20	755.20	928.90
10	80	30	78	645.60	836.10	1,028.40
10	80	30	79	716.00	927.20	1,140.50
10	80	30	80	770.40	997.70	1,227.20
10	80	30	81	864.80	1,119.90	1,377.50
10	80	30	82	935.20	1,211.10	1,489.70
10	80	30	83	991.20	1,283.60	1,578.80
10	80	30	84	1,077.60	1,395.50	1,716.50
10	80	30	85	1,204.00	1,559.20	1,917.80
10	80	60	55	44.80	58.00	71.30
10	80	60	56	48.80	63.20	77.70
10	80	60	57	57.60	74.60	91.80
10	80	60	58	65.60	85.00	104.60
10	80	60	59	73.60	95.30	117.20
10	80	60	60	81.60	105.70	130.00
10	80	60	61	89.60	116.00	142.70
10	80	60	62	102.40	132.60	163.10
10	80	60	63	119.20	154.40	189.90
10	80	60	64	135.20	175.10	215.40
10	80	60	65	155.20	201.00	247.20
10	80	60	66	176.00	227.90	280.30
10	80	60	67	196.80	254.90	313.50
10	80	60	68	224.80	291.10	358.10
10	80	60	69	254.40	329.40	405.20
10	80	60	70	274.40	355.30	437.00
10	80	60	71	301.60	390.60	480.40
10	80	60	72	333.60	432.00	531.40
10	80	60	73	372.00	481.70	592.50
10	80	60	74	407.20	527.30	648.60
10	80	60	75	462.40	598.80	736.50
10	80	60	76	501.60	649.60	799.00
10	80	60	77	552.80	715.90	880.60
10	80	60	78	611.20	791.50	973.50
10	80	60	79	677.60	877.50	1,079.30
10	80	60	80	728.80	943.80	1,160.90
10	80	60	81	819.20	1,060.90	1,304.90
10	80	60	82	885.60	1,146.90	1,410.70
10	80	60	83	938.40	1,215.20	1,494.70
10	80	60	84	1,020.00	1,320.90	1,624.70
10	80	60	85	1,140.00	1,476.30	1,815.80
10	80	90	55	43.20	55.90	68.80
10	80	90	56	47.20	61.10	75.20
10	80	90	57	55.20	71.50	87.90
10	80	90	58	62.40	80.80	99.40
10	80	90	59	70.40	91.20	112.20
10	80	90	60	78.40	101.50	124.80
10	80	90	61	85.60	110.90	136.40
10	80	90	62	97.60	126.40	155.50
10	80	90	63	113.60	147.10	180.90

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	90	64	129.60	167.80	206.40
10	80	90	65	148.00	191.70	235.80
10	80	90	66	168.00	217.60	267.60
10	80	90	67	188.00	243.50	299.50
10	80	90	68	215.20	278.70	342.80
10	80	90	69	242.40	313.90	386.10
10	80	90	70	261.60	338.80	416.70
10	80	90	71	288.00	373.00	458.80
10	80	90	72	318.40	412.30	507.10
10	80	90	73	356.00	461.00	567.00
10	80	90	74	388.80	503.50	619.30
10	80	90	75	441.60	571.90	703.40
10	80	90	76	478.40	619.50	762.00
10	80	90	77	528.00	683.80	841.10
10	80	90	78	583.20	755.20	928.90
10	80	90	79	647.20	838.10	1,030.90
10	80	90	80	696.00	901.30	1,108.60
10	80	90	81	782.40	1,013.20	1,246.20
10	80	90	82	845.60	1,095.10	1,347.00
10	80	90	83	896.00	1,160.30	1,427.20
10	80	90	84	974.40	1,261.80	1,552.00
10	80	90	85	1,088.80	1,410.00	1,734.30
10	80	150	55	40.00	51.80	63.70
10	80	150	56	44.00	57.00	70.10
10	80	150	57	52.00	67.30	82.80
10	80	150	58	59.20	76.70	94.30
10	80	150	59	65.60	85.00	104.60
10	80	150	60	73.60	95.30	117.20
10	80	150	61	80.80	104.60	128.70
10	80	150	62	92.00	119.10	146.50
10	80	150	63	107.20	138.80	170.70
10	80	150	64	121.60	157.50	193.70
10	80	150	65	139.20	180.30	221.80
10	80	150	66	158.40	205.10	252.30
10	80	150	67	176.80	229.00	281.70
10	80	150	68	202.40	262.10	322.40
10	80	150	69	228.80	296.30	364.40
10	80	150	70	246.40	319.10	392.50
10	80	150	71	271.20	351.20	432.00
10	80	150	72	299.20	387.50	476.60
10	80	150	73	334.40	433.00	532.60
10	80	150	74	366.40	474.50	583.60
10	80	150	75	415.20	537.70	661.40
10	80	150	76	450.40	583.30	717.50
10	80	150	77	496.80	643.40	791.40
10	80	150	78	548.80	710.70	874.20
10	80	150	79	609.60	789.40	971.00
10	80	150	80	655.20	848.50	1,043.70
10	80	150	81	736.00	953.10	1,172.30
10	80	150	82	796.00	1,030.80	1,267.90
10	80	150	83	843.00	1,091.70	1,342.80
10	80	150	84	916.80	1,187.30	1,460.40
10	80	150	85	1,024.80	1,327.10	1,632.30
10	80	365	55	32.80	42.50	52.30
10	80	365	56	36.00	46.60	57.30
10	80	365	57	42.40	54.90	67.50
10	80	365	58	48.00	62.20	76.50
10	80	365	59	53.60	69.40	85.40
10	80	365	60	60.00	77.70	95.60
10	80	365	61	65.60	85.00	104.60
10	80	365	62	75.20	97.40	119.80
10	80	365	63	87.20	112.90	138.90
10	80	365	64	99.20	128.50	158.10
10	80	365	65	113.60	147.10	180.90
10	80	365	66	128.80	166.80	205.20
10	80	365	67	143.20	185.40	228.00
10	80	365	68	164.00	212.40	261.30
10	80	365	69	185.60	240.40	295.70
10	80	365	70	200.00	259.00	318.60
10	80	365	71	220.80	285.90	351.70
10	80	365	72	243.20	314.90	387.30
10	80	365	73	272.00	352.20	433.20
10	80	365	74	297.60	385.40	474.00
10	80	365	75	337.60	437.20	537.80
10	80	365	76	366.40	474.50	583.60
10	80	365	77	403.20	522.10	642.20
10	80	365	78	446.40	578.10	711.10
10	80	365	79	495.20	641.30	788.80

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	365	80	532.80	690.00	848.70
10	80	365	81	598.40	774.90	953.10
10	80	365	82	647.20	838.10	1,030.90
10	80	365	83	685.60	887.90	1,092.10
10	80	365	84	744.80	964.50	1,186.30
10	80	365	85	832.80	1,078.50	1,326.60
1	100	0	55	23.00	29.80	36.70
1	100	0	56	26.00	33.70	41.50
1	100	0	57	28.50	36.90	45.40
1	100	0	58	31.50	40.80	50.20
1	100	0	59	34.50	44.70	55.00
1	100	0	60	40.50	52.40	64.50
1	100	0	61	46.00	59.60	73.30
1	100	0	62	51.50	66.70	82.00
1	100	0	63	63.00	81.60	100.40
1	100	0	64	69.00	89.40	110.00
1	100	0	65	74.00	95.80	117.80
1	100	0	66	83.00	107.50	132.20
1	100	0	67	94.00	121.70	149.70
1	100	0	68	105.00	136.00	167.30
1	100	0	69	121.00	156.70	192.70
1	100	0	70	138.00	178.70	219.80
1	100	0	71	154.00	199.40	245.30
1	100	0	72	171.00	221.40	272.30
1	100	0	73	193.00	249.90	307.40
1	100	0	74	220.00	284.90	350.40
1	100	0	75	259.00	335.40	412.50
1	100	0	76	281.00	363.90	447.60
1	100	0	77	314.00	406.60	500.10
1	100	0	78	352.00	455.80	560.60
1	100	0	79	396.00	512.80	630.70
1	100	0	80	441.00	571.10	702.50
1	100	0	81	483.00	625.50	769.40
1	100	0	82	515.00	666.90	820.30
1	100	0	83	562.00	727.80	895.20
1	100	0	84	614.00	795.10	978.00
1	100	0	85	704.00	911.70	1,121.40
1	100	30	55	20.00	25.90	31.90
1	100	30	56	23.00	29.80	36.70
1	100	30	57	25.00	32.40	39.90
1	100	30	58	28.00	36.30	44.60
1	100	30	59	31.00	40.10	49.30
1	100	30	60	36.00	46.60	57.30
1	100	30	61	41.00	53.10	65.30
1	100	30	62	46.00	59.60	73.30
1	100	30	63	56.00	72.50	89.20
1	100	30	64	61.00	79.00	97.20
1	100	30	65	65.00	84.20	103.60
1	100	30	66	73.00	94.50	116.20
1	100	30	67	83.00	107.50	132.20
1	100	30	68	93.00	120.40	148.10
1	100	30	69	107.00	138.60	170.50
1	100	30	70	122.00	158.00	194.30
1	100	30	71	136.00	176.10	216.60
1	100	30	72	151.00	195.50	240.50
1	100	30	73	171.00	221.40	272.30
1	100	30	74	195.00	252.50	310.60
1	100	30	75	229.00	296.60	364.80
1	100	30	76	249.00	322.50	396.70
1	100	30	77	278.00	360.00	442.80
1	100	30	78	312.00	404.00	496.90
1	100	30	79	350.00	453.30	557.60
1	100	30	80	390.00	505.10	621.30
1	100	30	81	427.00	553.00	680.20
1	100	30	82	456.00	590.50	726.30
1	100	30	83	497.00	643.60	791.60
1	100	30	84	543.00	703.20	864.90
1	100	30	85	623.00	806.80	992.40
1	100	60	55	19.00	24.60	30.30
1	100	60	56	21.00	27.20	33.50
1	100	60	57	23.00	29.80	36.70
1	100	60	58	26.00	33.70	41.50
1	100	60	59	28.00	36.30	44.60
1	100	60	60	33.00	42.70	52.50
1	100	60	61	37.00	47.90	58.90
1	100	60	62	42.00	54.40	66.90
1	100	60	63	51.00	66.00	81.20
1	100	60	64	56.00	72.50	89.20

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	60	65	60.00	77.70	95.60
1	100	60	66	68.00	88.10	108.40
1	100	60	67	77.00	99.70	122.60
1	100	60	68	86.00	111.40	137.00
1	100	60	70	112.00	145.00	178.40
1	100	60	71	126.00	163.20	200.70
1	100	60	72	139.00	180.00	221.40
1	100	60	73	157.00	203.30	250.10
1	100	60	74	179.00	231.80	285.10
1	100	60	75	211.00	273.20	336.00
1	100	60	76	229.00	296.60	364.80
1	100	60	77	256.00	331.50	407.70
1	100	60	78	287.00	371.70	457.20
1	100	60	79	323.00	418.30	514.50
1	100	60	80	359.00	464.90	571.80
1	100	60	81	394.00	510.20	627.50
1	100	60	82	420.00	543.90	669.00
1	100	60	83	458.00	593.10	729.50
1	100	60	84	500.00	647.50	796.40
1	100	60	85	574.00	743.30	914.30
1	100	60	69	99.00	128.20	157.70
1	100	90	55	17.00	22.00	27.10
1	100	90	56	20.00	25.90	31.90
1	100	90	57	22.00	28.50	35.10
1	100	90	58	24.00	31.10	38.30
1	100	90	59	26.00	33.70	41.50
1	100	90	60	31.00	40.10	49.30
1	100	90	61	35.00	45.30	55.70
1	100	90	62	39.00	50.50	62.10
1	100	90	63	48.00	62.20	76.50
1	100	90	64	52.00	67.30	82.80
1	100	90	65	56.00	72.50	89.20
1	100	90	66	63.00	81.60	100.40
1	100	90	67	71.00	91.90	113.00
1	100	90	68	80.00	103.60	127.40
1	100	90	69	92.00	119.10	146.50
1	100	90	70	105.00	136.00	167.30
1	100	90	71	117.00	151.50	186.30
1	100	90	72	130.00	168.40	207.10
1	100	90	73	147.00	190.40	234.20
1	100	90	74	167.00	216.30	266.00
1	100	90	75	197.00	255.10	313.80
1	100	90	76	214.00	277.10	340.80
1	100	90	77	239.00	309.50	380.70
1	100	90	78	268.00	347.10	426.90
1	100	90	79	301.00	389.80	479.50
1	100	90	80	335.00	433.80	533.60
1	100	90	81	367.00	475.30	584.60
1	100	90	82	391.00	506.30	622.70
1	100	90	83	427.00	553.00	680.20
1	100	90	84	467.00	604.80	743.90
1	100	90	85	535.00	692.80	852.10
1	100	150	55	16.00	20.70	25.50
1	100	150	56	18.00	23.30	28.70
1	100	150	57	20.00	25.90	31.90
1	100	150	58	22.00	28.50	35.10
1	100	150	59	24.00	31.10	38.30
1	100	150	60	28.00	36.30	44.60
1	100	150	61	32.00	41.40	50.90
1	100	150	62	36.00	46.60	57.30
1	100	150	63	44.00	57.00	70.10
1	100	150	64	48.00	62.20	76.50
1	100	150	65	52.00	67.30	82.80
1	100	150	66	58.00	75.10	92.40
1	100	150	67	66.00	85.50	105.20
1	100	150	68	74.00	95.80	117.80
1	100	150	69	85.00	110.10	135.40
1	100	150	70	97.00	125.60	154.50
1	100	150	71	108.00	139.90	172.10
1	100	150	72	120.00	155.40	191.10
1	100	150	73	135.00	174.80	215.00
1	100	150	74	154.00	199.40	245.30
1	100	150	75	181.00	234.40	288.30
1	100	150	76	197.00	255.10	313.80
1	100	150	77	220.00	284.90	350.40
1	100	150	78	246.00	318.60	391.90
1	100	150	79	277.00	358.70	441.20
1	100	150	80	309.00	400.20	492.20

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	150	81	338.00	437.70	538.40
1	100	150	82	361.00	467.50	575.00
1	100	150	83	393.00	508.90	625.90
1	100	150	84	430.00	556.90	685.00
1	100	150	85	493.00	638.40	785.20
1	100	365	55	11.00	14.20	17.50
1	100	365	56	13.00	16.80	20.70
1	100	365	57	14.00	18.10	22.30
1	100	365	58	16.00	20.70	25.50
1	100	365	59	17.00	22.00	27.10
1	100	365	60	20.00	25.90	31.90
1	100	365	61	23.00	29.80	36.70
1	100	365	62	25.00	32.40	39.90
1	100	365	63	31.00	40.10	49.30
1	100	365	64	34.00	44.00	54.10
1	100	365	65	37.00	47.90	58.90
1	100	365	66	41.00	53.10	65.30
1	100	365	67	47.00	60.90	74.90
1	100	365	68	52.00	67.30	82.80
1	100	365	69	60.00	77.70	95.60
1	100	365	70	68.00	88.10	108.40
1	100	365	71	76.00	98.40	121.00
1	100	365	72	85.00	110.10	135.40
1	100	365	73	96.00	124.30	152.90
1	100	365	74	109.00	141.20	173.70
1	100	365	75	128.00	165.80	203.90
1	100	365	76	139.00	180.00	221.40
1	100	365	77	155.00	200.70	246.90
1	100	365	78	174.00	225.30	277.10
1	100	365	79	196.00	253.80	312.20
1	100	365	80	218.00	282.30	347.20
1	100	365	81	239.00	309.50	380.70
1	100	365	82	255.00	330.20	406.10
1	100	365	83	278.00	360.00	442.80
1	100	365	84	304.00	393.70	484.30
1	100	365	85	348.00	450.70	554.40
2	100	0	55	29.00	37.60	46.20
2	100	0	56	35.00	45.30	55.70
2	100	0	57	40.00	51.80	63.70
2	100	0	58	46.00	59.60	73.30
2	100	0	59	52.00	67.30	82.80
2	100	0	60	57.00	73.80	90.80
2	100	0	61	63.00	81.60	100.40
2	100	0	62	75.00	97.10	119.40
2	100	0	63	86.00	111.40	137.00
2	100	0	64	98.00	126.90	156.10
2	100	0	65	115.00	148.90	183.10
2	100	0	66	126.00	163.20	200.70
2	100	0	67	144.00	186.50	229.40
2	100	0	68	167.00	216.30	266.00
2	100	0	69	190.00	246.10	302.70
2	100	0	70	204.00	264.20	325.00
2	100	0	71	231.00	299.10	367.90
2	100	0	72	259.00	335.40	412.50
2	100	0	73	292.00	378.10	465.10
2	100	0	74	325.00	420.90	517.70
2	100	0	75	380.00	492.10	605.30
2	100	0	76	424.00	549.10	675.40
2	100	0	77	468.00	606.10	745.50
2	100	0	78	523.00	677.30	833.10
2	100	0	79	594.00	769.20	946.10
2	100	0	80	641.00	830.10	1,021.00
2	100	0	81	719.00	931.10	1,145.30
2	100	0	82	767.00	993.30	1,221.80
2	100	0	83	830.00	1,074.90	1,322.10
2	100	0	84	903.00	1,169.40	1,438.40
2	100	0	85	1,029.00	1,332.60	1,639.10
2	100	30	55	26.00	33.70	41.50
2	100	30	56	32.00	41.40	50.90
2	100	30	57	36.00	46.60	57.30
2	100	30	58	42.00	54.40	66.90
2	100	30	59	47.00	60.90	74.90
2	100	30	60	52.00	67.30	82.80
2	100	30	61	57.00	73.80	90.80
2	100	30	62	68.00	88.10	108.40
2	100	30	63	78.00	101.00	124.20
2	100	30	64	89.00	115.30	141.80
2	100	30	65	105.00	136.00	167.30

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	30	66	115.00	148.90	183.10
2	100	30	67	131.00	169.60	208.60
2	100	30	68	152.00	196.80	242.10
2	100	30	69	173.00	224.00	275.50
2	100	30	70	186.00	240.90	296.30
2	100	30	71	210.00	272.00	334.60
2	100	30	72	236.00	305.60	375.90
2	100	30	73	266.00	344.50	423.70
2	100	30	74	296.00	383.30	471.50
2	100	30	75	346.00	448.10	551.20
2	100	30	76	386.00	499.90	614.90
2	100	30	77	426.00	551.70	678.60
2	100	30	78	476.00	616.40	758.20
2	100	30	79	541.00	700.60	861.70
2	100	30	80	583.00	755.00	928.70
2	100	30	81	654.00	846.90	1,041.70
2	100	30	82	698.00	903.90	1,111.80
2	100	30	83	755.00	977.70	1,202.60
2	100	30	84	822.00	1,064.50	1,309.30
2	100	30	85	936.00	1,212.10	1,490.90
2	100	60	55	25.00	32.40	39.90
2	100	60	56	30.00	38.90	47.80
2	100	60	57	34.00	44.00	54.10
2	100	60	58	39.00	50.50	62.10
2	100	60	59	44.00	57.00	70.10
2	100	60	60	48.00	62.20	76.50
2	100	60	61	54.00	69.90	86.00
2	100	60	62	64.00	82.90	102.00
2	100	60	63	73.00	94.50	116.20
2	100	60	64	83.00	107.50	132.20
2	100	60	65	98.00	126.90	156.10
2	100	60	66	107.00	138.60	170.50
2	100	60	67	122.00	158.00	194.30
2	100	60	68	142.00	183.90	226.20
2	100	60	69	162.00	209.80	258.10
2	100	60	70	173.00	224.00	275.50
2	100	60	71	196.00	253.80	312.20
2	100	60	72	220.00	284.90	350.40
2	100	60	73	248.00	321.20	395.10
2	100	60	74	276.00	357.40	439.60
2	100	60	75	323.00	418.30	514.50
2	100	60	76	360.00	466.20	573.40
2	100	60	77	398.00	515.40	633.90
2	100	60	78	445.00	576.30	708.80
2	100	60	79	505.00	654.00	804.40
2	100	60	80	545.00	705.80	868.10
2	100	60	81	611.00	791.20	973.20
2	100	60	82	652.00	844.30	1,038.50
2	100	60	83	706.00	914.30	1,124.60
2	100	60	84	768.00	994.60	1,223.40
2	100	60	85	875.00	1,133.10	1,393.70
2	100	90	55	23.00	29.80	36.70
2	100	90	56	28.00	36.30	44.60
2	100	90	57	32.00	41.40	50.90
2	100	90	58	37.00	47.90	58.90
2	100	90	59	42.00	54.40	66.90
2	100	90	60	46.00	59.60	73.30
2	100	90	61	50.00	64.80	79.70
2	100	90	62	60.00	77.70	95.60
2	100	90	63	69.00	89.40	110.00
2	100	90	64	78.00	101.00	124.20
2	100	90	65	92.00	119.10	146.50
2	100	90	66	101.00	130.80	160.90
2	100	90	67	115.00	148.90	183.10
2	100	90	68	134.00	173.50	213.40
2	100	90	69	152.00	196.80	242.10
2	100	90	70	163.00	211.10	259.70
2	100	90	71	185.00	239.60	294.70
2	100	90	72	207.00	268.10	329.80
2	100	90	73	234.00	303.00	372.70
2	100	90	74	260.00	336.70	414.10
2	100	90	75	304.00	393.70	484.30
2	100	90	76	339.00	439.00	540.00
2	100	90	77	374.00	484.30	595.70
2	100	90	78	418.00	541.30	665.80
2	100	90	79	475.00	615.10	756.60
2	100	90	80	513.00	664.30	817.10
2	100	90	81	575.00	744.60	915.90

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	90	82	614.00	795.10	978.00
2	100	90	83	664.00	859.90	1,057.70
2	100	90	84	722.00	935.00	1,150.10
2	100	90	85	823.00	1,065.80	1,310.90
2	100	150	55	22.00	28.50	35.10
2	100	150	56	26.00	33.70	41.50
2	100	150	57	30.00	38.90	47.80
2	100	150	58	35.00	45.30	55.70
2	100	150	59	39.00	50.50	62.10
2	100	150	60	43.00	55.70	68.50
2	100	150	61	47.00	60.90	74.90
2	100	150	62	56.00	72.50	89.20
2	100	150	63	65.00	84.20	103.60
2	100	150	64	74.00	95.80	117.80
2	100	150	65	86.00	111.40	137.00
2	100	150	66	95.00	123.00	151.30
2	100	150	67	108.00	139.90	172.10
2	100	150	68	125.00	161.90	199.10
2	100	150	69	143.00	185.20	227.80
2	100	150	70	153.00	198.10	243.70
2	100	150	71	173.00	224.00	275.50
2	100	150	72	194.00	251.20	309.00
2	100	150	73	219.00	283.60	348.80
2	100	150	74	244.00	316.00	388.70
2	100	150	75	285.00	369.10	454.00
2	100	150	76	318.00	411.80	506.50
2	100	150	77	351.00	454.50	559.00
2	100	150	78	392.00	507.60	624.30
2	100	150	79	446.00	577.60	710.40
2	100	150	80	481.00	622.90	766.20
2	100	150	81	539.00	698.00	858.50
2	100	150	82	575.00	744.60	915.90
2	100	150	83	623.00	806.80	992.40
2	100	150	84	677.00	876.70	1,078.30
2	100	150	85	772.00	999.70	1,229.60
2	100	365	55	16.00	20.70	25.50
2	100	365	56	19.00	24.60	30.30
2	100	365	57	22.00	28.50	35.10
2	100	365	58	25.00	32.40	39.90
2	100	365	59	29.00	37.60	46.20
2	100	365	60	31.00	40.10	49.30
2	100	365	61	35.00	45.30	55.70
2	100	365	62	41.00	53.10	65.30
2	100	365	63	47.00	60.90	74.90
2	100	365	64	54.00	69.90	86.00
2	100	365	65	63.00	81.60	100.40
2	100	365	66	69.00	89.40	110.00
2	100	365	67	79.00	102.30	125.80
2	100	365	68	92.00	119.10	146.50
2	100	365	69	105.00	136.00	167.30
2	100	365	70	112.00	145.00	178.40
2	100	365	71	127.00	164.50	202.30
2	100	365	72	142.00	183.90	226.20
2	100	365	73	161.00	208.50	256.50
2	100	365	74	179.00	231.80	285.10
2	100	365	75	209.00	270.70	333.00
2	100	365	76	233.00	301.70	371.10
2	100	365	77	257.00	332.80	409.30
2	100	365	78	288.00	373.00	458.80
2	100	365	79	327.00	423.50	520.90
2	100	365	80	353.00	457.10	562.20
2	100	365	81	395.00	511.50	629.10
2	100	365	82	422.00	546.50	672.20
2	100	365	83	457.00	591.80	727.90
2	100	365	84	497.00	643.60	791.60
2	100	365	85	566.00	733.00	901.60
4	100	0	55	46.00	59.60	73.30
4	100	0	56	52.00	67.30	82.80
4	100	0	57	57.00	73.80	90.80
4	100	0	58	63.00	81.60	100.40
4	100	0	59	69.00	89.40	110.00
4	100	0	60	81.00	104.90	129.00
4	100	0	61	92.00	119.10	146.50
4	100	0	62	103.00	133.40	164.10
4	100	0	63	121.00	156.70	192.70
4	100	0	64	138.00	178.70	219.80
4	100	0	65	155.00	200.70	246.90
4	100	0	66	173.00	224.00	275.50

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	0	67	201.00	260.30	320.20
4	100	0	68	230.00	297.90	366.40
4	100	0	69	259.00	335.40	412.50
4	100	0	70	286.00	370.40	455.60
4	100	0	71	314.00	406.60	500.10
4	100	0	72	352.00	455.80	560.60
4	100	0	73	396.00	512.80	630.70
4	100	0	74	446.00	577.60	710.40
4	100	0	75	528.00	683.80	841.10
4	100	0	76	578.00	748.50	920.70
4	100	0	77	644.00	834.00	1,025.80
4	100	0	78	726.00	940.20	1,156.40
4	100	0	79	814.00	1,054.10	1,296.50
4	100	0	80	893.00	1,156.40	1,422.40
4	100	0	81	987.00	1,278.20	1,572.20
4	100	0	82	1,050.00	1,359.80	1,672.60
4	100	0	83	1,129.00	1,462.10	1,798.40
4	100	0	84	1,223.00	1,583.80	1,948.10
4	100	0	85	1,376.00	1,781.90	2,191.70
4	100	30	55	43.00	55.70	68.50
4	100	30	56	48.00	62.20	76.50
4	100	30	57	53.00	68.60	84.40
4	100	30	58	58.00	75.10	92.40
4	100	30	59	64.00	82.90	102.00
4	100	30	60	75.00	97.10	119.40
4	100	30	61	85.00	110.10	135.40
4	100	30	62	95.00	123.00	151.30
4	100	30	63	112.00	145.00	178.40
4	100	30	64	128.00	165.80	203.90
4	100	30	65	143.00	185.20	227.80
4	100	30	66	160.00	207.20	254.90
4	100	30	67	186.00	240.90	296.30
4	100	30	68	213.00	275.80	339.20
4	100	30	69	240.00	310.80	382.30
4	100	30	70	265.00	343.20	422.10
4	100	30	71	290.00	375.60	462.00
4	100	30	72	326.00	422.20	519.30
4	100	30	73	366.00	474.00	583.00
4	100	30	74	413.00	534.80	657.80
4	100	30	75	488.00	632.00	777.40
4	100	30	76	535.00	692.80	852.10
4	100	30	77	596.00	771.80	949.30
4	100	30	78	672.00	870.20	1,070.30
4	100	30	79	753.00	975.10	1,199.40
4	100	30	80	826.00	1,069.70	1,315.70
4	100	30	81	913.00	1,182.30	1,454.20
4	100	30	82	971.00	1,257.40	1,546.60
4	100	30	83	1,044.00	1,352.00	1,663.00
4	100	30	84	1,131.00	1,464.60	1,801.50
4	100	30	85	1,273.00	1,648.50	2,027.70
4	100	60	55	40.00	51.80	63.70
4	100	60	56	45.00	58.30	71.70
4	100	60	57	50.00	64.80	79.70
4	100	60	58	55.00	71.20	87.60
4	100	60	59	60.00	77.70	95.60
4	100	60	60	70.00	90.70	111.60
4	100	60	61	80.00	103.60	127.40
4	100	60	62	90.00	116.60	143.40
4	100	60	63	105.00	136.00	167.30
4	100	60	64	120.00	155.40	191.10
4	100	60	65	135.00	174.80	215.00
4	100	60	66	151.00	195.50	240.50
4	100	60	67	175.00	226.60	278.70
4	100	60	68	200.00	259.00	318.60
4	100	60	69	225.00	291.40	358.40
4	100	60	70	249.00	322.50	396.70
4	100	60	71	273.00	353.50	434.80
4	100	60	72	306.00	396.30	487.40
4	100	60	73	345.00	446.80	549.60
4	100	60	74	388.00	502.50	618.10
4	100	60	75	459.00	594.40	731.10
4	100	60	76	503.00	651.40	801.20
4	100	60	77	560.00	725.20	892.00
4	100	60	78	632.00	818.40	1,006.60
4	100	60	79	708.00	916.90	1,127.80
4	100	60	80	777.00	1,006.20	1,237.60
4	100	60	81	859.00	1,112.40	1,368.30
4	100	60	82	914.00	1,183.60	1,455.80

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	60	83	982.00	1,271.70	1,564.20
4	100	60	84	1,064.00	1,377.90	1,694.80
4	100	60	85	1,197.00	1,550.10	1,906.60
4	100	90	55	38.00	49.20	60.50
4	100	90	56	43.00	55.70	68.50
4	100	90	57	47.00	60.90	74.90
4	100	90	58	52.00	67.30	82.80
4	100	90	59	57.00	73.80	90.80
4	100	90	60	67.00	86.80	106.80
4	100	90	61	76.00	98.40	121.00
4	100	90	62	85.00	110.10	135.40
4	100	90	63	100.00	129.50	159.30
4	100	90	64	115.00	148.90	183.10
4	100	90	65	129.00	167.10	205.50
4	100	90	66	144.00	186.50	229.40
4	100	90	67	167.00	216.30	266.00
4	100	90	68	191.00	247.30	304.20
4	100	90	69	215.00	278.40	342.40
4	100	90	70	237.00	306.90	377.50
4	100	90	71	261.00	338.00	415.70
4	100	90	72	292.00	378.10	465.10
4	100	90	73	329.00	426.10	524.10
4	100	90	74	370.00	479.20	589.40
4	100	90	75	438.00	567.20	697.70
4	100	90	76	480.00	621.60	764.60
4	100	90	77	535.00	692.80	852.10
4	100	90	78	603.00	780.90	960.50
4	100	90	79	676.00	875.40	1,076.70
4	100	90	80	741.00	959.60	1,180.30
4	100	90	81	819.00	1,060.60	1,304.50
4	100	90	82	872.00	1,129.20	1,388.90
4	100	90	83	937.00	1,213.40	1,492.50
4	100	90	84	1,015.00	1,314.40	1,616.70
4	100	90	85	1,142.00	1,478.90	1,819.00
4	100	150	55	35.00	45.30	55.70
4	100	150	56	40.00	51.80	63.70
4	100	150	57	44.00	57.00	70.10
4	100	150	58	48.00	62.20	76.50
4	100	150	59	53.00	68.60	84.40
4	100	150	60	62.00	80.30	98.80
4	100	150	61	70.00	90.70	111.60
4	100	150	62	79.00	102.30	125.80
4	100	150	63	93.00	120.40	148.10
4	100	150	64	106.00	137.30	168.90
4	100	150	65	119.00	154.10	189.50
4	100	150	66	132.00	170.90	210.20
4	100	150	67	154.00	199.40	245.30
4	100	150	68	176.00	227.90	280.30
4	100	150	69	198.00	256.40	315.40
4	100	150	70	219.00	283.60	348.80
4	100	150	71	240.00	310.80	382.30
4	100	150	72	269.00	348.40	428.50
4	100	150	73	303.00	392.40	482.70
4	100	150	74	341.00	441.60	543.20
4	100	150	75	404.00	523.20	643.50
4	100	150	76	442.00	572.40	704.10
4	100	150	77	493.00	638.40	785.20
4	100	150	78	555.00	718.70	884.00
4	100	150	79	623.00	806.80	992.40
4	100	150	80	683.00	884.50	1,087.90
4	100	150	81	755.00	977.70	1,202.60
4	100	150	82	803.00	1,039.90	1,279.10
4	100	150	83	864.00	1,118.90	1,376.20
4	100	150	84	936.00	1,212.10	1,490.90
4	100	150	85	1,053.00	1,363.60	1,677.20
4	100	365	55	27.00	35.00	43.10
4	100	365	56	30.00	38.90	47.80
4	100	365	57	33.00	42.70	52.50
4	100	365	58	37.00	47.90	58.90
4	100	365	59	40.00	51.80	63.70
4	100	365	60	47.00	60.90	74.90
4	100	365	61	54.00	69.90	86.00
4	100	365	62	60.00	77.70	95.60
4	100	365	63	71.00	91.90	113.00
4	100	365	64	81.00	104.90	129.00
4	100	365	65	91.00	117.80	144.90
4	100	365	66	101.00	130.80	160.90
4	100	365	67	118.00	152.80	187.90

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	365	68	135.00	174.80	215.00
4	100	365	69	152.00	196.80	242.10
4	100	365	70	167.00	216.30	266.00
4	100	365	71	184.00	238.30	293.10
4	100	365	72	206.00	266.80	328.20
4	100	365	73	232.00	300.40	369.50
4	100	365	74	261.00	338.00	415.70
4	100	365	75	309.00	400.20	492.20
4	100	365	76	338.00	437.70	538.40
4	100	365	77	377.00	488.20	600.50
4	100	365	78	425.00	550.40	677.00
4	100	365	79	476.00	616.40	758.20
4	100	365	80	522.00	676.00	831.50
4	100	365	81	577.00	747.20	919.10
4	100	365	82	614.00	795.10	978.00
4	100	365	83	660.00	854.70	1,051.30
4	100	365	84	715.00	925.90	1,138.90
4	100	365	85	805.00	1,042.50	1,282.30
10	100	0	55	63.00	81.60	100.40
10	100	0	56	69.00	89.40	110.00
10	100	0	57	81.00	104.90	129.00
10	100	0	58	92.00	119.10	146.50
10	100	0	59	103.00	133.40	164.10
10	100	0	60	115.00	148.90	183.10
10	100	0	61	126.00	163.20	200.70
10	100	0	62	144.00	186.50	229.40
10	100	0	63	167.00	216.30	266.00
10	100	0	64	190.00	246.10	302.70
10	100	0	65	218.00	282.30	347.20
10	100	0	66	247.00	319.90	393.50
10	100	0	67	276.00	357.40	439.60
10	100	0	68	316.00	409.20	503.30
10	100	0	69	357.00	462.30	568.60
10	100	0	70	385.00	498.60	613.30
10	100	0	71	424.00	549.10	675.40
10	100	0	72	468.00	606.10	745.50
10	100	0	73	523.00	677.30	833.10
10	100	0	74	572.00	740.70	911.10
10	100	0	75	649.00	840.50	1,033.80
10	100	0	76	704.00	911.70	1,121.40
10	100	0	77	776.00	1,004.90	1,236.00
10	100	0	78	858.00	1,111.10	1,366.70
10	100	0	79	952.00	1,232.80	1,516.30
10	100	0	80	1,024.00	1,326.10	1,631.10
10	100	0	81	1,150.00	1,489.30	1,831.80
10	100	0	82	1,244.00	1,611.00	1,981.50
10	100	0	83	1,318.00	1,706.80	2,099.40
10	100	0	84	1,433.00	1,855.70	2,282.50
10	100	0	85	1,601.00	2,073.30	2,550.20
10	100	30	55	59.00	76.40	94.00
10	100	30	56	65.00	84.20	103.60
10	100	30	57	76.00	98.40	121.00
10	100	30	58	86.00	111.40	137.00
10	100	30	59	97.00	125.60	154.50
10	100	30	60	108.00	139.90	172.10
10	100	30	61	118.00	152.80	187.90
10	100	30	62	135.00	174.80	215.00
10	100	30	63	157.00	203.30	250.10
10	100	30	64	179.00	231.80	285.10
10	100	30	65	205.00	265.50	326.60
10	100	30	66	232.00	300.40	369.50
10	100	30	67	259.00	335.40	412.50
10	100	30	68	297.00	384.60	473.10
10	100	30	69	336.00	435.10	535.20
10	100	30	70	362.00	468.80	576.60
10	100	30	71	399.00	516.70	635.50
10	100	30	72	440.00	569.80	700.90
10	100	30	73	492.00	637.10	783.60
10	100	30	74	538.00	696.70	856.90
10	100	30	75	610.00	790.00	971.70
10	100	30	76	662.00	857.30	1,054.50
10	100	30	77	729.00	944.10	1,161.20
10	100	30	78	807.00	1,045.10	1,285.50
10	100	30	79	895.00	1,159.00	1,425.60
10	100	30	80	963.00	1,247.10	1,533.90
10	100	30	81	1,081.00	1,399.90	1,721.90
10	100	30	82	1,169.00	1,513.90	1,862.10
10	100	30	83	1,239.00	1,604.50	1,973.50

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	30	84	1,347.00	1,744.40	2,145.60
10	100	30	85	1,505.00	1,949.00	2,397.30
10	100	60	55	56.00	72.50	89.20
10	100	60	56	61.00	79.00	97.20
10	100	60	57	72.00	93.20	114.60
10	100	60	58	82.00	106.20	130.60
10	100	60	59	92.00	119.10	146.50
10	100	60	60	102.00	132.10	162.50
10	100	60	61	112.00	145.00	178.40
10	100	60	62	128.00	165.80	203.90
10	100	60	63	149.00	193.00	237.40
10	100	60	64	169.00	218.90	269.20
10	100	60	65	194.00	251.20	309.00
10	100	60	66	220.00	284.90	350.40
10	100	60	67	246.00	318.60	391.90
10	100	60	68	281.00	363.90	447.60
10	100	60	69	318.00	411.80	506.50
10	100	60	70	343.00	444.20	546.40
10	100	60	71	377.00	488.20	600.50
10	100	60	72	417.00	540.00	664.20
10	100	60	73	465.00	602.20	740.70
10	100	60	74	509.00	659.20	810.80
10	100	60	75	578.00	748.50	920.70
10	100	60	76	627.00	812.00	998.80
10	100	60	77	691.00	894.80	1,100.60
10	100	60	78	764.00	989.40	1,217.00
10	100	60	79	847.00	1,096.90	1,349.20
10	100	60	80	911.00	1,179.70	1,451.00
10	100	60	81	1,024.00	1,326.10	1,631.10
10	100	60	82	1,107.00	1,433.60	1,763.30
10	100	60	83	1,173.00	1,519.00	1,868.40
10	100	60	84	1,275.00	1,651.10	2,030.90
10	100	60	85	1,425.00	1,845.40	2,269.80
10	100	90	55	54.00	69.90	86.00
10	100	90	56	59.00	76.40	94.00
10	100	90	57	69.00	89.40	110.00
10	100	90	58	78.00	101.00	124.20
10	100	90	59	88.00	114.00	140.20
10	100	90	60	98.00	126.90	156.10
10	100	90	61	107.00	138.60	170.50
10	100	90	62	122.00	158.00	194.30
10	100	90	63	142.00	183.90	226.20
10	100	90	64	162.00	209.80	258.10
10	100	90	65	185.00	239.60	294.70
10	100	90	66	210.00	272.00	334.60
10	100	90	67	235.00	304.30	374.30
10	100	90	68	269.00	348.40	428.50
10	100	90	69	303.00	392.40	482.70
10	100	90	70	327.00	423.50	520.90
10	100	90	71	360.00	466.20	573.40
10	100	90	72	398.00	515.40	633.90
10	100	90	73	445.00	576.30	708.80
10	100	90	74	486.00	629.40	774.20
10	100	90	75	552.00	714.80	879.20
10	100	90	76	598.00	774.40	952.50
10	100	90	77	660.00	854.70	1,051.30
10	100	90	78	729.00	944.10	1,161.20
10	100	90	79	809.00	1,047.70	1,288.70
10	100	90	80	870.00	1,126.70	1,385.80
10	100	90	81	978.00	1,266.50	1,557.80
10	100	90	82	1,057.00	1,368.80	1,683.60
10	100	90	83	1,120.00	1,450.40	1,784.00
10	100	90	84	1,218.00	1,577.30	1,940.10
10	100	90	85	1,361.00	1,762.50	2,167.90
10	100	150	55	50.00	64.80	79.70
10	100	150	56	55.00	71.20	87.60
10	100	150	57	65.00	84.20	103.60
10	100	150	58	74.00	95.80	117.80
10	100	150	59	82.00	106.20	130.60
10	100	150	60	92.00	119.10	146.50
10	100	150	61	101.00	130.80	160.90
10	100	150	62	115.00	148.90	183.10
10	100	150	63	134.00	173.50	213.40
10	100	150	64	152.00	196.80	242.10
10	100	150	65	174.00	225.30	277.10
10	100	150	66	198.00	256.40	315.40
10	100	150	67	221.00	286.20	352.00
10	100	150	68	253.00	327.60	402.90

EXHIBIT III

PLAN 750 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	150	69	286.00	370.40	455.60
10	100	150	70	308.00	398.90	490.60
10	100	150	71	339.00	439.00	540.00
10	100	150	72	374.00	484.30	595.70
10	100	150	73	418.00	541.30	665.80
10	100	150	74	458.00	593.10	729.50
10	100	150	75	519.00	672.10	826.70
10	100	150	76	563.00	729.10	896.80
10	100	150	77	621.00	804.20	989.20
10	100	150	78	686.00	888.40	1,092.70
10	100	150	79	762.00	986.80	1,213.80
10	100	150	80	819.00	1,060.60	1,304.50
10	100	150	81	920.00	1,191.40	1,465.40
10	100	150	82	995.00	1,288.50	1,584.90
10	100	150	83	1,054.00	1,364.90	1,678.80
10	100	150	84	1,146.00	1,484.10	1,825.40
10	100	150	85	1,281.00	1,658.90	2,040.40
10	100	365	55	41.00	53.10	65.30
10	100	365	56	45.00	58.30	71.70
10	100	365	57	53.00	68.60	84.40
10	100	365	58	60.00	77.70	95.60
10	100	365	59	67.00	86.80	106.80
10	100	365	60	75.00	97.10	119.40
10	100	365	61	82.00	106.20	130.60
10	100	365	62	94.00	121.70	149.70
10	100	365	63	109.00	141.20	173.70
10	100	365	64	124.00	160.60	197.50
10	100	365	65	142.00	183.90	226.20
10	100	365	66	161.00	208.50	256.50
10	100	365	67	179.00	231.80	285.10
10	100	365	68	205.00	265.50	326.60
10	100	365	69	232.00	300.40	369.50
10	100	365	70	250.00	323.80	398.30
10	100	365	71	276.00	357.40	439.60
10	100	365	72	304.00	393.70	484.30
10	100	365	73	340.00	440.30	541.60
10	100	365	74	372.00	481.70	592.50
10	100	365	75	422.00	546.50	672.20
10	100	365	76	458.00	593.10	729.50
10	100	365	77	504.00	652.70	802.80
10	100	365	78	558.00	722.60	888.80
10	100	365	79	619.00	801.60	986.00
10	100	365	80	666.00	862.50	1,060.90
10	100	365	81	748.00	968.70	1,191.50
10	100	365	82	809.00	1,047.70	1,288.70
10	100	365	83	857.00	1,109.80	1,365.10
10	100	365	84	931.00	1,205.60	1,482.90
10	100	365	85	1,041.00	1,348.10	1,658.20

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	0	55	18.00	23.30	28.70
1	60	0	56	20.40	26.40	32.50
1	60	0	57	22.50	29.10	35.80
1	60	0	58	24.90	32.20	39.60
1	60	0	59	27.00	35.00	43.10
1	60	0	60	31.50	40.80	50.20
1	60	0	61	36.00	46.60	57.30
1	60	0	62	40.50	52.40	64.50
1	60	0	63	49.50	64.10	78.80
1	60	0	64	54.00	69.90	86.00
1	60	0	65	60.90	78.90	97.00
1	60	0	66	67.50	87.40	107.50
1	60	0	67	76.50	99.10	121.90
1	60	0	68	85.50	110.70	136.20
1	60	0	69	99.00	128.20	157.70
1	60	0	70	105.00	136.00	167.30
1	60	0	71	117.60	152.30	187.30
1	60	0	72	130.20	168.60	207.40
1	60	0	73	147.00	190.40	234.20
1	60	0	74	168.00	217.60	267.60
1	60	0	75	197.40	255.60	314.40
1	60	0	76	198.90	257.60	316.80
1	60	0	77	222.30	287.90	354.10
1	60	0	78	249.60	323.20	397.50
1	60	0	79	280.80	363.60	447.20
1	60	0	80	315.00	407.90	501.70
1	60	0	81	345.00	446.80	549.60
1	60	0	82	367.50	475.90	585.40
1	60	0	83	401.40	519.80	639.40
1	60	0	84	438.90	568.40	699.10
1	60	30	55	16.20	21.00	25.80
1	60	30	56	18.00	23.30	28.70
1	60	30	57	19.80	25.60	31.50
1	60	30	58	21.60	28.00	34.40
1	60	30	59	24.30	31.50	38.70
1	60	30	60	27.90	36.10	44.40
1	60	30	61	31.50	40.80	50.20
1	60	30	62	36.00	46.60	57.30
1	60	30	63	44.10	57.10	70.20
1	60	30	64	47.70	61.80	76.00
1	60	30	65	54.00	69.90	86.00
1	60	30	66	59.40	76.90	94.60
1	60	30	67	67.50	87.40	107.50
1	60	30	68	75.60	97.90	120.40
1	60	30	69	87.30	113.10	139.10
1	60	30	70	93.30	120.80	148.60
1	60	30	71	104.10	134.80	165.80
1	60	30	72	115.20	149.20	183.50
1	60	30	73	130.20	168.60	207.40
1	60	30	74	148.80	192.70	237.00
1	60	30	75	174.60	226.10	278.10
1	60	30	76	176.40	228.40	280.90
1	60	30	77	196.50	254.50	313.00
1	60	30	78	220.80	285.90	351.70
1	60	30	79	248.70	322.10	396.20
1	60	30	80	279.00	361.30	444.40
1	60	30	81	305.40	395.50	486.50
1	60	30	82	325.50	421.50	518.40
1	60	30	83	354.90	459.60	565.30
1	60	30	84	388.50	503.10	618.80
1	60	90	55	13.50	17.50	21.50
1	60	90	56	15.30	19.80	24.40
1	60	90	57	17.10	22.10	27.20
1	60	90	58	18.90	24.50	30.10
1	60	90	59	20.70	26.80	33.00
1	60	90	60	24.30	31.50	38.70
1	60	90	61	27.00	35.00	43.10
1	60	90	62	30.60	39.60	48.70
1	60	90	63	37.80	49.00	60.30
1	60	90	64	41.40	53.60	65.90
1	60	90	65	45.90	59.40	73.10
1	60	90	66	51.30	66.40	81.70
1	60	90	67	58.50	75.80	93.20
1	60	90	68	64.80	83.90	103.20
1	60	90	69	75.60	97.90	120.40
1	60	90	70	79.80	103.30	127.10
1	60	90	71	89.10	115.40	141.90
1	60	90	72	99.00	128.20	157.70

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	90	73	111.60	144.50	177.70
1	60	90	74	127.80	165.50	203.60
1	60	90	75	150.30	194.60	239.40
1	60	90	76	151.20	195.80	240.80
1	60	90	77	169.20	219.10	269.50
1	60	90	78	189.60	245.50	302.00
1	60	90	79	213.60	276.60	340.20
1	60	90	80	239.40	310.00	381.30
1	60	90	81	262.50	339.90	418.10
1	60	90	82	279.00	361.30	444.40
1	60	90	83	305.40	395.50	486.50
1	60	90	84	333.90	432.40	531.90
1	60	150	55	12.60	16.30	20.00
1	60	150	56	14.40	18.60	22.90
1	60	150	57	16.20	21.00	25.80
1	60	150	58	17.10	22.10	27.20
1	60	150	59	18.90	24.50	30.10
1	60	150	60	22.50	29.10	35.80
1	60	150	61	25.20	32.60	40.10
1	60	150	62	27.90	36.10	44.40
1	60	150	63	35.10	45.50	56.00
1	60	150	64	37.80	49.00	60.30
1	60	150	65	42.30	54.80	67.40
1	60	150	66	47.70	61.80	76.00
1	60	150	67	53.10	68.80	84.60
1	60	150	68	60.30	78.10	96.10
1	60	150	69	69.30	89.70	110.30
1	60	150	70	73.80	95.60	117.60
1	60	150	71	82.20	106.40	130.90
1	60	150	72	91.50	118.50	145.80
1	60	150	73	102.60	132.90	163.50
1	60	150	74	117.60	152.30	187.30
1	60	150	75	138.60	179.50	220.80
1	60	150	76	139.50	180.70	222.30
1	60	150	77	156.00	202.00	248.50
1	60	150	78	174.60	226.10	278.10
1	60	150	79	196.50	254.50	313.00
1	60	150	80	220.50	285.50	351.20
1	60	150	81	241.50	312.70	384.60
1	60	150	82	257.40	333.30	410.00
1	60	150	83	281.40	364.40	448.20
1	60	150	84	307.50	398.20	489.80
1	60	365	55	9.00	11.70	14.40
1	60	365	56	9.90	12.80	15.70
1	60	365	57	10.80	14.00	17.20
1	60	365	58	12.60	16.30	20.00
1	60	365	59	13.50	17.50	21.50
1	60	365	60	15.30	19.80	24.40
1	60	365	61	18.00	23.30	28.70
1	60	365	62	19.80	25.60	31.50
1	60	365	63	24.30	31.50	38.70
1	60	365	64	27.00	35.00	43.10
1	60	365	65	29.70	38.50	47.40
1	60	365	66	33.30	43.10	53.00
1	60	365	67	37.80	49.00	60.30
1	60	365	68	42.30	54.80	67.40
1	60	365	69	48.60	62.90	77.40
1	60	365	70	52.20	67.60	83.10
1	60	365	71	57.90	75.00	92.30
1	60	365	72	64.80	83.90	103.20
1	60	365	73	73.20	94.80	116.60
1	60	365	74	83.10	107.60	132.30
1	60	365	75	97.50	126.30	155.30
1	60	365	76	98.40	127.40	156.70
1	60	365	77	110.10	142.60	175.40
1	60	365	78	123.30	159.70	196.40
1	60	365	79	138.90	179.90	221.30
1	60	365	80	156.00	202.00	248.50
1	60	365	81	171.00	221.40	272.30
1	60	365	82	182.40	236.20	290.50
1	60	365	83	198.90	257.60	316.80
1	60	365	84	217.50	281.70	346.50
2	60	0	55	22.50	29.10	35.80
2	60	0	56	27.00	35.00	43.10
2	60	0	57	31.50	40.80	50.20
2	60	0	58	36.00	46.60	57.30
2	60	0	59	40.50	52.40	64.50
2	60	0	60	45.00	58.30	71.70

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	0	61	49.50	64.10	78.80
2	60	0	62	58.50	75.80	93.20
2	60	0	63	67.50	87.40	107.50
2	60	0	64	76.50	99.10	121.90
2	60	0	65	90.00	116.60	143.40
2	60	0	66	99.00	128.20	157.70
2	60	0	67	112.50	145.70	179.20
2	60	0	68	130.50	169.00	207.90
2	60	0	69	148.50	192.30	236.50
2	60	0	70	155.40	201.20	247.50
2	60	0	71	176.40	228.40	280.90
2	60	0	72	197.40	255.60	314.40
2	60	0	73	222.60	288.30	354.60
2	60	0	74	247.80	320.90	394.70
2	60	0	75	289.80	375.30	461.60
2	60	0	76	300.30	388.90	478.30
2	60	0	77	331.50	429.30	528.00
2	60	0	78	370.50	479.80	590.20
2	60	0	79	421.20	545.50	671.00
2	60	0	80	457.50	592.50	728.80
2	60	0	81	513.90	665.50	818.60
2	60	0	82	547.50	709.00	872.10
2	60	0	83	592.50	767.30	943.80
2	60	0	84	645.00	835.30	1,027.40
2	60	30	55	20.70	26.80	33.00
2	60	30	56	24.30	31.50	38.70
2	60	30	57	28.80	37.30	45.90
2	60	30	58	32.40	42.00	51.70
2	60	30	59	36.90	47.80	58.80
2	60	30	60	41.40	53.60	65.90
2	60	30	61	45.00	58.30	71.70
2	60	30	62	53.10	68.80	84.60
2	60	30	63	61.20	79.30	97.50
2	60	30	64	69.30	89.70	110.30
2	60	30	65	81.90	106.10	130.50
2	60	30	66	90.00	116.60	143.40
2	60	30	67	102.60	132.90	163.50
2	60	30	68	118.80	153.80	189.20
2	60	30	69	135.00	174.80	215.00
2	60	30	70	141.00	182.60	224.60
2	60	30	71	160.50	207.80	255.60
2	60	30	72	179.70	232.70	286.20
2	60	30	73	202.50	262.20	322.50
2	60	30	74	225.00	291.40	358.40
2	60	30	75	263.70	341.50	420.00
2	60	30	76	273.00	353.50	434.80
2	60	30	77	301.80	390.80	480.70
2	60	30	78	336.90	436.30	536.60
2	60	30	79	383.10	496.10	610.20
2	60	30	80	416.40	539.20	663.20
2	60	30	81	467.40	605.30	744.50
2	60	30	82	498.00	644.90	793.20
2	60	30	83	539.40	698.50	859.20
2	60	30	84	587.40	760.70	935.70
2	60	90	55	18.00	23.30	28.70
2	60	90	56	21.60	28.00	34.40
2	60	90	57	25.20	32.60	40.10
2	60	90	58	28.80	37.30	45.90
2	60	90	59	32.40	42.00	51.70
2	60	90	60	36.00	46.60	57.30
2	60	90	61	39.60	51.30	63.10
2	60	90	62	46.80	60.60	74.50
2	60	90	63	54.00	69.90	86.00
2	60	90	64	61.20	79.30	97.50
2	60	90	65	72.00	93.20	114.60
2	60	90	66	79.20	102.60	126.20
2	60	90	67	90.00	116.60	143.40
2	60	90	68	104.40	135.20	166.30
2	60	90	69	118.80	153.80	189.20
2	60	90	70	124.20	160.80	197.80
2	60	90	71	141.00	182.60	224.60
2	60	90	72	157.80	204.40	251.40
2	60	90	73	178.20	230.80	283.90
2	60	90	74	198.30	256.80	315.90
2	60	90	75	231.90	300.30	369.40
2	60	90	76	240.30	311.20	382.80
2	60	90	77	265.20	343.40	422.40
2	60	90	78	296.40	383.80	472.10

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	90	79	336.90	436.30	536.60
2	60	90	80	366.00	474.00	583.00
2	60	90	81	411.00	532.20	654.60
2	60	90	82	438.00	567.20	697.70
2	60	90	83	474.00	613.80	755.00
2	60	90	84	516.00	668.20	821.90
2	60	150	55	17.10	22.10	27.20
2	60	150	56	20.70	26.80	33.00
2	60	150	57	23.40	30.30	37.30
2	60	150	58	27.00	35.00	43.10
2	60	150	59	30.60	39.60	48.70
2	60	150	60	34.20	44.30	54.50
2	60	150	61	36.90	47.80	58.80
2	60	150	62	44.10	57.10	70.20
2	60	150	63	50.40	65.30	80.30
2	60	150	64	57.60	74.60	91.80
2	60	150	65	67.50	87.40	107.50
2	60	150	66	74.70	96.70	118.90
2	60	150	67	84.60	109.60	134.80
2	60	150	68	98.10	127.00	156.20
2	60	150	69	111.60	144.50	177.70
2	60	150	70	116.70	151.10	185.90
2	60	150	71	132.60	171.70	211.20
2	60	150	72	147.90	191.50	235.50
2	60	150	73	167.10	216.40	266.20
2	60	150	74	185.70	240.50	295.80
2	60	150	75	217.50	281.70	346.50
2	60	150	76	225.30	291.80	358.90
2	60	150	77	248.70	322.10	396.20
2	60	150	78	277.80	359.80	442.60
2	60	150	79	315.90	409.10	503.20
2	60	150	80	343.50	444.80	547.10
2	60	150	81	385.50	499.20	614.00
2	60	150	82	411.00	532.20	654.60
2	60	150	83	444.90	576.10	708.60
2	60	150	84	483.90	626.70	770.80
2	60	365	55	12.60	16.30	20.00
2	60	365	56	15.30	19.80	24.40
2	60	365	57	17.10	22.10	27.20
2	60	365	58	19.80	25.60	31.50
2	60	365	59	22.50	29.10	35.80
2	60	365	60	25.20	32.60	40.10
2	60	365	61	27.00	35.00	43.10
2	60	365	62	32.40	42.00	51.70
2	60	365	63	36.90	47.80	58.80
2	60	365	64	42.30	54.80	67.40
2	60	365	65	49.50	64.10	78.80
2	60	365	66	54.90	71.10	87.50
2	60	365	67	62.10	80.40	98.90
2	60	365	68	72.00	93.20	114.60
2	60	365	69	81.90	106.10	130.50
2	60	365	70	85.80	111.10	136.70
2	60	365	71	97.50	126.30	155.30
2	60	365	72	108.30	140.20	172.40
2	60	365	73	122.70	158.90	195.40
2	60	365	74	136.20	176.40	217.00
2	60	365	75	159.60	206.70	254.20
2	60	365	76	165.30	214.10	263.30
2	60	365	77	182.40	236.20	290.50
2	60	365	78	203.70	263.80	324.50
2	60	365	79	231.60	299.90	368.90
2	60	365	80	252.00	326.30	401.30
2	60	365	81	282.90	366.40	450.70
2	60	365	82	301.50	390.40	480.20
2	60	365	83	326.40	422.70	519.90
2	60	365	84	354.90	459.60	565.30
4	60	0	55	37.20	48.20	59.30
4	60	0	56	42.00	54.40	66.90
4	60	0	57	46.50	60.20	74.00
4	60	0	58	51.30	66.40	81.70
4	60	0	59	55.80	72.30	88.90
4	60	0	60	65.10	84.30	103.70
4	60	0	61	74.40	96.30	118.40
4	60	0	62	83.70	108.40	133.30
4	60	0	63	97.80	126.70	155.80
4	60	0	64	111.60	144.50	177.70
4	60	0	65	125.70	162.80	200.20
4	60	0	66	139.50	180.70	222.30

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	0	67	162.90	211.00	259.50
4	60	0	68	186.00	240.90	296.30
4	60	0	69	209.40	271.20	333.60
4	60	0	70	226.20	292.90	360.30
4	60	0	71	248.10	321.30	395.20
4	60	0	72	278.40	360.50	443.40
4	60	0	73	313.20	405.60	498.90
4	60	0	74	352.50	456.50	561.50
4	60	0	75	417.60	540.80	665.20
4	60	0	76	425.40	550.90	677.60
4	60	0	77	474.00	613.80	755.00
4	60	0	78	534.60	692.30	851.50
4	60	0	79	599.40	776.20	954.70
4	60	0	80	652.80	845.40	1,039.80
4	60	0	81	721.80	934.70	1,149.70
4	60	0	82	768.00	994.60	1,223.40
4	60	0	83	825.60	1,069.20	1,315.10
4	60	0	84	894.60	1,158.50	1,425.00
4	60	30	55	34.50	44.70	55.00
4	60	30	56	39.00	50.50	62.10
4	60	30	57	42.90	55.60	68.40
4	60	30	58	47.40	61.40	75.50
4	60	30	59	52.20	67.60	83.10
4	60	30	60	60.60	78.50	96.60
4	60	30	61	68.70	89.00	109.50
4	60	30	62	77.10	99.80	122.80
4	60	30	63	90.30	116.90	143.80
4	60	30	64	103.20	133.60	164.30
4	60	30	65	116.40	150.70	185.40
4	60	30	66	129.30	167.40	205.90
4	60	30	67	150.60	195.00	239.90
4	60	30	68	172.20	223.00	274.30
4	60	30	69	193.50	250.60	308.20
4	60	30	70	209.70	271.60	334.10
4	60	30	71	229.80	297.60	366.00
4	60	30	72	257.40	333.30	410.00
4	60	30	73	289.80	375.30	461.60
4	60	30	74	326.40	422.70	519.90
4	60	30	75	386.40	500.40	615.50
4	60	30	76	393.60	509.70	626.90
4	60	30	77	438.30	567.60	698.10
4	60	30	78	495.00	641.00	788.40
4	60	30	79	555.00	718.70	884.00
4	60	30	80	603.60	781.70	961.50
4	60	30	81	668.10	865.20	1,064.20
4	60	30	82	710.40	920.00	1,131.60
4	60	30	83	763.50	988.70	1,216.10
4	60	30	84	828.00	1,072.30	1,318.90
4	60	90	55	30.60	39.60	48.70
4	60	90	56	34.50	44.70	55.00
4	60	90	57	39.00	50.50	62.10
4	60	90	58	42.90	55.60	68.40
4	60	90	59	46.50	60.20	74.00
4	60	90	60	54.00	69.90	86.00
4	60	90	61	61.50	79.60	97.90
4	60	90	62	69.90	90.50	111.30
4	60	90	63	81.00	104.90	129.00
4	60	90	64	93.00	120.40	148.10
4	60	90	65	104.10	134.80	165.80
4	60	90	66	116.40	150.70	185.40
4	60	90	67	135.00	174.80	215.00
4	60	90	68	154.50	200.10	246.10
4	60	90	69	174.00	225.30	277.10
4	60	90	70	187.80	243.20	299.10
4	60	90	71	206.10	266.90	328.30
4	60	90	72	231.30	299.50	368.40
4	60	90	73	260.10	336.80	414.30
4	60	90	74	292.20	378.40	465.40
4	60	90	75	346.20	448.30	551.40
4	60	90	76	353.10	457.30	562.50
4	60	90	77	393.60	509.70	626.90
4	60	90	78	444.00	575.00	707.30
4	60	90	79	497.40	644.10	792.20
4	60	90	80	542.10	702.00	863.50
4	60	90	81	599.10	775.80	954.20
4	60	90	82	637.50	825.60	1,015.50
4	60	90	83	685.20	887.30	1,091.40
4	60	90	84	742.80	961.90	1,183.10

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	60	150	55	28.80	37.30	45.90
4	60	150	56	31.50	40.80	50.20
4	60	150	57	35.40	45.80	56.30
4	60	150	58	39.00	50.50	62.10
4	60	150	59	42.90	55.60	68.40
4	60	150	60	50.10	64.90	79.80
4	60	150	61	56.70	73.40	90.30
4	60	150	62	64.20	83.10	102.20
4	60	150	63	74.40	96.30	118.40
4	60	150	64	85.50	110.70	136.20
4	60	150	65	95.70	123.90	152.40
4	60	150	66	107.10	138.70	170.60
4	60	150	67	124.50	161.20	198.30
4	60	150	68	142.20	184.10	226.40
4	60	150	69	159.90	207.10	254.70
4	60	150	70	173.10	224.20	275.80
4	60	150	71	189.60	245.50	302.00
4	60	150	72	213.30	276.20	339.70
4	60	150	73	239.40	310.00	381.30
4	60	150	74	269.70	349.30	429.60
4	60	150	75	319.20	413.40	508.50
4	60	150	76	325.50	421.50	518.40
4	60	150	77	363.00	470.10	578.20
4	60	150	78	409.20	529.90	651.80
4	60	150	79	458.40	593.60	730.10
4	60	150	80	499.20	646.50	795.20
4	60	150	81	552.30	715.20	879.70
4	60	150	82	587.40	760.70	935.70
4	60	150	83	631.20	817.40	1,005.40
4	60	150	84	684.30	886.20	1,090.00
4	60	365	55	21.30	27.60	33.90
4	60	365	56	24.30	31.50	38.70
4	60	365	57	27.00	35.00	43.10
4	60	365	58	29.70	38.50	47.40
4	60	365	59	32.70	42.30	52.00
4	60	365	60	38.10	49.30	60.60
4	60	365	61	43.80	56.70	69.70
4	60	365	62	49.20	63.70	78.40
4	60	365	63	56.70	73.40	90.30
4	60	365	64	65.10	84.30	103.70
4	60	365	65	73.50	95.20	117.10
4	60	365	66	81.90	106.10	130.50
4	60	365	67	94.80	122.80	151.00
4	60	365	68	108.90	141.00	173.40
4	60	365	69	122.70	158.90	195.40
4	60	365	70	132.30	171.30	210.70
4	60	365	71	145.20	188.00	231.20
4	60	365	72	162.60	210.60	259.00
4	60	365	73	183.60	237.80	292.50
4	60	365	74	206.10	266.90	328.30
4	60	365	75	244.50	316.60	389.40
4	60	365	76	248.70	322.10	396.20
4	60	365	77	276.90	358.60	441.10
4	60	365	78	312.60	404.80	497.90
4	60	365	79	350.70	454.20	558.70
4	60	365	80	381.60	494.20	607.90
4	60	365	81	422.40	547.00	672.80
4	60	365	82	449.40	582.00	715.90
4	60	365	83	483.00	625.50	769.40
4	60	365	84	523.80	678.30	834.30
10	60	0	55	52.80	68.40	84.10
10	60	0	56	57.60	74.60	91.80
10	60	0	57	67.20	87.00	107.00
10	60	0	58	76.80	99.50	122.40
10	60	0	59	86.40	111.90	137.60
10	60	0	60	96.00	124.30	152.90
10	60	0	61	105.60	136.80	168.30
10	60	0	62	120.00	155.40	191.10
10	60	0	63	139.20	180.30	221.80
10	60	0	64	158.40	205.10	252.30
10	60	0	65	182.40	236.20	290.50
10	60	0	66	206.40	267.30	328.80
10	60	0	67	230.40	298.40	367.00
10	60	0	68	264.00	341.90	420.50
10	60	0	69	297.60	385.40	474.00
10	60	0	70	315.00	407.90	501.70
10	60	0	71	346.50	448.70	551.90
10	60	0	72	382.50	495.30	609.20

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	60	0	73	427.50	553.60	680.90
10	60	0	74	468.00	606.10	745.50
10	60	0	75	531.00	687.60	845.70
10	60	0	76	537.60	696.20	856.30
10	60	0	77	592.20	766.90	943.30
10	60	0	78	655.20	848.50	1,043.70
10	60	0	79	726.60	940.90	1,157.30
10	60	0	80	760.50	984.80	1,211.30
10	60	0	81	854.10	1,106.10	1,360.50
10	60	0	82	924.30	1,197.00	1,472.30
10	60	0	83	978.90	1,267.70	1,559.30
10	60	0	84	1,064.70	1,378.80	1,695.90
10	60	30	55	49.80	64.50	79.30
10	60	30	56	53.70	69.50	85.50
10	60	30	57	63.30	82.00	100.90
10	60	30	58	72.00	93.20	114.60
10	60	30	59	81.60	105.70	130.00
10	60	30	60	90.30	116.90	143.80
10	60	30	61	99.00	128.20	157.70
10	60	30	62	113.40	146.90	180.70
10	60	30	63	130.50	169.00	207.90
10	60	30	64	148.80	192.70	237.00
10	60	30	65	171.90	222.60	273.80
10	60	30	66	193.80	251.00	308.70
10	60	30	67	216.90	280.90	345.50
10	60	30	68	248.70	322.10	396.20
10	60	30	69	279.30	361.70	444.90
10	60	30	70	296.10	383.40	471.60
10	60	30	71	325.80	421.90	518.90
10	60	30	72	360.00	466.20	573.40
10	60	30	73	402.30	521.00	640.80
10	60	30	74	440.10	569.90	701.00
10	60	30	75	499.50	646.90	795.70
10	60	30	76	505.80	655.00	805.70
10	60	30	77	556.80	721.10	887.00
10	60	30	78	615.60	797.20	980.60
10	60	30	79	682.80	884.20	1,087.60
10	60	30	80	715.20	926.20	1,139.20
10	60	30	81	802.50	1,039.20	1,278.20
10	60	30	82	868.80	1,125.10	1,383.90
10	60	30	83	920.40	1,191.90	1,466.00
10	60	30	84	1,000.80	1,296.00	1,594.10
10	60	90	55	45.00	58.30	71.70
10	60	90	56	48.90	63.30	77.90
10	60	90	57	57.60	74.60	91.80
10	60	90	58	65.40	84.70	104.20
10	60	90	59	73.80	95.60	117.60
10	60	90	60	81.60	105.70	130.00
10	60	90	61	90.30	116.90	143.80
10	60	90	62	101.70	131.70	162.00
10	60	90	63	118.20	153.10	188.30
10	60	90	64	134.40	174.00	214.00
10	60	90	65	155.40	201.20	247.50
10	60	90	66	175.80	227.70	280.10
10	60	90	67	195.90	253.70	312.10
10	60	90	68	224.70	291.00	357.90
10	60	90	69	253.50	328.30	403.80
10	60	90	70	268.20	347.30	427.20
10	60	90	71	294.30	381.10	468.80
10	60	90	72	324.90	420.70	517.50
10	60	90	73	363.60	470.90	579.20
10	60	90	74	397.80	515.20	633.70
10	60	90	75	451.80	585.10	719.70
10	60	90	76	456.90	591.70	727.80
10	60	90	77	503.10	651.50	801.30
10	60	90	78	556.80	721.10	887.00
10	60	90	79	617.40	799.50	983.40
10	60	90	80	646.50	837.20	1,029.80
10	60	90	81	726.30	940.60	1,156.90
10	60	90	82	785.40	1,017.10	1,251.00
10	60	90	83	832.20	1,077.70	1,325.60
10	60	90	84	904.80	1,171.70	1,441.20
10	60	150	55	42.30	54.80	67.40
10	60	150	56	46.20	59.80	73.60
10	60	150	57	53.70	69.50	85.50
10	60	150	58	61.50	79.60	97.90
10	60	150	59	69.00	89.40	110.00
10	60	150	60	76.80	99.50	122.40

