

**KENTUCKY Standard Plans - ANNUAL**  
**FOR USE IN ZIP CODES: 400, 403-409, 411-415, 419-427**

Attained Age	MALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	5,563.30	6,174.50	5,619.49	4,134.10	5,619.49	6,236.86	5,676.26	4,175.86	6,181.45	6,860.52	6,243.88	4,593.46
65	1,390.82	1,543.63	1,404.87	1,033.52	1,404.87	1,559.21	1,419.07	1,043.96	1,545.36	1,715.13	1,560.97	1,148.36
66	1,390.82	1,543.63	1,404.87	1,033.52	1,404.87	1,559.21	1,419.07	1,043.96	1,545.36	1,715.13	1,560.97	1,148.36
67	1,390.82	1,575.12	1,404.87	1,054.62	1,404.87	1,591.03	1,419.07	1,065.28	1,545.36	1,750.14	1,560.97	1,171.80
68	1,390.82	1,623.84	1,404.87	1,065.27	1,404.87	1,640.24	1,419.07	1,076.03	1,545.36	1,804.27	1,560.97	1,183.64
69	1,390.82	1,669.69	1,404.87	1,103.05	1,404.87	1,686.56	1,419.07	1,114.19	1,545.36	1,855.22	1,560.97	1,225.61
70	1,394.28	1,710.61	1,408.36	1,139.26	1,408.37	1,727.89	1,422.59	1,150.77	1,549.20	1,900.67	1,564.85	1,265.84
71	1,407.75	1,726.51	1,421.97	1,174.82	1,436.48	1,761.74	1,450.99	1,198.79	1,580.13	1,937.92	1,596.09	1,318.67
72	1,433.94	1,775.93	1,448.43	1,209.40	1,478.30	1,830.85	1,493.23	1,246.81	1,626.12	2,013.94	1,642.55	1,371.49
73	1,465.71	1,809.50	1,465.58	1,230.09	1,527.29	1,904.73	1,542.72	1,294.83	1,680.02	2,095.21	1,696.99	1,424.31
74	1,497.47	1,884.65	1,512.59	1,275.71	1,576.29	1,983.83	1,592.21	1,342.85	1,733.91	2,182.21	1,751.43	1,477.13
75	1,559.46	1,971.02	1,575.21	1,334.67	1,641.54	2,074.75	1,658.12	1,404.92	1,805.69	2,282.23	1,823.93	1,545.41
76	1,647.42	2,078.54	1,664.06	1,394.21	1,716.07	2,165.15	1,733.40	1,452.30	1,887.67	2,381.67	1,906.74	1,597.54
77	1,742.82	2,190.93	1,760.43	1,471.17	1,796.72	2,258.69	1,814.88	1,516.67	1,976.40	2,484.57	1,996.36	1,668.34
78	1,846.40	2,308.37	1,865.06	1,551.22	1,884.09	2,355.48	1,903.12	1,582.88	2,072.50	2,591.03	2,093.44	1,741.18
79	1,955.20	2,421.56	1,974.93	1,634.49	1,974.94	2,446.02	1,994.89	1,651.00	2,172.43	2,690.62	2,194.38	1,816.09
80	2,052.68	2,513.84	2,073.42	1,703.84	2,073.42	2,539.23	2,094.36	1,721.04	2,280.76	2,793.16	2,303.80	1,893.15
81	2,157.47	2,623.09	2,179.26	1,786.46	2,179.26	2,649.58	2,201.27	1,804.50	2,397.19	2,914.54	2,421.40	1,984.95
82	2,266.86	2,733.64	2,289.74	1,872.14	2,289.75	2,761.25	2,312.87	1,891.05	2,518.72	3,037.38	2,544.17	2,080.16
83	2,385.65	2,848.09	2,409.73	1,961.00	2,409.74	2,876.85	2,434.08	1,980.81	2,650.72	3,164.54	2,677.49	2,178.89
84	2,514.74	2,966.54	2,540.14	2,053.14	2,540.14	2,996.51	2,565.80	2,073.88	2,794.16	3,296.16	2,822.38	2,281.27
85	2,650.05	3,089.14	2,676.82	2,148.65	2,676.82	3,120.35	2,703.85	2,170.35	2,944.49	3,432.38	2,974.24	2,387.39
86	2,778.87	3,202.14	2,806.94	2,234.99	2,806.94	3,234.48	2,835.29	2,257.56	3,087.63	3,557.93	3,118.82	2,483.33
87	2,919.15	3,318.85	2,948.63	2,324.30	2,948.63	3,352.37	2,978.42	2,347.79	3,243.50	3,687.62	3,276.26	2,582.56
88	3,071.99	3,439.40	3,103.01	2,416.69	3,103.02	3,474.14	3,134.36	2,441.10	3,413.32	3,821.55	3,447.80	2,685.20
89	3,147.06	3,560.43	3,233.65	2,512.23	3,178.85	3,596.39	3,266.31	2,537.61	3,496.73	3,956.02	3,592.94	2,791.38
90	3,159.89	3,678.08	3,369.31	2,611.05	3,191.81	3,715.23	3,403.34	2,637.42	3,510.99	4,086.76	3,743.68	2,901.17
91	3,162.92	3,790.50	3,501.59	2,705.39	3,194.87	3,828.79	3,536.96	2,732.72	3,514.37	4,211.67	3,890.66	3,005.98
92	3,165.98	3,906.08	3,638.79	2,802.81	3,197.95	3,945.54	3,675.55	2,831.12	3,517.74	4,340.09	4,043.10	3,114.23
93	3,169.01	4,024.93	3,781.06	2,903.40	3,201.02	4,065.58	3,819.26	2,932.73	3,521.12	4,472.14	4,201.18	3,226.01
94	3,172.05	4,147.10	3,928.60	3,007.29	3,204.09	4,188.99	3,968.28	3,037.66	3,524.50	4,607.88	4,365.11	3,341.43
95	3,175.08	4,272.71	4,081.58	3,114.54	3,207.16	4,315.86	4,122.81	3,146.00	3,527.87	4,747.45	4,535.09	3,460.60
96	3,175.08	4,366.70	4,204.04	3,192.40	3,207.16	4,410.81	4,246.50	3,224.65	3,527.87	4,851.89	4,671.14	3,547.12
97	3,175.08	4,462.77	4,330.15	3,272.21	3,207.16	4,507.85	4,373.89	3,305.27	3,527.87	4,958.63	4,811.28	3,635.79
98	3,175.08	4,560.95	4,460.06	3,354.02	3,207.16	4,607.02	4,505.11	3,387.90	3,527.87	5,067.72	4,955.62	3,726.68
99+	3,175.08	4,656.74	4,593.86	3,427.81	3,207.16	4,703.77	4,640.27	3,462.44	3,527.87	5,174.15	5,104.29	3,808.67

