

State Zip Code Area Classifications

The states indicated with a ✓ (check) are approved for the rates effective 7/1/06 through 12/31/06.

How to Locate Your Area Rate Classification

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicants rate area. The rate chart contains rates for 10 zip area letters. Only use the rates located in the column titled with the applicants area letter.

Use the Standard Security Life Ins. Co. of New York Generic STM Application form SSL-STM-11/04-APP, unless otherwise indicated below to use a state specific application or rate chart. Contact your agent or IAC for the application form or to verify current plan approvals.

Zip Code	Area	Zip Code	Area
✓ Alaska		✓ Illinois	
995-999	C	607, 612-614, 619, 623-624, 626	A
✓ Alabama		628-629	A
357-358, 360-363, 368	B	610-611	B
364-367, 369	D	617, 625	C
354-356, 359	E	615-616, 618, 627	D
350-352	G	609, 620-622	E
✓ Arkansas		600-606, 608	F
727-729	A	✓ Indiana (Use IN application.)	
716-723, 724-726	B	(12 Month STM Option not available.)	
✓ Arizona		472, 474-475	A
850-865.	A	467-469, 473, 476-479	B
✓ California (Use CA application.)		460-462, 465-466, 470	C
(12 Month STM Option not available.)		471	D
933	B	463-464	E
932, 936-938	C	✓ Iowa	
930	D	504-505, 508-516, 521, 525-528	A
922-925, 931, 934, 959, 952-954	E	500-503, 506-507, 520, 522-524	B
939, 942-943, 960, 945-948, 950-951	F	✓ Kansas (Use KS application.)	
919-921, 926-928, 940-941, 955-958	G	(12 Month STM Option not available.)	
961-966	G	664-679	A
900-918, 935, 944, 949	H	660-662	B
✓ Colorado (Use CO application. 6-month only)		✓ Kentucky (Use KY application.)	
(12 Month STM Option not available.)		403-410, 412-427	C
800-816	C	400-402, 411	D
✓ Connecticut (Use CT application.)		✓ Louisiana (Use LA application.)	
(12 Month STM Option not available.)		(12 Month STM Option not available.)	
060-069	A	703, 705-714	F
✓ Delaware		700-701, 704	G
199	E	✓ Maryland (Use MD application.)	
197-198	F	215	B
✓ District of Columbia		213, 218-219	C
200, 202-205	F	206-212, 214, 216-217	F
✓ Florida (Use FL application.)		✓ Maine (Use Maine application.)	
323	B	039-049	D
324, 348, 340-344	C	✓ Michigan	
321, 325, 327-329, 338, 347	D	(12 Month STM Option not available.)	
326, 339	E	488-489, 493-499	A
320, 322, 335-337, 346, 349	F	480-487, 490-492	B
333-334	G	✓ Minnesota (Use MN app. and rates.)	
330-332	H	✓ Missouri	
✓ Georgia		630-639, 644-658	A
304-305, 315-319	A	640-641	B
300-303, 306-314, 398-399	B		
✓ Hawaii			
967-968	C		
✓ Idaho (Use ID application.)			
836-837	A		
832-835, 838	B		

Zip Code	Area	Zip Code	Area
✓ Mississippi (Use MS application.)		✓ Rhode Island	
387-397	D	028-029.	C
386	E	✓ South Carolina	
✓ Montana		290-293, 295-297, 299	B
(Use MT application and rates.)		294, 298	C
✓ Nebraska		✓ South Dakota (Use SD application.)	
683-693	AA	570-577	B
680-681	A	✓ Tennessee	
✓ Nevada (Use NV application.)		376, 383	A
(12 Month STM Option not available.)		370-372, 377-382, 384-385.	B
889, 893	F	373-374	C
894, 895, 898	G	✓ Texas (Use TX application.)	
890-891	H	758-759, 764-769, 779, 786-790, 792-793, 795	D
✓ New Hampshire (Use NH application.)		797-798	D
(12 Month STM Option not available.)		754-757, 763, 771, 778, 780-783, 785,	E
038	B	791, 796	E
030-037	C	799	E
✓ New Mexico		760-762, 772, 784, 794	F
875-880	B	750-753, 776-777	G
870-874, 881-884	C	770, 773-775	I
✓ North Carolina (Use NC application.)		✓ Utah	
270-289	B	845-847	A
✓ North Dakota (Use ND application.)		840-844	B
(12 Month STM Option not available.)		✓ Virginia	
580-581	A	229, 240-245	B
582-588	B	201, 228, 233-237, 239, 246	C
✓ Ohio		220-227, 230-232, 238	F
446-449, 458	AA	Washington	A
430-445, 450-457	A	✓ West Virginia	
✓ Oklahoma		261-267	B
735, 740-741, 749	A	247-249, 252, 255-259, 268	C
734, 736-739, 743-748	B	260	D
730-731	C	250-251, 253-254	E
✓ Oregon		✓ Wisconsin	
973-976, 978-979	A	533, 538, 541	A
970-972, 977	B	535-536, 539, 542-549	B
✓ Pennsylvania		530-531, 534, 537	C
173-176	A	532, 540	D
151-152, 166, 168, 183, 195-196	C	✓ Wyoming	
157-158, 162-163, 167, 169, 172	D	820-831	C
177-179, 188	D		
161, 164-165, 170-171, 180-182	E		
150, 153-156, 159-160, 184-187	F		
189-194	F		

TM STM Rates/zips eff. 7/1/06 - 12/31/06 (5/10/06)

Please note these rates are subject to change. All applications and rate calculations are subject to review and acceptance by IAC new business administration.