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	60	150	61	84.60	109.60	134.80
10	60	150	62	96.00	124.30	152.90
10	60	150	63	111.30	144.10	177.20
10	60	150	64	126.60	163.90	201.60
10	60	150	65	145.80	188.80	232.20
10	60	150	66	165.00	213.70	262.90
10	60	150	67	184.20	238.50	293.40
10	60	150	68	211.20	273.50	336.40
10	60	150	69	238.20	308.50	379.50
10	60	150	70	252.00	326.30	401.30
10	60	150	71	277.20	359.00	441.60
10	60	150	72	306.00	396.30	487.40
10	60	150	73	342.00	442.90	544.80
10	60	150	74	374.40	484.80	596.30
10	60	150	75	424.80	550.10	676.60
10	60	150	76	430.20	557.10	685.20
10	60	150	77	473.70	613.40	754.50
10	60	150	78	524.10	678.70	834.80
10	60	150	79	581.40	752.90	926.10
10	60	150	80	608.40	787.90	969.10
10	60	150	81	683.40	885.00	1,088.60
10	60	150	82	739.50	957.70	1,178.00
10	60	150	83	783.00	1,014.00	1,247.20
10	60	150	84	851.70	1,103.00	1,356.70
10	60	365	55	34.50	44.70	55.00
10	60	365	56	37.50	48.60	59.80
10	60	365	57	44.10	57.10	70.20
10	60	365	58	49.80	64.50	79.30
10	60	365	59	56.70	73.40	90.30
10	60	365	60	62.40	80.80	99.40
10	60	365	61	69.00	89.40	110.00
10	60	365	62	77.70	100.60	123.70
10	60	365	63	90.30	116.90	143.80
10	60	365	64	102.60	132.90	163.50
10	60	365	65	119.10	154.20	189.70
10	60	365	66	134.40	174.00	214.00
10	60	365	67	149.70	193.90	238.50
10	60	365	68	171.90	222.60	273.80
10	60	365	69	193.80	251.00	308.70
10	60	365	70	205.20	265.70	326.80
10	60	365	71	225.00	291.40	358.40
10	60	365	72	248.40	321.70	395.70
10	60	365	73	278.10	360.10	442.90
10	60	365	74	304.20	393.90	484.50
10	60	365	75	345.60	447.60	550.50
10	60	365	76	349.50	452.60	556.70
10	60	365	77	384.60	498.10	612.70
10	60	365	78	426.00	551.70	678.60
10	60	365	79	472.20	611.50	752.10
10	60	365	80	494.40	640.20	787.40
10	60	365	81	555.30	719.10	884.50
10	60	365	82	600.60	777.80	956.70
10	60	365	83	636.60	824.40	1,014.00
10	60	365	84	691.80	895.90	1,102.00
1	80	0	55	24.00	31.10	38.30
1	80	0	56	27.20	35.20	43.30
1	80	0	57	30.00	38.90	47.80
1	80	0	58	33.20	43.00	52.90
1	80	0	59	36.00	46.60	57.30
1	80	0	60	42.00	54.40	66.90
1	80	0	61	48.00	62.20	76.50
1	80	0	62	54.00	69.90	86.00
1	80	0	63	66.00	85.50	105.20
1	80	0	64	72.00	93.20	114.60
1	80	0	65	81.20	105.20	129.40
1	80	0	66	90.00	116.60	143.40
1	80	0	67	102.00	132.10	162.50
1	80	0	68	114.00	147.60	181.50
1	80	0	69	132.00	170.90	210.20
1	80	0	70	140.00	181.30	223.00
1	80	0	71	156.80	203.10	249.80
1	80	0	72	173.60	224.80	276.50
1	80	0	73	196.00	253.80	312.20
1	80	0	74	224.00	290.10	356.80
1	80	0	75	263.20	340.80	419.20
1	80	0	76	265.20	343.40	422.40
1	80	0	77	296.40	383.80	472.10
1	80	0	78	332.80	431.00	530.10

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	0	79	374.40	484.80	596.30
1	80	0	80	420.00	543.90	669.00
1	80	0	81	460.00	595.70	732.70
1	80	0	82	490.00	634.60	780.60
1	80	0	83	535.20	693.10	852.50
1	80	0	84	585.20	757.80	932.10
1	80	30	55	21.60	28.00	34.40
1	80	30	56	24.00	31.10	38.30
1	80	30	57	26.40	34.20	42.10
1	80	30	58	28.80	37.30	45.90
1	80	30	59	32.40	42.00	51.70
1	80	30	60	37.20	48.20	59.30
1	80	30	61	42.00	54.40	66.90
1	80	30	62	48.00	62.20	76.50
1	80	30	63	58.80	76.10	93.60
1	80	30	64	63.60	82.40	101.40
1	80	30	65	72.00	93.20	114.60
1	80	30	66	79.20	102.60	126.20
1	80	30	67	90.00	116.60	143.40
1	80	30	68	100.80	130.50	160.50
1	80	30	69	116.40	150.70	185.40
1	80	30	70	124.40	161.10	198.20
1	80	30	71	138.80	179.70	221.00
1	80	30	72	153.60	198.90	244.60
1	80	30	73	173.60	224.80	276.50
1	80	30	74	198.40	256.90	316.00
1	80	30	75	232.80	301.50	370.80
1	80	30	76	235.20	304.60	374.70
1	80	30	77	262.00	339.30	417.30
1	80	30	78	294.40	381.20	468.90
1	80	30	79	331.60	429.40	528.20
1	80	30	80	372.00	481.70	592.50
1	80	30	81	407.20	527.30	648.60
1	80	30	82	434.00	562.00	691.30
1	80	30	83	473.20	612.80	753.70
1	80	30	84	518.00	670.80	825.10
1	80	90	55	18.00	23.30	28.70
1	80	90	56	20.40	26.40	32.50
1	80	90	57	22.80	29.50	36.30
1	80	90	58	25.20	32.60	40.10
1	80	90	59	27.60	35.70	43.90
1	80	90	60	32.40	42.00	51.70
1	80	90	61	36.00	46.60	57.30
1	80	90	62	40.80	52.80	64.90
1	80	90	63	50.40	65.30	80.30
1	80	90	64	55.20	71.50	87.90
1	80	90	65	61.20	79.30	97.50
1	80	90	66	68.40	88.60	109.00
1	80	90	67	78.00	101.00	124.20
1	80	90	68	86.40	111.90	137.60
1	80	90	69	100.80	130.50	160.50
1	80	90	70	106.40	137.80	169.50
1	80	90	71	118.80	153.80	189.20
1	80	90	72	132.00	170.90	210.20
1	80	90	73	148.80	192.70	237.00
1	80	90	74	170.40	220.70	271.50
1	80	90	75	200.40	259.50	319.20
1	80	90	76	201.60	261.10	321.20
1	80	90	77	225.60	292.20	359.40
1	80	90	78	252.80	327.40	402.70
1	80	90	79	284.80	368.80	453.60
1	80	90	80	319.20	413.40	508.50
1	80	90	81	350.00	453.30	557.60
1	80	90	82	372.00	481.70	592.50
1	80	90	83	407.20	527.30	648.60
1	80	90	84	445.20	576.50	709.10
1	80	150	55	16.80	21.80	26.80
1	80	150	56	19.20	24.90	30.60
1	80	150	57	21.60	28.00	34.40
1	80	150	58	22.80	29.50	36.30
1	80	150	59	25.20	32.60	40.10
1	80	150	60	30.00	38.90	47.80
1	80	150	61	33.60	43.50	53.50
1	80	150	62	37.20	48.20	59.30
1	80	150	63	46.80	60.60	74.50
1	80	150	64	50.40	65.30	80.30
1	80	150	65	56.40	73.00	89.80
1	80	150	66	63.60	82.40	101.40

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	150	67	70.80	91.70	112.80
1	80	150	68	80.40	104.10	128.00
1	80	150	69	92.40	119.70	147.20
1	80	150	70	98.40	127.40	156.70
1	80	150	71	109.60	141.90	174.50
1	80	150	72	122.00	158.00	194.30
1	80	150	73	136.80	177.20	218.00
1	80	150	74	156.80	203.10	249.80
1	80	150	75	184.80	239.30	294.30
1	80	150	76	186.00	240.90	296.30
1	80	150	77	208.00	269.40	331.40
1	80	150	78	232.80	301.50	370.80
1	80	150	79	262.00	339.30	417.30
1	80	150	80	294.00	380.70	468.30
1	80	150	81	322.00	417.00	512.90
1	80	150	82	343.20	444.40	546.60
1	80	150	83	375.20	485.90	597.70
1	80	150	84	410.00	531.00	653.10
1	80	365	55	12.00	15.50	19.10
1	80	365	56	13.20	17.10	21.00
1	80	365	57	14.40	18.60	22.90
1	80	365	58	16.80	21.80	26.80
1	80	365	59	18.00	23.30	28.70
1	80	365	60	20.40	26.40	32.50
1	80	365	61	24.00	31.10	38.30
1	80	365	62	26.40	34.20	42.10
1	80	365	63	32.40	42.00	51.70
1	80	365	64	36.00	46.60	57.30
1	80	365	65	39.60	51.30	63.10
1	80	365	66	44.40	57.50	70.70
1	80	365	67	50.40	65.30	80.30
1	80	365	68	56.40	73.00	89.80
1	80	365	69	64.80	83.90	103.20
1	80	365	70	69.60	90.10	110.80
1	80	365	71	77.20	100.00	123.00
1	80	365	72	86.40	111.90	137.60
1	80	365	73	97.60	126.40	155.50
1	80	365	74	110.80	143.50	176.50
1	80	365	75	130.00	168.40	207.10
1	80	365	76	131.20	169.90	209.00
1	80	365	77	146.80	190.10	233.80
1	80	365	78	164.40	212.90	261.90
1	80	365	79	185.20	239.80	295.00
1	80	365	80	208.00	269.40	331.40
1	80	365	81	228.00	295.30	363.20
1	80	365	82	243.20	314.90	387.30
1	80	365	83	265.20	343.40	422.40
1	80	365	84	290.00	375.60	462.00
2	80	0	55	30.00	38.90	47.80
2	80	0	56	36.00	46.60	57.30
2	80	0	57	42.00	54.40	66.90
2	80	0	58	48.00	62.20	76.50
2	80	0	59	54.00	69.90	86.00
2	80	0	60	60.00	77.70	95.60
2	80	0	61	66.00	85.50	105.20
2	80	0	62	78.00	101.00	124.20
2	80	0	63	90.00	116.60	143.40
2	80	0	64	102.00	132.10	162.50
2	80	0	65	120.00	155.40	191.10
2	80	0	66	132.00	170.90	210.20
2	80	0	67	150.00	194.30	239.00
2	80	0	68	174.00	225.30	277.10
2	80	0	69	198.00	256.40	315.40
2	80	0	70	207.20	268.30	330.00
2	80	0	71	235.20	304.60	374.70
2	80	0	72	263.20	340.80	419.20
2	80	0	73	296.80	384.40	472.80
2	80	0	74	330.40	427.90	526.30
2	80	0	75	386.40	500.40	615.50
2	80	0	76	400.40	518.50	637.80
2	80	0	77	442.00	572.40	704.10
2	80	0	78	494.00	639.70	786.80
2	80	0	79	561.60	727.30	894.60
2	80	0	80	610.00	790.00	971.70
2	80	0	81	685.20	887.30	1,091.40
2	80	0	82	730.00	945.40	1,162.80
2	80	0	83	790.00	1,023.10	1,258.40
2	80	0	84	860.00	1,113.70	1,369.90

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	30	55	27.60	35.70	43.90
2	80	30	56	32.40	42.00	51.70
2	80	30	57	38.40	49.70	61.10
2	80	30	58	43.20	55.90	68.80
2	80	30	59	49.20	63.70	78.40
2	80	30	60	55.20	71.50	87.90
2	80	30	61	60.00	77.70	95.60
2	80	30	62	70.80	91.70	112.80
2	80	30	63	81.60	105.70	130.00
2	80	30	64	92.40	119.70	147.20
2	80	30	65	109.20	141.40	173.90
2	80	30	66	120.00	155.40	191.10
2	80	30	67	136.80	177.20	218.00
2	80	30	68	158.40	205.10	252.30
2	80	30	69	180.00	233.10	286.70
2	80	30	70	188.00	243.50	299.50
2	80	30	71	214.00	277.10	340.80
2	80	30	72	239.60	310.30	381.70
2	80	30	73	270.00	349.70	430.10
2	80	30	74	300.00	388.50	477.90
2	80	30	75	351.60	455.30	560.00
2	80	30	76	364.00	471.40	579.80
2	80	30	77	402.40	521.10	641.00
2	80	30	78	449.20	581.70	715.50
2	80	30	79	510.80	661.50	813.60
2	80	30	80	555.20	719.00	884.40
2	80	30	81	623.20	807.00	992.60
2	80	30	82	664.00	859.90	1,057.70
2	80	30	83	719.20	931.40	1,145.60
2	80	30	84	783.20	1,014.20	1,247.50
2	80	90	55	24.00	31.10	38.30
2	80	90	56	28.80	37.30	45.90
2	80	90	57	33.60	43.50	53.50
2	80	90	58	38.40	49.70	61.10
2	80	90	59	43.20	55.90	68.80
2	80	90	60	48.00	62.20	76.50
2	80	90	61	52.80	68.40	84.10
2	80	90	62	62.40	80.80	99.40
2	80	90	63	72.00	93.20	114.60
2	80	90	64	81.60	105.70	130.00
2	80	90	65	96.00	124.30	152.90
2	80	90	66	105.60	136.80	168.30
2	80	90	67	120.00	155.40	191.10
2	80	90	68	139.20	180.30	221.80
2	80	90	69	158.40	205.10	252.30
2	80	90	70	165.60	214.50	263.80
2	80	90	71	188.00	243.50	299.50
2	80	90	72	210.40	272.50	335.20
2	80	90	73	237.60	307.70	378.50
2	80	90	74	264.40	342.40	421.20
2	80	90	75	309.20	400.40	492.50
2	80	90	76	320.40	414.90	510.30
2	80	90	77	353.60	457.90	563.20
2	80	90	78	395.20	511.80	629.50
2	80	90	79	449.20	581.70	715.50
2	80	90	80	488.00	632.00	777.40
2	80	90	81	548.00	709.70	872.90
2	80	90	82	584.00	756.30	930.20
2	80	90	83	632.00	818.40	1,006.60
2	80	90	84	688.00	891.00	1,095.90
2	80	150	55	22.80	29.50	36.30
2	80	150	56	27.60	35.70	43.90
2	80	150	57	31.20	40.40	49.70
2	80	150	58	36.00	46.60	57.30
2	80	150	59	40.80	52.80	64.90
2	80	150	60	45.60	59.10	72.70
2	80	150	61	49.20	63.70	78.40
2	80	150	62	58.80	76.10	93.60
2	80	150	63	67.20	87.00	107.00
2	80	150	64	76.80	99.50	122.40
2	80	150	65	90.00	116.60	143.40
2	80	150	66	99.60	129.00	158.70
2	80	150	67	112.80	146.10	179.70
2	80	150	68	130.80	169.40	208.40
2	80	150	69	148.80	192.70	237.00
2	80	150	70	155.60	201.50	247.80
2	80	150	71	176.80	229.00	281.70
2	80	150	72	197.20	255.40	314.10

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	150	73	222.80	288.50	354.90
2	80	150	74	247.60	320.60	394.30
2	80	150	75	290.00	375.60	462.00
2	80	150	76	300.40	389.00	478.50
2	80	150	77	331.60	429.40	528.20
2	80	150	78	370.40	479.70	590.00
2	80	150	79	421.20	545.50	671.00
2	80	150	80	458.00	593.10	729.50
2	80	150	81	514.00	665.60	818.70
2	80	150	82	548.00	709.70	872.90
2	80	150	83	593.20	768.20	944.90
2	80	150	84	645.20	835.50	1,027.70
2	80	365	55	16.80	21.80	26.80
2	80	365	56	20.40	26.40	32.50
2	80	365	57	22.80	29.50	36.30
2	80	365	58	26.40	34.20	42.10
2	80	365	59	30.00	38.90	47.80
2	80	365	60	33.60	43.50	53.50
2	80	365	61	36.00	46.60	57.30
2	80	365	62	43.20	55.90	68.80
2	80	365	63	49.20	63.70	78.40
2	80	365	64	56.40	73.00	89.80
2	80	365	65	66.00	85.50	105.20
2	80	365	66	73.20	94.80	116.60
2	80	365	67	82.80	107.20	131.90
2	80	365	68	96.00	124.30	152.90
2	80	365	69	109.20	141.40	173.90
2	80	365	70	114.40	148.10	182.20
2	80	365	71	130.00	168.40	207.10
2	80	365	72	144.40	187.00	230.00
2	80	365	73	163.60	211.90	260.60
2	80	365	74	181.60	235.20	289.30
2	80	365	75	212.80	275.60	339.00
2	80	365	76	220.40	285.40	351.00
2	80	365	77	243.20	314.90	387.30
2	80	365	78	271.60	351.70	432.60
2	80	365	79	308.80	399.90	491.90
2	80	365	80	336.00	435.10	535.20
2	80	365	81	377.20	488.50	600.90
2	80	365	82	402.00	520.60	640.30
2	80	365	83	435.20	563.60	693.20
2	80	365	84	473.20	612.80	753.70
4	80	0	55	49.60	64.20	79.00
4	80	0	56	56.00	72.50	89.20
4	80	0	57	62.00	80.30	98.80
4	80	0	58	68.40	88.60	109.00
4	80	0	59	74.40	96.30	118.40
4	80	0	60	86.80	112.40	138.30
4	80	0	61	99.20	128.50	158.10
4	80	0	62	111.60	144.50	177.70
4	80	0	63	130.40	168.90	207.70
4	80	0	64	148.80	192.70	237.00
4	80	0	65	167.60	217.00	266.90
4	80	0	66	186.00	240.90	296.30
4	80	0	67	217.20	281.30	346.00
4	80	0	68	248.00	321.20	395.10
4	80	0	69	279.20	361.60	444.80
4	80	0	70	301.60	390.60	480.40
4	80	0	71	330.80	428.40	526.90
4	80	0	72	371.20	480.70	591.30
4	80	0	73	417.60	540.80	665.20
4	80	0	74	470.00	608.70	748.70
4	80	0	75	556.80	721.10	887.00
4	80	0	76	567.20	734.50	903.40
4	80	0	77	632.00	818.40	1,006.60
4	80	0	78	712.80	923.10	1,135.40
4	80	0	79	799.20	1,035.00	1,273.10
4	80	0	80	870.40	1,127.20	1,386.50
4	80	0	81	962.40	1,246.30	1,532.90
4	80	0	82	1,024.00	1,326.10	1,631.10
4	80	0	83	1,100.80	1,425.50	1,753.40
4	80	0	84	1,192.80	1,544.70	1,900.00
4	80	30	55	46.00	59.60	73.30
4	80	30	56	52.00	67.30	82.80
4	80	30	57	57.20	74.10	91.10
4	80	30	58	63.20	81.80	100.60
4	80	30	59	69.60	90.10	110.80
4	80	30	60	80.80	104.60	128.70

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	80	30	61	91.60	118.60	145.90
4	80	30	62	102.80	133.10	163.70
4	80	30	63	120.40	155.90	191.80
4	80	30	64	137.60	178.20	219.20
4	80	30	65	155.20	201.00	247.20
4	80	30	66	172.40	223.30	274.70
4	80	30	67	200.80	260.00	319.80
4	80	30	68	229.60	297.30	365.70
4	80	30	69	258.00	334.10	410.90
4	80	30	70	279.60	362.10	445.40
4	80	30	71	306.40	396.80	488.10
4	80	30	72	343.20	444.40	546.60
4	80	30	73	386.40	500.40	615.50
4	80	30	74	435.20	563.60	693.20
4	80	30	75	515.20	667.20	820.70
4	80	30	76	524.80	679.60	835.90
4	80	30	77	584.40	756.80	930.90
4	80	30	78	660.00	854.70	1,051.30
4	80	30	79	740.00	958.30	1,178.70
4	80	30	80	804.80	1,042.20	1,281.90
4	80	30	81	890.80	1,153.60	1,418.90
4	80	30	82	947.20	1,226.60	1,508.70
4	80	30	83	1,018.00	1,318.30	1,621.50
4	80	30	84	1,104.00	1,429.70	1,758.50
4	80	90	55	40.80	52.80	64.90
4	80	90	56	46.00	59.60	73.30
4	80	90	57	52.00	67.30	82.80
4	80	90	58	57.20	74.10	91.10
4	80	90	59	62.00	80.30	98.80
4	80	90	60	72.00	93.20	114.60
4	80	90	61	82.00	106.20	130.60
4	80	90	62	93.20	120.70	148.50
4	80	90	63	108.00	139.90	172.10
4	80	90	64	124.00	160.60	197.50
4	80	90	65	138.80	179.70	221.00
4	80	90	66	155.20	201.00	247.20
4	80	90	67	180.00	233.10	286.70
4	80	90	68	206.00	266.80	328.20
4	80	90	69	232.00	300.40	369.50
4	80	90	70	250.40	324.30	398.90
4	80	90	71	274.80	355.90	437.80
4	80	90	72	308.40	399.40	491.30
4	80	90	73	346.80	449.10	552.40
4	80	90	74	389.60	504.50	620.50
4	80	90	75	461.60	597.80	735.30
4	80	90	76	470.80	609.70	749.90
4	80	90	77	524.80	679.60	835.90
4	80	90	78	592.00	766.60	942.90
4	80	90	79	663.20	858.80	1,056.30
4	80	90	80	722.80	936.00	1,151.30
4	80	90	81	798.80	1,034.40	1,272.30
4	80	90	82	850.00	1,100.80	1,354.00
4	80	90	83	913.60	1,183.10	1,455.20
4	80	90	84	990.40	1,282.60	1,577.60
4	80	150	55	38.40	49.70	61.10
4	80	150	56	42.00	54.40	66.90
4	80	150	57	47.20	61.10	75.20
4	80	150	58	52.00	67.30	82.80
4	80	150	59	57.20	74.10	91.10
4	80	150	60	66.80	86.50	106.40
4	80	150	61	75.60	97.90	120.40
4	80	150	62	85.60	110.90	136.40
4	80	150	63	99.20	128.50	158.10
4	80	150	64	114.00	147.60	181.50
4	80	150	65	127.60	165.20	203.20
4	80	150	66	142.80	184.90	227.40
4	80	150	67	166.00	215.00	264.50
4	80	150	68	189.60	245.50	302.00
4	80	150	69	213.20	276.10	339.60
4	80	150	70	230.80	298.90	367.60
4	80	150	71	252.80	327.40	402.70
4	80	150	72	284.40	368.30	453.00
4	80	150	73	319.20	413.40	508.50
4	80	150	74	359.60	465.70	572.80
4	80	150	75	425.60	551.20	678.00
4	80	150	76	434.00	562.00	691.30
4	80	150	77	484.00	626.80	771.00
4	80	150	78	545.60	706.60	869.10

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	80	150	79	611.20	791.50	973.50
4	80	150	80	665.60	862.00	1,060.30
4	80	150	81	736.40	953.60	1,172.90
4	80	150	82	783.20	1,014.20	1,247.50
4	80	150	83	841.60	1,089.90	1,340.60
4	80	150	84	912.40	1,181.60	1,453.40
4	80	365	55	28.40	36.80	45.30
4	80	365	56	32.40	42.00	51.70
4	80	365	57	36.00	46.60	57.30
4	80	365	58	39.60	51.30	63.10
4	80	365	59	43.60	56.50	69.50
4	80	365	60	50.80	65.80	80.90
4	80	365	61	58.40	75.60	93.00
4	80	365	62	65.60	85.00	104.60
4	80	365	63	75.60	97.90	120.40
4	80	365	64	86.80	112.40	138.30
4	80	365	65	98.00	126.90	156.10
4	80	365	66	109.20	141.40	173.90
4	80	365	67	126.40	163.70	201.40
4	80	365	68	145.20	188.00	231.20
4	80	365	69	163.60	211.90	260.60
4	80	365	70	176.40	228.40	280.90
4	80	365	71	193.60	250.70	308.40
4	80	365	72	216.80	280.80	345.40
4	80	365	73	244.80	317.00	389.90
4	80	365	74	274.80	355.90	437.80
4	80	365	75	326.00	422.20	519.30
4	80	365	76	331.60	429.40	528.20
4	80	365	77	369.20	478.10	588.10
4	80	365	78	416.80	539.80	664.00
4	80	365	79	467.60	605.50	744.80
4	80	365	80	508.80	658.90	810.40
4	80	365	81	563.20	729.30	897.00
4	80	365	82	599.20	776.00	954.50
4	80	365	83	644.00	834.00	1,025.80
4	80	365	84	698.40	904.40	1,112.40
10	80	0	55	70.40	91.20	112.20
10	80	0	56	76.80	99.50	122.40
10	80	0	57	89.60	116.00	142.70
10	80	0	58	102.40	132.60	163.10
10	80	0	59	115.20	149.20	183.50
10	80	0	60	128.00	165.80	203.90
10	80	0	61	140.80	182.30	224.20
10	80	0	62	160.00	207.20	254.90
10	80	0	63	185.60	240.40	295.70
10	80	0	64	211.20	273.50	336.40
10	80	0	65	243.20	314.90	387.30
10	80	0	66	275.20	356.40	438.40
10	80	0	67	307.20	397.80	489.30
10	80	0	68	352.00	455.80	560.60
10	80	0	69	396.80	513.90	632.10
10	80	0	70	420.00	543.90	669.00
10	80	0	71	462.00	598.30	735.90
10	80	0	72	510.00	660.50	812.40
10	80	0	73	570.00	738.20	908.00
10	80	0	74	624.00	808.10	994.00
10	80	0	75	708.00	916.90	1,127.80
10	80	0	76	716.80	928.30	1,141.80
10	80	0	77	789.60	1,022.50	1,257.70
10	80	0	78	873.60	1,131.30	1,391.50
10	80	0	79	968.80	1,254.60	1,543.20
10	80	0	80	1,014.00	1,313.10	1,615.10
10	80	0	81	1,138.80	1,474.70	1,813.90
10	80	0	82	1,232.40	1,596.00	1,963.10
10	80	0	83	1,305.20	1,690.20	2,078.90
10	80	0	84	1,419.60	1,838.40	2,261.20
10	80	30	55	66.40	86.00	105.80
10	80	30	56	71.60	92.70	114.00
10	80	30	57	84.40	109.30	134.40
10	80	30	58	96.00	124.30	152.90
10	80	30	59	108.80	140.90	173.30
10	80	30	60	120.40	155.90	191.80
10	80	30	61	132.00	170.90	210.20
10	80	30	62	151.20	195.80	240.80
10	80	30	63	174.00	225.30	277.10
10	80	30	64	198.40	256.90	316.00
10	80	30	65	229.20	296.80	365.10
10	80	30	66	258.40	334.60	411.60

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	30	67	289.20	374.50	460.60
10	80	30	68	331.60	429.40	528.20
10	80	30	69	372.40	482.30	593.20
10	80	30	70	394.80	511.30	628.90
10	80	30	71	434.40	562.50	691.90
10	80	30	72	480.00	621.60	764.60
10	80	30	73	536.40	694.60	854.40
10	80	30	74	586.80	759.90	934.70
10	80	30	75	666.00	862.50	1,060.90
10	80	30	76	674.40	873.30	1,074.20
10	80	30	77	742.40	961.40	1,182.50
10	80	30	78	820.80	1,062.90	1,307.40
10	80	30	79	910.40	1,179.00	1,450.20
10	80	30	80	953.60	1,234.90	1,518.90
10	80	30	81	1,070.00	1,385.70	1,704.40
10	80	30	82	1,158.40	1,500.10	1,845.10
10	80	30	83	1,227.20	1,589.20	1,954.70
10	80	30	84	1,334.40	1,728.00	2,125.40
10	80	90	55	60.00	77.70	95.60
10	80	90	56	65.20	84.40	103.80
10	80	90	57	76.80	99.50	122.40
10	80	90	58	87.20	112.90	138.90
10	80	90	59	98.40	127.40	156.70
10	80	90	60	108.80	140.90	173.30
10	80	90	61	120.40	155.90	191.80
10	80	90	62	135.60	175.60	216.00
10	80	90	63	157.60	204.10	251.00
10	80	90	64	179.20	232.10	285.50
10	80	90	65	207.20	268.30	330.00
10	80	90	66	234.40	303.50	373.30
10	80	90	67	261.20	338.30	416.10
10	80	90	68	299.60	388.00	477.20
10	80	90	69	338.00	437.70	538.40
10	80	90	70	357.60	463.10	569.60
10	80	90	71	392.40	508.20	625.10
10	80	90	72	433.20	561.00	690.00
10	80	90	73	484.80	627.80	772.20
10	80	90	74	530.40	686.90	844.90
10	80	90	75	602.40	780.10	959.50
10	80	90	76	609.20	788.90	970.30
10	80	90	77	670.80	868.70	1,068.50
10	80	90	78	742.40	961.40	1,182.50
10	80	90	79	823.20	1,066.00	1,311.20
10	80	90	80	862.00	1,116.30	1,373.00
10	80	90	81	968.40	1,254.10	1,542.50
10	80	90	82	1,047.20	1,356.10	1,668.00
10	80	90	83	1,109.60	1,436.90	1,767.40
10	80	90	84	1,206.40	1,562.30	1,921.60
10	80	150	55	56.40	73.00	89.80
10	80	150	56	61.60	79.80	98.20
10	80	150	57	71.60	92.70	114.00
10	80	150	58	82.00	106.20	130.60
10	80	150	59	92.00	119.10	146.50
10	80	150	60	102.40	132.60	163.10
10	80	150	61	112.80	146.10	179.70
10	80	150	62	128.00	165.80	203.90
10	80	150	63	148.40	192.20	236.40
10	80	150	64	168.80	218.60	268.90
10	80	150	65	194.40	251.70	309.60
10	80	150	66	220.00	284.90	350.40
10	80	150	67	245.60	318.10	391.30
10	80	150	68	281.60	364.70	448.60
10	80	150	69	317.60	411.30	505.90
10	80	150	70	336.00	435.10	535.20
10	80	150	71	369.60	478.60	588.70
10	80	150	72	408.00	528.40	649.90
10	80	150	73	456.00	590.50	726.30
10	80	150	74	499.20	646.50	795.20
10	80	150	75	566.40	733.50	902.20
10	80	150	76	573.60	742.80	913.60
10	80	150	77	631.60	817.90	1,006.00
10	80	150	78	698.80	904.90	1,113.00
10	80	150	79	775.20	1,003.90	1,234.80
10	80	150	80	811.20	1,050.50	1,292.10
10	80	150	81	911.20	1,180.00	1,451.40
10	80	150	82	986.00	1,276.90	1,570.60
10	80	150	83	1,044.00	1,352.00	1,663.00
10	80	150	84	1,135.60	1,470.60	1,808.80

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	80	365	55	46.00	59.60	73.30
10	80	365	56	50.00	64.80	79.70
10	80	365	57	58.80	76.10	93.60
10	80	365	58	66.40	86.00	105.80
10	80	365	59	75.60	97.90	120.40
10	80	365	60	83.20	107.70	132.50
10	80	365	61	92.00	119.10	146.50
10	80	365	62	103.60	134.20	165.10
10	80	365	63	120.40	155.90	191.80
10	80	365	64	136.80	177.20	218.00
10	80	365	65	158.80	205.60	252.90
10	80	365	66	179.20	232.10	285.50
10	80	365	67	199.60	258.50	318.00
10	80	365	68	229.20	296.80	365.10
10	80	365	69	258.40	334.60	411.60
10	80	365	70	273.60	354.30	435.80
10	80	365	71	300.00	388.50	477.90
10	80	365	72	331.20	428.90	527.50
10	80	365	73	370.80	480.20	590.60
10	80	365	74	405.60	525.30	646.10
10	80	365	75	460.80	596.70	733.90
10	80	365	76	466.00	603.50	742.30
10	80	365	77	512.80	664.10	816.80
10	80	365	78	568.00	735.60	904.80
10	80	365	79	629.60	815.30	1,002.80
10	80	365	80	659.20	853.70	1,050.10
10	80	365	81	740.40	958.80	1,179.30
10	80	365	82	800.80	1,037.00	1,275.50
10	80	365	83	848.80	1,099.20	1,352.00
10	80	365	84	922.40	1,194.50	1,469.20
1	100	0	55	30.00	38.90	47.80
1	100	0	56	34.00	44.00	54.10
1	100	0	57	37.50	48.60	59.80
1	100	0	58	41.50	53.70	66.10
1	100	0	59	45.00	58.30	71.70
1	100	0	60	52.50	68.00	83.60
1	100	0	61	60.00	77.70	95.60
1	100	0	62	67.50	87.40	107.50
1	100	0	63	82.50	106.80	131.40
1	100	0	64	90.00	116.60	143.40
1	100	0	65	101.50	131.40	161.60
1	100	0	66	112.50	145.70	179.20
1	100	0	67	127.50	165.10	203.10
1	100	0	68	142.50	184.50	226.90
1	100	0	69	165.00	213.70	262.90
1	100	0	70	175.00	226.60	278.70
1	100	0	71	196.00	253.80	312.20
1	100	0	72	217.00	281.00	345.60
1	100	0	73	245.00	317.30	390.30
1	100	0	74	280.00	362.60	446.00
1	100	0	75	329.00	426.10	524.10
1	100	0	76	331.50	429.30	528.00
1	100	0	77	370.50	479.80	590.20
1	100	0	78	416.00	538.70	662.60
1	100	0	79	468.00	606.10	745.50
1	100	0	80	525.00	679.90	836.30
1	100	0	81	575.00	744.60	915.90
1	100	0	82	612.50	793.20	975.60
1	100	0	83	669.00	866.40	1,065.70
1	100	0	84	731.50	947.30	1,165.20
1	100	30	55	27.00	35.00	43.10
1	100	30	56	30.00	38.90	47.80
1	100	30	57	33.00	42.70	52.50
1	100	30	58	36.00	46.60	57.30
1	100	30	59	40.50	52.40	64.50
1	100	30	60	46.50	60.20	74.00
1	100	30	61	52.50	68.00	83.60
1	100	30	62	60.00	77.70	95.60
1	100	30	63	73.50	95.20	117.10
1	100	30	64	79.50	103.00	126.70
1	100	30	65	90.00	116.60	143.40
1	100	30	66	99.00	128.20	157.70
1	100	30	67	112.50	145.70	179.20
1	100	30	68	126.00	163.20	200.70
1	100	30	69	145.50	188.40	231.70
1	100	30	70	155.50	201.40	247.70
1	100	30	71	173.50	224.70	276.40
1	100	30	72	192.00	248.60	305.80

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	30	73	217.00	281.00	345.60
1	100	30	74	248.00	321.20	395.10
1	100	30	75	291.00	376.80	463.50
1	100	30	76	294.00	380.70	468.30
1	100	30	77	327.50	424.10	521.60
1	100	30	78	368.00	476.60	586.20
1	100	30	79	414.50	536.80	660.30
1	100	30	80	465.00	602.20	740.70
1	100	30	81	509.00	659.20	810.80
1	100	30	82	542.50	702.50	864.10
1	100	30	83	591.50	766.00	942.20
1	100	30	84	647.50	838.50	1,031.40
1	100	90	55	22.50	29.10	35.80
1	100	90	56	25.50	33.00	40.60
1	100	90	57	28.50	36.90	45.40
1	100	90	58	31.50	40.80	50.20
1	100	90	59	34.50	44.70	55.00
1	100	90	60	40.50	52.40	64.50
1	100	90	61	45.00	58.30	71.70
1	100	90	62	51.00	66.00	81.20
1	100	90	63	63.00	81.60	100.40
1	100	90	64	69.00	89.40	110.00
1	100	90	65	76.50	99.10	121.90
1	100	90	66	85.50	110.70	136.20
1	100	90	67	97.50	126.30	155.30
1	100	90	68	108.00	139.90	172.10
1	100	90	69	126.00	163.20	200.70
1	100	90	70	133.00	172.20	211.80
1	100	90	71	148.50	192.30	236.50
1	100	90	72	165.00	213.70	262.90
1	100	90	73	186.00	240.90	296.30
1	100	90	74	213.00	275.80	339.20
1	100	90	75	250.50	324.40	399.00
1	100	90	76	252.00	326.30	401.30
1	100	90	77	282.00	365.20	449.20
1	100	90	78	316.00	409.20	503.30
1	100	90	79	356.00	461.00	567.00
1	100	90	80	399.00	516.70	635.50
1	100	90	81	437.50	566.60	696.90
1	100	90	82	465.00	602.20	740.70
1	100	90	83	509.00	659.20	810.80
1	100	90	84	556.50	720.70	886.50
1	100	150	55	21.00	27.20	33.50
1	100	150	56	24.00	31.10	38.30
1	100	150	57	27.00	35.00	43.10
1	100	150	58	28.50	36.90	45.40
1	100	150	59	31.50	40.80	50.20
1	100	150	60	37.50	48.60	59.80
1	100	150	61	42.00	54.40	66.90
1	100	150	62	46.50	60.20	74.00
1	100	150	63	58.50	75.80	93.20
1	100	150	64	63.00	81.60	100.40
1	100	150	65	70.50	91.30	112.30
1	100	150	66	79.50	103.00	126.70
1	100	150	67	88.50	114.60	141.00
1	100	150	68	100.50	130.10	160.00
1	100	150	69	115.50	149.60	184.00
1	100	150	70	123.00	159.30	195.90
1	100	150	71	137.00	177.40	218.20
1	100	150	72	152.50	197.50	242.90
1	100	150	73	171.00	221.40	272.30
1	100	150	74	196.00	253.80	312.20
1	100	150	75	231.00	299.10	367.90
1	100	150	76	232.50	301.10	370.40
1	100	150	77	260.00	336.70	414.10
1	100	150	78	291.00	376.80	463.50
1	100	150	79	327.50	424.10	521.60
1	100	150	80	367.50	475.90	585.40
1	100	150	81	402.50	521.20	641.10
1	100	150	82	429.00	555.60	683.40
1	100	150	83	469.00	607.40	747.10
1	100	150	84	512.50	663.70	816.40
1	100	365	55	15.00	19.40	23.90
1	100	365	56	16.50	21.40	26.30
1	100	365	57	18.00	23.30	28.70
1	100	365	58	21.00	27.20	33.50
1	100	365	59	22.50	29.10	35.80
1	100	365	60	25.50	33.00	40.60

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	365	61	30.00	38.90	47.80
1	100	365	62	33.00	42.70	52.50
1	100	365	63	40.50	52.40	64.50
1	100	365	64	45.00	58.30	71.70
1	100	365	65	49.50	64.10	78.80
1	100	365	66	55.50	71.90	88.40
1	100	365	67	63.00	81.60	100.40
1	100	365	68	70.50	91.30	112.30
1	100	365	69	81.00	104.90	129.00
1	100	365	70	87.00	112.70	138.60
1	100	365	71	96.50	125.00	153.80
1	100	365	72	108.00	139.90	172.10
1	100	365	73	122.00	158.00	194.30
1	100	365	74	138.50	179.40	220.70
1	100	365	75	162.50	210.40	258.80
1	100	365	76	164.00	212.40	261.30
1	100	365	77	183.50	237.60	292.20
1	100	365	78	205.50	266.10	327.30
1	100	365	79	231.50	299.80	368.80
1	100	365	80	260.00	336.70	414.10
1	100	365	81	285.00	369.10	454.00
1	100	365	82	304.00	393.70	484.30
1	100	365	83	331.50	429.30	528.00
1	100	365	84	362.50	469.40	577.40
2	100	0	55	37.50	48.60	59.80
2	100	0	56	45.00	58.30	71.70
2	100	0	57	52.50	68.00	83.60
2	100	0	58	60.00	77.70	95.60
2	100	0	59	67.50	87.40	107.50
2	100	0	60	75.00	97.10	119.40
2	100	0	61	82.50	106.80	131.40
2	100	0	62	97.50	126.30	155.30
2	100	0	63	112.50	145.70	179.20
2	100	0	64	127.50	165.10	203.10
2	100	0	65	150.00	194.30	239.00
2	100	0	66	165.00	213.70	262.90
2	100	0	67	187.50	242.80	298.60
2	100	0	68	217.50	281.70	346.50
2	100	0	69	247.50	320.50	394.20
2	100	0	70	259.00	335.40	412.50
2	100	0	71	294.00	380.70	468.30
2	100	0	72	329.00	426.10	524.10
2	100	0	73	371.00	480.40	590.90
2	100	0	74	413.00	534.80	657.80
2	100	0	75	483.00	625.50	769.40
2	100	0	76	500.50	648.10	797.20
2	100	0	77	552.50	715.50	880.10
2	100	0	78	617.50	799.70	983.60
2	100	0	79	702.00	909.10	1,118.20
2	100	0	80	762.50	987.40	1,214.50
2	100	0	81	856.50	1,109.20	1,364.30
2	100	0	82	912.50	1,181.70	1,453.50
2	100	0	83	987.50	1,278.80	1,572.90
2	100	0	84	1,075.00	1,392.10	1,712.30
2	100	30	55	34.50	44.70	55.00
2	100	30	56	40.50	52.40	64.50
2	100	30	57	48.00	62.20	76.50
2	100	30	58	54.00	69.90	86.00
2	100	30	59	61.50	79.60	97.90
2	100	30	60	69.00	89.40	110.00
2	100	30	61	75.00	97.10	119.40
2	100	30	62	88.50	114.60	141.00
2	100	30	63	102.00	132.10	162.50
2	100	30	64	115.50	149.60	184.00
2	100	30	65	136.50	176.80	217.50
2	100	30	66	150.00	194.30	239.00
2	100	30	67	171.00	221.40	272.30
2	100	30	68	198.00	256.40	315.40
2	100	30	69	225.00	291.40	358.40
2	100	30	70	235.00	304.30	374.30
2	100	30	71	267.50	346.40	426.10
2	100	30	72	299.50	387.90	477.10
2	100	30	73	337.50	437.10	537.60
2	100	30	74	375.00	485.60	597.30
2	100	30	75	439.50	569.20	700.10
2	100	30	76	455.00	589.20	724.70
2	100	30	77	503.00	651.40	801.20
2	100	30	78	561.50	727.10	894.30

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	30	79	638.50	826.90	1,017.10
2	100	30	80	694.00	898.70	1,105.40
2	100	30	81	779.00	1,008.80	1,240.80
2	100	30	82	830.00	1,074.90	1,322.10
2	100	30	83	899.00	1,164.20	1,432.00
2	100	30	84	979.00	1,267.80	1,559.40
2	100	90	55	30.00	38.90	47.80
2	100	90	56	36.00	46.60	57.30
2	100	90	57	42.00	54.40	66.90
2	100	90	58	48.00	62.20	76.50
2	100	90	59	54.00	69.90	86.00
2	100	90	60	60.00	77.70	95.60
2	100	90	61	66.00	85.50	105.20
2	100	90	62	78.00	101.00	124.20
2	100	90	63	90.00	116.60	143.40
2	100	90	64	102.00	132.10	162.50
2	100	90	65	120.00	155.40	191.10
2	100	90	66	132.00	170.90	210.20
2	100	90	67	150.00	194.30	239.00
2	100	90	68	174.00	225.30	277.10
2	100	90	69	198.00	256.40	315.40
2	100	90	70	207.00	268.10	329.80
2	100	90	71	235.00	304.30	374.30
2	100	90	72	263.00	340.60	418.90
2	100	90	73	297.00	384.60	473.10
2	100	90	74	330.50	428.00	526.40
2	100	90	75	386.50	500.50	615.60
2	100	90	76	400.50	518.60	637.90
2	100	90	77	442.00	572.40	704.10
2	100	90	78	494.00	639.70	786.80
2	100	90	79	561.50	727.10	894.30
2	100	90	80	610.00	790.00	971.70
2	100	90	81	685.00	887.10	1,091.10
2	100	90	82	730.00	945.40	1,162.80
2	100	90	83	790.00	1,023.10	1,258.40
2	100	90	84	860.00	1,113.70	1,369.90
2	100	150	55	28.50	36.90	45.40
2	100	150	56	34.50	44.70	55.00
2	100	150	57	39.00	50.50	62.10
2	100	150	58	45.00	58.30	71.70
2	100	150	59	51.00	66.00	81.20
2	100	150	60	57.00	73.80	90.80
2	100	150	61	61.50	79.60	97.90
2	100	150	62	73.50	95.20	117.10
2	100	150	63	84.00	108.80	133.80
2	100	150	64	96.00	124.30	152.90
2	100	150	65	112.50	145.70	179.20
2	100	150	66	124.50	161.20	198.30
2	100	150	67	141.00	182.60	224.60
2	100	150	68	163.50	211.70	260.40
2	100	150	69	186.00	240.90	296.30
2	100	150	70	194.50	251.90	309.80
2	100	150	71	221.00	286.20	352.00
2	100	150	72	246.50	319.20	392.60
2	100	150	73	278.50	360.70	443.70
2	100	150	74	309.50	400.80	493.00
2	100	150	75	362.50	469.40	577.40
2	100	150	76	375.50	486.30	598.10
2	100	150	77	414.50	536.80	660.30
2	100	150	78	463.00	599.60	737.50
2	100	150	79	526.50	681.80	838.60
2	100	150	80	572.50	741.40	911.90
2	100	150	81	642.50	832.00	1,023.40
2	100	150	82	685.00	887.10	1,091.10
2	100	150	83	741.50	960.20	1,181.00
2	100	150	84	806.50	1,044.40	1,284.60
2	100	365	55	21.00	27.20	33.50
2	100	365	56	25.50	33.00	40.60
2	100	365	57	28.50	36.90	45.40
2	100	365	58	33.00	42.70	52.50
2	100	365	59	37.50	48.60	59.80
2	100	365	60	42.00	54.40	66.90
2	100	365	61	45.00	58.30	71.70
2	100	365	62	54.00	69.90	86.00
2	100	365	63	61.50	79.60	97.90
2	100	365	64	70.50	91.30	112.30
2	100	365	65	82.50	106.80	131.40
2	100	365	66	91.50	118.50	145.80

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	365	67	103.50	134.00	164.80
2	100	365	68	120.00	155.40	191.10
2	100	365	69	136.50	176.80	217.50
2	100	365	70	143.00	185.20	227.80
2	100	365	71	162.50	210.40	258.80
2	100	365	72	180.50	233.70	287.50
2	100	365	73	204.50	264.80	325.70
2	100	365	74	227.00	294.00	361.60
2	100	365	75	266.00	344.50	423.70
2	100	365	76	275.50	356.80	438.90
2	100	365	77	304.00	393.70	484.30
2	100	365	78	339.50	439.70	540.80
2	100	365	79	386.00	499.90	614.90
2	100	365	80	420.00	543.90	669.00
2	100	365	81	471.50	610.60	751.00
2	100	365	82	502.50	650.70	800.40
2	100	365	83	544.00	704.50	866.50
2	100	365	84	591.50	766.00	942.20
4	100	0	55	62.00	80.30	98.80
4	100	0	56	70.00	90.70	111.60
4	100	0	57	77.50	100.40	123.50
4	100	0	58	85.50	110.70	136.20
4	100	0	59	93.00	120.40	148.10
4	100	0	60	108.50	140.50	172.80
4	100	0	61	124.00	160.60	197.50
4	100	0	62	139.50	180.70	222.30
4	100	0	63	163.00	211.10	259.70
4	100	0	64	186.00	240.90	296.30
4	100	0	65	209.50	271.30	333.70
4	100	0	66	232.50	301.10	370.40
4	100	0	67	271.50	351.60	432.50
4	100	0	68	310.00	401.50	493.80
4	100	0	69	349.00	452.00	556.00
4	100	0	70	377.00	488.20	600.50
4	100	0	71	413.50	535.50	658.70
4	100	0	72	464.00	600.90	739.10
4	100	0	73	522.00	676.00	831.50
4	100	0	74	587.50	760.80	935.80
4	100	0	75	696.00	901.30	1,108.60
4	100	0	76	709.00	918.20	1,129.40
4	100	0	77	790.00	1,023.10	1,258.40
4	100	0	78	891.00	1,153.80	1,419.20
4	100	0	79	999.00	1,293.70	1,591.30
4	100	0	80	1,088.00	1,409.00	1,733.10
4	100	0	81	1,203.00	1,557.90	1,916.20
4	100	0	82	1,280.00	1,657.60	2,038.80
4	100	0	83	1,376.00	1,781.90	2,191.70
4	100	0	84	1,491.00	1,930.80	2,374.90
4	100	30	55	57.50	74.50	91.60
4	100	30	56	65.00	84.20	103.60
4	100	30	57	71.50	92.60	113.90
4	100	30	58	79.00	102.30	125.80
4	100	30	59	87.00	112.70	138.60
4	100	30	60	101.00	130.80	160.90
4	100	30	61	114.50	148.30	182.40
4	100	30	62	128.50	166.40	204.70
4	100	30	63	150.50	194.90	239.70
4	100	30	64	172.00	222.70	273.90
4	100	30	65	194.00	251.20	309.00
4	100	30	66	215.50	279.10	343.30
4	100	30	67	251.00	325.00	399.80
4	100	30	68	287.00	371.70	457.20
4	100	30	69	322.50	417.60	513.60
4	100	30	70	349.50	452.60	556.70
4	100	30	71	383.00	496.00	610.10
4	100	30	72	429.00	555.60	683.40
4	100	30	73	483.00	625.50	769.40
4	100	30	74	544.00	704.50	866.50
4	100	30	75	644.00	834.00	1,025.80
4	100	30	76	656.00	849.50	1,044.90
4	100	30	77	730.50	946.00	1,163.60
4	100	30	78	825.00	1,068.40	1,314.10
4	100	30	79	925.00	1,197.90	1,473.40
4	100	30	80	1,006.00	1,302.80	1,602.40
4	100	30	81	1,113.50	1,442.00	1,773.70
4	100	30	82	1,184.00	1,533.30	1,886.00
4	100	30	83	1,272.50	1,647.90	2,026.90
4	100	30	84	1,380.00	1,787.10	2,198.10

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	90	55	51.00	66.00	81.20
4	100	90	56	57.50	74.50	91.60
4	100	90	57	65.00	84.20	103.60
4	100	90	58	71.50	92.60	113.90
4	100	90	59	77.50	100.40	123.50
4	100	90	60	90.00	116.60	143.40
4	100	90	61	102.50	132.70	163.20
4	100	90	62	116.50	150.90	185.60
4	100	90	63	135.00	174.80	215.00
4	100	90	64	155.00	200.70	246.90
4	100	90	65	173.50	224.70	276.40
4	100	90	66	194.00	251.20	309.00
4	100	90	67	225.00	291.40	358.40
4	100	90	68	257.50	333.50	410.20
4	100	90	69	290.00	375.60	462.00
4	100	90	70	313.00	405.30	498.50
4	100	90	71	343.50	444.80	547.10
4	100	90	72	385.50	499.20	614.00
4	100	90	73	433.50	561.40	690.50
4	100	90	74	487.00	630.70	775.80
4	100	90	75	577.00	747.20	919.10
4	100	90	76	588.50	762.10	937.40
4	100	90	77	656.00	849.50	1,044.90
4	100	90	78	740.00	958.30	1,178.70
4	100	90	79	829.00	1,073.60	1,320.50
4	100	90	80	903.50	1,170.00	1,439.10
4	100	90	81	998.50	1,293.10	1,590.50
4	100	90	82	1,062.50	1,375.90	1,692.40
4	100	90	83	1,142.00	1,478.90	1,819.00
4	100	90	84	1,238.00	1,603.20	1,971.90
4	100	150	55	48.00	62.20	76.50
4	100	150	56	52.50	68.00	83.60
4	100	150	57	59.00	76.40	94.00
4	100	150	58	65.00	84.20	103.60
4	100	150	59	71.50	92.60	113.90
4	100	150	60	83.50	108.10	133.00
4	100	150	61	94.50	122.40	150.60
4	100	150	62	107.00	138.60	170.50
4	100	150	63	124.00	160.60	197.50
4	100	150	64	142.50	184.50	226.90
4	100	150	65	159.50	206.60	254.10
4	100	150	66	178.50	231.20	284.40
4	100	150	67	207.50	268.70	330.50
4	100	150	68	237.00	306.90	377.50
4	100	150	69	266.50	345.10	424.50
4	100	150	70	288.50	373.60	459.50
4	100	150	71	316.00	409.20	503.30
4	100	150	72	355.50	460.40	566.30
4	100	150	73	399.00	516.70	635.50
4	100	150	74	449.50	582.10	716.00
4	100	150	75	532.00	688.90	847.30
4	100	150	76	542.50	702.50	864.10
4	100	150	77	605.00	783.50	963.70
4	100	150	78	682.00	883.20	1,086.30
4	100	150	79	764.00	989.40	1,217.00
4	100	150	80	832.00	1,077.40	1,325.20
4	100	150	81	920.50	1,192.00	1,466.20
4	100	150	82	979.00	1,267.80	1,559.40
4	100	150	83	1,052.00	1,362.30	1,675.60
4	100	150	84	1,140.50	1,476.90	1,816.60
4	100	365	55	35.50	46.00	56.60
4	100	365	56	40.50	52.40	64.50
4	100	365	57	45.00	58.30	71.70
4	100	365	58	49.50	64.10	78.80
4	100	365	59	54.50	70.60	86.80
4	100	365	60	63.50	82.20	101.10
4	100	365	61	73.00	94.50	116.20
4	100	365	62	82.00	106.20	130.60
4	100	365	63	94.50	122.40	150.60
4	100	365	64	108.50	140.50	172.80
4	100	365	65	122.50	158.60	195.10
4	100	365	66	136.50	176.80	217.50
4	100	365	67	158.00	204.60	251.70
4	100	365	68	181.50	235.00	289.10
4	100	365	69	204.50	264.80	325.70
4	100	365	70	220.50	285.50	351.20
4	100	365	71	242.00	313.40	385.50
4	100	365	72	271.00	350.90	431.60

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
4	100	365	73	306.00	396.30	487.40
4	100	365	74	343.50	444.80	547.10
4	100	365	75	407.50	527.70	649.10
4	100	365	76	414.50	536.80	660.30
4	100	365	77	461.50	597.60	735.00
4	100	365	78	521.00	674.70	829.90
4	100	365	79	584.50	756.90	931.00
4	100	365	80	636.00	823.60	1,013.00
4	100	365	81	704.00	911.70	1,121.40
4	100	365	82	749.00	970.00	1,193.10
4	100	365	83	805.00	1,042.50	1,282.30
4	100	365	84	873.00	1,130.50	1,390.50
10	100	0	55	88.00	114.00	140.20
10	100	0	56	96.00	124.30	152.90
10	100	0	57	112.00	145.00	178.40
10	100	0	58	128.00	165.80	203.90
10	100	0	59	144.00	186.50	229.40
10	100	0	60	160.00	207.20	254.90
10	100	0	61	176.00	227.90	280.30
10	100	0	62	200.00	259.00	318.60
10	100	0	63	232.00	300.40	369.50
10	100	0	64	264.00	341.90	420.50
10	100	0	65	304.00	393.70	484.30
10	100	0	66	344.00	445.50	548.00
10	100	0	67	384.00	497.30	611.70
10	100	0	68	440.00	569.80	700.90
10	100	0	69	496.00	642.30	790.00
10	100	0	70	525.00	679.90	836.30
10	100	0	71	577.50	747.90	919.90
10	100	0	72	637.50	825.60	1,015.50
10	100	0	73	712.50	922.70	1,134.90
10	100	0	74	780.00	1,010.10	1,242.40
10	100	0	75	885.00	1,146.10	1,409.70
10	100	0	76	896.00	1,160.30	1,427.20
10	100	0	77	987.00	1,278.20	1,572.20
10	100	0	78	1,092.00	1,414.10	1,739.30
10	100	0	79	1,211.00	1,568.20	1,928.90
10	100	0	80	1,267.50	1,641.40	2,018.90
10	100	0	81	1,423.50	1,843.40	2,267.40
10	100	0	82	1,540.50	1,994.90	2,453.70
10	100	0	83	1,631.50	2,112.80	2,598.70
10	100	0	84	1,774.50	2,298.00	2,826.50
10	100	30	55	83.00	107.50	132.20
10	100	30	56	89.50	115.90	142.60
10	100	30	57	105.50	136.60	168.00
10	100	30	58	120.00	155.40	191.10
10	100	30	59	136.00	176.10	216.60
10	100	30	60	150.50	194.90	239.70
10	100	30	61	165.00	213.70	262.90
10	100	30	62	189.00	244.80	301.10
10	100	30	63	217.50	281.70	346.50
10	100	30	64	248.00	321.20	395.10
10	100	30	65	286.50	371.00	456.30
10	100	30	66	323.00	418.30	514.50
10	100	30	67	361.50	468.10	575.80
10	100	30	68	414.50	536.80	660.30
10	100	30	69	465.50	602.80	741.40
10	100	30	70	493.50	639.10	786.10
10	100	30	71	543.00	703.20	864.90
10	100	30	72	600.00	777.00	955.70
10	100	30	73	670.50	868.30	1,068.00
10	100	30	74	733.50	949.90	1,168.40
10	100	30	75	832.50	1,078.10	1,326.10
10	100	30	76	843.00	1,091.70	1,342.80
10	100	30	77	928.00	1,201.80	1,478.20
10	100	30	78	1,026.00	1,328.70	1,634.30
10	100	30	79	1,138.00	1,473.70	1,812.70
10	100	30	80	1,192.00	1,543.60	1,898.60
10	100	30	81	1,337.50	1,732.10	2,130.50
10	100	30	82	1,448.00	1,875.20	2,306.50
10	100	30	83	1,534.00	1,986.50	2,443.40
10	100	30	84	1,668.00	2,160.10	2,656.90
10	100	90	55	75.00	97.10	119.40
10	100	90	56	81.50	105.50	129.80
10	100	90	57	96.00	124.30	152.90
10	100	90	58	109.00	141.20	173.70
10	100	90	59	123.00	159.30	195.90
10	100	90	60	136.00	176.10	216.60

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	90	61	150.50	194.90	239.70
10	100	90	62	169.50	219.50	270.00
10	100	90	63	197.00	255.10	313.80
10	100	90	64	224.00	290.10	356.80
10	100	90	65	259.00	335.40	412.50
10	100	90	66	293.00	379.40	466.70
10	100	90	67	326.50	422.80	520.00
10	100	90	68	374.50	485.00	596.60
10	100	90	69	422.50	547.10	672.90
10	100	90	70	447.00	578.90	712.00
10	100	90	71	490.50	635.20	781.30
10	100	90	72	541.50	701.20	862.50
10	100	90	73	606.00	784.80	965.30
10	100	90	74	663.00	858.60	1,056.10
10	100	90	75	753.00	975.10	1,199.40
10	100	90	76	761.50	986.10	1,212.90
10	100	90	77	838.50	1,085.90	1,335.70
10	100	90	78	928.00	1,201.80	1,478.20
10	100	90	79	1,029.00	1,332.60	1,639.10
10	100	90	80	1,077.50	1,395.40	1,716.30
10	100	90	81	1,210.50	1,567.60	1,928.10
10	100	90	82	1,309.00	1,695.20	2,085.10
10	100	90	83	1,387.00	1,796.20	2,209.30
10	100	90	84	1,508.00	1,952.90	2,402.10
10	100	150	55	70.50	91.30	112.30
10	100	150	56	77.00	99.70	122.60
10	100	150	57	89.50	115.90	142.60
10	100	150	58	102.50	132.70	163.20
10	100	150	59	115.00	148.90	183.10
10	100	150	60	128.00	165.80	203.90
10	100	150	61	141.00	182.60	224.60
10	100	150	62	160.00	207.20	254.90
10	100	150	63	185.50	240.20	295.40
10	100	150	64	211.00	273.20	336.00
10	100	150	65	243.00	314.70	387.10
10	100	150	66	275.00	356.10	438.00
10	100	150	67	307.00	397.60	489.00
10	100	150	68	352.00	455.80	560.60
10	100	150	69	397.00	514.10	632.30
10	100	150	70	420.00	543.90	669.00
10	100	150	71	462.00	598.30	735.90
10	100	150	72	510.00	660.50	812.40
10	100	150	73	570.00	738.20	908.00
10	100	150	74	624.00	808.10	994.00
10	100	150	75	708.00	916.90	1,127.80
10	100	150	76	717.00	928.50	1,142.10
10	100	150	77	789.50	1,022.40	1,257.60
10	100	150	78	873.50	1,131.20	1,391.40
10	100	150	79	969.00	1,254.90	1,543.50
10	100	150	80	1,014.00	1,313.10	1,615.10
10	100	150	81	1,139.00	1,475.00	1,814.30
10	100	150	82	1,232.50	1,596.10	1,963.20
10	100	150	83	1,305.00	1,690.00	2,078.70
10	100	150	84	1,419.50	1,838.30	2,261.10
10	100	365	55	57.50	74.50	91.60
10	100	365	56	62.50	80.90	99.50
10	100	365	57	73.50	95.20	117.10
10	100	365	58	83.00	107.50	132.20
10	100	365	59	94.50	122.40	150.60
10	100	365	60	104.00	134.70	165.70
10	100	365	61	115.00	148.90	183.10
10	100	365	62	129.50	167.70	206.30
10	100	365	63	150.50	194.90	239.70
10	100	365	64	171.00	221.40	272.30
10	100	365	65	198.50	257.10	316.20
10	100	365	66	224.00	290.10	356.80
10	100	365	67	249.50	323.10	397.40
10	100	365	68	286.50	371.00	456.30
10	100	365	69	323.00	418.30	514.50
10	100	365	70	342.00	442.90	544.80
10	100	365	71	375.00	485.60	597.30
10	100	365	72	414.00	536.10	659.40
10	100	365	73	463.50	600.20	738.20
10	100	365	74	507.00	656.60	807.60
10	100	365	75	576.00	745.90	917.50
10	100	365	76	582.50	754.30	927.80
10	100	365	77	641.00	830.10	1,021.00
10	100	365	78	710.00	919.50	1,131.00

EXHIBIT III

PLAN 750 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
10	100	365	79	787.00	1,019.20	1,253.60
10	100	365	80	824.00	1,067.10	1,312.50
10	100	365	81	925.50	1,198.50	1,474.20
10	100	365	82	1,001.00	1,296.30	1,594.40
10	100	365	83	1,061.00	1,374.00	1,690.00
10	100	365	84	1,153.00	1,493.10	1,836.50

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	90	55	12.15	15.70	19.30
1	60	90	56	13.77	17.80	21.90
1	60	90	57	15.39	19.90	24.50
1	60	90	58	17.01	22.00	27.10
1	60	90	59	18.63	24.10	29.60
1	60	90	60	21.87	28.30	34.80
1	60	90	61	24.30	31.50	38.70
1	60	90	62	27.54	35.70	43.90
1	60	90	63	34.02	44.10	54.20
1	60	90	64	37.26	48.30	59.40
1	60	90	65	41.31	53.50	65.80
1	60	90	66	46.17	59.80	73.60
1	60	90	67	52.65	68.20	83.90
1	60	90	68	58.32	75.50	92.90
1	60	90	69	68.04	88.10	108.40
1	60	90	70	76.95	99.70	122.60
1	60	90	71	85.86	111.20	136.80
1	60	90	72	95.58	123.80	152.30
1	60	90	73	107.73	139.50	171.60
1	60	90	74	123.12	159.40	196.10
1	60	90	75	144.99	187.80	231.00
1	60	90	76	157.14	203.50	250.30
1	60	90	77	175.77	227.60	279.90
1	60	90	78	196.83	254.90	313.50
1	60	90	79	221.94	287.40	353.50
1	60	90	80	258.39	334.60	411.60
1	60	90	81	283.50	367.10	451.50
1	60	90	82	301.32	390.20	479.90
1	60	90	83	329.67	426.90	525.10
1	60	90	84	360.45	466.80	574.20
1	60	90	85	412.29	533.90	656.70
1	60	150	55	11.34	14.70	18.10
1	60	150	56	12.96	16.80	20.70
1	60	150	57	14.58	18.90	23.20
1	60	150	58	15.39	19.90	24.50
1	60	150	59	17.01	22.00	27.10
1	60	150	60	20.25	26.20	32.20
1	60	150	61	22.68	29.40	36.20
1	60	150	62	25.11	32.50	40.00
1	60	150	63	31.59	40.90	50.30
1	60	150	64	34.02	44.10	54.20
1	60	150	65	38.07	49.30	60.60
1	60	150	66	42.93	55.60	68.40
1	60	150	67	47.79	61.90	76.10
1	60	150	68	54.27	70.30	86.50
1	60	150	69	62.37	80.80	99.40
1	60	150	70	71.28	92.30	113.50
1	60	150	71	79.38	102.80	126.40
1	60	150	72	88.29	114.30	140.60
1	60	150	73	98.82	128.00	157.40
1	60	150	74	113.40	146.90	180.70
1	60	150	75	133.65	173.10	212.90
1	60	150	76	144.99	187.80	231.00
1	60	150	77	162.00	209.80	258.10
1	60	150	78	181.44	235.00	289.10
1	60	150	79	204.12	264.30	325.10
1	60	150	80	238.14	308.40	379.30
1	60	150	81	260.82	337.80	415.50
1	60	150	82	277.83	359.80	442.60
1	60	150	83	303.75	393.40	483.90
1	60	150	84	332.10	430.10	529.00
1	60	150	85	379.89	492.00	605.20
1	60	365	55	8.10	10.50	12.90
1	60	365	56	8.91	11.50	14.10
1	60	365	57	9.72	12.60	15.50
1	60	365	58	11.34	14.70	18.10
1	60	365	59	12.15	15.70	19.30
1	60	365	60	13.77	17.80	21.90
1	60	365	61	16.20	21.00	25.80
1	60	365	62	17.82	23.10	28.40
1	60	365	63	21.87	28.30	34.80
1	60	365	64	24.30	31.50	38.70
1	60	365	65	26.73	34.60	42.60
1	60	365	66	29.97	38.80	47.70
1	60	365	67	34.02	44.10	54.20
1	60	365	68	38.07	49.30	60.60
1	60	365	69	43.74	56.60	69.60
1	60	365	70	50.22	65.00	80.00

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	365	71	55.89	72.40	89.10
1	60	365	72	62.37	80.80	99.40
1	60	365	73	70.47	91.30	112.30
1	60	365	74	80.19	103.80	127.70
1	60	365	75	93.96	121.70	149.70
1	60	365	76	102.06	132.20	162.60
1	60	365	77	114.21	147.90	181.90
1	60	365	78	127.98	165.70	203.80
1	60	365	79	144.18	186.70	229.60
1	60	365	80	168.48	218.20	268.40
1	60	365	81	184.68	239.20	294.20
1	60	365	82	196.83	254.90	313.50
1	60	365	83	214.65	278.00	341.90
1	60	365	84	234.90	304.20	374.20
1	60	365	85	268.92	348.30	428.40
2	60	90	55	16.20	21.00	25.80
2	60	90	56	19.44	25.20	31.00
2	60	90	57	22.68	29.40	36.20
2	60	90	58	25.92	33.60	41.30
2	60	90	59	29.16	37.80	46.50
2	60	90	60	32.40	42.00	51.70
2	60	90	61	35.64	46.20	56.80
2	60	90	62	42.12	54.50	67.00
2	60	90	63	48.60	62.90	77.40
2	60	90	64	55.08	71.30	87.70
2	60	90	65	64.80	83.90	103.20
2	60	90	66	71.28	92.30	113.50
2	60	90	67	81.00	104.90	129.00
2	60	90	68	93.96	121.70	149.70
2	60	90	69	106.92	138.50	170.40
2	60	90	70	119.88	155.20	190.90
2	60	90	71	136.08	176.20	216.70
2	60	90	72	152.28	197.20	242.60
2	60	90	73	171.72	222.40	273.60
2	60	90	74	191.16	247.60	304.50
2	60	90	75	223.56	289.50	356.10
2	60	90	76	249.48	323.10	397.40
2	60	90	77	275.40	356.60	438.60
2	60	90	78	307.80	398.60	490.30
2	60	90	79	349.92	453.10	557.30
2	60	90	80	395.28	511.90	629.60
2	60	90	81	443.88	574.80	707.00
2	60	90	82	473.04	612.60	753.50
2	60	90	83	511.92	662.90	815.40
2	60	90	84	557.28	721.70	887.70
2	60	90	85	635.04	822.40	1,011.60
2	60	150	55	15.39	19.90	24.50
2	60	150	56	18.63	24.10	29.60
2	60	150	57	21.06	27.30	33.60
2	60	150	58	24.30	31.50	38.70
2	60	150	59	27.54	35.70	43.90
2	60	150	60	30.78	39.90	49.10
2	60	150	61	33.21	43.00	52.90
2	60	150	62	39.69	51.40	63.20
2	60	150	63	45.36	58.70	72.20
2	60	150	64	51.84	67.10	82.50
2	60	150	65	60.75	78.70	96.80
2	60	150	66	67.23	87.10	107.10
2	60	150	67	76.14	98.60	121.30
2	60	150	68	88.29	114.30	140.60
2	60	150	69	100.44	130.10	160.00
2	60	150	70	112.59	145.80	179.30
2	60	150	71	127.98	165.70	203.80
2	60	150	72	142.56	184.60	227.10
2	60	150	73	161.19	208.70	256.70
2	60	150	74	179.01	231.80	285.10
2	60	150	75	209.79	271.70	334.20
2	60	150	76	234.09	303.10	372.80
2	60	150	77	258.39	334.60	411.60
2	60	150	78	288.36	373.40	459.30
2	60	150	79	328.05	424.80	522.50
2	60	150	80	370.98	480.40	590.90
2	60	150	81	416.34	539.20	663.20
2	60	150	82	443.88	574.80	707.00
2	60	150	83	480.33	622.00	765.10
2	60	150	84	522.45	676.60	832.20
2	60	150	85	595.35	771.00	948.30
2	60	365	55	11.34	14.70	18.10

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	365	56	13.77	17.80	21.90
2	60	365	57	15.39	19.90	24.50
2	60	365	58	17.82	23.10	28.40
2	60	365	59	20.25	26.20	32.20
2	60	365	60	22.68	29.40	36.20
2	60	365	61	24.30	31.50	38.70
2	60	365	62	29.16	37.80	46.50
2	60	365	63	33.21	43.00	52.90
2	60	365	64	38.07	49.30	60.60
2	60	365	65	44.55	57.70	71.00
2	60	365	66	49.41	64.00	78.70
2	60	365	67	55.89	72.40	89.10
2	60	365	68	64.80	83.90	103.20
2	60	365	69	73.71	95.50	117.50
2	60	365	70	82.62	107.00	131.60
2	60	365	71	93.96	121.70	149.70
2	60	365	72	104.49	135.30	166.40
2	60	365	73	118.26	153.10	188.30
2	60	365	74	131.22	169.90	209.00
2	60	365	75	153.90	199.30	245.10
2	60	365	76	171.72	222.40	273.60
2	60	365	77	189.54	245.50	302.00
2	60	365	78	211.41	273.80	336.80
2	60	365	79	240.57	311.50	383.10
2	60	365	80	272.16	352.40	433.50
2	60	365	81	305.37	395.50	486.50
2	60	365	82	325.62	421.70	518.70
2	60	365	83	352.35	456.30	561.20
2	60	365	84	383.13	496.20	610.30
2	60	365	85	436.59	565.40	695.40
1	80	90	55	16.20	21.00	25.80
1	80	90	56	18.36	23.80	29.30
1	80	90	57	20.52	26.60	32.70
1	80	90	58	22.68	29.40	36.20
1	80	90	59	24.84	32.20	39.60
1	80	90	60	29.16	37.80	46.50
1	80	90	61	32.40	42.00	51.70
1	80	90	62	36.72	47.60	58.50
1	80	90	63	45.36	58.70	72.20
1	80	90	64	49.68	64.30	79.10
1	80	90	65	55.08	71.30	87.70
1	80	90	66	61.56	79.70	98.00
1	80	90	67	70.20	90.90	111.80
1	80	90	68	77.76	100.70	123.90
1	80	90	69	90.72	117.50	144.50
1	80	90	70	102.60	132.90	163.50
1	80	90	71	114.48	148.30	182.40
1	80	90	72	127.44	165.00	203.00
1	80	90	73	143.64	186.00	228.80
1	80	90	74	164.16	212.60	261.50
1	80	90	75	193.32	250.30	307.90
1	80	90	76	209.52	271.30	333.70
1	80	90	77	234.36	303.50	373.30
1	80	90	78	262.44	339.90	418.10
1	80	90	79	295.92	383.20	471.30
1	80	90	80	344.52	446.20	548.80
1	80	90	81	378.00	489.50	602.10
1	80	90	82	401.76	520.30	640.00
1	80	90	83	439.56	569.20	700.10
1	80	90	84	480.60	622.40	765.60
1	80	90	85	549.72	711.90	875.60
1	80	150	55	15.12	19.60	24.10
1	80	150	56	17.28	22.40	27.60
1	80	150	57	19.44	25.20	31.00
1	80	150	58	20.52	26.60	32.70
1	80	150	59	22.68	29.40	36.20
1	80	150	60	27.00	35.00	43.10
1	80	150	61	30.24	39.20	48.20
1	80	150	62	33.48	43.40	53.40
1	80	150	63	42.12	54.50	67.00
1	80	150	64	45.36	58.70	72.20
1	80	150	65	50.76	65.70	80.80
1	80	150	66	57.24	74.10	91.10
1	80	150	67	63.72	82.50	101.50
1	80	150	72	117.72	152.40	187.50
1	80	150	69	83.16	107.70	132.50
1	80	150	70	95.04	123.10	151.40
1	80	150	71	105.84	137.10	168.60