Modal Factors:      Semi Annual: 0.5200      Quarterly: 0.26500      Monthly: 0.08333  
 Household Discount Factor: .93

**KENTUCKY Standard Plans - ANNUAL**  
 FOR USE IN ZIP CODES: 400, 403-409, 411-415, 419-427

Attained Age	FEMALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	4,837.68	5,369.11	4,886.53	3,594.85	4,886.53	5,423.33	4,935.89	3,631.18	5,375.16	5,965.67	5,429.45	3,994.31
65	1,209.42	1,342.28	1,221.63	898.71	1,221.63	1,355.83	1,233.97	907.79	1,343.79	1,491.42	1,357.36	998.58
66	1,209.42	1,342.28	1,221.63	898.71	1,221.63	1,355.83	1,233.97	907.79	1,343.79	1,491.42	1,357.36	998.58
67	1,209.42	1,369.67	1,221.63	917.06	1,221.63	1,383.51	1,233.97	926.33	1,343.79	1,521.86	1,357.36	1,018.95
68	1,209.42	1,412.03	1,221.63	926.32	1,221.63	1,426.29	1,233.97	935.68	1,343.79	1,568.93	1,357.36	1,029.25
69	1,209.42	1,451.91	1,221.63	959.17	1,221.63	1,466.58	1,233.97	968.86	1,343.79	1,613.23	1,357.36	1,065.74
70	1,212.42	1,487.49	1,224.67	990.66	1,224.67	1,502.51	1,237.03	1,000.67	1,347.13	1,652.76	1,360.74	1,100.74
71	1,224.13	1,501.31	1,236.49	1,021.58	1,249.11	1,531.94	1,261.73	1,042.43	1,374.02	1,685.14	1,387.90	1,146.66
72	1,246.91	1,544.28	1,259.51	1,051.66	1,285.47	1,592.05	1,298.46	1,084.19	1,414.02	1,751.26	1,428.30	1,192.60
73	1,274.53	1,573.47	1,274.42	1,069.64	1,328.08	1,656.29	1,341.50	1,125.94	1,460.89	1,821.92	1,475.64	1,238.54
74	1,302.15	1,638.82	1,315.31	1,109.31	1,370.68	1,725.08	1,384.53	1,167.70	1,507.75	1,897.58	1,522.98	1,284.46
75	1,356.05	1,713.92	1,369.75	1,160.59	1,427.42	1,804.13	1,441.84	1,221.67	1,570.17	1,984.55	1,586.03	1,343.84
76	1,432.54	1,807.43	1,447.01	1,212.35	1,492.23	1,882.74	1,507.30	1,262.87	1,641.46	2,071.02	1,658.03	1,389.16
77	1,515.50	1,905.16	1,530.81	1,279.28	1,562.37	1,964.08	1,578.15	1,318.84	1,718.61	2,160.49	1,735.97	1,450.73
78	1,605.57	2,007.28	1,621.79	1,348.89	1,638.34	2,048.25	1,654.89	1,376.42	1,802.18	2,253.07	1,820.38	1,514.07
79	1,700.16	2,105.70	1,717.34	1,421.29	1,717.34	2,126.97	1,734.69	1,435.64	1,889.07	2,339.67	1,908.15	1,579.21
80	1,784.95	2,185.96	1,802.97	1,481.59	1,802.98	2,208.03	1,821.19	1,496.56	1,983.28	2,428.84	2,003.31	1,646.22
81	1,876.06	2,280.94	1,895.00	1,553.45	1,895.01	2,303.98	1,914.15	1,569.13	2,084.51	2,534.38	2,105.57	1,726.05
82	1,971.18	2,377.08	1,991.08	1,627.96	1,991.09	2,401.09	2,011.19	1,644.40	2,190.20	2,641.20	2,212.32	1,808.84
83	2,074.47	2,476.59	2,095.43	1,705.22	2,095.43	2,501.61	2,116.59	1,722.45	2,304.96	2,751.78	2,328.25	1,894.69
84	2,186.74	2,579.61	2,208.83	1,785.33	2,208.83	2,605.66	2,231.14	1,803.37	2,429.70	2,866.22	2,454.25	1,983.71
85	2,304.40	2,686.21	2,327.67	1,868.39	2,327.67	2,713.35	2,351.18	1,887.26	2,560.43	2,984.68	2,586.29	2,075.99
86	2,416.40	2,784.47	2,440.82	1,943.47	2,440.81	2,812.59	2,465.47	1,963.10	2,684.90	3,093.85	2,712.02	2,159.41
87	2,538.39	2,885.96	2,564.03	2,021.14	2,564.03	2,915.11	2,589.93	2,041.55	2,820.43	3,206.62	2,848.92	2,245.71
88	2,671.30	2,990.78	2,698.28	2,101.46	2,698.28	3,020.99	2,725.53	2,122.70	2,968.10	3,323.09	2,998.09	2,334.96
89	2,736.58	3,096.02	2,811.86	2,184.55	2,764.22	3,127.29	2,840.27	2,206.62	3,040.63	3,440.03	3,124.29	2,427.28
90	2,747.73	3,198.32	2,929.83	2,270.48	2,775.48	3,230.63	2,959.43	2,293.42	3,053.03	3,553.70	3,255.37	2,522.75
91	2,750.37	3,296.09	3,044.87	2,352.51	2,778.16	3,329.38	3,075.62	2,376.27	3,055.97	3,662.32	3,383.18	2,613.90
92	2,753.01	3,396.59	3,164.17	2,437.23	2,780.82	3,430.90	3,196.13	2,461.84	3,058.91	3,774.00	3,515.74	2,708.03
93	2,755.66	3,499.93	3,287.88	2,524.70	2,783.49	3,535.28	3,321.09	2,550.20	3,061.85	3,888.81	3,653.20	2,805.22
94	2,758.30	3,606.17	3,416.18	2,615.03	2,786.17	3,642.60	3,450.68	2,641.45	3,064.78	4,006.85	3,795.75	2,905.59
95	2,760.94	3,715.39	3,549.20	2,708.29	2,788.83	3,752.92	3,585.05	2,735.65	3,067.71	4,128.21	3,943.56	3,009.21
96	2,760.94	3,797.13	3,655.67	2,776.00	2,788.83	3,835.49	3,692.60	2,804.04	3,067.71	4,219.03	4,061.86	3,084.44
97	2,760.94	3,880.67	3,765.35	2,845.40	2,788.83	3,919.87	3,803.38	2,874.14	3,067.71	4,311.86	4,183.72	3,161.56
98	2,760.94	3,966.05	3,878.31	2,916.54	2,788.83	4,006.11	3,917.48	2,946.00	3,067.71	4,406.72	4,309.24	3,240.59
99+	2,760.94	4,049.33	3,994.66	2,980.70	2,788.83	4,090.23	4,035.01	3,010.81	3,067.71	4,499.25	4,438.51	3,311.89

