

**New York Life Insurance and Annuity Corporation
51 Madison Avenue
New York, New York 10010**

Premium Rate Notification

Policyholder Name: NATIONAL GROUP BENEFITS
INSURANCE TRUST

Subscriber Group ID: 430828

Product Name: Group Critical Illness

Subscriber Name: Franklin Square Holdings, LP

Policy Effective Date: 01/01/2026

Policy Number: GCI0100383

Rate Guarantee Period: 01/01/2026 - 12/31/2028

New York Life Group Benefit Solutions products and services are provided by New York Life Insurance and Annuity Corporation, subsidiary of New York Life Insurance Company.

Class 1: All active, full-time Employees of the Employer regularly scheduled to work a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

Benefit Options:

- Employee: Choice of \$10,000 or \$20,000 or \$30,000
- Spouse: Choice of 50% of the Employee's Benefit
- Child: Choice of 50% of the Employee's Benefit

Employee Rates

**Monthly Premiums: Employee Paid Premium
Rates per \$1,000**

Employee Attained Age*	
<30	\$.42
30 - 39	\$.57
40 - 49	\$ 1.14
50 - 59	\$ 2.75
60 - 69	\$ 5.08
70 - 79	\$ 8.91
80 - 89	\$ 11.01
90 - 99	\$ 11.78

**A change in rates due to a change in the Employee's age will become effective on the Policy Anniversary Date coinciding with or following the Employee's birthday.*

Spouse Rates

**Monthly Premiums: Employee Paid Premium
Rates per \$1,000**

Employee Attained Age*	
<30	\$.34
30 - 39	\$.50
40 - 49	\$.98
50 - 59	\$ 1.98
60 - 69	\$ 3.66
70 - 79	\$ 4.85
80 - 89	\$ 10.77
90 - 99	\$ 11.54

**Rates are based on the above age bands and are per \$1,000 rates. Rates will increase when the Employee reaches a new age band.*

Spouse rates are based on the age of the employee.

Dependent Children

Monthly Premiums per \$1,000: Employee Paid Premium

Composite Rate	\$0.49
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