TempMed STM



Rates for Effective Dates July 1, 2006 - December 31, 2006

Underwritten by Standard Security Life Insurance Company of New York

How to Calculate Your Rates

There are three TempMed STM rate tables for each Coverage Effective Date rate chart (7/1/06 through 9/30/06 and 10/1/06 through 12/31/06) contained in this booklet:

1. Monthly Pay for 1 to 6 months
2. Monthly Pay for 1 to 12 months
3. Single Pay for 30 to 180 days

Determine your coverage rate table by your choices for the Coverage Length, Coinsurance* and the Coverage Effective Date. Referring to the applicable rate chart, you must locate each of the following:

1. Your Deductible choice
2. Gender / Age for each to be insured
3. Your Area Rate Classification letter

The reverse side of the application contains the Rate Calculation Chart. Simply follow the steps listed to calculate your cost.

*The \$5,000 Deductible and 50/50 Coinsurance Option rates are not contained in this booklet. Please call your agent or IAC at 1-800-IAC-0843, for a quote.

How to Apply for Dependent Children Coverage

Your dependent children must be unmarried and under age 19 (or under age 25 and a full time student). List all of your eligible dependent children to be insured on the application for insurance. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

How to Apply for Child Only Coverage

The minimum age is **2 years old** for child(ren) coverage without an adult guardian also insured. Use the 2-19 rate for either the male or female, based on the gender of the youngest child; then use the per child rate for each of the other siblings to be insured. The parent or legal guardian must sign and date the application.

About Communicating for America (CFA)

CFA provides many benefits and discounts to its members. Your enrollment as a member of the CFA is completed upon receipt of the association annual dues. Your membership information will be mailed shortly thereafter.*

CFA is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance coverage. CFA is a division of Communicating for Agriculture and the Self-Employed, Inc. CFA is a 501(c)5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972.

* CFA membership does not apply to residents of the following states: ID, KS, LA, ME, MD, MN, MT, ND, NH, NV or SD.

About the STM Enhancement Series

Included with your coverage is CFA STM Enhancement Series* which provides members with discounts for the following services and or purchases: vitamins, herbs and nutritional supplements - 10% off already low prices; Nurse-on-call - access to a registered nurse 24-hours a day, seven days a week; chiropractic services - 30% to 50% off at more than 3,000 private chiropractors; prescription drugs - 10% to 40% off on generic or name-brand drugs at over 55,000 pharmacies nationwide; vision eyewear care - 20% to 60% off eyeglasses, contact lenses and non-prescription sunglasses through a network of more than 10,000 retail optical locations, including Pearle Vision, JC Penney's, LensCrafters and Wal-Mart; dental services - save an average of 28% and up to 50% on dental expenses from 53,000 dentists in Aetna Dental Access**; low rate home mortgages - up to \$500 credit at closing, competitive interest rates, and extended lock rate option; low rate student loans - Federal Stafford and alternative loan options at some of the lowest rates in the industry.

*CFA fees are listed on the rate chart. Communicating for America (CFA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Insurance Company of New York or a part of the STM insurance coverage.

**Anticipated national average dental charges for the 2004 calendar year based on the comparison of provider negotiated fees to national average charges. The actual costs and savings vary by geographical area according to Aetna Provider Database as of 7/1/04.

TM STM Rates/zips eff. 7/1/06 - 12/31/06 (5/10/06)

Please call your agent or contact IAC for application forms or questions about STM state availability: 1-800-IAC-0843

TempMed STM Monthly Rates for 1 to 6 Months*

Underwritten by Standard Security Life Insurance Company of New York
Rates for Effective Dates July 1, 2006 - December 31, 2006

80% of \$5,000 Co-insurance Option Coverage Effective Dates from 7/1/06 through 9/30/06

\$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	34.07	37.39	40.71	43.70	45.36	47.69	49.68	52.34	55.32	59.31
20-24	Male	38.87	42.79	46.71	50.24	52.20	54.95	57.30	60.44	63.97	68.67
25-29	Male	35.99	39.55	43.11	46.32	48.10	50.59	52.73	55.58	58.78	63.06
30-34	Male	49.57	53.89	58.22	62.10	64.27	67.29	69.88	73.34	77.23	82.42
35-39	Male	56.29	61.46	66.62	71.26	73.84	77.46	80.55	84.68	89.33	95.52
40-44	Male	64.62	70.82	77.02	82.60	85.70	90.05	93.77	98.73	104.31	111.75
45-49	Male	78.38	86.30	94.23	101.36	105.32	110.87	115.62	121.96	129.09	138.60
50-54	Male	95.99	106.11	116.24	125.35	130.41	137.49	143.57	151.67	160.78	172.93
55-59	Male	121.28	134.56	147.85	159.80	166.44	175.74	183.72	194.34	206.30	222.24
60-64	Male	150.09	166.97	183.86	199.06	207.50	219.32	229.45	242.96	258.16	278.42

2-19	Female	38.87	42.79	46.71	50.24	52.20	54.95	57.30	60.44	63.97	68.67
20-24	Female	43.67	48.19	52.72	56.79	59.05	62.21	64.92	68.54	72.61	78.04
25-29	Female	41.11	45.31	49.51	53.30	55.40	58.34	60.86	64.22	68.00	73.04
30-34	Female	53.73	58.58	63.42	67.77	70.20	73.58	76.49	80.36	84.72	90.53
35-39	Female	59.18	64.70	70.22	75.19	77.95	81.82	85.13	89.55	94.52	101.14
40-44	Female	68.46	75.14	81.82	87.84	91.18	95.86	99.87	105.21	111.23	119.24
45-49	Female	78.70	86.67	94.63	101.79	105.78	111.35	116.13	122.50	129.66	139.22
50-54	Female	95.67	105.75	115.84	124.91	129.95	137.01	143.06	151.13	160.20	172.30
55-59	Female	113.59	125.92	138.24	149.34	155.50	164.12	171.52	181.38	192.47	207.26
60-64	Female	134.08	148.97	163.85	177.25	184.69	195.11	204.04	215.95	229.35	247.21
Per child**		23.57	25.89	28.21	30.30	31.46	33.08	34.47	36.33	38.42	41.20