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	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	5,934.18	6,586.14	5,994.12	4,409.70	5,994.12	6,652.65	6,054.68	4,454.25	6,593.55	7,317.89	6,660.13	4,899.69
65	1,483.55	1,646.53	1,498.53	1,102.43	1,498.53	1,663.16	1,513.67	1,113.56	1,648.39	1,829.47	1,665.03	1,224.92
66	1,483.55	1,646.53	1,498.53	1,102.43	1,498.53	1,663.16	1,513.67	1,113.56	1,648.39	1,829.47	1,665.03	1,224.92
67	1,483.55	1,680.12	1,498.53	1,124.93	1,498.53	1,697.10	1,513.67	1,136.29	1,648.39	1,866.82	1,665.03	1,249.92
68	1,483.55	1,732.10	1,498.53	1,136.28	1,498.53	1,749.59	1,513.67	1,147.77	1,648.39	1,924.55	1,665.03	1,262.54
69	1,483.55	1,781.00	1,498.53	1,176.59	1,498.53	1,798.99	1,513.67	1,188.47	1,648.39	1,978.90	1,665.03	1,307.32
70	1,487.23	1,824.65	1,502.25	1,215.21	1,502.26	1,843.08	1,517.42	1,227.48	1,652.48	2,027.39	1,669.17	1,350.23
71	1,501.60	1,841.61	1,516.77	1,253.14	1,532.25	1,879.19	1,547.72	1,278.71	1,685.47	2,067.11	1,702.49	1,406.58
72	1,529.54	1,894.32	1,545.00	1,290.03	1,576.85	1,952.91	1,592.77	1,329.93	1,734.53	2,148.20	1,752.05	1,462.92
73	1,563.43	1,930.13	1,563.28	1,312.10	1,629.11	2,031.72	1,645.56	1,381.15	1,792.02	2,234.89	1,810.12	1,519.27
74	1,597.31	2,010.29	1,613.43	1,360.75	1,681.37	2,116.09	1,698.36	1,432.37	1,849.51	2,327.69	1,868.19	1,575.61
75	1,663.42	2,102.42	1,680.22	1,423.65	1,750.97	2,213.07	1,768.66	1,498.58	1,926.07	2,434.38	1,945.53	1,648.44
76	1,757.25	2,217.11	1,775.00	1,487.16	1,830.47	2,309.49	1,848.96	1,549.12	2,013.51	2,540.45	2,033.86	1,704.04
77	1,859.01	2,337.00	1,877.79	1,569.24	1,916.51	2,409.27	1,935.87	1,617.78	2,108.16	2,650.20	2,129.45	1,779.56
78	1,969.50	2,462.27	1,989.40	1,654.64	2,009.69	2,512.51	2,030.00	1,688.41	2,210.67	2,763.76	2,233.00	1,857.25
79	2,085.54	2,583.00	2,106.60	1,743.46	2,106.60	2,609.09	2,127.88	1,761.06	2,317.26	2,870.00	2,340.67	1,937.16
80	2,189.53	2,681.43	2,211.65	1,817.42	2,211.65	2,708.52	2,233.99	1,835.78	2,432.81	2,979.37	2,457.39	2,019.36
81	2,301.30	2,797.96	2,324.54	1,905.55	2,324.54	2,826.22	2,348.03	1,924.80	2,557.00	3,108.84	2,582.82	2,117.28
82	2,417.98	2,915.88	2,442.39	1,996.95	2,442.40	2,945.34	2,467.07	2,017.12	2,686.64	3,239.88	2,713.78	2,218.84
83	2,544.69	3,037.96	2,570.38	2,091.73	2,570.39	3,068.64	2,596.35	2,112.86	2,827.43	3,375.50	2,855.99	2,324.15
84	2,682.39	3,164.31	2,709.48	2,190.02	2,709.48	3,196.27	2,736.85	2,212.14	2,980.44	3,515.90	3,010.54	2,433.35
85	2,826.72	3,295.08	2,855.27	2,291.89	2,855.27	3,328.37	2,884.11	2,315.04	3,140.79	3,661.21	3,172.52	2,546.54
86	2,964.12	3,415.61	2,994.07	2,383.99	2,994.07	3,450.12	3,024.31	2,408.06	3,293.47	3,795.13	3,326.74	2,648.88
87	3,113.76	3,540.11	3,145.21	2,479.26	3,145.21	3,575.87	3,176.98	2,504.30	3,459.73	3,933.46	3,494.68	2,754.73
88	3,276.79	3,668.70	3,309.88	2,577.80	3,309.89	3,705.75	3,343.32	2,603.84	3,640.88	4,076.32	3,677.65	2,864.22
89	3,356.86	3,797.79	3,449.22	2,679.72	3,390.77	3,836.15	3,484.06	2,706.79	3,729.84	4,219.76	3,832.46	2,977.47
90	3,370.55	3,923.28	3,593.93	2,785.12	3,404.59	3,962.91	3,630.23	2,813.25	3,745.06	4,359.21	3,993.25	3,094.58
91	3,373.79	4,043.20	3,735.03	2,885.75	3,407.87	4,084.04	3,772.76	2,914.90	3,748.66	4,492.44	4,150.04	3,206.38
92	3,377.04	4,166.49	3,881.38	2,989.66	3,411.15	4,208.57	3,920.58	3,019.86	3,752.26	4,629.43	4,312.64	3,321.84
93	3,380.28	4,293.25	4,033.13	3,096.96	3,414.42	4,336.62	4,073.88	3,128.25	3,755.86	4,770.28	4,481.26	3,441.07
94	3,383.52	4,423.57	4,190.51	3,207.77	3,417.70	4,468.25	4,232.83	3,240.17	3,759.47	4,915.08	4,656.12	3,564.19
95	3,386.76	4,557.55	4,353.69	3,322.18	3,420.97	4,603.58	4,397.66	3,355.74	3,763.07	5,063.94	4,837.43	3,691.31
96	3,386.76	4,657.81	4,484.30	3,405.23	3,420.97	4,704.86	4,529.60	3,439.62	3,763.07	5,175.35	4,982.55	3,783.59
97	3,386.76	4,760.28	4,618.83	3,490.36	3,420.97	4,808.37	4,665.48	3,525.62	3,763.07	5,289.21	5,132.04	3,878.18
98	3,386.76	4,865.01	4,757.40	3,577.62	3,420.97	4,914.15	4,805.45	3,613.76	3,763.07	5,405.57	5,285.99	3,975.13
99+	3,386.76	4,967.18	4,900.12	3,656.33	3,420.97	5,017.35	4,949.62	3,693.26	3,763.07	5,519.09	5,444.57	4,062.59

