

Pearl Dental Rates

PLATINUM PLAN MONTHLY RATES BY AREA*

Area	Applicant Only	Applicant + 1 (Spouse or 1 Child)	Applicant + Family
1	\$ 33.58	\$ 65.80	\$ 93.34
2	36.81	72.15	102.34
3	40.45	79.28	112.46
4	44.50	87.22	123.71
5	48.95	95.93	136.08
6	53.81	105.45	149.58
7	59.07	115.75	164.20
8	65.13	127.64	181.06

GOLD PLAN MONTHLY RATES BY AREA*

Area	Applicant Only	Applicant + 1 (Spouse or 1 Child)	Applicant + Family
1	\$ 28.83	\$ 56.50	\$ 80.13
2	31.61	61.94	87.85
3	34.73	68.07	96.54
4	38.21	74.88	106.19
5	42.03	82.37	116.82
6	46.20	90.53	128.40
7	50.71	99.39	140.95
8	55.92	109.59	155.43

SILVER PLAN MONTHLY RATES BY AREA*

Area	Applicant Only	Applicant + 1 (Spouse or 1 Child)	Applicant + Family
1	\$ 24.46	\$ 47.95	\$ 68.00
2	26.82	52.57	74.56
3	29.47	57.76	81.92
4	32.42	63.54	90.12
5	35.66	69.90	99.13
6	39.20	76.84	108.97
7	43.03	84.34	119.62
8	47.45	93.00	131.91

*Rates effective 10/1/05. Product not available in all states. Contact Pearl Insurance regarding current product approval in your state. Area chart is on the back side of this card.

100144-DEN-TR-Rates

AREA DEFINITIONS BY ZIP CODE

State ZIP..... Area

AK 995-996	8
AK (other)	6
AL 350-355	3
AL 359	3
AL (other)	1
AR	1
AZ 856-857	2
AZ 864	2
AZ (other)	1
CA 900-905	7
CA 906-914	6
CA 915-916	8
CA 917-918	4
CA 919-927	6
CA 930-934	6
CA 939	6
CA 943-948	4
CA 949	6
CA 956-958	3
CA 959	4
CA 961	6
CA (other)	5
CO 803	4
CO 808-810	4
CO (other)	1
CT	5
DC	6
DE	2
FL 320	1
FL 322	1
FL 326-329	1
FL 330-332	5
FL 334	4
FL 338	1
FL 344	1
FL 347	1
FL (other)	3
GA 300-303	2
GA (other)	1
HI	3
IA	1
ID	1
IL 600-605	2
IL 606-608	3
IL (other)	1
IN 463-464	2
IN 473	3
IN (other)	1
KS 660-662	2
KS (other)	1
KY	1
LA 707-711	2
LA 712	3
LA (other)	1
MD 206-207	2
MD 209-211	2
MD 217	3
MD (other)	4
MA	5
MI 480-483	2
MI 488-489	3
MI 490-491	2
MI (other)	1
MN 553-558	2
MN 564	2
MN 566	2
MN (other)	1

State ZIP..... Area

MO 640-641	2
MO 644-649	2
MO (other)	1
MS 390-392	2
MS (other)	1
MT 590-591	1
MT 599	2
MT (other)	3
NC 277	2
NC 286	3
NC 287-289	2
NC (other)	1
ND 580-581	2
ND (other)	1
NE	1
NH	1
NJ	4
NM 881	2
NM 882	5
NM (other)	1
NY 100-102	8
NY 105-109	8
NY 148-149	6
NY (other)	5
OH	1
OK 740-743	2
OK (other)	1
PA 170-178	2
PA 182-187	2
PA 190-192	3
PA (other)	1
RI	3
SC	1
SD 572-573	3
SD (other)	1
TN 373-374	2
TN (other)	1
TX 751-753	3
TX 754	4
TX 756-757	1
TX 776-777	1
TX (other)	2
UT	1
VA 201	5
VA 220-221	5
VA 222-223	6
VA 224-225	1
VA 228-229	2
VA 230-232	1
VA 233-237	5
VA 240-244	2
VA (other)	4
WA 982-984	4
WA 990-992	3
WA 993	6
WA (other)	5
WV 255-257	4
WV 262-265	3
WV (other)	2
WI	1
WY	1

The listing of a state does not necessarily mean that United States Life Insurance Co. is authorized to write in that state.