Term Life Insurance

Life – made simple

Life insurance doesn't have to be complicated

MAKING IT EASY

- + No medical exam required
- + Fast application process
- + Simple yes/no questions to qualify
- + Coverage usually issued in just 1–2 days

Visit us at ***mosaicgroup.com***

This product is underwritten by The Chesapeake Life Insurance Company®

MOSAIC GROUP℠
We've got you covered

MOSAIC GROUP℠
We've got you covered

Simple, affordable protection

when it's needed most

HOW IT WORKS FOR YOU

Life can be complicated. Getting life insurance to provide for your loved ones needn't be. And with a Term Life[1] insurance policy offered by Mosaic Group, and underwritten by The Chesapeake Life Insurance Company, it isn't. There's no medical exam required. No lab work involved. Just answer a few easy questions about your medical history. That's it. You're done. And typically your coverage will be issued within 1–2 days after your application is received and approved.[2]

Priceless protection isn't pricey

For less than $20 a month, a 35-year old, who doesn't use nicotine, can get a 10-year policy with $75,000 of coverage. Think about it. For less than the cost of a cup of coffee each morning, you can make sure your family finances are in order, providing peace of mind and stability at a difficult time. Plus, your monthly premiums stay level and do not change during the initial term period. From then on, premiums increase each policy year as shown in the policy.

Premiums are determined by these factors:

+ Your age
+ Length of term you choose: 10 or 20 years
+ Amount of coverage you select: from $25,000 to $100,000
+ Nicotine use

To see the amount you would pay, refer to the rate charts included with this brochure.

FOR MORE DETAILS

Contact your Authorized Mosaic Group Agent at **1-888-731-2235** or visit ***mosaicgroup.com***

1 The Convertible Term Life insurance policy offered is a Simplified Issue product.
2 Subject to underwriting.
3 Available in North Carolina only.
4 Form series ICC11-CTL-11. The policy is non-participating.
5 See form ICC11-TIAB-11 and the disclosure for the Terminal Illness Accelerated Death Benefit, ICC11-TIABD-11, for details.
6 Critical Condition Accelerated Living Benefit Rider available with 10-yr term only. Coverage based upon the first occurrence of a qualifying event as shown in the policy. Form CCAB 11/11 NC.
7 Accidental Death Benefit Rider form ICC11-CTLAD-11.
8 Waiver of Premium Rider form ICC12-CWOP-12.

What is Term Life insurance?

It's protection. It's peace of mind that in the event of the insured's death, Term Life insurance pays a lump sum of cash from $25,000 to $100,000, depending on the policy option you select.

Choose from these policy options[3]:

+ 10-year Term Life – available to those ages 25–65
+ 20-year Term Life – available to those ages 25–55
+ $25,000, $50,000, $75,000 or $100,000 of coverage

Features and benefits:

+ Immediately pays a non-taxed, lump sum up to $100,000 cash
+ Premiums do not change for the initial term
+ Can supplement any existing life insurance plan you have
+ Convertible to Whole Life insurance[4]
+ Renewable to age 95 (once initial term period expires)