Modal Factors:      Semi Annual: 0.5200      Quarterly: 0.26500      Monthly: 0.08333  
 Household Discount Factor: .93

**KENTUCKY Standard Plans - ANNUAL**  
 FOR USE IN ZIP CODES: 401-402, 410, 416-418

Attained Age	FEMALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	5,160.19	5,727.05	5,212.30	3,834.51	5,212.30	5,784.88	5,264.95	3,873.25	5,733.50	6,363.38	5,791.41	4,260.60
65	1,290.05	1,431.76	1,303.08	958.63	1,303.08	1,446.22	1,316.24	968.31	1,433.38	1,590.84	1,447.85	1,065.15
66	1,290.05	1,431.76	1,303.08	958.63	1,303.08	1,446.22	1,316.24	968.31	1,433.38	1,590.84	1,447.85	1,065.15
67	1,290.05	1,460.99	1,303.08	978.20	1,303.08	1,475.74	1,316.24	988.08	1,433.38	1,623.31	1,447.85	1,086.88
68	1,290.05	1,506.16	1,303.08	988.07	1,303.08	1,521.38	1,316.24	998.05	1,433.38	1,673.52	1,447.85	1,097.87
69	1,290.05	1,548.70	1,303.08	1,023.11	1,303.08	1,564.35	1,316.24	1,033.45	1,433.38	1,720.78	1,447.85	1,136.79
70	1,293.24	1,586.66	1,306.31	1,056.70	1,306.31	1,602.68	1,319.50	1,067.38	1,436.94	1,762.94	1,451.45	1,174.12
71	1,305.73	1,601.40	1,318.92	1,089.69	1,332.38	1,634.07	1,345.84	1,111.92	1,465.62	1,797.48	1,480.43	1,223.11
72	1,330.03	1,647.24	1,343.47	1,121.77	1,371.17	1,698.18	1,385.02	1,156.46	1,508.28	1,868.01	1,523.52	1,272.11
73	1,359.49	1,678.37	1,359.38	1,140.95	1,416.61	1,766.71	1,430.93	1,201.00	1,558.28	1,943.39	1,574.02	1,321.10
74	1,388.96	1,748.07	1,402.99	1,183.27	1,462.06	1,840.08	1,476.84	1,245.54	1,608.27	2,024.08	1,624.51	1,370.09
75	1,446.45	1,828.19	1,461.06	1,237.96	1,522.58	1,924.41	1,537.96	1,303.11	1,674.84	2,116.85	1,691.76	1,433.42
76	1,528.04	1,927.92	1,543.48	1,293.18	1,591.71	2,008.25	1,607.79	1,347.06	1,750.89	2,209.08	1,768.57	1,481.77
77	1,616.53	2,032.17	1,632.86	1,364.56	1,666.53	2,095.02	1,683.36	1,406.76	1,833.19	2,304.52	1,851.70	1,547.44
78	1,712.61	2,141.10	1,729.91	1,438.82	1,747.56	2,184.80	1,765.22	1,468.19	1,922.32	2,403.27	1,941.73	1,615.01
79	1,813.51	2,246.08	1,831.83	1,516.04	1,831.82	2,268.77	1,850.33	1,531.35	2,015.01	2,495.64	2,035.36	1,684.49
80	1,903.95	2,331.69	1,923.17	1,580.36	1,923.18	2,355.24	1,942.60	1,596.33	2,115.49	2,590.76	2,136.86	1,755.96
81	2,001.13	2,433.00	2,021.34	1,657.01	2,021.35	2,457.58	2,041.76	1,673.74	2,223.48	2,703.34	2,245.94	1,841.12
82	2,102.59	2,535.55	2,123.82	1,736.49	2,123.83	2,561.16	2,145.27	1,754.03	2,336.21	2,817.28	2,359.80	1,929.43
83	2,212.77	2,641.70	2,235.12	1,818.90	2,235.12	2,668.39	2,257.70	1,837.28	2,458.63	2,935.23	2,483.46	2,021.00
84	2,332.52	2,751.58	2,356.08	1,904.35	2,356.08	2,779.37	2,379.88	1,923.59	2,591.68	3,057.30	2,617.86	2,115.96
85	2,458.02	2,865.29	2,482.85	1,992.95	2,482.85	2,894.24	2,507.92	2,013.08	2,731.12	3,183.66	2,758.71	2,214.38
86	2,577.49	2,970.10	2,603.54	2,073.03	2,603.53	3,000.10	2,629.83	2,093.97	2,863.89	3,300.11	2,892.82	2,303.37
87	2,707.61	3,078.36	2,734.96	2,155.88	2,734.96	3,109.45	2,762.59	2,177.65	3,008.46	3,420.39	3,038.85	2,395.42
88	2,849.39	3,190.17	2,878.17	2,241.56	2,878.17	3,222.39	2,907.24	2,264.21	3,165.97	3,544.63	3,197.96	2,490.62
89	2,919.01	3,302.42	2,999.32	2,330.19	2,948.50	3,335.78	3,029.62	2,353.73	3,243.34	3,669.36	3,332.57	2,589.10
90	2,930.91	3,411.54	3,125.16	2,421.85	2,960.52	3,446.01	3,156.72	2,446.31	3,256.57	3,790.61	3,472.40	2,690.94
91	2,933.73	3,515.83	3,247.86	2,509.34	2,963.37	3,551.34	3,280.67	2,534.69	3,259.70	3,906.47	3,608.73	2,788.16
92	2,936.54	3,623.03	3,375.11	2,599.71	2,966.21	3,659.63	3,409.20	2,625.96	3,262.84	4,025.60	3,750.12	2,888.56
93	2,939.37	3,733.26	3,507.07	2,693.01	2,969.06	3,770.97	3,542.50	2,720.22	3,265.97	4,148.06	3,896.75	2,992.23
94	2,942.19	3,846.59	3,643.92	2,789.37	2,971.91	3,885.44	3,680.73	2,817.54	3,269.10	4,273.98	4,048.80	3,099.29
95	2,945.00	3,963.08	3,785.82	2,888.84	2,974.75	4,003.11	3,824.05	2,918.03	3,272.23	4,403.42	4,206.46	3,209.83
96	2,945.00	4,050.27	3,899.39	2,961.06	2,974.75	4,091.18	3,938.77	2,990.98	3,272.23	4,500.30	4,332.65	3,290.07
97	2,945.00	4,139.39	4,016.37	3,035.10	2,974.75	4,181.19	4,056.94	3,065.75	3,272.23	4,599.31	4,462.64	3,372.33
98	2,945.00	4,230.45	4,136.86	3,110.98	2,974.75	4,273.18	4,178.65	3,142.40	3,272.23	4,700.50	4,596.52	3,456.63
99+	2,945.00	4,319.28	4,260.97	3,179.41	2,974.75	4,362.91	4,304.01	3,211.53	3,272.23	4,799.20	4,734.41	3,532.68

Modal Factors:      Semi Annual: 0.5200      Quarterly: 0.26500      Monthly: 0.08333  
 Household Discount Factor: .93