\$500 Deductible

2-19	Male	53.60	59.36	65.12	70.31	73.19	77.22	80.68	85.29	90.47	97.39
20-24	Male	61.60	68.36	75.12	81.21	84.59	89.32	93.38	98.79	104.88	112.99
25-29	Male	57.12	63.32	69.52	75.10	78.20	82.55	86.27	91.23	96.81	104.25
30-34	Male	74.86	82.34	89.83	96.56	100.30	105.54	110.03	116.02	122.75	131.73
35-39	Male	86.71	95.67	104.63	112.70	117.18	123.45	128.83	136.00	144.07	154.82
40-44	Male	101.43	112.23	123.04	132.76	138.16	145.73	152.21	160.85	170.57	183.54
45-49	Male	125.12	138.88	152.65	165.04	171.92	181.55	189.81	200.83	213.21	229.73
50-54	Male	156.17	173.82	191.46	207.34	216.17	228.52	239.11	253.22	269.10	290.28
55-59	Male	199.70	222.79	245.88	266.66	278.20	294.37	308.22	326.69	347.47	375.17
60-64	Male	250.28	279.69	309.10	335.57	350.28	370.86	388.51	412.04	438.51	473.80

2-19	Female	62.24	69.08	75.92	82.08	85.50	90.29	94.40	99.87	106.03	114.24
20-24	Female	70.56	78.44	86.33	93.42	97.36	102.88	107.61	113.92	121.01	130.47
25-29	Female	65.76	73.04	80.33	86.88	90.52	95.62	99.99	105.81	112.37	121.11
30-34	Female	82.54	90.99	99.43	107.03	111.25	117.16	122.23	128.98	136.58	146.71
35-39	Female	91.83	101.43	111.03	119.68	124.48	131.20	136.96	144.65	153.29	164.81
40-44	Female	107.83	119.44	131.04	141.48	147.29	155.41	162.37	171.65	182.10	196.02
45-49	Female	125.76	139.60	153.45	165.91	172.83	182.52	190.83	201.91	214.37	230.98
50-54	Female	155.53	173.10	190.66	206.47	215.25	227.55	238.09	252.14	267.95	289.03
55-59	Female	186.58	208.03	229.48	248.78	259.50	274.51	287.38	304.54	323.84	349.58
60-64	Female	222.11	248.00	273.89	297.19	310.14	328.26	343.79	364.50	387.80	418.87
Per child**		37.33	41.37	45.41	49.05	51.07	53.90	56.33	59.56	63.20	68.05

\$1,000 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	45.59	50.35	55.12	59.40	61.78	65.12	67.97	71.78	76.07	81.78
20-24	Male	52.32	57.92	63.52	68.56	71.36	75.28	78.64	83.13	88.17	94.89
25-29	Male	48.47	53.60	58.72	63.33	65.89	69.47	72.55	76.64	81.25	87.40
30-34	Male	64.30	70.46	76.62	82.17	85.25	89.56	93.26	98.19	103.74	111.13
35-39	Male	73.90	81.26	88.63	95.25	98.93	104.09	108.50	114.39	121.02	129.86
40-44	Male	86.06	94.95	103.83	111.83	116.27	122.49	127.82	134.92	142.92	153.58
45-49	Male	105.59	116.92	128.24	138.43	144.09	152.02	158.81	167.87	178.07	191.65
50-54	Male	131.20	145.73	160.25	173.32	180.59	190.75	199.47	211.09	224.16	241.59
55-59	Male	167.05	186.06	205.07	222.17	231.68	244.98	256.38	271.59	288.70	311.50
60-64	Male	208.67	232.88	257.08	278.87	290.98	307.92	322.45	341.81	363.60	392.65

2-19	Female	52.32	57.92	63.52	68.56	71.36	75.28	78.64	83.13	88.17	94.89
20-24	Female	59.36	65.84	72.32	78.16	81.40	85.94	89.82	95.01	100.84	108.62
25-29	Female	55.52	61.52	67.52	72.92	75.92	80.13	83.73	88.53	93.93	101.13
30-34	Female	70.70	77.66	84.62	90.89	94.37	99.25	103.42	108.99	115.26	123.61
35-39	Female	78.38	86.30	94.23	101.36	105.32	110.87	115.62	121.96	129.09	138.60
40-44	Female	91.51	101.07	110.63	119.24	124.02	130.72	136.45	144.11	152.71	164.19
45-49	Female	106.23	117.64	129.04	139.30	145.01	152.99	159.83	168.95	179.22	192.90
50-54	Female	130.56	145.01	159.45	172.45	179.67	189.79	198.45	210.01	223.01	240.34
55-59	Female	156.17	173.82	191.46	207.34	216.17	228.52	239.11	253.22	269.10	290.28
60-64	Female	185.30	206.59	227.87	247.03	257.68	272.58	285.35	302.38	321.54	347.08
Per child**		31.57	34.89	38.21	41.20	42.86	45.19	47.18	49.84	52.82	56.81