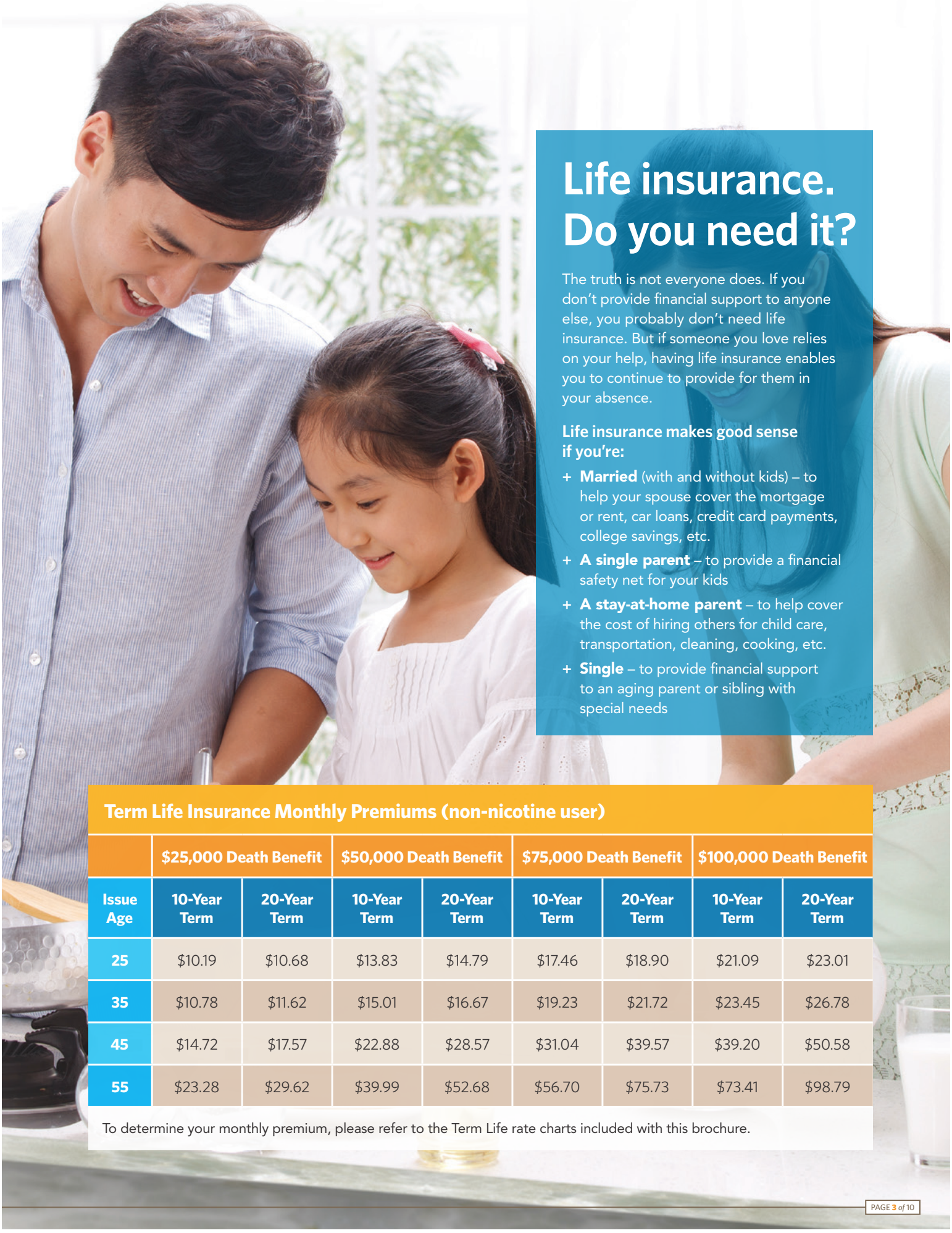
Cash when the need is urgent

At no additional cost, your policy includes what's called a Terminal Illness Accelerated Death Benefit. This allows you to receive 50% of the death benefit up front should you be diagnosed with a terminal medical condition and given a life expectancy of 12 months or less. It can help ease the burden of medical costs and enable you and your loved ones to focus on what's most important – your care and your time together.[5]

Optional coverage

For added protection, and additional cost, you have the option of supplementing your policy with the following coverage:

+ Critical Condition – get paid coverage amount in lump sum if you are diagnosed with a critical condition such as a heart attack, stroke or coma[6]
+ Accidental Death – doubles the death benefit if the insured's death occurs within 180 days after, and as a direct result of, an injury[7]
+ Waiver of Premium – in the event you become totally disabled, your premiums can be waived[8]



Life insurance. Do you need it?

The truth is not everyone does. If you don't provide financial support to anyone else, you probably don't need life insurance. But if someone you love relies on your help, having life insurance enables you to continue to provide for them in your absence.

Life insurance makes good sense if you're:

+ **Married** (with and without kids) – to help your spouse cover the mortgage or rent, car loans, credit card payments, college savings, etc.
+ **A single parent** – to provide a financial safety net for your kids
+ **A stay-at-home parent** – to help cover the cost of hiring others for child care, transportation, cleaning, cooking, etc.
+ **Single** – to provide financial support to an aging parent or sibling with special needs

Term Life Insurance Monthly Premiums (non-nicotine user)

	$25,000 Death Benefit		$50,000 Death Benefit		$75,000 Death Benefit		$100,000 Death Benefit	
Issue Age	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term
25	$10.19	$10.68	$13.83	$14.79	$17.46	$18.90	$21.09	$23.01
35	$10.78	$11.62	$15.01	$16.67	$19.23	$21.72	$23.45	$26.78
45	$14.72	$17.57	$22.88	$28.57	$31.04	$39.57	$39.20	$50.58
55	$23.28	$29.62	$39.99	$52.68	$56.70	$75.73	$73.41	$98.79

To determine your monthly premium, please refer to the Term Life rate charts included with this brochure.

Mosaic Group offers Dental Blue℠ from Blue Cross and Blue Shield of North Carolina.

About Mosaic Group

Mosaic Group is an independent, full-service insurance agency and an authorized agent of Blue Cross and Blue Shield of North Carolina (BCBSNC) – the most trusted health insurer in North Carolina.[9] Mosaic Group has provided affordable supplemental insurance products to BCBSNC members for over 40 years.