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	150	73	131.76	170.60	209.80
1	80	150	74	151.20	195.80	240.80
1	80	150	75	178.20	230.80	283.90
1	80	150	76	193.32	250.30	307.90
1	80	150	77	216.00	279.70	344.00
1	80	150	78	241.92	313.30	385.40
1	80	150	79	272.16	352.40	433.50
1	80	150	80	317.52	411.20	505.80
1	80	150	81	347.76	450.30	553.90
1	80	150	82	370.44	479.70	590.00
1	80	150	83	405.00	524.50	645.10
1	80	150	84	442.80	573.40	705.30
1	80	150	85	506.52	655.90	806.80
1	80	150	68	72.36	93.70	115.30
1	80	365	55	10.80	14.00	17.20
1	80	365	56	11.88	15.40	18.90
1	80	365	57	12.96	16.80	20.70
1	80	365	58	15.12	19.60	24.10
1	80	365	59	16.20	21.00	25.80
1	80	365	60	18.36	23.80	29.30
1	80	365	61	21.60	28.00	34.40
1	80	365	62	23.76	30.80	37.90
1	80	365	63	29.16	37.80	46.50
1	80	365	64	32.40	42.00	51.70
1	80	365	65	35.64	46.20	56.80
1	80	365	66	39.96	51.70	63.60
1	80	365	67	45.36	58.70	72.20
1	80	365	68	50.76	65.70	80.80
1	80	365	69	58.32	75.50	92.90
1	80	365	70	66.96	86.70	106.60
1	80	365	71	74.52	96.50	118.70
1	80	365	72	83.16	107.70	132.50
1	80	365	73	93.96	121.70	149.70
1	80	365	74	106.92	138.50	170.40
1	80	365	75	125.28	162.20	199.50
1	80	365	76	136.08	176.20	216.70
1	80	365	77	152.28	197.20	242.60
1	80	365	78	170.64	221.00	271.80
1	80	365	79	192.24	249.00	306.30
1	80	365	80	224.64	290.90	357.80
1	80	365	81	246.24	318.90	392.20
1	80	365	82	262.44	339.90	418.10
1	80	365	83	286.20	370.60	455.80
1	80	365	84	313.20	405.60	498.90
1	80	365	85	358.56	464.30	571.10
2	80	90	55	21.60	28.00	34.40
2	80	90	56	25.92	33.60	41.30
2	80	90	57	30.24	39.20	48.20
2	80	90	58	34.56	44.80	55.10
2	80	90	59	38.88	50.30	61.90
2	80	90	60	43.20	55.90	68.80
2	80	90	61	47.52	61.50	75.60
2	80	90	62	56.16	72.70	89.40
2	80	90	63	64.80	83.90	103.20
2	80	90	64	73.44	95.10	117.00
2	80	90	65	86.40	111.90	137.60
2	80	90	66	95.04	123.10	151.40
2	80	90	67	108.00	139.90	172.10
2	80	90	68	125.28	162.20	199.50
2	80	90	69	142.56	184.60	227.10
2	80	90	70	159.84	207.00	254.60
2	80	90	71	181.44	235.00	289.10
2	80	90	72	203.04	262.90	323.40
2	80	90	73	228.96	296.50	364.70
2	80	90	74	254.88	330.10	406.00
2	80	90	75	298.08	386.00	474.80
2	80	90	76	332.64	430.80	529.90
2	80	90	77	367.20	475.50	584.90
2	80	90	78	410.40	531.50	653.70
2	80	90	79	466.56	604.20	743.20
2	80	90	80	527.04	682.50	839.50
2	80	90	81	591.84	766.40	942.70
2	80	90	82	630.72	816.80	1,004.70
2	80	90	83	682.56	883.90	1,087.20
2	80	90	84	743.04	962.20	1,183.50
2	80	90	85	846.72	1,096.50	1,348.70
2	80	150	55	20.52	26.60	32.70
2	80	150	56	24.84	32.20	39.60

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	150	57	28.08	36.40	44.80
2	80	150	58	32.40	42.00	51.70
2	80	150	59	36.72	47.60	58.50
2	80	150	60	41.04	53.10	65.30
2	80	150	61	44.28	57.30	70.50
2	80	150	62	52.92	68.50	84.30
2	80	150	63	60.48	78.30	96.30
2	80	150	64	69.12	89.50	110.10
2	80	150	65	81.00	104.90	129.00
2	80	150	66	89.64	116.10	142.80
2	80	150	67	101.52	131.50	161.70
2	80	150	68	117.72	152.40	187.50
2	80	150	69	133.92	173.40	213.30
2	80	150	70	150.12	194.40	239.10
2	80	150	71	170.64	221.00	271.80
2	80	150	72	190.08	246.20	302.80
2	80	150	73	214.92	278.30	342.30
2	80	150	74	238.68	309.10	380.20
2	80	150	75	279.72	362.20	445.50
2	80	150	76	312.12	404.20	497.20
2	80	150	77	344.52	446.20	548.80
2	80	150	78	384.48	497.90	612.40
2	80	150	79	437.40	566.40	696.70
2	80	150	80	494.64	640.60	787.90
2	80	150	81	555.12	718.90	884.20
2	80	150	82	591.84	766.40	942.70
2	80	150	83	640.44	829.40	1,020.20
2	80	150	84	696.60	902.10	1,109.60
2	80	150	85	793.80	1,028.00	1,264.40
2	80	365	55	15.12	19.60	24.10
2	80	365	56	18.36	23.80	29.30
2	80	365	57	20.52	26.60	32.70
2	80	365	58	23.76	30.80	37.90
2	80	365	59	27.00	35.00	43.10
2	80	365	60	30.24	39.20	48.20
2	80	365	61	32.40	42.00	51.70
2	80	365	62	38.88	50.30	61.90
2	80	365	63	44.28	57.30	70.50
2	80	365	64	50.76	65.70	80.80
2	80	365	65	59.40	76.90	94.60
2	80	365	66	65.88	85.30	104.90
2	80	365	67	74.52	96.50	118.70
2	80	365	68	86.40	111.90	137.60
2	80	365	69	98.28	127.30	156.60
2	80	365	70	110.16	142.70	175.50
2	80	365	71	125.28	162.20	199.50
2	80	365	72	139.32	180.40	221.90
2	80	365	73	157.68	204.20	251.20
2	80	365	74	174.96	226.60	278.70
2	80	365	75	205.20	265.70	326.80
2	80	365	76	228.96	296.50	364.70
2	80	365	77	252.72	327.30	402.60
2	80	365	78	281.88	365.00	449.00
2	80	365	79	320.76	415.40	510.90
2	80	365	80	362.88	469.90	578.00
2	80	365	81	407.16	527.30	648.60
2	80	365	82	434.16	562.20	691.50
2	80	365	83	469.80	608.40	748.30
2	80	365	84	510.84	661.50	813.60
2	80	365	85	582.12	753.80	927.20
1	100	90	55	20.25	26.20	32.20
1	100	90	56	22.95	29.70	36.50
1	100	90	57	25.65	33.20	40.80
1	100	90	58	28.35	36.70	45.10
1	100	90	59	31.05	40.20	49.40
1	100	90	60	36.45	47.20	58.10
1	100	90	61	40.50	52.40	64.50
1	100	90	62	45.90	59.40	73.10
1	100	90	63	56.70	73.40	90.30
1	100	90	64	62.10	80.40	98.90
1	100	90	65	68.85	89.20	109.70
1	100	90	66	76.95	99.70	122.60
1	100	90	67	87.75	113.60	139.70
1	100	90	68	97.20	125.90	154.90
1	100	90	69	113.40	146.90	180.70
1	100	90	70	128.25	166.10	204.30
1	100	90	71	143.10	185.30	227.90
1	100	90	72	159.30	206.30	253.70

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	90	73	179.55	232.50	286.00
1	100	90	74	205.20	265.70	326.80
1	100	90	75	241.65	312.90	384.90
1	100	90	76	261.90	339.20	417.20
1	100	90	77	292.95	379.40	466.70
1	100	90	78	328.05	424.80	522.50
1	100	90	79	369.90	479.00	589.20
1	100	90	80	430.65	557.70	686.00
1	100	90	81	472.50	611.90	752.60
1	100	90	82	502.20	650.30	799.90
1	100	90	83	549.45	711.50	875.10
1	100	90	84	600.75	778.00	956.90
1	100	90	85	687.15	889.90	1,094.60
1	100	150	55	18.90	24.50	30.10
1	100	150	56	21.60	28.00	34.40
1	100	150	57	24.30	31.50	38.70
1	100	150	58	25.65	33.20	40.80
1	100	150	59	28.35	36.70	45.10
1	100	150	60	33.75	43.70	53.80
1	100	150	61	37.80	49.00	60.30
1	100	150	62	41.85	54.20	66.70
1	100	150	63	52.65	68.20	83.90
1	100	150	64	56.70	73.40	90.30
1	100	150	65	63.45	82.20	101.10
1	100	150	66	71.55	92.70	114.00
1	100	150	67	79.65	103.10	126.80
1	100	150	68	90.45	117.10	144.00
1	100	150	69	103.95	134.60	165.60
1	100	150	70	118.80	153.80	189.20
1	100	150	71	132.30	171.30	210.70
1	100	150	72	147.15	190.60	234.40
1	100	150	73	164.70	213.30	262.40
1	100	150	74	189.00	244.80	301.10
1	100	150	75	222.75	288.50	354.90
1	100	150	76	241.65	312.90	384.90
1	100	150	77	270.00	349.70	430.10
1	100	150	78	302.40	391.60	481.70
1	100	150	79	340.20	440.60	541.90
1	100	150	80	396.90	514.00	632.20
1	100	150	81	434.70	562.90	692.40
1	100	150	82	463.05	599.60	737.50
1	100	150	83	506.25	655.60	806.40
1	100	150	84	553.50	716.80	881.70
1	100	150	85	633.15	819.90	1,008.50
1	100	365	55	13.50	17.50	21.50
1	100	365	56	14.85	19.20	23.60
1	100	365	57	16.20	21.00	25.80
1	100	365	58	18.90	24.50	30.10
1	100	365	59	20.25	26.20	32.20
1	100	365	60	22.95	29.70	36.50
1	100	365	61	27.00	35.00	43.10
1	100	365	62	29.70	38.50	47.40
1	100	365	63	36.45	47.20	58.10
1	100	365	64	40.50	52.40	64.50
1	100	365	65	44.55	57.70	71.00
1	100	365	66	49.95	64.70	79.60
1	100	365	67	56.70	73.40	90.30
1	100	365	68	63.45	82.20	101.10
1	100	365	69	72.90	94.40	116.10
1	100	365	70	83.70	108.40	133.30
1	100	365	71	93.15	120.60	148.30
1	100	365	72	103.95	134.60	165.60
1	100	365	73	117.45	152.10	187.10
1	100	365	74	133.65	173.10	212.90
1	100	365	75	156.60	202.80	249.40
1	100	365	76	170.10	220.30	271.00
1	100	365	77	190.35	246.50	303.20
1	100	365	78	213.30	276.20	339.70
1	100	365	79	240.30	311.20	382.80
1	100	365	80	280.80	363.60	447.20
1	100	365	81	307.80	398.60	490.30
1	100	365	82	328.05	424.80	522.50
1	100	365	83	357.75	463.30	569.90
1	100	365	84	391.50	507.00	623.60
1	100	365	85	448.20	580.40	713.90
2	100	90	55	27.00	35.00	43.10
2	100	90	56	32.40	42.00	51.70
2	100	90	57	37.80	49.00	60.30

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	90	58	43.20	55.90	68.80
2	100	90	59	48.60	62.90	77.40
2	100	90	60	54.00	69.90	86.00
2	100	90	61	59.40	76.90	94.60
2	100	90	62	70.20	90.90	111.80
2	100	90	63	81.00	104.90	129.00
2	100	90	64	91.80	118.90	146.20
2	100	90	65	108.00	139.90	172.10
2	100	90	66	118.80	153.80	189.20
2	100	90	67	135.00	174.80	215.00
2	100	90	68	156.60	202.80	249.40
2	100	90	69	178.20	230.80	283.90
2	100	90	70	199.80	258.70	318.20
2	100	90	71	226.80	293.70	361.30
2	100	90	72	253.80	328.70	404.30
2	100	90	73	286.20	370.60	455.80
2	100	90	74	318.60	412.60	507.50
2	100	90	75	372.60	482.50	593.50
2	100	90	76	415.80	538.50	662.40
2	100	90	77	459.00	594.40	731.10
2	100	90	78	513.00	664.30	817.10
2	100	90	79	583.20	755.20	928.90
2	100	90	80	658.80	853.10	1,049.30
2	100	90	81	739.80	958.00	1,178.30
2	100	90	82	788.40	1,021.00	1,255.80
2	100	90	83	853.20	1,104.90	1,359.00
2	100	90	84	928.80	1,202.80	1,479.40
2	100	90	85	1,058.40	1,370.60	1,685.80
2	100	150	55	25.65	33.20	40.80
2	100	150	56	31.05	40.20	49.40
2	100	150	57	35.10	45.50	56.00
2	100	150	58	40.50	52.40	64.50
2	100	150	59	45.90	59.40	73.10
2	100	150	60	51.30	66.40	81.70
2	100	150	61	55.35	71.70	88.20
2	100	150	62	66.15	85.70	105.40
2	100	150	63	75.60	97.90	120.40
2	100	150	64	86.40	111.90	137.60
2	100	150	65	101.25	131.10	161.30
2	100	150	66	112.05	145.10	178.50
2	100	150	67	126.90	164.30	202.10
2	100	150	68	147.15	190.60	234.40
2	100	150	69	167.40	216.80	266.70
2	100	150	70	187.65	243.00	298.90
2	100	150	71	213.30	276.20	339.70
2	100	150	72	237.60	307.70	378.50
2	100	150	73	268.65	347.90	427.90
2	100	150	74	298.35	386.40	475.30
2	100	150	75	349.65	452.80	556.90
2	100	150	76	390.15	505.20	621.40
2	100	150	77	430.65	557.70	686.00
2	100	150	78	480.60	622.40	765.60
2	100	150	79	546.75	708.00	870.80
2	100	150	80	618.30	800.70	984.90
2	100	150	81	693.90	898.60	1,105.30
2	100	150	82	739.80	958.00	1,178.30
2	100	150	83	800.55	1,036.70	1,275.10
2	100	150	84	870.75	1,127.60	1,386.90
2	100	150	85	992.25	1,285.00	1,580.60
2	100	365	55	18.90	24.50	30.10
2	100	365	56	22.95	29.70	36.50
2	100	365	57	25.65	33.20	40.80
2	100	365	58	29.70	38.50	47.40
2	100	365	59	33.75	43.70	53.80
2	100	365	60	37.80	49.00	60.30
2	100	365	61	40.50	52.40	64.50
2	100	365	62	48.60	62.90	77.40
2	100	365	63	55.35	71.70	88.20
2	100	365	64	63.45	82.20	101.10
2	100	365	65	74.25	96.20	118.30
2	100	365	66	82.35	106.60	131.10
2	100	365	67	93.15	120.60	148.30
2	100	365	68	108.00	139.90	172.10
2	100	365	69	122.85	159.10	195.70
2	100	365	70	137.70	178.30	219.30
2	100	365	71	156.60	202.80	249.40
2	100	365	72	174.15	225.50	277.40
2	100	365	73	197.10	255.20	313.90

EXHIBIT III

PLAN 750 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	365	74	218.70	283.20	348.30
2	100	365	75	256.50	332.20	408.60
2	100	365	76	286.20	370.60	455.80
2	100	365	77	315.90	409.10	503.20
2	100	365	78	352.35	456.30	561.20
2	100	365	79	400.95	519.20	638.60
2	100	365	80	453.60	587.40	722.50
2	100	365	81	508.95	659.10	810.70
2	100	365	82	542.70	702.80	864.40
2	100	365	83	587.25	760.50	935.40
2	100	365	84	638.55	826.90	1,017.10
2	100	365	85	727.65	942.30	1,159.00

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	90	55	13.77	17.80	21.90
1	60	90	56	16.20	21.00	25.80
1	60	90	57	17.82	23.10	28.40
1	60	90	58	19.44	25.20	31.00
1	60	90	59	21.06	27.30	33.60
1	60	90	60	25.11	32.50	40.00
1	60	90	61	28.35	36.70	45.10
1	60	90	62	31.59	40.90	50.30
1	60	90	63	38.88	50.30	61.90
1	60	90	64	42.12	54.50	67.00
1	60	90	65	45.36	58.70	72.20
1	60	90	66	51.03	66.10	81.30
1	60	90	67	57.51	74.50	91.60
1	60	90	68	64.80	83.90	103.20
1	60	90	69	74.52	96.50	118.70
1	60	90	70	85.05	110.10	135.40
1	60	90	71	94.77	122.70	150.90
1	60	90	72	105.30	136.40	167.80
1	60	90	73	119.07	154.20	189.70
1	60	90	74	135.27	175.20	215.50
1	60	90	75	159.57	206.60	254.10
1	60	90	76	173.34	224.50	276.10
1	60	90	77	193.59	250.70	308.40
1	60	90	78	217.08	281.10	345.80
1	60	90	79	243.81	315.70	388.30
1	60	90	80	271.35	351.40	432.20
1	60	90	81	297.27	385.00	473.60
1	60	90	82	316.71	410.10	504.40
1	60	90	83	345.87	447.90	550.90
1	60	90	84	378.27	489.90	602.60
1	60	90	85	433.35	561.20	690.30
1	60	150	55	12.96	16.80	20.70
1	60	150	56	14.58	18.90	23.20
1	60	150	57	16.20	21.00	25.80
1	60	150	58	17.82	23.10	28.40
1	60	150	59	19.44	25.20	31.00
1	60	150	60	22.68	29.40	36.20
1	60	150	61	25.92	33.60	41.30
1	60	150	62	29.16	37.80	46.50
1	60	150	63	35.64	46.20	56.80
1	60	150	64	38.88	50.30	61.90
1	60	150	65	42.12	54.50	67.00
1	60	150	66	46.98	60.80	74.80
1	60	150	67	53.46	69.20	85.10
1	60	150	68	59.94	77.60	95.40
1	60	150	69	68.85	89.20	109.70
1	60	150	70	78.57	101.70	125.10
1	60	150	71	87.48	113.30	139.40
1	60	150	72	97.20	125.90	154.90
1	60	150	73	109.35	141.60	174.20
1	60	150	74	124.74	161.50	198.60
1	60	150	75	146.61	189.90	233.60
1	60	150	76	159.57	206.60	254.10
1	60	150	77	178.20	230.80	283.90
1	60	150	78	199.26	258.00	317.30
1	60	150	79	224.37	290.60	357.40
1	60	150	80	250.29	324.10	398.60
1	60	150	81	273.78	354.50	436.00
1	60	150	82	292.41	378.70	465.80
1	60	150	83	318.33	412.20	507.00
1	60	150	84	348.30	451.00	554.70
1	60	150	85	399.33	517.10	636.00
1	60	365	55	8.91	11.50	14.10
1	60	365	56	10.53	13.60	16.70
1	60	365	57	11.34	14.70	18.10
1	60	365	58	12.96	16.80	20.70
1	60	365	59	13.77	17.80	21.90
1	60	365	60	16.20	21.00	25.80
1	60	365	61	18.63	24.10	29.60
1	60	365	62	20.25	26.20	32.20
1	60	365	63	25.11	32.50	40.00
1	60	365	64	27.54	35.70	43.90
1	60	365	65	29.97	38.80	47.70
1	60	365	66	33.21	43.00	52.90
1	60	365	67	38.07	49.30	60.60
1	60	365	68	42.12	54.50	67.00
1	60	365	69	48.60	62.90	77.40
1	60	365	70	55.08	71.30	87.70

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	60	365	71	61.56	79.70	98.00
1	60	365	72	68.85	89.20	109.70
1	60	365	73	77.76	100.70	123.90
1	60	365	74	88.29	114.30	140.60
1	60	365	75	103.68	134.30	165.20
1	60	365	76	112.59	145.80	179.30
1	60	365	77	125.55	162.60	200.00
1	60	365	78	140.94	182.50	224.50
1	60	365	79	158.76	205.60	252.90
1	60	365	80	176.58	228.70	281.30
1	60	365	81	193.59	250.70	308.40
1	60	365	82	206.55	267.50	329.00
1	60	365	83	225.18	291.60	358.70
1	60	365	84	246.24	318.90	392.20
1	60	365	85	281.88	365.00	449.00
2	60	90	55	18.63	24.10	29.60
2	60	90	56	22.68	29.40	36.20
2	60	90	57	25.92	33.60	41.30
2	60	90	58	29.97	38.80	47.70
2	60	90	59	34.02	44.10	54.20
2	60	90	60	37.26	48.30	59.40
2	60	90	61	40.50	52.40	64.50
2	60	90	62	48.60	62.90	77.40
2	60	90	63	55.89	72.40	89.10
2	60	90	64	63.18	81.80	100.60
2	60	90	65	74.52	96.50	118.70
2	60	90	66	81.81	105.90	130.30
2	60	90	67	93.15	120.60	148.30
2	60	90	68	108.54	140.60	172.90
2	60	90	69	123.12	159.40	196.10
2	60	90	70	132.03	171.00	210.30
2	60	90	71	149.85	194.10	238.70
2	60	90	72	167.67	217.10	267.00
2	60	90	73	189.54	245.50	302.00
2	60	90	74	210.60	272.70	335.40
2	60	90	75	246.24	318.90	392.20
2	60	90	76	274.59	355.60	437.40
2	60	90	77	302.94	392.30	482.50
2	60	90	78	338.58	438.50	539.40
2	60	90	79	384.75	498.30	612.90
2	60	90	80	415.53	538.10	661.90
2	60	90	81	465.75	603.10	741.80
2	60	90	82	497.34	644.10	792.20
2	60	90	83	537.84	696.50	856.70
2	60	90	84	584.82	757.30	931.50
2	60	90	85	666.63	863.30	1,061.90
2	60	150	55	17.82	23.10	28.40
2	60	150	56	21.06	27.30	33.60
2	60	150	57	24.30	31.50	38.70
2	60	150	58	28.35	36.70	45.10
2	60	150	59	31.59	40.90	50.30
2	60	150	60	34.83	45.10	55.50
2	60	150	61	38.07	49.30	60.60
2	60	150	62	45.36	58.70	72.20
2	60	150	63	52.65	68.20	83.90
2	60	150	64	59.94	77.60	95.40
2	60	150	65	69.66	90.20	110.90
2	60	150	66	76.95	99.70	122.60
2	60	150	67	87.48	113.30	139.40
2	60	150	68	101.25	131.10	161.30
2	60	150	69	115.83	150.00	184.50
2	60	150	70	123.93	160.50	197.40
2	60	150	71	140.13	181.50	223.20
2	60	150	72	157.14	203.50	250.30
2	60	150	73	177.39	229.70	282.50
2	60	150	74	197.64	255.90	314.80
2	60	150	75	230.85	299.00	367.80
2	60	150	76	257.58	333.60	410.30
2	60	150	77	284.31	368.20	452.90
2	60	150	78	317.52	411.20	505.80
2	60	150	79	361.26	467.80	575.40
2	60	150	80	389.61	504.50	620.50
2	60	150	81	436.59	565.40	695.40
2	60	150	82	465.75	603.10	741.80
2	60	150	83	504.63	653.50	803.80
2	60	150	84	548.37	710.10	873.40
2	60	150	85	625.32	809.80	996.10
2	60	365	55	12.96	16.80	20.70

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	60	365	56	15.39	19.90	24.50
2	60	365	57	17.82	23.10	28.40
2	60	365	58	20.25	26.20	32.20
2	60	365	59	23.49	30.40	37.40
2	60	365	60	25.11	32.50	40.00
2	60	365	61	28.35	36.70	45.10
2	60	365	62	33.21	43.00	52.90
2	60	365	63	38.07	49.30	60.60
2	60	365	64	43.74	56.60	69.60
2	60	365	65	51.03	66.10	81.30
2	60	365	66	55.89	72.40	89.10
2	60	365	67	63.99	82.90	102.00
2	60	365	68	74.52	96.50	118.70
2	60	365	69	85.05	110.10	135.40
2	60	365	70	90.72	117.50	144.50
2	60	365	71	102.87	133.20	163.80
2	60	365	72	115.02	149.00	183.30
2	60	365	73	130.41	168.90	207.70
2	60	365	74	144.99	187.80	231.00
2	60	365	75	169.29	219.20	269.60
2	60	365	76	188.73	244.40	300.60
2	60	365	77	208.17	269.60	331.60
2	60	365	78	233.28	302.10	371.60
2	60	365	79	264.87	343.00	421.90
2	60	365	80	285.93	370.30	455.50
2	60	365	81	319.95	414.30	509.60
2	60	365	82	341.82	442.70	544.50
2	60	365	83	370.17	479.40	589.70
2	60	365	84	402.57	521.30	641.20
2	60	365	85	458.46	593.70	730.30
1	80	90	55	18.36	23.80	29.30
1	80	90	56	21.60	28.00	34.40
1	80	90	57	23.76	30.80	37.90
1	80	90	58	25.92	33.60	41.30
1	80	90	59	28.08	36.40	44.80
1	80	90	60	33.48	43.40	53.40
1	80	90	61	37.80	49.00	60.30
1	80	90	62	42.12	54.50	67.00
1	80	90	63	51.84	67.10	82.50
1	80	90	64	56.16	72.70	89.40
1	80	90	65	60.48	78.30	96.30
1	80	90	66	68.04	88.10	108.40
1	80	90	67	76.68	99.30	122.10
1	80	90	68	86.40	111.90	137.60
1	80	90	69	99.36	128.70	158.30
1	80	90	70	113.40	146.90	180.70
1	80	90	71	126.36	163.60	201.20
1	80	90	72	140.40	181.80	223.60
1	80	90	73	158.76	205.60	252.90
1	80	90	74	180.36	233.60	287.30
1	80	90	75	212.76	275.50	338.90
1	80	90	76	231.12	299.30	368.10
1	80	90	77	258.12	334.30	411.20
1	80	90	78	289.44	374.80	461.00
1	80	90	79	325.08	421.00	517.80
1	80	90	80	361.80	468.50	576.30
1	80	90	81	396.36	513.30	631.40
1	80	90	82	422.28	546.90	672.70
1	80	90	83	461.16	597.20	734.60
1	80	90	84	504.36	653.10	803.30
1	80	90	85	577.80	748.30	920.40
1	80	150	55	17.28	22.40	27.60
1	80	150	56	19.44	25.20	31.00
1	80	150	57	21.60	28.00	34.40
1	80	150	58	23.76	30.80	37.90
1	80	150	59	25.92	33.60	41.30
1	80	150	60	30.24	39.20	48.20
1	80	150	61	34.56	44.80	55.10
1	80	150	62	38.88	50.30	61.90
1	80	150	63	47.52	61.50	75.60
1	80	150	64	51.84	67.10	82.50
1	80	150	65	56.16	72.70	89.40
1	80	150	66	62.64	81.10	99.80
1	80	150	67	71.28	92.30	113.50
1	80	150	68	79.92	103.50	127.30
1	80	150	69	91.80	118.90	146.20
1	80	150	70	104.76	135.70	166.90
1	80	150	71	116.64	151.00	185.70

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	80	150	72	129.60	167.80	206.40
1	80	150	73	145.80	188.80	232.20
1	80	150	74	166.32	215.40	264.90
1	80	150	75	195.48	253.10	311.30
1	80	150	76	212.76	275.50	338.90
1	80	150	77	237.60	307.70	378.50
1	80	150	78	265.68	344.10	423.20
1	80	150	79	299.16	387.40	476.50
1	80	150	80	333.72	432.20	531.60
1	80	150	81	365.04	472.70	581.40
1	80	150	82	389.88	504.90	621.00
1	80	150	83	424.44	549.60	676.00
1	80	150	84	464.40	601.40	739.70
1	80	150	85	532.44	689.50	848.10
1	80	365	55	11.88	15.40	18.90
1	80	365	56	14.04	18.20	22.40
1	80	365	57	15.12	19.60	24.10
1	80	365	58	17.28	22.40	27.60
1	80	365	59	18.36	23.80	29.30
1	80	365	60	21.60	28.00	34.40
1	80	365	61	24.84	32.20	39.60
1	80	365	62	27.00	35.00	43.10
1	80	365	63	33.48	43.40	53.40
1	80	365	64	36.72	47.60	58.50
1	80	365	65	39.96	51.70	63.60
1	80	365	66	44.28	57.30	70.50
1	80	365	67	50.76	65.70	80.80
1	80	365	68	56.16	72.70	89.40
1	80	365	69	64.80	83.90	103.20
1	80	365	70	73.44	95.10	117.00
1	80	365	71	82.08	106.30	130.70
1	80	365	72	91.80	118.90	146.20
1	80	365	73	103.68	134.30	165.20
1	80	365	74	117.72	152.40	187.50
1	80	365	75	138.24	179.00	220.20
1	80	365	76	150.12	194.40	239.10
1	80	365	77	167.40	216.80	266.70
1	80	365	78	187.92	243.40	299.40
1	80	365	79	211.68	274.10	337.10
1	80	365	80	235.44	304.90	375.00
1	80	365	81	258.12	334.30	411.20
1	80	365	82	275.40	356.60	438.60
1	80	365	83	300.24	388.80	478.20
1	80	365	84	328.32	425.20	523.00
1	80	365	85	375.84	486.70	598.60
2	80	90	55	24.84	32.20	39.60
2	80	90	56	30.24	39.20	48.20
2	80	90	57	34.56	44.80	55.10
2	80	90	58	39.96	51.70	63.60
2	80	90	59	45.36	58.70	72.20
2	80	90	60	49.68	64.30	79.10
2	80	90	61	54.00	69.90	86.00
2	80	90	62	64.80	83.90	103.20
2	80	90	63	74.52	96.50	118.70
2	80	90	64	84.24	109.10	134.20
2	80	90	65	99.36	128.70	158.30
2	80	90	66	109.08	141.30	173.80
2	80	90	67	124.20	160.80	197.80
2	80	90	68	144.72	187.40	230.50
2	80	90	69	164.16	212.60	261.50
2	80	90	70	176.04	228.00	280.40
2	80	90	71	199.80	258.70	318.20
2	80	90	72	223.56	289.50	356.10
2	80	90	73	252.72	327.30	402.60
2	80	90	74	280.80	363.60	447.20
2	80	90	75	328.32	425.20	523.00
2	80	90	76	366.12	474.10	583.10
2	80	90	77	403.92	523.10	643.40
2	80	90	78	451.44	584.60	719.10
2	80	90	79	513.00	664.30	817.10
2	80	90	80	554.04	717.50	882.50
2	80	90	81	621.00	804.20	989.20
2	80	90	82	663.12	858.70	1,056.20
2	80	90	83	717.12	928.70	1,142.30
2	80	90	84	779.76	1,009.80	1,242.10
2	80	90	85	888.84	1,151.00	1,415.70
2	80	150	55	23.76	30.80	37.90
2	80	150	56	28.08	36.40	44.80

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	80	150	57	32.40	42.00	51.70
2	80	150	58	37.80	49.00	60.30
2	80	150	59	42.12	54.50	67.00
2	80	150	60	46.44	60.10	73.90
2	80	150	61	50.76	65.70	80.80
2	80	150	62	60.48	78.30	96.30
2	80	150	63	70.20	90.90	111.80
2	80	150	64	79.92	103.50	127.30
2	80	150	65	92.88	120.30	148.00
2	80	150	66	102.60	132.90	163.50
2	80	150	67	116.64	151.00	185.70
2	80	150	68	135.00	174.80	215.00
2	80	150	69	154.44	200.00	246.00
2	80	150	70	165.24	214.00	263.20
2	80	150	71	186.84	242.00	297.70
2	80	150	72	209.52	271.30	333.70
2	80	150	73	236.52	306.30	376.70
2	80	150	74	263.52	341.30	419.80
2	80	150	75	307.80	398.60	490.30
2	80	150	76	343.44	444.80	547.10
2	80	150	77	379.08	490.90	603.80
2	80	150	78	423.36	548.30	674.40
2	80	150	79	481.68	623.80	767.30
2	80	150	80	519.48	672.70	827.40
2	80	150	81	582.12	753.80	927.20
2	80	150	82	621.00	804.20	989.20
2	80	150	83	672.84	871.30	1,071.70
2	80	150	84	731.16	946.90	1,164.70
2	80	150	85	833.76	1,079.70	1,328.00
2	80	365	55	17.28	22.40	27.60
2	80	365	56	20.52	26.60	32.70
2	80	365	57	23.76	30.80	37.90
2	80	365	58	27.00	35.00	43.10
2	80	365	59	31.32	40.60	49.90
2	80	365	60	33.48	43.40	53.40
2	80	365	61	37.80	49.00	60.30
2	80	365	62	44.28	57.30	70.50
2	80	365	63	50.76	65.70	80.80
2	80	365	64	58.32	75.50	92.90
2	80	365	65	68.04	88.10	108.40
2	80	365	66	74.52	96.50	118.70
2	80	365	67	85.32	110.50	135.90
2	80	365	68	99.36	128.70	158.30
2	80	365	69	113.40	146.90	180.70
2	80	365	70	120.96	156.60	192.60
2	80	365	71	137.16	177.60	218.40
2	80	365	72	153.36	198.60	244.30
2	80	365	73	173.88	225.20	277.00
2	80	365	74	193.32	250.30	307.90
2	80	365	75	225.72	292.30	359.50
2	80	365	76	251.64	325.90	400.90
2	80	365	77	277.56	359.40	442.10
2	80	365	78	311.04	402.80	495.40
2	80	365	79	353.16	457.30	562.50
2	80	365	80	381.24	493.70	607.30
2	80	365	81	426.60	552.40	679.50
2	80	365	82	455.76	590.20	725.90
2	80	365	83	493.56	639.20	786.20
2	80	365	84	536.76	695.10	855.00
2	80	365	85	611.28	791.60	973.70
1	100	90	55	22.95	29.70	36.50
1	100	90	56	27.00	35.00	43.10
1	100	90	57	29.70	38.50	47.40
1	100	90	58	32.40	42.00	51.70
1	100	90	59	35.10	45.50	56.00
1	100	90	60	41.85	54.20	66.70
1	100	90	61	47.25	61.20	75.30
1	100	90	62	52.65	68.20	83.90
1	100	90	63	64.80	83.90	103.20
1	100	90	64	70.20	90.90	111.80
1	100	90	65	75.60	97.90	120.40
1	100	90	66	85.05	110.10	135.40
1	100	90	67	95.85	124.10	152.60
1	100	90	68	108.00	139.90	172.10
1	100	90	69	124.20	160.80	197.80
1	100	90	70	141.75	183.60	225.80
1	100	90	71	157.95	204.50	251.50
1	100	90	72	175.50	227.30	279.60

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	90	73	198.45	257.00	316.10
1	100	90	74	225.45	292.00	359.20
1	100	90	75	265.95	344.40	423.60
1	100	90	76	288.90	374.10	460.10
1	100	90	77	322.65	417.80	513.90
1	100	90	78	361.80	468.50	576.30
1	100	90	79	406.35	526.20	647.20
1	100	90	80	452.25	585.70	720.40
1	100	90	81	495.45	641.60	789.20
1	100	90	82	527.85	683.60	840.80
1	100	90	83	576.45	746.50	918.20
1	100	90	84	630.45	816.40	1,004.20
1	100	90	85	722.25	935.30	1,150.40
1	100	150	55	21.60	28.00	34.40
1	100	150	56	24.30	31.50	38.70
1	100	150	57	27.00	35.00	43.10
1	100	150	58	29.70	38.50	47.40
1	100	150	59	32.40	42.00	51.70
1	100	150	60	37.80	49.00	60.30
1	100	150	61	43.20	55.90	68.80
1	100	150	62	48.60	62.90	77.40
1	100	150	63	59.40	76.90	94.60
1	100	150	64	64.80	83.90	103.20
1	100	150	65	70.20	90.90	111.80
1	100	150	66	78.30	101.40	124.70
1	100	150	67	89.10	115.40	141.90
1	100	150	68	99.90	129.40	159.20
1	100	150	69	114.75	148.60	182.80
1	100	150	70	130.95	169.60	208.60
1	100	150	71	145.80	188.80	232.20
1	100	150	72	162.00	209.80	258.10
1	100	150	73	182.25	236.00	290.30
1	100	150	74	207.90	269.20	331.10
1	100	150	75	244.35	316.40	389.20
1	100	150	76	265.95	344.40	423.60
1	100	150	77	297.00	384.60	473.10
1	100	150	78	332.10	430.10	529.00
1	100	150	79	373.95	484.30	595.70
1	100	150	80	417.15	540.20	664.40
1	100	150	81	456.30	590.90	726.80
1	100	150	82	487.35	631.10	776.30
1	100	150	83	530.55	687.10	845.10
1	100	150	84	580.50	751.70	924.60
1	100	150	85	665.55	861.90	1,060.10
1	100	365	55	14.85	19.20	23.60
1	100	365	56	17.55	22.70	27.90
1	100	365	57	18.90	24.50	30.10
1	100	365	58	21.60	28.00	34.40
1	100	365	59	22.95	29.70	36.50
1	100	365	60	27.00	35.00	43.10
1	100	365	61	31.05	40.20	49.40
1	100	365	62	33.75	43.70	53.80
1	100	365	63	41.85	54.20	66.70
1	100	365	64	45.90	59.40	73.10
1	100	365	65	49.95	64.70	79.60
1	100	365	66	55.35	71.70	88.20
1	100	365	67	63.45	82.20	101.10
1	100	365	68	70.20	90.90	111.80
1	100	365	69	81.00	104.90	129.00
1	100	365	70	91.80	118.90	146.20
1	100	365	71	102.60	132.90	163.50
1	100	365	72	114.75	148.60	182.80
1	100	365	73	129.60	167.80	206.40
1	100	365	74	147.15	190.60	234.40
1	100	365	75	172.80	223.80	275.30
1	100	365	76	187.65	243.00	298.90
1	100	365	77	209.25	271.00	333.30
1	100	365	78	234.90	304.20	374.20
1	100	365	79	264.60	342.70	421.50
1	100	365	80	294.30	381.10	468.80
1	100	365	81	322.65	417.80	513.90
1	100	365	82	344.25	445.80	548.30
1	100	365	83	375.30	486.00	597.80
1	100	365	84	410.40	531.50	653.70
1	100	365	85	469.80	608.40	748.30
2	100	90	55	31.05	40.20	49.40
2	100	90	56	37.80	49.00	60.30
2	100	90	57	43.20	55.90	68.80

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	90	58	49.95	64.70	79.60
2	100	90	59	56.70	73.40	90.30
2	100	90	60	62.10	80.40	98.90
2	100	90	61	67.50	87.40	107.50
2	100	90	62	81.00	104.90	129.00
2	100	90	63	93.15	120.60	148.30
2	100	90	64	105.30	136.40	167.80
2	100	90	65	124.20	160.80	197.80
2	100	90	66	136.35	176.60	217.20
2	100	90	67	155.25	201.00	247.20
2	100	90	68	180.90	234.30	288.20
2	100	90	69	205.20	265.70	326.80
2	100	90	70	220.05	285.00	350.60
2	100	90	71	249.75	323.40	397.80
2	100	90	72	279.45	361.90	445.10
2	100	90	73	315.90	409.10	503.20
2	100	90	74	351.00	454.50	559.00
2	100	90	75	410.40	531.50	653.70
2	100	90	76	457.65	592.70	729.00
2	100	90	77	504.90	653.80	804.20
2	100	90	78	564.30	730.80	898.90
2	100	90	79	641.25	830.40	1,021.40
2	100	90	80	692.55	896.90	1,103.20
2	100	90	81	776.25	1,005.20	1,236.40
2	100	90	82	828.90	1,073.40	1,320.30
2	100	90	83	896.40	1,160.80	1,427.80
2	100	90	84	974.70	1,262.20	1,552.50
2	100	90	85	1,111.05	1,438.80	1,769.70
2	100	150	55	29.70	38.50	47.40
2	100	150	56	35.10	45.50	56.00
2	100	150	57	40.50	52.40	64.50
2	100	150	58	47.25	61.20	75.30
2	100	150	59	52.65	68.20	83.90
2	100	150	60	58.05	75.20	92.50
2	100	150	61	63.45	82.20	101.10
2	100	150	62	75.60	97.90	120.40
2	100	150	63	87.75	113.60	139.70
2	100	150	64	99.90	129.40	159.20
2	100	150	65	116.10	150.30	184.90
2	100	150	66	128.25	166.10	204.30
2	100	150	67	145.80	188.80	232.20
2	100	150	68	168.75	218.50	268.80
2	100	150	69	193.05	250.00	307.50
2	100	150	70	206.55	267.50	329.00
2	100	150	71	233.55	302.40	372.00
2	100	150	72	261.90	339.20	417.20
2	100	150	73	295.65	382.90	471.00
2	100	150	74	329.40	426.60	524.70
2	100	150	75	384.75	498.30	612.90
2	100	150	76	429.30	555.90	683.80
2	100	150	77	473.85	613.60	754.70
2	100	150	78	529.20	685.30	842.90
2	100	150	79	602.10	779.70	959.00
2	100	150	80	649.35	840.90	1,034.30
2	100	150	81	727.65	942.30	1,159.00
2	100	150	82	776.25	1,005.20	1,236.40
2	100	150	83	841.05	1,089.20	1,339.70
2	100	150	84	913.95	1,183.60	1,455.80
2	100	150	85	1,042.20	1,349.60	1,660.00
2	100	365	55	21.60	28.00	34.40
2	100	365	56	25.65	33.20	40.80
2	100	365	57	29.70	38.50	47.40
2	100	365	58	33.75	43.70	53.80
2	100	365	59	39.15	50.70	62.40
2	100	365	60	41.85	54.20	66.70
2	100	365	61	47.25	61.20	75.30
2	100	365	62	55.35	71.70	88.20
2	100	365	63	63.45	82.20	101.10
2	100	365	64	72.90	94.40	116.10
2	100	365	65	85.05	110.10	135.40
2	100	365	66	93.15	120.60	148.30
2	100	365	67	106.65	138.10	169.90
2	100	365	68	124.20	160.80	197.80
2	100	365	69	141.75	183.60	225.80
2	100	365	70	151.20	195.80	240.80
2	100	365	71	171.45	222.00	273.10
2	100	365	72	191.70	248.30	305.40
2	100	365	73	217.35	281.50	346.20

EXHIBIT III

PLAN 750 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	365	74	241.65	312.90	384.90
2	100	365	75	282.15	365.40	449.40
2	100	365	76	314.55	407.30	501.00
2	100	365	77	346.95	449.30	552.60
2	100	365	78	388.80	503.50	619.30
2	100	365	79	441.45	571.70	703.20
2	100	365	80	476.55	617.10	759.00
2	100	365	81	533.25	690.60	849.40
2	100	365	82	569.70	737.80	907.50
2	100	365	83	616.95	799.00	982.80
2	100	365	84	670.95	868.90	1,068.70
2	100	365	85	764.10	989.50	1,217.10

EXHIBIT III

PLAN 750 SELECT 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	90	55	30.38	39.30	48.30
1	100	90	56	34.43	44.60	54.90
1	100	90	57	38.48	49.80	61.30
1	100	90	58	42.53	55.10	67.80
1	100	90	59	46.58	60.30	74.20
1	100	90	60	54.68	70.80	87.10
1	100	90	61	60.75	78.70	96.80
1	100	90	62	68.85	89.20	109.70
1	100	90	63	85.05	110.10	135.40
1	100	90	64	93.15	120.60	148.30
1	100	90	65	103.28	133.70	164.50
1	100	90	66	115.43	149.50	183.90
1	100	90	67	131.63	170.50	209.70
1	100	90	68	145.80	188.80	232.20
1	100	90	69	170.10	220.30	271.00
1	100	90	70	179.55	232.50	286.00
1	100	90	71	200.48	259.60	319.30
1	100	90	72	222.75	288.50	354.90
1	100	90	73	251.10	325.20	400.00
1	100	90	74	287.55	372.40	458.10
1	100	90	75	338.18	437.90	538.60
1	100	90	76	340.20	440.60	541.90
1	100	90	77	380.70	493.00	606.40
1	100	90	78	426.60	552.40	679.50
1	100	90	79	480.60	622.40	765.60
1	100	90	80	538.65	697.60	858.00
1	100	90	81	590.63	764.90	940.80
1	100	90	82	627.75	812.90	999.90
1	100	90	83	687.15	889.90	1,094.60
1	100	90	84	751.28	972.90	1,196.70
1	100	150	55	28.35	36.70	45.10
1	100	150	56	32.40	42.00	51.70
1	100	150	57	36.45	47.20	58.10
1	100	150	58	38.48	49.80	61.30
1	100	150	59	42.53	55.10	67.80
1	100	150	60	50.63	65.60	80.70
1	100	150	61	56.70	73.40	90.30
1	100	150	62	62.78	81.30	100.00
1	100	150	63	78.98	102.30	125.80
1	100	150	64	85.05	110.10	135.40
1	100	150	65	95.18	123.30	151.70
1	100	150	66	107.33	139.00	171.00
1	100	150	67	119.48	154.70	190.30
1	100	150	68	135.68	175.70	216.10
1	100	150	69	155.93	201.90	248.30
1	100	150	70	166.05	215.00	264.50
1	100	150	71	184.95	239.50	294.60
1	100	150	72	205.88	266.60	327.90
1	100	150	73	230.85	299.00	367.80
1	100	150	74	264.60	342.70	421.50
1	100	150	75	311.85	403.80	496.70
1	100	150	76	313.88	406.50	500.00
1	100	150	77	351.00	454.50	559.00
1	100	150	78	392.85	508.70	625.70
1	100	150	79	442.13	572.60	704.30
1	100	150	80	496.13	642.50	790.30
1	100	150	81	543.38	703.70	865.60
1	100	150	82	579.15	750.00	922.50
1	100	150	83	633.15	819.90	1,008.50
1	100	150	84	691.88	896.00	1,102.10
1	100	365	55	20.25	26.20	32.20
1	100	365	56	22.28	28.90	35.50
1	100	365	57	24.30	31.50	38.70
1	100	365	58	28.35	36.70	45.10
1	100	365	59	30.38	39.30	48.30
1	100	365	60	34.43	44.60	54.90
1	100	365	61	40.50	52.40	64.50
1	100	365	62	44.55	57.70	71.00
1	100	365	63	54.68	70.80	87.10
1	100	365	64	60.75	78.70	96.80
1	100	365	65	66.83	86.50	106.40
1	100	365	66	74.93	97.00	119.30
1	100	365	67	85.05	110.10	135.40
1	100	365	68	95.18	123.30	151.70
1	100	365	69	109.35	141.60	174.20
1	100	365	70	117.45	152.10	187.10
1	100	365	71	130.28	168.70	207.50
1	100	365	72	145.80	188.80	232.20

EXHIBIT III

PLAN 750 SELECT 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
1	100	365	73	164.70	213.30	262.40
1	100	365	74	186.98	242.10	297.80
1	100	365	75	219.38	284.10	349.40
1	100	365	76	221.40	286.70	352.60
1	100	365	77	247.73	320.80	394.60
1	100	365	78	277.43	359.30	441.90
1	100	365	79	312.53	404.70	497.80
1	100	365	80	351.00	454.50	559.00
1	100	365	81	384.75	498.30	612.90
1	100	365	82	410.40	531.50	653.70
1	100	365	83	447.53	579.60	712.90
1	100	365	84	489.38	633.70	779.50
2	100	90	55	40.50	52.40	64.50
2	100	90	56	48.60	62.90	77.40
2	100	90	57	56.70	73.40	90.30
2	100	90	58	64.80	83.90	103.20
2	100	90	59	72.90	94.40	116.10
2	100	90	60	81.00	104.90	129.00
2	100	90	61	89.10	115.40	141.90
2	100	90	62	105.30	136.40	167.80
2	100	90	63	121.50	157.30	193.50
2	100	90	64	137.70	178.30	219.30
2	100	90	65	162.00	209.80	258.10
2	100	90	66	178.20	230.80	283.90
2	100	90	67	202.50	262.20	322.50
2	100	90	68	234.90	304.20	374.20
2	100	90	69	267.30	346.20	425.80
2	100	90	70	279.45	361.90	445.10
2	100	90	71	317.25	410.80	505.30
2	100	90	72	355.05	459.80	565.60
2	100	90	73	400.95	519.20	638.60
2	100	90	74	446.18	577.80	710.70
2	100	90	75	521.78	675.70	831.10
2	100	90	76	540.68	700.20	861.20
2	100	90	77	596.70	772.70	950.40
2	100	90	78	666.90	863.60	1,062.20
2	100	90	79	758.03	981.60	1,207.40
2	100	90	80	823.50	1,066.40	1,311.70
2	100	90	81	924.75	1,197.60	1,473.00
2	100	90	82	985.50	1,276.20	1,569.70
2	100	90	83	1,066.50	1,381.10	1,698.80
2	100	90	84	1,161.00	1,503.50	1,849.30
2	100	150	55	38.48	49.80	61.30
2	100	150	56	46.58	60.30	74.20
2	100	150	57	52.65	68.20	83.90
2	100	150	58	60.75	78.70	96.80
2	100	150	59	68.85	89.20	109.70
2	100	150	60	76.95	99.70	122.60
2	100	150	61	83.03	107.50	132.20
2	100	150	62	99.23	128.50	158.10
2	100	150	63	113.40	146.90	180.70
2	100	150	64	129.60	167.80	206.40
2	100	150	65	151.88	196.70	241.90
2	100	150	66	168.08	217.70	267.80
2	100	150	67	190.35	246.50	303.20
2	100	150	68	220.73	285.80	351.50
2	100	150	69	251.10	325.20	400.00
2	100	150	70	262.58	340.00	418.20
2	100	150	71	298.35	386.40	475.30
2	100	150	72	332.78	431.00	530.10
2	100	150	73	375.98	486.90	598.90
2	100	150	74	417.83	541.10	665.60
2	100	150	75	489.38	633.70	779.50
2	100	150	76	506.93	656.50	807.50
2	100	150	77	559.58	724.70	891.40
2	100	150	78	625.05	809.40	995.60
2	100	150	79	710.78	920.50	1,132.20
2	100	150	80	772.88	1,000.90	1,231.10
2	100	150	81	867.38	1,123.30	1,381.70
2	100	150	82	924.75	1,197.60	1,473.00
2	100	150	83	1,001.03	1,296.30	1,594.40
2	100	150	84	1,088.78	1,410.00	1,734.30
2	100	365	55	28.35	36.70	45.10
2	100	365	56	34.43	44.60	54.90
2	100	365	57	38.48	49.80	61.30
2	100	365	58	44.55	57.70	71.00
2	100	365	59	50.63	65.60	80.70
2	100	365	60	56.70	73.40	90.30

EXHIBIT III

PLAN 750 SELECT 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 23.0% increase ($1,000 maximum increase)
2	100	365	61	60.75	78.70	96.80
2	100	365	62	72.90	94.40	116.10
2	100	365	63	83.03	107.50	132.20
2	100	365	64	95.18	123.30	151.70
2	100	365	65	111.38	144.20	177.40
2	100	365	66	123.53	160.00	196.80
2	100	365	67	139.73	181.00	222.60
2	100	365	68	162.00	209.80	258.10
2	100	365	69	184.28	238.60	293.50
2	100	365	70	193.05	250.00	307.50
2	100	365	71	219.38	284.10	349.40
2	100	365	72	243.68	315.60	388.20
2	100	365	73	276.08	357.50	439.70
2	100	365	74	306.45	396.90	488.20
2	100	365	75	359.10	465.00	572.00
2	100	365	76	371.93	481.60	592.40
2	100	365	77	410.40	531.50	653.70
2	100	365	78	458.33	593.50	730.00
2	100	365	79	521.10	674.80	830.00
2	100	365	80	567.00	734.30	903.20
2	100	365	81	636.53	824.30	1,013.90
2	100	365	82	678.38	878.50	1,080.60
2	100	365	83	734.40	951.00	1,169.70
2	100	365	84	798.53	1,034.10	1,271.90

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/23/2009	Rate and Rule	Exhibits III and IV	02/25/2010	AR 750 and 751 2010 Rates Exh III,IV.pdf (Superceded)

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	0	55	12.00	15.50	22.50
1	60	0	56	13.50	17.50	25.40
1	60	0	57	15.00	19.40	28.10
1	60	0	58	16.50	21.40	31.00
1	60	0	59	18.00	23.30	33.80
1	60	0	60	21.00	27.20	39.40
1	60	0	61	24.00	31.10	45.10
1	60	0	62	27.00	35.00	50.80
1	60	0	63	33.00	42.70	61.90
1	60	0	64	36.00	46.60	67.60
1	60	0	65	40.50	52.40	76.00
1	60	0	66	45.00	58.30	84.50
1	60	0	67	51.00	66.00	95.70
1	60	0	68	57.00	73.80	107.00
1	60	0	69	66.00	85.50	124.00
1	60	0	70	75.00	97.10	140.80
1	60	0	71	84.00	108.80	157.80
1	60	0	72	93.00	120.40	174.60
1	60	0	73	105.00	136.00	197.20
1	60	0	74	120.00	155.40	225.30
1	60	0	75	141.00	182.60	264.80
1	60	0	76	153.00	198.10	287.20
1	60	0	77	171.00	221.40	321.00
1	60	0	78	192.00	248.60	360.50
1	60	0	79	216.00	279.70	405.60
1	60	0	80	252.00	326.30	473.10
1	60	0	81	276.00	357.40	518.20
1	60	0	82	294.00	380.70	552.00
1	60	0	83	321.00	415.70	602.80
1	60	0	84	351.00	454.50	659.00
1	60	0	85	402.00	520.60	754.90
1	60	30	55	10.80	14.00	20.30
1	60	30	56	12.00	15.50	22.50
1	60	30	57	13.20	17.10	24.80
1	60	30	58	14.40	18.60	27.00
1	60	30	59	16.20	21.00	30.50
1	60	30	60	18.60	24.10	34.90
1	60	30	61	21.00	27.20	39.40
1	60	30	62	24.00	31.10	45.10
1	60	30	63	29.40	38.10	55.20
1	60	30	64	31.80	41.20	59.70
1	60	30	65	36.00	46.60	67.60
1	60	30	66	39.60	51.30	74.40
1	60	30	67	45.00	58.30	84.50
1	60	30	68	50.40	65.30	94.70
1	60	30	69	58.20	75.40	109.30
1	60	30	70	66.60	86.20	125.00
1	60	30	71	74.40	96.30	139.60
1	60	30	72	82.20	106.40	154.30
1	60	30	73	93.00	120.40	174.60
1	60	30	74	106.20	137.50	199.40
1	60	30	75	124.80	161.60	234.30
1	60	30	76	135.60	175.60	254.60
1	60	30	77	151.20	195.80	283.90
1	60	30	78	169.80	219.90	318.90
1	60	30	79	191.40	247.90	359.50
1	60	30	80	223.20	289.00	419.10
1	60	30	81	244.20	316.20	458.50
1	60	30	82	260.40	337.20	488.90
1	60	30	83	283.80	367.50	532.90
1	60	30	84	310.80	402.50	583.60
1	60	30	85	355.80	460.80	668.20
1	60	60	55	9.60	12.40	18.00
1	60	60	56	10.80	14.00	20.30
1	60	60	57	12.00	15.50	22.50
1	60	60	58	13.20	17.10	24.80
1	60	60	59	14.40	18.60	27.00
1	60	60	60	17.40	22.50	32.60
1	60	60	61	19.80	25.60	37.10
1	60	60	62	22.20	28.70	41.60
1	60	60	63	27.00	35.00	50.80
1	60	60	64	29.40	38.10	55.20
1	60	60	65	33.00	42.70	61.90
1	60	60	66	36.60	47.40	68.70
1	60	60	67	41.40	53.60	77.70
1	60	60	68	46.20	59.80	86.70
1	60	60	69	54.00	69.90	101.40
1	60	60	70	61.20	79.30	115.00
1	60	60	71	68.40	88.60	128.50

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	60	72	75.60	97.90	142.00
1	60	60	73	85.80	111.10	161.10
1	60	60	74	97.80	126.70	183.70
1	60	60	75	115.20	149.20	216.30
1	60	60	76	124.80	161.60	234.30
1	60	60	77	139.20	180.30	261.40
1	60	60	78	156.60	202.80	294.10
1	60	60	79	175.80	227.70	330.20
1	60	60	80	205.20	265.70	385.30
1	60	60	81	225.00	291.40	422.50
1	60	60	82	239.40	310.00	449.50
1	60	60	83	261.60	338.80	491.30
1	60	60	84	286.20	370.60	537.40
1	60	60	85	327.60	424.20	615.10
1	60	90	55	9.00	11.70	17.00
1	60	90	56	10.20	13.20	19.10
1	60	90	57	11.40	14.80	21.50
1	60	90	58	12.60	16.30	23.60
1	60	90	59	13.80	17.90	26.00
1	60	90	60	16.20	21.00	30.50
1	60	90	61	18.00	23.30	33.80
1	60	90	62	20.40	26.40	38.30
1	60	90	63	25.20	32.60	47.30
1	60	90	64	27.60	35.70	51.80
1	60	90	65	30.60	39.60	57.40
1	60	90	66	34.20	44.30	64.20
1	60	90	67	39.00	50.50	73.20
1	60	90	68	43.20	55.90	81.10
1	60	90	69	50.40	65.30	94.70
1	60	90	70	57.00	73.80	107.00
1	60	90	71	63.60	82.40	119.50
1	60	90	72	70.80	91.70	133.00
1	60	90	73	79.80	103.30	149.80
1	60	90	74	91.20	118.10	171.20
1	60	90	75	107.40	139.10	201.70
1	60	90	76	116.40	150.70	218.50
1	60	90	77	130.20	168.60	244.50
1	60	90	78	145.80	188.80	273.80
1	60	90	79	164.40	212.90	308.70
1	60	90	80	191.40	247.90	359.50
1	60	90	81	210.00	272.00	394.40
1	60	90	82	223.20	289.00	419.10
1	60	90	83	244.20	316.20	458.50
1	60	90	84	267.00	345.80	501.40
1	60	90	85	305.40	395.50	573.50
1	60	150	55	8.40	10.90	15.80
1	60	150	56	9.60	12.40	18.00
1	60	150	57	10.80	14.00	20.30
1	60	150	58	11.40	14.80	21.50
1	60	150	59	12.60	16.30	23.60
1	60	150	60	15.00	19.40	28.10
1	60	150	61	16.80	21.80	31.60
1	60	150	62	18.60	24.10	34.90
1	60	150	63	23.40	30.30	43.90
1	60	150	64	25.20	32.60	47.30
1	60	150	65	28.20	36.50	52.90
1	60	150	66	31.80	41.20	59.70
1	60	150	67	35.40	45.80	66.40
1	60	150	68	40.20	52.10	75.50
1	60	150	69	46.20	59.80	86.70
1	60	150	70	52.80	68.40	99.20
1	60	150	71	58.80	76.10	110.30
1	60	150	72	65.40	84.70	122.80
1	60	150	73	73.20	94.80	137.50
1	60	150	74	84.00	108.80	157.80
1	60	150	75	99.00	128.20	185.90
1	60	150	76	107.40	139.10	201.70
1	60	150	77	120.00	155.40	225.30
1	60	150	78	134.40	174.00	252.30
1	60	150	79	151.20	195.80	283.90
1	60	150	80	176.40	228.40	331.20
1	60	150	81	193.20	250.20	362.80
1	60	150	82	205.80	266.50	386.40
1	60	150	83	225.00	291.40	422.50
1	60	150	84	246.00	318.60	462.00
1	60	150	85	281.40	364.40	528.40
1	60	365	55	6.00	7.80	11.30
1	60	365	56	6.60	8.50	12.30
1	60	365	57	7.20	9.30	13.50

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	365	58	8.40	10.90	15.80
1	60	365	59	9.00	11.70	17.00
1	60	365	60	10.20	13.20	19.10
1	60	365	61	12.00	15.50	22.50
1	60	365	62	13.20	17.10	24.80
1	60	365	63	16.20	21.00	30.50
1	60	365	64	18.00	23.30	33.80
1	60	365	65	19.80	25.60	37.10
1	60	365	66	22.20	28.70	41.60
1	60	365	67	25.20	32.60	47.30
1	60	365	68	28.20	36.50	52.90
1	60	365	69	32.40	42.00	60.90
1	60	365	70	37.20	48.20	69.90
1	60	365	71	41.40	53.60	77.70
1	60	365	72	46.20	59.80	86.70
1	60	365	73	52.20	67.60	98.00
1	60	365	74	59.40	76.90	111.50
1	60	365	75	69.60	90.10	130.60
1	60	365	76	75.60	97.90	142.00
1	60	365	77	84.60	109.60	158.90
1	60	365	78	94.80	122.80	178.10
1	60	365	79	106.80	138.30	200.50
1	60	365	80	124.80	161.60	234.30
1	60	365	81	136.80	177.20	256.90
1	60	365	82	145.80	188.80	273.80
1	60	365	83	159.00	205.90	298.60
1	60	365	84	174.00	225.30	326.70
1	60	365	85	199.20	258.00	374.10
2	60	0	55	15.00	19.40	28.10
2	60	0	56	18.00	23.30	33.80
2	60	0	57	21.00	27.20	39.40
2	60	0	58	24.00	31.10	45.10
2	60	0	59	27.00	35.00	50.80
2	60	0	60	30.00	38.90	56.40
2	60	0	61	33.00	42.70	61.90
2	60	0	62	39.00	50.50	73.20
2	60	0	63	45.00	58.30	84.50
2	60	0	64	51.00	66.00	95.70
2	60	0	65	60.00	77.70	112.70
2	60	0	66	66.00	85.50	124.00
2	60	0	67	75.00	97.10	140.80
2	60	0	68	87.00	112.70	163.40
2	60	0	69	99.00	128.20	185.90
2	60	0	70	111.00	143.70	208.40
2	60	0	71	126.00	163.20	236.60
2	60	0	72	141.00	182.60	264.80
2	60	0	73	159.00	205.90	298.60
2	60	0	74	177.00	229.20	332.30
2	60	0	75	207.00	268.10	388.70
2	60	0	76	231.00	299.10	433.70
2	60	0	77	255.00	330.20	478.80
2	60	0	78	285.00	369.10	535.20
2	60	0	79	324.00	419.60	608.40
2	60	0	80	366.00	474.00	687.30
2	60	0	81	411.00	532.20	771.70
2	60	0	82	438.00	567.20	822.40
2	60	0	83	474.00	613.80	890.00
2	60	0	84	516.00	668.20	968.90
2	60	0	85	588.00	761.50	1,104.20
2	60	30	55	13.80	17.90	26.00
2	60	30	56	16.20	21.00	30.50
2	60	30	57	19.20	24.90	36.10
2	60	30	58	21.60	28.00	40.60
2	60	30	59	24.60	31.90	46.30
2	60	30	60	27.60	35.70	51.80
2	60	30	61	30.00	38.90	56.40
2	60	30	62	35.40	45.80	66.40
2	60	30	63	40.80	52.80	76.60
2	60	30	64	46.20	59.80	86.70
2	60	30	65	54.60	70.70	102.50
2	60	30	66	60.00	77.70	112.70
2	60	30	67	68.40	88.60	128.50
2	60	30	68	79.20	102.60	148.80
2	60	30	69	90.00	116.60	169.10
2	60	30	70	100.80	130.50	189.20
2	60	30	71	114.60	148.40	215.20
2	60	30	72	128.40	166.30	241.10
2	60	30	73	144.60	187.30	271.60
2	60	30	74	160.80	208.20	301.90

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	30	75	188.40	244.00	353.80
2	60	30	76	210.00	272.00	394.40
2	60	30	77	232.20	300.70	436.00
2	60	30	78	259.20	335.70	486.80
2	60	30	79	294.60	381.50	553.20
2	60	30	80	333.00	431.20	625.20
2	60	30	81	373.80	484.10	701.90
2	60	30	82	398.40	515.90	748.10
2	60	30	83	431.40	558.70	810.10
2	60	30	84	469.80	608.40	882.20
2	60	30	85	535.20	693.10	1,005.00
2	60	60	55	12.60	16.30	23.60
2	60	60	56	15.60	20.20	29.30
2	60	60	57	18.00	23.30	33.80
2	60	60	58	20.40	26.40	38.30
2	60	60	59	22.80	29.50	42.80
2	60	60	60	25.80	33.40	48.40
2	60	60	61	28.20	36.50	52.90
2	60	60	62	33.00	42.70	61.90
2	60	60	63	38.40	49.70	72.10
2	60	60	64	43.20	55.90	81.10
2	60	60	65	51.00	66.00	95.70
2	60	60	66	56.40	73.00	105.90
2	60	60	67	63.60	82.40	119.50
2	60	60	68	73.80	95.60	138.60
2	60	60	69	84.00	108.80	157.80
2	60	60	70	94.20	122.00	176.90
2	60	60	71	107.40	139.10	201.70
2	60	60	72	120.00	155.40	225.30
2	60	60	73	135.00	174.80	253.50
2	60	60	74	150.60	195.00	282.80
2	60	60	75	175.80	227.70	330.20
2	60	60	76	196.20	254.10	368.40
2	60	60	77	216.60	280.50	406.70
2	60	60	78	242.40	313.90	455.20
2	60	60	79	275.40	356.60	517.10
2	60	60	80	311.40	403.30	584.80
2	60	60	81	349.20	452.20	655.70
2	60	60	82	372.60	482.50	699.60
2	60	60	83	403.20	522.10	757.00
2	60	60	84	438.60	568.00	823.60
2	60	60	85	499.80	647.20	938.40
2	60	90	55	12.00	15.50	22.50
2	60	90	56	14.40	18.60	27.00
2	60	90	57	16.80	21.80	31.60
2	60	90	58	19.20	24.90	36.10
2	60	90	59	21.60	28.00	40.60
2	60	90	60	24.00	31.10	45.10
2	60	90	61	26.40	34.20	49.60
2	60	90	62	31.20	40.40	58.60
2	60	90	63	36.00	46.60	67.60
2	60	90	64	40.80	52.80	76.60
2	60	90	65	48.00	62.20	90.20
2	60	90	66	52.80	68.40	99.20
2	60	90	67	60.00	77.70	112.70
2	60	90	68	69.60	90.10	130.60
2	60	90	69	79.20	102.60	148.80
2	60	90	70	88.80	115.00	166.80
2	60	90	71	100.80	130.50	189.20
2	60	90	72	112.80	146.10	211.80
2	60	90	73	127.20	164.70	238.80
2	60	90	74	141.60	183.40	265.90
2	60	90	75	165.60	214.50	311.00
2	60	90	76	184.80	239.30	347.00
2	60	90	77	204.00	264.20	383.10
2	60	90	78	228.00	295.30	428.20
2	60	90	79	259.20	335.70	486.80
2	60	90	80	292.80	379.20	549.80
2	60	90	81	328.80	425.80	617.40
2	60	90	82	350.40	453.80	658.00
2	60	90	83	379.20	491.10	712.10
2	60	90	84	412.80	534.60	775.20
2	60	90	85	470.40	609.20	883.30
2	60	150	55	11.40	14.80	21.50
2	60	150	56	13.80	17.90	26.00
2	60	150	57	15.60	20.20	29.30
2	60	150	58	18.00	23.30	33.80
2	60	150	59	20.40	26.40	38.30
2	60	150	60	22.80	29.50	42.80

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	150	61	24.60	31.90	46.30
2	60	150	62	29.40	38.10	55.20
2	60	150	63	33.60	43.50	63.10
2	60	150	64	38.40	49.70	72.10
2	60	150	65	45.00	58.30	84.50
2	60	150	66	49.80	64.50	93.50
2	60	150	67	56.40	73.00	105.90
2	60	150	68	65.40	84.70	122.80
2	60	150	69	74.40	96.30	139.60
2	60	150	70	83.40	108.00	156.60
2	60	150	71	94.80	122.80	178.10
2	60	150	72	105.60	136.80	198.40
2	60	150	73	119.40	154.60	224.20
2	60	150	74	132.60	171.70	249.00
2	60	150	75	155.40	201.20	291.70
2	60	150	76	173.40	224.60	325.70
2	60	150	77	191.40	247.90	359.50
2	60	150	78	213.60	276.60	401.10
2	60	150	79	243.00	314.70	456.30
2	60	150	80	274.80	355.90	516.10
2	60	150	81	308.40	399.40	579.10
2	60	150	82	328.80	425.80	617.40
2	60	150	83	355.80	460.80	668.20
2	60	150	84	387.00	501.20	726.70
2	60	150	85	441.00	571.10	828.10
2	60	365	55	8.40	10.90	15.80
2	60	365	56	10.20	13.20	19.10
2	60	365	57	11.40	14.80	21.50
2	60	365	58	13.20	17.10	24.80
2	60	365	59	15.00	19.40	28.10
2	60	365	60	16.80	21.80	31.60
2	60	365	61	18.00	23.30	33.80
2	60	365	62	21.60	28.00	40.60
2	60	365	63	24.60	31.90	46.30
2	60	365	64	28.20	36.50	52.90
2	60	365	65	33.00	42.70	61.90
2	60	365	66	36.60	47.40	68.70
2	60	365	67	41.40	53.60	77.70
2	60	365	68	48.00	62.20	90.20
2	60	365	69	54.60	70.70	102.50
2	60	365	70	61.20	79.30	115.00
2	60	365	71	69.60	90.10	130.60
2	60	365	72	77.40	100.20	145.30
2	60	365	73	87.60	113.40	164.40
2	60	365	74	97.20	125.90	182.60
2	60	365	75	114.00	147.60	214.00
2	60	365	76	127.20	164.70	238.80
2	60	365	77	140.40	181.80	263.60
2	60	365	78	156.60	202.80	294.10
2	60	365	79	178.20	230.80	334.70
2	60	365	80	201.60	261.10	378.60
2	60	365	81	226.20	292.90	424.70
2	60	365	82	241.20	312.40	453.00
2	60	365	83	261.00	338.00	490.10
2	60	365	84	283.80	367.50	532.90
2	60	365	85	323.40	418.80	607.30
4	60	0	55	24.00	31.10	45.10
4	60	0	56	27.00	35.00	50.80
4	60	0	57	30.00	38.90	56.40
4	60	0	58	33.00	42.70	61.90
4	60	0	59	36.00	46.60	67.60
4	60	0	60	42.00	54.40	78.90
4	60	0	61	48.00	62.20	90.20
4	60	0	62	54.00	69.90	101.40
4	60	0	63	63.00	81.60	118.30
4	60	0	64	72.00	93.20	135.10
4	60	0	65	81.00	104.90	152.10
4	60	0	66	90.00	116.60	169.10
4	60	0	67	105.00	136.00	197.20
4	60	0	68	120.00	155.40	225.30
4	60	0	69	135.00	174.80	253.50
4	60	0	70	156.00	202.00	292.90
4	60	0	71	171.00	221.40	321.00
4	60	0	72	192.00	248.60	360.50
4	60	0	73	216.00	279.70	405.60
4	60	0	74	243.00	314.70	456.30
4	60	0	75	288.00	373.00	540.90
4	60	0	76	315.00	407.90	591.50
4	60	0	77	351.00	454.50	659.00