\$250 Deductible

2-19	Male	64.16	71.24	78.32	84.70	88.24	93.20	97.45	103.11	109.49	117.99
20-24	Male	73.76	82.05	90.33	97.78	101.93	107.72	112.69	119.32	126.77	136.71
25-29	Male	68.00	75.56	83.13	89.93	93.71	99.01	103.55	109.60	116.40	125.48
30-34	Male	88.31	97.47	106.63	114.88	119.46	125.87	131.37	138.70	146.95	157.95
35-39	Male	102.71	113.67	124.64	134.51	139.99	147.66	154.24	163.01	172.88	186.04
40-44	Male	120.64	133.84	147.05	158.93	165.53	174.78	182.70	193.26	205.15	220.99
45-49	Male	149.77	166.61	183.46	198.62	207.04	218.84	228.94	242.42	257.58	277.80
50-54	Male	187.54	209.11	230.68	250.09	260.87	275.97	288.91	306.16	325.57	351.45
55-59	Male	241.00	269.25	297.50	322.92	337.05	356.82	373.77	396.37	421.80	455.70
60-64	Male	302.78	338.75	374.73	407.10	425.09	450.27	471.85	500.63	533.01	576.17

2-19	Female	74.40	82.77	91.13	98.66	102.84	108.69	113.71	120.40	127.93	137.96
20-24	Female	84.65	94.29	103.93	112.61	117.43	124.18	129.97	137.69	146.36	157.94
25-29	Female	78.88	87.81	96.73	104.76	109.22	115.47	120.82	127.96	135.99	146.70
30-34	Female	97.91	108.27	118.64	127.96	133.15	140.40	146.62	154.91	164.24	176.67
35-39	Female	109.11	120.88	132.64	143.23	149.11	157.35	164.40	173.82	184.40	198.52
40-44	Female	128.96	143.20	157.45	170.27	177.39	187.36	195.91	207.31	220.13	237.22
45-49	Female	150.41	167.33	184.26	199.49	207.96	219.80	229.96	243.50	258.73	279.04
50-54	Female	186.90	208.39	229.88	249.21	259.96	275.00	287.89	305.08	324.42	350.21
55-59	Female	224.67	250.88	277.09	300.68	313.78	332.13	347.86	368.82	392.41	423.86
60-64	Female	268.21	299.86	331.51	360.00	375.82	397.98	416.97	442.29	470.78	508.76
Per child**		44.37	49.30	54.22	58.65	61.11	64.55	67.51	71.44	75.87	81.78

80% of \$5,000 Co-insurance Option Coverage Effective Dates from 10/1/06 through 12/31/06

\$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	35.00	38.44	41.88	44.97	46.69	49.10	51.16	53.91	57.00	61.13
20-24	Male	39.97	44.03	48.09	51.74	53.77	56.61	59.05	62.30	65.95	70.82
25-29	Male	36.99	40.68	44.36	47.68	49.52	52.10	54.31	57.26	60.58	65.00
30-34	Male	50.79	55.26	59.73	63.76	65.99	69.13	71.81	75.39	79.41	84.78
35-39	Male	57.74	63.09	68.43	73.24	75.91	79.65	82.86	87.13	91.94	98.35
40-44	Male	66.36	72.78	79.20	84.98	88.19	92.68	96.53	101.67	107.44	115.15
45-49	Male	80.61	88.81	97.01	104.39	108.49	114.23	119.15	125.71	133.09	142.93
50-54	Male	98.83	109.31	119.79	129.22	134.46	141.79	148.08	156.46	165.89	178.47
55-59	Male	125.01	138.76	152.51	164.88	171.16	181.39	189.63	200.64	213.01	229.51
60-64	Male	154.83	172.31	189.78	205.51	214.25	226.49	236.98	250.96	266.69	287.66

TempMed STM Monthly Rates for 1 to 12 Months*

Underwritten by Standard Security Life Insurance Company of New York

Rates for Effective Dates July 1, 2006 - December 31, 2006

80% of \$5,000 Co-insurance Option Coverage Effective Dates from 7/1/06 through 9/30/06

\$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	41.34	45.57	49.80	53.60	55.72	58.68	61.21	64.60	68.41	73.48
20-24	Male	47.45	52.44	57.44	61.93	64.43	67.93	70.92	74.92	79.41	85.40
25-29	Male	43.78	48.32	52.85	56.93	59.20	62.38	65.10	68.73	72.81	78.25
30-34	Male	59.03	64.53	70.03	74.99	77.74	81.59	84.89	89.30	94.25	100.85
35-39	Male	67.59	74.16	80.74	86.65	89.94	94.54	98.48	103.74	109.66	117.55
40-44	Male	78.19	86.09	93.98	101.09	105.04	110.57	115.31	121.63	128.74	138.22
45-49	Male	95.72	105.81	115.90	124.98	130.02	137.09	143.14	151.21	160.29	172.40
50-54	Male	118.14	131.03	143.92	155.53	161.97	171.00	178.73	189.05	200.65	216.12
55-59	Male	150.34	167.26	184.18	199.41	207.87	219.71	229.86	243.39	258.62	278.92
60-64	Male	187.03	208.54	230.04	249.40	260.15	275.20	288.10	305.31	324.66	350.47
2-19	Female	47.45	52.44	57.44	61.93	64.43	67.93	70.92	74.92	79.41	85.40
20-24	Female	53.57	59.32	65.08	70.26	73.14	77.17	80.63	85.24	90.42	97.33
25-29	Female	50.30	55.66	61.01	65.82	68.50	72.24	75.45	79.73	84.55	90.97
30-34	Female	64.33	70.49	76.66	82.21	85.29	89.61	93.31	98.24	103.79	111.19
35-39	Female	71.26	78.29	85.32	91.65	95.17	100.09	104.31	109.93	116.26	124.70
40-44	Female	83.08	91.59	100.10	107.76	112.01	117.97	123.08	129.88	137.54	147.76
45-49	Female	96.13	106.27	116.41	125.53	130.60	137.70	143.79	151.90	161.03	173.19
50-54	Female	117.73	130.57	143.41	154.97	161.39	170.38	178.09	188.36	199.92	215.33
55-59	Female	140.56	156.26	171.95	186.08	193.92	204.91	214.33	226.88	241.01	259.84
60-64	Female	166.65	185.61	204.56	221.62	231.10	244.37	255.75	270.91	287.97	310.72
Per child***		28.64	31.60	34.56	37.22	38.69	40.76	42.54	44.90	47.56	51.11