Our partnership with multiple supplemental insurance carriers allows us to offer flexible choices and competitive rates. In addition to Term Life insurance, our offerings include Dental, Accident, Critical Illness and Hospital Confinement insurance. These products provide peace of mind when you need it most.

Authorized agency of:

BlueCross BlueShield of North Carolina

The Chesapeake Life Insurance Company®

FOR MORE DETAILS

Contact your Authorized Mosaic Group Agent at **1-888-731-2235** or visit ***mosaicgroup.com***

Effective Date of Coverage
Insurance will become effective once your application has been approved by The Chesapeake Life Insurance Company, the policy date shown in the policy has been reached and the initial payment is honored by your financial institution. Chesapeake has the right to reject any application that does not meet its underwriting requirements.

Premiums
Premiums are level during the initial term period; after the initial term period, premiums will increase each year as shown in the Guaranteed Premium Schedule Page issued with the policy.

Suicide Provision
If the insured person commits suicide, while sane or insane, within 2 years from the date of issue, our liability under the policy is limited to a refund of the premiums paid. See policy for complete details.

Incontestability
Policy is incontestable after 2 years (except for nonpayment of premium or fraud in the procurement of the policy).

Conversion
After the first policy year (and while the policy is in force), the Owner may convert the policy to a new life policy without evidence of insurability, subject to conditions stated in the policy.

Your satisfaction is guaranteed

We're confident you'll be pleased with the coverage you receive from us. If you are not satisfied with your policy within the first 30 days, we will refund your premium.[10]

9 BCBSNC Brand Tracking Study; Prophet; March 2013.

10 30-day right to examine policy: This life insurance policy is a legal contract between the owner and Chesapeake. Please read it carefully. It is important that you are satisfied with this policy. If you are not satisfied, you may return the policy to Chesapeake or to your agent within 30 days after you receive it. Chesapeake will refund all the premiums you have paid. The policy will be deemed void from the policy date.

This brochure is designed to give a brief description of the plan. See the policy delivered to you for exact terms, definitions, limitations, exceptions and conditions.

The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. Also, The Chesapeake Life Insurance Company is not affiliated with BCBSNC.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield symbols are service marks of the Blue Cross and Blue Shield Association. All other marks are the property of their respective owners. **Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.** U10015, 6/14

Term Life: Non-Nicotine Rates

Monthly Premiums[2]

	$25,000 Death Benefit		$50,000 Death Benefit		$75,000 Death Benefit		$100,000 Death Benefit	
Issue Age	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term
25	10.19	10.68	13.83	14.79	17.46	18.90	21.09	23.01
26	10.26	10.76	13.96	14.96	17.65	19.16	21.35	23.36
27	10.33	10.85	14.09	15.14	17.85	19.42	21.61	23.71
28	10.39	10.96	14.22	15.36	18.05	19.75	21.88	24.15
29	10.46	11.05	14.35	15.53	18.24	20.02	22.14	24.50
30	10.52	11.13	14.48	15.71	18.44	20.28	22.40	24.85
31	10.57	11.22	14.57	15.88	18.57	20.54	22.58	25.20
32	10.63	11.33	14.70	16.10	18.77	20.87	22.84	25.64
33	10.70	11.42	14.83	16.27	18.97	21.13	23.10	25.99
34	10.76	11.53	14.96	16.49	19.16	21.46	23.36	26.42
35	10.78	11.62	15.01	16.67	19.23	21.72	23.45	26.78
36	11.00	12.18	15.44	17.81	19.88	23.43	24.33	29.05
37	11.27	12.73	15.97	18.90	20.67	25.07	25.38	31.24
38	11.53	13.32	16.49	20.08	21.46	26.84	26.42	33.60
39	11.97	13.89	17.37	21.22	22.77	28.55	28.17	35.88
40	12.43	14.50	18.29	22.44	24.15	30.38	30.01	38.32
41	12.88	15.09	19.21	23.63	25.53	32.16	31.85	40.69
42	13.34	15.71	20.13	24.85	26.91	33.99	33.69	43.14
43	13.83	16.32	21.09	26.08	28.35	35.83	35.61	45.59
44	14.28	16.95	22.01	27.34	29.73	37.73	37.45	48.13
45	14.72	17.57	22.88	28.57	31.04	39.57	39.20	50.58
46	15.64	18.86	24.72	31.15	33.80	43.44	42.88	55.74
47	16.54	20.13	26.51	33.69	36.49	47.25	46.46	60.81
48	17.41	21.35	28.26	36.14	39.11	50.93	49.96	65.71
49	18.29	22.60	30.01	38.63	41.74	54.67	53.46	70.70
50	19.14	23.80	31.72	41.04	44.30	58.28	56.87	75.51
51	19.99	25.00	33.42	43.44	46.86	61.88	60.29	80.32
52	20.83	26.16	35.09	45.76	49.35	65.36	63.61	84.96
53	21.66	27.34	36.75	48.13	51.84	68.91	66.94	89.69
54	22.47	28.48	38.37	50.40	54.27	72.32	70.18	94.24
55	23.28	29.62	39.99	52.68	56.70	75.73	73.41	98.79
56	25.46	N/A	44.36	N/A	63.26	N/A	82.16	N/A
57	27.69	N/A	48.83	N/A	69.96	N/A	91.09	N/A
58	29.92	N/A	53.29	N/A	76.65	N/A	100.01	N/A
59	32.20	N/A	57.84	N/A	83.48	N/A	109.11	N/A
60	34.50	N/A	62.43	N/A	90.37	N/A	118.30	N/A
61	36.82	N/A	67.07	N/A	97.32	N/A	127.57	N/A
62	39.16	N/A	71.75	N/A	104.36	N/A	136.94	N/A
63	41.52	N/A	76.47	N/A	111.43	N/A	146.39	N/A
64	43.90	N/A	81.24	N/A	118.58	N/A	155.92	N/A
65	46.33	N/A	86.10	N/A	125.87	N/A	165.64	N/A

