

### Examples of Monthly Insurance charges

Actual calculation will depend on the loan balance

		Insured to basic \$ 250,000					Insured to optional \$ 500,000					
Rate per \$1000 of coverage		Loan of 50,000	Loan of 100,000	Loan of 250,000	Loan of 500,000	Loan of 1,000,000	Loan of 50,000	Loan of 100,000	Loan of 250,000	Loan of 500,000	Loan of 1,000,000	
Loans Before November 1, 2012		0.30	15.00	30.00	75.00	75.00	75.00	15.00	30.00	75.00	150.00	150.00
Loans after November 1, 2012:												
Age:	18 - 29	0.12	6.00	12.00	30.00	30.00	30.00	6.00	12.00	30.00	60.00	60.00
	30 - 34	0.13	6.50	13.00	32.50	32.50	32.50	6.50	13.00	32.50	65.00	65.00
	35 - 39	0.15	7.50	15.00	37.50	37.50	37.50	7.50	15.00	37.50	75.00	75.00
	40 - 44	0.21	10.50	21.00	52.50	52.50	52.50	10.50	21.00	52.50	105.00	105.00
	45 - 49	0.37	18.50	37.00	92.50	92.50	92.50	18.50	37.00	92.50	185.00	185.00
	50 - 54	0.55	27.50	55.00	137.50	137.50	137.50	27.50	55.00	137.50	275.00	275.00
	55 - 59	0.92	46.00	92.00	230.00	230.00	230.00	46.00	92.00	230.00	460.00	460.00
	60 - 64	1.39	69.50	139.00	347.50	347.50	347.50	69.50	139.00	347.50	695.00	695.00

Insurance coverage (and amount charged) is based on the lessor of the loan amount and the desired maximum level of coverage (\$250,000 or \$500,000)