\$500 Deductible

2-19	Male	66.20	73.54	80.88	87.48	91.15	96.29	100.69	106.56	113.17	121.97
20-24	Male	76.40	85.01	93.62	101.37	105.68	111.70	116.87	123.76	131.51	141.85
25-29	Male	70.69	78.59	86.48	93.59	97.54	103.07	107.81	114.13	121.24	130.72
30-34	Male	91.23	100.76	110.29	118.87	123.63	130.30	136.02	143.64	152.22	163.65
35-39	Male	106.32	117.73	129.15	139.42	145.13	153.12	159.97	169.10	179.37	193.07
40-44	Male	125.07	138.83	152.59	164.97	171.85	181.48	189.73	200.74	213.12	229.64
45-49	Male	155.24	172.77	190.30	206.07	214.84	227.11	237.63	251.65	267.43	288.46
50-54	Male	194.78	217.25	239.72	259.95	271.19	286.92	300.40	318.38	338.60	365.57
55-59	Male	250.22	279.62	309.03	335.49	350.19	370.77	388.42	411.94	438.40	473.68
60-64	Male	314.63	352.09	389.54	423.25	441.98	468.19	490.67	520.63	554.34	599.28
2-19	Female	77.21	85.92	94.64	102.48	106.84	112.94	118.17	125.14	132.98	143.44
20-24	Female	87.81	97.85	107.89	116.92	121.94	128.97	134.99	143.02	152.06	164.10
25-29	Female	81.69	90.97	100.24	108.59	113.23	119.72	125.28	132.70	141.05	152.18
30-34	Female	101.02	111.77	122.52	132.20	137.57	145.10	151.55	160.15	169.83	182.73
35-39	Female	112.84	125.07	137.30	148.31	154.42	162.98	170.32	180.10	191.11	205.79
40-44	Female	133.22	148.00	162.78	176.08	183.47	193.81	202.68	214.50	227.80	245.53
45-49	Female	156.05	173.68	191.31	207.18	216.00	228.34	238.92	253.02	268.89	290.05
50-54	Female	193.96	216.34	238.71	258.84	270.02	285.68	299.11	317.00	337.14	363.98
55-59	Female	233.51	260.82	288.13	312.72	326.37	345.49	361.88	383.73	408.31	441.09
60-64	Female	278.76	311.73	344.70	374.37	390.86	413.93	433.72	460.09	489.77	529.33
Per child***		46.17	51.32	56.47	61.10	63.67	67.28	70.36	74.48	79.11	85.29

\$1,000 Deductible

2-19	Male	56.01	62.08	68.14	73.60	76.63	80.87	84.51	89.36	94.82	102.10
20-24	Male	64.57	71.71	78.84	85.26	88.83	93.82	98.10	103.81	110.23	118.79
25-29	Male	59.68	66.20	72.73	78.60	81.86	86.42	90.34	95.56	101.43	109.25
30-34	Male	77.78	85.63	93.48	100.54	104.46	109.96	114.66	120.94	128.00	137.42
35-39	Male	90.01	99.39	108.76	117.20	121.89	128.45	134.08	141.58	150.02	161.27
40-44	Male	105.50	116.81	128.13	138.31	143.96	151.88	158.67	167.72	177.90	191.48
45-49	Male	130.37	144.79	159.21	172.19	179.40	189.50	198.15	209.69	222.66	239.97
50-54	Male	162.98	181.48	199.98	216.63	225.87	238.82	249.92	264.72	281.37	303.56
55-59	Male	208.64	232.85	257.05	278.84	290.94	307.88	322.40	341.77	363.55	392.60
60-64	Male	261.64	292.47	323.30	351.04	366.46	388.04	406.54	431.20	458.95	495.94
2-19	Female	64.57	71.71	78.84	85.26	88.83	93.82	98.10	103.81	110.23	118.79
20-24	Female	73.54	81.80	90.05	97.48	101.61	107.39	112.34	118.95	126.37	136.28
25-29	Female	68.65	76.29	83.94	90.82	94.64	99.99	104.57	110.69	117.57	126.74
30-34	Female	85.93	94.80	103.67	111.65	116.08	122.29	127.61	134.70	142.68	153.32
35-39	Female	95.42	105.81	115.90	124.98	130.02	137.09	143.14	151.21	160.29	172.40
40-44	Female	112.43	124.61	136.79	147.75	153.84	162.37	169.67	179.42	190.38	204.99
45-49	Female	131.18	145.71	160.23	173.30	180.56	190.73	199.44	211.06	224.13	241.56
50-54	Female	162.17	180.56	198.96	215.51	224.71	237.59	248.63	263.34	279.90	301.98
55-59	Female	194.78	217.25	239.72	259.95	271.19	286.92	300.40	318.38	338.60	365.57
60-64	Female	231.88	258.99	286.10	310.50	324.05	343.03	359.29	380.98	405.38	437.91
Per child***		38.84	43.07	47.30	51.10	53.22	56.18	58.71	62.10	65.91	70.98