1) Convertible. 2) For initial term period shown. Annual renewable term rates thereafter.

Form ICC11-CTL-11. The table above indicates rates by age, length of term and benefit amount. Rates shown are rounded and may vary slightly. Terminal Illness Accelerated Benefit is included at no additional cost. See form ICC11-TIAB-11. The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. For additional product information, please see the "Life – made simple" brochure U9753a, 6/14.

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Term Life: Nicotine Rates

Monthly Premiums[2]

	$25,000 Death Benefit		$50,000 Death Benefit		$75,000 Death Benefit		$100,000 Death Benefit	
Issue Age	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term
25	13.74	13.78	20.91	21.00	28.09	28.22	35.26	35.44
26	13.89	14.15	21.22	21.74	28.55	29.33	35.88	36.92
27	14.07	14.52	21.57	22.49	29.07	30.45	36.57	38.41
28	14.22	14.90	21.88	23.23	29.53	31.57	37.19	39.90
29	14.37	15.29	22.18	24.02	29.99	32.75	37.80	41.47
30	14.55	15.66	22.53	24.76	30.52	33.86	38.50	42.96
31	14.70	16.06	22.84	25.55	30.98	35.04	39.11	44.54
32	14.85	16.45	23.14	26.34	31.43	36.22	39.72	46.11
33	15.03	16.82	23.49	27.08	31.96	37.34	40.42	47.60
34	15.18	17.22	23.80	27.87	32.42	38.52	41.04	49.18
35	15.27	17.63	23.98	28.70	32.68	39.77	41.39	50.84
36	15.90	18.92	25.24	31.28	34.58	43.64	43.92	56.00
37	16.60	20.26	26.64	33.95	36.68	47.64	46.72	61.34
38	17.24	21.61	27.91	36.66	38.59	51.71	49.26	66.76
39	18.33	22.97	30.10	39.38	41.87	55.78	53.64	72.19
40	19.42	24.35	32.29	42.13	45.15	59.92	58.01	77.70
41	20.52	25.75	34.47	44.93	48.43	64.12	62.39	83.30
42	21.63	27.19	36.71	47.82	51.78	68.45	66.85	89.07
43	22.77	28.61	38.98	50.66	55.19	72.71	71.40	94.76
44	23.91	30.08	41.26	53.59	58.60	77.11	75.95	100.63
45	24.96	31.57	43.36	56.57	61.75	81.57	80.15	106.57
46	26.86	34.10	47.16	61.64	67.46	89.18	87.76	116.73
47	28.74	36.62	50.93	66.68	73.11	96.73	95.29	126.79
48	30.60	39.09	54.64	71.62	78.68	104.15	102.73	136.67
49	32.42	41.54	58.28	76.52	84.13	111.50	109.99	146.48
50	34.23	43.95	61.91	81.33	89.58	118.72	117.25	156.10
51	36.01	46.31	65.45	86.06	94.89	125.80	124.34	165.55
52	37.78	48.65	68.99	90.74	100.21	132.83	131.42	174.91
53	39.51	50.97	72.45	95.38	105.39	139.78	138.34	184.19
54	41.21	53.24	75.86	99.93	110.51	146.61	145.16	193.29
55	42.90	55.47	79.23	104.39	115.57	153.30	151.90	202.21
56	48.58	N/A	90.61	N/A	132.63	N/A	174.65	N/A
57	54.36	N/A	102.16	N/A	149.95	N/A	197.75	N/A
58	60.20	N/A	113.84	N/A	167.48	N/A	221.11	N/A
59	66.08	N/A	125.61	N/A	185.13	N/A	244.65	N/A
60	72.06	N/A	137.55	N/A	203.04	N/A	268.54	N/A
61	78.07	N/A	149.58	N/A	221.09	N/A	292.60	N/A
62	84.15	N/A	161.74	N/A	239.33	N/A	316.92	N/A
63	90.28	N/A	173.99	N/A	257.71	N/A	341.43	N/A
64	96.49	N/A	186.42	N/A	276.35	N/A	366.28	N/A
65	102.77	N/A	198.98	N/A	295.18	N/A	391.39	N/A

