

Freedom Life Insurance Company of America
Rating Factors for Forms EHB-2017-IP-AR-FLIC with EHB-2017-SCH-AR-FLIC &
EHBC-2017-IP-AR-FLIC & EHBC-2017-SCH-AR-FLIC

Attained Age	Factor
0-14	0.765
15	0.833
16	0.859
17	0.885
18	0.913
19	0.941
20	0.970
21	1.000
22	1.000
23	1.000
24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 +	3.000

Monthly Base Rate	\$925.50
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Tobacco User Factor	1.20
Non-Tobacco User Factor	1.00

Actuarial Value and Cost Sharing Factors	
Bronze	0.625

Modal Factors	
Quarterly	3
Semi-Annual	6
Annual	12

A rate is calculated for each individual on the policy. However, only the oldest three child dependents under age 21 will be charged a premium rate.

Actual final rate may vary due to rounding.

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State Rating Area	Area Factor
1	1.035
2	0.945
3	0.934
4	1.089
5	1.043
6	1.063
7	0.852