\$250 Deductible

2-19	Male	79.66	88.68	97.70	105.81	110.32	116.64	122.05	129.26	137.38	148.21
20-24	Male	91.89	102.43	112.98	122.48	127.75	135.13	141.46	149.90	159.40	172.05
25-29	Male	84.55	94.18	103.81	112.48	117.29	124.04	129.81	137.52	146.19	157.74
30-34	Male	108.36	120.02	131.69	142.20	148.03	156.20	163.20	172.54	183.04	197.04
35-39	Male	126.70	140.66	154.62	167.19	174.17	183.95	192.32	203.49	216.06	232.81
40-44	Male	149.53	166.35	183.16	198.30	206.70	218.48	228.56	242.02	257.15	277.33
45-49	Male	186.63	208.08	229.53	248.84	259.57	274.59	287.46	304.62	323.93	349.67
50-54	Male	234.73	262.20	289.66	314.38	328.12	347.34	363.82	385.80	410.52	443.48
55-59	Male	302.81	338.79	374.76	407.14	425.13	450.31	471.90	500.68	533.06	576.23
60-64	Male	381.49	427.30	473.11	514.34	537.25	569.32	596.80	633.45	674.68	729.66
2-19	Female	92.70	103.35	114.00	123.59	128.91	136.37	142.76	151.28	160.86	173.64
20-24	Female	105.75	118.03	130.31	141.36	147.50	156.10	163.47	173.29	184.34	199.08
25-29	Female	98.41	109.77	121.14	131.36	137.05	145.00	151.82	160.91	171.14	184.77
30-34	Female	120.58	133.78	146.98	158.86	165.46	174.70	182.62	193.17	205.05	220.89
35-39	Female	134.85	149.83	164.82	178.30	185.79	196.28	205.27	217.25	230.74	248.71
40-44	Female	160.13	178.27	196.41	212.74	221.81	234.51	245.39	259.90	276.23	298.00
45-49	Female	187.44	209.00	230.55	249.95	260.73	275.82	288.75	306.00	325.40	351.26
50-54	Female	233.92	261.28	288.64	313.27	326.95	346.11	362.53	384.42	409.05	441.89
55-59	Female	282.02	315.40	348.77	378.81	396.50	418.87	438.89	465.60	495.64	535.69
60-64	Female	337.46	377.77	418.08	454.35	474.51	502.72	526.91	559.16	595.43	643.80
Per child***		55.14	61.41	67.68	73.32	76.45	80.84	84.60	89.62	95.26	102.78

80% of \$5,000 Co-insurance Option Coverage Effective Dates from 10/1/06 through 12/31/06

\$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	42.52	46.90	51.28	55.22	57.41	60.47	63.10	66.60	70.54	75.80
20-24	Male	48.85	54.02	59.19	63.84	66.43	70.05	73.15	77.28	81.94	88.14
25-29	Male	45.06	49.75	54.44	58.67	61.02	64.30	67.12	70.87	75.10	80.73
30-34	Male	60.57	66.27	71.97	77.09	79.94	83.93	87.35	91.90	97.03	103.87
35-39	Male	69.43	76.24	83.04	89.17	92.57	97.33	101.41	106.86	112.98	121.15
40-44	Male	80.41	88.58	96.76	104.11	108.20	113.93	118.83	125.37	132.73	142.54
45-49	Male	98.55	108.99	119.44	128.84	134.06	141.37	147.64	155.99	165.39	177.92
50-54	Male	121.76	135.10	149.15	160.46	167.13	176.47	184.48	195.15	207.12	223.18
55-59	Male	155.09	172.61	190.25	208.82	214.63	226.89	237.40	251.41	267.17	288.18
60-64	Male	193.07	215.33	237.59	257.62	268.75	284.33	297.69	315.49	335.53	362.24
2-19	Female	48.85	54.02	59.19	63.84	66.43	70.05	73.15	77.28	81.94	88.14
20-24	Female	55.18	61.14	67.10	72.47	75.45	79.62	83.20	87.96	93.33	100.48
25-29	Female	51.81	57.34	62.88	67.87	70.64	74.51	77.84	82.27	87.25	93.90
30-34	Female	66.06	72.44	78.82	84.57	87.76	92.23	96.05	101.16	106.90	113.56
35-39	Female	73.23	80.51	87.79	94.34	97.98	103.08	107.44	113.27	119.82	128.55
40-44	Female	85.47	94.28	103.09	111.01	115.42	121.58	126.87	133.92	141.84	152.41
45-49	Female	98.97	109.47	119.96	129.41	134.66	142.01	148.30	156.70	166.15	178.74
50-54	Female	121.34	134.63	147.92	159.88	166.53	175.83	183.81	194.34	206.40	222.36
55-59	Female	144.97	161.21	177.46	192.08	200.21	211.57	221.92	234.42	248.94	268.43
60-64	Female	171.97	191.59	211.22	228.87	238.69	252.42	264.19	279.89	297.55	321.10
Per child**		29.47	32.53	35.59	38.35	39.88	42.02	43.85	46.30	49.05	52.72

TempMed STM Single Pay Daily Rates*

Underwritten by Standard Security Life Insurance Company of New York
Rates for Effective Dates July 1, 2006 - December 31, 2006