**KENTUCKY Standard Plans - MONTHLY**  
 FOR USE IN ZIP CODES: 400, 403-409, 411-415, 419-427

Attained Age	MALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	463.59	514.52	468.27	344.49	468.27	519.72	473.00	347.97	515.10	571.69	520.30	382.77
65	115.90	128.63	117.07	86.12	117.07	129.93	118.25	86.99	128.78	142.92	130.08	95.69
66	115.90	128.63	117.07	86.12	117.07	129.93	118.25	86.99	128.78	142.92	130.08	95.69
67	115.90	131.25	117.07	87.88	117.07	132.58	118.25	88.77	128.78	145.84	130.08	97.65
68	115.90	135.31	117.07	88.77	117.07	136.68	118.25	89.67	128.78	150.35	130.08	98.63
69	115.90	139.14	117.07	91.92	117.07	140.54	118.25	92.85	128.78	154.60	130.08	102.13
70	116.19	142.55	117.36	94.93	117.36	143.99	118.54	95.89	129.09	158.38	130.40	105.48
71	117.31	143.87	118.49	97.90	119.70	146.81	120.91	99.90	131.67	161.49	133.00	109.88
72	119.49	147.99	120.70	100.78	123.19	152.56	124.43	103.90	135.50	167.82	136.87	114.29
73	122.14	150.79	122.13	102.50	127.27	158.72	128.55	107.90	140.00	174.59	141.41	118.69
74	124.78	157.05	126.04	106.30	131.35	165.31	132.68	111.90	144.49	181.84	145.95	123.09
75	129.95	164.24	131.26	111.22	136.79	172.89	138.17	117.07	150.47	190.18	151.99	128.78
76	137.28	173.20	138.67	116.18	143.00	180.42	144.44	121.02	157.30	198.46	158.89	133.12
77	145.23	182.57	146.70	122.59	149.72	188.22	151.23	126.38	164.69	207.04	166.36	139.02
78	153.86	192.36	155.42	129.26	157.00	196.28	158.59	131.90	172.70	215.91	174.45	145.09
79	162.93	201.79	164.57	136.20	164.57	203.83	166.23	137.58	181.03	224.21	182.86	151.33
80	171.05	209.48	172.78	141.98	172.78	211.59	174.52	143.41	190.06	232.75	191.98	157.76
81	179.78	218.58	181.60	148.87	181.60	220.79	183.43	150.37	199.76	242.87	201.77	165.41
82	188.90	227.79	190.80	156.01	190.81	230.10	192.73	157.58	209.89	253.11	212.01	173.34
83	198.80	237.33	200.80	163.41	200.80	239.73	202.83	165.06	220.88	263.70	223.12	181.57
84	209.55	247.20	211.67	171.09	211.67	249.70	213.81	172.82	232.84	274.67	235.19	190.10
85	220.83	257.42	223.06	179.05	223.06	260.02	225.31	180.86	245.36	286.02	247.84	198.94
86	231.56	266.83	233.90	186.24	233.90	269.53	236.26	188.12	257.29	296.48	259.89	206.94
87	243.25	276.56	245.71	193.68	245.71	279.35	248.19	195.64	270.28	307.29	273.01	215.20
88	255.99	286.61	258.57	201.38	258.57	289.50	261.19	203.42	284.43	318.45	287.31	223.76
89	262.24	296.69	269.46	209.34	264.89	299.69	272.18	211.46	291.38	329.66	299.40	232.61
90	263.31	306.49	280.76	217.58	265.97	309.59	283.60	219.78	292.57	340.55	311.96	241.75
91	263.57	315.86	291.79	225.44	266.23	319.05	294.74	227.72	292.85	350.96	324.21	250.49
92	263.82	325.49	303.22	233.56	266.49	328.78	306.28	235.92	293.13	361.66	336.91	259.51
93	264.07	335.40	315.08	241.94	266.74	338.78	318.26	244.38	293.41	372.66	350.08	268.82
94	264.33	345.58	327.37	250.60	267.00	349.07	330.68	253.13	293.70	383.97	363.74	278.44
95	264.58	356.04	340.12	259.53	267.25	359.64	343.55	262.16	293.98	395.60	377.91	288.37
96	264.58	363.88	350.32	266.02	267.25	367.55	353.86	268.71	293.98	404.31	389.25	295.58
97	264.58	371.88	360.83	272.67	267.25	375.64	364.48	275.43	293.98	413.20	400.92	302.97
98	264.58	380.06	371.66	279.49	267.25	383.90	375.41	282.31	293.98	422.29	412.95	310.54
99+	264.58	388.05	382.81	285.64	267.25	391.97	386.67	288.52	293.98	431.16	425.34	317.38