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	0	78	396.00	512.80	743.60
4	60	0	79	444.00	575.00	833.80
4	60	0	80	510.00	660.50	957.70
4	60	0	81	564.00	730.40	1,059.10
4	60	0	82	600.00	777.00	1,126.70
4	60	0	83	645.00	835.30	1,211.20
4	60	0	84	699.00	905.20	1,312.50
4	60	0	85	786.00	1,017.90	1,476.00
4	60	30	55	22.20	28.70	41.60
4	60	30	56	25.20	32.60	47.30
4	60	30	57	27.60	35.70	51.80
4	60	30	58	30.60	39.60	57.40
4	60	30	59	33.60	43.50	63.10
4	60	30	60	39.00	50.50	73.20
4	60	30	61	44.40	57.50	83.40
4	60	30	62	49.80	64.50	93.50
4	60	30	63	58.20	75.40	109.30
4	60	30	64	66.60	86.20	125.00
4	60	30	65	75.00	97.10	140.80
4	60	30	66	83.40	108.00	156.60
4	60	30	67	97.20	125.90	182.60
4	60	30	68	111.00	143.70	208.40
4	60	30	69	124.80	161.60	234.30
4	60	30	70	144.60	187.30	271.60
4	60	30	71	158.40	205.10	297.40
4	60	30	72	177.60	230.00	333.50
4	60	30	73	199.80	258.70	375.10
4	60	30	74	225.00	291.40	422.50
4	60	30	75	266.40	345.00	500.30
4	60	30	76	291.60	377.60	547.50
4	60	30	77	324.60	420.40	609.60
4	60	30	78	366.60	474.70	688.30
4	60	30	79	411.00	532.20	771.70
4	60	30	80	471.60	610.70	885.50
4	60	30	81	522.00	676.00	980.20
4	60	30	82	555.00	718.70	1,042.10
4	60	30	83	596.40	772.30	1,119.80
4	60	30	84	646.80	837.60	1,214.50
4	60	30	85	727.20	941.70	1,365.50
4	60	60	55	21.00	27.20	39.40
4	60	60	56	23.40	30.30	43.90
4	60	60	57	26.40	34.20	49.60
4	60	60	58	28.80	37.30	54.10
4	60	60	59	31.20	40.40	58.60
4	60	60	60	36.60	47.40	68.70
4	60	60	61	42.00	54.40	78.90
4	60	60	62	46.80	60.60	87.90
4	60	60	63	54.60	70.70	102.50
4	60	60	64	62.40	80.80	117.20
4	60	60	65	70.20	90.90	131.80
4	60	60	66	78.60	101.80	147.60
4	60	60	67	91.20	118.10	171.20
4	60	60	68	104.40	135.20	196.00
4	60	60	69	117.60	152.30	220.80
4	60	60	70	135.60	175.60	254.60
4	60	60	71	148.80	192.70	279.40
4	60	60	72	166.80	216.00	313.20
4	60	60	73	187.80	243.20	352.60
4	60	60	74	211.20	273.50	396.60
4	60	60	75	250.80	324.80	471.00
4	60	60	76	274.20	355.10	514.90
4	60	60	77	305.40	395.50	573.50
4	60	60	78	344.40	446.00	646.70
4	60	60	79	386.40	500.40	725.60
4	60	60	80	444.00	575.00	833.80
4	60	60	81	490.80	635.60	921.60
4	60	60	82	522.00	676.00	980.20
4	60	60	83	561.00	726.50	1,053.40
4	60	60	84	608.40	787.90	1,142.50
4	60	60	85	684.00	885.80	1,284.40
4	60	90	55	19.80	25.60	37.10
4	60	90	56	22.20	28.70	41.60
4	60	90	57	25.20	32.60	47.30
4	60	90	58	27.60	35.70	51.80
4	60	90	59	30.00	38.90	56.40
4	60	90	60	34.80	45.10	65.40
4	60	90	61	39.60	51.30	74.40
4	60	90	62	45.00	58.30	84.50
4	60	90	63	52.20	67.60	98.00

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	90	64	60.00	77.70	112.70
4	60	90	65	67.20	87.00	126.20
4	60	90	66	75.00	97.10	140.80
4	60	90	67	87.00	112.70	163.40
4	60	90	68	99.60	129.00	187.10
4	60	90	69	112.20	145.30	210.70
4	60	90	70	129.60	167.80	243.30
4	60	90	71	142.20	184.10	266.90
4	60	90	72	159.60	206.70	299.70
4	60	90	73	179.40	232.30	336.80
4	60	90	74	201.60	261.10	378.60
4	60	90	75	238.80	309.20	448.30
4	60	90	76	261.60	338.80	491.30
4	60	90	77	291.60	377.60	547.50
4	60	90	78	328.80	425.80	617.40
4	60	90	79	368.40	477.10	691.80
4	60	90	80	423.60	548.60	795.50
4	60	90	81	468.00	606.10	878.80
4	60	90	82	498.00	644.90	935.10
4	60	90	83	535.20	693.10	1,005.00
4	60	90	84	580.20	751.40	1,089.50
4	60	90	85	652.20	844.60	1,224.70
4	60	150	55	18.60	24.10	34.90
4	60	150	56	20.40	26.40	38.30
4	60	150	57	22.80	29.50	42.80
4	60	150	58	25.20	32.60	47.30
4	60	150	59	27.60	35.70	51.80
4	60	150	60	32.40	42.00	60.90
4	60	150	61	36.60	47.40	68.70
4	60	150	62	41.40	53.60	77.70
4	60	150	63	48.00	62.20	90.20
4	60	150	64	55.20	71.50	103.70
4	60	150	65	61.80	80.00	116.00
4	60	150	66	69.00	89.40	129.60
4	60	150	67	80.40	104.10	150.90
4	60	150	68	91.80	118.90	172.40
4	60	150	69	103.20	133.60	193.70
4	60	150	70	119.40	154.60	224.20
4	60	150	71	130.80	169.40	245.60
4	60	150	72	147.00	190.40	276.10
4	60	150	73	165.00	213.70	309.90
4	60	150	74	186.00	240.90	349.30
4	60	150	75	220.20	285.20	413.50
4	60	150	76	241.20	312.40	453.00
4	60	150	77	268.80	348.10	504.70
4	60	150	78	303.00	392.40	569.00
4	60	150	79	339.60	439.80	637.70
4	60	150	80	390.00	505.10	732.40
4	60	150	81	431.40	558.70	810.10
4	60	150	82	459.00	594.40	861.90
4	60	150	83	493.20	638.70	926.10
4	60	150	84	534.60	692.30	1,003.80
4	60	150	85	601.20	778.60	1,129.00
4	60	365	55	13.80	17.90	26.00
4	60	365	56	15.60	20.20	29.30
4	60	365	57	17.40	22.50	32.60
4	60	365	58	19.20	24.90	36.10
4	60	365	59	21.00	27.20	39.40
4	60	365	60	24.60	31.90	46.30
4	60	365	61	28.20	36.50	52.90
4	60	365	62	31.80	41.20	59.70
4	60	365	63	36.60	47.40	68.70
4	60	365	64	42.00	54.40	78.90
4	60	365	65	47.40	61.40	89.00
4	60	365	66	52.80	68.40	99.20
4	60	365	67	61.20	79.30	115.00
4	60	365	68	70.20	90.90	131.80
4	60	365	69	79.20	102.60	148.80
4	60	365	70	91.20	118.10	171.20
4	60	365	71	100.20	129.80	188.20
4	60	365	72	112.20	145.30	210.70
4	60	365	73	126.60	163.90	237.70
4	60	365	74	142.20	184.10	266.90
4	60	365	75	168.60	218.30	316.50
4	60	365	76	184.20	238.50	345.80
4	60	365	77	205.20	265.70	385.30
4	60	365	78	231.60	299.90	434.90
4	60	365	79	259.80	336.40	487.80
4	60	365	80	298.20	386.20	560.00

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	365	81	330.00	427.40	619.70
4	60	365	82	351.00	454.50	659.00
4	60	365	83	377.40	488.70	708.60
4	60	365	84	409.20	529.90	768.40
4	60	365	85	459.60	595.20	863.00
10	60	0	55	33.00	42.70	61.90
10	60	0	56	36.00	46.60	67.60
10	60	0	57	42.00	54.40	78.90
10	60	0	58	48.00	62.20	90.20
10	60	0	59	54.00	69.90	101.40
10	60	0	60	60.00	77.70	112.70
10	60	0	61	66.00	85.50	124.00
10	60	0	62	75.00	97.10	140.80
10	60	0	63	87.00	112.70	163.40
10	60	0	64	99.00	128.20	185.90
10	60	0	65	114.00	147.60	214.00
10	60	0	66	129.00	167.10	242.30
10	60	0	67	144.00	186.50	270.40
10	60	0	68	165.00	213.70	309.90
10	60	0	69	186.00	240.90	349.30
10	60	0	70	210.00	272.00	394.40
10	60	0	71	231.00	299.10	433.70
10	60	0	72	255.00	330.20	478.80
10	60	0	73	285.00	369.10	535.20
10	60	0	74	312.00	404.00	585.80
10	60	0	75	354.00	458.40	664.70
10	60	0	76	384.00	497.30	721.10
10	60	0	77	423.00	547.80	794.30
10	60	0	78	468.00	606.10	878.80
10	60	0	79	519.00	672.10	974.50
10	60	0	80	585.00	757.60	1,098.50
10	60	0	81	657.00	850.80	1,233.70
10	60	0	82	711.00	920.70	1,335.00
10	60	0	83	753.00	975.10	1,413.90
10	60	0	84	819.00	1,060.60	1,537.90
10	60	0	85	915.00	1,184.90	1,718.10
10	60	30	55	31.20	40.40	58.60
10	60	30	56	33.60	43.50	63.10
10	60	30	57	39.60	51.30	74.40
10	60	30	58	45.00	58.30	84.50
10	60	30	59	51.00	66.00	95.70
10	60	30	60	56.40	73.00	105.90
10	60	30	61	61.80	80.00	116.00
10	60	30	62	70.80	91.70	133.00
10	60	30	63	81.60	105.70	153.30
10	60	30	64	93.00	120.40	174.60
10	60	30	65	107.40	139.10	201.70
10	60	30	66	121.20	157.00	227.70
10	60	30	67	135.60	175.60	254.60
10	60	30	68	155.40	201.20	291.70
10	60	30	69	174.60	226.10	327.80
10	60	30	70	197.40	255.60	370.60
10	60	30	71	217.20	281.30	407.90
10	60	30	72	240.00	310.80	450.70
10	60	30	73	268.20	347.30	503.60
10	60	30	74	293.40	380.00	551.00
10	60	30	75	333.00	431.20	625.20
10	60	30	76	361.20	467.80	678.30
10	60	30	77	397.80	515.20	747.00
10	60	30	78	439.80	569.50	825.80
10	60	30	79	487.80	631.70	916.00
10	60	30	80	550.20	712.50	1,033.10
10	60	30	81	617.40	799.50	1,159.30
10	60	30	82	668.40	865.60	1,255.10
10	60	30	83	708.00	916.90	1,329.50
10	60	30	84	769.80	996.90	1,445.50
10	60	30	85	860.40	1,114.20	1,615.60
10	60	60	55	29.40	38.10	55.20
10	60	60	56	31.80	41.20	59.70
10	60	60	57	37.20	48.20	69.90
10	60	60	58	42.60	55.20	80.00
10	60	60	59	48.00	62.20	90.20
10	60	60	60	53.40	69.20	100.30
10	60	60	61	58.80	76.10	110.30
10	60	60	62	66.60	86.20	125.00
10	60	60	63	77.40	100.20	145.30
10	60	60	64	88.20	114.20	165.60
10	60	60	65	101.40	131.30	190.40
10	60	60	66	114.60	148.40	215.20

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	60	60	67	128.40	166.30	241.10
10	60	60	68	147.00	190.40	276.10
10	60	60	69	165.60	214.50	311.00
10	60	60	70	187.20	242.40	351.50
10	60	60	71	205.80	266.50	386.40
10	60	60	72	226.80	293.70	425.90
10	60	60	73	253.80	328.70	476.60
10	60	60	74	277.80	359.80	521.70
10	60	60	75	315.00	407.90	591.50
10	60	60	76	342.00	442.90	642.20
10	60	60	77	376.20	487.20	706.40
10	60	60	78	416.40	539.20	781.80
10	60	60	79	462.00	598.30	867.50
10	60	60	80	520.80	674.40	977.90
10	60	60	81	585.00	757.60	1,098.50
10	60	60	82	633.00	819.70	1,188.60
10	60	60	83	670.20	867.90	1,258.50
10	60	60	84	729.00	944.10	1,368.90
10	60	60	85	814.20	1,054.40	1,528.90
10	60	90	55	28.20	36.50	52.90
10	60	90	56	30.60	39.60	57.40
10	60	90	57	36.00	46.60	67.60
10	60	90	58	40.80	52.80	76.60
10	60	90	59	46.20	59.80	86.70
10	60	90	60	51.00	66.00	95.70
10	60	90	61	56.40	73.00	105.90
10	60	90	62	63.60	82.40	119.50
10	60	90	63	73.80	95.60	138.60
10	60	90	64	84.00	108.80	157.80
10	60	90	65	97.20	125.90	182.60
10	60	90	66	109.80	142.20	206.20
10	60	90	67	122.40	158.50	229.80
10	60	90	68	140.40	181.80	263.60
10	60	90	69	158.40	205.10	297.40
10	60	90	70	178.80	231.50	335.70
10	60	90	71	196.20	254.10	368.40
10	60	90	72	216.60	280.50	406.70
10	60	90	73	242.40	313.90	455.20
10	60	90	74	265.20	343.40	497.90
10	60	90	75	301.20	390.10	565.60
10	60	90	76	326.40	422.70	612.90
10	60	90	77	359.40	465.40	674.80
10	60	90	78	397.80	515.20	747.00
10	60	90	79	441.00	571.10	828.10
10	60	90	80	497.40	644.10	933.90
10	60	90	81	558.60	723.40	1,048.90
10	60	90	82	604.20	782.40	1,134.50
10	60	90	83	640.20	829.10	1,202.20
10	60	90	84	696.00	901.30	1,306.90
10	60	90	85	777.60	1,007.00	1,460.20
10	60	150	55	26.40	34.20	49.60
10	60	150	56	28.80	37.30	54.10
10	60	150	57	33.60	43.50	63.10
10	60	150	58	38.40	49.70	72.10
10	60	150	59	43.20	55.90	81.10
10	60	150	60	48.00	62.20	90.20
10	60	150	61	52.80	68.40	99.20
10	60	150	62	60.00	77.70	112.70
10	60	150	63	69.60	90.10	130.60
10	60	150	64	79.20	102.60	148.80
10	60	150	65	91.20	118.10	171.20
10	60	150	66	103.20	133.60	193.70
10	60	150	67	115.20	149.20	216.30
10	60	150	68	132.00	170.90	247.80
10	60	150	69	148.80	192.70	279.40
10	60	150	70	168.00	217.60	315.50
10	60	150	71	184.80	239.30	347.00
10	60	150	72	204.00	264.20	383.10
10	60	150	73	228.00	295.30	428.20
10	60	150	74	249.60	323.20	468.60
10	60	150	75	283.20	366.70	531.70
10	60	150	76	307.20	397.80	576.80
10	60	150	77	338.40	438.20	635.40
10	60	150	78	374.40	484.80	703.00
10	60	150	79	415.20	537.70	779.70
10	60	150	80	468.00	606.10	878.80
10	60	150	81	525.60	680.70	987.00
10	60	150	82	568.80	736.60	1,068.10
10	60	150	83	602.40	780.10	1,131.10

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	60	150	84	655.20	848.50	1,230.30
10	60	150	85	732.00	947.90	1,374.50
10	60	365	55	21.60	28.00	40.60
10	60	365	56	23.40	30.30	43.90
10	60	365	57	27.60	35.70	51.80
10	60	365	58	31.20	40.40	58.60
10	60	365	59	35.40	45.80	66.40
10	60	365	60	39.00	50.50	73.20
10	60	365	61	43.20	55.90	81.10
10	60	365	62	48.60	62.90	91.20
10	60	365	63	56.40	73.00	105.90
10	60	365	64	64.20	83.10	120.50
10	60	365	65	74.40	96.30	139.60
10	60	365	66	84.00	108.80	157.80
10	60	365	67	93.60	121.20	175.70
10	60	365	68	107.40	139.10	201.70
10	60	365	69	121.20	157.00	227.70
10	60	365	70	136.80	177.20	256.90
10	60	365	71	150.00	194.30	281.70
10	60	365	72	165.60	214.50	311.00
10	60	365	73	185.40	240.10	348.10
10	60	365	74	202.80	262.60	380.80
10	60	365	75	230.40	298.40	432.70
10	60	365	76	249.60	323.20	468.60
10	60	365	77	274.80	355.90	516.10
10	60	365	78	304.20	393.90	571.20
10	60	365	79	337.20	436.70	633.20
10	60	365	80	380.40	492.60	714.30
10	60	365	81	427.20	553.20	802.10
10	60	365	82	462.00	598.30	867.50
10	60	365	83	489.60	634.00	919.30
10	60	365	84	532.20	689.20	999.30
10	60	365	85	594.60	770.00	1,116.50
1	80	0	55	16.00	20.70	30.00
1	80	0	56	18.00	23.30	33.80
1	80	0	57	20.00	25.90	37.60
1	80	0	58	22.00	28.50	41.30
1	80	0	59	24.00	31.10	45.10
1	80	0	60	28.00	36.30	52.60
1	80	0	61	32.00	41.40	60.00
1	80	0	62	36.00	46.60	67.60
1	80	0	63	44.00	57.00	82.70
1	80	0	64	48.00	62.20	90.20
1	80	0	65	54.00	69.90	101.40
1	80	0	66	60.00	77.70	112.70
1	80	0	67	68.00	88.10	127.70
1	80	0	68	76.00	98.40	142.70
1	80	0	69	88.00	114.00	165.30
1	80	0	70	100.00	129.50	187.80
1	80	0	71	112.00	145.00	210.30
1	80	0	72	124.00	160.60	232.90
1	80	0	73	140.00	181.30	262.90
1	80	0	74	160.00	207.20	300.40
1	80	0	75	188.00	243.50	353.10
1	80	0	76	204.00	264.20	383.10
1	80	0	77	228.00	295.30	428.20
1	80	0	78	256.00	331.50	480.70
1	80	0	79	288.00	373.00	540.90
1	80	0	80	336.00	435.10	630.90
1	80	0	81	368.00	476.60	691.10
1	80	0	82	392.00	507.60	736.00
1	80	0	83	428.00	554.30	803.70
1	80	0	84	468.00	606.10	878.80
1	80	0	85	536.00	694.10	1,006.40
1	80	30	55	14.40	18.60	27.00
1	80	30	56	16.00	20.70	30.00
1	80	30	57	17.60	22.80	33.10
1	80	30	58	19.20	24.90	36.10
1	80	30	59	21.60	28.00	40.60
1	80	30	60	24.80	32.10	46.50
1	80	30	61	28.00	36.30	52.60
1	80	30	62	32.00	41.40	60.00
1	80	30	63	39.20	50.80	73.70
1	80	30	64	42.40	54.90	79.60
1	80	30	65	48.00	62.20	90.20
1	80	30	66	52.80	68.40	99.20
1	80	30	67	60.00	77.70	112.70
1	80	30	68	67.20	87.00	126.20
1	80	30	69	77.60	100.50	145.70

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	30	70	88.80	115.00	166.80
1	80	30	71	99.20	128.50	186.30
1	80	30	72	109.60	141.90	205.80
1	80	30	73	124.00	160.60	232.90
1	80	30	74	141.60	183.40	265.90
1	80	30	75	166.40	215.50	312.50
1	80	30	76	180.80	234.10	339.40
1	80	30	77	201.60	261.10	378.60
1	80	30	78	226.40	293.20	425.10
1	80	30	79	255.20	330.50	479.20
1	80	30	80	297.60	385.40	558.80
1	80	30	81	325.60	421.70	611.50
1	80	30	82	347.20	449.60	651.90
1	80	30	83	378.40	490.00	710.50
1	80	30	84	414.40	536.60	778.10
1	80	30	85	474.40	614.30	890.70
1	80	60	55	12.80	16.60	24.10
1	80	60	56	14.40	18.60	27.00
1	80	60	57	16.00	20.70	30.00
1	80	60	58	17.60	22.80	33.10
1	80	60	59	19.20	24.90	36.10
1	80	60	60	23.20	30.00	43.50
1	80	60	61	26.40	34.20	49.60
1	80	60	62	29.60	38.30	55.50
1	80	60	63	36.00	46.60	67.60
1	80	60	64	39.20	50.80	73.70
1	80	60	65	44.00	57.00	82.70
1	80	60	66	48.80	63.20	91.60
1	80	60	67	55.20	71.50	103.70
1	80	60	68	61.60	79.80	115.70
1	80	60	69	72.00	93.20	135.10
1	80	60	70	81.60	105.70	153.30
1	80	60	71	91.20	118.10	171.20
1	80	60	72	100.80	130.50	189.20
1	80	60	73	114.40	148.10	214.70
1	80	60	74	130.40	168.90	244.90
1	80	60	75	153.60	198.90	288.40
1	80	60	76	166.40	215.50	312.50
1	80	60	77	185.60	240.40	348.60
1	80	60	78	208.80	270.40	392.10
1	80	60	79	234.40	303.50	440.10
1	80	60	80	273.60	354.30	513.70
1	80	60	81	300.00	388.50	563.30
1	80	60	82	319.20	413.40	599.40
1	80	60	83	348.80	451.70	655.00
1	80	60	84	381.60	494.20	716.60
1	80	60	85	436.80	565.70	820.30
1	80	90	55	12.00	15.50	22.50
1	80	90	56	13.60	17.60	25.50
1	80	90	57	15.20	19.70	28.60
1	80	90	58	16.80	21.80	31.60
1	80	90	59	18.40	23.80	34.50
1	80	90	60	21.60	28.00	40.60
1	80	90	61	24.00	31.10	45.10
1	80	90	62	27.20	35.20	51.00
1	80	90	63	33.60	43.50	63.10
1	80	90	64	36.80	47.70	69.20
1	80	90	65	40.80	52.80	76.60
1	80	90	66	45.60	59.10	85.70
1	80	90	67	52.00	67.30	97.60
1	80	90	68	57.60	74.60	108.20
1	80	90	69	67.20	87.00	126.20
1	80	90	70	76.00	98.40	142.70
1	80	90	71	84.80	109.80	159.20
1	80	90	72	94.40	122.20	177.20
1	80	90	73	106.40	137.80	199.80
1	80	90	74	121.60	157.50	228.40
1	80	90	75	143.20	185.40	268.80
1	80	90	76	155.20	201.00	291.50
1	80	90	77	173.60	224.80	326.00
1	80	90	78	194.40	251.70	365.00
1	80	90	79	219.20	283.90	411.70
1	80	90	80	255.20	330.50	479.20
1	80	90	81	280.00	362.60	525.80
1	80	90	82	297.60	385.40	558.80
1	80	90	83	325.60	421.70	611.50
1	80	90	84	356.00	461.00	668.50
1	80	90	85	407.20	527.30	764.60
1	80	150	55	11.20	14.50	21.00

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	150	56	12.80	16.60	24.10
1	80	150	57	14.40	18.60	27.00
1	80	150	58	15.20	19.70	28.60
1	80	150	59	16.80	21.80	31.60
1	80	150	60	20.00	25.90	37.60
1	80	150	61	22.40	29.00	42.10
1	80	150	62	24.80	32.10	46.50
1	80	150	63	31.20	40.40	58.60
1	80	150	64	33.60	43.50	63.10
1	80	150	65	37.60	48.70	70.60
1	80	150	66	42.40	54.90	79.60
1	80	150	67	47.20	61.10	88.60
1	80	150	68	53.60	69.40	100.60
1	80	150	69	61.60	79.80	115.70
1	80	150	70	70.40	91.20	132.20
1	80	150	71	78.40	101.50	147.20
1	80	150	72	87.20	112.90	163.70
1	80	150	73	97.60	126.40	183.30
1	80	150	74	112.00	145.00	210.30
1	80	150	75	132.00	170.90	247.80
1	80	150	76	143.20	185.40	268.80
1	80	150	77	160.00	207.20	300.40
1	80	150	78	179.20	232.10	336.50
1	80	150	79	201.60	261.10	378.60
1	80	150	80	235.20	304.60	441.70
1	80	150	81	257.60	333.60	483.70
1	80	150	82	274.40	355.30	515.20
1	80	150	83	300.00	388.50	563.30
1	80	150	84	328.00	424.80	616.00
1	80	150	85	375.20	485.90	704.60
1	80	365	55	8.00	10.40	15.10
1	80	365	56	8.80	11.40	16.50
1	80	365	57	9.60	12.40	18.00
1	80	365	58	11.20	14.50	21.00
1	80	365	59	12.00	15.50	22.50
1	80	365	60	13.60	17.60	25.50
1	80	365	61	16.00	20.70	30.00
1	80	365	62	17.60	22.80	33.10
1	80	365	63	21.60	28.00	40.60
1	80	365	64	24.00	31.10	45.10
1	80	365	65	26.40	34.20	49.60
1	80	365	66	29.60	38.30	55.50
1	80	365	67	33.60	43.50	63.10
1	80	365	68	37.60	48.70	70.60
1	80	365	69	43.20	55.90	81.10
1	80	365	70	49.60	64.20	93.10
1	80	365	71	55.20	71.50	103.70
1	80	365	72	61.60	79.80	115.70
1	80	365	73	69.60	90.10	130.60
1	80	365	74	79.20	102.60	148.80
1	80	365	75	92.80	120.20	174.30
1	80	365	76	100.80	130.50	189.20
1	80	365	77	112.80	146.10	211.80
1	80	365	78	126.40	163.70	237.40
1	80	365	79	142.40	184.40	267.40
1	80	365	80	166.40	215.50	312.50
1	80	365	81	182.40	236.20	342.50
1	80	365	82	194.40	251.70	365.00
1	80	365	83	212.00	274.50	398.00
1	80	365	84	232.00	300.40	435.60
1	80	365	85	265.60	344.00	498.80
2	80	0	55	20.00	25.90	37.60
2	80	0	56	24.00	31.10	45.10
2	80	0	57	28.00	36.30	52.60
2	80	0	58	32.00	41.40	60.00
2	80	0	59	36.00	46.60	67.60
2	80	0	60	40.00	51.80	75.10
2	80	0	61	44.00	57.00	82.70
2	80	0	62	52.00	67.30	97.60
2	80	0	63	60.00	77.70	112.70
2	80	0	64	68.00	88.10	127.70
2	80	0	65	80.00	103.60	150.20
2	80	0	66	88.00	114.00	165.30
2	80	0	67	100.00	129.50	187.80
2	80	0	68	116.00	150.20	217.80
2	80	0	69	132.00	170.90	247.80
2	80	0	70	148.00	191.70	278.00
2	80	0	71	168.00	217.60	315.50
2	80	0	72	188.00	243.50	353.10

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	0	73	212.00	274.50	398.00
2	80	0	74	236.00	305.60	443.10
2	80	0	75	276.00	357.40	518.20
2	80	0	76	308.00	398.90	578.40
2	80	0	77	340.00	440.30	638.40
2	80	0	78	380.00	492.10	713.50
2	80	0	79	432.00	559.40	811.10
2	80	0	80	488.00	632.00	916.40
2	80	0	81	548.00	709.70	1,029.10
2	80	0	82	584.00	756.30	1,096.60
2	80	0	83	632.00	818.40	1,186.70
2	80	0	84	688.00	891.00	1,292.00
2	80	0	85	784.00	1,015.30	1,472.20
2	80	30	55	18.40	23.80	34.50
2	80	30	56	21.60	28.00	40.60
2	80	30	57	25.60	33.20	48.10
2	80	30	58	28.80	37.30	54.10
2	80	30	59	32.80	42.50	61.60
2	80	30	60	36.80	47.70	69.20
2	80	30	61	40.00	51.80	75.10
2	80	30	62	47.20	61.10	88.60
2	80	30	63	54.40	70.40	102.10
2	80	30	64	61.60	79.80	115.70
2	80	30	65	72.80	94.30	136.70
2	80	30	66	80.00	103.60	150.20
2	80	30	67	91.20	118.10	171.20
2	80	30	68	105.60	136.80	198.40
2	80	30	69	120.00	155.40	225.30
2	80	30	70	134.40	174.00	252.30
2	80	30	71	152.80	197.90	287.00
2	80	30	72	171.20	221.70	321.50
2	80	30	73	192.80	249.70	362.10
2	80	30	74	214.40	277.60	402.50
2	80	30	75	251.20	325.30	471.70
2	80	30	76	280.00	362.60	525.80
2	80	30	77	309.60	400.90	581.30
2	80	30	78	345.60	447.60	649.00
2	80	30	79	392.80	508.70	737.60
2	80	30	80	444.00	575.00	833.80
2	80	30	81	498.40	645.40	935.80
2	80	30	82	531.20	687.90	997.50
2	80	30	83	575.20	744.90	1,080.10
2	80	30	84	626.40	811.20	1,176.20
2	80	30	85	713.60	924.10	1,339.90
2	80	60	55	16.80	21.80	31.60
2	80	60	56	20.80	26.90	39.00
2	80	60	57	24.00	31.10	45.10
2	80	60	58	27.20	35.20	51.00
2	80	60	59	30.40	39.40	57.10
2	80	60	60	34.40	44.50	64.50
2	80	60	61	37.60	48.70	70.60
2	80	60	62	44.00	57.00	82.70
2	80	60	63	51.20	66.30	96.10
2	80	60	64	57.60	74.60	108.20
2	80	60	65	68.00	88.10	127.70
2	80	60	66	75.20	97.40	141.20
2	80	60	67	84.80	109.80	159.20
2	80	60	68	98.40	127.40	184.70
2	80	60	69	112.00	145.00	210.30
2	80	60	70	125.60	162.70	235.90
2	80	60	71	143.20	185.40	268.80
2	80	60	72	160.00	207.20	300.40
2	80	60	73	180.00	233.10	338.00
2	80	60	74	200.80	260.00	377.00
2	80	60	75	234.40	303.50	440.10
2	80	60	76	261.60	338.80	491.30
2	80	60	77	288.80	374.00	542.30
2	80	60	78	323.20	418.50	606.80
2	80	60	79	367.20	475.50	689.50
2	80	60	80	415.20	537.70	779.70
2	80	60	81	465.60	603.00	874.40
2	80	60	82	496.80	643.40	932.90
2	80	60	83	537.60	696.20	1,009.50
2	80	60	84	584.80	757.30	1,098.10
2	80	60	85	666.40	863.00	1,251.40
2	80	90	55	16.00	20.70	30.00
2	80	90	56	19.20	24.90	36.10
2	80	90	57	22.40	29.00	42.10
2	80	90	58	25.60	33.20	48.10

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	90	59	28.80	37.30	54.10
2	80	90	60	32.00	41.40	60.00
2	80	90	61	35.20	45.60	66.10
2	80	90	62	41.60	53.90	78.20
2	80	90	63	48.00	62.20	90.20
2	80	90	64	54.40	70.40	102.10
2	80	90	65	64.00	82.90	120.20
2	80	90	66	70.40	91.20	132.20
2	80	90	67	80.00	103.60	150.20
2	80	90	68	92.80	120.20	174.30
2	80	90	69	105.60	136.80	198.40
2	80	90	70	118.40	153.30	222.30
2	80	90	71	134.40	174.00	252.30
2	80	90	72	150.40	194.80	282.50
2	80	90	73	169.60	219.60	318.40
2	80	90	74	188.80	244.50	354.50
2	80	90	75	220.80	285.90	414.60
2	80	90	76	246.40	319.10	462.70
2	80	90	77	272.00	352.20	510.70
2	80	90	78	304.00	393.70	570.90
2	80	90	79	345.60	447.60	649.00
2	80	90	80	390.40	505.60	733.10
2	80	90	81	438.40	567.70	823.20
2	80	90	82	467.20	605.00	877.30
2	80	90	83	505.60	654.80	949.50
2	80	90	84	550.40	712.80	1,033.60
2	80	90	85	627.20	812.20	1,177.70
2	80	150	55	15.20	19.70	28.60
2	80	150	56	18.40	23.80	34.50
2	80	150	57	20.80	26.90	39.00
2	80	150	58	24.00	31.10	45.10
2	80	150	59	27.20	35.20	51.00
2	80	150	60	30.40	39.40	57.10
2	80	150	61	32.80	42.50	61.60
2	80	150	62	39.20	50.80	73.70
2	80	150	63	44.80	58.00	84.10
2	80	150	64	51.20	66.30	96.10
2	80	150	65	60.00	77.70	112.70
2	80	150	66	66.40	86.00	124.70
2	80	150	67	75.20	97.40	141.20
2	80	150	68	87.20	112.90	163.70
2	80	150	69	99.20	128.50	186.30
2	80	150	70	111.20	144.00	208.80
2	80	150	71	126.40	163.70	237.40
2	80	150	72	140.80	182.30	264.30
2	80	150	73	159.20	206.20	299.00
2	80	150	74	176.80	229.00	332.10
2	80	150	75	207.20	268.30	389.00
2	80	150	76	231.20	299.40	434.10
2	80	150	77	255.20	330.50	479.20
2	80	150	78	284.80	368.80	534.80
2	80	150	79	324.00	419.60	608.40
2	80	150	80	366.40	474.50	688.00
2	80	150	81	411.20	532.50	772.10
2	80	150	82	438.40	567.70	823.20
2	80	150	83	474.40	614.30	890.70
2	80	150	84	516.00	668.20	968.90
2	80	150	85	588.00	761.50	1,104.20
2	80	365	55	11.20	14.50	21.00
2	80	365	56	13.60	17.60	25.50
2	80	365	57	15.20	19.70	28.60
2	80	365	58	17.60	22.80	33.10
2	80	365	59	20.00	25.90	37.60
2	80	365	60	22.40	29.00	42.10
2	80	365	61	24.00	31.10	45.10
2	80	365	62	28.80	37.30	54.10
2	80	365	63	32.80	42.50	61.60
2	80	365	64	37.60	48.70	70.60
2	80	365	65	44.00	57.00	82.70
2	80	365	66	48.80	63.20	91.60
2	80	365	67	55.20	71.50	103.70
2	80	365	68	64.00	82.90	120.20
2	80	365	69	72.80	94.30	136.70
2	80	365	70	81.60	105.70	153.30
2	80	365	71	92.80	120.20	174.30
2	80	365	72	103.20	133.60	193.70
2	80	365	73	116.80	151.30	219.40
2	80	365	74	129.60	167.80	243.30
2	80	365	75	152.00	196.80	285.40

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	365	76	169.60	219.60	318.40
2	80	365	77	187.20	242.40	351.50
2	80	365	78	208.80	270.40	392.10
2	80	365	79	237.60	307.70	446.20
2	80	365	80	268.80	348.10	504.70
2	80	365	81	301.60	390.60	566.40
2	80	365	82	321.60	416.50	603.90
2	80	365	83	348.00	450.70	653.50
2	80	365	84	378.40	490.00	710.50
2	80	365	85	431.20	558.40	809.70
4	80	0	55	32.00	41.40	60.00
4	80	0	56	36.00	46.60	67.60
4	80	0	57	40.00	51.80	75.10
4	80	0	58	44.00	57.00	82.70
4	80	0	59	48.00	62.20	90.20
4	80	0	60	56.00	72.50	105.10
4	80	0	61	64.00	82.90	120.20
4	80	0	62	72.00	93.20	135.10
4	80	0	63	84.00	108.80	157.80
4	80	0	64	96.00	124.30	180.20
4	80	0	65	108.00	139.90	202.90
4	80	0	66	120.00	155.40	225.30
4	80	0	67	140.00	181.30	262.90
4	80	0	68	160.00	207.20	300.40
4	80	0	69	180.00	233.10	338.00
4	80	0	70	208.00	269.40	390.60
4	80	0	71	228.00	295.30	428.20
4	80	0	72	256.00	331.50	480.70
4	80	0	73	288.00	373.00	540.90
4	80	0	74	324.00	419.60	608.40
4	80	0	75	384.00	497.30	721.10
4	80	0	76	420.00	543.90	788.70
4	80	0	77	468.00	606.10	878.80
4	80	0	78	528.00	683.80	991.50
4	80	0	79	592.00	766.60	1,111.60
4	80	0	80	680.00	880.60	1,276.90
4	80	0	81	752.00	973.80	1,412.00
4	80	0	82	800.00	1,036.00	1,502.20
4	80	0	83	860.00	1,113.70	1,614.90
4	80	0	84	932.00	1,206.90	1,750.00
4	80	0	85	1,048.00	1,357.20	1,967.90
4	80	30	55	29.60	38.30	55.50
4	80	30	56	33.60	43.50	63.10
4	80	30	57	36.80	47.70	69.20
4	80	30	58	40.80	52.80	76.60
4	80	30	59	44.80	58.00	84.10
4	80	30	60	52.00	67.30	97.60
4	80	30	61	59.20	76.70	111.20
4	80	30	62	66.40	86.00	124.70
4	80	30	63	77.60	100.50	145.70
4	80	30	64	88.80	115.00	166.80
4	80	30	65	100.00	129.50	187.80
4	80	30	66	111.20	144.00	208.80
4	80	30	67	129.60	167.80	243.30
4	80	30	68	148.00	191.70	278.00
4	80	30	69	166.40	215.50	312.50
4	80	30	70	192.80	249.70	362.10
4	80	30	71	211.20	273.50	396.60
4	80	30	72	236.80	306.70	444.70
4	80	30	73	266.40	345.00	500.30
4	80	30	74	300.00	388.50	563.30
4	80	30	75	355.20	460.00	667.00
4	80	30	76	388.80	503.50	730.10
4	80	30	77	432.80	560.50	812.70
4	80	30	78	488.80	633.00	917.90
4	80	30	79	548.00	709.70	1,029.10
4	80	30	80	628.80	814.30	1,180.70
4	80	30	81	696.00	901.30	1,306.90
4	80	30	82	740.00	958.30	1,389.50
4	80	30	83	795.20	1,029.80	1,493.20
4	80	30	84	862.40	1,116.80	1,619.40
4	80	30	85	969.60	1,255.60	1,820.60
4	80	60	55	28.00	36.30	52.60
4	80	60	56	31.20	40.40	58.60
4	80	60	57	35.20	45.60	66.10
4	80	60	58	38.40	49.70	72.10
4	80	60	59	41.60	53.90	78.20
4	80	60	60	48.80	63.20	91.60
4	80	60	61	56.00	72.50	105.10

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	80	60	62	62.40	80.80	117.20
4	80	60	63	72.80	94.30	136.70
4	80	60	64	83.20	107.70	156.20
4	80	60	65	93.60	121.20	175.70
4	80	60	66	104.80	135.70	196.80
4	80	60	67	121.60	157.50	228.40
4	80	60	68	139.20	180.30	261.40
4	80	60	69	156.80	203.10	294.50
4	80	60	70	180.80	234.10	339.40
4	80	60	71	198.40	256.90	372.50
4	80	60	72	222.40	288.00	417.60
4	80	60	73	250.40	324.30	470.20
4	80	60	74	281.60	364.70	528.80
4	80	60	75	334.40	433.00	627.90
4	80	60	76	365.60	473.50	686.60
4	80	60	77	407.20	527.30	764.60
4	80	60	78	459.20	594.70	862.30
4	80	60	79	515.20	667.20	967.40
4	80	60	80	592.00	766.60	1,111.60
4	80	60	81	654.40	847.40	1,228.70
4	80	60	82	696.00	901.30	1,306.90
4	80	60	83	748.00	968.70	1,404.60
4	80	60	84	811.20	1,050.50	1,523.20
4	80	60	85	912.00	1,181.00	1,712.50
4	80	90	55	26.40	34.20	49.60
4	80	90	56	29.60	38.30	55.50
4	80	90	57	33.60	43.50	63.10
4	80	90	58	36.80	47.70	69.20
4	80	90	59	40.00	51.80	75.10
4	80	90	60	46.40	60.10	87.10
4	80	90	61	52.80	68.40	99.20
4	80	90	62	60.00	77.70	112.70
4	80	90	63	69.60	90.10	130.60
4	80	90	64	80.00	103.60	150.20
4	80	90	65	89.60	116.00	168.20
4	80	90	66	100.00	129.50	187.80
4	80	90	67	116.00	150.20	217.80
4	80	90	68	132.80	172.00	249.40
4	80	90	69	149.60	193.70	280.90
4	80	90	70	172.80	223.80	324.50
4	80	90	71	189.60	245.50	356.00
4	80	90	72	212.80	275.60	399.60
4	80	90	73	239.20	309.80	449.20
4	80	90	74	268.80	348.10	504.70
4	80	90	75	318.40	412.30	597.80
4	80	90	76	348.80	451.70	655.00
4	80	90	77	388.80	503.50	730.10
4	80	90	78	438.40	567.70	823.20
4	80	90	79	491.20	636.10	922.30
4	80	90	80	564.80	731.40	1,060.50
4	80	90	81	624.00	808.10	1,171.70
4	80	90	82	664.00	859.90	1,246.90
4	80	90	83	713.60	924.10	1,339.90
4	80	90	84	773.60	1,001.80	1,452.60
4	80	90	85	869.60	1,126.10	1,632.80
4	80	150	55	24.80	32.10	46.50
4	80	150	56	27.20	35.20	51.00
4	80	150	57	30.40	39.40	57.10
4	80	150	58	33.60	43.50	63.10
4	80	150	59	36.80	47.70	69.20
4	80	150	60	43.20	55.90	81.10
4	80	150	61	48.80	63.20	91.60
4	80	150	62	55.20	71.50	103.70
4	80	150	63	64.00	82.90	120.20
4	80	150	64	73.60	95.30	138.20
4	80	150	65	82.40	106.70	154.70
4	80	150	66	92.00	119.10	172.70
4	80	150	67	107.20	138.80	201.30
4	80	150	68	122.40	158.50	229.80
4	80	150	69	137.60	178.20	258.40
4	80	150	70	159.20	206.20	299.00
4	80	150	71	174.40	225.80	327.40
4	80	150	72	196.00	253.80	368.00
4	80	150	73	220.00	284.90	413.10
4	80	150	74	248.00	321.20	465.70
4	80	150	75	293.60	380.20	551.30
4	80	150	76	321.60	416.50	603.90
4	80	150	77	358.40	464.10	672.90
4	80	150	78	404.00	523.20	758.60

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	80	150	79	452.80	586.40	850.30
4	80	150	80	520.00	673.40	976.40
4	80	150	81	575.20	744.90	1,080.10
4	80	150	82	612.00	792.50	1,149.10
4	80	150	83	657.60	851.60	1,234.80
4	80	150	84	712.80	923.10	1,338.50
4	80	150	85	801.60	1,038.10	1,505.20
4	80	365	55	18.40	23.80	34.50
4	80	365	56	20.80	26.90	39.00
4	80	365	57	23.20	30.00	43.50
4	80	365	58	25.60	33.20	48.10
4	80	365	59	28.00	36.30	52.60
4	80	365	60	32.80	42.50	61.60
4	80	365	61	37.60	48.70	70.60
4	80	365	62	42.40	54.90	79.60
4	80	365	63	48.80	63.20	91.60
4	80	365	64	56.00	72.50	105.10
4	80	365	65	63.20	81.80	118.60
4	80	365	66	70.40	91.20	132.20
4	80	365	67	81.60	105.70	153.30
4	80	365	68	93.60	121.20	175.70
4	80	365	69	105.60	136.80	198.40
4	80	365	70	121.60	157.50	228.40
4	80	365	71	133.60	173.00	250.90
4	80	365	72	149.60	193.70	280.90
4	80	365	73	168.80	218.60	317.00
4	80	365	74	189.60	245.50	356.00
4	80	365	75	224.80	291.10	422.10
4	80	365	76	245.60	318.10	461.20
4	80	365	77	273.60	354.30	513.70
4	80	365	78	308.80	399.90	579.90
4	80	365	79	346.40	448.60	650.50
4	80	365	80	397.60	514.90	746.60
4	80	365	81	440.00	569.80	826.20
4	80	365	82	468.00	606.10	878.80
4	80	365	83	503.20	651.60	944.80
4	80	365	84	545.60	706.60	1,024.60
4	80	365	85	612.80	793.60	1,150.70
10	80	0	55	44.00	57.00	82.70
10	80	0	56	48.00	62.20	90.20
10	80	0	57	56.00	72.50	105.10
10	80	0	58	64.00	82.90	120.20
10	80	0	59	72.00	93.20	135.10
10	80	0	60	80.00	103.60	150.20
10	80	0	61	88.00	114.00	165.30
10	80	0	62	100.00	129.50	187.80
10	80	0	63	116.00	150.20	217.80
10	80	0	64	132.00	170.90	247.80
10	80	0	65	152.00	196.80	285.40
10	80	0	66	172.00	222.70	322.90
10	80	0	67	192.00	248.60	360.50
10	80	0	68	220.00	284.90	413.10
10	80	0	69	248.00	321.20	465.70
10	80	0	70	280.00	362.60	525.80
10	80	0	71	308.00	398.90	578.40
10	80	0	72	340.00	440.30	638.40
10	80	0	73	380.00	492.10	713.50
10	80	0	74	416.00	538.70	781.10
10	80	0	75	472.00	611.20	886.20
10	80	0	76	512.00	663.00	961.40
10	80	0	77	564.00	730.40	1,059.10
10	80	0	78	624.00	808.10	1,171.70
10	80	0	79	692.00	896.10	1,299.30
10	80	0	80	780.00	1,010.10	1,464.60
10	80	0	81	876.00	1,134.40	1,644.90
10	80	0	82	948.00	1,227.70	1,780.20
10	80	0	83	1,004.00	1,300.20	1,885.30
10	80	0	84	1,092.00	1,414.10	2,050.40
10	80	0	85	1,220.00	1,579.90	2,290.90
10	80	30	55	41.60	53.90	78.20
10	80	30	56	44.80	58.00	84.10
10	80	30	57	52.80	68.40	99.20
10	80	30	58	60.00	77.70	112.70
10	80	30	59	68.00	88.10	127.70
10	80	30	60	75.20	97.40	141.20
10	80	30	61	82.40	106.70	154.70
10	80	30	62	94.40	122.20	177.20
10	80	30	63	108.80	140.90	204.30
10	80	30	64	124.00	160.60	232.90

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	30	65	143.20	185.40	268.80
10	80	30	66	161.60	209.30	303.50
10	80	30	67	180.80	234.10	339.40
10	80	30	68	207.20	268.30	389.00
10	80	30	69	232.80	301.50	437.20
10	80	30	70	263.20	340.80	494.20
10	80	30	71	289.60	375.00	543.80
10	80	30	72	320.00	414.40	600.90
10	80	30	73	357.60	463.10	671.50
10	80	30	74	391.20	506.60	734.60
10	80	30	75	444.00	575.00	833.80
10	80	30	76	481.60	623.70	904.40
10	80	30	77	530.40	686.90	996.00
10	80	30	78	586.40	759.40	1,101.10
10	80	30	79	650.40	842.30	1,221.30
10	80	30	80	733.60	950.00	1,377.50
10	80	30	81	823.20	1,066.00	1,545.70
10	80	30	82	891.20	1,154.10	1,673.40
10	80	30	83	944.00	1,222.50	1,772.60
10	80	30	84	1,026.40	1,329.20	1,927.30
10	80	30	85	1,147.20	1,485.60	2,154.10
10	80	60	55	39.20	50.80	73.70
10	80	60	56	42.40	54.90	79.60
10	80	60	57	49.60	64.20	93.10
10	80	60	58	56.80	73.60	106.70
10	80	60	59	64.00	82.90	120.20
10	80	60	60	71.20	92.20	133.70
10	80	60	61	78.40	101.50	147.20
10	80	60	62	88.80	115.00	166.80
10	80	60	63	103.20	133.60	193.70
10	80	60	64	117.60	152.30	220.80
10	80	60	65	135.20	175.10	253.90
10	80	60	66	152.80	197.90	287.00
10	80	60	67	171.20	221.70	321.50
10	80	60	68	196.00	253.80	368.00
10	80	60	69	220.80	285.90	414.60
10	80	60	70	249.60	323.20	468.60
10	80	60	71	274.40	355.30	515.20
10	80	60	72	302.40	391.60	567.80
10	80	60	73	338.40	438.20	635.40
10	80	60	74	370.40	479.70	695.60
10	80	60	75	420.00	543.90	788.70
10	80	60	76	456.00	590.50	856.20
10	80	60	77	501.60	649.60	941.90
10	80	60	78	555.20	719.00	1,042.60
10	80	60	79	616.00	797.70	1,156.70
10	80	60	80	694.40	899.20	1,303.80
10	80	60	81	780.00	1,010.10	1,464.60
10	80	60	82	844.00	1,093.00	1,584.90
10	80	60	83	893.60	1,157.20	1,677.90
10	80	60	84	972.00	1,258.70	1,825.10
10	80	60	85	1,085.60	1,405.90	2,038.60
10	80	90	55	37.60	48.70	70.60
10	80	90	56	40.80	52.80	76.60
10	80	90	57	48.00	62.20	90.20
10	80	90	58	54.40	70.40	102.10
10	80	90	59	61.60	79.80	115.70
10	80	90	60	68.00	88.10	127.70
10	80	90	61	75.20	97.40	141.20
10	80	90	62	84.80	109.80	159.20
10	80	90	63	98.40	127.40	184.70
10	80	90	64	112.00	145.00	210.30
10	80	90	65	129.60	167.80	243.30
10	80	90	66	146.40	189.60	274.90
10	80	90	67	163.20	211.30	306.40
10	80	90	68	187.20	242.40	351.50
10	80	90	69	211.20	273.50	396.60
10	80	90	70	238.40	308.70	447.60
10	80	90	71	261.60	338.80	491.30
10	80	90	72	288.80	374.00	542.30
10	80	90	73	323.20	418.50	606.80
10	80	90	74	353.60	457.90	664.00
10	80	90	75	401.60	520.10	754.10
10	80	90	76	435.20	563.60	817.20
10	80	90	77	479.20	620.60	899.90
10	80	90	78	530.40	686.90	996.00
10	80	90	79	588.00	761.50	1,104.20
10	80	90	80	663.20	858.80	1,245.30
10	80	90	81	744.80	964.50	1,398.50

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	90	82	805.60	1,043.30	1,512.80
10	80	90	83	853.60	1,105.40	1,602.80
10	80	90	84	928.00	1,201.80	1,742.60
10	80	90	85	1,036.80	1,342.70	1,946.90
10	80	150	55	35.20	45.60	66.10
10	80	150	56	38.40	49.70	72.10
10	80	150	57	44.80	58.00	84.10
10	80	150	58	51.20	66.30	96.10
10	80	150	59	57.60	74.60	108.20
10	80	150	60	64.00	82.90	120.20
10	80	150	61	70.40	91.20	132.20
10	80	150	62	80.00	103.60	150.20
10	80	150	63	92.80	120.20	174.30
10	80	150	64	105.60	136.80	198.40
10	80	150	65	121.60	157.50	228.40
10	80	150	66	137.60	178.20	258.40
10	80	150	67	153.60	198.90	288.40
10	80	150	68	176.00	227.90	330.50
10	80	150	69	198.40	256.90	372.50
10	80	150	70	224.00	290.10	420.60
10	80	150	71	246.40	319.10	462.70
10	80	150	72	272.00	352.20	510.70
10	80	150	73	304.00	393.70	570.90
10	80	150	74	332.80	431.00	625.00
10	80	150	75	377.60	489.00	709.10
10	80	150	76	409.60	530.40	769.10
10	80	150	77	451.20	584.30	847.20
10	80	150	78	499.20	646.50	937.40
10	80	150	79	553.60	716.90	1,039.50
10	80	150	80	624.00	808.10	1,171.70
10	80	150	81	700.80	907.50	1,315.90
10	80	150	82	758.40	982.10	1,424.00
10	80	150	83	803.20	1,040.10	1,508.10
10	80	150	84	873.60	1,131.30	1,640.40
10	80	150	85	976.00	1,263.90	1,832.70
10	80	365	55	28.80	37.30	54.10
10	80	365	56	31.20	40.40	58.60
10	80	365	57	36.80	47.70	69.20
10	80	365	58	41.60	53.90	78.20
10	80	365	59	47.20	61.10	88.60
10	80	365	60	52.00	67.30	97.60
10	80	365	61	57.60	74.60	108.20
10	80	365	62	64.80	83.90	121.70
10	80	365	63	75.20	97.40	141.20
10	80	365	64	85.60	110.90	160.80
10	80	365	65	99.20	128.50	186.30
10	80	365	66	112.00	145.00	210.30
10	80	365	67	124.80	161.60	234.30
10	80	365	68	143.20	185.40	268.80
10	80	365	69	161.60	209.30	303.50
10	80	365	70	182.40	236.20	342.50
10	80	365	71	200.00	259.00	375.60
10	80	365	72	220.80	285.90	414.60
10	80	365	73	247.20	320.10	464.10
10	80	365	74	270.40	350.20	507.80
10	80	365	75	307.20	397.80	576.80
10	80	365	76	332.80	431.00	625.00
10	80	365	77	366.40	474.50	688.00
10	80	365	78	405.60	525.30	761.70
10	80	365	79	449.60	582.20	844.20
10	80	365	80	507.20	656.80	952.40
10	80	365	81	569.60	737.60	1,069.50
10	80	365	82	616.00	797.70	1,156.70
10	80	365	83	652.80	845.40	1,225.80
10	80	365	84	709.60	918.90	1,332.40
10	80	365	85	792.80	1,026.70	1,488.70
1	100	0	55	20.00	25.90	37.60
1	100	0	56	22.50	29.10	42.20
1	100	0	57	25.00	32.40	47.00
1	100	0	58	27.50	35.60	51.60
1	100	0	59	30.00	38.90	56.40
1	100	0	60	35.00	45.30	65.70
1	100	0	61	40.00	51.80	75.10
1	100	0	62	45.00	58.30	84.50
1	100	0	63	55.00	71.20	103.20
1	100	0	64	60.00	77.70	112.70
1	100	0	65	67.50	87.40	126.70
1	100	0	66	75.00	97.10	140.80
1	100	0	67	85.00	110.10	159.60

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	0	68	95.00	123.00	178.40
1	100	0	69	110.00	142.50	206.60
1	100	0	70	125.00	161.90	234.80
1	100	0	71	140.00	181.30	262.90
1	100	0	72	155.00	200.70	291.00
1	100	0	73	175.00	226.60	328.60
1	100	0	74	200.00	259.00	375.60
1	100	0	75	235.00	304.30	441.20
1	100	0	76	255.00	330.20	478.80
1	100	0	77	285.00	369.10	535.20
1	100	0	78	320.00	414.40	600.90
1	100	0	79	360.00	466.20	676.00
1	100	0	80	420.00	543.90	788.70
1	100	0	81	460.00	595.70	863.80
1	100	0	82	490.00	634.60	920.20
1	100	0	83	535.00	692.80	1,004.60
1	100	0	84	585.00	757.60	1,098.50
1	100	0	85	670.00	867.70	1,258.20
1	100	30	55	18.00	23.30	33.80
1	100	30	56	20.00	25.90	37.60
1	100	30	57	22.00	28.50	41.30
1	100	30	58	24.00	31.10	45.10
1	100	30	59	27.00	35.00	50.80
1	100	30	60	31.00	40.10	58.10
1	100	30	61	35.00	45.30	65.70
1	100	30	62	40.00	51.80	75.10
1	100	30	63	49.00	63.50	92.10
1	100	30	64	53.00	68.60	99.50
1	100	30	65	60.00	77.70	112.70
1	100	30	66	66.00	85.50	124.00
1	100	30	67	75.00	97.10	140.80
1	100	30	68	84.00	108.80	157.80
1	100	30	69	97.00	125.60	182.10
1	100	30	70	111.00	143.70	208.40
1	100	30	71	124.00	160.60	232.90
1	100	30	72	137.00	177.40	257.20
1	100	30	73	155.00	200.70	291.00
1	100	30	74	177.00	229.20	332.30
1	100	30	75	208.00	269.40	390.60
1	100	30	76	226.00	292.70	424.40
1	100	30	77	252.00	326.30	473.10
1	100	30	78	283.00	366.50	531.40
1	100	30	79	319.00	413.10	599.00
1	100	30	80	372.00	481.70	698.50
1	100	30	81	407.00	527.10	764.30
1	100	30	82	434.00	562.00	814.90
1	100	30	83	473.00	612.50	888.10
1	100	30	84	518.00	670.80	972.70
1	100	30	85	593.00	767.90	1,113.50
1	100	60	55	16.00	20.70	30.00
1	100	60	56	18.00	23.30	33.80
1	100	60	57	20.00	25.90	37.60
1	100	60	58	22.00	28.50	41.30
1	100	60	59	24.00	31.10	45.10
1	100	60	60	29.00	37.60	54.50
1	100	60	61	33.00	42.70	61.90
1	100	60	62	37.00	47.90	69.50
1	100	60	63	45.00	58.30	84.50
1	100	60	64	49.00	63.50	92.10
1	100	60	65	55.00	71.20	103.20
1	100	60	66	61.00	79.00	114.60
1	100	60	67	69.00	89.40	129.60
1	100	60	68	77.00	99.70	144.60
1	100	60	69	90.00	116.60	169.10
1	100	60	70	102.00	132.10	191.50
1	100	60	71	114.00	147.60	214.00
1	100	60	72	126.00	163.20	236.60
1	100	60	73	143.00	185.20	268.50
1	100	60	74	163.00	211.10	306.10
1	100	60	75	192.00	248.60	360.50
1	100	60	76	208.00	269.40	390.60
1	100	60	77	232.00	300.40	435.60
1	100	60	78	261.00	338.00	490.10
1	100	60	79	293.00	379.40	550.10
1	100	60	80	342.00	442.90	642.20
1	100	60	81	375.00	485.60	704.10
1	100	60	82	399.00	516.70	749.20
1	100	60	83	436.00	564.60	818.70
1	100	60	84	477.00	617.70	895.70

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	60	85	546.00	707.10	1,025.30
1	100	90	55	15.00	19.40	28.10
1	100	90	56	17.00	22.00	31.90
1	100	90	57	19.00	24.60	35.70
1	100	90	58	21.00	27.20	39.40
1	100	90	59	23.00	29.80	43.20
1	100	90	60	27.00	35.00	50.80
1	100	90	61	30.00	38.90	56.40
1	100	90	62	34.00	44.00	63.80
1	100	90	63	42.00	54.40	78.90
1	100	90	64	46.00	59.60	86.40
1	100	90	65	51.00	66.00	95.70
1	100	90	66	57.00	73.80	107.00
1	100	90	67	65.00	84.20	122.10
1	100	90	68	72.00	93.20	135.10
1	100	90	69	84.00	108.80	157.80
1	100	90	70	95.00	123.00	178.40
1	100	90	71	106.00	137.30	199.10
1	100	90	72	118.00	152.80	221.60
1	100	90	73	133.00	172.20	249.70
1	100	90	74	152.00	196.80	285.40
1	100	90	75	179.00	231.80	336.10
1	100	90	76	194.00	251.20	364.20
1	100	90	77	217.00	281.00	407.50
1	100	90	78	243.00	314.70	456.30
1	100	90	79	274.00	354.80	514.50
1	100	90	80	319.00	413.10	599.00
1	100	90	81	350.00	453.30	657.30
1	100	90	82	372.00	481.70	698.50
1	100	90	83	407.00	527.10	764.30
1	100	90	84	445.00	576.30	835.60
1	100	90	85	509.00	659.20	955.80
1	100	150	55	14.00	18.10	26.20
1	100	150	56	16.00	20.70	30.00
1	100	150	57	18.00	23.30	33.80
1	100	150	58	19.00	24.60	35.70
1	100	150	59	21.00	27.20	39.40
1	100	150	60	25.00	32.40	47.00
1	100	150	61	28.00	36.30	52.60
1	100	150	62	31.00	40.10	58.10
1	100	150	63	39.00	50.50	73.20
1	100	150	64	42.00	54.40	78.90
1	100	150	65	47.00	60.90	88.30
1	100	150	66	53.00	68.60	99.50
1	100	150	67	59.00	76.40	110.80
1	100	150	68	67.00	86.80	125.90
1	100	150	69	77.00	99.70	144.60
1	100	150	70	88.00	114.00	165.30
1	100	150	71	98.00	126.90	184.00
1	100	150	72	109.00	141.20	204.70
1	100	150	73	122.00	158.00	229.10
1	100	150	74	140.00	181.30	262.90
1	100	150	75	165.00	213.70	309.90
1	100	150	76	179.00	231.80	336.10
1	100	150	77	200.00	259.00	375.60
1	100	150	78	224.00	290.10	420.60
1	100	150	79	252.00	326.30	473.10
1	100	150	80	294.00	380.70	552.00
1	100	150	81	322.00	417.00	604.70
1	100	150	82	343.00	444.20	644.10
1	100	150	83	375.00	485.60	704.10
1	100	150	84	410.00	531.00	770.00
1	100	150	85	469.00	607.40	880.70
1	100	365	55	10.00	13.00	18.90
1	100	365	56	11.00	14.20	20.60
1	100	365	57	12.00	15.50	22.50
1	100	365	58	14.00	18.10	26.20
1	100	365	59	15.00	19.40	28.10
1	100	365	60	17.00	22.00	31.90
1	100	365	61	20.00	25.90	37.60
1	100	365	62	22.00	28.50	41.30
1	100	365	63	27.00	35.00	50.80
1	100	365	64	30.00	38.90	56.40
1	100	365	65	33.00	42.70	61.90
1	100	365	66	37.00	47.90	69.50
1	100	365	67	42.00	54.40	78.90
1	100	365	68	47.00	60.90	88.30
1	100	365	69	54.00	69.90	101.40
1	100	365	70	62.00	80.30	116.40

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	365	71	69.00	89.40	129.60
1	100	365	72	77.00	99.70	144.60
1	100	365	73	87.00	112.70	163.40
1	100	365	74	99.00	128.20	185.90
1	100	365	75	116.00	150.20	217.80
1	100	365	76	126.00	163.20	236.60
1	100	365	77	141.00	182.60	264.80
1	100	365	78	158.00	204.60	296.70
1	100	365	79	178.00	230.50	334.20
1	100	365	80	208.00	269.40	390.60
1	100	365	81	228.00	295.30	428.20
1	100	365	82	243.00	314.70	456.30
1	100	365	83	265.00	343.20	497.60
1	100	365	84	290.00	375.60	544.60
1	100	365	85	332.00	429.90	623.40
2	100	0	55	25.00	32.40	47.00
2	100	0	56	30.00	38.90	56.40
2	100	0	57	35.00	45.30	65.70
2	100	0	58	40.00	51.80	75.10
2	100	0	59	45.00	58.30	84.50
2	100	0	60	50.00	64.80	94.00
2	100	0	61	55.00	71.20	103.20
2	100	0	62	65.00	84.20	122.10
2	100	0	63	75.00	97.10	140.80
2	100	0	64	85.00	110.10	159.60
2	100	0	65	100.00	129.50	187.80
2	100	0	66	110.00	142.50	206.60
2	100	0	67	125.00	161.90	234.80
2	100	0	68	145.00	187.80	272.30
2	100	0	69	165.00	213.70	309.90
2	100	0	70	185.00	239.60	347.40
2	100	0	71	210.00	272.00	394.40
2	100	0	72	235.00	304.30	441.20
2	100	0	73	265.00	343.20	497.60
2	100	0	74	295.00	382.00	553.90
2	100	0	75	345.00	446.80	647.90
2	100	0	76	385.00	498.60	723.00
2	100	0	77	425.00	550.40	798.10
2	100	0	78	475.00	615.10	891.90
2	100	0	79	540.00	699.30	1,014.00
2	100	0	80	610.00	790.00	1,145.50
2	100	0	81	685.00	887.10	1,286.30
2	100	0	82	730.00	945.40	1,370.80
2	100	0	83	790.00	1,023.10	1,483.50
2	100	0	84	860.00	1,113.70	1,614.90
2	100	0	85	980.00	1,269.10	1,840.20
2	100	30	55	23.00	29.80	43.20
2	100	30	56	27.00	35.00	50.80
2	100	30	57	32.00	41.40	60.00
2	100	30	58	36.00	46.60	67.60
2	100	30	59	41.00	53.10	77.00
2	100	30	60	46.00	59.60	86.40
2	100	30	61	50.00	64.80	94.00
2	100	30	62	59.00	76.40	110.80
2	100	30	63	68.00	88.10	127.70
2	100	30	64	77.00	99.70	144.60
2	100	30	65	91.00	117.80	170.80
2	100	30	66	100.00	129.50	187.80
2	100	30	67	114.00	147.60	214.00
2	100	30	68	132.00	170.90	247.80
2	100	30	69	150.00	194.30	281.70
2	100	30	70	168.00	217.60	315.50
2	100	30	71	191.00	247.30	358.60
2	100	30	72	214.00	277.10	401.80
2	100	30	73	241.00	312.10	452.50
2	100	30	74	268.00	347.10	503.30
2	100	30	75	314.00	406.60	589.60
2	100	30	76	350.00	453.30	657.30
2	100	30	77	387.00	501.20	726.70
2	100	30	78	432.00	559.40	811.10
2	100	30	79	491.00	635.80	921.90
2	100	30	80	555.00	718.70	1,042.10
2	100	30	81	623.00	806.80	1,169.90
2	100	30	82	664.00	859.90	1,246.90
2	100	30	83	719.00	931.10	1,350.10
2	100	30	84	783.00	1,014.00	1,470.30
2	100	30	85	892.00	1,155.10	1,674.90
2	100	60	55	21.00	27.20	39.40
2	100	60	56	26.00	33.70	48.90

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	60	57	30.00	38.90	56.40
2	100	60	58	34.00	44.00	63.80
2	100	60	59	38.00	49.20	71.30
2	100	60	60	43.00	55.70	80.80
2	100	60	61	47.00	60.90	88.30
2	100	60	62	55.00	71.20	103.20
2	100	60	63	64.00	82.90	120.20
2	100	60	64	72.00	93.20	135.10
2	100	60	65	85.00	110.10	159.60
2	100	60	66	94.00	121.70	176.50
2	100	60	67	106.00	137.30	199.10
2	100	60	68	123.00	159.30	231.00
2	100	60	69	140.00	181.30	262.90
2	100	60	70	157.00	203.30	294.80
2	100	60	71	179.00	231.80	336.10
2	100	60	72	200.00	259.00	375.60
2	100	60	73	225.00	291.40	422.50
2	100	60	74	251.00	325.00	471.30
2	100	60	75	293.00	379.40	550.10
2	100	60	76	327.00	423.50	614.10
2	100	60	77	361.00	467.50	677.90
2	100	60	78	404.00	523.20	758.60
2	100	60	79	459.00	594.40	861.90
2	100	60	80	519.00	672.10	974.50
2	100	60	81	582.00	753.70	1,092.90
2	100	60	82	621.00	804.20	1,166.10
2	100	60	83	672.00	870.20	1,261.80
2	100	60	84	731.00	946.60	1,372.60
2	100	60	85	833.00	1,078.70	1,564.10
2	100	90	55	20.00	25.90	37.60
2	100	90	56	24.00	31.10	45.10
2	100	90	57	28.00	36.30	52.60
2	100	90	58	32.00	41.40	60.00
2	100	90	59	36.00	46.60	67.60
2	100	90	60	40.00	51.80	75.10
2	100	90	61	44.00	57.00	82.70
2	100	90	62	52.00	67.30	97.60
2	100	90	63	60.00	77.70	112.70
2	100	90	64	68.00	88.10	127.70
2	100	90	65	80.00	103.60	150.20
2	100	90	66	88.00	114.00	165.30
2	100	90	67	100.00	129.50	187.80
2	100	90	68	116.00	150.20	217.80
2	100	90	69	132.00	170.90	247.80
2	100	90	70	148.00	191.70	278.00
2	100	90	71	168.00	217.60	315.50
2	100	90	72	188.00	243.50	353.10
2	100	90	73	212.00	274.50	398.00
2	100	90	74	236.00	305.60	443.10
2	100	90	75	276.00	357.40	518.20
2	100	90	76	308.00	398.90	578.40
2	100	90	77	340.00	440.30	638.40
2	100	90	78	380.00	492.10	713.50
2	100	90	79	432.00	559.40	811.10
2	100	90	80	488.00	632.00	916.40
2	100	90	81	548.00	709.70	1,029.10
2	100	90	82	584.00	756.30	1,096.60
2	100	90	83	632.00	818.40	1,186.70
2	100	90	84	688.00	891.00	1,292.00
2	100	90	85	784.00	1,015.30	1,472.20
2	100	150	55	19.00	24.60	35.70
2	100	150	56	23.00	29.80	43.20
2	100	150	57	26.00	33.70	48.90
2	100	150	58	30.00	38.90	56.40
2	100	150	59	34.00	44.00	63.80
2	100	150	60	38.00	49.20	71.30
2	100	150	61	41.00	53.10	77.00
2	100	150	62	49.00	63.50	92.10
2	100	150	63	56.00	72.50	105.10
2	100	150	64	64.00	82.90	120.20
2	100	150	65	75.00	97.10	140.80
2	100	150	66	83.00	107.50	155.90
2	100	150	67	94.00	121.70	176.50
2	100	150	68	109.00	141.20	204.70
2	100	150	69	124.00	160.60	232.90
2	100	150	70	139.00	180.00	261.00
2	100	150	71	158.00	204.60	296.70
2	100	150	72	176.00	227.90	330.50
2	100	150	73	199.00	257.70	373.70