1) Convertible. 2) For initial term period shown. Annual renewable term rates thereafter.

Form ICC11-CTL-11. The table above indicates rates by age, length of term and benefit amount. Rates shown are rounded and may vary slightly. Terminal Illness Accelerated Benefit is included at no additional cost. See form ICC11-TIAB-11. The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. For additional product information, please see the "Life - made simple" brochure U9753a, 6/14.

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Optional Coverage: Critical Condition

100% Critical Condition Coverage (CCAB)

Pays your Term Life insurance[2] cash benefit up front[3] upon the first occurrence[4] of a qualifying event. Type A qualifying events pay 100% of the death benefit while type B qualifying events pay 25%.[5] With 100% Critical Condition coverage, you will be paid the full amount of your selected Term Life insurance benefit in a lump sum upon diagnosis. To determine your total monthly premium, add your Term Life insurance premium to the premium for Critical Condition coverage and any other optional coverage you select.

Monthly Premiums

	$25,000 Death Benefit (100% CCAB)		$50,000 Death Benefit (100% CCAB)		$75,000 Death Benefit (100% CCAB)		$100,000 Death Benefit (100% CCAB)	
Issue Age	**Non-Nicotine**	**Nicotine**	**Non-Nicotine**	**Nicotine**	**Non-Nicotine**	**Nicotine**	**Non-Nicotine**	**Nicotine**
25	7.34	9.13	14.68	18.26	22.03	27.38	29.37	36.51
26	7.78	9.86	15.57	19.72	23.35	29.58	31.13	39.44
27	8.25	10.64	16.49	21.28	24.74	31.93	32.99	42.52
28	8.71	11.46	17.42	22.93	26.13	34.39	34.84	45.86
29	8.99	11.98	17.98	23.95	26.97	35.93	35.96	47.86
30	9.69	13.16	19.39	26.33	29.08	39.49	38.77	52.66
31	10.22	14.06	20.44	28.12	30.66	42.18	40.88	56.27
32	11.20	15.75	22.39	31.50	33.59	47.25	44.78	62.99
33	11.91	17.00	23.82	33.99	35.73	50.99	47.60	67.99
34	12.89	18.69	25.77	37.39	38.66	56.08	51.55	74.78
35	13.63	20.03	27.25	40.06	40.88	60.09	54.51	80.12
36	14.97	22.54	29.94	45.09	44.91	67.63	59.88	90.21
37	16.00	24.52	32.01	49.05	48.01	73.57	64.02	98.10
38	17.30	27.01	34.60	54.03	51.90	81.04	69.20	108.06
39	18.15	28.64	36.29	57.29	54.44	85.93	72.59	114.54
40	19.24	30.78	38.49	61.55	57.73	92.33	76.98	123.10
41	21.23	34.49	42.46	68.97	63.65	103.46	84.88	137.90
42	23.15	39.60	46.31	79.19	69.46	118.79	92.57	158.39
43	24.75	41.14	49.49	82.29	74.24	123.43	98.99	164.58
44	26.57	44.62	53.15	89.23	79.72	133.85	106.30	178.47
45	28.64	48.49	57.27	96.99	85.91	145.48	114.55	193.97
46	30.84	54.19	61.67	108.37	92.51	162.56	123.34	216.75
47	33.30	60.48	66.59	120.96	99.89	181.45	133.19	241.93
48	35.77	66.87	71.55	133.74	107.32	200.61	143.10	267.48
49	38.54	73.88	77.08	147.76	115.62	221.65	154.16	295.49
50	41.69	81.71	83.38	163.42	N/A	N/A	N/A	N/A
51	45.28	90.59	90.55	181.19	N/A	N/A	N/A	N/A
52	49.13	100.25	98.26	200.50	N/A	N/A	N/A	N/A
53	53.37	110.51	106.73	221.02	N/A	N/A	N/A	N/A
54	57.93	121.55	115.86	243.10	N/A	N/A	N/A	N/A
55	62.86	133.36	125.73	266.72	N/A	N/A	N/A	N/A
56	67.11	149.27	134.22	298.54	N/A	N/A	N/A	N/A
57	71.29	165.13	142.57	330.27	N/A	N/A	N/A	N/A
58	75.76	181.78	151.53	363.56	N/A	N/A	N/A	N/A
59	80.07	198.17	160.15	396.33	N/A	N/A	N/A	N/A
60	84.06	213.79	168.11	427.57	N/A	N/A	N/A	N/A
61	87.51	222.56	175.03	445.12	N/A	N/A	N/A	N/A
62	92.15	233.47	184.30	466.95	N/A	N/A	N/A	N/A
63	97.88	247.01	195.77	494.01	N/A	N/A	N/A	N/A
64	103.61	260.46	207.22	520.91	N/A	N/A	N/A	N/A
65	110.42	277.74	220.83	555.48	N/A	N/A	N/A	N/A