Household Discount Factor: .93

**KENTUCKY Standard Plans - MONTHLY**  
 FOR USE IN ZIP CODES: 400, 403-409, 411-415, 419-427

Attained Age	FEMALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	403.12	447.41	407.19	299.56	407.19	451.93	411.31	302.59	447.91	497.12	452.44	332.85
65	100.78	111.85	101.80	74.89	101.80	112.98	102.83	75.65	111.98	124.28	113.11	83.21
66	100.78	111.85	101.80	74.89	101.80	112.98	102.83	75.65	111.98	124.28	113.11	83.21
67	100.78	114.13	101.80	76.42	101.80	115.29	102.83	77.19	111.98	126.82	113.11	84.91
68	100.78	117.66	101.80	77.19	101.80	118.85	102.83	77.97	111.98	130.74	113.11	85.77
69	100.78	120.99	101.80	79.93	101.80	122.21	102.83	80.74	111.98	134.43	113.11	88.81
70	101.03	123.95	102.05	82.55	102.05	125.20	103.08	83.39	112.26	137.72	113.39	91.72
71	102.01	125.10	103.04	85.13	104.09	127.66	105.14	86.87	114.50	140.42	115.65	95.55
72	103.90	128.69	104.95	87.63	107.12	132.67	108.20	90.35	117.83	145.93	119.02	99.38
73	106.21	131.12	106.20	89.13	110.67	138.02	111.79	93.82	121.74	151.82	122.97	103.21
74	108.51	136.56	109.60	92.44	114.22	143.75	115.37	97.30	125.64	158.13	126.91	107.03
75	113.00	142.82	114.14	96.71	118.95	150.34	120.15	101.80	130.84	165.37	132.16	111.98
76	119.37	150.61	120.58	101.03	124.35	156.89	125.60	105.24	136.78	172.58	138.16	115.76
77	126.29	158.76	127.56	106.60	130.19	163.67	131.51	109.90	143.21	180.03	144.66	120.89
78	133.79	167.27	135.14	112.40	136.52	170.68	137.90	114.70	150.18	187.75	151.69	126.17
79	141.67	175.47	143.11	118.44	143.11	177.24	144.55	119.63	157.42	194.96	159.01	131.60
80	148.74	182.16	150.24	123.46	150.24	184.00	151.76	124.71	165.27	202.40	166.94	137.18
81	156.33	190.07	157.91	129.45	157.91	191.99	159.51	130.76	173.70	211.19	175.46	143.83
82	164.26	198.08	165.92	135.66	165.92	200.08	167.59	137.03	182.51	220.09	184.35	150.73
83	172.87	206.37	174.61	142.10	174.61	208.46	176.38	143.53	192.07	229.31	194.01	157.88
84	182.22	214.96	184.06	148.77	184.06	217.13	185.92	150.27	202.47	238.84	204.51	165.30
85	192.03	223.84	193.96	155.69	193.96	226.10	195.92	157.27	213.36	248.71	215.52	172.99
86	201.36	232.03	203.39	161.95	203.39	234.37	205.45	163.58	223.73	257.81	225.99	179.94
87	211.52	240.49	213.66	168.42	213.66	242.92	215.82	170.12	235.03	267.21	237.40	187.13
88	222.60	249.22	224.85	175.11	224.85	251.74	227.12	176.88	247.33	276.91	249.83	194.57
89	228.04	257.99	234.31	182.04	230.34	260.60	236.68	183.88	253.38	286.66	260.35	202.27
90	228.97	266.52	244.14	189.20	231.28	269.21	246.61	191.11	254.41	296.13	271.27	210.22
91	229.19	274.66	253.73	196.03	231.50	277.44	256.29	198.01	254.65	305.18	281.92	217.82
92	229.41	283.04	263.67	203.09	231.73	285.90	266.33	205.15	254.90	314.49	292.97	225.66
93	229.63	291.65	273.98	210.38	231.95	294.59	276.75	212.51	255.14	324.05	304.42	233.76
94	229.85	300.50	284.67	217.91	232.17	303.54	287.55	220.11	255.39	333.89	316.30	242.12
95	230.07	309.60	295.76	225.68	232.39	312.73	298.74	227.96	255.63	344.00	328.62	250.76
96	230.07	316.41	304.63	231.32	232.39	319.61	307.70	233.66	255.63	351.57	338.47	257.03
97	230.07	323.38	313.77	237.11	232.39	326.64	316.94	239.50	255.63	359.31	348.63	263.45
98	230.07	330.49	323.18	243.04	232.39	333.83	326.44	245.49	255.63	367.21	359.09	270.04
99+	230.07	337.43	332.87	248.38	232.39	340.84	336.24	250.89	255.63	374.92	369.86	275.98