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	150	74	221.00	286.20	415.00
2	100	150	75	259.00	335.40	486.30
2	100	150	76	289.00	374.30	542.70
2	100	150	77	319.00	413.10	599.00
2	100	150	78	356.00	461.00	668.50
2	100	150	79	405.00	524.50	760.50
2	100	150	80	458.00	593.10	860.00
2	100	150	81	514.00	665.60	965.10
2	100	150	82	548.00	709.70	1,029.10
2	100	150	83	593.00	767.90	1,113.50
2	100	150	84	645.00	835.30	1,211.20
2	100	150	85	735.00	951.80	1,380.10
2	100	365	55	14.00	18.10	26.20
2	100	365	56	17.00	22.00	31.90
2	100	365	57	19.00	24.60	35.70
2	100	365	58	22.00	28.50	41.30
2	100	365	59	25.00	32.40	47.00
2	100	365	60	28.00	36.30	52.60
2	100	365	61	30.00	38.90	56.40
2	100	365	62	36.00	46.60	67.60
2	100	365	63	41.00	53.10	77.00
2	100	365	64	47.00	60.90	88.30
2	100	365	65	55.00	71.20	103.20
2	100	365	66	61.00	79.00	114.60
2	100	365	67	69.00	89.40	129.60
2	100	365	68	80.00	103.60	150.20
2	100	365	69	91.00	117.80	170.80
2	100	365	70	102.00	132.10	191.50
2	100	365	71	116.00	150.20	217.80
2	100	365	72	129.00	167.10	242.30
2	100	365	73	146.00	189.10	274.20
2	100	365	74	162.00	209.80	304.20
2	100	365	75	190.00	246.10	356.80
2	100	365	76	212.00	274.50	398.00
2	100	365	77	234.00	303.00	439.40
2	100	365	78	261.00	338.00	490.10
2	100	365	79	297.00	384.60	557.70
2	100	365	80	336.00	435.10	630.90
2	100	365	81	377.00	488.20	707.90
2	100	365	82	402.00	520.60	754.90
2	100	365	83	435.00	563.30	816.80
2	100	365	84	473.00	612.50	888.10
2	100	365	85	539.00	698.00	1,012.10
4	100	0	55	40.00	51.80	75.10
4	100	0	56	45.00	58.30	84.50
4	100	0	57	50.00	64.80	94.00
4	100	0	58	55.00	71.20	103.20
4	100	0	59	60.00	77.70	112.70
4	100	0	60	70.00	90.70	131.50
4	100	0	61	80.00	103.60	150.20
4	100	0	62	90.00	116.60	169.10
4	100	0	63	105.00	136.00	197.20
4	100	0	64	120.00	155.40	225.30
4	100	0	65	135.00	174.80	253.50
4	100	0	66	150.00	194.30	281.70
4	100	0	67	175.00	226.60	328.60
4	100	0	68	200.00	259.00	375.60
4	100	0	69	225.00	291.40	422.50
4	100	0	70	260.00	336.70	488.20
4	100	0	71	285.00	369.10	535.20
4	100	0	72	320.00	414.40	600.90
4	100	0	73	360.00	466.20	676.00
4	100	0	74	405.00	524.50	760.50
4	100	0	75	480.00	621.60	901.30
4	100	0	76	525.00	679.90	985.90
4	100	0	77	585.00	757.60	1,098.50
4	100	0	78	660.00	854.70	1,239.30
4	100	0	79	740.00	958.30	1,389.50
4	100	0	80	850.00	1,100.80	1,596.20
4	100	0	81	940.00	1,217.30	1,765.10
4	100	0	82	1,000.00	1,295.00	1,877.80
4	100	0	83	1,075.00	1,392.10	2,018.50
4	100	0	84	1,165.00	1,508.70	2,187.60
4	100	0	85	1,310.00	1,696.50	2,459.90
4	100	30	55	37.00	47.90	69.50
4	100	30	56	42.00	54.40	78.90
4	100	30	57	46.00	59.60	86.40
4	100	30	58	51.00	66.00	95.70
4	100	30	59	56.00	72.50	105.10

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	100	30	60	65.00	84.20	122.10
4	100	30	61	74.00	95.80	138.90
4	100	30	62	83.00	107.50	155.90
4	100	30	63	97.00	125.60	182.10
4	100	30	64	111.00	143.70	208.40
4	100	30	65	125.00	161.90	234.80
4	100	30	66	139.00	180.00	261.00
4	100	30	67	162.00	209.80	304.20
4	100	30	68	185.00	239.60	347.40
4	100	30	69	208.00	269.40	390.60
4	100	30	70	241.00	312.10	452.50
4	100	30	71	264.00	341.90	495.80
4	100	30	72	296.00	383.30	555.80
4	100	30	73	333.00	431.20	625.20
4	100	30	74	375.00	485.60	704.10
4	100	30	75	444.00	575.00	833.80
4	100	30	76	486.00	629.40	912.60
4	100	30	77	541.00	700.60	1,015.90
4	100	30	78	611.00	791.20	1,147.20
4	100	30	79	685.00	887.10	1,286.30
4	100	30	80	786.00	1,017.90	1,476.00
4	100	30	81	870.00	1,126.70	1,633.70
4	100	30	82	925.00	1,197.90	1,737.00
4	100	30	83	994.00	1,287.20	1,866.40
4	100	30	84	1,078.00	1,396.00	2,024.20
4	100	30	85	1,212.00	1,569.50	2,275.80
4	100	60	55	35.00	45.30	65.70
4	100	60	56	39.00	50.50	73.20
4	100	60	57	44.00	57.00	82.70
4	100	60	58	48.00	62.20	90.20
4	100	60	59	52.00	67.30	97.60
4	100	60	60	61.00	79.00	114.60
4	100	60	61	70.00	90.70	131.50
4	100	60	62	78.00	101.00	146.50
4	100	60	63	91.00	117.80	170.80
4	100	60	64	104.00	134.70	195.30
4	100	60	65	117.00	151.50	219.70
4	100	60	66	131.00	169.60	245.90
4	100	60	67	152.00	196.80	285.40
4	100	60	68	174.00	225.30	326.70
4	100	60	69	196.00	253.80	368.00
4	100	60	70	226.00	292.70	424.40
4	100	60	71	248.00	321.20	465.70
4	100	60	72	278.00	360.00	522.00
4	100	60	73	313.00	405.30	587.70
4	100	60	74	352.00	455.80	660.90
4	100	60	75	418.00	541.30	784.90
4	100	60	76	457.00	591.80	858.10
4	100	60	77	509.00	659.20	955.80
4	100	60	78	574.00	743.30	1,077.80
4	100	60	79	644.00	834.00	1,209.30
4	100	60	80	740.00	958.30	1,389.50
4	100	60	81	818.00	1,059.30	1,536.00
4	100	60	82	870.00	1,126.70	1,633.70
4	100	60	83	935.00	1,210.80	1,755.70
4	100	60	84	1,014.00	1,313.10	1,904.00
4	100	60	85	1,140.00	1,476.30	2,140.60
4	100	90	55	33.00	42.70	61.90
4	100	90	56	37.00	47.90	69.50
4	100	90	57	42.00	54.40	78.90
4	100	90	58	46.00	59.60	86.40
4	100	90	59	50.00	64.80	94.00
4	100	90	60	58.00	75.10	108.90
4	100	90	61	66.00	85.50	124.00
4	100	90	62	75.00	97.10	140.80
4	100	90	63	87.00	112.70	163.40
4	100	90	64	100.00	129.50	187.80
4	100	90	65	112.00	145.00	210.30
4	100	90	66	125.00	161.90	234.80
4	100	90	67	145.00	187.80	272.30
4	100	90	68	166.00	215.00	311.80
4	100	90	69	187.00	242.20	351.20
4	100	90	70	216.00	279.70	405.60
4	100	90	71	237.00	306.90	445.00
4	100	90	72	266.00	344.50	499.50
4	100	90	73	299.00	387.20	561.40
4	100	90	74	336.00	435.10	630.90
4	100	90	75	398.00	515.40	747.30
4	100	90	76	436.00	564.60	818.70

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	100	90	77	486.00	629.40	912.60
4	100	90	78	548.00	709.70	1,029.10
4	100	90	79	614.00	795.10	1,152.90
4	100	90	80	706.00	914.30	1,325.70
4	100	90	81	780.00	1,010.10	1,464.60
4	100	90	82	830.00	1,074.90	1,558.60
4	100	90	83	892.00	1,155.10	1,674.90
4	100	90	84	967.00	1,252.30	1,815.80
4	100	90	85	1,087.00	1,407.70	2,041.20
4	100	150	55	31.00	40.10	58.10
4	100	150	56	34.00	44.00	63.80
4	100	150	57	38.00	49.20	71.30
4	100	150	58	42.00	54.40	78.90
4	100	150	59	46.00	59.60	86.40
4	100	150	60	54.00	69.90	101.40
4	100	150	61	61.00	79.00	114.60
4	100	150	62	69.00	89.40	129.60
4	100	150	63	80.00	103.60	150.20
4	100	150	64	92.00	119.10	172.70
4	100	150	65	103.00	133.40	193.40
4	100	150	66	115.00	148.90	215.90
4	100	150	67	134.00	173.50	251.60
4	100	150	68	153.00	198.10	287.20
4	100	150	69	172.00	222.70	322.90
4	100	150	70	199.00	257.70	373.70
4	100	150	71	218.00	282.30	409.30
4	100	150	72	245.00	317.30	460.10
4	100	150	73	275.00	356.10	516.30
4	100	150	74	310.00	401.50	582.20
4	100	150	75	367.00	475.30	689.20
4	100	150	76	402.00	520.60	754.90
4	100	150	77	448.00	580.20	841.30
4	100	150	78	505.00	654.00	948.30
4	100	150	79	566.00	733.00	1,062.90
4	100	150	80	650.00	841.80	1,220.60
4	100	150	81	719.00	931.10	1,350.10
4	100	150	82	765.00	990.70	1,436.50
4	100	150	83	822.00	1,064.50	1,543.50
4	100	150	84	891.00	1,153.80	1,673.00
4	100	150	85	1,002.00	1,297.60	1,881.50
4	100	365	55	23.00	29.80	43.20
4	100	365	56	26.00	33.70	48.90
4	100	365	57	29.00	37.60	54.50
4	100	365	58	32.00	41.40	60.00
4	100	365	59	35.00	45.30	65.70
4	100	365	60	41.00	53.10	77.00
4	100	365	61	47.00	60.90	88.30
4	100	365	62	53.00	68.60	99.50
4	100	365	63	61.00	79.00	114.60
4	100	365	64	70.00	90.70	131.50
4	100	365	65	79.00	102.30	148.30
4	100	365	66	88.00	114.00	165.30
4	100	365	67	102.00	132.10	191.50
4	100	365	68	117.00	151.50	219.70
4	100	365	69	132.00	170.90	247.80
4	100	365	70	152.00	196.80	285.40
4	100	365	71	167.00	216.30	313.60
4	100	365	72	187.00	242.20	351.20
4	100	365	73	211.00	273.20	396.10
4	100	365	74	237.00	306.90	445.00
4	100	365	75	281.00	363.90	527.70
4	100	365	76	307.00	397.60	576.50
4	100	365	77	342.00	442.90	642.20
4	100	365	78	386.00	499.90	724.90
4	100	365	79	433.00	560.70	813.00
4	100	365	80	497.00	643.60	933.20
4	100	365	81	550.00	712.30	1,032.80
4	100	365	82	585.00	757.60	1,098.50
4	100	365	83	629.00	814.60	1,181.20
4	100	365	84	682.00	883.20	1,280.60
4	100	365	85	766.00	992.00	1,438.40
10	100	0	55	55.00	71.20	103.20
10	100	0	56	60.00	77.70	112.70
10	100	0	57	70.00	90.70	131.50
10	100	0	58	80.00	103.60	150.20
10	100	0	59	90.00	116.60	169.10
10	100	0	60	100.00	129.50	187.80
10	100	0	61	110.00	142.50	206.60
10	100	0	62	125.00	161.90	234.80

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	0	63	145.00	187.80	272.30
10	100	0	64	165.00	213.70	309.90
10	100	0	65	190.00	246.10	356.80
10	100	0	66	215.00	278.40	403.70
10	100	0	67	240.00	310.80	450.70
10	100	0	68	275.00	356.10	516.30
10	100	0	69	310.00	401.50	582.20
10	100	0	70	350.00	453.30	657.30
10	100	0	71	385.00	498.60	723.00
10	100	0	72	425.00	550.40	798.10
10	100	0	73	475.00	615.10	891.90
10	100	0	74	520.00	673.40	976.40
10	100	0	75	590.00	764.10	1,107.90
10	100	0	76	640.00	828.80	1,201.80
10	100	0	77	705.00	913.00	1,323.90
10	100	0	78	780.00	1,010.10	1,464.60
10	100	0	79	865.00	1,120.20	1,624.30
10	100	0	80	975.00	1,262.60	1,830.80
10	100	0	81	1,095.00	1,418.00	2,056.10
10	100	0	82	1,185.00	1,534.60	2,225.20
10	100	0	83	1,255.00	1,625.20	2,356.50
10	100	0	84	1,365.00	1,767.70	2,563.20
10	100	0	85	1,525.00	1,974.90	2,863.60
10	100	30	55	52.00	67.30	97.60
10	100	30	56	56.00	72.50	105.10
10	100	30	57	66.00	85.50	124.00
10	100	30	58	75.00	97.10	140.80
10	100	30	59	85.00	110.10	159.60
10	100	30	60	94.00	121.70	176.50
10	100	30	61	103.00	133.40	193.40
10	100	30	62	118.00	152.80	221.60
10	100	30	63	136.00	176.10	255.30
10	100	30	64	155.00	200.70	291.00
10	100	30	65	179.00	231.80	336.10
10	100	30	66	202.00	261.60	379.30
10	100	30	67	226.00	292.70	424.40
10	100	30	68	259.00	335.40	486.30
10	100	30	69	291.00	376.80	546.40
10	100	30	70	329.00	426.10	617.80
10	100	30	71	362.00	468.80	679.80
10	100	30	72	400.00	518.00	751.10
10	100	30	73	447.00	578.90	839.40
10	100	30	74	489.00	633.30	918.30
10	100	30	75	555.00	718.70	1,042.10
10	100	30	76	602.00	779.60	1,130.40
10	100	30	77	663.00	858.60	1,245.00
10	100	30	78	733.00	949.20	1,376.30
10	100	30	79	813.00	1,052.80	1,526.60
10	100	30	80	917.00	1,187.50	1,721.90
10	100	30	81	1,029.00	1,332.60	1,932.30
10	100	30	82	1,114.00	1,442.60	2,091.80
10	100	30	83	1,180.00	1,528.10	2,215.70
10	100	30	84	1,283.00	1,661.50	2,409.20
10	100	30	85	1,434.00	1,857.00	2,692.70
10	100	60	55	49.00	63.50	92.10
10	100	60	56	53.00	68.60	99.50
10	100	60	57	62.00	80.30	116.40
10	100	60	58	71.00	91.90	133.30
10	100	60	59	80.00	103.60	150.20
10	100	60	60	89.00	115.30	167.20
10	100	60	61	98.00	126.90	184.00
10	100	60	62	111.00	143.70	208.40
10	100	60	63	129.00	167.10	242.30
10	100	60	64	147.00	190.40	276.10
10	100	60	65	169.00	218.90	317.40
10	100	60	66	191.00	247.30	358.60
10	100	60	67	214.00	277.10	401.80
10	100	60	68	245.00	317.30	460.10
10	100	60	69	276.00	357.40	518.20
10	100	60	70	312.00	404.00	585.80
10	100	60	71	343.00	444.20	644.10
10	100	60	72	378.00	489.50	709.80
10	100	60	73	423.00	547.80	794.30
10	100	60	74	463.00	599.60	869.40
10	100	60	75	525.00	679.90	985.90
10	100	60	76	570.00	738.20	1,070.40
10	100	60	77	627.00	812.00	1,177.40
10	100	60	78	694.00	898.70	1,303.10
10	100	60	79	770.00	997.20	1,445.90

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	60	80	868.00	1,124.10	1,629.90
10	100	60	81	975.00	1,262.60	1,830.80
10	100	60	82	1,055.00	1,366.20	1,981.00
10	100	60	83	1,117.00	1,446.50	2,097.40
10	100	60	84	1,215.00	1,573.40	2,281.40
10	100	60	85	1,357.00	1,757.30	2,548.10
10	100	90	55	47.00	60.90	88.30
10	100	90	56	51.00	66.00	95.70
10	100	90	57	60.00	77.70	112.70
10	100	90	58	68.00	88.10	127.70
10	100	90	59	77.00	99.70	144.60
10	100	90	60	85.00	110.10	159.60
10	100	90	61	94.00	121.70	176.50
10	100	90	62	106.00	137.30	199.10
10	100	90	63	123.00	159.30	231.00
10	100	90	64	140.00	181.30	262.90
10	100	90	65	162.00	209.80	304.20
10	100	90	66	183.00	237.00	343.70
10	100	90	67	204.00	264.20	383.10
10	100	90	68	234.00	303.00	439.40
10	100	90	69	264.00	341.90	495.80
10	100	90	70	298.00	385.90	559.60
10	100	90	71	327.00	423.50	614.10
10	100	90	72	361.00	467.50	677.90
10	100	90	73	404.00	523.20	758.60
10	100	90	74	442.00	572.40	830.00
10	100	90	75	502.00	650.10	942.60
10	100	90	76	544.00	704.50	1,021.50
10	100	90	77	599.00	775.70	1,124.80
10	100	90	78	663.00	858.60	1,245.00
10	100	90	79	735.00	951.80	1,380.10
10	100	90	80	829.00	1,073.60	1,556.70
10	100	90	81	931.00	1,205.60	1,748.10
10	100	90	82	1,007.00	1,304.10	1,890.90
10	100	90	83	1,067.00	1,381.80	2,003.60
10	100	90	84	1,160.00	1,502.20	2,178.20
10	100	90	85	1,296.00	1,678.30	2,433.50
10	100	150	55	44.00	57.00	82.70
10	100	150	56	48.00	62.20	90.20
10	100	150	57	56.00	72.50	105.10
10	100	150	58	64.00	82.90	120.20
10	100	150	59	72.00	93.20	135.10
10	100	150	60	80.00	103.60	150.20
10	100	150	61	88.00	114.00	165.30
10	100	150	62	100.00	129.50	187.80
10	100	150	63	116.00	150.20	217.80
10	100	150	64	132.00	170.90	247.80
10	100	150	65	152.00	196.80	285.40
10	100	150	66	172.00	222.70	322.90
10	100	150	67	192.00	248.60	360.50
10	100	150	68	220.00	284.90	413.10
10	100	150	69	248.00	321.20	465.70
10	100	150	70	280.00	362.60	525.80
10	100	150	71	308.00	398.90	578.40
10	100	150	72	340.00	440.30	638.40
10	100	150	73	380.00	492.10	713.50
10	100	150	74	416.00	538.70	781.10
10	100	150	75	472.00	611.20	886.20
10	100	150	76	512.00	663.00	961.40
10	100	150	77	564.00	730.40	1,059.10
10	100	150	78	624.00	808.10	1,171.70
10	100	150	79	692.00	896.10	1,299.30
10	100	150	80	780.00	1,010.10	1,464.60
10	100	150	81	876.00	1,134.40	1,644.90
10	100	150	82	948.00	1,227.70	1,780.20
10	100	150	83	1,004.00	1,300.20	1,885.30
10	100	150	84	1,092.00	1,414.10	2,050.40
10	100	150	85	1,220.00	1,579.90	2,290.90
10	100	365	55	36.00	46.60	67.60
10	100	365	56	39.00	50.50	73.20
10	100	365	57	46.00	59.60	86.40
10	100	365	58	52.00	67.30	97.60
10	100	365	59	59.00	76.40	110.80
10	100	365	60	65.00	84.20	122.10
10	100	365	61	72.00	93.20	135.10
10	100	365	62	81.00	104.90	152.10
10	100	365	63	94.00	121.70	176.50
10	100	365	64	107.00	138.60	201.00
10	100	365	65	124.00	160.60	232.90

EXHIBIT III

PLAN 750/751 NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	365	66	140.00	181.30	262.90
10	100	365	67	156.00	202.00	292.90
10	100	365	68	179.00	231.80	336.10
10	100	365	69	202.00	261.60	379.30
10	100	365	70	228.00	295.30	428.20
10	100	365	71	250.00	323.80	469.50
10	100	365	72	276.00	357.40	518.20
10	100	365	73	309.00	400.20	580.30
10	100	365	74	338.00	437.70	634.70
10	100	365	75	384.00	497.30	721.10
10	100	365	76	416.00	538.70	781.10
10	100	365	77	458.00	593.10	860.00
10	100	365	78	507.00	656.60	952.10
10	100	365	79	562.00	727.80	1,055.30
10	100	365	80	634.00	821.00	1,190.50
10	100	365	81	712.00	922.00	1,336.90
10	100	365	82	770.00	997.20	1,445.90
10	100	365	83	816.00	1,056.70	1,532.20
10	100	365	84	887.00	1,148.70	1,665.60
10	100	365	85	991.00	1,283.30	1,860.80

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	0	55	13.80	17.90	26.00
1	60	0	56	15.60	20.20	29.30
1	60	0	57	17.10	22.10	32.00
1	60	0	58	18.90	24.50	35.50
1	60	0	59	20.70	26.80	38.90
1	60	0	60	24.30	31.50	45.70
1	60	0	61	27.60	35.70	51.80
1	60	0	62	30.90	40.00	58.00
1	60	0	63	37.80	49.00	71.10
1	60	0	64	41.40	53.60	77.70
1	60	0	65	44.40	57.50	83.40
1	60	0	66	49.80	64.50	93.50
1	60	0	67	56.40	73.00	105.90
1	60	0	68	63.00	81.60	118.30
1	60	0	69	72.60	94.00	136.30
1	60	0	70	82.80	107.20	155.40
1	60	0	71	92.40	119.70	173.60
1	60	0	72	102.60	132.90	192.70
1	60	0	73	115.80	150.00	217.50
1	60	0	74	132.00	170.90	247.80
1	60	0	75	155.40	201.20	291.70
1	60	0	76	168.60	218.30	316.50
1	60	0	77	188.40	244.00	353.80
1	60	0	78	211.20	273.50	396.60
1	60	0	79	237.60	307.70	446.20
1	60	0	80	264.60	342.70	496.90
1	60	0	81	289.80	375.30	544.20
1	60	0	82	309.00	400.20	580.30
1	60	0	83	337.20	436.70	633.20
1	60	0	84	368.40	477.10	691.80
1	60	0	85	422.40	547.00	793.20
1	60	30	55	12.00	15.50	22.50
1	60	30	56	13.80	17.90	26.00
1	60	30	57	15.00	19.40	28.10
1	60	30	58	16.80	21.80	31.60
1	60	30	59	18.60	24.10	34.90
1	60	30	60	21.60	28.00	40.60
1	60	30	61	24.60	31.90	46.30
1	60	30	62	27.60	35.70	51.80
1	60	30	63	33.60	43.50	63.10
1	60	30	64	36.60	47.40	68.70
1	60	30	65	39.00	50.50	73.20
1	60	30	66	43.80	56.70	82.20
1	60	30	67	49.80	64.50	93.50
1	60	30	68	55.80	72.30	104.80
1	60	30	69	64.20	83.10	120.50
1	60	30	70	73.20	94.80	137.50
1	60	30	71	81.60	105.70	153.30
1	60	30	72	90.60	117.30	170.10
1	60	30	73	102.60	132.90	192.70
1	60	30	74	117.00	151.50	219.70
1	60	30	75	137.40	177.90	258.00
1	60	30	76	149.40	193.50	280.60
1	60	30	77	166.80	216.00	313.20
1	60	30	78	187.20	242.40	351.50
1	60	30	79	210.00	272.00	394.40
1	60	30	80	234.00	303.00	439.40
1	60	30	81	256.20	331.80	481.10
1	60	30	82	273.60	354.30	513.70
1	60	30	83	298.20	386.20	560.00
1	60	30	84	325.80	421.90	611.80
1	60	30	85	373.80	484.10	701.90
1	60	60	55	11.40	14.80	21.50
1	60	60	56	12.60	16.30	23.60
1	60	60	57	13.80	17.90	26.00
1	60	60	58	15.60	20.20	29.30
1	60	60	59	16.80	21.80	31.60
1	60	60	60	19.80	25.60	37.10
1	60	60	61	22.20	28.70	41.60
1	60	60	62	25.20	32.60	47.30
1	60	60	63	30.60	39.60	57.40
1	60	60	64	33.60	43.50	63.10
1	60	60	65	36.00	46.60	67.60
1	60	60	66	40.80	52.80	76.60
1	60	60	67	46.20	59.80	86.70
1	60	60	68	51.60	66.80	96.90
1	60	60	69	59.40	76.90	111.50

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	60	70	67.20	87.00	126.20
1	60	60	71	75.60	97.90	142.00
1	60	60	72	83.40	108.00	156.60
1	60	60	73	94.20	122.00	176.90
1	60	60	74	107.40	139.10	201.70
1	60	60	75	126.60	163.90	237.70
1	60	60	76	137.40	177.90	258.00
1	60	60	77	153.60	198.90	288.40
1	60	60	78	172.20	223.00	323.40
1	60	60	79	193.80	251.00	364.00
1	60	60	80	215.40	278.90	404.40
1	60	60	81	236.40	306.10	443.80
1	60	60	82	252.00	326.30	473.10
1	60	60	83	274.80	355.90	516.10
1	60	60	84	300.00	388.50	563.30
1	60	60	85	344.40	446.00	646.70
1	60	90	55	10.20	13.20	19.10
1	60	90	56	12.00	15.50	22.50
1	60	90	57	13.20	17.10	24.80
1	60	90	58	14.40	18.60	27.00
1	60	90	59	15.60	20.20	29.30
1	60	90	60	18.60	24.10	34.90
1	60	90	61	21.00	27.20	39.40
1	60	90	62	23.40	30.30	43.90
1	60	90	63	28.80	37.30	54.10
1	60	90	64	31.20	40.40	58.60
1	60	90	65	33.60	43.50	63.10
1	60	90	66	37.80	49.00	71.10
1	60	90	67	42.60	55.20	80.00
1	60	90	68	48.00	62.20	90.20
1	60	90	69	55.20	71.50	103.70
1	60	90	70	63.00	81.60	118.30
1	60	90	71	70.20	90.90	131.80
1	60	90	72	78.00	101.00	146.50
1	60	90	73	88.20	114.20	165.60
1	60	90	74	100.20	129.80	188.20
1	60	90	75	118.20	153.10	222.00
1	60	90	76	128.40	166.30	241.10
1	60	90	77	143.40	185.70	269.30
1	60	90	78	160.80	208.20	301.90
1	60	90	79	180.60	233.90	339.20
1	60	90	80	201.00	260.30	377.40
1	60	90	81	220.20	285.20	413.50
1	60	90	82	234.60	303.80	440.50
1	60	90	83	256.20	331.80	481.10
1	60	90	84	280.20	362.90	526.20
1	60	90	85	321.00	415.70	602.80
1	60	150	55	9.60	12.40	18.00
1	60	150	56	10.80	14.00	20.30
1	60	150	57	12.00	15.50	22.50
1	60	150	58	13.20	17.10	24.80
1	60	150	59	14.40	18.60	27.00
1	60	150	60	16.80	21.80	31.60
1	60	150	61	19.20	24.90	36.10
1	60	150	62	21.60	28.00	40.60
1	60	150	63	26.40	34.20	49.60
1	60	150	64	28.80	37.30	54.10
1	60	150	65	31.20	40.40	58.60
1	60	150	66	34.80	45.10	65.40
1	60	150	67	39.60	51.30	74.40
1	60	150	68	44.40	57.50	83.40
1	60	150	69	51.00	66.00	95.70
1	60	150	70	58.20	75.40	109.30
1	60	150	71	64.80	83.90	121.70
1	60	150	72	72.00	93.20	135.10
1	60	150	73	81.00	104.90	152.10
1	60	150	74	92.40	119.70	173.60
1	60	150	75	108.60	140.60	203.90
1	60	150	76	118.20	153.10	222.00
1	60	150	77	132.00	170.90	247.80
1	60	150	78	147.60	191.10	277.10
1	60	150	79	166.20	215.20	312.00
1	60	150	80	185.40	240.10	348.10
1	60	150	81	202.80	262.60	380.80
1	60	150	82	216.60	280.50	406.70
1	60	150	83	235.80	305.40	442.80
1	60	150	84	258.00	334.10	484.40

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	150	85	295.80	383.10	555.50
1	60	365	55	6.60	8.50	12.30
1	60	365	56	7.80	10.10	14.60
1	60	365	57	8.40	10.90	15.80
1	60	365	58	9.60	12.40	18.00
1	60	365	59	10.20	13.20	19.10
1	60	365	60	12.00	15.50	22.50
1	60	365	61	13.80	17.90	26.00
1	60	365	62	15.00	19.40	28.10
1	60	365	63	18.60	24.10	34.90
1	60	365	64	20.40	26.40	38.30
1	60	365	65	22.20	28.70	41.60
1	60	365	66	24.60	31.90	46.30
1	60	365	67	28.20	36.50	52.90
1	60	365	68	31.20	40.40	58.60
1	60	365	69	36.00	46.60	67.60
1	60	365	70	40.80	52.80	76.60
1	60	365	71	45.60	59.10	85.70
1	60	365	72	51.00	66.00	95.70
1	60	365	73	57.60	74.60	108.20
1	60	365	74	65.40	84.70	122.80
1	60	365	75	76.80	99.50	144.30
1	60	365	76	83.40	108.00	156.60
1	60	365	77	93.00	120.40	174.60
1	60	365	78	104.40	135.20	196.00
1	60	365	79	117.60	152.30	220.80
1	60	365	80	130.80	169.40	245.60
1	60	365	81	143.40	185.70	269.30
1	60	365	82	153.00	198.10	287.20
1	60	365	83	166.80	216.00	313.20
1	60	365	84	182.40	236.20	342.50
1	60	365	85	208.80	270.40	392.10
2	60	0	55	17.40	22.50	32.60
2	60	0	56	21.00	27.20	39.40
2	60	0	57	24.00	31.10	45.10
2	60	0	58	27.60	35.70	51.80
2	60	0	59	31.20	40.40	58.60
2	60	0	60	34.20	44.30	64.20
2	60	0	61	37.80	49.00	71.10
2	60	0	62	45.00	58.30	84.50
2	60	0	63	51.60	66.80	96.90
2	60	0	64	58.80	76.10	110.30
2	60	0	65	69.00	89.40	129.60
2	60	0	66	75.60	97.90	142.00
2	60	0	67	86.40	111.90	162.30
2	60	0	68	100.20	129.80	188.20
2	60	0	69	114.00	147.60	214.00
2	60	0	70	122.40	158.50	229.80
2	60	0	71	138.60	179.50	260.30
2	60	0	72	155.40	201.20	291.70
2	60	0	73	175.20	226.90	329.00
2	60	0	74	195.00	252.50	366.10
2	60	0	75	228.00	295.30	428.20
2	60	0	76	254.40	329.40	477.60
2	60	0	77	280.80	363.60	527.20
2	60	0	78	313.80	406.40	589.30
2	60	0	79	356.40	461.50	669.20
2	60	0	80	384.60	498.10	722.20
2	60	0	81	431.40	558.70	810.10
2	60	0	82	460.20	596.00	864.20
2	60	0	83	498.00	644.90	935.10
2	60	0	84	541.80	701.60	1,017.30
2	60	0	85	617.40	799.50	1,159.30
2	60	30	55	15.60	20.20	29.30
2	60	30	56	19.20	24.90	36.10
2	60	30	57	21.60	28.00	40.60
2	60	30	58	25.20	32.60	47.30
2	60	30	59	28.20	36.50	52.90
2	60	30	60	31.20	40.40	58.60
2	60	30	61	34.20	44.30	64.20
2	60	30	62	40.80	52.80	76.60
2	60	30	63	46.80	60.60	87.90
2	60	30	64	53.40	69.20	100.30
2	60	30	65	63.00	81.60	118.30
2	60	30	66	69.00	89.40	129.60
2	60	30	67	78.60	101.80	147.60
2	60	30	68	91.20	118.10	171.20

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	30	69	103.80	134.40	194.90
2	60	30	70	111.60	144.50	209.50
2	60	30	71	126.00	163.20	236.60
2	60	30	72	141.60	183.40	265.90
2	60	30	73	159.60	206.70	299.70
2	60	30	74	177.60	230.00	333.50
2	60	30	75	207.60	268.80	389.80
2	60	30	76	231.60	299.90	434.90
2	60	30	77	255.60	331.00	480.00
2	60	30	78	285.60	369.90	536.40
2	60	30	79	324.60	420.40	609.60
2	60	30	80	349.80	453.00	656.90
2	60	30	81	392.40	508.20	736.90
2	60	30	82	418.80	542.30	786.30
2	60	30	83	453.00	586.60	850.60
2	60	30	84	493.20	638.70	926.10
2	60	30	85	561.60	727.30	1,054.60
2	60	60	55	15.00	19.40	28.10
2	60	60	56	18.00	23.30	33.80
2	60	60	57	20.40	26.40	38.30
2	60	60	58	23.40	30.30	43.90
2	60	60	59	26.40	34.20	49.60
2	60	60	60	28.80	37.30	54.10
2	60	60	61	32.40	42.00	60.90
2	60	60	62	38.40	49.70	72.10
2	60	60	63	43.80	56.70	82.20
2	60	60	64	49.80	64.50	93.50
2	60	60	65	58.80	76.10	110.30
2	60	60	66	64.20	83.10	120.50
2	60	60	67	73.20	94.80	137.50
2	60	60	68	85.20	110.30	159.90
2	60	60	69	97.20	125.90	182.60
2	60	60	70	103.80	134.40	194.90
2	60	60	71	117.60	152.30	220.80
2	60	60	72	132.00	170.90	247.80
2	60	60	73	148.80	192.70	279.40
2	60	60	74	165.60	214.50	311.00
2	60	60	75	193.80	251.00	364.00
2	60	60	76	216.00	279.70	405.60
2	60	60	77	238.80	309.20	448.30
2	60	60	78	267.00	345.80	501.40
2	60	60	79	303.00	392.40	569.00
2	60	60	80	327.00	423.50	614.10
2	60	60	81	366.60	474.70	688.30
2	60	60	82	391.20	506.60	734.60
2	60	60	83	423.60	548.60	795.50
2	60	60	84	460.80	596.70	865.20
2	60	60	85	525.00	679.90	985.90
2	60	90	55	13.80	17.90	26.00
2	60	90	56	16.80	21.80	31.60
2	60	90	57	19.20	24.90	36.10
2	60	90	58	22.20	28.70	41.60
2	60	90	59	25.20	32.60	47.30
2	60	90	60	27.60	35.70	51.80
2	60	90	61	30.00	38.90	56.40
2	60	90	62	36.00	46.60	67.60
2	60	90	63	41.40	53.60	77.70
2	60	90	64	46.80	60.60	87.90
2	60	90	65	55.20	71.50	103.70
2	60	90	66	60.60	78.50	113.80
2	60	90	67	69.00	89.40	129.60
2	60	90	68	80.40	104.10	150.90
2	60	90	69	91.20	118.10	171.20
2	60	90	70	97.80	126.70	183.70
2	60	90	71	111.00	143.70	208.40
2	60	90	72	124.20	160.80	233.20
2	60	90	73	140.40	181.80	263.60
2	60	90	74	156.00	202.00	292.90
2	60	90	75	182.40	236.20	342.50
2	60	90	76	203.40	263.40	381.90
2	60	90	77	224.40	290.60	421.40
2	60	90	78	250.80	324.80	471.00
2	60	90	79	285.00	369.10	535.20
2	60	90	80	307.80	398.60	578.00
2	60	90	81	345.00	446.80	647.90
2	60	90	82	368.40	477.10	691.80
2	60	90	83	398.40	515.90	748.10

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	90	84	433.20	561.00	813.50
2	60	90	85	493.80	639.50	927.30
2	60	150	55	13.20	17.10	24.80
2	60	150	56	15.60	20.20	29.30
2	60	150	57	18.00	23.30	33.80
2	60	150	58	21.00	27.20	39.40
2	60	150	59	23.40	30.30	43.90
2	60	150	60	25.80	33.40	48.40
2	60	150	61	28.20	36.50	52.90
2	60	150	62	33.60	43.50	63.10
2	60	150	63	39.00	50.50	73.20
2	60	150	64	44.40	57.50	83.40
2	60	150	65	51.60	66.80	96.90
2	60	150	66	57.00	73.80	107.00
2	60	150	67	64.80	83.90	121.70
2	60	150	68	75.00	97.10	140.80
2	60	150	69	85.80	111.10	161.10
2	60	150	70	91.80	118.90	172.40
2	60	150	71	103.80	134.40	194.90
2	60	150	72	116.40	150.70	218.50
2	60	150	73	131.40	170.20	246.80
2	60	150	74	146.40	189.60	274.90
2	60	150	75	171.00	221.40	321.00
2	60	150	76	190.80	247.10	358.30
2	60	150	77	210.60	272.70	395.40
2	60	150	78	235.20	304.60	441.70
2	60	150	79	267.60	346.50	502.40
2	60	150	80	288.60	373.70	541.90
2	60	150	81	323.40	418.80	607.30
2	60	150	82	345.00	446.80	647.90
2	60	150	83	373.80	484.10	701.90
2	60	150	84	406.20	526.00	762.70
2	60	150	85	463.20	599.80	869.70
2	60	365	55	9.60	12.40	18.00
2	60	365	56	11.40	14.80	21.50
2	60	365	57	13.20	17.10	24.80
2	60	365	58	15.00	19.40	28.10
2	60	365	59	17.40	22.50	32.60
2	60	365	60	18.60	24.10	34.90
2	60	365	61	21.00	27.20	39.40
2	60	365	62	24.60	31.90	46.30
2	60	365	63	28.20	36.50	52.90
2	60	365	64	32.40	42.00	60.90
2	60	365	65	37.80	49.00	71.10
2	60	365	66	41.40	53.60	77.70
2	60	365	67	47.40	61.40	89.00
2	60	365	68	55.20	71.50	103.70
2	60	365	69	63.00	81.60	118.30
2	60	365	70	67.20	87.00	126.20
2	60	365	71	76.20	98.70	143.10
2	60	365	72	85.20	110.30	159.90
2	60	365	73	96.60	125.10	181.40
2	60	365	74	107.40	139.10	201.70
2	60	365	75	125.40	162.40	235.50
2	60	365	76	139.80	181.00	262.50
2	60	365	77	154.20	199.70	289.60
2	60	365	78	172.80	223.80	324.50
2	60	365	79	196.20	254.10	368.40
2	60	365	80	211.80	274.30	397.70
2	60	365	81	237.00	306.90	445.00
2	60	365	82	253.20	327.90	475.50
2	60	365	83	274.20	355.10	514.90
2	60	365	84	298.20	386.20	560.00
2	60	365	85	339.60	439.80	637.70
4	60	0	55	27.60	35.70	51.80
4	60	0	56	31.20	40.40	58.60
4	60	0	57	34.20	44.30	64.20
4	60	0	58	37.80	49.00	71.10
4	60	0	59	41.40	53.60	77.70
4	60	0	60	48.60	62.90	91.20
4	60	0	61	55.20	71.50	103.70
4	60	0	62	61.80	80.00	116.00
4	60	0	63	72.60	94.00	136.30
4	60	0	64	82.80	107.20	155.40
4	60	0	65	93.00	120.40	174.60
4	60	0	66	103.80	134.40	194.90
4	60	0	67	120.60	156.20	226.50

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	0	68	138.00	178.70	259.10
4	60	0	69	155.40	201.20	291.70
4	60	0	70	171.60	222.20	322.20
4	60	0	71	188.40	244.00	353.80
4	60	0	72	211.20	273.50	396.60
4	60	0	73	237.60	307.70	446.20
4	60	0	74	267.60	346.50	502.40
4	60	0	75	316.80	410.30	594.90
4	60	0	76	346.80	449.10	651.20
4	60	0	77	386.40	500.40	725.60
4	60	0	78	435.60	564.10	817.90
4	60	0	79	488.40	632.50	917.10
4	60	0	80	535.80	693.90	1,006.20
4	60	0	81	592.20	766.90	1,112.00
4	60	0	82	630.00	815.90	1,183.10
4	60	0	83	677.40	877.20	1,271.90
4	60	0	84	733.80	950.30	1,377.90
4	60	0	85	825.60	1,069.20	1,550.30
4	60	30	55	25.80	33.40	48.40
4	60	30	56	28.80	37.30	54.10
4	60	30	57	31.80	41.20	59.70
4	60	30	58	34.80	45.10	65.40
4	60	30	59	38.40	49.70	72.10
4	60	30	60	45.00	58.30	84.50
4	60	30	61	51.00	66.00	95.70
4	60	30	62	57.00	73.80	107.00
4	60	30	63	67.20	87.00	126.20
4	60	30	64	76.80	99.50	144.30
4	60	30	65	85.80	111.10	161.10
4	60	30	66	96.00	124.30	180.20
4	60	30	67	111.60	144.50	209.50
4	60	30	68	127.80	165.50	240.00
4	60	30	69	144.00	186.50	270.40
4	60	30	70	159.00	205.90	298.60
4	60	30	71	174.00	225.30	326.70
4	60	30	72	195.60	253.30	367.30
4	60	30	73	219.60	284.40	412.40
4	60	30	74	247.80	320.90	465.30
4	60	30	75	292.80	379.20	549.80
4	60	30	76	321.00	415.70	602.80
4	60	30	77	357.60	463.10	671.50
4	60	30	78	403.20	522.10	757.00
4	60	30	79	451.80	585.10	848.40
4	60	30	80	495.60	641.80	930.60
4	60	30	81	547.80	709.40	1,028.60
4	60	30	82	582.60	754.50	1,094.00
4	60	30	83	626.40	811.20	1,176.20
4	60	30	84	678.60	878.80	1,274.30
4	60	30	85	763.80	989.10	1,434.20
4	60	60	55	24.00	31.10	45.10
4	60	60	56	27.00	35.00	50.80
4	60	60	57	30.00	38.90	56.40
4	60	60	58	33.00	42.70	61.90
4	60	60	59	36.00	46.60	67.60
4	60	60	60	42.00	54.40	78.90
4	60	60	61	48.00	62.20	90.20
4	60	60	62	54.00	69.90	101.40
4	60	60	63	63.00	81.60	118.30
4	60	60	64	72.00	93.20	135.10
4	60	60	65	81.00	104.90	152.10
4	60	60	66	90.60	117.30	170.10
4	60	60	67	105.00	136.00	197.20
4	60	60	68	120.00	155.40	225.30
4	60	60	69	135.00	174.80	253.50
4	60	60	70	149.40	193.50	280.60
4	60	60	71	163.80	212.10	307.50
4	60	60	72	183.60	237.80	344.80
4	60	60	73	207.00	268.10	388.70
4	60	60	74	232.80	301.50	437.20
4	60	60	75	275.40	356.60	517.10
4	60	60	76	301.80	390.80	566.70
4	60	60	77	336.00	435.10	630.90
4	60	60	78	379.20	491.10	712.10
4	60	60	79	424.80	550.10	797.60
4	60	60	80	466.20	603.70	875.40
4	60	60	81	515.40	667.40	967.70
4	60	60	82	548.40	710.20	1,029.80

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	60	83	589.20	763.00	1,106.40
4	60	60	84	638.40	826.70	1,198.70
4	60	60	85	718.20	930.10	1,348.60
4	60	90	55	22.80	29.50	42.80
4	60	90	56	25.80	33.40	48.40
4	60	90	57	28.20	36.50	52.90
4	60	90	58	31.20	40.40	58.60
4	60	90	59	34.20	44.30	64.20
4	60	90	60	40.20	52.10	75.50
4	60	90	61	45.60	59.10	85.70
4	60	90	62	51.00	66.00	95.70
4	60	90	63	60.00	77.70	112.70
4	60	90	64	69.00	89.40	129.60
4	60	90	65	77.40	100.20	145.30
4	60	90	66	86.40	111.90	162.30
4	60	90	67	100.20	129.80	188.20
4	60	90	68	114.60	148.40	215.20
4	60	90	69	129.00	167.10	242.30
4	60	90	70	142.20	184.10	266.90
4	60	90	71	156.60	202.80	294.10
4	60	90	72	175.20	226.90	329.00
4	60	90	73	197.40	255.60	370.60
4	60	90	74	222.00	287.50	416.90
4	60	90	75	262.80	340.30	493.40
4	60	90	76	288.00	373.00	540.90
4	60	90	77	321.00	415.70	602.80
4	60	90	78	361.80	468.50	679.30
4	60	90	79	405.60	525.30	761.70
4	60	90	80	444.60	575.80	834.90
4	60	90	81	491.40	636.40	922.80
4	60	90	82	523.20	677.50	982.40
4	60	90	83	562.20	728.00	1,055.60
4	60	90	84	609.00	788.70	1,143.60
4	60	90	85	685.20	887.30	1,286.60
4	60	150	55	21.00	27.20	39.40
4	60	150	56	24.00	31.10	45.10
4	60	150	57	26.40	34.20	49.60
4	60	150	58	28.80	37.30	54.10
4	60	150	59	31.80	41.20	59.70
4	60	150	60	37.20	48.20	69.90
4	60	150	61	42.00	54.40	78.90
4	60	150	62	47.40	61.40	89.00
4	60	150	63	55.80	72.30	104.80
4	60	150	64	63.60	82.40	119.50
4	60	150	65	71.40	92.50	134.10
4	60	150	66	79.20	102.60	148.80
4	60	150	67	92.40	119.70	173.60
4	60	150	68	105.60	136.80	198.40
4	60	150	69	118.80	153.80	223.00
4	60	150	70	131.40	170.20	246.80
4	60	150	71	144.00	186.50	270.40
4	60	150	72	161.40	209.00	303.10
4	60	150	73	181.80	235.40	341.30
4	60	150	74	204.60	265.00	384.30
4	60	150	75	242.40	313.90	455.20
4	60	150	76	265.20	343.40	497.90
4	60	150	77	295.80	383.10	555.50
4	60	150	78	333.00	431.20	625.20
4	60	150	79	373.80	484.10	701.90
4	60	150	80	409.80	530.70	769.50
4	60	150	81	453.00	586.60	850.60
4	60	150	82	481.80	623.90	904.70
4	60	150	83	518.40	671.30	973.40
4	60	150	84	561.60	727.30	1,054.60
4	60	150	85	631.80	818.20	1,186.40
4	60	365	55	16.20	21.00	30.50
4	60	365	56	18.00	23.30	33.80
4	60	365	57	19.80	25.60	37.10
4	60	365	58	22.20	28.70	41.60
4	60	365	59	24.00	31.10	45.10
4	60	365	60	28.20	36.50	52.90
4	60	365	61	32.40	42.00	60.90
4	60	365	62	36.00	46.60	67.60
4	60	365	63	42.60	55.20	80.00
4	60	365	64	48.60	62.90	91.20
4	60	365	65	54.60	70.70	102.50
4	60	365	66	60.60	78.50	113.80

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	365	67	70.80	91.70	133.00
4	60	365	68	81.00	104.90	152.10
4	60	365	69	91.20	118.10	171.20
4	60	365	70	100.20	129.80	188.20
4	60	365	71	110.40	143.00	207.40
4	60	365	72	123.60	160.10	232.10
4	60	365	73	139.20	180.30	261.40
4	60	365	74	156.60	202.80	294.10
4	60	365	75	185.40	240.10	348.10
4	60	365	76	202.80	262.60	380.80
4	60	365	77	226.20	292.90	424.70
4	60	365	78	255.00	330.20	478.80
4	60	365	79	285.60	369.90	536.40
4	60	365	80	313.20	405.60	588.10
4	60	365	81	346.20	448.30	650.00
4	60	365	82	368.40	477.10	691.80
4	60	365	83	396.00	512.80	743.60
4	60	365	84	429.00	555.60	805.60
4	60	365	85	483.00	625.50	907.00
10	60	0	55	37.80	49.00	71.10
10	60	0	56	41.40	53.60	77.70
10	60	0	57	48.60	62.90	91.20
10	60	0	58	55.20	71.50	103.70
10	60	0	59	61.80	80.00	116.00
10	60	0	60	69.00	89.40	129.60
10	60	0	61	75.60	97.90	142.00
10	60	0	62	86.40	111.90	162.30
10	60	0	63	100.20	129.80	188.20
10	60	0	64	114.00	147.60	214.00
10	60	0	65	130.80	169.40	245.60
10	60	0	66	148.20	191.90	278.30
10	60	0	67	165.60	214.50	311.00
10	60	0	68	189.60	245.50	356.00
10	60	0	69	214.20	277.40	402.20
10	60	0	70	231.00	299.10	433.70
10	60	0	71	254.40	329.40	477.60
10	60	0	72	280.80	363.60	527.20
10	60	0	73	313.80	406.40	589.30
10	60	0	74	343.20	444.40	644.40
10	60	0	75	389.40	504.30	731.20
10	60	0	76	422.40	547.00	793.20
10	60	0	77	465.60	603.00	874.40
10	60	0	78	514.80	666.70	966.70
10	60	0	79	571.20	739.70	1,072.60
10	60	0	80	614.40	795.60	1,153.60
10	60	0	81	690.00	893.60	1,295.70
10	60	0	82	746.40	966.60	1,401.60
10	60	0	83	790.80	1,024.10	1,484.90
10	60	0	84	859.80	1,113.40	1,614.40
10	60	0	85	960.60	1,244.00	1,803.80
10	60	30	55	35.40	45.80	66.40
10	60	30	56	39.00	50.50	73.20
10	60	30	57	45.60	59.10	85.70
10	60	30	58	51.60	66.80	96.90
10	60	30	59	58.20	75.40	109.30
10	60	30	60	64.80	83.90	121.70
10	60	30	61	70.80	91.70	133.00
10	60	30	62	81.00	104.90	152.10
10	60	30	63	94.20	122.00	176.90
10	60	30	64	107.40	139.10	201.70
10	60	30	65	123.00	159.30	231.00
10	60	30	66	139.20	180.30	261.40
10	60	30	67	155.40	201.20	291.70
10	60	30	68	178.20	230.80	334.70
10	60	30	69	201.60	261.10	378.60
10	60	30	70	217.20	281.30	407.90
10	60	30	71	239.40	310.00	449.50
10	60	30	72	264.00	341.90	495.80
10	60	30	73	295.20	382.30	554.30
10	60	30	74	322.80	418.00	606.10
10	60	30	75	366.00	474.00	687.30
10	60	30	76	397.20	514.40	745.90
10	60	30	77	437.40	566.40	821.30
10	60	30	78	484.20	627.00	909.20
10	60	30	79	537.00	695.40	1,008.30
10	60	30	80	577.80	748.30	1,085.00
10	60	30	81	648.60	839.90	1,217.90

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	60	30	82	701.40	908.30	1,317.00
10	60	30	83	743.40	962.70	1,395.90
10	60	30	84	808.20	1,046.60	1,517.60
10	60	30	85	903.00	1,169.40	1,695.60
10	60	60	55	33.60	43.50	63.10
10	60	60	56	36.60	47.40	68.70
10	60	60	57	43.20	55.90	81.10
10	60	60	58	49.20	63.70	92.40
10	60	60	59	55.20	71.50	103.70
10	60	60	60	61.20	79.30	115.00
10	60	60	61	67.20	87.00	126.20
10	60	60	62	76.80	99.50	144.30
10	60	60	63	89.40	115.80	167.90
10	60	60	64	101.40	131.30	190.40
10	60	60	65	116.40	150.70	218.50
10	60	60	66	132.00	170.90	247.80
10	60	60	67	147.60	191.10	277.10
10	60	60	68	168.60	218.30	316.50
10	60	60	69	190.80	247.10	358.30
10	60	60	70	205.80	266.50	386.40
10	60	60	71	226.20	292.90	424.70
10	60	60	72	250.20	324.00	469.80
10	60	60	73	279.00	361.30	523.90
10	60	60	74	305.40	395.50	573.50
10	60	60	75	346.80	449.10	651.20
10	60	60	76	376.20	487.20	706.40
10	60	60	77	414.60	536.90	778.50
10	60	60	78	458.40	593.60	860.70
10	60	60	79	508.20	658.10	954.20
10	60	60	80	546.60	707.80	1,026.30
10	60	60	81	614.40	795.60	1,153.60
10	60	60	82	664.20	860.10	1,247.10
10	60	60	83	703.80	911.40	1,321.50
10	60	60	84	765.00	990.70	1,436.50
10	60	60	85	855.00	1,107.20	1,605.40
10	60	90	55	32.40	42.00	60.90
10	60	90	56	35.40	45.80	66.40
10	60	90	57	41.40	53.60	77.70
10	60	90	58	46.80	60.60	87.90
10	60	90	59	52.80	68.40	99.20
10	60	90	60	58.80	76.10	110.30
10	60	90	61	64.20	83.10	120.50
10	60	90	62	73.20	94.80	137.50
10	60	90	63	85.20	110.30	159.90
10	60	90	64	97.20	125.90	182.60
10	60	90	65	111.00	143.70	208.40
10	60	90	66	126.00	163.20	236.60
10	60	90	67	141.00	182.60	264.80
10	60	90	68	161.40	209.00	303.10
10	60	90	69	181.80	235.40	341.30
10	60	90	70	196.20	254.10	368.40
10	60	90	71	216.00	279.70	405.60
10	60	90	72	238.80	309.20	448.30
10	60	90	73	267.00	345.80	501.40
10	60	90	74	291.60	377.60	547.50
10	60	90	75	331.20	428.90	621.90
10	60	90	76	358.80	464.60	673.70
10	60	90	77	396.00	512.80	743.60
10	60	90	78	437.40	566.40	821.30
10	60	90	79	485.40	628.60	911.50
10	60	90	80	522.00	676.00	980.20
10	60	90	81	586.80	759.90	1,101.90
10	60	90	82	634.20	821.30	1,190.90
10	60	90	83	672.00	870.20	1,261.80
10	60	90	84	730.80	946.40	1,372.30
10	60	90	85	816.60	1,057.50	1,533.40
10	60	150	55	30.00	38.90	56.40
10	60	150	56	33.00	42.70	61.90
10	60	150	57	39.00	50.50	73.20
10	60	150	58	44.40	57.50	83.40
10	60	150	59	49.20	63.70	92.40
10	60	150	60	55.20	71.50	103.70
10	60	150	61	60.60	78.50	113.80
10	60	150	62	69.00	89.40	129.60
10	60	150	63	80.40	104.10	150.90
10	60	150	64	91.20	118.10	171.20
10	60	150	65	104.40	135.20	196.00

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	60	150	66	118.80	153.80	223.00
10	60	150	67	132.60	171.70	249.00
10	60	150	68	151.80	196.60	285.10
10	60	150	69	171.60	222.20	322.20
10	60	150	70	184.80	239.30	347.00
10	60	150	71	203.40	263.40	381.90
10	60	150	72	224.40	290.60	421.40
10	60	150	73	250.80	324.80	471.00
10	60	150	74	274.80	355.90	516.10
10	60	150	75	311.40	403.30	584.80
10	60	150	76	337.80	437.50	634.40
10	60	150	77	372.60	482.50	699.60
10	60	150	78	411.60	533.00	772.90
10	60	150	79	457.20	592.10	858.50
10	60	150	80	491.40	636.40	922.80
10	60	150	81	552.00	714.80	1,036.50
10	60	150	82	597.00	773.10	1,121.00
10	60	150	83	632.40	819.00	1,187.60
10	60	150	84	687.60	890.40	1,291.10
10	60	150	85	768.60	995.30	1,443.20
10	60	365	55	24.60	31.90	46.30
10	60	365	56	27.00	35.00	50.80
10	60	365	57	31.80	41.20	59.70
10	60	365	58	36.00	46.60	67.60
10	60	365	59	40.20	52.10	75.50
10	60	365	60	45.00	58.30	84.50
10	60	365	61	49.20	63.70	92.40
10	60	365	62	56.40	73.00	105.90
10	60	365	63	65.40	84.70	122.80
10	60	365	64	74.40	96.30	139.60
10	60	365	65	85.20	110.30	159.90
10	60	365	66	96.60	125.10	181.40
10	60	365	67	107.40	139.10	201.70
10	60	365	68	123.00	159.30	231.00
10	60	365	69	139.20	180.30	261.40
10	60	365	70	150.00	194.30	281.70
10	60	365	71	165.60	214.50	311.00
10	60	365	72	182.40	236.20	342.50
10	60	365	73	204.00	264.20	383.10
10	60	365	74	223.20	289.00	419.10
10	60	365	75	253.20	327.90	475.50
10	60	365	76	274.80	355.90	516.10
10	60	365	77	302.40	391.60	567.80
10	60	365	78	334.80	433.60	628.70
10	60	365	79	371.40	481.00	697.50
10	60	365	80	399.60	517.50	750.40
10	60	365	81	448.80	581.20	842.70
10	60	365	82	485.40	628.60	911.50
10	60	365	83	514.20	665.90	965.60
10	60	365	84	558.60	723.40	1,048.90
10	60	365	85	624.60	808.90	1,172.90
1	80	0	55	18.40	23.80	34.50
1	80	0	56	20.80	26.90	39.00
1	80	0	57	22.80	29.50	42.80
1	80	0	58	25.20	32.60	47.30
1	80	0	59	27.60	35.70	51.80
1	80	0	60	32.40	42.00	60.90
1	80	0	61	36.80	47.70	69.20
1	80	0	62	41.20	53.40	77.40
1	80	0	63	50.40	65.30	94.70
1	80	0	64	55.20	71.50	103.70
1	80	0	65	59.20	76.70	111.20
1	80	0	66	66.40	86.00	124.70
1	80	0	67	75.20	97.40	141.20
1	80	0	68	84.00	108.80	157.80
1	80	0	69	96.80	125.40	181.80
1	80	0	70	110.40	143.00	207.40
1	80	0	71	123.20	159.50	231.30
1	80	0	72	136.80	177.20	256.90
1	80	0	73	154.40	199.90	289.90
1	80	0	74	176.00	227.90	330.50
1	80	0	75	207.20	268.30	389.00
1	80	0	76	224.80	291.10	422.10
1	80	0	77	251.20	325.30	471.70
1	80	0	78	281.60	364.70	528.80
1	80	0	79	316.80	410.30	594.90
1	80	0	80	352.80	456.90	662.50

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	0	81	386.40	500.40	725.60
1	80	0	82	412.00	533.50	773.60
1	80	0	83	449.60	582.20	844.20
1	80	0	84	491.20	636.10	922.30
1	80	0	85	563.20	729.30	1,057.50
1	80	30	55	16.00	20.70	30.00
1	80	30	56	18.40	23.80	34.50
1	80	30	57	20.00	25.90	37.60
1	80	30	58	22.40	29.00	42.10
1	80	30	59	24.80	32.10	46.50
1	80	30	60	28.80	37.30	54.10
1	80	30	61	32.80	42.50	61.60
1	80	30	62	36.80	47.70	69.20
1	80	30	63	44.80	58.00	84.10
1	80	30	64	48.80	63.20	91.60
1	80	30	65	52.00	67.30	97.60
1	80	30	66	58.40	75.60	109.60
1	80	30	67	66.40	86.00	124.70
1	80	30	68	74.40	96.30	139.60
1	80	30	69	85.60	110.90	160.80
1	80	30	70	97.60	126.40	183.30
1	80	30	71	108.80	140.90	204.30
1	80	30	72	120.80	156.40	226.80
1	80	30	73	136.80	177.20	256.90
1	80	30	74	156.00	202.00	292.90
1	80	30	75	183.20	237.20	343.90
1	80	30	76	199.20	258.00	374.10
1	80	30	77	222.40	288.00	417.60
1	80	30	78	249.60	323.20	468.60
1	80	30	79	280.00	362.60	525.80
1	80	30	80	312.00	404.00	585.80
1	80	30	81	341.60	442.40	641.50
1	80	30	82	364.80	472.40	685.00
1	80	30	83	397.60	514.90	746.60
1	80	30	84	434.40	562.50	815.60
1	80	30	85	498.40	645.40	935.80
1	80	60	55	15.20	19.70	28.60
1	80	60	56	16.80	21.80	31.60
1	80	60	57	18.40	23.80	34.50
1	80	60	58	20.80	26.90	39.00
1	80	60	59	22.40	29.00	42.10
1	80	60	60	26.40	34.20	49.60
1	80	60	61	29.60	38.30	55.50
1	80	60	62	33.60	43.50	63.10
1	80	60	63	40.80	52.80	76.60
1	80	60	64	44.80	58.00	84.10
1	80	60	65	48.00	62.20	90.20
1	80	60	66	54.40	70.40	102.10
1	80	60	67	61.60	79.80	115.70
1	80	60	68	68.80	89.10	129.20
1	80	60	69	79.20	102.60	148.80
1	80	60	70	89.60	116.00	168.20
1	80	60	71	100.80	130.50	189.20
1	80	60	72	111.20	144.00	208.80
1	80	60	73	125.60	162.70	235.90
1	80	60	74	143.20	185.40	268.80
1	80	60	75	168.80	218.60	317.00
1	80	60	76	183.20	237.20	343.90
1	80	60	77	204.80	265.20	384.50
1	80	60	78	229.60	297.30	431.10
1	80	60	79	258.40	334.60	485.20
1	80	60	80	287.20	371.90	539.30
1	80	60	81	315.20	408.20	591.90
1	80	60	82	336.00	435.10	630.90
1	80	60	83	366.40	474.50	688.00
1	80	60	84	400.00	518.00	751.10
1	80	60	85	459.20	594.70	862.30
1	80	90	55	13.60	17.60	25.50
1	80	90	56	16.00	20.70	30.00
1	80	90	57	17.60	22.80	33.10
1	80	90	58	19.20	24.90	36.10
1	80	90	59	20.80	26.90	39.00
1	80	90	60	24.80	32.10	46.50
1	80	90	61	28.00	36.30	52.60
1	80	90	62	31.20	40.40	58.60
1	80	90	63	38.40	49.70	72.10
1	80	90	64	41.60	53.90	78.20

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	90	65	44.80	58.00	84.10
1	80	90	66	50.40	65.30	94.70
1	80	90	67	56.80	73.60	106.70
1	80	90	68	64.00	82.90	120.20
1	80	90	69	73.60	95.30	138.20
1	80	90	70	84.00	108.80	157.80
1	80	90	71	93.60	121.20	175.70
1	80	90	72	104.00	134.70	195.30
1	80	90	73	117.60	152.30	220.80
1	80	90	74	133.60	173.00	250.90
1	80	90	75	157.60	204.10	295.90
1	80	90	76	171.20	221.70	321.50
1	80	90	77	191.20	247.60	359.00
1	80	90	78	214.40	277.60	402.50
1	80	90	79	240.80	311.80	452.10
1	80	90	80	268.00	347.10	503.30
1	80	90	81	293.60	380.20	551.30
1	80	90	82	312.80	405.10	587.40
1	80	90	83	341.60	442.40	641.50
1	80	90	84	373.60	483.80	701.50
1	80	90	85	428.00	554.30	803.70
1	80	150	55	12.80	16.60	24.10
1	80	150	56	14.40	18.60	27.00
1	80	150	57	16.00	20.70	30.00
1	80	150	58	17.60	22.80	33.10
1	80	150	59	19.20	24.90	36.10
1	80	150	60	22.40	29.00	42.10
1	80	150	61	25.60	33.20	48.10
1	80	150	62	28.80	37.30	54.10
1	80	150	63	35.20	45.60	66.10
1	80	150	64	38.40	49.70	72.10
1	80	150	65	41.60	53.90	78.20
1	80	150	66	46.40	60.10	87.10
1	80	150	67	52.80	68.40	99.20
1	80	150	68	59.20	76.70	111.20
1	80	150	69	68.00	88.10	127.70
1	80	150	70	77.60	100.50	145.70
1	80	150	71	86.40	111.90	162.30
1	80	150	72	96.00	124.30	180.20
1	80	150	73	108.00	139.90	202.90
1	80	150	74	123.20	159.50	231.30
1	80	150	75	144.80	187.50	271.90
1	80	150	76	157.60	204.10	295.90
1	80	150	77	176.00	227.90	330.50
1	80	150	78	196.80	254.90	369.60
1	80	150	79	221.60	287.00	416.20
1	80	150	80	247.20	320.10	464.10
1	80	150	81	270.40	350.20	507.80
1	80	150	82	288.80	374.00	542.30
1	80	150	83	314.40	407.10	590.30
1	80	150	84	344.00	445.50	646.00
1	80	150	85	394.40	510.70	740.50
1	80	365	55	8.80	11.40	16.50
1	80	365	56	10.40	13.50	19.60
1	80	365	57	11.20	14.50	21.00
1	80	365	58	12.80	16.60	24.10
1	80	365	59	13.60	17.60	25.50
1	80	365	60	16.00	20.70	30.00
1	80	365	61	18.40	23.80	34.50
1	80	365	62	20.00	25.90	37.60
1	80	365	63	24.80	32.10	46.50
1	80	365	64	27.20	35.20	51.00
1	80	365	65	29.60	38.30	55.50
1	80	365	66	32.80	42.50	61.60
1	80	365	67	37.60	48.70	70.60
1	80	365	68	41.60	53.90	78.20
1	80	365	69	48.00	62.20	90.20
1	80	365	70	54.40	70.40	102.10
1	80	365	71	60.80	78.70	114.10
1	80	365	72	68.00	88.10	127.70
1	80	365	73	76.80	99.50	144.30
1	80	365	74	87.20	112.90	163.70
1	80	365	75	102.40	132.60	192.30
1	80	365	76	111.20	144.00	208.80
1	80	365	77	124.00	160.60	232.90
1	80	365	78	139.20	180.30	261.40
1	80	365	79	156.80	203.10	294.50

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	365	80	174.40	225.80	327.40
1	80	365	81	191.20	247.60	359.00
1	80	365	82	204.00	264.20	383.10
1	80	365	83	222.40	288.00	417.60
1	80	365	84	243.20	314.90	456.60
1	80	365	85	278.40	360.50	522.70
2	80	0	55	23.20	30.00	43.50
2	80	0	56	28.00	36.30	52.60
2	80	0	57	32.00	41.40	60.00
2	80	0	58	36.80	47.70	69.20
2	80	0	59	41.60	53.90	78.20
2	80	0	60	45.60	59.10	85.70
2	80	0	61	50.40	65.30	94.70
2	80	0	62	60.00	77.70	112.70
2	80	0	63	68.80	89.10	129.20
2	80	0	64	78.40	101.50	147.20
2	80	0	65	92.00	119.10	172.70
2	80	0	66	100.80	130.50	189.20
2	80	0	67	115.20	149.20	216.30
2	80	0	68	133.60	173.00	250.90
2	80	0	69	152.00	196.80	285.40
2	80	0	70	163.20	211.30	306.40
2	80	0	71	184.80	239.30	347.00
2	80	0	72	207.20	268.30	389.00
2	80	0	73	233.60	302.50	438.60
2	80	0	74	260.00	336.70	488.20
2	80	0	75	304.00	393.70	570.90
2	80	0	76	339.20	439.30	637.00
2	80	0	77	374.40	484.80	703.00
2	80	0	78	418.40	541.80	785.60
2	80	0	79	475.20	615.40	892.30
2	80	0	80	512.80	664.10	962.90
2	80	0	81	575.20	744.90	1,080.10
2	80	0	82	613.60	794.60	1,152.20
2	80	0	83	664.00	859.90	1,246.90
2	80	0	84	722.40	935.50	1,356.50
2	80	0	85	823.20	1,066.00	1,545.70
2	80	30	55	20.80	26.90	39.00
2	80	30	56	25.60	33.20	48.10
2	80	30	57	28.80	37.30	54.10
2	80	30	58	33.60	43.50	63.10
2	80	30	59	37.60	48.70	70.60
2	80	30	60	41.60	53.90	78.20
2	80	30	61	45.60	59.10	85.70
2	80	30	62	54.40	70.40	102.10
2	80	30	63	62.40	80.80	117.20
2	80	30	64	71.20	92.20	133.70
2	80	30	65	84.00	108.80	157.80
2	80	30	66	92.00	119.10	172.70
2	80	30	67	104.80	135.70	196.80
2	80	30	68	121.60	157.50	228.40
2	80	30	69	138.40	179.20	259.80
2	80	30	70	148.80	192.70	279.40
2	80	30	71	168.00	217.60	315.50
2	80	30	72	188.80	244.50	354.50
2	80	30	73	212.80	275.60	399.60
2	80	30	74	236.80	306.70	444.70
2	80	30	75	276.80	358.50	519.80
2	80	30	76	308.80	399.90	579.90
2	80	30	77	340.80	441.30	639.90
2	80	30	78	380.80	493.10	715.00
2	80	30	79	432.80	560.50	812.70
2	80	30	80	466.40	604.00	875.80
2	80	30	81	523.20	677.50	982.40
2	80	30	82	558.40	723.10	1,048.50
2	80	30	83	604.00	782.20	1,134.20
2	80	30	84	657.60	851.60	1,234.80
2	80	30	85	748.80	969.70	1,406.10
2	80	60	55	20.00	25.90	37.60
2	80	60	56	24.00	31.10	45.10
2	80	60	57	27.20	35.20	51.00
2	80	60	58	31.20	40.40	58.60
2	80	60	59	35.20	45.60	66.10
2	80	60	60	38.40	49.70	72.10
2	80	60	61	43.20	55.90	81.10
2	80	60	62	51.20	66.30	96.10
2	80	60	63	58.40	75.60	109.60

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	60	64	66.40	86.00	124.70
2	80	60	65	78.40	101.50	147.20
2	80	60	66	85.60	110.90	160.80
2	80	60	67	97.60	126.40	183.30
2	80	60	68	113.60	147.10	213.30
2	80	60	69	129.60	167.80	243.30
2	80	60	70	138.40	179.20	259.80
2	80	60	71	156.80	203.10	294.50
2	80	60	72	176.00	227.90	330.50
2	80	60	73	198.40	256.90	372.50
2	80	60	74	220.80	285.90	414.60
2	80	60	75	258.40	334.60	485.20
2	80	60	76	288.00	373.00	540.90
2	80	60	77	318.40	412.30	597.80
2	80	60	78	356.00	461.00	668.50
2	80	60	79	404.00	523.20	758.60
2	80	60	80	436.00	564.60	818.70
2	80	60	81	488.80	633.00	917.90
2	80	60	82	521.60	675.50	979.50
2	80	60	83	564.80	731.40	1,060.50
2	80	60	84	614.40	795.60	1,153.60
2	80	60	85	700.00	906.50	1,314.40
2	80	90	55	18.40	23.80	34.50
2	80	90	56	22.40	29.00	42.10
2	80	90	57	25.60	33.20	48.10
2	80	90	58	29.60	38.30	55.50
2	80	90	59	33.60	43.50	63.10
2	80	90	60	36.80	47.70	69.20
2	80	90	61	40.00	51.80	75.10
2	80	90	62	48.00	62.20	90.20
2	80	90	63	55.20	71.50	103.70
2	80	90	64	62.40	80.80	117.20
2	80	90	65	73.60	95.30	138.20
2	80	90	66	80.80	104.60	151.70
2	80	90	67	92.00	119.10	172.70
2	80	90	68	107.20	138.80	201.30
2	80	90	69	121.60	157.50	228.40
2	80	90	70	130.40	168.90	244.90
2	80	90	71	148.00	191.70	278.00
2	80	90	72	165.60	214.50	311.00
2	80	90	73	187.20	242.40	351.50
2	80	90	74	208.00	269.40	390.60
2	80	90	75	243.20	314.90	456.60
2	80	90	76	271.20	351.20	509.20
2	80	90	77	299.20	387.50	561.90
2	80	90	78	334.40	433.00	627.90
2	80	90	79	380.00	492.10	713.50
2	80	90	80	410.40	531.50	770.70
2	80	90	81	460.00	595.70	863.80
2	80	90	82	491.20	636.10	922.30
2	80	90	83	531.20	687.90	997.50
2	80	90	84	577.60	748.00	1,084.60
2	80	90	85	658.40	852.60	1,236.30
2	80	150	55	17.60	22.80	33.10
2	80	150	56	20.80	26.90	39.00
2	80	150	57	24.00	31.10	45.10
2	80	150	58	28.00	36.30	52.60
2	80	150	59	31.20	40.40	58.60
2	80	150	60	34.40	44.50	64.50
2	80	150	61	37.60	48.70	70.60
2	80	150	62	44.80	58.00	84.10
2	80	150	63	52.00	67.30	97.60
2	80	150	64	59.20	76.70	111.20
2	80	150	65	68.80	89.10	129.20
2	80	150	66	76.00	98.40	142.70
2	80	150	67	86.40	111.90	162.30
2	80	150	68	100.00	129.50	187.80
2	80	150	69	114.40	148.10	214.70
2	80	150	70	122.40	158.50	229.80
2	80	150	71	138.40	179.20	259.80
2	80	150	72	155.20	201.00	291.50
2	80	150	73	175.20	226.90	329.00
2	80	150	74	195.20	252.80	366.60
2	80	150	75	228.00	295.30	428.20
2	80	150	76	254.40	329.40	477.60
2	80	150	77	280.80	363.60	527.20
2	80	150	78	313.60	406.10	588.80