80% of \$5,000 Co-insurance Option Coverage Effective Dates from 7/1/06 through 9/30/06

\$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.01	1.10	1.20	1.28	1.33	1.39	1.45	1.53	1.61	1.73
20-24	Male	1.14	1.26	1.37	1.47	1.52	1.60	1.67	1.76	1.86	1.99
25-29	Male	1.06	1.16	1.26	1.36	1.41	1.48	1.54	1.62	1.71	1.83
30-34	Male	1.48	1.61	1.73	1.84	1.90	1.99	2.06	2.16	2.27	2.42
35-39	Male	1.68	1.82	1.97	2.10	2.18	2.28	2.37	2.49	2.62	2.79
40-44	Male	1.91	2.09	2.27	2.43	2.51	2.64	2.74	2.89	3.04	3.26
45-49	Male	2.31	2.53	2.76	2.96	3.07	3.23	3.37	3.55	3.75	4.02
50-54	Male	2.81	3.10	3.38	3.64	3.79	3.99	4.16	4.39	4.65	5.00
55-59	Male	3.53	3.91	4.28	4.63	4.81	5.08	5.31	5.61	5.95	6.40
60-64	Male	4.35	4.83	5.31	5.74	5.98	6.32	6.61	6.99	7.43	8.00
Per child**		0.70	0.77	0.83	0.89	0.92	0.97	1.01	1.06	1.12	1.20

\$1,000 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.34	1.47	1.61	1.73	1.80	1.89	1.97	2.08	2.20	2.37
20-24	Male	1.53	1.69	1.85	1.99	2.07	2.18	2.28	2.40	2.55	2.74
25-29	Male	1.42	1.56	1.71	1.84	1.91	2.02	2.10	2.22	2.35	2.53
30-34	Male	1.90	2.08	2.26	2.41	2.50	2.62	2.73	2.87	3.03	3.24
35-39	Male	2.18	2.39	2.60	2.79	2.89	3.04	3.16	3.33	3.52	3.77
40-44	Male	2.52	2.78	3.03	3.26	3.39	3.56	3.71	3.92	4.14	4.45
45-49	Male	3.08	3.40	3.73	4.02	4.18	4.40	4.60	4.86	5.15	5.53
50-54	Male	3.81	4.22	4.64	5.01	5.22	5.51	5.76	6.09	6.46	6.96
55-59	Male	4.83	5.37	5.92	6.40	6.67	7.05	7.38	7.81	8.30	8.95
60-64	Male	6.02	6.71	7.40	8.02	8.36	8.85	9.26	9.81	10.43	11.26
Per child**		0.93	1.02	1.12	1.20	1.25	1.31	1.37	1.45	1.53	1.65

\$500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.56	1.73	1.89	2.04	2.12	2.24	2.33	2.47	2.61	2.81
20-24	Male	1.79	1.98	2.18	2.35	2.45	2.58	2.70	2.85	3.02	3.26
25-29	Male	1.66	1.84	2.02	2.18	2.26	2.39	2.49	2.64	2.79	3.01
30-34	Male	2.21	2.42	2.63	2.82	2.93	3.08	3.21	3.38	3.57	3.83
35-39	Male	2.54	2.80	3.05	3.28	3.41	3.59	3.74	3.95	4.18	4.48
40-44	Male	2.96	3.27	3.58	3.86	4.01	4.22	4.41	4.66	4.93	5.30
45-49	Male	3.64	4.03	4.42	4.77	4.97	5.25	5.48	5.79	6.15	6.62
50-54	Male	4.52	5.02	5.53	5.98	6.23	6.58	6.88	7.29	7.74	8.34
55-59	Male	5.76	6.42	7.08	7.67	8.00	8.46	8.85	9.38	9.97	10.76
60-64	Male	7.20	8.04	8.88	9.63	10.05	10.64	11.14	11.81	12.57	13.57
Per child**		1.09	1.21	1.32	1.43	1.48	1.56	1.63	1.72	1.83	1.97

\$250 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.86	2.07	2.27	2.45	2.55	2.69	2.81	2.97	3.16	3.40
20-24	Male	2.14	2.37	2.61	2.82	2.94	3.11	3.25	3.44	3.65	3.93
25-29	Male	1.97	2.19	2.40	2.60	2.71	2.86	2.99	3.16	3.35	3.61
30-34	Male	2.59	2.85	3.11	3.35	3.48	3.66	3.82	4.02	4.26	4.57
35-39	Male	3.00	3.31	3.62	3.90	4.06	4.28	4.47	4.72	5.00	5.37
40-44	Male	3.51	3.89	4.26	4.60	4.79	5.05	5.28	5.58	5.92	6.37
45-49	Male	4.34	4.82	5.30	5.73	5.97	6.31	6.60	6.98	7.41	7.99
50-54	Male	5.42	6.03	6.64	7.20	7.50	7.93	8.30	8.80	9.35	10.05
55-59	Male	6.94	7.74	8.55	9.27	9.68	10.24	10.72	11.37	12.09	13.06
60-64	Male	8.70	9.72	10.75	11.67	12.18	12.90	13.52	14.34	15.26	16.49
Per child**		1.29	1.43	1.57	1.70	1.77	1.87	1.95	2.06	2.19	2.36

80% of \$5,000 Co-insurance Option Coverage Effective Dates from 10/1/06 through 12/31/06