Household Discount Factor: .93

**KENTUCKY Standard Plans - MONTHLY**  
 FOR USE IN ZIP CODES: 401-402, 410, 416-418

Attained Age	MALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	494.50	548.82	499.49	367.46	499.49	554.37	504.54	371.17	549.44	609.80	554.99	408.29
65	123.62	137.21	124.87	91.87	124.87	138.59	126.13	92.79	137.36	152.45	138.75	102.07
66	123.62	137.21	124.87	91.87	124.87	138.59	126.13	92.79	137.36	152.45	138.75	102.07
67	123.62	140.00	124.87	93.74	124.87	141.42	126.13	94.69	137.36	155.56	138.75	104.16
68	123.62	144.34	124.87	94.69	124.87	145.79	126.13	95.64	137.36	160.37	138.75	105.21
69	123.62	148.41	124.87	98.04	124.87	149.91	126.13	99.04	137.36	164.90	138.75	108.94
70	123.93	152.05	125.18	101.26	125.18	153.58	126.45	102.29	137.70	168.94	139.09	112.51
71	125.13	153.46	126.39	104.42	127.68	156.59	128.97	106.55	140.45	172.25	141.87	117.21
72	127.46	157.85	128.74	107.50	131.40	162.74	132.73	110.82	144.54	179.01	146.00	121.91
73	130.28	160.84	130.27	109.34	135.75	169.30	137.12	115.09	149.33	186.23	150.84	126.60
74	133.10	167.52	134.45	113.39	140.11	176.33	141.52	119.36	154.12	193.97	155.68	131.30
75	138.61	175.19	140.01	118.63	145.91	184.42	147.38	124.88	160.50	202.86	162.12	137.36
76	146.43	184.75	147.91	123.92	152.53	192.45	154.07	129.09	167.79	211.70	169.48	142.00
77	154.91	194.74	156.48	130.77	159.70	200.76	161.32	134.81	175.67	220.84	177.45	148.29
78	164.12	205.18	165.78	137.88	167.47	209.37	169.16	140.70	184.22	230.30	186.08	154.77
79	173.79	215.24	175.54	145.28	175.54	217.42	177.32	146.75	193.10	239.16	195.05	161.42
80	182.45	223.44	184.30	151.45	184.30	225.70	186.16	152.98	202.73	248.27	204.77	168.27
81	191.77	233.15	193.70	158.79	193.70	235.51	195.66	160.39	213.07	259.06	215.23	176.43
82	201.49	242.98	203.52	166.41	203.53	245.43	205.58	168.09	223.88	269.98	226.14	184.90
83	212.05	253.15	214.19	174.30	214.19	255.71	216.35	176.06	235.61	281.28	237.99	193.67
84	223.52	263.68	225.78	182.49	225.78	266.35	228.06	184.34	248.36	292.98	250.87	202.77
85	235.55	274.58	237.93	190.98	237.93	277.35	240.33	192.91	261.72	305.09	264.37	212.20
86	247.00	284.62	249.50	198.66	249.50	287.50	252.02	200.66	274.45	316.25	277.22	220.73
87	259.47	295.00	262.09	206.60	262.09	297.98	264.74	208.68	288.30	327.77	291.21	229.55
88	273.05	305.71	275.81	214.81	275.81	308.80	278.60	216.98	303.39	339.68	306.46	238.68
89	279.73	316.47	287.42	223.30	282.55	319.67	290.33	225.56	310.81	351.63	319.36	248.11
90	280.87	326.93	299.48	232.08	283.70	330.23	302.51	234.43	312.08	363.25	332.76	257.87
91	281.14	336.92	311.24	240.47	283.98	340.32	314.38	242.90	312.38	374.36	345.82	267.19
92	281.41	347.19	323.44	249.13	284.25	350.70	326.70	251.65	312.68	385.77	359.37	276.81
93	281.68	357.76	336.08	258.07	284.52	361.37	339.48	260.68	312.98	397.51	373.42	286.74
94	281.95	368.62	349.19	267.30	284.80	372.34	352.72	270.00	313.28	409.57	387.99	297.00
95	282.22	379.78	362.79	276.84	285.07	383.62	366.46	279.63	313.58	421.98	403.10	307.60
96	282.22	388.14	373.68	283.76	285.07	392.06	377.45	286.62	313.58	431.26	415.20	315.29
97	282.22	396.67	384.89	290.85	285.07	400.68	388.77	293.79	313.58	440.75	427.65	323.17
98	282.22	405.40	396.43	298.12	285.07	409.50	400.44	301.13	313.58	450.45	440.48	331.25
99+	282.22	413.92	408.33	304.68	285.07	418.10	412.45	307.76	313.58	459.91	453.70	338.54