1) Convertible. 2) Only available on 10-year Term Life insurance plans. 3) Subject to a 30-day waiting period and while the rider is in force. 4) First occurrence means the diagnosis, treatment, surgery or advice by a legally qualified physician having initially occurred for the first time in the insured's lifetime. 5) See policy for additional details.

Form CCAB 11/11 NC. The Critical Condition Benefit Rider requires additional premium. Exclusions and limitations apply. Only available during initial term period. The table above indicates rates by age, length of term and benefit amount. Premiums are level and cease at the end of the initial term period or age 70, whichever is earlier. Rates shown are rounded and may vary slightly. The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. For additional product information, please see the "Life – made simple" brochure U9753a, 6/14.

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We've got you covered

Optional Coverage: Critical Condition

50% Critical Condition Coverage (CCAB)

Pays 50% of your Term Life insurance[2] cash benefit up front[3] upon the first occurrence[4] of a qualifying event. Type A qualifying events pay 50% of the death benefit while type B qualifying events pay 12.5%[5]. The remaining benefit is paid to the beneficiary upon the death of the insured. To determine your total monthly premium, add your Term Life insurance premium to the premium for Critical Condition coverage and any other optional coverage you select.

Monthly Premiums

	$25,000 Death Benefit (50% CCAB)		$50,000 Death Benefit (50% CCAB)		$75,000 Death Benefit (50% CCAB)		$100,000 Death Benefit (50% CCAB)	
Issue Age	**Non-Nicotine**	**Nicotine**	**Non-Nicotine**	**Nicotine**	**Non-Nicotine**	**Nicotine**	**Non-Nicotine**	**Nicotine**
25	3.68	4.57	7.35	9.15	11.02	13.71	14.70	18.29
26	3.89	4.92	7.78	9.84	11.68	14.76	15.58	19.68
27	4.13	5.31	8.27	10.63	12.40	15.95	16.54	21.26
28	4.35	5.73	8.71	11.46	13.06	17.20	17.41	22.92
29	4.48	6.00	8.97	11.99	13.46	17.98	17.94	23.98
30	4.86	6.58	9.71	13.17	14.57	19.75	19.43	26.34
31	5.11	7.02	10.24	14.04	15.36	21.06	20.47	28.09
32	5.60	7.88	11.20	15.75	16.80	23.63	22.40	31.50
33	5.95	8.51	11.90	17.02	17.85	25.53	23.80	34.03
34	6.46	9.34	12.91	18.68	19.36	28.02	25.82	37.36
35	6.81	10.02	13.60	20.03	20.41	30.06	27.21	40.07
36	7.48	11.27	14.97	22.54	22.45	33.80	29.92	45.06
37	8.00	12.28	16.01	24.55	24.02	36.82	32.02	49.08
38	8.64	13.49	17.29	27.00	25.92	40.49	34.56	53.99
39	9.07	14.33	18.16	28.66	27.24	42.98	36.31	57.31
40	9.62	15.37	19.25	30.75	28.88	46.13	38.50	61.52
41	10.61	17.24	21.22	34.47	31.83	51.71	42.44	68.95
42	11.58	19.80	23.14	39.59	34.71	59.39	46.29	79.19
43	12.38	20.56	24.76	41.13	37.14	61.69	49.53	82.25
44	13.28	22.31	26.55	44.62	39.83	66.94	53.11	89.25
45	14.33	24.24	28.66	48.47	42.99	72.72	57.31	96.95
46	15.42	27.11	30.84	54.21	46.26	81.31	61.68	108.42
47	16.64	30.24	33.30	60.46	49.94	90.69	66.59	120.92
48	17.90	33.43	35.79	66.85	53.68	100.28	71.58	133.70
49	19.27	36.95	38.55	73.89	57.81	110.84	77.09	147.79
50	20.85	40.87	41.69	81.72	62.54	122.59	83.38	163.45
51	22.64	45.30	45.28	90.61	67.92	135.91	90.56	181.21
52	24.56	50.11	49.13	100.24	73.70	150.35	98.27	200.46
53	26.68	55.25	53.38	110.51	80.07	165.77	106.75	221.02
54	28.96	60.77	57.92	121.54	86.89	182.31	115.85	243.08
55	31.43	66.67	62.87	133.35	94.30	200.02	125.74	266.70
56	33.56	74.64	67.12	149.27	100.67	223.91	134.23	298.55
57	35.64	82.56	71.26	165.11	106.90	247.67	142.54	330.23
58	37.88	90.89	75.77	181.78	113.66	272.67	151.55	363.57
59	40.03	99.10	80.06	198.18	120.09	297.28	160.13	396.38
60	42.02	106.90	84.05	213.81	126.06	320.71	168.09	427.61
61	43.75	111.28	87.50	222.56	131.25	333.84	175.00	445.11
62	46.07	116.75	92.14	233.50	138.21	350.25	184.27	466.98
63	48.93	123.50	97.86	247.02	146.80	370.52	195.74	494.02
64	51.80	130.22	103.60	260.44	155.40	390.66	207.20	520.88
65	55.21	138.86	110.43	277.72	165.64	416.59	220.85	555.45