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	150	79	356.80	462.10	670.00
2	80	150	80	384.80	498.30	722.50
2	80	150	81	431.20	558.40	809.70
2	80	150	82	460.00	595.70	863.80
2	80	150	83	498.40	645.40	935.80
2	80	150	84	541.60	701.40	1,017.00
2	80	150	85	617.60	799.80	1,159.70
2	80	365	55	12.80	16.60	24.10
2	80	365	56	15.20	19.70	28.60
2	80	365	57	17.60	22.80	33.10
2	80	365	58	20.00	25.90	37.60
2	80	365	59	23.20	30.00	43.50
2	80	365	60	24.80	32.10	46.50
2	80	365	61	28.00	36.30	52.60
2	80	365	62	32.80	42.50	61.60
2	80	365	63	37.60	48.70	70.60
2	80	365	64	43.20	55.90	81.10
2	80	365	65	50.40	65.30	94.70
2	80	365	66	55.20	71.50	103.70
2	80	365	67	63.20	81.80	118.60
2	80	365	68	73.60	95.30	138.20
2	80	365	69	84.00	108.80	157.80
2	80	365	70	89.60	116.00	168.20
2	80	365	71	101.60	131.60	190.80
2	80	365	72	113.60	147.10	213.30
2	80	365	73	128.80	166.80	241.90
2	80	365	74	143.20	185.40	268.80
2	80	365	75	167.20	216.50	313.90
2	80	365	76	186.40	241.40	350.00
2	80	365	77	205.60	266.30	386.10
2	80	365	78	230.40	298.40	432.70
2	80	365	79	261.60	338.80	491.30
2	80	365	80	282.40	365.70	530.30
2	80	365	81	316.00	409.20	593.30
2	80	365	82	337.60	437.20	633.90
2	80	365	83	365.60	473.50	686.60
2	80	365	84	397.60	514.90	746.60
2	80	365	85	452.80	586.40	850.30
4	80	0	55	36.80	47.70	69.20
4	80	0	56	41.60	53.90	78.20
4	80	0	57	45.60	59.10	85.70
4	80	0	58	50.40	65.30	94.70
4	80	0	59	55.20	71.50	103.70
4	80	0	60	64.80	83.90	121.70
4	80	0	61	73.60	95.30	138.20
4	80	0	62	82.40	106.70	154.70
4	80	0	63	96.80	125.40	181.80
4	80	0	64	110.40	143.00	207.40
4	80	0	65	124.00	160.60	232.90
4	80	0	66	138.40	179.20	259.80
4	80	0	67	160.80	208.20	301.90
4	80	0	68	184.00	238.30	345.50
4	80	0	69	207.20	268.30	389.00
4	80	0	70	228.80	296.30	429.60
4	80	0	71	251.20	325.30	471.70
4	80	0	72	281.60	364.70	528.80
4	80	0	73	316.80	410.30	594.90
4	80	0	74	356.80	462.10	670.00
4	80	0	75	422.40	547.00	793.20
4	80	0	76	462.40	598.80	868.30
4	80	0	77	515.20	667.20	967.40
4	80	0	78	580.80	752.10	1,090.50
4	80	0	79	651.20	843.30	1,222.80
4	80	0	80	714.40	925.10	1,341.40
4	80	0	81	789.60	1,022.50	1,482.60
4	80	0	82	840.00	1,087.80	1,577.30
4	80	0	83	903.20	1,169.60	1,695.90
4	80	0	84	978.40	1,267.00	1,837.20
4	80	0	85	1,100.80	1,425.50	2,067.00
4	80	30	55	34.40	44.50	64.50
4	80	30	56	38.40	49.70	72.10
4	80	30	57	42.40	54.90	79.60
4	80	30	58	46.40	60.10	87.10
4	80	30	59	51.20	66.30	96.10
4	80	30	60	60.00	77.70	112.70
4	80	30	61	68.00	88.10	127.70
4	80	30	62	76.00	98.40	142.70

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	80	30	63	89.60	116.00	168.20
4	80	30	64	102.40	132.60	192.30
4	80	30	65	114.40	148.10	214.70
4	80	30	66	128.00	165.80	240.40
4	80	30	67	148.80	192.70	279.40
4	80	30	68	170.40	220.70	320.00
4	80	30	69	192.00	248.60	360.50
4	80	30	70	212.00	274.50	398.00
4	80	30	71	232.00	300.40	435.60
4	80	30	72	260.80	337.70	489.70
4	80	30	73	292.80	379.20	549.80
4	80	30	74	330.40	427.90	620.50
4	80	30	75	390.40	505.60	733.10
4	80	30	76	428.00	554.30	803.70
4	80	30	77	476.80	617.50	895.40
4	80	30	78	537.60	696.20	1,009.50
4	80	30	79	602.40	780.10	1,131.10
4	80	30	80	660.80	855.70	1,240.80
4	80	30	81	730.40	945.90	1,371.60
4	80	30	82	776.80	1,006.00	1,458.70
4	80	30	83	835.20	1,081.60	1,568.30
4	80	30	84	904.80	1,171.70	1,699.00
4	80	30	85	1,018.40	1,318.80	1,912.30
4	80	60	55	32.00	41.40	60.00
4	80	60	56	36.00	46.60	67.60
4	80	60	57	40.00	51.80	75.10
4	80	60	58	44.00	57.00	82.70
4	80	60	59	48.00	62.20	90.20
4	80	60	60	56.00	72.50	105.10
4	80	60	61	64.00	82.90	120.20
4	80	60	62	72.00	93.20	135.10
4	80	60	63	84.00	108.80	157.80
4	80	60	64	96.00	124.30	180.20
4	80	60	65	108.00	139.90	202.90
4	80	60	66	120.80	156.40	226.80
4	80	60	67	140.00	181.30	262.90
4	80	60	68	160.00	207.20	300.40
4	80	60	69	180.00	233.10	338.00
4	80	60	70	199.20	258.00	374.10
4	80	60	71	218.40	282.80	410.10
4	80	60	72	244.80	317.00	459.70
4	80	60	73	276.00	357.40	518.20
4	80	60	74	310.40	402.00	582.90
4	80	60	75	367.20	475.50	689.50
4	80	60	76	402.40	521.10	755.60
4	80	60	77	448.00	580.20	841.30
4	80	60	78	505.60	654.80	949.50
4	80	60	79	566.40	733.50	1,063.60
4	80	60	80	621.60	805.00	1,167.30
4	80	60	81	687.20	889.90	1,290.40
4	80	60	82	731.20	946.90	1,373.00
4	80	60	83	785.60	1,017.40	1,475.20
4	80	60	84	851.20	1,102.30	1,598.30
4	80	60	85	957.60	1,240.10	1,798.10
4	80	90	55	30.40	39.40	57.10
4	80	90	56	34.40	44.50	64.50
4	80	90	57	37.60	48.70	70.60
4	80	90	58	41.60	53.90	78.20
4	80	90	59	45.60	59.10	85.70
4	80	90	60	53.60	69.40	100.60
4	80	90	61	60.80	78.70	114.10
4	80	90	62	68.00	88.10	127.70
4	80	90	63	80.00	103.60	150.20
4	80	90	64	92.00	119.10	172.70
4	80	90	65	103.20	133.60	193.70
4	80	90	66	115.20	149.20	216.30
4	80	90	67	133.60	173.00	250.90
4	80	90	68	152.80	197.90	287.00
4	80	90	69	172.00	222.70	322.90
4	80	90	70	189.60	245.50	356.00
4	80	90	71	208.80	270.40	392.10
4	80	90	72	233.60	302.50	438.60
4	80	90	73	263.20	340.80	494.20
4	80	90	74	296.00	383.30	555.80
4	80	90	75	350.40	453.80	658.00
4	80	90	76	384.00	497.30	721.10
4	80	90	77	428.00	554.30	803.70

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	80	90	78	482.40	624.70	905.80
4	80	90	79	540.80	700.30	1,015.40
4	80	90	80	592.80	767.70	1,113.20
4	80	90	81	655.20	848.50	1,230.30
4	80	90	82	697.60	903.40	1,309.90
4	80	90	83	749.60	970.70	1,407.50
4	80	90	84	812.00	1,051.50	1,524.70
4	80	90	85	913.60	1,183.10	1,715.50
4	80	150	55	28.00	36.30	52.60
4	80	150	56	32.00	41.40	60.00
4	80	150	57	35.20	45.60	66.10
4	80	150	58	38.40	49.70	72.10
4	80	150	59	42.40	54.90	79.60
4	80	150	60	49.60	64.20	93.10
4	80	150	61	56.00	72.50	105.10
4	80	150	62	63.20	81.80	118.60
4	80	150	63	74.40	96.30	139.60
4	80	150	64	84.80	109.80	159.20
4	80	150	65	95.20	123.30	178.80
4	80	150	66	105.60	136.80	198.40
4	80	150	67	123.20	159.50	231.30
4	80	150	68	140.80	182.30	264.30
4	80	150	69	158.40	205.10	297.40
4	80	150	70	175.20	226.90	329.00
4	80	150	71	192.00	248.60	360.50
4	80	150	72	215.20	278.70	404.10
4	80	150	73	242.40	313.90	455.20
4	80	150	74	272.80	353.30	512.30
4	80	150	75	323.20	418.50	606.80
4	80	150	76	353.60	457.90	664.00
4	80	150	77	394.40	510.70	740.50
4	80	150	78	444.00	575.00	833.80
4	80	150	79	498.40	645.40	935.80
4	80	150	80	546.40	707.60	1,026.00
4	80	150	81	604.00	782.20	1,134.20
4	80	150	82	642.40	831.90	1,206.30
4	80	150	83	691.20	895.10	1,297.90
4	80	150	84	748.80	969.70	1,406.10
4	80	150	85	842.40	1,090.90	1,581.80
4	80	365	55	21.60	28.00	40.60
4	80	365	56	24.00	31.10	45.10
4	80	365	57	26.40	34.20	49.60
4	80	365	58	29.60	38.30	55.50
4	80	365	59	32.00	41.40	60.00
4	80	365	60	37.60	48.70	70.60
4	80	365	61	43.20	55.90	81.10
4	80	365	62	48.00	62.20	90.20
4	80	365	63	56.80	73.60	106.70
4	80	365	64	64.80	83.90	121.70
4	80	365	65	72.80	94.30	136.70
4	80	365	66	80.80	104.60	151.70
4	80	365	67	94.40	122.20	177.20
4	80	365	68	108.00	139.90	202.90
4	80	365	69	121.60	157.50	228.40
4	80	365	70	133.60	173.00	250.90
4	80	365	71	147.20	190.60	276.40
4	80	365	72	164.80	213.40	309.40
4	80	365	73	185.60	240.40	348.60
4	80	365	74	208.80	270.40	392.10
4	80	365	75	247.20	320.10	464.10
4	80	365	76	270.40	350.20	507.80
4	80	365	77	301.60	390.60	566.40
4	80	365	78	340.00	440.30	638.40
4	80	365	79	380.80	493.10	715.00
4	80	365	80	417.60	540.80	784.20
4	80	365	81	461.60	597.80	866.80
4	80	365	82	491.20	636.10	922.30
4	80	365	83	528.00	683.80	991.50
4	80	365	84	572.00	740.70	1,074.00
4	80	365	85	644.00	834.00	1,209.30
10	80	0	55	50.40	65.30	94.70
10	80	0	56	55.20	71.50	103.70
10	80	0	57	64.80	83.90	121.70
10	80	0	58	73.60	95.30	138.20
10	80	0	59	82.40	106.70	154.70
10	80	0	60	92.00	119.10	172.70
10	80	0	61	100.80	130.50	189.20

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	0	62	115.20	149.20	216.30
10	80	0	63	133.60	173.00	250.90
10	80	0	64	152.00	196.80	285.40
10	80	0	65	174.40	225.80	327.40
10	80	0	66	197.60	255.90	371.10
10	80	0	67	220.80	285.90	414.60
10	80	0	68	252.80	327.40	474.70
10	80	0	69	285.60	369.90	536.40
10	80	0	70	308.00	398.90	578.40
10	80	0	71	339.20	439.30	637.00
10	80	0	72	374.40	484.80	703.00
10	80	0	73	418.40	541.80	785.60
10	80	0	74	457.60	592.60	859.30
10	80	0	75	519.20	672.40	975.00
10	80	0	76	563.20	729.30	1,057.50
10	80	0	77	620.80	803.90	1,165.70
10	80	0	78	686.40	888.90	1,288.90
10	80	0	79	761.60	986.30	1,430.10
10	80	0	80	819.20	1,060.90	1,538.30
10	80	0	81	920.00	1,191.40	1,727.50
10	80	0	82	995.20	1,288.80	1,868.80
10	80	0	83	1,054.40	1,365.40	1,979.80
10	80	0	84	1,146.40	1,484.60	2,152.70
10	80	0	85	1,280.80	1,658.60	2,405.00
10	80	30	55	47.20	61.10	88.60
10	80	30	56	52.00	67.30	97.60
10	80	30	57	60.80	78.70	114.10
10	80	30	58	68.80	89.10	129.20
10	80	30	59	77.60	100.50	145.70
10	80	30	60	86.40	111.90	162.30
10	80	30	61	94.40	122.20	177.20
10	80	30	62	108.00	139.90	202.90
10	80	30	63	125.60	162.70	235.90
10	80	30	64	143.20	185.40	268.80
10	80	30	65	164.00	212.40	308.00
10	80	30	66	185.60	240.40	348.60
10	80	30	67	207.20	268.30	389.00
10	80	30	68	237.60	307.70	446.20
10	80	30	69	268.80	348.10	504.70
10	80	30	70	289.60	375.00	543.80
10	80	30	71	319.20	413.40	599.40
10	80	30	72	352.00	455.80	660.90
10	80	30	73	393.60	509.70	739.10
10	80	30	74	430.40	557.40	808.20
10	80	30	75	488.00	632.00	916.40
10	80	30	76	529.60	685.80	994.40
10	80	30	77	583.20	755.20	1,095.00
10	80	30	78	645.60	836.10	1,212.30
10	80	30	79	716.00	927.20	1,344.40
10	80	30	80	770.40	997.70	1,446.70
10	80	30	81	864.80	1,119.90	1,623.90
10	80	30	82	935.20	1,211.10	1,756.10
10	80	30	83	991.20	1,283.60	1,861.20
10	80	30	84	1,077.60	1,395.50	2,023.50
10	80	30	85	1,204.00	1,559.20	2,260.80
10	80	60	55	44.80	58.00	84.10
10	80	60	56	48.80	63.20	91.60
10	80	60	57	57.60	74.60	108.20
10	80	60	58	65.60	85.00	123.30
10	80	60	59	73.60	95.30	138.20
10	80	60	60	81.60	105.70	153.30
10	80	60	61	89.60	116.00	168.20
10	80	60	62	102.40	132.60	192.30
10	80	60	63	119.20	154.40	223.90
10	80	60	64	135.20	175.10	253.90
10	80	60	65	155.20	201.00	291.50
10	80	60	66	176.00	227.90	330.50
10	80	60	67	196.80	254.90	369.60
10	80	60	68	224.80	291.10	422.10
10	80	60	69	254.40	329.40	477.60
10	80	60	70	274.40	355.30	515.20
10	80	60	71	301.60	390.60	566.40
10	80	60	72	333.60	432.00	626.40
10	80	60	73	372.00	481.70	698.50
10	80	60	74	407.20	527.30	764.60
10	80	60	75	462.40	598.80	868.30
10	80	60	76	501.60	649.60	941.90

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	60	77	552.80	715.90	1,038.10
10	80	60	78	611.20	791.50	1,147.70
10	80	60	79	677.60	877.50	1,272.40
10	80	60	80	728.80	943.80	1,368.50
10	80	60	81	819.20	1,060.90	1,538.30
10	80	60	82	885.60	1,146.90	1,663.00
10	80	60	83	938.40	1,215.20	1,762.00
10	80	60	84	1,020.00	1,320.90	1,915.30
10	80	60	85	1,140.00	1,476.30	2,140.60
10	80	90	55	43.20	55.90	81.10
10	80	90	56	47.20	61.10	88.60
10	80	90	57	55.20	71.50	103.70
10	80	90	58	62.40	80.80	117.20
10	80	90	59	70.40	91.20	132.20
10	80	90	60	78.40	101.50	147.20
10	80	90	61	85.60	110.90	160.80
10	80	90	62	97.60	126.40	183.30
10	80	90	63	113.60	147.10	213.30
10	80	90	64	129.60	167.80	243.30
10	80	90	65	148.00	191.70	278.00
10	80	90	66	168.00	217.60	315.50
10	80	90	67	188.00	243.50	353.10
10	80	90	68	215.20	278.70	404.10
10	80	90	69	242.40	313.90	455.20
10	80	90	70	261.60	338.80	491.30
10	80	90	71	288.00	373.00	540.90
10	80	90	72	318.40	412.30	597.80
10	80	90	73	356.00	461.00	668.50
10	80	90	74	388.80	503.50	730.10
10	80	90	75	441.60	571.90	829.30
10	80	90	76	478.40	619.50	898.30
10	80	90	77	528.00	683.80	991.50
10	80	90	78	583.20	755.20	1,095.00
10	80	90	79	647.20	838.10	1,215.20
10	80	90	80	696.00	901.30	1,306.90
10	80	90	81	782.40	1,013.20	1,469.10
10	80	90	82	845.60	1,095.10	1,587.90
10	80	90	83	896.00	1,160.30	1,682.40
10	80	90	84	974.40	1,261.80	1,829.60
10	80	90	85	1,088.80	1,410.00	2,044.50
10	80	150	55	40.00	51.80	75.10
10	80	150	56	44.00	57.00	82.70
10	80	150	57	52.00	67.30	97.60
10	80	150	58	59.20	76.70	111.20
10	80	150	59	65.60	85.00	123.30
10	80	150	60	73.60	95.30	138.20
10	80	150	61	80.80	104.60	151.70
10	80	150	62	92.00	119.10	172.70
10	80	150	63	107.20	138.80	201.30
10	80	150	64	121.60	157.50	228.40
10	80	150	65	139.20	180.30	261.40
10	80	150	66	158.40	205.10	297.40
10	80	150	67	176.80	229.00	332.10
10	80	150	68	202.40	262.10	380.00
10	80	150	69	228.80	296.30	429.60
10	80	150	70	246.40	319.10	462.70
10	80	150	71	271.20	351.20	509.20
10	80	150	72	299.20	387.50	561.90
10	80	150	73	334.40	433.00	627.90
10	80	150	74	366.40	474.50	688.00
10	80	150	75	415.20	537.70	779.70
10	80	150	76	450.40	583.30	845.80
10	80	150	77	496.80	643.40	932.90
10	80	150	78	548.80	710.70	1,030.50
10	80	150	79	609.60	789.40	1,144.60
10	80	150	80	655.20	848.50	1,230.30
10	80	150	81	736.00	953.10	1,382.00
10	80	150	82	796.00	1,030.80	1,494.70
10	80	150	83	843.00	1,091.70	1,583.00
10	80	150	84	916.80	1,187.30	1,721.60
10	80	150	85	1,024.80	1,327.10	1,924.30
10	80	365	55	32.80	42.50	61.60
10	80	365	56	36.00	46.60	67.60
10	80	365	57	42.40	54.90	79.60
10	80	365	58	48.00	62.20	90.20
10	80	365	59	53.60	69.40	100.60
10	80	365	60	60.00	77.70	112.70

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	365	61	65.60	85.00	123.30
10	80	365	62	75.20	97.40	141.20
10	80	365	63	87.20	112.90	163.70
10	80	365	64	99.20	128.50	186.30
10	80	365	65	113.60	147.10	213.30
10	80	365	66	128.80	166.80	241.90
10	80	365	67	143.20	185.40	268.80
10	80	365	68	164.00	212.40	308.00
10	80	365	69	185.60	240.40	348.60
10	80	365	70	200.00	259.00	375.60
10	80	365	71	220.80	285.90	414.60
10	80	365	72	243.20	314.90	456.60
10	80	365	73	272.00	352.20	510.70
10	80	365	74	297.60	385.40	558.80
10	80	365	75	337.60	437.20	633.90
10	80	365	76	366.40	474.50	688.00
10	80	365	77	403.20	522.10	757.00
10	80	365	78	446.40	578.10	838.20
10	80	365	79	495.20	641.30	929.90
10	80	365	80	532.80	690.00	1,000.50
10	80	365	81	598.40	774.90	1,123.60
10	80	365	82	647.20	838.10	1,215.20
10	80	365	83	685.60	887.90	1,287.50
10	80	365	84	744.80	964.50	1,398.50
10	80	365	85	832.80	1,078.50	1,563.80
1	100	0	55	23.00	29.80	43.20
1	100	0	56	26.00	33.70	48.90
1	100	0	57	28.50	36.90	53.50
1	100	0	58	31.50	40.80	59.20
1	100	0	59	34.50	44.70	64.80
1	100	0	60	40.50	52.40	76.00
1	100	0	61	46.00	59.60	86.40
1	100	0	62	51.50	66.70	96.70
1	100	0	63	63.00	81.60	118.30
1	100	0	64	69.00	89.40	129.60
1	100	0	65	74.00	95.80	138.90
1	100	0	66	83.00	107.50	155.90
1	100	0	67	94.00	121.70	176.50
1	100	0	68	105.00	136.00	197.20
1	100	0	69	121.00	156.70	227.20
1	100	0	70	138.00	178.70	259.10
1	100	0	71	154.00	199.40	289.10
1	100	0	72	171.00	221.40	321.00
1	100	0	73	193.00	249.90	362.40
1	100	0	74	220.00	284.90	413.10
1	100	0	75	259.00	335.40	486.30
1	100	0	76	281.00	363.90	527.70
1	100	0	77	314.00	406.60	589.60
1	100	0	78	352.00	455.80	660.90
1	100	0	79	396.00	512.80	743.60
1	100	0	80	441.00	571.10	828.10
1	100	0	81	483.00	625.50	907.00
1	100	0	82	515.00	666.90	967.00
1	100	0	83	562.00	727.80	1,055.30
1	100	0	84	614.00	795.10	1,152.90
1	100	0	85	704.00	911.70	1,322.00
1	100	30	55	20.00	25.90	37.60
1	100	30	56	23.00	29.80	43.20
1	100	30	57	25.00	32.40	47.00
1	100	30	58	28.00	36.30	52.60
1	100	30	59	31.00	40.10	58.10
1	100	30	60	36.00	46.60	67.60
1	100	30	61	41.00	53.10	77.00
1	100	30	62	46.00	59.60	86.40
1	100	30	63	56.00	72.50	105.10
1	100	30	64	61.00	79.00	114.60
1	100	30	65	65.00	84.20	122.10
1	100	30	66	73.00	94.50	137.00
1	100	30	67	83.00	107.50	155.90
1	100	30	68	93.00	120.40	174.60
1	100	30	69	107.00	138.60	201.00
1	100	30	70	122.00	158.00	229.10
1	100	30	71	136.00	176.10	255.30
1	100	30	72	151.00	195.50	283.50
1	100	30	73	171.00	221.40	321.00
1	100	30	74	195.00	252.50	366.10
1	100	30	75	229.00	296.60	430.10

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	30	76	249.00	322.50	467.60
1	100	30	77	278.00	360.00	522.00
1	100	30	78	312.00	404.00	585.80
1	100	30	79	350.00	453.30	657.30
1	100	30	80	390.00	505.10	732.40
1	100	30	81	427.00	553.00	801.90
1	100	30	82	456.00	590.50	856.20
1	100	30	83	497.00	643.60	933.20
1	100	30	84	543.00	703.20	1,019.60
1	100	30	85	623.00	806.80	1,169.90
1	100	60	55	19.00	24.60	35.70
1	100	60	56	21.00	27.20	39.40
1	100	60	57	23.00	29.80	43.20
1	100	60	58	26.00	33.70	48.90
1	100	60	59	28.00	36.30	52.60
1	100	60	60	33.00	42.70	61.90
1	100	60	61	37.00	47.90	69.50
1	100	60	62	42.00	54.40	78.90
1	100	60	63	51.00	66.00	95.70
1	100	60	64	56.00	72.50	105.10
1	100	60	65	60.00	77.70	112.70
1	100	60	66	68.00	88.10	127.70
1	100	60	67	77.00	99.70	144.60
1	100	60	68	86.00	111.40	161.50
1	100	60	70	112.00	145.00	210.30
1	100	60	71	126.00	163.20	236.60
1	100	60	72	139.00	180.00	261.00
1	100	60	73	157.00	203.30	294.80
1	100	60	74	179.00	231.80	336.10
1	100	60	75	211.00	273.20	396.10
1	100	60	76	229.00	296.60	430.10
1	100	60	77	256.00	331.50	480.70
1	100	60	78	287.00	371.70	539.00
1	100	60	79	323.00	418.30	606.50
1	100	60	80	359.00	464.90	674.10
1	100	60	81	394.00	510.20	739.80
1	100	60	82	420.00	543.90	788.70
1	100	60	83	458.00	593.10	860.00
1	100	60	84	500.00	647.50	938.90
1	100	60	85	574.00	743.30	1,077.80
1	100	60	69	99.00	128.20	185.90
1	100	90	55	17.00	22.00	31.90
1	100	90	56	20.00	25.90	37.60
1	100	90	57	22.00	28.50	41.30
1	100	90	58	24.00	31.10	45.10
1	100	90	59	26.00	33.70	48.90
1	100	90	60	31.00	40.10	58.10
1	100	90	61	35.00	45.30	65.70
1	100	90	62	39.00	50.50	73.20
1	100	90	63	48.00	62.20	90.20
1	100	90	64	52.00	67.30	97.60
1	100	90	65	56.00	72.50	105.10
1	100	90	66	63.00	81.60	118.30
1	100	90	67	71.00	91.90	133.30
1	100	90	68	80.00	103.60	150.20
1	100	90	69	92.00	119.10	172.70
1	100	90	70	105.00	136.00	197.20
1	100	90	71	117.00	151.50	219.70
1	100	90	72	130.00	168.40	244.20
1	100	90	73	147.00	190.40	276.10
1	100	90	74	167.00	216.30	313.60
1	100	90	75	197.00	255.10	369.90
1	100	90	76	214.00	277.10	401.80
1	100	90	77	239.00	309.50	448.80
1	100	90	78	268.00	347.10	503.30
1	100	90	79	301.00	389.80	565.20
1	100	90	80	335.00	433.80	629.00
1	100	90	81	367.00	475.30	689.20
1	100	90	82	391.00	506.30	734.10
1	100	90	83	427.00	553.00	801.90
1	100	90	84	467.00	604.80	877.00
1	100	90	85	535.00	692.80	1,004.60
1	100	150	55	16.00	20.70	30.00
1	100	150	56	18.00	23.30	33.80
1	100	150	57	20.00	25.90	37.60
1	100	150	58	22.00	28.50	41.30
1	100	150	59	24.00	31.10	45.10

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	150	60	28.00	36.30	52.60
1	100	150	61	32.00	41.40	60.00
1	100	150	62	36.00	46.60	67.60
1	100	150	63	44.00	57.00	82.70
1	100	150	64	48.00	62.20	90.20
1	100	150	65	52.00	67.30	97.60
1	100	150	66	58.00	75.10	108.90
1	100	150	67	66.00	85.50	124.00
1	100	150	68	74.00	95.80	138.90
1	100	150	69	85.00	110.10	159.60
1	100	150	70	97.00	125.60	182.10
1	100	150	71	108.00	139.90	202.90
1	100	150	72	120.00	155.40	225.30
1	100	150	73	135.00	174.80	253.50
1	100	150	74	154.00	199.40	289.10
1	100	150	75	181.00	234.40	339.90
1	100	150	76	197.00	255.10	369.90
1	100	150	77	220.00	284.90	413.10
1	100	150	78	246.00	318.60	462.00
1	100	150	79	277.00	358.70	520.10
1	100	150	80	309.00	400.20	580.30
1	100	150	81	338.00	437.70	634.70
1	100	150	82	361.00	467.50	677.90
1	100	150	83	393.00	508.90	737.90
1	100	150	84	430.00	556.90	807.50
1	100	150	85	493.00	638.40	925.70
1	100	365	55	11.00	14.20	20.60
1	100	365	56	13.00	16.80	24.40
1	100	365	57	14.00	18.10	26.20
1	100	365	58	16.00	20.70	30.00
1	100	365	59	17.00	22.00	31.90
1	100	365	60	20.00	25.90	37.60
1	100	365	61	23.00	29.80	43.20
1	100	365	62	25.00	32.40	47.00
1	100	365	63	31.00	40.10	58.10
1	100	365	64	34.00	44.00	63.80
1	100	365	65	37.00	47.90	69.50
1	100	365	66	41.00	53.10	77.00
1	100	365	67	47.00	60.90	88.30
1	100	365	68	52.00	67.30	97.60
1	100	365	69	60.00	77.70	112.70
1	100	365	70	68.00	88.10	127.70
1	100	365	71	76.00	98.40	142.70
1	100	365	72	85.00	110.10	159.60
1	100	365	73	96.00	124.30	180.20
1	100	365	74	109.00	141.20	204.70
1	100	365	75	128.00	165.80	240.40
1	100	365	76	139.00	180.00	261.00
1	100	365	77	155.00	200.70	291.00
1	100	365	78	174.00	225.30	326.70
1	100	365	79	196.00	253.80	368.00
1	100	365	80	218.00	282.30	409.30
1	100	365	81	239.00	309.50	448.80
1	100	365	82	255.00	330.20	478.80
1	100	365	83	278.00	360.00	522.00
1	100	365	84	304.00	393.70	570.90
1	100	365	85	348.00	450.70	653.50
2	100	0	55	29.00	37.60	54.50
2	100	0	56	35.00	45.30	65.70
2	100	0	57	40.00	51.80	75.10
2	100	0	58	46.00	59.60	86.40
2	100	0	59	52.00	67.30	97.60
2	100	0	60	57.00	73.80	107.00
2	100	0	61	63.00	81.60	118.30
2	100	0	62	75.00	97.10	140.80
2	100	0	63	86.00	111.40	161.50
2	100	0	64	98.00	126.90	184.00
2	100	0	65	115.00	148.90	215.90
2	100	0	66	126.00	163.20	236.60
2	100	0	67	144.00	186.50	270.40
2	100	0	68	167.00	216.30	313.60
2	100	0	69	190.00	246.10	356.80
2	100	0	70	204.00	264.20	383.10
2	100	0	71	231.00	299.10	433.70
2	100	0	72	259.00	335.40	486.30
2	100	0	73	292.00	378.10	548.20
2	100	0	74	325.00	420.90	610.30

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	0	75	380.00	492.10	713.50
2	100	0	76	424.00	549.10	796.20
2	100	0	77	468.00	606.10	878.80
2	100	0	78	523.00	677.30	982.10
2	100	0	79	594.00	769.20	1,115.30
2	100	0	80	641.00	830.10	1,203.60
2	100	0	81	719.00	931.10	1,350.10
2	100	0	82	767.00	993.30	1,440.30
2	100	0	83	830.00	1,074.90	1,558.60
2	100	0	84	903.00	1,169.40	1,695.60
2	100	0	85	1,029.00	1,332.60	1,932.30
2	100	30	55	26.00	33.70	48.90
2	100	30	56	32.00	41.40	60.00
2	100	30	57	36.00	46.60	67.60
2	100	30	58	42.00	54.40	78.90
2	100	30	59	47.00	60.90	88.30
2	100	30	60	52.00	67.30	97.60
2	100	30	61	57.00	73.80	107.00
2	100	30	62	68.00	88.10	127.70
2	100	30	63	78.00	101.00	146.50
2	100	30	64	89.00	115.30	167.20
2	100	30	65	105.00	136.00	197.20
2	100	30	66	115.00	148.90	215.90
2	100	30	67	131.00	169.60	245.90
2	100	30	68	152.00	196.80	285.40
2	100	30	69	173.00	224.00	324.80
2	100	30	70	186.00	240.90	349.30
2	100	30	71	210.00	272.00	394.40
2	100	30	72	236.00	305.60	443.10
2	100	30	73	266.00	344.50	499.50
2	100	30	74	296.00	383.30	555.80
2	100	30	75	346.00	448.10	649.70
2	100	30	76	386.00	499.90	724.90
2	100	30	77	426.00	551.70	800.00
2	100	30	78	476.00	616.40	893.80
2	100	30	79	541.00	700.60	1,015.90
2	100	30	80	583.00	755.00	1,094.80
2	100	30	81	654.00	846.90	1,228.00
2	100	30	82	698.00	903.90	1,310.70
2	100	30	83	755.00	977.70	1,417.70
2	100	30	84	822.00	1,064.50	1,543.50
2	100	30	85	936.00	1,212.10	1,757.50
2	100	60	55	25.00	32.40	47.00
2	100	60	56	30.00	38.90	56.40
2	100	60	57	34.00	44.00	63.80
2	100	60	58	39.00	50.50	73.20
2	100	60	59	44.00	57.00	82.70
2	100	60	60	48.00	62.20	90.20
2	100	60	61	54.00	69.90	101.40
2	100	60	62	64.00	82.90	120.20
2	100	60	63	73.00	94.50	137.00
2	100	60	64	83.00	107.50	155.90
2	100	60	65	98.00	126.90	184.00
2	100	60	66	107.00	138.60	201.00
2	100	60	67	122.00	158.00	229.10
2	100	60	68	142.00	183.90	266.70
2	100	60	69	162.00	209.80	304.20
2	100	60	70	173.00	224.00	324.80
2	100	60	71	196.00	253.80	368.00
2	100	60	72	220.00	284.90	413.10
2	100	60	73	248.00	321.20	465.70
2	100	60	74	276.00	357.40	518.20
2	100	60	75	323.00	418.30	606.50
2	100	60	76	360.00	466.20	676.00
2	100	60	77	398.00	515.40	747.30
2	100	60	78	445.00	576.30	835.60
2	100	60	79	505.00	654.00	948.30
2	100	60	80	545.00	705.80	1,023.40
2	100	60	81	611.00	791.20	1,147.20
2	100	60	82	652.00	844.30	1,224.20
2	100	60	83	706.00	914.30	1,325.70
2	100	60	84	768.00	994.60	1,442.20
2	100	60	85	875.00	1,133.10	1,643.00
2	100	90	55	23.00	29.80	43.20
2	100	90	56	28.00	36.30	52.60
2	100	90	57	32.00	41.40	60.00
2	100	90	58	37.00	47.90	69.50

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	90	59	42.00	54.40	78.90
2	100	90	60	46.00	59.60	86.40
2	100	90	61	50.00	64.80	94.00
2	100	90	62	60.00	77.70	112.70
2	100	90	63	69.00	89.40	129.60
2	100	90	64	78.00	101.00	146.50
2	100	90	65	92.00	119.10	172.70
2	100	90	66	101.00	130.80	189.70
2	100	90	67	115.00	148.90	215.90
2	100	90	68	134.00	173.50	251.60
2	100	90	69	152.00	196.80	285.40
2	100	90	70	163.00	211.10	306.10
2	100	90	71	185.00	239.60	347.40
2	100	90	72	207.00	268.10	388.70
2	100	90	73	234.00	303.00	439.40
2	100	90	74	260.00	336.70	488.20
2	100	90	75	304.00	393.70	570.90
2	100	90	76	339.00	439.00	636.60
2	100	90	77	374.00	484.30	702.20
2	100	90	78	418.00	541.30	784.90
2	100	90	79	475.00	615.10	891.90
2	100	90	80	513.00	664.30	963.20
2	100	90	81	575.00	744.60	1,079.70
2	100	90	82	614.00	795.10	1,152.90
2	100	90	83	664.00	859.90	1,246.90
2	100	90	84	722.00	935.00	1,355.80
2	100	90	85	823.00	1,065.80	1,545.40
2	100	150	55	22.00	28.50	41.30
2	100	150	56	26.00	33.70	48.90
2	100	150	57	30.00	38.90	56.40
2	100	150	58	35.00	45.30	65.70
2	100	150	59	39.00	50.50	73.20
2	100	150	60	43.00	55.70	80.80
2	100	150	61	47.00	60.90	88.30
2	100	150	62	56.00	72.50	105.10
2	100	150	63	65.00	84.20	122.10
2	100	150	64	74.00	95.80	138.90
2	100	150	65	86.00	111.40	161.50
2	100	150	66	95.00	123.00	178.40
2	100	150	67	108.00	139.90	202.90
2	100	150	68	125.00	161.90	234.80
2	100	150	69	143.00	185.20	268.50
2	100	150	70	153.00	198.10	287.20
2	100	150	71	173.00	224.00	324.80
2	100	150	72	194.00	251.20	364.20
2	100	150	73	219.00	283.60	411.20
2	100	150	74	244.00	316.00	458.20
2	100	150	75	285.00	369.10	535.20
2	100	150	76	318.00	411.80	597.10
2	100	150	77	351.00	454.50	659.00
2	100	150	78	392.00	507.60	736.00
2	100	150	79	446.00	577.60	837.50
2	100	150	80	481.00	622.90	903.20
2	100	150	81	539.00	698.00	1,012.10
2	100	150	82	575.00	744.60	1,079.70
2	100	150	83	623.00	806.80	1,169.90
2	100	150	84	677.00	876.70	1,271.20
2	100	150	85	772.00	999.70	1,449.60
2	100	365	55	16.00	20.70	30.00
2	100	365	56	19.00	24.60	35.70
2	100	365	57	22.00	28.50	41.30
2	100	365	58	25.00	32.40	47.00
2	100	365	59	29.00	37.60	54.50
2	100	365	60	31.00	40.10	58.10
2	100	365	61	35.00	45.30	65.70
2	100	365	62	41.00	53.10	77.00
2	100	365	63	47.00	60.90	88.30
2	100	365	64	54.00	69.90	101.40
2	100	365	65	63.00	81.60	118.30
2	100	365	66	69.00	89.40	129.60
2	100	365	67	79.00	102.30	148.30
2	100	365	68	92.00	119.10	172.70
2	100	365	69	105.00	136.00	197.20
2	100	365	70	112.00	145.00	210.30
2	100	365	71	127.00	164.50	238.50
2	100	365	72	142.00	183.90	266.70
2	100	365	73	161.00	208.50	302.30

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	365	74	179.00	231.80	336.10
2	100	365	75	209.00	270.70	392.50
2	100	365	76	233.00	301.70	437.50
2	100	365	77	257.00	332.80	482.60
2	100	365	78	288.00	373.00	540.90
2	100	365	79	327.00	423.50	614.10
2	100	365	80	353.00	457.10	662.80
2	100	365	81	395.00	511.50	741.70
2	100	365	82	422.00	546.50	792.40
2	100	365	83	457.00	591.80	858.10
2	100	365	84	497.00	643.60	933.20
2	100	365	85	566.00	733.00	1,062.90
4	100	0	55	46.00	59.60	86.40
4	100	0	56	52.00	67.30	97.60
4	100	0	57	57.00	73.80	107.00
4	100	0	58	63.00	81.60	118.30
4	100	0	59	69.00	89.40	129.60
4	100	0	60	81.00	104.90	152.10
4	100	0	61	92.00	119.10	172.70
4	100	0	62	103.00	133.40	193.40
4	100	0	63	121.00	156.70	227.20
4	100	0	64	138.00	178.70	259.10
4	100	0	65	155.00	200.70	291.00
4	100	0	66	173.00	224.00	324.80
4	100	0	67	201.00	260.30	377.40
4	100	0	68	230.00	297.90	432.00
4	100	0	69	259.00	335.40	486.30
4	100	0	70	286.00	370.40	537.10
4	100	0	71	314.00	406.60	589.60
4	100	0	72	352.00	455.80	660.90
4	100	0	73	396.00	512.80	743.60
4	100	0	74	446.00	577.60	837.50
4	100	0	75	528.00	683.80	991.50
4	100	0	76	578.00	748.50	1,085.30
4	100	0	77	644.00	834.00	1,209.30
4	100	0	78	726.00	940.20	1,363.30
4	100	0	79	814.00	1,054.10	1,528.40
4	100	0	80	893.00	1,156.40	1,676.80
4	100	0	81	987.00	1,278.20	1,853.40
4	100	0	82	1,050.00	1,359.80	1,971.70
4	100	0	83	1,129.00	1,462.10	2,120.00
4	100	0	84	1,223.00	1,583.80	2,296.50
4	100	0	85	1,376.00	1,781.90	2,583.80
4	100	30	55	43.00	55.70	80.80
4	100	30	56	48.00	62.20	90.20
4	100	30	57	53.00	68.60	99.50
4	100	30	58	58.00	75.10	108.90
4	100	30	59	64.00	82.90	120.20
4	100	30	60	75.00	97.10	140.80
4	100	30	61	85.00	110.10	159.60
4	100	30	62	95.00	123.00	178.40
4	100	30	63	112.00	145.00	210.30
4	100	30	64	128.00	165.80	240.40
4	100	30	65	143.00	185.20	268.50
4	100	30	66	160.00	207.20	300.40
4	100	30	67	186.00	240.90	349.30
4	100	30	68	213.00	275.80	399.90
4	100	30	69	240.00	310.80	450.70
4	100	30	70	265.00	343.20	497.60
4	100	30	71	290.00	375.60	544.60
4	100	30	72	326.00	422.20	612.20
4	100	30	73	366.00	474.00	687.30
4	100	30	74	413.00	534.80	775.50
4	100	30	75	488.00	632.00	916.40
4	100	30	76	535.00	692.80	1,004.60
4	100	30	77	596.00	771.80	1,119.10
4	100	30	78	672.00	870.20	1,261.80
4	100	30	79	753.00	975.10	1,413.90
4	100	30	80	826.00	1,069.70	1,551.10
4	100	30	81	913.00	1,182.30	1,714.30
4	100	30	82	971.00	1,257.40	1,823.20
4	100	30	83	1,044.00	1,352.00	1,960.40
4	100	30	84	1,131.00	1,464.60	2,123.70
4	100	30	85	1,273.00	1,648.50	2,390.30
4	100	60	55	40.00	51.80	75.10
4	100	60	56	45.00	58.30	84.50
4	100	60	57	50.00	64.80	94.00

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	100	60	58	55.00	71.20	103.20
4	100	60	59	60.00	77.70	112.70
4	100	60	60	70.00	90.70	131.50
4	100	60	61	80.00	103.60	150.20
4	100	60	62	90.00	116.60	169.10
4	100	60	63	105.00	136.00	197.20
4	100	60	64	120.00	155.40	225.30
4	100	60	65	135.00	174.80	253.50
4	100	60	66	151.00	195.50	283.50
4	100	60	67	175.00	226.60	328.60
4	100	60	68	200.00	259.00	375.60
4	100	60	69	225.00	291.40	422.50
4	100	60	70	249.00	322.50	467.60
4	100	60	71	273.00	353.50	512.60
4	100	60	72	306.00	396.30	574.60
4	100	60	73	345.00	446.80	647.90
4	100	60	74	388.00	502.50	728.60
4	100	60	75	459.00	594.40	861.90
4	100	60	76	503.00	651.40	944.50
4	100	60	77	560.00	725.20	1,051.50
4	100	60	78	632.00	818.40	1,186.70
4	100	60	79	708.00	916.90	1,329.50
4	100	60	80	777.00	1,006.20	1,459.00
4	100	60	81	859.00	1,112.40	1,613.00
4	100	60	82	914.00	1,183.60	1,716.20
4	100	60	83	982.00	1,271.70	1,844.00
4	100	60	84	1,064.00	1,377.90	1,998.00
4	100	60	85	1,197.00	1,550.10	2,247.60
4	100	90	55	38.00	49.20	71.30
4	100	90	56	43.00	55.70	80.80
4	100	90	57	47.00	60.90	88.30
4	100	90	58	52.00	67.30	97.60
4	100	90	59	57.00	73.80	107.00
4	100	90	60	67.00	86.80	125.90
4	100	90	61	76.00	98.40	142.70
4	100	90	62	85.00	110.10	159.60
4	100	90	63	100.00	129.50	187.80
4	100	90	64	115.00	148.90	215.90
4	100	90	65	129.00	167.10	242.30
4	100	90	66	144.00	186.50	270.40
4	100	90	67	167.00	216.30	313.60
4	100	90	68	191.00	247.30	358.60
4	100	90	69	215.00	278.40	403.70
4	100	90	70	237.00	306.90	445.00
4	100	90	71	261.00	338.00	490.10
4	100	90	72	292.00	378.10	548.20
4	100	90	73	329.00	426.10	617.80
4	100	90	74	370.00	479.20	694.80
4	100	90	75	438.00	567.20	822.40
4	100	90	76	480.00	621.60	901.30
4	100	90	77	535.00	692.80	1,004.60
4	100	90	78	603.00	780.90	1,132.30
4	100	90	79	676.00	875.40	1,269.30
4	100	90	80	741.00	959.60	1,391.40
4	100	90	81	819.00	1,060.60	1,537.90
4	100	90	82	872.00	1,129.20	1,637.30
4	100	90	83	937.00	1,213.40	1,759.40
4	100	90	84	1,015.00	1,314.40	1,905.90
4	100	90	85	1,142.00	1,478.90	2,144.40
4	100	150	55	35.00	45.30	65.70
4	100	150	56	40.00	51.80	75.10
4	100	150	57	44.00	57.00	82.70
4	100	150	58	48.00	62.20	90.20
4	100	150	59	53.00	68.60	99.50
4	100	150	60	62.00	80.30	116.40
4	100	150	61	70.00	90.70	131.50
4	100	150	62	79.00	102.30	148.30
4	100	150	63	93.00	120.40	174.60
4	100	150	64	106.00	137.30	199.10
4	100	150	65	119.00	154.10	223.40
4	100	150	66	132.00	170.90	247.80
4	100	150	67	154.00	199.40	289.10
4	100	150	68	176.00	227.90	330.50
4	100	150	69	198.00	256.40	371.80
4	100	150	70	219.00	283.60	411.20
4	100	150	71	240.00	310.80	450.70
4	100	150	72	269.00	348.40	505.20

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	100	150	73	303.00	392.40	569.00
4	100	150	74	341.00	441.60	640.30
4	100	150	75	404.00	523.20	758.60
4	100	150	76	442.00	572.40	830.00
4	100	150	77	493.00	638.40	925.70
4	100	150	78	555.00	718.70	1,042.10
4	100	150	79	623.00	806.80	1,169.90
4	100	150	80	683.00	884.50	1,282.50
4	100	150	81	755.00	977.70	1,417.70
4	100	150	82	803.00	1,039.90	1,507.90
4	100	150	83	864.00	1,118.90	1,622.40
4	100	150	84	936.00	1,212.10	1,757.50
4	100	150	85	1,053.00	1,363.60	1,977.20
4	100	365	55	27.00	35.00	50.80
4	100	365	56	30.00	38.90	56.40
4	100	365	57	33.00	42.70	61.90
4	100	365	58	37.00	47.90	69.50
4	100	365	59	40.00	51.80	75.10
4	100	365	60	47.00	60.90	88.30
4	100	365	61	54.00	69.90	101.40
4	100	365	62	60.00	77.70	112.70
4	100	365	63	71.00	91.90	133.30
4	100	365	64	81.00	104.90	152.10
4	100	365	65	91.00	117.80	170.80
4	100	365	66	101.00	130.80	189.70
4	100	365	67	118.00	152.80	221.60
4	100	365	68	135.00	174.80	253.50
4	100	365	69	152.00	196.80	285.40
4	100	365	70	167.00	216.30	313.60
4	100	365	71	184.00	238.30	345.50
4	100	365	72	206.00	266.80	386.90
4	100	365	73	232.00	300.40	435.60
4	100	365	74	261.00	338.00	490.10
4	100	365	75	309.00	400.20	580.30
4	100	365	76	338.00	437.70	634.70
4	100	365	77	377.00	488.20	707.90
4	100	365	78	425.00	550.40	798.10
4	100	365	79	476.00	616.40	893.80
4	100	365	80	522.00	676.00	980.20
4	100	365	81	577.00	747.20	1,083.40
4	100	365	82	614.00	795.10	1,152.90
4	100	365	83	660.00	854.70	1,239.30
4	100	365	84	715.00	925.90	1,342.60
4	100	365	85	805.00	1,042.50	1,511.60
10	100	0	55	63.00	81.60	118.30
10	100	0	56	69.00	89.40	129.60
10	100	0	57	81.00	104.90	152.10
10	100	0	58	92.00	119.10	172.70
10	100	0	59	103.00	133.40	193.40
10	100	0	60	115.00	148.90	215.90
10	100	0	61	126.00	163.20	236.60
10	100	0	62	144.00	186.50	270.40
10	100	0	63	167.00	216.30	313.60
10	100	0	64	190.00	246.10	356.80
10	100	0	65	218.00	282.30	409.30
10	100	0	66	247.00	319.90	463.90
10	100	0	67	276.00	357.40	518.20
10	100	0	68	316.00	409.20	593.30
10	100	0	69	357.00	462.30	670.30
10	100	0	70	385.00	498.60	723.00
10	100	0	71	424.00	549.10	796.20
10	100	0	72	468.00	606.10	878.80
10	100	0	73	523.00	677.30	982.10
10	100	0	74	572.00	740.70	1,074.00
10	100	0	75	649.00	840.50	1,218.70
10	100	0	76	704.00	911.70	1,322.00
10	100	0	77	776.00	1,004.90	1,457.10
10	100	0	78	858.00	1,111.10	1,611.10
10	100	0	79	952.00	1,232.80	1,787.60
10	100	0	80	1,024.00	1,326.10	1,922.80
10	100	0	81	1,150.00	1,489.30	2,159.50
10	100	0	82	1,244.00	1,611.00	2,336.00
10	100	0	83	1,318.00	1,706.80	2,474.90
10	100	0	84	1,433.00	1,855.70	2,690.80
10	100	0	85	1,601.00	2,073.30	3,006.30
10	100	30	55	59.00	76.40	110.80
10	100	30	56	65.00	84.20	122.10

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	30	57	76.00	98.40	142.70
10	100	30	58	86.00	111.40	161.50
10	100	30	59	97.00	125.60	182.10
10	100	30	60	108.00	139.90	202.90
10	100	30	61	118.00	152.80	221.60
10	100	30	62	135.00	174.80	253.50
10	100	30	63	157.00	203.30	294.80
10	100	30	64	179.00	231.80	336.10
10	100	30	65	205.00	265.50	385.00
10	100	30	66	232.00	300.40	435.60
10	100	30	67	259.00	335.40	486.30
10	100	30	68	297.00	384.60	557.70
10	100	30	69	336.00	435.10	630.90
10	100	30	70	362.00	468.80	679.80
10	100	30	71	399.00	516.70	749.20
10	100	30	72	440.00	569.80	826.20
10	100	30	73	492.00	637.10	923.80
10	100	30	74	538.00	696.70	1,010.20
10	100	30	75	610.00	790.00	1,145.50
10	100	30	76	662.00	857.30	1,243.10
10	100	30	77	729.00	944.10	1,368.90
10	100	30	78	807.00	1,045.10	1,515.40
10	100	30	79	895.00	1,159.00	1,680.60
10	100	30	80	963.00	1,247.10	1,808.30
10	100	30	81	1,081.00	1,399.90	2,029.90
10	100	30	82	1,169.00	1,513.90	2,195.20
10	100	30	83	1,239.00	1,604.50	2,326.50
10	100	30	84	1,347.00	1,744.40	2,529.40
10	100	30	85	1,505.00	1,949.00	2,826.10
10	100	60	55	56.00	72.50	105.10
10	100	60	56	61.00	79.00	114.60
10	100	60	57	72.00	93.20	135.10
10	100	60	58	82.00	106.20	154.00
10	100	60	59	92.00	119.10	172.70
10	100	60	60	102.00	132.10	191.50
10	100	60	61	112.00	145.00	210.30
10	100	60	62	128.00	165.80	240.40
10	100	60	63	149.00	193.00	279.90
10	100	60	64	169.00	218.90	317.40
10	100	60	65	194.00	251.20	364.20
10	100	60	66	220.00	284.90	413.10
10	100	60	67	246.00	318.60	462.00
10	100	60	68	281.00	363.90	527.70
10	100	60	69	318.00	411.80	597.10
10	100	60	70	343.00	444.20	644.10
10	100	60	71	377.00	488.20	707.90
10	100	60	72	417.00	540.00	783.00
10	100	60	73	465.00	602.20	873.20
10	100	60	74	509.00	659.20	955.80
10	100	60	75	578.00	748.50	1,085.30
10	100	60	76	627.00	812.00	1,177.40
10	100	60	77	691.00	894.80	1,297.50
10	100	60	78	764.00	989.40	1,434.60
10	100	60	79	847.00	1,096.90	1,590.50
10	100	60	80	911.00	1,179.70	1,710.60
10	100	60	81	1,024.00	1,326.10	1,922.80
10	100	60	82	1,107.00	1,433.60	2,078.70
10	100	60	83	1,173.00	1,519.00	2,202.60
10	100	60	84	1,275.00	1,651.10	2,394.10
10	100	60	85	1,425.00	1,845.40	2,675.80
10	100	90	55	54.00	69.90	101.40
10	100	90	56	59.00	76.40	110.80
10	100	90	57	69.00	89.40	129.60
10	100	90	58	78.00	101.00	146.50
10	100	90	59	88.00	114.00	165.30
10	100	90	60	98.00	126.90	184.00
10	100	90	61	107.00	138.60	201.00
10	100	90	62	122.00	158.00	229.10
10	100	90	63	142.00	183.90	266.70
10	100	90	64	162.00	209.80	304.20
10	100	90	65	185.00	239.60	347.40
10	100	90	66	210.00	272.00	394.40
10	100	90	67	235.00	304.30	441.20
10	100	90	68	269.00	348.40	505.20
10	100	90	69	303.00	392.40	569.00
10	100	90	70	327.00	423.50	614.10
10	100	90	71	360.00	466.20	676.00

EXHIBIT III

PLAN 750/751 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	90	72	398.00	515.40	747.30
10	100	90	73	445.00	576.30	835.60
10	100	90	74	486.00	629.40	912.60
10	100	90	75	552.00	714.80	1,036.50
10	100	90	76	598.00	774.40	1,122.90
10	100	90	77	660.00	854.70	1,239.30
10	100	90	78	729.00	944.10	1,368.90
10	100	90	79	809.00	1,047.70	1,519.20
10	100	90	80	870.00	1,126.70	1,633.70
10	100	90	81	978.00	1,266.50	1,836.40
10	100	90	82	1,057.00	1,368.80	1,984.80
10	100	90	83	1,120.00	1,450.40	2,103.10
10	100	90	84	1,218.00	1,577.30	2,287.10
10	100	90	85	1,361.00	1,762.50	2,555.60
10	100	150	55	50.00	64.80	94.00
10	100	150	56	55.00	71.20	103.20
10	100	150	57	65.00	84.20	122.10
10	100	150	58	74.00	95.80	138.90
10	100	150	59	82.00	106.20	154.00
10	100	150	60	92.00	119.10	172.70
10	100	150	61	101.00	130.80	189.70
10	100	150	62	115.00	148.90	215.90
10	100	150	63	134.00	173.50	251.60
10	100	150	64	152.00	196.80	285.40
10	100	150	65	174.00	225.30	326.70
10	100	150	66	198.00	256.40	371.80
10	100	150	67	221.00	286.20	415.00
10	100	150	68	253.00	327.60	475.00
10	100	150	69	286.00	370.40	537.10
10	100	150	70	308.00	398.90	578.40
10	100	150	71	339.00	439.00	636.60
10	100	150	72	374.00	484.30	702.20
10	100	150	73	418.00	541.30	784.90
10	100	150	74	458.00	593.10	860.00
10	100	150	75	519.00	672.10	974.50
10	100	150	76	563.00	729.10	1,057.20
10	100	150	77	621.00	804.20	1,166.10
10	100	150	78	686.00	888.40	1,288.20
10	100	150	79	762.00	986.80	1,430.90
10	100	150	80	819.00	1,060.60	1,537.90
10	100	150	81	920.00	1,191.40	1,727.50
10	100	150	82	995.00	1,288.50	1,868.30
10	100	150	83	1,054.00	1,364.90	1,979.10
10	100	150	84	1,146.00	1,484.10	2,151.90
10	100	150	85	1,281.00	1,658.90	2,405.40
10	100	365	55	41.00	53.10	77.00
10	100	365	56	45.00	58.30	84.50
10	100	365	57	53.00	68.60	99.50
10	100	365	58	60.00	77.70	112.70
10	100	365	59	67.00	86.80	125.90
10	100	365	60	75.00	97.10	140.80
10	100	365	61	82.00	106.20	154.00
10	100	365	62	94.00	121.70	176.50
10	100	365	63	109.00	141.20	204.70
10	100	365	64	124.00	160.60	232.90
10	100	365	65	142.00	183.90	266.70
10	100	365	66	161.00	208.50	302.30
10	100	365	67	179.00	231.80	336.10
10	100	365	68	205.00	265.50	385.00
10	100	365	69	232.00	300.40	435.60
10	100	365	70	250.00	323.80	469.50
10	100	365	71	276.00	357.40	518.20
10	100	365	72	304.00	393.70	570.90
10	100	365	73	340.00	440.30	638.40
10	100	365	74	372.00	481.70	698.50
10	100	365	75	422.00	546.50	792.40
10	100	365	76	458.00	593.10	860.00
10	100	365	77	504.00	652.70	946.40
10	100	365	78	558.00	722.60	1,047.80
10	100	365	79	619.00	801.60	1,162.30
10	100	365	80	666.00	862.50	1,250.60
10	100	365	81	748.00	968.70	1,404.60
10	100	365	82	809.00	1,047.70	1,519.20
10	100	365	83	857.00	1,109.80	1,609.20
10	100	365	84	931.00	1,205.60	1,748.10
10	100	365	85	1,041.00	1,348.10	1,954.70

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	0	55	18.00	23.30	33.80
1	60	0	56	20.40	26.40	38.30
1	60	0	57	22.50	29.10	42.20
1	60	0	58	24.90	32.20	46.70
1	60	0	59	27.00	35.00	50.80
1	60	0	60	31.50	40.80	59.20
1	60	0	61	36.00	46.60	67.60
1	60	0	62	40.50	52.40	76.00
1	60	0	63	49.50	64.10	92.90
1	60	0	64	54.00	69.90	101.40
1	60	0	65	60.90	78.90	114.40
1	60	0	66	67.50	87.40	126.70
1	60	0	67	76.50	99.10	143.70
1	60	0	68	85.50	110.70	160.50
1	60	0	69	99.00	128.20	185.90
1	60	0	70	105.00	136.00	197.20
1	60	0	71	117.60	152.30	220.80
1	60	0	72	130.20	168.60	244.50
1	60	0	73	147.00	190.40	276.10
1	60	0	74	168.00	217.60	315.50
1	60	0	75	197.40	255.60	370.60
1	60	0	76	198.90	257.60	373.50
1	60	0	77	222.30	287.90	417.50
1	60	0	78	249.60	323.20	468.60
1	60	0	79	280.80	363.60	527.20
1	60	0	80	315.00	407.90	591.50
1	60	0	81	345.00	446.80	647.90
1	60	0	82	367.50	475.90	690.10
1	60	0	83	401.40	519.80	753.70
1	60	0	84	438.90	568.40	824.20
1	60	30	55	16.20	21.00	30.50
1	60	30	56	18.00	23.30	33.80
1	60	30	57	19.80	25.60	37.10
1	60	30	58	21.60	28.00	40.60
1	60	30	59	24.30	31.50	45.70
1	60	30	60	27.90	36.10	52.30
1	60	30	61	31.50	40.80	59.20
1	60	30	62	36.00	46.60	67.60
1	60	30	63	44.10	57.10	82.80
1	60	30	64	47.70	61.80	89.60
1	60	30	65	54.00	69.90	101.40
1	60	30	66	59.40	76.90	111.50
1	60	30	67	67.50	87.40	126.70
1	60	30	68	75.60	97.90	142.00
1	60	30	69	87.30	113.10	164.00
1	60	30	70	93.30	120.80	175.20
1	60	30	71	104.10	134.80	195.50
1	60	30	72	115.20	149.20	216.30
1	60	30	73	130.20	168.60	244.50
1	60	30	74	148.80	192.70	279.40
1	60	30	75	174.60	226.10	327.80
1	60	30	76	176.40	228.40	331.20
1	60	30	77	196.50	254.50	369.00
1	60	30	78	220.80	285.90	414.60
1	60	30	79	248.70	322.10	467.00
1	60	30	80	279.00	361.30	523.90
1	60	30	81	305.40	395.50	573.50
1	60	30	82	325.50	421.50	611.20
1	60	30	83	354.90	459.60	666.40
1	60	30	84	388.50	503.10	729.50
1	60	90	55	13.50	17.50	25.40
1	60	90	56	15.30	19.80	28.70
1	60	90	57	17.10	22.10	32.00
1	60	90	58	18.90	24.50	35.50
1	60	90	59	20.70	26.80	38.90
1	60	90	60	24.30	31.50	45.70
1	60	90	61	27.00	35.00	50.80
1	60	90	62	30.60	39.60	57.40
1	60	90	63	37.80	49.00	71.10
1	60	90	64	41.40	53.60	77.70
1	60	90	65	45.90	59.40	86.10
1	60	90	66	51.30	66.40	96.30
1	60	90	67	58.50	75.80	109.90
1	60	90	68	64.80	83.90	121.70
1	60	90	69	75.60	97.90	142.00
1	60	90	70	79.80	103.30	149.80
1	60	90	71	89.10	115.40	167.30

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	90	72	99.00	128.20	185.90
1	60	90	73	111.60	144.50	209.50
1	60	90	74	127.80	165.50	240.00
1	60	90	75	150.30	194.60	282.20
1	60	90	76	151.20	195.80	283.90
1	60	90	77	169.20	219.10	317.70
1	60	90	78	189.60	245.50	356.00
1	60	90	79	213.60	276.60	401.10
1	60	90	80	239.40	310.00	449.50
1	60	90	81	262.50	339.90	492.90
1	60	90	82	279.00	361.30	523.90
1	60	90	83	305.40	395.50	573.50
1	60	90	84	333.90	432.40	627.00
1	60	150	55	12.60	16.30	23.60
1	60	150	56	14.40	18.60	27.00
1	60	150	57	16.20	21.00	30.50
1	60	150	58	17.10	22.10	32.00
1	60	150	59	18.90	24.50	35.50
1	60	150	60	22.50	29.10	42.20
1	60	150	61	25.20	32.60	47.30
1	60	150	62	27.90	36.10	52.30
1	60	150	63	35.10	45.50	66.00
1	60	150	64	37.80	49.00	71.10
1	60	150	65	42.30	54.80	79.50
1	60	150	66	47.70	61.80	89.60
1	60	150	67	53.10	68.80	99.80
1	60	150	68	60.30	78.10	113.20
1	60	150	69	69.30	89.70	130.10
1	60	150	70	73.80	95.60	138.60
1	60	150	71	82.20	106.40	154.30
1	60	150	72	91.50	118.50	171.80
1	60	150	73	102.60	132.90	192.70
1	60	150	74	117.60	152.30	220.80
1	60	150	75	138.60	179.50	260.30
1	60	150	76	139.50	180.70	262.00
1	60	150	77	156.00	202.00	292.90
1	60	150	78	174.60	226.10	327.80
1	60	150	79	196.50	254.50	369.00
1	60	150	80	220.50	285.50	414.00
1	60	150	81	241.50	312.70	453.40
1	60	150	82	257.40	333.30	483.30
1	60	150	83	281.40	364.40	528.40
1	60	150	84	307.50	398.20	577.40
1	60	365	55	9.00	11.70	17.00
1	60	365	56	9.90	12.80	18.60
1	60	365	57	10.80	14.00	20.30
1	60	365	58	12.60	16.30	23.60
1	60	365	59	13.50	17.50	25.40
1	60	365	60	15.30	19.80	28.70
1	60	365	61	18.00	23.30	33.80
1	60	365	62	19.80	25.60	37.10
1	60	365	63	24.30	31.50	45.70
1	60	365	64	27.00	35.00	50.80
1	60	365	65	29.70	38.50	55.80
1	60	365	66	33.30	43.10	62.50
1	60	365	67	37.80	49.00	71.10
1	60	365	68	42.30	54.80	79.50
1	60	365	69	48.60	62.90	91.20
1	60	365	70	52.20	67.60	98.00
1	60	365	71	57.90	75.00	108.80
1	60	365	72	64.80	83.90	121.70
1	60	365	73	73.20	94.80	137.50
1	60	365	74	83.10	107.60	156.00
1	60	365	75	97.50	126.30	183.10
1	60	365	76	98.40	127.40	184.70
1	60	365	77	110.10	142.60	206.80
1	60	365	78	123.30	159.70	231.60
1	60	365	79	138.90	179.90	260.90
1	60	365	80	156.00	202.00	292.90
1	60	365	81	171.00	221.40	321.00
1	60	365	82	182.40	236.20	342.50
1	60	365	83	198.90	257.60	373.50
1	60	365	84	217.50	281.70	408.50
2	60	0	55	22.50	29.10	42.20
2	60	0	56	27.00	35.00	50.80
2	60	0	57	31.50	40.80	59.20
2	60	0	58	36.00	46.60	67.60

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	0	59	40.50	52.40	76.00
2	60	0	60	45.00	58.30	84.50
2	60	0	61	49.50	64.10	92.90
2	60	0	62	58.50	75.80	109.90
2	60	0	63	67.50	87.40	126.70
2	60	0	64	76.50	99.10	143.70
2	60	0	65	90.00	116.60	169.10
2	60	0	66	99.00	128.20	185.90
2	60	0	67	112.50	145.70	211.30
2	60	0	68	130.50	169.00	245.10
2	60	0	69	148.50	192.30	278.80
2	60	0	70	155.40	201.20	291.70
2	60	0	71	176.40	228.40	331.20
2	60	0	72	197.40	255.60	370.60
2	60	0	73	222.60	288.30	418.00
2	60	0	74	247.80	320.90	465.30
2	60	0	75	289.80	375.30	544.20
2	60	0	76	300.30	388.90	563.90
2	60	0	77	331.50	429.30	622.50
2	60	0	78	370.50	479.80	695.70
2	60	0	79	421.20	545.50	791.00
2	60	0	80	457.50	592.50	859.10
2	60	0	81	513.90	665.50	965.00
2	60	0	82	547.50	709.00	1,028.10
2	60	0	83	592.50	767.30	1,112.60
2	60	0	84	645.00	835.30	1,211.20
2	60	30	55	20.70	26.80	38.90
2	60	30	56	24.30	31.50	45.70
2	60	30	57	28.80	37.30	54.10
2	60	30	58	32.40	42.00	60.90
2	60	30	59	36.90	47.80	69.30
2	60	30	60	41.40	53.60	77.70
2	60	30	61	45.00	58.30	84.50
2	60	30	62	53.10	68.80	99.80
2	60	30	63	61.20	79.30	115.00
2	60	30	64	69.30	89.70	130.10
2	60	30	65	81.90	106.10	153.80
2	60	30	66	90.00	116.60	169.10
2	60	30	67	102.60	132.90	192.70
2	60	30	68	118.80	153.80	223.00
2	60	30	69	135.00	174.80	253.50
2	60	30	70	141.00	182.60	264.80
2	60	30	71	160.50	207.80	301.30
2	60	30	72	179.70	232.70	337.40
2	60	30	73	202.50	262.20	380.20
2	60	30	74	225.00	291.40	422.50
2	60	30	75	263.70	341.50	495.20
2	60	30	76	273.00	353.50	512.60
2	60	30	77	301.80	390.80	566.70
2	60	30	78	336.90	436.30	632.60
2	60	30	79	383.10	496.10	719.30
2	60	30	80	416.40	539.20	781.80
2	60	30	81	467.40	605.30	877.70
2	60	30	82	498.00	644.90	935.10
2	60	30	83	539.40	698.50	1,012.80
2	60	30	84	587.40	760.70	1,103.00
2	60	90	55	18.00	23.30	33.80
2	60	90	56	21.60	28.00	40.60
2	60	90	57	25.20	32.60	47.30
2	60	90	58	28.80	37.30	54.10
2	60	90	59	32.40	42.00	60.90
2	60	90	60	36.00	46.60	67.60
2	60	90	61	39.60	51.30	74.40
2	60	90	62	46.80	60.60	87.90
2	60	90	63	54.00	69.90	101.40
2	60	90	64	61.20	79.30	115.00
2	60	90	65	72.00	93.20	135.10
2	60	90	66	79.20	102.60	148.80
2	60	90	67	90.00	116.60	169.10
2	60	90	68	104.40	135.20	196.00
2	60	90	69	118.80	153.80	223.00
2	60	90	70	124.20	160.80	233.20
2	60	90	71	141.00	182.60	264.80
2	60	90	72	157.80	204.40	296.40
2	60	90	73	178.20	230.80	334.70
2	60	90	74	198.30	256.80	372.40
2	60	90	75	231.90	300.30	435.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	90	76	240.30	311.20	451.20
2	60	90	77	265.20	343.40	497.90
2	60	90	78	296.40	383.80	556.50
2	60	90	79	336.90	436.30	632.60
2	60	90	80	366.00	474.00	687.30
2	60	90	81	411.00	532.20	771.70
2	60	90	82	438.00	567.20	822.40
2	60	90	83	474.00	613.80	890.00
2	60	90	84	516.00	668.20	968.90
2	60	150	55	17.10	22.10	32.00
2	60	150	56	20.70	26.80	38.90
2	60	150	57	23.40	30.30	43.90
2	60	150	58	27.00	35.00	50.80
2	60	150	59	30.60	39.60	57.40
2	60	150	60	34.20	44.30	64.20
2	60	150	61	36.90	47.80	69.30
2	60	150	62	44.10	57.10	82.80
2	60	150	63	50.40	65.30	94.70
2	60	150	64	57.60	74.60	108.20
2	60	150	65	67.50	87.40	126.70
2	60	150	66	74.70	96.70	140.20
2	60	150	67	84.60	109.60	158.90
2	60	150	68	98.10	127.00	184.20
2	60	150	69	111.60	144.50	209.50
2	60	150	70	116.70	151.10	219.10
2	60	150	71	132.60	171.70	249.00
2	60	150	72	147.90	191.50	277.70
2	60	150	73	167.10	216.40	313.80
2	60	150	74	185.70	240.50	348.70
2	60	150	75	217.50	281.70	408.50
2	60	150	76	225.30	291.80	423.10
2	60	150	77	248.70	322.10	467.00
2	60	150	78	277.80	359.80	521.70
2	60	150	79	315.90	409.10	593.20
2	60	150	80	343.50	444.80	645.00
2	60	150	81	385.50	499.20	723.80
2	60	150	82	411.00	532.20	771.70
2	60	150	83	444.90	576.10	835.30
2	60	150	84	483.90	626.70	908.70
2	60	365	55	12.60	16.30	23.60
2	60	365	56	15.30	19.80	28.70
2	60	365	57	17.10	22.10	32.00
2	60	365	58	19.80	25.60	37.10
2	60	365	59	22.50	29.10	42.20
2	60	365	60	25.20	32.60	47.30
2	60	365	61	27.00	35.00	50.80
2	60	365	62	32.40	42.00	60.90
2	60	365	63	36.90	47.80	69.30
2	60	365	64	42.30	54.80	79.50
2	60	365	65	49.50	64.10	92.90
2	60	365	66	54.90	71.10	103.10
2	60	365	67	62.10	80.40	116.60
2	60	365	68	72.00	93.20	135.10
2	60	365	69	81.90	106.10	153.80
2	60	365	70	85.80	111.10	161.10
2	60	365	71	97.50	126.30	183.10
2	60	365	72	108.30	140.20	203.30
2	60	365	73	122.70	158.90	230.40
2	60	365	74	136.20	176.40	255.80
2	60	365	75	159.60	206.70	299.70
2	60	365	76	165.30	214.10	310.40
2	60	365	77	182.40	236.20	342.50
2	60	365	78	203.70	263.80	382.50
2	60	365	79	231.60	299.90	434.90
2	60	365	80	252.00	326.30	473.10
2	60	365	81	282.90	366.40	531.30
2	60	365	82	301.50	390.40	566.10
2	60	365	83	326.40	422.70	612.90
2	60	365	84	354.90	459.60	666.40
4	60	0	55	37.20	48.20	69.90
4	60	0	56	42.00	54.40	78.90
4	60	0	57	46.50	60.20	87.30
4	60	0	58	51.30	66.40	96.30
4	60	0	59	55.80	72.30	104.80
4	60	0	60	65.10	84.30	122.20
4	60	0	61	74.40	96.30	139.60
4	60	0	62	83.70	108.40	157.20