Household Discount Factor: .93

**KENTUCKY Standard Plans - MONTHLY**  
 FOR USE IN ZIP CODES: 401-402, 410, 416-418

Attained Age	FEMALE											
	Preferred Non-Tobacco				Standard Non-Tobacco				Standard Tobacco			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
0-64	430.00	477.24	434.34	319.53	434.34	482.05	438.73	322.76	477.77	530.26	482.60	355.04
65	107.50	119.31	108.59	79.88	108.59	120.51	109.68	80.69	119.44	132.57	120.65	88.76
66	107.50	119.31	108.59	79.88	108.59	120.51	109.68	80.69	119.44	132.57	120.65	88.76
67	107.50	121.74	108.59	81.51	108.59	122.97	109.68	82.34	119.44	135.27	120.65	90.57
68	107.50	125.51	108.59	82.34	108.59	126.78	109.68	83.17	119.44	139.45	120.65	91.49
69	107.50	129.05	108.59	85.26	108.59	130.36	109.68	86.12	119.44	143.39	120.65	94.73
70	107.77	132.22	108.85	88.05	108.85	133.55	109.95	88.94	119.74	146.91	120.95	97.84
71	108.81	133.44	109.91	90.80	111.03	136.17	112.15	92.66	122.13	149.78	123.36	101.92
72	110.83	137.26	111.95	93.48	114.26	141.51	115.41	96.37	125.69	155.66	126.95	106.00
73	113.29	139.86	113.28	95.08	118.05	147.22	119.24	100.08	129.85	161.94	131.16	110.09
74	115.74	145.67	116.91	98.60	121.83	153.33	123.06	103.79	134.02	168.67	135.37	114.17
75	120.53	152.34	121.75	103.16	126.88	160.36	128.16	108.59	139.56	176.40	140.97	119.45
76	127.33	160.65	128.62	107.76	132.64	167.35	133.98	112.25	145.90	184.08	147.37	123.48
77	134.71	169.34	136.07	113.71	138.87	174.58	140.27	117.23	152.76	192.04	154.30	128.95
78	142.71	178.42	144.15	119.90	145.62	182.06	147.10	122.34	160.19	200.26	161.80	134.58
79	151.12	187.17	152.65	126.33	152.65	189.06	154.19	127.61	167.91	207.96	169.61	140.37
80	158.66	194.30	160.26	131.69	160.26	196.26	161.88	133.02	176.28	215.89	178.06	146.32
81	166.75	202.74	168.44	138.08	168.44	204.79	170.14	139.47	185.28	225.27	187.15	153.42
82	175.21	211.29	176.98	144.70	176.98	213.42	178.77	146.16	194.68	234.76	196.64	160.78
83	184.39	220.13	186.25	151.57	186.25	222.36	188.13	153.10	204.88	244.59	206.95	168.41
84	194.37	229.29	196.33	158.69	196.33	231.61	198.32	160.29	215.96	254.77	218.15	176.32
85	204.83	238.76	206.90	166.07	206.90	241.18	208.99	167.75	227.58	265.29	229.88	184.52
86	214.78	247.50	216.95	172.75	216.95	250.00	219.14	174.49	238.65	275.00	241.06	191.94
87	225.63	256.52	227.90	179.65	227.90	259.11	230.21	181.46	250.69	285.02	253.23	199.61
88	237.44	265.84	239.84	186.79	239.84	268.52	242.26	188.68	263.82	295.37	266.49	207.54
89	243.24	275.19	249.93	194.17	245.70	277.97	252.46	196.14	270.27	305.77	277.70	215.75
90	244.23	284.28	260.42	201.81	246.70	287.16	263.05	203.85	271.37	315.87	289.35	224.24
91	244.47	292.97	270.64	209.10	246.94	295.93	273.38	211.22	271.63	325.53	300.72	232.34
92	244.70	301.91	281.25	216.63	247.17	304.96	284.09	218.82	271.89	335.45	312.50	240.70
93	244.94	311.09	292.24	224.41	247.41	314.23	295.20	226.68	272.15	345.66	324.72	249.34
94	245.17	320.54	303.65	232.44	247.65	323.77	306.71	234.79	272.41	356.15	337.39	258.26
95	245.41	330.24	315.47	240.73	247.89	333.58	318.66	243.16	272.67	366.94	350.52	267.47
96	245.41	337.51	324.94	246.75	247.89	340.92	328.22	249.24	272.67	375.01	361.04	274.16
97	245.41	344.94	334.68	252.91	247.89	348.42	338.06	255.47	272.67	383.26	371.87	281.02
98	245.41	352.52	344.72	259.24	247.89	356.08	348.21	261.86	272.67	391.69	383.03	288.04
99+	245.41	359.93	355.07	264.94	247.89	363.56	358.65	267.62	272.67	399.92	394.52	294.38

Household Discount Factor: .93