1) Convertible. 2) Only available on 10-year Term Life insurance plans. 3) Subject to a 30-day waiting period and while the rider is in force. 4) First occurrence means the diagnosis, treatment, surgery or advice by a legally qualified physician having initially occurred for the first time in the insured's lifetime. 5) See policy for additional details.

Form CCAB 11/11 NC. The Critical Condition Benefit Rider requires additional premium. Exclusions and limitations apply. Only available during initial term period. The table above indicates rates by age, length of term and benefit amount. Premiums are level and cease at the end of the initial term period or age 70, whichever is earlier. Rates shown are rounded and may vary slightly. The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. For additional product information, please see the "Life – made simple" brochure U9753a, 6/14.

This rate sheet is designed to give a brief description of the plan. See the policy delivered to you for exact terms, definitions, limitations, exceptions and conditions. U10015, 6/14

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Optional Coverage: Accidental Death

Double your cash benefit!

Accidental Death coverage doubles your selected Term Life insurance death benefit.[2] That means a $25,000 benefit becomes a $50,000 benefit, $50,000 becomes $100,000, $75,000 becomes $150,000 and $100,000 becomes $200,000. To determine your total monthly premium, add your Term Life insurance premium to the premium for Accidental Death coverage and any other optional coverage you have selected.

Monthly Premiums

Issue Age	$25,000 Death Benefit	$50,000 Death Benefit	$75,000 Death Benefit	$100,000 Death Benefit
25	1.97	3.94	5.91	7.88
26	1.97	3.94	5.91	7.88
27	1.97	3.94	5.91	7.88
28	1.97	3.94	5.91	7.88
29	1.97	3.94	5.91	7.88
30	1.97	3.94	5.91	7.88
31	1.97	3.94	5.91	7.88
32	1.97	3.94	5.91	7.88
33	1.97	3.94	5.91	7.88
34	1.97	3.94	5.91	7.88
35	2.17	4.33	6.50	8.66
36	2.17	4.33	6.50	8.66
37	2.17	4.33	6.50	8.66
38	2.17	4.33	6.50	8.66
39	2.17	4.33	6.50	8.66
40	2.17	4.33	6.50	8.66
41	2.17	4.33	6.50	8.66
42	2.17	4.33	6.50	8.66
43	2.17	4.33	6.50	8.66
44	2.17	4.33	6.50	8.66
45	2.54	5.08	7.61	10.15
46	2.54	5.08	7.61	10.15
47	2.54	5.08	7.61	10.15
48	2.54	5.08	7.61	10.15
49	2.54	5.08	7.61	10.15
50	2.89	5.78	8.66	11.55
51	2.89	5.78	8.66	11.55
52	2.89	5.78	8.66	11.55
53	2.89	5.78	8.66	11.55
54	2.89	5.78	8.66	11.55
55*	3.43	6.87	10.30	13.74
56*	3.43	6.87	10.30	13.74
57*	3.43	6.87	10.30	13.74
58*	3.43	6.87	10.30	13.74
59*	3.43	6.87	10.30	13.74
60*	3.43	6.87	10.30	13.74
61*	4.29	8.58	12.86	17.15
62*	4.29	8.58	12.86	17.15
63*	4.29	8.58	12.86	17.15
64*	4.29	8.58	12.86	17.15
65*	4.29	8.58	12.86	17.15

* Not available with 20-year Term Life insurance plans.