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	0	63	97.80	126.70	183.70
4	60	0	64	111.60	144.50	209.50
4	60	0	65	125.70	162.80	236.10
4	60	0	66	139.50	180.70	262.00
4	60	0	67	162.90	211.00	306.00
4	60	0	68	186.00	240.90	349.30
4	60	0	69	209.40	271.20	393.20
4	60	0	70	226.20	292.90	424.70
4	60	0	71	248.10	321.30	465.90
4	60	0	72	278.40	360.50	522.70
4	60	0	73	313.20	405.60	588.10
4	60	0	74	352.50	456.50	661.90
4	60	0	75	417.60	540.80	784.20
4	60	0	76	425.40	550.90	798.80
4	60	0	77	474.00	613.80	890.00
4	60	0	78	534.60	692.30	1,003.80
4	60	0	79	599.40	776.20	1,125.50
4	60	0	80	652.80	845.40	1,225.80
4	60	0	81	721.80	934.70	1,355.30
4	60	0	82	768.00	994.60	1,442.20
4	60	0	83	825.60	1,069.20	1,550.30
4	60	0	84	894.60	1,158.50	1,679.80
4	60	30	55	34.50	44.70	64.80
4	60	30	56	39.00	50.50	73.20
4	60	30	57	42.90	55.60	80.60
4	60	30	58	47.40	61.40	89.00
4	60	30	59	52.20	67.60	98.00
4	60	30	60	60.60	78.50	113.80
4	60	30	61	68.70	89.00	129.10
4	60	30	62	77.10	99.80	144.70
4	60	30	63	90.30	116.90	169.50
4	60	30	64	103.20	133.60	193.70
4	60	30	65	116.40	150.70	218.50
4	60	30	66	129.30	167.40	242.70
4	60	30	67	150.60	195.00	282.80
4	60	30	68	172.20	223.00	323.40
4	60	30	69	193.50	250.60	363.40
4	60	30	70	209.70	271.60	393.80
4	60	30	71	229.80	297.60	431.50
4	60	30	72	257.40	333.30	483.30
4	60	30	73	289.80	375.30	544.20
4	60	30	74	326.40	422.70	612.90
4	60	30	75	386.40	500.40	725.60
4	60	30	76	393.60	509.70	739.10
4	60	30	77	438.30	567.60	823.00
4	60	30	78	495.00	641.00	929.50
4	60	30	79	555.00	718.70	1,042.10
4	60	30	80	603.60	781.70	1,133.50
4	60	30	81	668.10	865.20	1,254.50
4	60	30	82	710.40	920.00	1,334.00
4	60	30	83	763.50	988.70	1,433.60
4	60	30	84	828.00	1,072.30	1,554.80
4	60	90	55	30.60	39.60	57.40
4	60	90	56	34.50	44.70	64.80
4	60	90	57	39.00	50.50	73.20
4	60	90	58	42.90	55.60	80.60
4	60	90	59	46.50	60.20	87.30
4	60	90	60	54.00	69.90	101.40
4	60	90	61	61.50	79.60	115.40
4	60	90	62	69.90	90.50	131.20
4	60	90	63	81.00	104.90	152.10
4	60	90	64	93.00	120.40	174.60
4	60	90	65	104.10	134.80	195.50
4	60	90	66	116.40	150.70	218.50
4	60	90	67	135.00	174.80	253.50
4	60	90	68	154.50	200.10	290.10
4	60	90	69	174.00	225.30	326.70
4	60	90	70	187.80	243.20	352.60
4	60	90	71	206.10	266.90	387.00
4	60	90	72	231.30	299.50	434.30
4	60	90	73	260.10	336.80	488.40
4	60	90	74	292.20	378.40	548.70
4	60	90	75	346.20	448.30	650.00
4	60	90	76	353.10	457.30	663.10
4	60	90	77	393.60	509.70	739.10
4	60	90	78	444.00	575.00	833.80
4	60	90	79	497.40	644.10	933.90

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	60	90	80	542.10	702.00	1,017.90
4	60	90	81	599.10	775.80	1,124.90
4	60	90	82	637.50	825.60	1,197.10
4	60	90	83	685.20	887.30	1,286.60
4	60	90	84	742.80	961.90	1,394.80
4	60	150	55	28.80	37.30	54.10
4	60	150	56	31.50	40.80	59.20
4	60	150	57	35.40	45.80	66.40
4	60	150	58	39.00	50.50	73.20
4	60	150	59	42.90	55.60	80.60
4	60	150	60	50.10	64.90	94.10
4	60	150	61	56.70	73.40	106.40
4	60	150	62	64.20	83.10	120.50
4	60	150	63	74.40	96.30	139.60
4	60	150	64	85.50	110.70	160.50
4	60	150	65	95.70	123.90	179.70
4	60	150	66	107.10	138.70	201.10
4	60	150	67	124.50	161.20	233.70
4	60	150	68	142.20	184.10	266.90
4	60	150	69	159.90	207.10	300.30
4	60	150	70	173.10	224.20	325.10
4	60	150	71	189.60	245.50	356.00
4	60	150	72	213.30	276.20	400.50
4	60	150	73	239.40	310.00	449.50
4	60	150	74	269.70	349.30	506.50
4	60	150	75	319.20	413.40	599.40
4	60	150	76	325.50	421.50	611.20
4	60	150	77	363.00	470.10	681.60
4	60	150	78	409.20	529.90	768.40
4	60	150	79	458.40	593.60	860.70
4	60	150	80	499.20	646.50	937.40
4	60	150	81	552.30	715.20	1,037.00
4	60	150	82	587.40	760.70	1,103.00
4	60	150	83	631.20	817.40	1,185.20
4	60	150	84	684.30	886.20	1,285.00
4	60	365	55	21.30	27.60	40.00
4	60	365	56	24.30	31.50	45.70
4	60	365	57	27.00	35.00	50.80
4	60	365	58	29.70	38.50	55.80
4	60	365	59	32.70	42.30	61.30
4	60	365	60	38.10	49.30	71.50
4	60	365	61	43.80	56.70	82.20
4	60	365	62	49.20	63.70	92.40
4	60	365	63	56.70	73.40	106.40
4	60	365	64	65.10	84.30	122.20
4	60	365	65	73.50	95.20	138.00
4	60	365	66	81.90	106.10	153.80
4	60	365	67	94.80	122.80	178.10
4	60	365	68	108.90	141.00	204.50
4	60	365	69	122.70	158.90	230.40
4	60	365	70	132.30	171.30	248.40
4	60	365	71	145.20	188.00	272.60
4	60	365	72	162.60	210.60	305.40
4	60	365	73	183.60	237.80	344.80
4	60	365	74	206.10	266.90	387.00
4	60	365	75	244.50	316.60	459.10
4	60	365	76	248.70	322.10	467.00
4	60	365	77	276.90	358.60	520.00
4	60	365	78	312.60	404.80	587.00
4	60	365	79	350.70	454.20	658.60
4	60	365	80	381.60	494.20	716.60
4	60	365	81	422.40	547.00	793.20
4	60	365	82	449.40	582.00	843.90
4	60	365	83	483.00	625.50	907.00
4	60	365	84	523.80	678.30	983.50
10	60	0	55	52.80	68.40	99.20
10	60	0	56	57.60	74.60	108.20
10	60	0	57	67.20	87.00	126.20
10	60	0	58	76.80	99.50	144.30
10	60	0	59	86.40	111.90	162.30
10	60	0	60	96.00	124.30	180.20
10	60	0	61	105.60	136.80	198.40
10	60	0	62	120.00	155.40	225.30
10	60	0	63	139.20	180.30	261.40
10	60	0	64	158.40	205.10	297.40
10	60	0	65	182.40	236.20	342.50
10	60	0	66	206.40	267.30	387.60

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	60	0	67	230.40	298.40	432.70
10	60	0	68	264.00	341.90	495.80
10	60	0	69	297.60	385.40	558.80
10	60	0	70	315.00	407.90	591.50
10	60	0	71	346.50	448.70	650.60
10	60	0	72	382.50	495.30	718.20
10	60	0	73	427.50	553.60	802.70
10	60	0	74	468.00	606.10	878.80
10	60	0	75	531.00	687.60	997.00
10	60	0	76	537.60	696.20	1,009.50
10	60	0	77	592.20	766.90	1,112.00
10	60	0	78	655.20	848.50	1,230.30
10	60	0	79	726.60	940.90	1,364.30
10	60	0	80	760.50	984.80	1,428.00
10	60	0	81	854.10	1,106.10	1,603.80
10	60	0	82	924.30	1,197.00	1,735.70
10	60	0	83	978.90	1,267.70	1,838.20
10	60	0	84	1,064.70	1,378.80	1,999.30
10	60	30	55	49.80	64.50	93.50
10	60	30	56	53.70	69.50	100.80
10	60	30	57	63.30	82.00	118.90
10	60	30	58	72.00	93.20	135.10
10	60	30	59	81.60	105.70	153.30
10	60	30	60	90.30	116.90	169.50
10	60	30	61	99.00	128.20	185.90
10	60	30	62	113.40	146.90	213.00
10	60	30	63	130.50	169.00	245.10
10	60	30	64	148.80	192.70	279.40
10	60	30	65	171.90	222.60	322.80
10	60	30	66	193.80	251.00	364.00
10	60	30	67	216.90	280.90	407.30
10	60	30	68	248.70	322.10	467.00
10	60	30	69	279.30	361.70	524.50
10	60	30	70	296.10	383.40	555.90
10	60	30	71	325.80	421.90	611.80
10	60	30	72	360.00	466.20	676.00
10	60	30	73	402.30	521.00	755.50
10	60	30	74	440.10	569.90	826.40
10	60	30	75	499.50	646.90	938.00
10	60	30	76	505.80	655.00	949.80
10	60	30	77	556.80	721.10	1,045.60
10	60	30	78	615.60	797.20	1,155.90
10	60	30	79	682.80	884.20	1,282.10
10	60	30	80	715.20	926.20	1,343.00
10	60	30	81	802.50	1,039.20	1,506.80
10	60	30	82	868.80	1,125.10	1,631.40
10	60	30	83	920.40	1,191.90	1,728.30
10	60	30	84	1,000.80	1,296.00	1,879.20
10	60	90	55	45.00	58.30	84.50
10	60	90	56	48.90	63.30	91.80
10	60	90	57	57.60	74.60	108.20
10	60	90	58	65.40	84.70	122.80
10	60	90	59	73.80	95.60	138.60
10	60	90	60	81.60	105.70	153.30
10	60	90	61	90.30	116.90	169.50
10	60	90	62	101.70	131.70	191.00
10	60	90	63	118.20	153.10	222.00
10	60	90	64	134.40	174.00	252.30
10	60	90	65	155.40	201.20	291.70
10	60	90	66	175.80	227.70	330.20
10	60	90	67	195.90	253.70	367.90
10	60	90	68	224.70	291.00	422.00
10	60	90	69	253.50	328.30	476.00
10	60	90	70	268.20	347.30	503.60
10	60	90	71	294.30	381.10	552.60
10	60	90	72	324.90	420.70	610.00
10	60	90	73	363.60	470.90	682.80
10	60	90	74	397.80	515.20	747.00
10	60	90	75	451.80	585.10	848.40
10	60	90	76	456.90	591.70	858.00
10	60	90	77	503.10	651.50	944.70
10	60	90	78	556.80	721.10	1,045.60
10	60	90	79	617.40	799.50	1,159.30
10	60	90	80	646.50	837.20	1,213.90
10	60	90	81	726.30	940.60	1,363.90
10	60	90	82	785.40	1,017.10	1,474.80
10	60	90	83	832.20	1,077.70	1,562.70

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	60	90	84	904.80	1,171.70	1,699.00
10	60	150	55	42.30	54.80	79.50
10	60	150	56	46.20	59.80	86.70
10	60	150	57	53.70	69.50	100.80
10	60	150	58	61.50	79.60	115.40
10	60	150	59	69.00	89.40	129.60
10	60	150	60	76.80	99.50	144.30
10	60	150	61	84.60	109.60	158.90
10	60	150	62	96.00	124.30	180.20
10	60	150	63	111.30	144.10	208.90
10	60	150	64	126.60	163.90	237.70
10	60	150	65	145.80	188.80	273.80
10	60	150	66	165.00	213.70	309.90
10	60	150	67	184.20	238.50	345.80
10	60	150	68	211.20	273.50	396.60
10	60	150	69	238.20	308.50	447.30
10	60	150	70	252.00	326.30	473.10
10	60	150	71	277.20	359.00	520.60
10	60	150	72	306.00	396.30	574.60
10	60	150	73	342.00	442.90	642.20
10	60	150	74	374.40	484.80	703.00
10	60	150	75	424.80	550.10	797.60
10	60	150	76	430.20	557.10	807.80
10	60	150	77	473.70	613.40	889.40
10	60	150	78	524.10	678.70	984.10
10	60	150	79	581.40	752.90	1,091.70
10	60	150	80	608.40	787.90	1,142.50
10	60	150	81	683.40	885.00	1,283.30
10	60	150	82	739.50	957.70	1,388.70
10	60	150	83	783.00	1,014.00	1,470.30
10	60	150	84	851.70	1,103.00	1,599.40
10	60	365	55	34.50	44.70	64.80
10	60	365	56	37.50	48.60	70.50
10	60	365	57	44.10	57.10	82.80
10	60	365	58	49.80	64.50	93.50
10	60	365	59	56.70	73.40	106.40
10	60	365	60	62.40	80.80	117.20
10	60	365	61	69.00	89.40	129.60
10	60	365	62	77.70	100.60	145.90
10	60	365	63	90.30	116.90	169.50
10	60	365	64	102.60	132.90	192.70
10	60	365	65	119.10	154.20	223.60
10	60	365	66	134.40	174.00	252.30
10	60	365	67	149.70	193.90	281.20
10	60	365	68	171.90	222.60	322.80
10	60	365	69	193.80	251.00	364.00
10	60	365	70	205.20	265.70	385.30
10	60	365	71	225.00	291.40	422.50
10	60	365	72	248.40	321.70	466.50
10	60	365	73	278.10	360.10	522.10
10	60	365	74	304.20	393.90	571.20
10	60	365	75	345.60	447.60	649.00
10	60	365	76	349.50	452.60	656.30
10	60	365	77	384.60	498.10	722.20
10	60	365	78	426.00	551.70	800.00
10	60	365	79	472.20	611.50	886.70
10	60	365	80	494.40	640.20	928.30
10	60	365	81	555.30	719.10	1,042.70
10	60	365	82	600.60	777.80	1,127.80
10	60	365	83	636.60	824.40	1,195.40
10	60	365	84	691.80	895.90	1,299.10
1	80	0	55	24.00	31.10	45.10
1	80	0	56	27.20	35.20	51.00
1	80	0	57	30.00	38.90	56.40
1	80	0	58	33.20	43.00	62.40
1	80	0	59	36.00	46.60	67.60
1	80	0	60	42.00	54.40	78.90
1	80	0	61	48.00	62.20	90.20
1	80	0	62	54.00	69.90	101.40
1	80	0	63	66.00	85.50	124.00
1	80	0	64	72.00	93.20	135.10
1	80	0	65	81.20	105.20	152.50
1	80	0	66	90.00	116.60	169.10
1	80	0	67	102.00	132.10	191.50
1	80	0	68	114.00	147.60	214.00
1	80	0	69	132.00	170.90	247.80
1	80	0	70	140.00	181.30	262.90

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	0	71	156.80	203.10	294.50
1	80	0	72	173.60	224.80	326.00
1	80	0	73	196.00	253.80	368.00
1	80	0	74	224.00	290.10	420.60
1	80	0	75	263.20	340.80	494.20
1	80	0	76	265.20	343.40	497.90
1	80	0	77	296.40	383.80	556.50
1	80	0	78	332.80	431.00	625.00
1	80	0	79	374.40	484.80	703.00
1	80	0	80	420.00	543.90	788.70
1	80	0	81	460.00	595.70	863.80
1	80	0	82	490.00	634.60	920.20
1	80	0	83	535.20	693.10	1,005.00
1	80	0	84	585.20	757.80	1,098.80
1	80	30	55	21.60	28.00	40.60
1	80	30	56	24.00	31.10	45.10
1	80	30	57	26.40	34.20	49.60
1	80	30	58	28.80	37.30	54.10
1	80	30	59	32.40	42.00	60.90
1	80	30	60	37.20	48.20	69.90
1	80	30	61	42.00	54.40	78.90
1	80	30	62	48.00	62.20	90.20
1	80	30	63	58.80	76.10	110.30
1	80	30	64	63.60	82.40	119.50
1	80	30	65	72.00	93.20	135.10
1	80	30	66	79.20	102.60	148.80
1	80	30	67	90.00	116.60	169.10
1	80	30	68	100.80	130.50	189.20
1	80	30	69	116.40	150.70	218.50
1	80	30	70	124.40	161.10	233.60
1	80	30	71	138.80	179.70	260.60
1	80	30	72	153.60	198.90	288.40
1	80	30	73	173.60	224.80	326.00
1	80	30	74	198.40	256.90	372.50
1	80	30	75	232.80	301.50	437.20
1	80	30	76	235.20	304.60	441.70
1	80	30	77	262.00	339.30	492.00
1	80	30	78	294.40	381.20	552.70
1	80	30	79	331.60	429.40	622.60
1	80	30	80	372.00	481.70	698.50
1	80	30	81	407.20	527.30	764.60
1	80	30	82	434.00	562.00	814.90
1	80	30	83	473.20	612.80	888.60
1	80	30	84	518.00	670.80	972.70
1	80	90	55	18.00	23.30	33.80
1	80	90	56	20.40	26.40	38.30
1	80	90	57	22.80	29.50	42.80
1	80	90	58	25.20	32.60	47.30
1	80	90	59	27.60	35.70	51.80
1	80	90	60	32.40	42.00	60.90
1	80	90	61	36.00	46.60	67.60
1	80	90	62	40.80	52.80	76.60
1	80	90	63	50.40	65.30	94.70
1	80	90	64	55.20	71.50	103.70
1	80	90	65	61.20	79.30	115.00
1	80	90	66	68.40	88.60	128.50
1	80	90	67	78.00	101.00	146.50
1	80	90	68	86.40	111.90	162.30
1	80	90	69	100.80	130.50	189.20
1	80	90	70	106.40	137.80	199.80
1	80	90	71	118.80	153.80	223.00
1	80	90	72	132.00	170.90	247.80
1	80	90	73	148.80	192.70	279.40
1	80	90	74	170.40	220.70	320.00
1	80	90	75	200.40	259.50	376.30
1	80	90	76	201.60	261.10	378.60
1	80	90	77	225.60	292.20	423.70
1	80	90	78	252.80	327.40	474.70
1	80	90	79	284.80	368.80	534.80
1	80	90	80	319.20	413.40	599.40
1	80	90	81	350.00	453.30	657.30
1	80	90	82	372.00	481.70	698.50
1	80	90	83	407.20	527.30	764.60
1	80	90	84	445.20	576.50	835.90
1	80	150	55	16.80	21.80	31.60
1	80	150	56	19.20	24.90	36.10
1	80	150	57	21.60	28.00	40.60

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	150	58	22.80	29.50	42.80
1	80	150	59	25.20	32.60	47.30
1	80	150	60	30.00	38.90	56.40
1	80	150	61	33.60	43.50	63.10
1	80	150	62	37.20	48.20	69.90
1	80	150	63	46.80	60.60	87.90
1	80	150	64	50.40	65.30	94.70
1	80	150	65	56.40	73.00	105.90
1	80	150	66	63.60	82.40	119.50
1	80	150	67	70.80	91.70	133.00
1	80	150	68	80.40	104.10	150.90
1	80	150	69	92.40	119.70	173.60
1	80	150	70	98.40	127.40	184.70
1	80	150	71	109.60	141.90	205.80
1	80	150	72	122.00	158.00	229.10
1	80	150	73	136.80	177.20	256.90
1	80	150	74	156.80	203.10	294.50
1	80	150	75	184.80	239.30	347.00
1	80	150	76	186.00	240.90	349.30
1	80	150	77	208.00	269.40	390.60
1	80	150	78	232.80	301.50	437.20
1	80	150	79	262.00	339.30	492.00
1	80	150	80	294.00	380.70	552.00
1	80	150	81	322.00	417.00	604.70
1	80	150	82	343.20	444.40	644.40
1	80	150	83	375.20	485.90	704.60
1	80	150	84	410.00	531.00	770.00
1	80	365	55	12.00	15.50	22.50
1	80	365	56	13.20	17.10	24.80
1	80	365	57	14.40	18.60	27.00
1	80	365	58	16.80	21.80	31.60
1	80	365	59	18.00	23.30	33.80
1	80	365	60	20.40	26.40	38.30
1	80	365	61	24.00	31.10	45.10
1	80	365	62	26.40	34.20	49.60
1	80	365	63	32.40	42.00	60.90
1	80	365	64	36.00	46.60	67.60
1	80	365	65	39.60	51.30	74.40
1	80	365	66	44.40	57.50	83.40
1	80	365	67	50.40	65.30	94.70
1	80	365	68	56.40	73.00	105.90
1	80	365	69	64.80	83.90	121.70
1	80	365	70	69.60	90.10	130.60
1	80	365	71	77.20	100.00	145.00
1	80	365	72	86.40	111.90	162.30
1	80	365	73	97.60	126.40	183.30
1	80	365	74	110.80	143.50	208.10
1	80	365	75	130.00	168.40	244.20
1	80	365	76	131.20	169.90	246.40
1	80	365	77	146.80	190.10	275.60
1	80	365	78	164.40	212.90	308.70
1	80	365	79	185.20	239.80	347.70
1	80	365	80	208.00	269.40	390.60
1	80	365	81	228.00	295.30	428.20
1	80	365	82	243.20	314.90	456.60
1	80	365	83	265.20	343.40	497.90
1	80	365	84	290.00	375.60	544.60
2	80	0	55	30.00	38.90	56.40
2	80	0	56	36.00	46.60	67.60
2	80	0	57	42.00	54.40	78.90
2	80	0	58	48.00	62.20	90.20
2	80	0	59	54.00	69.90	101.40
2	80	0	60	60.00	77.70	112.70
2	80	0	61	66.00	85.50	124.00
2	80	0	62	78.00	101.00	146.50
2	80	0	63	90.00	116.60	169.10
2	80	0	64	102.00	132.10	191.50
2	80	0	65	120.00	155.40	225.30
2	80	0	66	132.00	170.90	247.80
2	80	0	67	150.00	194.30	281.70
2	80	0	68	174.00	225.30	326.70
2	80	0	69	198.00	256.40	371.80
2	80	0	70	207.20	268.30	389.00
2	80	0	71	235.20	304.60	441.70
2	80	0	72	263.20	340.80	494.20
2	80	0	73	296.80	384.40	557.40
2	80	0	74	330.40	427.90	620.50

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	0	75	386.40	500.40	725.60
2	80	0	76	400.40	518.50	751.80
2	80	0	77	442.00	572.40	830.00
2	80	0	78	494.00	639.70	927.60
2	80	0	79	561.60	727.30	1,054.60
2	80	0	80	610.00	790.00	1,145.50
2	80	0	81	685.20	887.30	1,286.60
2	80	0	82	730.00	945.40	1,370.80
2	80	0	83	790.00	1,023.10	1,483.50
2	80	0	84	860.00	1,113.70	1,614.90
2	80	30	55	27.60	35.70	51.80
2	80	30	56	32.40	42.00	60.90
2	80	30	57	38.40	49.70	72.10
2	80	30	58	43.20	55.90	81.10
2	80	30	59	49.20	63.70	92.40
2	80	30	60	55.20	71.50	103.70
2	80	30	61	60.00	77.70	112.70
2	80	30	62	70.80	91.70	133.00
2	80	30	63	81.60	105.70	153.30
2	80	30	64	92.40	119.70	173.60
2	80	30	65	109.20	141.40	205.00
2	80	30	66	120.00	155.40	225.30
2	80	30	67	136.80	177.20	256.90
2	80	30	68	158.40	205.10	297.40
2	80	30	69	180.00	233.10	338.00
2	80	30	70	188.00	243.50	353.10
2	80	30	71	214.00	277.10	401.80
2	80	30	72	239.60	310.30	449.90
2	80	30	73	270.00	349.70	507.10
2	80	30	74	300.00	388.50	563.30
2	80	30	75	351.60	455.30	660.20
2	80	30	76	364.00	471.40	683.50
2	80	30	77	402.40	521.10	755.60
2	80	30	78	449.20	581.70	843.50
2	80	30	79	510.80	661.50	959.20
2	80	30	80	555.20	719.00	1,042.60
2	80	30	81	623.20	807.00	1,170.20
2	80	30	82	664.00	859.90	1,246.90
2	80	30	83	719.20	931.40	1,350.50
2	80	30	84	783.20	1,014.20	1,470.60
2	80	90	55	24.00	31.10	45.10
2	80	90	56	28.80	37.30	54.10
2	80	90	57	33.60	43.50	63.10
2	80	90	58	38.40	49.70	72.10
2	80	90	59	43.20	55.90	81.10
2	80	90	60	48.00	62.20	90.20
2	80	90	61	52.80	68.40	99.20
2	80	90	62	62.40	80.80	117.20
2	80	90	63	72.00	93.20	135.10
2	80	90	64	81.60	105.70	153.30
2	80	90	65	96.00	124.30	180.20
2	80	90	66	105.60	136.80	198.40
2	80	90	67	120.00	155.40	225.30
2	80	90	68	139.20	180.30	261.40
2	80	90	69	158.40	205.10	297.40
2	80	90	70	165.60	214.50	311.00
2	80	90	71	188.00	243.50	353.10
2	80	90	72	210.40	272.50	395.10
2	80	90	73	237.60	307.70	446.20
2	80	90	74	264.40	342.40	496.50
2	80	90	75	309.20	400.40	580.60
2	80	90	76	320.40	414.90	601.60
2	80	90	77	353.60	457.90	664.00
2	80	90	78	395.20	511.80	742.10
2	80	90	79	449.20	581.70	843.50
2	80	90	80	488.00	632.00	916.40
2	80	90	81	548.00	709.70	1,029.10
2	80	90	82	584.00	756.30	1,096.60
2	80	90	83	632.00	818.40	1,186.70
2	80	90	84	688.00	891.00	1,292.00
2	80	150	55	22.80	29.50	42.80
2	80	150	56	27.60	35.70	51.80
2	80	150	57	31.20	40.40	58.60
2	80	150	58	36.00	46.60	67.60
2	80	150	59	40.80	52.80	76.60
2	80	150	60	45.60	59.10	85.70
2	80	150	61	49.20	63.70	92.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	150	62	58.80	76.10	110.30
2	80	150	63	67.20	87.00	126.20
2	80	150	64	76.80	99.50	144.30
2	80	150	65	90.00	116.60	169.10
2	80	150	66	99.60	129.00	187.10
2	80	150	67	112.80	146.10	211.80
2	80	150	68	130.80	169.40	245.60
2	80	150	69	148.80	192.70	279.40
2	80	150	70	155.60	201.50	292.20
2	80	150	71	176.80	229.00	332.10
2	80	150	72	197.20	255.40	370.30
2	80	150	73	222.80	288.50	418.30
2	80	150	74	247.60	320.60	464.90
2	80	150	75	290.00	375.60	544.60
2	80	150	76	300.40	389.00	564.10
2	80	150	77	331.60	429.40	622.60
2	80	150	78	370.40	479.70	695.60
2	80	150	79	421.20	545.50	791.00
2	80	150	80	458.00	593.10	860.00
2	80	150	81	514.00	665.60	965.10
2	80	150	82	548.00	709.70	1,029.10
2	80	150	83	593.20	768.20	1,113.90
2	80	150	84	645.20	835.50	1,211.50
2	80	365	55	16.80	21.80	31.60
2	80	365	56	20.40	26.40	38.30
2	80	365	57	22.80	29.50	42.80
2	80	365	58	26.40	34.20	49.60
2	80	365	59	30.00	38.90	56.40
2	80	365	60	33.60	43.50	63.10
2	80	365	61	36.00	46.60	67.60
2	80	365	62	43.20	55.90	81.10
2	80	365	63	49.20	63.70	92.40
2	80	365	64	56.40	73.00	105.90
2	80	365	65	66.00	85.50	124.00
2	80	365	66	73.20	94.80	137.50
2	80	365	67	82.80	107.20	155.40
2	80	365	68	96.00	124.30	180.20
2	80	365	69	109.20	141.40	205.00
2	80	365	70	114.40	148.10	214.70
2	80	365	71	130.00	168.40	244.20
2	80	365	72	144.40	187.00	271.20
2	80	365	73	163.60	211.90	307.30
2	80	365	74	181.60	235.20	341.00
2	80	365	75	212.80	275.60	399.60
2	80	365	76	220.40	285.40	413.80
2	80	365	77	243.20	314.90	456.60
2	80	365	78	271.60	351.70	510.00
2	80	365	79	308.80	399.90	579.90
2	80	365	80	336.00	435.10	630.90
2	80	365	81	377.20	488.50	708.30
2	80	365	82	402.00	520.60	754.90
2	80	365	83	435.20	563.60	817.20
2	80	365	84	473.20	612.80	888.60
4	80	0	55	49.60	64.20	93.10
4	80	0	56	56.00	72.50	105.10
4	80	0	57	62.00	80.30	116.40
4	80	0	58	68.40	88.60	128.50
4	80	0	59	74.40	96.30	139.60
4	80	0	60	86.80	112.40	163.00
4	80	0	61	99.20	128.50	186.30
4	80	0	62	111.60	144.50	209.50
4	80	0	63	130.40	168.90	244.90
4	80	0	64	148.80	192.70	279.40
4	80	0	65	167.60	217.00	314.70
4	80	0	66	186.00	240.90	349.30
4	80	0	67	217.20	281.30	407.90
4	80	0	68	248.00	321.20	465.70
4	80	0	69	279.20	361.60	524.30
4	80	0	70	301.60	390.60	566.40
4	80	0	71	330.80	428.40	621.20
4	80	0	72	371.20	480.70	697.00
4	80	0	73	417.60	540.80	784.20
4	80	0	74	470.00	608.70	882.60
4	80	0	75	556.80	721.10	1,045.60
4	80	0	76	567.20	734.50	1,065.00
4	80	0	77	632.00	818.40	1,186.70
4	80	0	78	712.80	923.10	1,338.50

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	80	0	79	799.20	1,035.00	1,500.80
4	80	0	80	870.40	1,127.20	1,634.40
4	80	0	81	962.40	1,246.30	1,807.10
4	80	0	82	1,024.00	1,326.10	1,922.80
4	80	0	83	1,100.80	1,425.50	2,067.00
4	80	0	84	1,192.80	1,544.70	2,239.80
4	80	30	55	46.00	59.60	86.40
4	80	30	56	52.00	67.30	97.60
4	80	30	57	57.20	74.10	107.40
4	80	30	58	63.20	81.80	118.60
4	80	30	59	69.60	90.10	130.60
4	80	30	60	80.80	104.60	151.70
4	80	30	61	91.60	118.60	172.00
4	80	30	62	102.80	133.10	193.00
4	80	30	63	120.40	155.90	226.10
4	80	30	64	137.60	178.20	258.40
4	80	30	65	155.20	201.00	291.50
4	80	30	66	172.40	223.30	323.80
4	80	30	67	200.80	260.00	377.00
4	80	30	68	229.60	297.30	431.10
4	80	30	69	258.00	334.10	484.40
4	80	30	70	279.60	362.10	525.00
4	80	30	71	306.40	396.80	575.40
4	80	30	72	343.20	444.40	644.40
4	80	30	73	386.40	500.40	725.60
4	80	30	74	435.20	563.60	817.20
4	80	30	75	515.20	667.20	967.40
4	80	30	76	524.80	679.60	985.40
4	80	30	77	584.40	756.80	1,097.40
4	80	30	78	660.00	854.70	1,239.30
4	80	30	79	740.00	958.30	1,389.50
4	80	30	80	804.80	1,042.20	1,511.20
4	80	30	81	890.80	1,153.60	1,672.70
4	80	30	82	947.20	1,226.60	1,778.60
4	80	30	83	1,018.00	1,318.30	1,911.50
4	80	30	84	1,104.00	1,429.70	2,073.10
4	80	90	55	40.80	52.80	76.60
4	80	90	56	46.00	59.60	86.40
4	80	90	57	52.00	67.30	97.60
4	80	90	58	57.20	74.10	107.40
4	80	90	59	62.00	80.30	116.40
4	80	90	60	72.00	93.20	135.10
4	80	90	61	82.00	106.20	154.00
4	80	90	62	93.20	120.70	175.00
4	80	90	63	108.00	139.90	202.90
4	80	90	64	124.00	160.60	232.90
4	80	90	65	138.80	179.70	260.60
4	80	90	66	155.20	201.00	291.50
4	80	90	67	180.00	233.10	338.00
4	80	90	68	206.00	266.80	386.90
4	80	90	69	232.00	300.40	435.60
4	80	90	70	250.40	324.30	470.20
4	80	90	71	274.80	355.90	516.10
4	80	90	72	308.40	399.40	579.10
4	80	90	73	346.80	449.10	651.20
4	80	90	74	389.60	504.50	731.50
4	80	90	75	461.60	597.80	866.80
4	80	90	76	470.80	609.70	884.10
4	80	90	77	524.80	679.60	985.40
4	80	90	78	592.00	766.60	1,111.60
4	80	90	79	663.20	858.80	1,245.30
4	80	90	80	722.80	936.00	1,357.20
4	80	90	81	798.80	1,034.40	1,499.90
4	80	90	82	850.00	1,100.80	1,596.20
4	80	90	83	913.60	1,183.10	1,715.50
4	80	90	84	990.40	1,282.60	1,859.80
4	80	150	55	38.40	49.70	72.10
4	80	150	56	42.00	54.40	78.90
4	80	150	57	47.20	61.10	88.60
4	80	150	58	52.00	67.30	97.60
4	80	150	59	57.20	74.10	107.40
4	80	150	60	66.80	86.50	125.40
4	80	150	61	75.60	97.90	142.00
4	80	150	62	85.60	110.90	160.80
4	80	150	63	99.20	128.50	186.30
4	80	150	64	114.00	147.60	214.00
4	80	150	65	127.60	165.20	239.50

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	80	150	66	142.80	184.90	268.10
4	80	150	67	166.00	215.00	311.80
4	80	150	68	189.60	245.50	356.00
4	80	150	69	213.20	276.10	400.30
4	80	150	70	230.80	298.90	433.40
4	80	150	71	252.80	327.40	474.70
4	80	150	72	284.40	368.30	534.00
4	80	150	73	319.20	413.40	599.40
4	80	150	74	359.60	465.70	675.30
4	80	150	75	425.60	551.20	799.20
4	80	150	76	434.00	562.00	814.90
4	80	150	77	484.00	626.80	908.90
4	80	150	78	545.60	706.60	1,024.60
4	80	150	79	611.20	791.50	1,147.70
4	80	150	80	665.60	862.00	1,249.90
4	80	150	81	736.40	953.60	1,382.70
4	80	150	82	783.20	1,014.20	1,470.60
4	80	150	83	841.60	1,089.90	1,580.40
4	80	150	84	912.40	1,181.60	1,713.30
4	80	365	55	28.40	36.80	53.40
4	80	365	56	32.40	42.00	60.90
4	80	365	57	36.00	46.60	67.60
4	80	365	58	39.60	51.30	74.40
4	80	365	59	43.60	56.50	81.90
4	80	365	60	50.80	65.80	95.40
4	80	365	61	58.40	75.60	109.60
4	80	365	62	65.60	85.00	123.30
4	80	365	63	75.60	97.90	142.00
4	80	365	64	86.80	112.40	163.00
4	80	365	65	98.00	126.90	184.00
4	80	365	66	109.20	141.40	205.00
4	80	365	67	126.40	163.70	237.40
4	80	365	68	145.20	188.00	272.60
4	80	365	69	163.60	211.90	307.30
4	80	365	70	176.40	228.40	331.20
4	80	365	71	193.60	250.70	363.50
4	80	365	72	216.80	280.80	407.20
4	80	365	73	244.80	317.00	459.70
4	80	365	74	274.80	355.90	516.10
4	80	365	75	326.00	422.20	612.20
4	80	365	76	331.60	429.40	622.60
4	80	365	77	369.20	478.10	693.20
4	80	365	78	416.80	539.80	782.70
4	80	365	79	467.60	605.50	878.00
4	80	365	80	508.80	658.90	955.40
4	80	365	81	563.20	729.30	1,057.50
4	80	365	82	599.20	776.00	1,125.20
4	80	365	83	644.00	834.00	1,209.30
4	80	365	84	698.40	904.40	1,311.40
10	80	0	55	70.40	91.20	132.20
10	80	0	56	76.80	99.50	144.30
10	80	0	57	89.60	116.00	168.20
10	80	0	58	102.40	132.60	192.30
10	80	0	59	115.20	149.20	216.30
10	80	0	60	128.00	165.80	240.40
10	80	0	61	140.80	182.30	264.30
10	80	0	62	160.00	207.20	300.40
10	80	0	63	185.60	240.40	348.60
10	80	0	64	211.20	273.50	396.60
10	80	0	65	243.20	314.90	456.60
10	80	0	66	275.20	356.40	516.80
10	80	0	67	307.20	397.80	576.80
10	80	0	68	352.00	455.80	660.90
10	80	0	69	396.80	513.90	745.20
10	80	0	70	420.00	543.90	788.70
10	80	0	71	462.00	598.30	867.50
10	80	0	72	510.00	660.50	957.70
10	80	0	73	570.00	738.20	1,070.40
10	80	0	74	624.00	808.10	1,171.70
10	80	0	75	708.00	916.90	1,329.50
10	80	0	76	716.80	928.30	1,346.00
10	80	0	77	789.60	1,022.50	1,482.60
10	80	0	78	873.60	1,131.30	1,640.40
10	80	0	79	968.80	1,254.60	1,819.20
10	80	0	80	1,014.00	1,313.10	1,904.00
10	80	0	81	1,138.80	1,474.70	2,138.30
10	80	0	82	1,232.40	1,596.00	2,314.20

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	0	83	1,305.20	1,690.20	2,450.80
10	80	0	84	1,419.60	1,838.40	2,665.70
10	80	30	55	66.40	86.00	124.70
10	80	30	56	71.60	92.70	134.40
10	80	30	57	84.40	109.30	158.50
10	80	30	58	96.00	124.30	180.20
10	80	30	59	108.80	140.90	204.30
10	80	30	60	120.40	155.90	226.10
10	80	30	61	132.00	170.90	247.80
10	80	30	62	151.20	195.80	283.90
10	80	30	63	174.00	225.30	326.70
10	80	30	64	198.40	256.90	372.50
10	80	30	65	229.20	296.80	430.40
10	80	30	66	258.40	334.60	485.20
10	80	30	67	289.20	374.50	543.00
10	80	30	68	331.60	429.40	622.60
10	80	30	69	372.40	482.30	699.30
10	80	30	70	394.80	511.30	741.40
10	80	30	71	434.40	562.50	815.60
10	80	30	72	480.00	621.60	901.30
10	80	30	73	536.40	694.60	1,007.20
10	80	30	74	586.80	759.90	1,101.90
10	80	30	75	666.00	862.50	1,250.60
10	80	30	76	674.40	873.30	1,266.30
10	80	30	77	742.40	961.40	1,394.00
10	80	30	78	820.80	1,062.90	1,541.20
10	80	30	79	910.40	1,179.00	1,709.60
10	80	30	80	953.60	1,234.90	1,790.60
10	80	30	81	1,070.00	1,385.70	2,009.30
10	80	30	82	1,158.40	1,500.10	2,175.10
10	80	30	83	1,227.20	1,589.20	2,304.30
10	80	30	84	1,334.40	1,728.00	2,505.60
10	80	90	55	60.00	77.70	112.70
10	80	90	56	65.20	84.40	122.40
10	80	90	57	76.80	99.50	144.30
10	80	90	58	87.20	112.90	163.70
10	80	90	59	98.40	127.40	184.70
10	80	90	60	108.80	140.90	204.30
10	80	90	61	120.40	155.90	226.10
10	80	90	62	135.60	175.60	254.60
10	80	90	63	157.60	204.10	295.90
10	80	90	64	179.20	232.10	336.50
10	80	90	65	207.20	268.30	389.00
10	80	90	66	234.40	303.50	440.10
10	80	90	67	261.20	338.30	490.50
10	80	90	68	299.60	388.00	562.60
10	80	90	69	338.00	437.70	634.70
10	80	90	70	357.60	463.10	671.50
10	80	90	71	392.40	508.20	736.90
10	80	90	72	433.20	561.00	813.50
10	80	90	73	484.80	627.80	910.30
10	80	90	74	530.40	686.90	996.00
10	80	90	75	602.40	780.10	1,131.10
10	80	90	76	609.20	788.90	1,143.90
10	80	90	77	670.80	868.70	1,259.60
10	80	90	78	742.40	961.40	1,394.00
10	80	90	79	823.20	1,066.00	1,545.70
10	80	90	80	862.00	1,116.30	1,618.60
10	80	90	81	968.40	1,254.10	1,818.40
10	80	90	82	1,047.20	1,356.10	1,966.30
10	80	90	83	1,109.60	1,436.90	2,083.50
10	80	90	84	1,206.40	1,562.30	2,265.30
10	80	150	55	56.40	73.00	105.90
10	80	150	56	61.60	79.80	115.70
10	80	150	57	71.60	92.70	134.40
10	80	150	58	82.00	106.20	154.00
10	80	150	59	92.00	119.10	172.70
10	80	150	60	102.40	132.60	192.30
10	80	150	61	112.80	146.10	211.80
10	80	150	62	128.00	165.80	240.40
10	80	150	63	148.40	192.20	278.70
10	80	150	64	168.80	218.60	317.00
10	80	150	65	194.40	251.70	365.00
10	80	150	66	220.00	284.90	413.10
10	80	150	67	245.60	318.10	461.20
10	80	150	68	281.60	364.70	528.80
10	80	150	69	317.60	411.30	596.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	80	150	70	336.00	435.10	630.90
10	80	150	71	369.60	478.60	694.00
10	80	150	72	408.00	528.40	766.20
10	80	150	73	456.00	590.50	856.20
10	80	150	74	499.20	646.50	937.40
10	80	150	75	566.40	733.50	1,063.60
10	80	150	76	573.60	742.80	1,077.10
10	80	150	77	631.60	817.90	1,186.00
10	80	150	78	698.80	904.90	1,312.10
10	80	150	79	775.20	1,003.90	1,455.70
10	80	150	80	811.20	1,050.50	1,523.20
10	80	150	81	911.20	1,180.00	1,711.00
10	80	150	82	986.00	1,276.90	1,851.50
10	80	150	83	1,044.00	1,352.00	1,960.40
10	80	150	84	1,135.60	1,470.60	2,132.40
10	80	365	55	46.00	59.60	86.40
10	80	365	56	50.00	64.80	94.00
10	80	365	57	58.80	76.10	110.30
10	80	365	58	66.40	86.00	124.70
10	80	365	59	75.60	97.90	142.00
10	80	365	60	83.20	107.70	156.20
10	80	365	61	92.00	119.10	172.70
10	80	365	62	103.60	134.20	194.60
10	80	365	63	120.40	155.90	226.10
10	80	365	64	136.80	177.20	256.90
10	80	365	65	158.80	205.60	298.10
10	80	365	66	179.20	232.10	336.50
10	80	365	67	199.60	258.50	374.80
10	80	365	68	229.20	296.80	430.40
10	80	365	69	258.40	334.60	485.20
10	80	365	70	273.60	354.30	513.70
10	80	365	71	300.00	388.50	563.30
10	80	365	72	331.20	428.90	621.90
10	80	365	73	370.80	480.20	696.30
10	80	365	74	405.60	525.30	761.70
10	80	365	75	460.80	596.70	865.20
10	80	365	76	466.00	603.50	875.10
10	80	365	77	512.80	664.10	962.90
10	80	365	78	568.00	735.60	1,066.60
10	80	365	79	629.60	815.30	1,182.20
10	80	365	80	659.20	853.70	1,237.90
10	80	365	81	740.40	958.80	1,390.30
10	80	365	82	800.80	1,037.00	1,503.70
10	80	365	83	848.80	1,099.20	1,593.80
10	80	365	84	922.40	1,194.50	1,732.00
1	100	0	55	30.00	38.90	56.40
1	100	0	56	34.00	44.00	63.80
1	100	0	57	37.50	48.60	70.50
1	100	0	58	41.50	53.70	77.90
1	100	0	59	45.00	58.30	84.50
1	100	0	60	52.50	68.00	98.60
1	100	0	61	60.00	77.70	112.70
1	100	0	62	67.50	87.40	126.70
1	100	0	63	82.50	106.80	154.90
1	100	0	64	90.00	116.60	169.10
1	100	0	65	101.50	131.40	190.50
1	100	0	66	112.50	145.70	211.30
1	100	0	67	127.50	165.10	239.40
1	100	0	68	142.50	184.50	267.50
1	100	0	69	165.00	213.70	309.90
1	100	0	70	175.00	226.60	328.60
1	100	0	71	196.00	253.80	368.00
1	100	0	72	217.00	281.00	407.50
1	100	0	73	245.00	317.30	460.10
1	100	0	74	280.00	362.60	525.80
1	100	0	75	329.00	426.10	617.80
1	100	0	76	331.50	429.30	622.50
1	100	0	77	370.50	479.80	695.70
1	100	0	78	416.00	538.70	781.10
1	100	0	79	468.00	606.10	878.80
1	100	0	80	525.00	679.90	985.90
1	100	0	81	575.00	744.60	1,079.70
1	100	0	82	612.50	793.20	1,150.10
1	100	0	83	669.00	866.40	1,256.30
1	100	0	84	731.50	947.30	1,373.60
1	100	30	55	27.00	35.00	50.80
1	100	30	56	30.00	38.90	56.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	30	57	33.00	42.70	61.90
1	100	30	58	36.00	46.60	67.60
1	100	30	59	40.50	52.40	76.00
1	100	30	60	46.50	60.20	87.30
1	100	30	61	52.50	68.00	98.60
1	100	30	62	60.00	77.70	112.70
1	100	30	63	73.50	95.20	138.00
1	100	30	64	79.50	103.00	149.40
1	100	30	65	90.00	116.60	169.10
1	100	30	66	99.00	128.20	185.90
1	100	30	67	112.50	145.70	211.30
1	100	30	68	126.00	163.20	236.60
1	100	30	69	145.50	188.40	273.20
1	100	30	70	155.50	201.40	292.00
1	100	30	71	173.50	224.70	325.80
1	100	30	72	192.00	248.60	360.50
1	100	30	73	217.00	281.00	407.50
1	100	30	74	248.00	321.20	465.70
1	100	30	75	291.00	376.80	546.40
1	100	30	76	294.00	380.70	552.00
1	100	30	77	327.50	424.10	614.90
1	100	30	78	368.00	476.60	691.10
1	100	30	79	414.50	536.80	778.40
1	100	30	80	465.00	602.20	873.20
1	100	30	81	509.00	659.20	955.80
1	100	30	82	542.50	702.50	1,018.60
1	100	30	83	591.50	766.00	1,110.70
1	100	30	84	647.50	838.50	1,215.80
1	100	90	55	22.50	29.10	42.20
1	100	90	56	25.50	33.00	47.90
1	100	90	57	28.50	36.90	53.50
1	100	90	58	31.50	40.80	59.20
1	100	90	59	34.50	44.70	64.80
1	100	90	60	40.50	52.40	76.00
1	100	90	61	45.00	58.30	84.50
1	100	90	62	51.00	66.00	95.70
1	100	90	63	63.00	81.60	118.30
1	100	90	64	69.00	89.40	129.60
1	100	90	65	76.50	99.10	143.70
1	100	90	66	85.50	110.70	160.50
1	100	90	67	97.50	126.30	183.10
1	100	90	68	108.00	139.90	202.90
1	100	90	69	126.00	163.20	236.60
1	100	90	70	133.00	172.20	249.70
1	100	90	71	148.50	192.30	278.80
1	100	90	72	165.00	213.70	309.90
1	100	90	73	186.00	240.90	349.30
1	100	90	74	213.00	275.80	399.90
1	100	90	75	250.50	324.40	470.40
1	100	90	76	252.00	326.30	473.10
1	100	90	77	282.00	365.20	529.50
1	100	90	78	316.00	409.20	593.30
1	100	90	79	356.00	461.00	668.50
1	100	90	80	399.00	516.70	749.20
1	100	90	81	437.50	566.60	821.60
1	100	90	82	465.00	602.20	873.20
1	100	90	83	509.00	659.20	955.80
1	100	90	84	556.50	720.70	1,045.00
1	100	150	55	21.00	27.20	39.40
1	100	150	56	24.00	31.10	45.10
1	100	150	57	27.00	35.00	50.80
1	100	150	58	28.50	36.90	53.50
1	100	150	59	31.50	40.80	59.20
1	100	150	60	37.50	48.60	70.50
1	100	150	61	42.00	54.40	78.90
1	100	150	62	46.50	60.20	87.30
1	100	150	63	58.50	75.80	109.90
1	100	150	64	63.00	81.60	118.30
1	100	150	65	70.50	91.30	132.40
1	100	150	66	79.50	103.00	149.40
1	100	150	67	88.50	114.60	166.20
1	100	150	68	100.50	130.10	188.60
1	100	150	69	115.50	149.60	216.90
1	100	150	70	123.00	159.30	231.00
1	100	150	71	137.00	177.40	257.20
1	100	150	72	152.50	197.50	286.40
1	100	150	73	171.00	221.40	321.00

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	150	74	196.00	253.80	368.00
1	100	150	75	231.00	299.10	433.70
1	100	150	76	232.50	301.10	436.60
1	100	150	77	260.00	336.70	488.20
1	100	150	78	291.00	376.80	546.40
1	100	150	79	327.50	424.10	614.90
1	100	150	80	367.50	475.90	690.10
1	100	150	81	402.50	521.20	755.70
1	100	150	82	429.00	555.60	805.60
1	100	150	83	469.00	607.40	880.70
1	100	150	84	512.50	663.70	962.40
1	100	365	55	15.00	19.40	28.10
1	100	365	56	16.50	21.40	31.00
1	100	365	57	18.00	23.30	33.80
1	100	365	58	21.00	27.20	39.40
1	100	365	59	22.50	29.10	42.20
1	100	365	60	25.50	33.00	47.90
1	100	365	61	30.00	38.90	56.40
1	100	365	62	33.00	42.70	61.90
1	100	365	63	40.50	52.40	76.00
1	100	365	64	45.00	58.30	84.50
1	100	365	65	49.50	64.10	92.90
1	100	365	66	55.50	71.90	104.30
1	100	365	67	63.00	81.60	118.30
1	100	365	68	70.50	91.30	132.40
1	100	365	69	81.00	104.90	152.10
1	100	365	70	87.00	112.70	163.40
1	100	365	71	96.50	125.00	181.30
1	100	365	72	108.00	139.90	202.90
1	100	365	73	122.00	158.00	229.10
1	100	365	74	138.50	179.40	260.10
1	100	365	75	162.50	210.40	305.10
1	100	365	76	164.00	212.40	308.00
1	100	365	77	183.50	237.60	344.50
1	100	365	78	205.50	266.10	385.80
1	100	365	79	231.50	299.80	434.70
1	100	365	80	260.00	336.70	488.20
1	100	365	81	285.00	369.10	535.20
1	100	365	82	304.00	393.70	570.90
1	100	365	83	331.50	429.30	622.50
1	100	365	84	362.50	469.40	680.60
2	100	0	55	37.50	48.60	70.50
2	100	0	56	45.00	58.30	84.50
2	100	0	57	52.50	68.00	98.60
2	100	0	58	60.00	77.70	112.70
2	100	0	59	67.50	87.40	126.70
2	100	0	60	75.00	97.10	140.80
2	100	0	61	82.50	106.80	154.90
2	100	0	62	97.50	126.30	183.10
2	100	0	63	112.50	145.70	211.30
2	100	0	64	127.50	165.10	239.40
2	100	0	65	150.00	194.30	281.70
2	100	0	66	165.00	213.70	309.90
2	100	0	67	187.50	242.80	352.10
2	100	0	68	217.50	281.70	408.50
2	100	0	69	247.50	320.50	464.70
2	100	0	70	259.00	335.40	486.30
2	100	0	71	294.00	380.70	552.00
2	100	0	72	329.00	426.10	617.80
2	100	0	73	371.00	480.40	696.60
2	100	0	74	413.00	534.80	775.50
2	100	0	75	483.00	625.50	907.00
2	100	0	76	500.50	648.10	939.70
2	100	0	77	552.50	715.50	1,037.50
2	100	0	78	617.50	799.70	1,159.60
2	100	0	79	702.00	909.10	1,318.20
2	100	0	80	762.50	987.40	1,431.70
2	100	0	81	856.50	1,109.20	1,608.30
2	100	0	82	912.50	1,181.70	1,713.50
2	100	0	83	987.50	1,278.80	1,854.30
2	100	0	84	1,075.00	1,392.10	2,018.50
2	100	30	55	34.50	44.70	64.80
2	100	30	56	40.50	52.40	76.00
2	100	30	57	48.00	62.20	90.20
2	100	30	58	54.00	69.90	101.40
2	100	30	59	61.50	79.60	115.40
2	100	30	60	69.00	89.40	129.60

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	30	61	75.00	97.10	140.80
2	100	30	62	88.50	114.60	166.20
2	100	30	63	102.00	132.10	191.50
2	100	30	64	115.50	149.60	216.90
2	100	30	65	136.50	176.80	256.40
2	100	30	66	150.00	194.30	281.70
2	100	30	67	171.00	221.40	321.00
2	100	30	68	198.00	256.40	371.80
2	100	30	69	225.00	291.40	422.50
2	100	30	70	235.00	304.30	441.20
2	100	30	71	267.50	346.40	502.30
2	100	30	72	299.50	387.90	562.50
2	100	30	73	337.50	437.10	633.80
2	100	30	74	375.00	485.60	704.10
2	100	30	75	439.50	569.20	825.30
2	100	30	76	455.00	589.20	854.30
2	100	30	77	503.00	651.40	944.50
2	100	30	78	561.50	727.10	1,054.30
2	100	30	79	638.50	826.90	1,199.00
2	100	30	80	694.00	898.70	1,303.10
2	100	30	81	779.00	1,008.80	1,462.80
2	100	30	82	830.00	1,074.90	1,558.60
2	100	30	83	899.00	1,164.20	1,688.10
2	100	30	84	979.00	1,267.80	1,838.30
2	100	90	55	30.00	38.90	56.40
2	100	90	56	36.00	46.60	67.60
2	100	90	57	42.00	54.40	78.90
2	100	90	58	48.00	62.20	90.20
2	100	90	59	54.00	69.90	101.40
2	100	90	60	60.00	77.70	112.70
2	100	90	61	66.00	85.50	124.00
2	100	90	62	78.00	101.00	146.50
2	100	90	63	90.00	116.60	169.10
2	100	90	64	102.00	132.10	191.50
2	100	90	65	120.00	155.40	225.30
2	100	90	66	132.00	170.90	247.80
2	100	90	67	150.00	194.30	281.70
2	100	90	68	174.00	225.30	326.70
2	100	90	69	198.00	256.40	371.80
2	100	90	70	207.00	268.10	388.70
2	100	90	71	235.00	304.30	441.20
2	100	90	72	263.00	340.60	493.90
2	100	90	73	297.00	384.60	557.70
2	100	90	74	330.50	428.00	620.60
2	100	90	75	386.50	500.50	725.70
2	100	90	76	400.50	518.60	752.00
2	100	90	77	442.00	572.40	830.00
2	100	90	78	494.00	639.70	927.60
2	100	90	79	561.50	727.10	1,054.30
2	100	90	80	610.00	790.00	1,145.50
2	100	90	81	685.00	887.10	1,286.30
2	100	90	82	730.00	945.40	1,370.80
2	100	90	83	790.00	1,023.10	1,483.50
2	100	90	84	860.00	1,113.70	1,614.90
2	100	150	55	28.50	36.90	53.50
2	100	150	56	34.50	44.70	64.80
2	100	150	57	39.00	50.50	73.20
2	100	150	58	45.00	58.30	84.50
2	100	150	59	51.00	66.00	95.70
2	100	150	60	57.00	73.80	107.00
2	100	150	61	61.50	79.60	115.40
2	100	150	62	73.50	95.20	138.00
2	100	150	63	84.00	108.80	157.80
2	100	150	64	96.00	124.30	180.20
2	100	150	65	112.50	145.70	211.30
2	100	150	66	124.50	161.20	233.70
2	100	150	67	141.00	182.60	264.80
2	100	150	68	163.50	211.70	307.00
2	100	150	69	186.00	240.90	349.30
2	100	150	70	194.50	251.90	365.30
2	100	150	71	221.00	286.20	415.00
2	100	150	72	246.50	319.20	462.80
2	100	150	73	278.50	360.70	523.00
2	100	150	74	309.50	400.80	581.20
2	100	150	75	362.50	469.40	680.60
2	100	150	76	375.50	486.30	705.10
2	100	150	77	414.50	536.80	778.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	150	78	463.00	599.60	869.40
2	100	150	79	526.50	681.80	988.60
2	100	150	80	572.50	741.40	1,075.00
2	100	150	81	642.50	832.00	1,206.40
2	100	150	82	685.00	887.10	1,286.30
2	100	150	83	741.50	960.20	1,392.30
2	100	150	84	806.50	1,044.40	1,514.40
2	100	365	55	21.00	27.20	39.40
2	100	365	56	25.50	33.00	47.90
2	100	365	57	28.50	36.90	53.50
2	100	365	58	33.00	42.70	61.90
2	100	365	59	37.50	48.60	70.50
2	100	365	60	42.00	54.40	78.90
2	100	365	61	45.00	58.30	84.50
2	100	365	62	54.00	69.90	101.40
2	100	365	63	61.50	79.60	115.40
2	100	365	64	70.50	91.30	132.40
2	100	365	65	82.50	106.80	154.90
2	100	365	66	91.50	118.50	171.80
2	100	365	67	103.50	134.00	194.30
2	100	365	68	120.00	155.40	225.30
2	100	365	69	136.50	176.80	256.40
2	100	365	70	143.00	185.20	268.50
2	100	365	71	162.50	210.40	305.10
2	100	365	72	180.50	233.70	338.90
2	100	365	73	204.50	264.80	384.00
2	100	365	74	227.00	294.00	426.30
2	100	365	75	266.00	344.50	499.50
2	100	365	76	275.50	356.80	517.40
2	100	365	77	304.00	393.70	570.90
2	100	365	78	339.50	439.70	637.60
2	100	365	79	386.00	499.90	724.90
2	100	365	80	420.00	543.90	788.70
2	100	365	81	471.50	610.60	885.40
2	100	365	82	502.50	650.70	943.50
2	100	365	83	544.00	704.50	1,021.50
2	100	365	84	591.50	766.00	1,110.70
4	100	0	55	62.00	80.30	116.40
4	100	0	56	70.00	90.70	131.50
4	100	0	57	77.50	100.40	145.60
4	100	0	58	85.50	110.70	160.50
4	100	0	59	93.00	120.40	174.60
4	100	0	60	108.50	140.50	203.70
4	100	0	61	124.00	160.60	232.90
4	100	0	62	139.50	180.70	262.00
4	100	0	63	163.00	211.10	306.10
4	100	0	64	186.00	240.90	349.30
4	100	0	65	209.50	271.30	393.40
4	100	0	66	232.50	301.10	436.60
4	100	0	67	271.50	351.60	509.80
4	100	0	68	310.00	401.50	582.20
4	100	0	69	349.00	452.00	655.40
4	100	0	70	377.00	488.20	707.90
4	100	0	71	413.50	535.50	776.50
4	100	0	72	464.00	600.90	871.30
4	100	0	73	522.00	676.00	980.20
4	100	0	74	587.50	760.80	1,103.20
4	100	0	75	696.00	901.30	1,306.90
4	100	0	76	709.00	918.20	1,331.40
4	100	0	77	790.00	1,023.10	1,483.50
4	100	0	78	891.00	1,153.80	1,673.00
4	100	0	79	999.00	1,293.70	1,875.90
4	100	0	80	1,088.00	1,409.00	2,043.10
4	100	0	81	1,203.00	1,557.90	2,259.00
4	100	0	82	1,280.00	1,657.60	2,403.50
4	100	0	83	1,376.00	1,781.90	2,583.80
4	100	0	84	1,491.00	1,930.80	2,799.70
4	100	30	55	57.50	74.50	108.00
4	100	30	56	65.00	84.20	122.10
4	100	30	57	71.50	92.60	134.30
4	100	30	58	79.00	102.30	148.30
4	100	30	59	87.00	112.70	163.40
4	100	30	60	101.00	130.80	189.70
4	100	30	61	114.50	148.30	215.00
4	100	30	62	128.50	166.40	241.30
4	100	30	63	150.50	194.90	282.60
4	100	30	64	172.00	222.70	322.90

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	100	30	65	194.00	251.20	364.20
4	100	30	66	215.50	279.10	404.70
4	100	30	67	251.00	325.00	471.30
4	100	30	68	287.00	371.70	539.00
4	100	30	69	322.50	417.60	605.50
4	100	30	70	349.50	452.60	656.30
4	100	30	71	383.00	496.00	719.20
4	100	30	72	429.00	555.60	805.60
4	100	30	73	483.00	625.50	907.00
4	100	30	74	544.00	704.50	1,021.50
4	100	30	75	644.00	834.00	1,209.30
4	100	30	76	656.00	849.50	1,231.80
4	100	30	77	730.50	946.00	1,371.70
4	100	30	78	825.00	1,068.40	1,549.20
4	100	30	79	925.00	1,197.90	1,737.00
4	100	30	80	1,006.00	1,302.80	1,889.10
4	100	30	81	1,113.50	1,442.00	2,090.90
4	100	30	82	1,184.00	1,533.30	2,223.30
4	100	30	83	1,272.50	1,647.90	2,389.50
4	100	30	84	1,380.00	1,787.10	2,591.30
4	100	90	55	51.00	66.00	95.70
4	100	90	56	57.50	74.50	108.00
4	100	90	57	65.00	84.20	122.10
4	100	90	58	71.50	92.60	134.30
4	100	90	59	77.50	100.40	145.60
4	100	90	60	90.00	116.60	169.10
4	100	90	61	102.50	132.70	192.40
4	100	90	62	116.50	150.90	218.80
4	100	90	63	135.00	174.80	253.50
4	100	90	64	155.00	200.70	291.00
4	100	90	65	173.50	224.70	325.80
4	100	90	66	194.00	251.20	364.20
4	100	90	67	225.00	291.40	422.50
4	100	90	68	257.50	333.50	483.60
4	100	90	69	290.00	375.60	544.60
4	100	90	70	313.00	405.30	587.70
4	100	90	71	343.50	444.80	645.00
4	100	90	72	385.50	499.20	723.80
4	100	90	73	433.50	561.40	814.00
4	100	90	74	487.00	630.70	914.50
4	100	90	75	577.00	747.20	1,083.40
4	100	90	76	588.50	762.10	1,105.00
4	100	90	77	656.00	849.50	1,231.80
4	100	90	78	740.00	958.30	1,389.50
4	100	90	79	829.00	1,073.60	1,556.70
4	100	90	80	903.50	1,170.00	1,696.50
4	100	90	81	998.50	1,293.10	1,875.00
4	100	90	82	1,062.50	1,375.90	1,995.10
4	100	90	83	1,142.00	1,478.90	2,144.40
4	100	90	84	1,238.00	1,603.20	2,324.60
4	100	150	55	48.00	62.20	90.20
4	100	150	56	52.50	68.00	98.60
4	100	150	57	59.00	76.40	110.80
4	100	150	58	65.00	84.20	122.10
4	100	150	59	71.50	92.60	134.30
4	100	150	60	83.50	108.10	156.70
4	100	150	61	94.50	122.40	177.50
4	100	150	62	107.00	138.60	201.00
4	100	150	63	124.00	160.60	232.90
4	100	150	64	142.50	184.50	267.50
4	100	150	65	159.50	206.60	299.60
4	100	150	66	178.50	231.20	335.20
4	100	150	67	207.50	268.70	389.60
4	100	150	68	237.00	306.90	445.00
4	100	150	69	266.50	345.10	500.40
4	100	150	70	288.50	373.60	541.70
4	100	150	71	316.00	409.20	593.30
4	100	150	72	355.50	460.40	667.60
4	100	150	73	399.00	516.70	749.20
4	100	150	74	449.50	582.10	844.00
4	100	150	75	532.00	688.90	998.90
4	100	150	76	542.50	702.50	1,018.60
4	100	150	77	605.00	783.50	1,136.10
4	100	150	78	682.00	883.20	1,280.60
4	100	150	79	764.00	989.40	1,434.60
4	100	150	80	832.00	1,077.40	1,562.20
4	100	150	81	920.50	1,192.00	1,728.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
4	100	150	82	979.00	1,267.80	1,838.30
4	100	150	83	1,052.00	1,362.30	1,975.30
4	100	150	84	1,140.50	1,476.90	2,141.50
4	100	365	55	35.50	46.00	66.70
4	100	365	56	40.50	52.40	76.00
4	100	365	57	45.00	58.30	84.50
4	100	365	58	49.50	64.10	92.90
4	100	365	59	54.50	70.60	102.40
4	100	365	60	63.50	82.20	119.20
4	100	365	61	73.00	94.50	137.00
4	100	365	62	82.00	106.20	154.00
4	100	365	63	94.50	122.40	177.50
4	100	365	64	108.50	140.50	203.70
4	100	365	65	122.50	158.60	230.00
4	100	365	66	136.50	176.80	256.40
4	100	365	67	158.00	204.60	296.70
4	100	365	68	181.50	235.00	340.80
4	100	365	69	204.50	264.80	384.00
4	100	365	70	220.50	285.50	414.00
4	100	365	71	242.00	313.40	454.40
4	100	365	72	271.00	350.90	508.80
4	100	365	73	306.00	396.30	574.60
4	100	365	74	343.50	444.80	645.00
4	100	365	75	407.50	527.70	765.20
4	100	365	76	414.50	536.80	778.40
4	100	365	77	461.50	597.60	866.50
4	100	365	78	521.00	674.70	978.30
4	100	365	79	584.50	756.90	1,097.50
4	100	365	80	636.00	823.60	1,194.20
4	100	365	81	704.00	911.70	1,322.00
4	100	365	82	749.00	970.00	1,406.50
4	100	365	83	805.00	1,042.50	1,511.60
4	100	365	84	873.00	1,130.50	1,639.20
10	100	0	55	88.00	114.00	165.30
10	100	0	56	96.00	124.30	180.20
10	100	0	57	112.00	145.00	210.30
10	100	0	58	128.00	165.80	240.40
10	100	0	59	144.00	186.50	270.40
10	100	0	60	160.00	207.20	300.40
10	100	0	61	176.00	227.90	330.50
10	100	0	62	200.00	259.00	375.60
10	100	0	63	232.00	300.40	435.60
10	100	0	64	264.00	341.90	495.80
10	100	0	65	304.00	393.70	570.90
10	100	0	66	344.00	445.50	646.00
10	100	0	67	384.00	497.30	721.10
10	100	0	68	440.00	569.80	826.20
10	100	0	69	496.00	642.30	931.30
10	100	0	70	525.00	679.90	985.90
10	100	0	71	577.50	747.90	1,084.50
10	100	0	72	637.50	825.60	1,197.10
10	100	0	73	712.50	922.70	1,337.90
10	100	0	74	780.00	1,010.10	1,464.60
10	100	0	75	885.00	1,146.10	1,661.80
10	100	0	76	896.00	1,160.30	1,682.40
10	100	0	77	987.00	1,278.20	1,853.40
10	100	0	78	1,092.00	1,414.10	2,050.40
10	100	0	79	1,211.00	1,568.20	2,273.90
10	100	0	80	1,267.50	1,641.40	2,380.00
10	100	0	81	1,423.50	1,843.40	2,672.90
10	100	0	82	1,540.50	1,994.90	2,892.60
10	100	0	83	1,631.50	2,112.80	3,063.60
10	100	0	84	1,774.50	2,298.00	3,332.10
10	100	30	55	83.00	107.50	155.90
10	100	30	56	89.50	115.90	168.10
10	100	30	57	105.50	136.60	198.10
10	100	30	58	120.00	155.40	225.30
10	100	30	59	136.00	176.10	255.30
10	100	30	60	150.50	194.90	282.60
10	100	30	61	165.00	213.70	309.90
10	100	30	62	189.00	244.80	355.00
10	100	30	63	217.50	281.70	408.50
10	100	30	64	248.00	321.20	465.70
10	100	30	65	286.50	371.00	538.00
10	100	30	66	323.00	418.30	606.50
10	100	30	67	361.50	468.10	678.70
10	100	30	68	414.50	536.80	778.40