\$2,500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.03	1.13	1.23	1.32	1.37	1.44	1.49	1.57	1.66	1.78
20-24	Male	1.18	1.29	1.41	1.51	1.57	1.65	1.72	1.81	1.92	2.05
25-29	Male	1.09	1.20	1.30	1.39	1.45	1.52	1.58	1.67	1.76	1.89
30-34	Male	1.52	1.65	1.77	1.89	1.95	2.04	2.12	2.22	2.34	2.49
35-39	Male	1.72	1.87	2.02	2.16	2.24	2.34	2.43	2.55	2.69	2.87
40-44	Male	1.96	2.15	2.33	2.49	2.59	2.71	2.82	2.97	3.13	3.35
45-49	Male	2.37	2.60	2.84	3.05	3.16	3.33	3.47	3.65	3.86	4.14
50-54	Male	2.89	3.19	3.49	3.75	3.90	4.11	4.29	4.53	4.80	5.16
55-59	Male	3.63	4.03	4.42	4.77	4.97	5.24	5.48	5.79	6.14	6.61
60-64	Male	4.48	4.98	5.48	5.93	6.18	6.53	6.82	7.22	7.67	8.27
Per child**		0.72	0.79	0.85	0.92	0.95	1.00	1.04	1.09	1.16	1.24

\$1,000 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.37	1.51	1.65	1.78	1.85	1.95	2.03	2.15	2.27	2.44
20-24	Male	1.57	1.74	1.90	2.05	2.13	2.25	2.35	2.48	2.63	2.83
25-29	Male	1.46	1.61	1.76	1.90	1.97	2.08	2.17	2.29	2.42	2.61
30-34	Male	1.95	2.14	2.32	2.48	2.57	2.70	2.81	2.95	3.12	3.33
35-39	Male	2.24	2.45	2.67	2.87	2.98	3.13	3.26	3.43	3.63	3.89
40-44	Male	2.60	2.86	3.12	3.36	3.49	3.67	3.83	4.04	4.27	4.59
45-49	Male	3.17	3.51	3.84	4.14	4.31	4.54	4.74	5.01	5.31	5.71
50-54	Male	3.93	4.36	4.78	5.17	5.38	5.68	5.94	6.28	6.67	7.18
55-59	Male	4.98	5.54	6.11	6.61	6.89	7.28	7.62	8.07	8.57	9.24
60-64	Male	6.21	6.93	7.64	8.28	8.64	9.14	9.57	10.14	10.78	11.64
Per child**		0.95	1.05	1.15	1.24	1.29	1.36	1.41	1.49	1.58	1.70

\$500 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.61	1.78	1.95	2.10	2.19	2.31	2.41	2.54	2.70	2.90
20-24	Male	1.85	2.04	2.24	2.42	2.52	2.66	2.78	2.94	3.12	3.36
25-29	Male	1.71	1.90	2.08	2.24	2.34	2.46	2.57	2.72	2.88	3.10
30-34	Male	2.27	2.49	2.71	2.91	3.02	3.17	3.30	3.48	3.68	3.94
35-39	Male	2.61	2.88	3.14	3.38	3.51	3.70	3.86	4.07	4.31	4.62
40-44	Male	3.05	3.37	3.69	3.97	4.13	4.36	4.55	4.80	5.09	5.47
45-49	Male	3.75	4.15	4.56	4.92	5.13	5.41	5.66	5.98	6.35	6.83
50-54	Male	4.66	5.18	5.70	6.17	6.43	6.80	7.11	7.53	7.99	8.62
55-59	Male	5.95	6.63	7.31	7.92	8.26	8.74	9.15	9.69	10.30	11.12
60-64	Male	7.44	8.31	9.17	9.95	10.39	10.99	11.51	12.21	12.99	14.03
Per child**		1.12	1.24	1.36	1.47	1.53	1.61	1.68	1.78	1.89	2.03

\$250 Deductible

Age	Sex / Area	AA	A	B	C	D	E	F	G	H	I
2-19	Male	1.92	2.13	2.34	2.53	2.63	2.78	2.90	3.07	3.26	3.51
20-24	Male	2.20	2.45	2.69	2.91	3.03	3.21	3.35	3.55	3.77	4.06
25-29	Male	2.03	2.26	2.48	2.68	2.79	2.95	3.08	3.26	3.46	3.73
30-34	Male	2.66	2.93	3.20	3.45	3.58	3.77	3.93	4.15	4.39	4.72
35-39	Male	3.09	3.41	3.73	4.02	4.19	4.41	4.61	4.86	5.16	5.54
40-44	Male	3.62	4.00	4.39	4.74	4.94	5.21	5.45	5.76	6.11	6.57
45-49	Male	4.47	4.97	5.47	5.91	6.16	6.51	6.81	7.21	7.65	8.25
50-54	Male	5.59	6.22	6.86	7.43	7.75	8.20	8.58	9.09	9.66	10.42
55-59	Male	7.16	8.00	8.83	9.58	10.00	10.58	11.08	11.75	12.50	13.50
60-64	Male	8.99	10.05	11.11	12.06	12.59	13.34	13.97	14.82	15.78	17.05
Per child**		1.33	1.48	1.62	1.75	1.82	1.93	2.01	2.13	2.26	2.43

These rates and zip areas apply to new coverage effective dates 7/1/06 through 12/31/06 for the 80% Coinsurance Option. Please call your agent or check on line at www.iacusa.com for the rates effective 1/1/07. The \$5,000 deductible and 50% Coinsurance Option rates are available on line. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.

*The daily rates listed include the following Communicating for America (CFA) STM Enhancement Series fees: \$.17 cents per dependent child; \$.25 cents per person in age bands 2-29; and \$.50 cents per person in age bands 30-64. Communicating for America (CFA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

** Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.