1) Convertible. 2) Death must occur within 180 days, and be a direct result, of an injury.

Form ICC11-CTLAD-11. Accidental Death Benefit Rider requires additional premium. Exclusions and limitations apply. Only available during initial term period. The table above indicates rates by age and benefit amount. Premiums are level and cease at the end of the initial term period. Rates shown are rounded and may vary slightly. The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. For additional product information, please see the "Life – made simple" brochure U9753a, 6/14.

This rate sheet is designed to give a brief description of the plan. See the policy delivered to you for exact terms, definitions, limitations, exceptions and conditions. U10015, 6/14

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Optional Coverage: Waiver of Premium

In the event you become totally disabled,[2] your premiums for this policy and all selected optional coverage will be waived. To determine your total monthly premium, add your Term Life insurance premium to the rate for Waiver of Premium coverage and any other optional coverage you have selected.

Monthly Premiums

	$25,000 Death Benefit		$50,000 Death Benefit		$75,000 Death Benefit		$100,000 Death Benefit	
Issue Age	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term	10-Year Term	20-Year Term
25	0.22	0.33	0.44	0.66	0.66	0.98	0.88	1.31
26	0.22	0.35	0.44	0.70	0.66	1.05	0.88	1.40
27	0.22	0.37	0.44	0.74	0.66	1.12	0.88	1.49
28	0.22	0.39	0.44	0.79	0.66	1.18	0.88	1.58
29	0.22	0.42	0.44	0.83	0.66	1.25	0.88	1.66
30	0.22	0.44	0.44	0.88	0.66	1.31	0.88	1.75
31	0.24	0.46	0.48	0.92	0.72	1.38	0.96	1.84
32	0.26	0.48	0.53	0.96	0.79	1.44	1.05	1.93
33	0.28	0.50	0.57	1.01	0.85	1.51	1.14	2.01
34	0.31	0.55	0.61	1.09	0.92	1.64	1.23	2.19
35	0.33	0.57	0.66	1.14	0.98	1.71	1.31	2.28
36	0.37	0.66	0.74	1.31	1.12	1.97	1.49	2.63
37	0.39	0.77	0.79	1.53	1.18	2.30	1.58	3.06
38	0.44	0.90	0.88	1.79	1.31	2.69	1.75	3.59
39	0.50	1.03	1.01	2.06	1.51	3.08	2.01	4.11
40	0.55	1.20	1.09	2.41	1.64	3.61	2.19	4.81
41	0.63	1.33	1.27	2.67	1.90	4.00	2.54	5.34
42	0.72	1.47	1.44	2.93	2.17	4.40	2.89	5.86
43	0.83	1.62	1.66	3.24	2.49	4.86	3.33	6.48
44	0.96	1.79	1.93	3.59	2.89	5.38	3.85	7.18
45	1.09	1.97	2.19	3.94	3.28	5.91	4.38	7.88
46	1.25	2.12	2.49	4.24	3.74	6.37	4.99	8.49
47	1.44	2.28	2.89	4.55	4.33	6.83	5.78	9.10
48	1.66	2.45	3.33	4.90	4.99	7.35	6.65	9.80
49	1.90	2.65	3.81	5.29	5.71	7.94	7.61	10.59
50	2.19	2.84	4.38	5.69	6.56	8.53	8.75	11.38
51	2.43	3.11	4.86	6.21	7.28	9.32	9.71	12.43
52	2.71	3.37	5.43	6.74	8.14	10.11	10.85	13.48
53	3.00	3.68	5.99	7.35	8.99	11.03	11.99	14.70
54	3.35	4.00	6.69	8.01	10.04	12.01	13.39	16.01
55	3.72	4.38	7.44	8.75	11.16	13.13	14.88	17.50
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

1) Convertible. 2) See policy for additional details.

Form ICC12-CWOP-12. Waiver of Premium Rider requires additional premium and limitations apply. Only available during initial term period. The table above indicates rates by age, length of term and benefit amount. Premiums are level and cease at the end of the initial term period or age 65, whichever is earlier. Rates shown are rounded and may vary slightly. The Chesapeake Life Insurance Company compensates Mosaic Group for marketing services. The Chesapeake Life Insurance Company and Mosaic Group are separate companies and are not affiliated with one another. For additional product information, please see the "Life – made simple" brochure U9753a, 6/14.

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