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	30	69	465.50	602.80	874.10
10	100	30	70	493.50	639.10	926.70
10	100	30	71	543.00	703.20	1,019.60
10	100	30	72	600.00	777.00	1,126.70
10	100	30	73	670.50	868.30	1,259.00
10	100	30	74	733.50	949.90	1,377.40
10	100	30	75	832.50	1,078.10	1,563.20
10	100	30	76	843.00	1,091.70	1,583.00
10	100	30	77	928.00	1,201.80	1,742.60
10	100	30	78	1,026.00	1,328.70	1,926.60
10	100	30	79	1,138.00	1,473.70	2,136.90
10	100	30	80	1,192.00	1,543.60	2,238.20
10	100	30	81	1,337.50	1,732.10	2,511.50
10	100	30	82	1,448.00	1,875.20	2,719.00
10	100	30	83	1,534.00	1,986.50	2,880.40
10	100	30	84	1,668.00	2,160.10	3,132.10
10	100	90	55	75.00	97.10	140.80
10	100	90	56	81.50	105.50	153.00
10	100	90	57	96.00	124.30	180.20
10	100	90	58	109.00	141.20	204.70
10	100	90	59	123.00	159.30	231.00
10	100	90	60	136.00	176.10	255.30
10	100	90	61	150.50	194.90	282.60
10	100	90	62	169.50	219.50	318.30
10	100	90	63	197.00	255.10	369.90
10	100	90	64	224.00	290.10	420.60
10	100	90	65	259.00	335.40	486.30
10	100	90	66	293.00	379.40	550.10
10	100	90	67	326.50	422.80	613.10
10	100	90	68	374.50	485.00	703.30
10	100	90	69	422.50	547.10	793.30
10	100	90	70	447.00	578.90	839.40
10	100	90	71	490.50	635.20	921.00
10	100	90	72	541.50	701.20	1,016.70
10	100	90	73	606.00	784.80	1,138.00
10	100	90	74	663.00	858.60	1,245.00
10	100	90	75	753.00	975.10	1,413.90
10	100	90	76	761.50	986.10	1,429.80
10	100	90	77	838.50	1,085.90	1,574.60
10	100	90	78	928.00	1,201.80	1,742.60
10	100	90	79	1,029.00	1,332.60	1,932.30
10	100	90	80	1,077.50	1,395.40	2,023.30
10	100	90	81	1,210.50	1,567.60	2,273.00
10	100	90	82	1,309.00	1,695.20	2,458.00
10	100	90	83	1,387.00	1,796.20	2,604.50
10	100	90	84	1,508.00	1,952.90	2,831.70
10	100	150	55	70.50	91.30	132.40
10	100	150	56	77.00	99.70	144.60
10	100	150	57	89.50	115.90	168.10
10	100	150	58	102.50	132.70	192.40
10	100	150	59	115.00	148.90	215.90
10	100	150	60	128.00	165.80	240.40
10	100	150	61	141.00	182.60	264.80
10	100	150	62	160.00	207.20	300.40
10	100	150	63	185.50	240.20	348.30
10	100	150	64	211.00	273.20	396.10
10	100	150	65	243.00	314.70	456.30
10	100	150	66	275.00	356.10	516.30
10	100	150	67	307.00	397.60	576.50
10	100	150	68	352.00	455.80	660.90
10	100	150	69	397.00	514.10	745.40
10	100	150	70	420.00	543.90	788.70
10	100	150	71	462.00	598.30	867.50
10	100	150	72	510.00	660.50	957.70
10	100	150	73	570.00	738.20	1,070.40
10	100	150	74	624.00	808.10	1,171.70
10	100	150	75	708.00	916.90	1,329.50
10	100	150	76	717.00	928.50	1,346.30
10	100	150	77	789.50	1,022.40	1,482.50
10	100	150	78	873.50	1,131.20	1,640.20
10	100	150	79	969.00	1,254.90	1,819.60
10	100	150	80	1,014.00	1,313.10	1,904.00
10	100	150	81	1,139.00	1,475.00	2,138.80
10	100	150	82	1,232.50	1,596.10	2,314.30
10	100	150	83	1,305.00	1,690.00	2,450.50
10	100	150	84	1,419.50	1,838.30	2,665.50
10	100	365	55	57.50	74.50	108.00

EXHIBIT III

PLAN 750/751 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
10	100	365	56	62.50	80.90	117.30
10	100	365	57	73.50	95.20	138.00
10	100	365	58	83.00	107.50	155.90
10	100	365	59	94.50	122.40	177.50
10	100	365	60	104.00	134.70	195.30
10	100	365	61	115.00	148.90	215.90
10	100	365	62	129.50	167.70	243.20
10	100	365	63	150.50	194.90	282.60
10	100	365	64	171.00	221.40	321.00
10	100	365	65	198.50	257.10	372.80
10	100	365	66	224.00	290.10	420.60
10	100	365	67	249.50	323.10	468.50
10	100	365	68	286.50	371.00	538.00
10	100	365	69	323.00	418.30	606.50
10	100	365	70	342.00	442.90	642.20
10	100	365	71	375.00	485.60	704.10
10	100	365	72	414.00	536.10	777.30
10	100	365	73	463.50	600.20	870.30
10	100	365	74	507.00	656.60	952.10
10	100	365	75	576.00	745.90	1,081.60
10	100	365	76	582.50	754.30	1,093.70
10	100	365	77	641.00	830.10	1,203.60
10	100	365	78	710.00	919.50	1,333.30
10	100	365	79	787.00	1,019.20	1,477.80
10	100	365	80	824.00	1,067.10	1,547.30
10	100	365	81	925.50	1,198.50	1,737.80
10	100	365	82	1,001.00	1,296.30	1,879.60
10	100	365	83	1,061.00	1,374.00	1,992.30
10	100	365	84	1,153.00	1,493.10	2,165.00

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	90	55	12.15	15.70	22.80
1	60	90	56	13.77	17.80	25.80
1	60	90	57	15.39	19.90	28.90
1	60	90	58	17.01	22.00	31.90
1	60	90	59	18.63	24.10	34.90
1	60	90	60	21.87	28.30	41.00
1	60	90	61	24.30	31.50	45.70
1	60	90	62	27.54	35.70	51.80
1	60	90	63	34.02	44.10	63.90
1	60	90	64	37.26	48.30	70.00
1	60	90	65	41.31	53.50	77.60
1	60	90	66	46.17	59.80	86.70
1	60	90	67	52.65	68.20	98.90
1	60	90	68	58.32	75.50	109.50
1	60	90	69	68.04	88.10	127.70
1	60	90	70	76.95	99.70	144.60
1	60	90	71	85.86	111.20	161.20
1	60	90	72	95.58	123.80	179.50
1	60	90	73	107.73	139.50	202.30
1	60	90	74	123.12	159.40	231.10
1	60	90	75	144.99	187.80	272.30
1	60	90	76	157.14	203.50	295.10
1	60	90	77	175.77	227.60	330.00
1	60	90	78	196.83	254.90	369.60
1	60	90	79	221.94	287.40	416.70
1	60	90	80	258.39	334.60	485.20
1	60	90	81	283.50	367.10	532.30
1	60	90	82	301.32	390.20	565.80
1	60	90	83	329.67	426.90	619.00
1	60	90	84	360.45	466.80	676.90
1	60	90	85	412.29	533.90	774.20
1	60	150	55	11.34	14.70	21.30
1	60	150	56	12.96	16.80	24.40
1	60	150	57	14.58	18.90	27.40
1	60	150	58	15.39	19.90	28.90
1	60	150	59	17.01	22.00	31.90
1	60	150	60	20.25	26.20	38.00
1	60	150	61	22.68	29.40	42.60
1	60	150	62	25.11	32.50	47.10
1	60	150	63	31.59	40.90	59.30
1	60	150	64	34.02	44.10	63.90
1	60	150	65	38.07	49.30	71.50
1	60	150	66	42.93	55.60	80.60
1	60	150	67	47.79	61.90	89.80
1	60	150	68	54.27	70.30	101.90
1	60	150	69	62.37	80.80	117.20
1	60	150	70	71.28	92.30	133.80
1	60	150	71	79.38	102.80	149.10
1	60	150	72	88.29	114.30	165.70
1	60	150	73	98.82	128.00	185.60
1	60	150	74	113.40	146.90	213.00
1	60	150	75	133.65	173.10	251.00
1	60	150	76	144.99	187.80	272.30
1	60	150	77	162.00	209.80	304.20
1	60	150	78	181.44	235.00	340.80
1	60	150	79	204.12	264.30	383.20
1	60	150	80	238.14	308.40	447.20
1	60	150	81	260.82	337.80	489.80
1	60	150	82	277.83	359.80	521.70
1	60	150	83	303.75	393.40	570.40
1	60	150	84	332.10	430.10	623.60
1	60	150	85	379.89	492.00	713.40
1	60	365	55	8.10	10.50	15.20
1	60	365	56	8.91	11.50	16.70
1	60	365	57	9.72	12.60	18.30
1	60	365	58	11.34	14.70	21.30
1	60	365	59	12.15	15.70	22.80
1	60	365	60	13.77	17.80	25.80
1	60	365	61	16.20	21.00	30.50
1	60	365	62	17.82	23.10	33.50
1	60	365	63	21.87	28.30	41.00
1	60	365	64	24.30	31.50	45.70
1	60	365	65	26.73	34.60	50.20
1	60	365	66	29.97	38.80	56.30
1	60	365	67	34.02	44.10	63.90
1	60	365	68	38.07	49.30	71.50
1	60	365	69	43.74	56.60	82.10

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	365	70	50.22	65.00	94.30
1	60	365	71	55.89	72.40	105.00
1	60	365	72	62.37	80.80	117.20
1	60	365	73	70.47	91.30	132.40
1	60	365	74	80.19	103.80	150.50
1	60	365	75	93.96	121.70	176.50
1	60	365	76	102.06	132.20	191.70
1	60	365	77	114.21	147.90	214.50
1	60	365	78	127.98	165.70	240.30
1	60	365	79	144.18	186.70	270.70
1	60	365	80	168.48	218.20	316.40
1	60	365	81	184.68	239.20	346.80
1	60	365	82	196.83	254.90	369.60
1	60	365	83	214.65	278.00	403.10
1	60	365	84	234.90	304.20	441.10
1	60	365	85	268.92	348.30	505.00
2	60	90	55	16.20	21.00	30.50
2	60	90	56	19.44	25.20	36.50
2	60	90	57	22.68	29.40	42.60
2	60	90	58	25.92	33.60	48.70
2	60	90	59	29.16	37.80	54.80
2	60	90	60	32.40	42.00	60.90
2	60	90	61	35.64	46.20	67.00
2	60	90	62	42.12	54.50	79.00
2	60	90	63	48.60	62.90	91.20
2	60	90	64	55.08	71.30	103.40
2	60	90	65	64.80	83.90	121.70
2	60	90	66	71.28	92.30	133.80
2	60	90	67	81.00	104.90	152.10
2	60	90	68	93.96	121.70	176.50
2	60	90	69	106.92	138.50	200.80
2	60	90	70	119.88	155.20	225.00
2	60	90	71	136.08	176.20	255.50
2	60	90	72	152.28	197.20	285.90
2	60	90	73	171.72	222.40	322.50
2	60	90	74	191.16	247.60	359.00
2	60	90	75	223.56	289.50	419.80
2	60	90	76	249.48	323.10	468.50
2	60	90	77	275.40	356.60	517.10
2	60	90	78	307.80	398.60	578.00
2	60	90	79	349.92	453.10	657.00
2	60	90	80	395.28	511.90	742.30
2	60	90	81	443.88	574.80	833.50
2	60	90	82	473.04	612.60	888.30
2	60	90	83	511.92	662.90	961.20
2	60	90	84	557.28	721.70	1,046.50
2	60	90	85	635.04	822.40	1,192.50
2	60	150	55	15.39	19.90	28.90
2	60	150	56	18.63	24.10	34.90
2	60	150	57	21.06	27.30	39.60
2	60	150	58	24.30	31.50	45.70
2	60	150	59	27.54	35.70	51.80
2	60	150	60	30.78	39.90	57.90
2	60	150	61	33.21	43.00	62.40
2	60	150	62	39.69	51.40	74.50
2	60	150	63	45.36	58.70	85.10
2	60	150	64	51.84	67.10	97.30
2	60	150	65	60.75	78.70	114.10
2	60	150	66	67.23	87.10	126.30
2	60	150	67	76.14	98.60	143.00
2	60	150	68	88.29	114.30	165.70
2	60	150	69	100.44	130.10	188.60
2	60	150	70	112.59	145.80	211.40
2	60	150	71	127.98	165.70	240.30
2	60	150	72	142.56	184.60	267.70
2	60	150	73	161.19	208.70	302.60
2	60	150	74	179.01	231.80	336.10
2	60	150	75	209.79	271.70	394.00
2	60	150	76	234.09	303.10	439.50
2	60	150	77	258.39	334.60	485.20
2	60	150	78	288.36	373.40	541.40
2	60	150	79	328.05	424.80	616.00
2	60	150	80	370.98	480.40	696.60
2	60	150	81	416.34	539.20	781.80
2	60	150	82	443.88	574.80	833.50
2	60	150	83	480.33	622.00	901.90
2	60	150	84	522.45	676.60	981.10

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	150	85	595.35	771.00	1,118.00
2	60	365	55	11.34	14.70	21.30
2	60	365	56	13.77	17.80	25.80
2	60	365	57	15.39	19.90	28.90
2	60	365	58	17.82	23.10	33.50
2	60	365	59	20.25	26.20	38.00
2	60	365	60	22.68	29.40	42.60
2	60	365	61	24.30	31.50	45.70
2	60	365	62	29.16	37.80	54.80
2	60	365	63	33.21	43.00	62.40
2	60	365	64	38.07	49.30	71.50
2	60	365	65	44.55	57.70	83.70
2	60	365	66	49.41	64.00	92.80
2	60	365	67	55.89	72.40	105.00
2	60	365	68	64.80	83.90	121.70
2	60	365	69	73.71	95.50	138.50
2	60	365	70	82.62	107.00	155.20
2	60	365	71	93.96	121.70	176.50
2	60	365	72	104.49	135.30	196.20
2	60	365	73	118.26	153.10	222.00
2	60	365	74	131.22	169.90	246.40
2	60	365	75	153.90	199.30	289.00
2	60	365	76	171.72	222.40	322.50
2	60	365	77	189.54	245.50	356.00
2	60	365	78	211.41	273.80	397.00
2	60	365	79	240.57	311.50	451.70
2	60	365	80	272.16	352.40	511.00
2	60	365	81	305.37	395.50	573.50
2	60	365	82	325.62	421.70	611.50
2	60	365	83	352.35	456.30	661.60
2	60	365	84	383.13	496.20	719.50
2	60	365	85	436.59	565.40	819.80
1	80	90	55	16.20	21.00	30.50
1	80	90	56	18.36	23.80	34.50
1	80	90	57	20.52	26.60	38.60
1	80	90	58	22.68	29.40	42.60
1	80	90	59	24.84	32.20	46.70
1	80	90	60	29.16	37.80	54.80
1	80	90	61	32.40	42.00	60.90
1	80	90	62	36.72	47.60	69.00
1	80	90	63	45.36	58.70	85.10
1	80	90	64	49.68	64.30	93.20
1	80	90	65	55.08	71.30	103.40
1	80	90	66	61.56	79.70	115.60
1	80	90	67	70.20	90.90	131.80
1	80	90	68	77.76	100.70	146.00
1	80	90	69	90.72	117.50	170.40
1	80	90	70	102.60	132.90	192.70
1	80	90	71	114.48	148.30	215.00
1	80	90	72	127.44	165.00	239.30
1	80	90	73	143.64	186.00	269.70
1	80	90	74	164.16	212.60	308.30
1	80	90	75	193.32	250.30	362.90
1	80	90	76	209.52	271.30	393.40
1	80	90	77	234.36	303.50	440.10
1	80	90	78	262.44	339.90	492.90
1	80	90	79	295.92	383.20	555.60
1	80	90	80	344.52	446.20	647.00
1	80	90	81	378.00	489.50	709.80
1	80	90	82	401.76	520.30	754.40
1	80	90	83	439.56	569.20	825.30
1	80	90	84	480.60	622.40	902.50
1	80	90	85	549.72	711.90	1,032.30
1	80	150	55	15.12	19.60	28.40
1	80	150	56	17.28	22.40	32.50
1	80	150	57	19.44	25.20	36.50
1	80	150	58	20.52	26.60	38.60
1	80	150	59	22.68	29.40	42.60
1	80	150	60	27.00	35.00	50.80
1	80	150	61	30.24	39.20	56.80
1	80	150	62	33.48	43.40	62.90
1	80	150	63	42.12	54.50	79.00
1	80	150	64	45.36	58.70	85.10
1	80	150	65	50.76	65.70	95.30
1	80	150	66	57.24	74.10	107.40
1	80	150	67	63.72	82.50	119.60
1	80	150	72	117.72	152.40	221.00

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	150	69	83.16	107.70	156.20
1	80	150	70	95.04	123.10	178.50
1	80	150	71	105.84	137.10	198.80
1	80	150	73	131.76	170.60	247.40
1	80	150	74	151.20	195.80	283.90
1	80	150	75	178.20	230.80	334.70
1	80	150	76	193.32	250.30	362.90
1	80	150	77	216.00	279.70	405.60
1	80	150	78	241.92	313.30	454.30
1	80	150	79	272.16	352.40	511.00
1	80	150	80	317.52	411.20	596.20
1	80	150	81	347.76	450.30	652.90
1	80	150	82	370.44	479.70	695.60
1	80	150	83	405.00	524.50	760.50
1	80	150	84	442.80	573.40	831.40
1	80	150	85	506.52	655.90	951.10
1	80	150	68	72.36	93.70	135.90
1	80	365	55	10.80	14.00	20.30
1	80	365	56	11.88	15.40	22.30
1	80	365	57	12.96	16.80	24.40
1	80	365	58	15.12	19.60	28.40
1	80	365	59	16.20	21.00	30.50
1	80	365	60	18.36	23.80	34.50
1	80	365	61	21.60	28.00	40.60
1	80	365	62	23.76	30.80	44.70
1	80	365	63	29.16	37.80	54.80
1	80	365	64	32.40	42.00	60.90
1	80	365	65	35.64	46.20	67.00
1	80	365	66	39.96	51.70	75.00
1	80	365	67	45.36	58.70	85.10
1	80	365	68	50.76	65.70	95.30
1	80	365	69	58.32	75.50	109.50
1	80	365	70	66.96	86.70	125.70
1	80	365	71	74.52	96.50	139.90
1	80	365	72	83.16	107.70	156.20
1	80	365	73	93.96	121.70	176.50
1	80	365	74	106.92	138.50	200.80
1	80	365	75	125.28	162.20	235.20
1	80	365	76	136.08	176.20	255.50
1	80	365	77	152.28	197.20	285.90
1	80	365	78	170.64	221.00	320.50
1	80	365	79	192.24	249.00	361.10
1	80	365	80	224.64	290.90	421.80
1	80	365	81	246.24	318.90	462.40
1	80	365	82	262.44	339.90	492.90
1	80	365	83	286.20	370.60	537.40
1	80	365	84	313.20	405.60	588.10
1	80	365	85	358.56	464.30	673.20
2	80	90	55	21.60	28.00	40.60
2	80	90	56	25.92	33.60	48.70
2	80	90	57	30.24	39.20	56.80
2	80	90	58	34.56	44.80	65.00
2	80	90	59	38.88	50.30	72.90
2	80	90	60	43.20	55.90	81.10
2	80	90	61	47.52	61.50	89.20
2	80	90	62	56.16	72.70	105.40
2	80	90	63	64.80	83.90	121.70
2	80	90	64	73.44	95.10	137.90
2	80	90	65	86.40	111.90	162.30
2	80	90	66	95.04	123.10	178.50
2	80	90	67	108.00	139.90	202.90
2	80	90	68	125.28	162.20	235.20
2	80	90	69	142.56	184.60	267.70
2	80	90	70	159.84	207.00	300.20
2	80	90	71	181.44	235.00	340.80
2	80	90	72	203.04	262.90	381.20
2	80	90	73	228.96	296.50	429.90
2	80	90	74	254.88	330.10	478.60
2	80	90	75	298.08	386.00	559.70
2	80	90	76	332.64	430.80	624.70
2	80	90	77	367.20	475.50	689.50
2	80	90	78	410.40	531.50	770.70
2	80	90	79	466.56	604.20	876.10
2	80	90	80	527.04	682.50	989.60
2	80	90	81	591.84	766.40	1,111.30
2	80	90	82	630.72	816.80	1,184.40
2	80	90	83	682.56	883.90	1,281.70

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	90	84	743.04	962.20	1,395.20
2	80	90	85	846.72	1,096.50	1,589.90
2	80	150	55	20.52	26.60	38.60
2	80	150	56	24.84	32.20	46.70
2	80	150	57	28.08	36.40	52.80
2	80	150	58	32.40	42.00	60.90
2	80	150	59	36.72	47.60	69.00
2	80	150	60	41.04	53.10	77.00
2	80	150	61	44.28	57.30	83.10
2	80	150	62	52.92	68.50	99.30
2	80	150	63	60.48	78.30	113.50
2	80	150	64	69.12	89.50	129.80
2	80	150	65	81.00	104.90	152.10
2	80	150	66	89.64	116.10	168.30
2	80	150	67	101.52	131.50	190.70
2	80	150	68	117.72	152.40	221.00
2	80	150	69	133.92	173.40	251.40
2	80	150	70	150.12	194.40	281.90
2	80	150	71	170.64	221.00	320.50
2	80	150	72	190.08	246.20	357.00
2	80	150	73	214.92	278.30	403.50
2	80	150	74	238.68	309.10	448.20
2	80	150	75	279.72	362.20	525.20
2	80	150	76	312.12	404.20	586.10
2	80	150	77	344.52	446.20	647.00
2	80	150	78	384.48	497.90	722.00
2	80	150	79	437.40	566.40	821.30
2	80	150	80	494.64	640.60	928.90
2	80	150	81	555.12	718.90	1,042.40
2	80	150	82	591.84	766.40	1,111.30
2	80	150	83	640.44	829.40	1,202.60
2	80	150	84	696.60	902.10	1,308.00
2	80	150	85	793.80	1,028.00	1,490.60
2	80	365	55	15.12	19.60	28.40
2	80	365	56	18.36	23.80	34.50
2	80	365	57	20.52	26.60	38.60
2	80	365	58	23.76	30.80	44.70
2	80	365	59	27.00	35.00	50.80
2	80	365	60	30.24	39.20	56.80
2	80	365	61	32.40	42.00	60.90
2	80	365	62	38.88	50.30	72.90
2	80	365	63	44.28	57.30	83.10
2	80	365	64	50.76	65.70	95.30
2	80	365	65	59.40	76.90	111.50
2	80	365	66	65.88	85.30	123.70
2	80	365	67	74.52	96.50	139.90
2	80	365	68	86.40	111.90	162.30
2	80	365	69	98.28	127.30	184.60
2	80	365	70	110.16	142.70	206.90
2	80	365	71	125.28	162.20	235.20
2	80	365	72	139.32	180.40	261.60
2	80	365	73	157.68	204.20	296.10
2	80	365	74	174.96	226.60	328.60
2	80	365	75	205.20	265.70	385.30
2	80	365	76	228.96	296.50	429.90
2	80	365	77	252.72	327.30	474.60
2	80	365	78	281.88	365.00	529.30
2	80	365	79	320.76	415.40	602.30
2	80	365	80	362.88	469.90	681.40
2	80	365	81	407.16	527.30	764.60
2	80	365	82	434.16	562.20	815.20
2	80	365	83	469.80	608.40	882.20
2	80	365	84	510.84	661.50	959.20
2	80	365	85	582.12	753.80	1,093.00
1	100	90	55	20.25	26.20	38.00
1	100	90	56	22.95	29.70	43.10
1	100	90	57	25.65	33.20	48.10
1	100	90	58	28.35	36.70	53.20
1	100	90	59	31.05	40.20	58.30
1	100	90	60	36.45	47.20	68.40
1	100	90	61	40.50	52.40	76.00
1	100	90	62	45.90	59.40	86.10
1	100	90	63	56.70	73.40	106.40
1	100	90	64	62.10	80.40	116.60
1	100	90	65	68.85	89.20	129.30
1	100	90	66	76.95	99.70	144.60
1	100	90	67	87.75	113.60	164.70

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	90	68	97.20	125.90	182.60
1	100	90	69	113.40	146.90	213.00
1	100	90	70	128.25	166.10	240.80
1	100	90	71	143.10	185.30	268.70
1	100	90	72	159.30	206.30	299.10
1	100	90	73	179.55	232.50	337.10
1	100	90	74	205.20	265.70	385.30
1	100	90	75	241.65	312.90	453.70
1	100	90	76	261.90	339.20	491.80
1	100	90	77	292.95	379.40	550.10
1	100	90	78	328.05	424.80	616.00
1	100	90	79	369.90	479.00	694.60
1	100	90	80	430.65	557.70	808.70
1	100	90	81	472.50	611.90	887.30
1	100	90	82	502.20	650.30	942.90
1	100	90	83	549.45	711.50	1,031.70
1	100	90	84	600.75	778.00	1,128.10
1	100	90	85	687.15	889.90	1,290.40
1	100	150	55	18.90	24.50	35.50
1	100	150	56	21.60	28.00	40.60
1	100	150	57	24.30	31.50	45.70
1	100	150	58	25.65	33.20	48.10
1	100	150	59	28.35	36.70	53.20
1	100	150	60	33.75	43.70	63.40
1	100	150	61	37.80	49.00	71.10
1	100	150	62	41.85	54.20	78.60
1	100	150	63	52.65	68.20	98.90
1	100	150	64	56.70	73.40	106.40
1	100	150	65	63.45	82.20	119.20
1	100	150	66	71.55	92.70	134.40
1	100	150	67	79.65	103.10	149.50
1	100	150	68	90.45	117.10	169.80
1	100	150	69	103.95	134.60	195.20
1	100	150	70	118.80	153.80	223.00
1	100	150	71	132.30	171.30	248.40
1	100	150	72	147.15	190.60	276.40
1	100	150	73	164.70	213.30	309.30
1	100	150	74	189.00	244.80	355.00
1	100	150	75	222.75	288.50	418.30
1	100	150	76	241.65	312.90	453.70
1	100	150	77	270.00	349.70	507.10
1	100	150	78	302.40	391.60	567.80
1	100	150	79	340.20	440.60	638.90
1	100	150	80	396.90	514.00	745.30
1	100	150	81	434.70	562.90	816.20
1	100	150	82	463.05	599.60	869.40
1	100	150	83	506.25	655.60	950.60
1	100	150	84	553.50	716.80	1,039.40
1	100	150	85	633.15	819.90	1,188.90
1	100	365	55	13.50	17.50	25.40
1	100	365	56	14.85	19.20	27.80
1	100	365	57	16.20	21.00	30.50
1	100	365	58	18.90	24.50	35.50
1	100	365	59	20.25	26.20	38.00
1	100	365	60	22.95	29.70	43.10
1	100	365	61	27.00	35.00	50.80
1	100	365	62	29.70	38.50	55.80
1	100	365	63	36.45	47.20	68.40
1	100	365	64	40.50	52.40	76.00
1	100	365	65	44.55	57.70	83.70
1	100	365	66	49.95	64.70	93.80
1	100	365	67	56.70	73.40	106.40
1	100	365	68	63.45	82.20	119.20
1	100	365	69	72.90	94.40	136.90
1	100	365	70	83.70	108.40	157.20
1	100	365	71	93.15	120.60	174.90
1	100	365	72	103.95	134.60	195.20
1	100	365	73	117.45	152.10	220.50
1	100	365	74	133.65	173.10	251.00
1	100	365	75	156.60	202.80	294.10
1	100	365	76	170.10	220.30	319.40
1	100	365	77	190.35	246.50	357.40
1	100	365	78	213.30	276.20	400.50
1	100	365	79	240.30	311.20	451.20
1	100	365	80	280.80	363.60	527.20
1	100	365	81	307.80	398.60	578.00
1	100	365	82	328.05	424.80	616.00

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	365	83	357.75	463.30	671.80
1	100	365	84	391.50	507.00	735.20
1	100	365	85	448.20	580.40	841.60
2	100	90	55	27.00	35.00	50.80
2	100	90	56	32.40	42.00	60.90
2	100	90	57	37.80	49.00	71.10
2	100	90	58	43.20	55.90	81.10
2	100	90	59	48.60	62.90	91.20
2	100	90	60	54.00	69.90	101.40
2	100	90	61	59.40	76.90	111.50
2	100	90	62	70.20	90.90	131.80
2	100	90	63	81.00	104.90	152.10
2	100	90	64	91.80	118.90	172.40
2	100	90	65	108.00	139.90	202.90
2	100	90	66	118.80	153.80	223.00
2	100	90	67	135.00	174.80	253.50
2	100	90	68	156.60	202.80	294.10
2	100	90	69	178.20	230.80	334.70
2	100	90	70	199.80	258.70	375.10
2	100	90	71	226.80	293.70	425.90
2	100	90	72	253.80	328.70	476.60
2	100	90	73	286.20	370.60	537.40
2	100	90	74	318.60	412.60	598.30
2	100	90	75	372.60	482.50	699.60
2	100	90	76	415.80	538.50	780.80
2	100	90	77	459.00	594.40	861.90
2	100	90	78	513.00	664.30	963.20
2	100	90	79	583.20	755.20	1,095.00
2	100	90	80	658.80	853.10	1,237.00
2	100	90	81	739.80	958.00	1,389.10
2	100	90	82	788.40	1,021.00	1,480.50
2	100	90	83	853.20	1,104.90	1,602.10
2	100	90	84	928.80	1,202.80	1,744.10
2	100	90	85	1,058.40	1,370.60	1,987.40
2	100	150	55	25.65	33.20	48.10
2	100	150	56	31.05	40.20	58.30
2	100	150	57	35.10	45.50	66.00
2	100	150	58	40.50	52.40	76.00
2	100	150	59	45.90	59.40	86.10
2	100	150	60	51.30	66.40	96.30
2	100	150	61	55.35	71.70	104.00
2	100	150	62	66.15	85.70	124.30
2	100	150	63	75.60	97.90	142.00
2	100	150	64	86.40	111.90	162.30
2	100	150	65	101.25	131.10	190.10
2	100	150	66	112.05	145.10	210.40
2	100	150	67	126.90	164.30	238.20
2	100	150	68	147.15	190.60	276.40
2	100	150	69	167.40	216.80	314.40
2	100	150	70	187.65	243.00	352.40
2	100	150	71	213.30	276.20	400.50
2	100	150	72	237.60	307.70	446.20
2	100	150	73	268.65	347.90	504.50
2	100	150	74	298.35	386.40	560.30
2	100	150	75	349.65	452.80	656.60
2	100	150	76	390.15	505.20	732.50
2	100	150	77	430.65	557.70	808.70
2	100	150	78	480.60	622.40	902.50
2	100	150	79	546.75	708.00	1,026.60
2	100	150	80	618.30	800.70	1,161.00
2	100	150	81	693.90	898.60	1,303.00
2	100	150	82	739.80	958.00	1,389.10
2	100	150	83	800.55	1,036.70	1,503.20
2	100	150	84	870.75	1,127.60	1,635.00
2	100	150	85	992.25	1,285.00	1,863.30
2	100	365	55	18.90	24.50	35.50
2	100	365	56	22.95	29.70	43.10
2	100	365	57	25.65	33.20	48.10
2	100	365	58	29.70	38.50	55.80
2	100	365	59	33.75	43.70	63.40
2	100	365	60	37.80	49.00	71.10
2	100	365	61	40.50	52.40	76.00
2	100	365	62	48.60	62.90	91.20
2	100	365	63	55.35	71.70	104.00
2	100	365	64	63.45	82.20	119.20
2	100	365	65	74.25	96.20	139.50
2	100	365	66	82.35	106.60	154.60

EXHIBIT III

PLAN 750/751 SELECT NO INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	365	67	93.15	120.60	174.90
2	100	365	68	108.00	139.90	202.90
2	100	365	69	122.85	159.10	230.70
2	100	365	70	137.70	178.30	258.50
2	100	365	71	156.60	202.80	294.10
2	100	365	72	174.15	225.50	327.00
2	100	365	73	197.10	255.20	370.00
2	100	365	74	218.70	283.20	410.60
2	100	365	75	256.50	332.20	481.70
2	100	365	76	286.20	370.60	537.40
2	100	365	77	315.90	409.10	593.20
2	100	365	78	352.35	456.30	661.60
2	100	365	79	400.95	519.20	752.80
2	100	365	80	453.60	587.40	851.70
2	100	365	81	508.95	659.10	955.70
2	100	365	82	542.70	702.80	1,019.10
2	100	365	83	587.25	760.50	1,102.70
2	100	365	84	638.55	826.90	1,199.00
2	100	365	85	727.65	942.30	1,366.30

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	90	55	13.77	17.80	25.80
1	60	90	56	16.20	21.00	30.50
1	60	90	57	17.82	23.10	33.50
1	60	90	58	19.44	25.20	36.50
1	60	90	59	21.06	27.30	39.60
1	60	90	60	25.11	32.50	47.10
1	60	90	61	28.35	36.70	53.20
1	60	90	62	31.59	40.90	59.30
1	60	90	63	38.88	50.30	72.90
1	60	90	64	42.12	54.50	79.00
1	60	90	65	45.36	58.70	85.10
1	60	90	66	51.03	66.10	95.80
1	60	90	67	57.51	74.50	108.00
1	60	90	68	64.80	83.90	121.70
1	60	90	69	74.52	96.50	139.90
1	60	90	70	85.05	110.10	159.60
1	60	90	71	94.77	122.70	177.90
1	60	90	72	105.30	136.40	197.80
1	60	90	73	119.07	154.20	223.60
1	60	90	74	135.27	175.20	254.00
1	60	90	75	159.57	206.60	299.60
1	60	90	76	173.34	224.50	325.50
1	60	90	77	193.59	250.70	363.50
1	60	90	78	217.08	281.10	407.60
1	60	90	79	243.81	315.70	457.80
1	60	90	80	271.35	351.40	509.50
1	60	90	81	297.27	385.00	558.30
1	60	90	82	316.71	410.10	594.60
1	60	90	83	345.87	447.90	649.50
1	60	90	84	378.27	489.90	710.40
1	60	90	85	433.35	561.20	813.70
1	60	150	55	12.96	16.80	24.40
1	60	150	56	14.58	18.90	27.40
1	60	150	57	16.20	21.00	30.50
1	60	150	58	17.82	23.10	33.50
1	60	150	59	19.44	25.20	36.50
1	60	150	60	22.68	29.40	42.60
1	60	150	61	25.92	33.60	48.70
1	60	150	62	29.16	37.80	54.80
1	60	150	63	35.64	46.20	67.00
1	60	150	64	38.88	50.30	72.90
1	60	150	65	42.12	54.50	79.00
1	60	150	66	46.98	60.80	88.20
1	60	150	67	53.46	69.20	100.30
1	60	150	68	59.94	77.60	112.50
1	60	150	69	68.85	89.20	129.30
1	60	150	70	78.57	101.70	147.50
1	60	150	71	87.48	113.30	164.30
1	60	150	72	97.20	125.90	182.60
1	60	150	73	109.35	141.60	205.30
1	60	150	74	124.74	161.50	234.20
1	60	150	75	146.61	189.90	275.40
1	60	150	76	159.57	206.60	299.60
1	60	150	77	178.20	230.80	334.70
1	60	150	78	199.26	258.00	374.10
1	60	150	79	224.37	290.60	421.40
1	60	150	80	250.29	324.10	469.90
1	60	150	81	273.78	354.50	514.00
1	60	150	82	292.41	378.70	549.10
1	60	150	83	318.33	412.20	597.70
1	60	150	84	348.30	451.00	654.00
1	60	150	85	399.33	517.10	749.80
1	60	365	55	8.91	11.50	16.70
1	60	365	56	10.53	13.60	19.70
1	60	365	57	11.34	14.70	21.30
1	60	365	58	12.96	16.80	24.40
1	60	365	59	13.77	17.80	25.80
1	60	365	60	16.20	21.00	30.50
1	60	365	61	18.63	24.10	34.90
1	60	365	62	20.25	26.20	38.00
1	60	365	63	25.11	32.50	47.10
1	60	365	64	27.54	35.70	51.80
1	60	365	65	29.97	38.80	56.30
1	60	365	66	33.21	43.00	62.40
1	60	365	67	38.07	49.30	71.50
1	60	365	68	42.12	54.50	79.00
1	60	365	69	48.60	62.90	91.20

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	60	365	70	55.08	71.30	103.40
1	60	365	71	61.56	79.70	115.60
1	60	365	72	68.85	89.20	129.30
1	60	365	73	77.76	100.70	146.00
1	60	365	74	88.29	114.30	165.70
1	60	365	75	103.68	134.30	194.70
1	60	365	76	112.59	145.80	211.40
1	60	365	77	125.55	162.60	235.80
1	60	365	78	140.94	182.50	264.60
1	60	365	79	158.76	205.60	298.10
1	60	365	80	176.58	228.70	331.60
1	60	365	81	193.59	250.70	363.50
1	60	365	82	206.55	267.50	387.90
1	60	365	83	225.18	291.60	422.80
1	60	365	84	246.24	318.90	462.40
1	60	365	85	281.88	365.00	529.30
2	60	90	55	18.63	24.10	34.90
2	60	90	56	22.68	29.40	42.60
2	60	90	57	25.92	33.60	48.70
2	60	90	58	29.97	38.80	56.30
2	60	90	59	34.02	44.10	63.90
2	60	90	60	37.26	48.30	70.00
2	60	90	61	40.50	52.40	76.00
2	60	90	62	48.60	62.90	91.20
2	60	90	63	55.89	72.40	105.00
2	60	90	64	63.18	81.80	118.60
2	60	90	65	74.52	96.50	139.90
2	60	90	66	81.81	105.90	153.60
2	60	90	67	93.15	120.60	174.90
2	60	90	68	108.54	140.60	203.90
2	60	90	69	123.12	159.40	231.10
2	60	90	70	132.03	171.00	248.00
2	60	90	71	149.85	194.10	281.40
2	60	90	72	167.67	217.10	314.80
2	60	90	73	189.54	245.50	356.00
2	60	90	74	210.60	272.70	395.40
2	60	90	75	246.24	318.90	462.40
2	60	90	76	274.59	355.60	515.60
2	60	90	77	302.94	392.30	568.80
2	60	90	78	338.58	438.50	635.80
2	60	90	79	384.75	498.30	722.50
2	60	90	80	415.53	538.10	780.20
2	60	90	81	465.75	603.10	874.50
2	60	90	82	497.34	644.10	933.90
2	60	90	83	537.84	696.50	1,009.90
2	60	90	84	584.82	757.30	1,098.10
2	60	90	85	666.63	863.30	1,251.80
2	60	150	55	17.82	23.10	33.50
2	60	150	56	21.06	27.30	39.60
2	60	150	57	24.30	31.50	45.70
2	60	150	58	28.35	36.70	53.20
2	60	150	59	31.59	40.90	59.30
2	60	150	60	34.83	45.10	65.40
2	60	150	61	38.07	49.30	71.50
2	60	150	62	45.36	58.70	85.10
2	60	150	63	52.65	68.20	98.90
2	60	150	64	59.94	77.60	112.50
2	60	150	65	69.66	90.20	130.80
2	60	150	66	76.95	99.70	144.60
2	60	150	67	87.48	113.30	164.30
2	60	150	68	101.25	131.10	190.10
2	60	150	69	115.83	150.00	217.50
2	60	150	70	123.93	160.50	232.70
2	60	150	71	140.13	181.50	263.20
2	60	150	72	157.14	203.50	295.10
2	60	150	73	177.39	229.70	333.10
2	60	150	74	197.64	255.90	371.10
2	60	150	75	230.85	299.00	433.60
2	60	150	76	257.58	333.60	483.70
2	60	150	77	284.31	368.20	533.90
2	60	150	78	317.52	411.20	596.20
2	60	150	79	361.26	467.80	678.30
2	60	150	80	389.61	504.50	731.50
2	60	150	81	436.59	565.40	819.80
2	60	150	82	465.75	603.10	874.50
2	60	150	83	504.63	653.50	947.60
2	60	150	84	548.37	710.10	1,029.60

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	60	150	85	625.32	809.80	1,174.20
2	60	365	55	12.96	16.80	24.40
2	60	365	56	15.39	19.90	28.90
2	60	365	57	17.82	23.10	33.50
2	60	365	58	20.25	26.20	38.00
2	60	365	59	23.49	30.40	44.10
2	60	365	60	25.11	32.50	47.10
2	60	365	61	28.35	36.70	53.20
2	60	365	62	33.21	43.00	62.40
2	60	365	63	38.07	49.30	71.50
2	60	365	64	43.74	56.60	82.10
2	60	365	65	51.03	66.10	95.80
2	60	365	66	55.89	72.40	105.00
2	60	365	67	63.99	82.90	120.20
2	60	365	68	74.52	96.50	139.90
2	60	365	69	85.05	110.10	159.60
2	60	365	70	90.72	117.50	170.40
2	60	365	71	102.87	133.20	193.10
2	60	365	72	115.02	149.00	216.10
2	60	365	73	130.41	168.90	244.90
2	60	365	74	144.99	187.80	272.30
2	60	365	75	169.29	219.20	317.80
2	60	365	76	188.73	244.40	354.40
2	60	365	77	208.17	269.60	390.90
2	60	365	78	233.28	302.10	438.00
2	60	365	79	264.87	343.00	497.40
2	60	365	80	285.93	370.30	536.90
2	60	365	81	319.95	414.30	600.70
2	60	365	82	341.82	442.70	641.90
2	60	365	83	370.17	479.40	695.10
2	60	365	84	402.57	521.30	755.90
2	60	365	85	458.46	593.70	860.90
1	80	90	55	18.36	23.80	34.50
1	80	90	56	21.60	28.00	40.60
1	80	90	57	23.76	30.80	44.70
1	80	90	58	25.92	33.60	48.70
1	80	90	59	28.08	36.40	52.80
1	80	90	60	33.48	43.40	62.90
1	80	90	61	37.80	49.00	71.10
1	80	90	62	42.12	54.50	79.00
1	80	90	63	51.84	67.10	97.30
1	80	90	64	56.16	72.70	105.40
1	80	90	65	60.48	78.30	113.50
1	80	90	66	68.04	88.10	127.70
1	80	90	67	76.68	99.30	144.00
1	80	90	68	86.40	111.90	162.30
1	80	90	69	99.36	128.70	186.60
1	80	90	70	113.40	146.90	213.00
1	80	90	71	126.36	163.60	237.20
1	80	90	72	140.40	181.80	263.60
1	80	90	73	158.76	205.60	298.10
1	80	90	74	180.36	233.60	338.70
1	80	90	75	212.76	275.50	399.50
1	80	90	76	231.12	299.30	434.00
1	80	90	77	258.12	334.30	484.70
1	80	90	78	289.44	374.80	543.50
1	80	90	79	325.08	421.00	610.50
1	80	90	80	361.80	468.50	679.30
1	80	90	81	396.36	513.30	744.30
1	80	90	82	422.28	546.90	793.00
1	80	90	83	461.16	597.20	865.90
1	80	90	84	504.36	653.10	947.00
1	80	90	85	577.80	748.30	1,085.00
1	80	150	55	17.28	22.40	32.50
1	80	150	56	19.44	25.20	36.50
1	80	150	57	21.60	28.00	40.60
1	80	150	58	23.76	30.80	44.70
1	80	150	59	25.92	33.60	48.70
1	80	150	60	30.24	39.20	56.80
1	80	150	61	34.56	44.80	65.00
1	80	150	62	38.88	50.30	72.90
1	80	150	63	47.52	61.50	89.20
1	80	150	64	51.84	67.10	97.30
1	80	150	65	56.16	72.70	105.40
1	80	150	66	62.64	81.10	117.60
1	80	150	67	71.28	92.30	133.80
1	80	150	68	79.92	103.50	150.10

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	80	150	69	91.80	118.90	172.40
1	80	150	70	104.76	135.70	196.80
1	80	150	71	116.64	151.00	219.00
1	80	150	72	129.60	167.80	243.30
1	80	150	73	145.80	188.80	273.80
1	80	150	74	166.32	215.40	312.30
1	80	150	75	195.48	253.10	367.00
1	80	150	76	212.76	275.50	399.50
1	80	150	77	237.60	307.70	446.20
1	80	150	78	265.68	344.10	498.90
1	80	150	79	299.16	387.40	561.70
1	80	150	80	333.72	432.20	626.70
1	80	150	81	365.04	472.70	685.40
1	80	150	82	389.88	504.90	732.10
1	80	150	83	424.44	549.60	796.90
1	80	150	84	464.40	601.40	872.00
1	80	150	85	532.44	689.50	999.80
1	80	365	55	11.88	15.40	22.30
1	80	365	56	14.04	18.20	26.40
1	80	365	57	15.12	19.60	28.40
1	80	365	58	17.28	22.40	32.50
1	80	365	59	18.36	23.80	34.50
1	80	365	60	21.60	28.00	40.60
1	80	365	61	24.84	32.20	46.70
1	80	365	62	27.00	35.00	50.80
1	80	365	63	33.48	43.40	62.90
1	80	365	64	36.72	47.60	69.00
1	80	365	65	39.96	51.70	75.00
1	80	365	66	44.28	57.30	83.10
1	80	365	67	50.76	65.70	95.30
1	80	365	68	56.16	72.70	105.40
1	80	365	69	64.80	83.90	121.70
1	80	365	70	73.44	95.10	137.90
1	80	365	71	82.08	106.30	154.10
1	80	365	72	91.80	118.90	172.40
1	80	365	73	103.68	134.30	194.70
1	80	365	74	117.72	152.40	221.00
1	80	365	75	138.24	179.00	259.60
1	80	365	76	150.12	194.40	281.90
1	80	365	77	167.40	216.80	314.40
1	80	365	78	187.92	243.40	352.90
1	80	365	79	211.68	274.10	397.40
1	80	365	80	235.44	304.90	442.10
1	80	365	81	258.12	334.30	484.70
1	80	365	82	275.40	356.60	517.10
1	80	365	83	300.24	388.80	563.80
1	80	365	84	328.32	425.20	616.50
1	80	365	85	375.84	486.70	705.70
2	80	90	55	24.84	32.20	46.70
2	80	90	56	30.24	39.20	56.80
2	80	90	57	34.56	44.80	65.00
2	80	90	58	39.96	51.70	75.00
2	80	90	59	45.36	58.70	85.10
2	80	90	60	49.68	64.30	93.20
2	80	90	61	54.00	69.90	101.40
2	80	90	62	64.80	83.90	121.70
2	80	90	63	74.52	96.50	139.90
2	80	90	64	84.24	109.10	158.20
2	80	90	65	99.36	128.70	186.60
2	80	90	66	109.08	141.30	204.90
2	80	90	67	124.20	160.80	233.20
2	80	90	68	144.72	187.40	271.70
2	80	90	69	164.16	212.60	308.30
2	80	90	70	176.04	228.00	330.60
2	80	90	71	199.80	258.70	375.10
2	80	90	72	223.56	289.50	419.80
2	80	90	73	252.72	327.30	474.60
2	80	90	74	280.80	363.60	527.20
2	80	90	75	328.32	425.20	616.50
2	80	90	76	366.12	474.10	687.40
2	80	90	77	403.92	523.10	758.50
2	80	90	78	451.44	584.60	847.70
2	80	90	79	513.00	664.30	963.20
2	80	90	80	554.04	717.50	1,040.40
2	80	90	81	621.00	804.20	1,166.10
2	80	90	82	663.12	858.70	1,245.10
2	80	90	83	717.12	928.70	1,346.60

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	80	90	84	779.76	1,009.80	1,464.20
2	80	90	85	888.84	1,151.00	1,669.00
2	80	150	55	23.76	30.80	44.70
2	80	150	56	28.08	36.40	52.80
2	80	150	57	32.40	42.00	60.90
2	80	150	58	37.80	49.00	71.10
2	80	150	59	42.12	54.50	79.00
2	80	150	60	46.44	60.10	87.10
2	80	150	61	50.76	65.70	95.30
2	80	150	62	60.48	78.30	113.50
2	80	150	63	70.20	90.90	131.80
2	80	150	64	79.92	103.50	150.10
2	80	150	65	92.88	120.30	174.40
2	80	150	66	102.60	132.90	192.70
2	80	150	67	116.64	151.00	219.00
2	80	150	68	135.00	174.80	253.50
2	80	150	69	154.44	200.00	290.00
2	80	150	70	165.24	214.00	310.30
2	80	150	71	186.84	242.00	350.90
2	80	150	72	209.52	271.30	393.40
2	80	150	73	236.52	306.30	444.10
2	80	150	74	263.52	341.30	494.90
2	80	150	75	307.80	398.60	578.00
2	80	150	76	343.44	444.80	645.00
2	80	150	77	379.08	490.90	711.80
2	80	150	78	423.36	548.30	795.00
2	80	150	79	481.68	623.80	904.50
2	80	150	80	519.48	672.70	975.40
2	80	150	81	582.12	753.80	1,093.00
2	80	150	82	621.00	804.20	1,166.10
2	80	150	83	672.84	871.30	1,263.40
2	80	150	84	731.16	946.90	1,373.00
2	80	150	85	833.76	1,079.70	1,565.60
2	80	365	55	17.28	22.40	32.50
2	80	365	56	20.52	26.60	38.60
2	80	365	57	23.76	30.80	44.70
2	80	365	58	27.00	35.00	50.80
2	80	365	59	31.32	40.60	58.90
2	80	365	60	33.48	43.40	62.90
2	80	365	61	37.80	49.00	71.10
2	80	365	62	44.28	57.30	83.10
2	80	365	63	50.76	65.70	95.30
2	80	365	64	58.32	75.50	109.50
2	80	365	65	68.04	88.10	127.70
2	80	365	66	74.52	96.50	139.90
2	80	365	67	85.32	110.50	160.20
2	80	365	68	99.36	128.70	186.60
2	80	365	69	113.40	146.90	213.00
2	80	365	70	120.96	156.60	227.10
2	80	365	71	137.16	177.60	257.50
2	80	365	72	153.36	198.60	288.00
2	80	365	73	173.88	225.20	326.50
2	80	365	74	193.32	250.30	362.90
2	80	365	75	225.72	292.30	423.80
2	80	365	76	251.64	325.90	472.60
2	80	365	77	277.56	359.40	521.10
2	80	365	78	311.04	402.80	584.10
2	80	365	79	353.16	457.30	663.10
2	80	365	80	381.24	493.70	715.90
2	80	365	81	426.60	552.40	801.00
2	80	365	82	455.76	590.20	855.80
2	80	365	83	493.56	639.20	926.80
2	80	365	84	536.76	695.10	1,007.90
2	80	365	85	611.28	791.60	1,147.80
1	100	90	55	22.95	29.70	43.10
1	100	90	56	27.00	35.00	50.80
1	100	90	57	29.70	38.50	55.80
1	100	90	58	32.40	42.00	60.90
1	100	90	59	35.10	45.50	66.00
1	100	90	60	41.85	54.20	78.60
1	100	90	61	47.25	61.20	88.70
1	100	90	62	52.65	68.20	98.90
1	100	90	63	64.80	83.90	121.70
1	100	90	64	70.20	90.90	131.80
1	100	90	65	75.60	97.90	142.00
1	100	90	66	85.05	110.10	159.60
1	100	90	67	95.85	124.10	179.90

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	90	68	108.00	139.90	202.90
1	100	90	69	124.20	160.80	233.20
1	100	90	70	141.75	183.60	266.20
1	100	90	71	157.95	204.50	296.50
1	100	90	72	175.50	227.30	329.60
1	100	90	73	198.45	257.00	372.70
1	100	90	74	225.45	292.00	423.40
1	100	90	75	265.95	344.40	499.40
1	100	90	76	288.90	374.10	542.40
1	100	90	77	322.65	417.80	605.80
1	100	90	78	361.80	468.50	679.30
1	100	90	79	406.35	526.20	763.00
1	100	90	80	452.25	585.70	849.30
1	100	90	81	495.45	641.60	930.30
1	100	90	82	527.85	683.60	991.20
1	100	90	83	576.45	746.50	1,082.40
1	100	90	84	630.45	816.40	1,183.80
1	100	90	85	722.25	935.30	1,356.20
1	100	150	55	21.60	28.00	40.60
1	100	150	56	24.30	31.50	45.70
1	100	150	57	27.00	35.00	50.80
1	100	150	58	29.70	38.50	55.80
1	100	150	59	32.40	42.00	60.90
1	100	150	60	37.80	49.00	71.10
1	100	150	61	43.20	55.90	81.10
1	100	150	62	48.60	62.90	91.20
1	100	150	63	59.40	76.90	111.50
1	100	150	64	64.80	83.90	121.70
1	100	150	65	70.20	90.90	131.80
1	100	150	66	78.30	101.40	147.00
1	100	150	67	89.10	115.40	167.30
1	100	150	68	99.90	129.40	187.60
1	100	150	69	114.75	148.60	215.50
1	100	150	70	130.95	169.60	245.90
1	100	150	71	145.80	188.80	273.80
1	100	150	72	162.00	209.80	304.20
1	100	150	73	182.25	236.00	342.20
1	100	150	74	207.90	269.20	390.30
1	100	150	75	244.35	316.40	458.80
1	100	150	76	265.95	344.40	499.40
1	100	150	77	297.00	384.60	557.70
1	100	150	78	332.10	430.10	623.60
1	100	150	79	373.95	484.30	702.20
1	100	150	80	417.15	540.20	783.30
1	100	150	81	456.30	590.90	856.80
1	100	150	82	487.35	631.10	915.10
1	100	150	83	530.55	687.10	996.30
1	100	150	84	580.50	751.70	1,090.00
1	100	150	85	665.55	861.90	1,249.80
1	100	365	55	14.85	19.20	27.80
1	100	365	56	17.55	22.70	32.90
1	100	365	57	18.90	24.50	35.50
1	100	365	58	21.60	28.00	40.60
1	100	365	59	22.95	29.70	43.10
1	100	365	60	27.00	35.00	50.80
1	100	365	61	31.05	40.20	58.30
1	100	365	62	33.75	43.70	63.40
1	100	365	63	41.85	54.20	78.60
1	100	365	64	45.90	59.40	86.10
1	100	365	65	49.95	64.70	93.80
1	100	365	66	55.35	71.70	104.00
1	100	365	67	63.45	82.20	119.20
1	100	365	68	70.20	90.90	131.80
1	100	365	69	81.00	104.90	152.10
1	100	365	70	91.80	118.90	172.40
1	100	365	71	102.60	132.90	192.70
1	100	365	72	114.75	148.60	215.50
1	100	365	73	129.60	167.80	243.30
1	100	365	74	147.15	190.60	276.40
1	100	365	75	172.80	223.80	324.50
1	100	365	76	187.65	243.00	352.40
1	100	365	77	209.25	271.00	393.00
1	100	365	78	234.90	304.20	441.10
1	100	365	79	264.60	342.70	496.90
1	100	365	80	294.30	381.10	552.60
1	100	365	81	322.65	417.80	605.80
1	100	365	82	344.25	445.80	646.40

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	365	83	375.30	486.00	704.70
1	100	365	84	410.40	531.50	770.70
1	100	365	85	469.80	608.40	882.20
2	100	90	55	31.05	40.20	58.30
2	100	90	56	37.80	49.00	71.10
2	100	90	57	43.20	55.90	81.10
2	100	90	58	49.95	64.70	93.80
2	100	90	59	56.70	73.40	106.40
2	100	90	60	62.10	80.40	116.60
2	100	90	61	67.50	87.40	126.70
2	100	90	62	81.00	104.90	152.10
2	100	90	63	93.15	120.60	174.90
2	100	90	64	105.30	136.40	197.80
2	100	90	65	124.20	160.80	233.20
2	100	90	66	136.35	176.60	256.10
2	100	90	67	155.25	201.00	291.50
2	100	90	68	180.90	234.30	339.70
2	100	90	69	205.20	265.70	385.30
2	100	90	70	220.05	285.00	413.30
2	100	90	71	249.75	323.40	468.90
2	100	90	72	279.45	361.90	524.80
2	100	90	73	315.90	409.10	593.20
2	100	90	74	351.00	454.50	659.00
2	100	90	75	410.40	531.50	770.70
2	100	90	76	457.65	592.70	859.40
2	100	90	77	504.90	653.80	948.00
2	100	90	78	564.30	730.80	1,059.70
2	100	90	79	641.25	830.40	1,204.10
2	100	90	80	692.55	896.90	1,300.50
2	100	90	81	776.25	1,005.20	1,457.50
2	100	90	82	828.90	1,073.40	1,556.40
2	100	90	83	896.40	1,160.80	1,683.20
2	100	90	84	974.70	1,262.20	1,830.20
2	100	90	85	1,111.05	1,438.80	2,086.30
2	100	150	55	29.70	38.50	55.80
2	100	150	56	35.10	45.50	66.00
2	100	150	57	40.50	52.40	76.00
2	100	150	58	47.25	61.20	88.70
2	100	150	59	52.65	68.20	98.90
2	100	150	60	58.05	75.20	109.00
2	100	150	61	63.45	82.20	119.20
2	100	150	62	75.60	97.90	142.00
2	100	150	63	87.75	113.60	164.70
2	100	150	64	99.90	129.40	187.60
2	100	150	65	116.10	150.30	217.90
2	100	150	66	128.25	166.10	240.80
2	100	150	67	145.80	188.80	273.80
2	100	150	68	168.75	218.50	316.80
2	100	150	69	193.05	250.00	362.50
2	100	150	70	206.55	267.50	387.90
2	100	150	71	233.55	302.40	438.50
2	100	150	72	261.90	339.20	491.80
2	100	150	73	295.65	382.90	555.20
2	100	150	74	329.40	426.60	618.60
2	100	150	75	384.75	498.30	722.50
2	100	150	76	429.30	555.90	806.10
2	100	150	77	473.85	613.60	889.70
2	100	150	78	529.20	685.30	993.70
2	100	150	79	602.10	779.70	1,130.60
2	100	150	80	649.35	840.90	1,219.30
2	100	150	81	727.65	942.30	1,366.30
2	100	150	82	776.25	1,005.20	1,457.50
2	100	150	83	841.05	1,089.20	1,579.30
2	100	150	84	913.95	1,183.60	1,716.20
2	100	150	85	1,042.20	1,349.60	1,956.90
2	100	365	55	21.60	28.00	40.60
2	100	365	56	25.65	33.20	48.10
2	100	365	57	29.70	38.50	55.80
2	100	365	58	33.75	43.70	63.40
2	100	365	59	39.15	50.70	73.50
2	100	365	60	41.85	54.20	78.60
2	100	365	61	47.25	61.20	88.70
2	100	365	62	55.35	71.70	104.00
2	100	365	63	63.45	82.20	119.20
2	100	365	64	72.90	94.40	136.90
2	100	365	65	85.05	110.10	159.60
2	100	365	66	93.15	120.60	174.90

EXHIBIT III

PLAN 750/751 SELECT 5% SIMPLE INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	365	67	106.65	138.10	200.20
2	100	365	68	124.20	160.80	233.20
2	100	365	69	141.75	183.60	266.20
2	100	365	70	151.20	195.80	283.90
2	100	365	71	171.45	222.00	321.90
2	100	365	72	191.70	248.30	360.00
2	100	365	73	217.35	281.50	408.20
2	100	365	74	241.65	312.90	453.70
2	100	365	75	282.15	365.40	529.80
2	100	365	76	314.55	407.30	590.60
2	100	365	77	346.95	449.30	651.50
2	100	365	78	388.80	503.50	730.10
2	100	365	79	441.45	571.70	829.00
2	100	365	80	476.55	617.10	894.80
2	100	365	81	533.25	690.60	1,001.40
2	100	365	82	569.70	737.80	1,069.80
2	100	365	83	616.95	799.00	1,158.60
2	100	365	84	670.95	868.90	1,259.90
2	100	365	85	764.10	989.50	1,434.80

EXHIBIT III

PLAN 750/751 SELECT 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	90	55	30.38	39.30	57.00
1	100	90	56	34.43	44.60	64.70
1	100	90	57	38.48	49.80	72.20
1	100	90	58	42.53	55.10	79.90
1	100	90	59	46.58	60.30	87.40
1	100	90	60	54.68	70.80	102.70
1	100	90	61	60.75	78.70	114.10
1	100	90	62	68.85	89.20	129.30
1	100	90	63	85.05	110.10	159.60
1	100	90	64	93.15	120.60	174.90
1	100	90	65	103.28	133.70	193.90
1	100	90	66	115.43	149.50	216.80
1	100	90	67	131.63	170.50	247.20
1	100	90	68	145.80	188.80	273.80
1	100	90	69	170.10	220.30	319.40
1	100	90	70	179.55	232.50	337.10
1	100	90	71	200.48	259.60	376.40
1	100	90	72	222.75	288.50	418.30
1	100	90	73	251.10	325.20	471.50
1	100	90	74	287.55	372.40	540.00
1	100	90	75	338.18	437.90	635.00
1	100	90	76	340.20	440.60	638.90
1	100	90	77	380.70	493.00	714.90
1	100	90	78	426.60	552.40	801.00
1	100	90	79	480.60	622.40	902.50
1	100	90	80	538.65	697.60	1,011.50
1	100	90	81	590.63	764.90	1,109.10
1	100	90	82	627.75	812.90	1,178.70
1	100	90	83	687.15	889.90	1,290.40
1	100	90	84	751.28	972.90	1,410.70
1	100	150	55	28.35	36.70	53.20
1	100	150	56	32.40	42.00	60.90
1	100	150	57	36.45	47.20	68.40
1	100	150	58	38.48	49.80	72.20
1	100	150	59	42.53	55.10	79.90
1	100	150	60	50.63	65.60	95.10
1	100	150	61	56.70	73.40	106.40
1	100	150	62	62.78	81.30	117.90
1	100	150	63	78.98	102.30	148.30
1	100	150	64	85.05	110.10	159.60
1	100	150	65	95.18	123.30	178.80
1	100	150	66	107.33	139.00	201.60
1	100	150	67	119.48	154.70	224.30
1	100	150	68	135.68	175.70	254.80
1	100	150	69	155.93	201.90	292.80
1	100	150	70	166.05	215.00	311.80
1	100	150	71	184.95	239.50	347.30
1	100	150	72	205.88	266.60	386.60
1	100	150	73	230.85	299.00	433.60
1	100	150	74	264.60	342.70	496.90
1	100	150	75	311.85	403.80	585.50
1	100	150	76	313.88	406.50	589.40
1	100	150	77	351.00	454.50	659.00
1	100	150	78	392.85	508.70	737.60
1	100	150	79	442.13	572.60	830.30
1	100	150	80	496.13	642.50	931.60
1	100	150	81	543.38	703.70	1,020.40
1	100	150	82	579.15	750.00	1,087.50
1	100	150	83	633.15	819.90	1,188.90
1	100	150	84	691.88	896.00	1,299.20
1	100	365	55	20.25	26.20	38.00
1	100	365	56	22.28	28.90	41.90
1	100	365	57	24.30	31.50	45.70
1	100	365	58	28.35	36.70	53.20
1	100	365	59	30.38	39.30	57.00
1	100	365	60	34.43	44.60	64.70
1	100	365	61	40.50	52.40	76.00
1	100	365	62	44.55	57.70	83.70
1	100	365	63	54.68	70.80	102.70
1	100	365	64	60.75	78.70	114.10
1	100	365	65	66.83	86.50	125.40
1	100	365	66	74.93	97.00	140.70
1	100	365	67	85.05	110.10	159.60
1	100	365	68	95.18	123.30	178.80
1	100	365	69	109.35	141.60	205.30
1	100	365	70	117.45	152.10	220.50
1	100	365	71	130.28	168.70	244.60

EXHIBIT III

PLAN 750/751 SELECT 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
1	100	365	72	145.80	188.80	273.80
1	100	365	73	164.70	213.30	309.30
1	100	365	74	186.98	242.10	351.00
1	100	365	75	219.38	284.10	411.90
1	100	365	76	221.40	286.70	415.70
1	100	365	77	247.73	320.80	465.20
1	100	365	78	277.43	359.30	521.00
1	100	365	79	312.53	404.70	586.80
1	100	365	80	351.00	454.50	659.00
1	100	365	81	384.75	498.30	722.50
1	100	365	82	410.40	531.50	770.70
1	100	365	83	447.53	579.60	840.40
1	100	365	84	489.38	633.70	918.90
2	100	90	55	40.50	52.40	76.00
2	100	90	56	48.60	62.90	91.20
2	100	90	57	56.70	73.40	106.40
2	100	90	58	64.80	83.90	121.70
2	100	90	59	72.90	94.40	136.90
2	100	90	60	81.00	104.90	152.10
2	100	90	61	89.10	115.40	167.30
2	100	90	62	105.30	136.40	197.80
2	100	90	63	121.50	157.30	228.10
2	100	90	64	137.70	178.30	258.50
2	100	90	65	162.00	209.80	304.20
2	100	90	66	178.20	230.80	334.70
2	100	90	67	202.50	262.20	380.20
2	100	90	68	234.90	304.20	441.10
2	100	90	69	267.30	346.20	502.00
2	100	90	70	279.45	361.90	524.80
2	100	90	71	317.25	410.80	595.70
2	100	90	72	355.05	459.80	666.70
2	100	90	73	400.95	519.20	752.80
2	100	90	74	446.18	577.80	837.80
2	100	90	75	521.78	675.70	979.80
2	100	90	76	540.68	700.20	1,015.30
2	100	90	77	596.70	772.70	1,120.40
2	100	90	78	666.90	863.60	1,252.20
2	100	90	79	758.03	981.60	1,423.30
2	100	90	80	823.50	1,066.40	1,546.30
2	100	90	81	924.75	1,197.60	1,736.50
2	100	90	82	985.50	1,276.20	1,850.50
2	100	90	83	1,066.50	1,381.10	2,002.60
2	100	90	84	1,161.00	1,503.50	2,180.10
2	100	150	55	38.48	49.80	72.20
2	100	150	56	46.58	60.30	87.40
2	100	150	57	52.65	68.20	98.90
2	100	150	58	60.75	78.70	114.10
2	100	150	59	68.85	89.20	129.30
2	100	150	60	76.95	99.70	144.60
2	100	150	61	83.03	107.50	155.90
2	100	150	62	99.23	128.50	186.30
2	100	150	63	113.40	146.90	213.00
2	100	150	64	129.60	167.80	243.30
2	100	150	65	151.88	196.70	285.20
2	100	150	66	168.08	217.70	315.70
2	100	150	67	190.35	246.50	357.40
2	100	150	68	220.73	285.80	414.40
2	100	150	69	251.10	325.20	471.50
2	100	150	70	262.58	340.00	493.00
2	100	150	71	298.35	386.40	560.30
2	100	150	72	332.78	431.00	625.00
2	100	150	73	375.98	486.90	706.00
2	100	150	74	417.83	541.10	784.60
2	100	150	75	489.38	633.70	918.90
2	100	150	76	506.93	656.50	951.90
2	100	150	77	559.58	724.70	1,050.80
2	100	150	78	625.05	809.40	1,173.60
2	100	150	79	710.78	920.50	1,334.70
2	100	150	80	772.88	1,000.90	1,451.30
2	100	150	81	867.38	1,123.30	1,628.80
2	100	150	82	924.75	1,197.60	1,736.50
2	100	150	83	1,001.03	1,296.30	1,879.60
2	100	150	84	1,088.78	1,410.00	2,044.50
2	100	365	55	28.35	36.70	53.20
2	100	365	56	34.43	44.60	64.70
2	100	365	57	38.48	49.80	72.20
2	100	365	58	44.55	57.70	83.70

EXHIBIT III

PLAN 750/751 SELECT 5% COMPOUND INFLATION

Arkansas

Benefit Period	Ben % (60%, 80%, 100%)	EP	Issue Age	Original (per $15 daily amount) Annual Premium	Current (per $15 daily amount) Effective 08/17/2007 Annual Premium with 29.5% increase	Proposed (per $15 daily amount) Annual Premium with 45.0% increase ($1,000 maximum increase)
2	100	365	59	50.63	65.60	95.10
2	100	365	60	56.70	73.40	106.40
2	100	365	61	60.75	78.70	114.10
2	100	365	62	72.90	94.40	136.90
2	100	365	63	83.03	107.50	155.90
2	100	365	64	95.18	123.30	178.80
2	100	365	65	111.38	144.20	209.10
2	100	365	66	123.53	160.00	232.00
2	100	365	67	139.73	181.00	262.50
2	100	365	68	162.00	209.80	304.20
2	100	365	69	184.28	238.60	346.00
2	100	365	70	193.05	250.00	362.50
2	100	365	71	219.38	284.10	411.90
2	100	365	72	243.68	315.60	457.60
2	100	365	73	276.08	357.50	518.40
2	100	365	74	306.45	396.90	575.50
2	100	365	75	359.10	465.00	674.30
2	100	365	76	371.93	481.60	698.30
2	100	365	77	410.40	531.50	770.70
2	100	365	78	458.33	593.50	860.60
2	100	365	79	521.10	674.80	978.50
2	100	365	80	567.00	734.30	1,064.70
2	100	365	81	636.53	824.30	1,195.20
2	100	365	82	678.38	878.50	1,273.80
2	100	365	83	734.40	951.00	1,379.00
2	100	365	84	798.53	1,034.10	1,499.40

EXHIBIT IV
Arkansas
Rate Increase Cap Example

The proposed rate increase incorporates a cap of $1,000 on the increase. If the 45.0% rate increase results in an increase greater than $1,000, then only a $1,000 rate increase will be applied.

Examples where cap does not apply:
Plan 750 / 751 Compound Inflation - 4 Year Benefit, 0 Elimination Period, 80% Benefit

Issue Age	Daily Benefit	Current Premium Per $15 of Daily Benefit	Current Premium	Rate Increase %	Rate Increase $	Rate Increase > $1,000?	New Premium	Effective Increase
A	B	C	D	E	F	G	H	I
			= (B * C) / 15		= (1 + E) * D - D	=IF(F > $1,000,"Yes","No")	=IF(G = "Yes", $1,000, F)+D	= H / D - 1
70	60	$390.60	$1,562.40	45.0%	$703.08	No	$2,265.48	45.0%
80	15	$1,127.20	$1,127.20	45.0%	$507.24	No	$1,634.44	45.0%

Examples where cap does apply:
Plan 750 / 751 Compound Inflation - 4 Year Benefit, 0 Elimination Period, 80% Benefit

Issue Age	Daily Benefit	Current Premium Per $15 of Daily Benefit	Current Premium	Rate Increase %	Rate Increase $	Rate Increase > $1,000?	New Premium	Effective Increase
A	B	C	D	E	F	G	H	I
			= (B * C) / 15		= (1 + E) * D - D	=IF(F > $1,000,"Yes","No")	=IF(G = "Yes", $1,000, F)+D	= H / D - 1
70	90	$390.60	$2,343.60	45.0%	$1,054.62	Yes	$3,343.60	42.7%
80	60	$1,127.20	$4,508.80	45.0%	$2,028.96	Yes	$5,508.80	22.2%