

**Horizon Direct Access Gold (G4414/G4415 P2769) - Off Exchange  
Horizon Direct Access Gold (G4416/G4417 P2770) - On Exchange**

4th Quarter Rates - 2023

Age	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6
0-14	\$475.06	\$498.05	\$477.51	\$492.67	\$489.74	\$505.88
15	\$517.29	\$542.33	\$519.95	\$536.47	\$533.27	\$550.85
16	\$533.43	\$559.25	\$536.18	\$553.21	\$549.91	\$568.04
17	\$549.58	\$576.18	\$552.41	\$569.95	\$566.56	\$585.24
18	\$566.97	\$594.41	\$569.89	\$587.99	\$584.48	\$603.75
19	\$584.35	\$612.64	\$587.36	\$606.02	\$602.41	\$622.27
20	\$602.36	\$631.52	\$605.47	\$624.70	\$620.97	\$641.45
21	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
22	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
23	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
24	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
25	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
26	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
27	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
28	\$776.24	\$813.81	\$780.24	\$805.02	\$800.22	\$826.61
29	\$791.77	\$830.09	\$795.84	\$821.12	\$816.23	\$843.14
30	\$799.22	\$837.90	\$803.33	\$828.85	\$823.91	\$851.07
31	\$810.40	\$849.62	\$814.57	\$840.44	\$835.43	\$862.98
32	\$821.57	\$861.34	\$825.80	\$852.03	\$846.96	\$874.88
33	\$828.41	\$868.50	\$832.67	\$859.12	\$854.00	\$882.15
34	\$835.86	\$876.32	\$840.16	\$866.85	\$861.68	\$890.09
35	\$839.58	\$880.22	\$843.91	\$870.71	\$865.52	\$894.06
36	\$843.31	\$884.13	\$847.65	\$874.57	\$869.36	\$898.02
37	\$846.41	\$887.38	\$850.77	\$877.79	\$872.56	\$901.33
38	\$850.14	\$891.29	\$854.52	\$881.66	\$876.41	\$905.30
39	\$857.59	\$899.10	\$862.01	\$889.39	\$884.09	\$913.23
40	\$865.04	\$906.92	\$869.50	\$897.12	\$891.77	\$921.17
41	\$875.60	\$917.98	\$880.11	\$908.06	\$902.65	\$932.41
42	\$886.16	\$929.05	\$890.72	\$919.01	\$913.54	\$943.65
43	\$900.44	\$944.02	\$905.08	\$933.82	\$928.26	\$958.86
44	\$917.83	\$962.25	\$922.55	\$951.86	\$946.19	\$977.38
45	\$938.32	\$983.74	\$943.15	\$973.11	\$967.31	\$999.20
46	\$962.54	\$1,009.13	\$967.50	\$998.23	\$992.28	\$1,024.99
47	\$989.24	\$1,037.13	\$994.34	\$1,025.92	\$1,019.81	\$1,053.43
48	\$1,019.05	\$1,068.38	\$1,024.30	\$1,056.83	\$1,050.53	\$1,085.17
49	\$1,048.24	\$1,098.98	\$1,053.63	\$1,087.10	\$1,080.62	\$1,116.25
50	\$1,081.15	\$1,133.48	\$1,086.72	\$1,121.23	\$1,114.55	\$1,151.30
51	\$1,112.82	\$1,166.68	\$1,118.55	\$1,154.08	\$1,147.20	\$1,185.02
52	\$1,146.97	\$1,202.49	\$1,152.88	\$1,189.50	\$1,182.41	\$1,221.39
53	\$1,181.13	\$1,238.30	\$1,187.21	\$1,224.92	\$1,217.62	\$1,257.76
54	\$1,217.77	\$1,276.71	\$1,224.04	\$1,262.92	\$1,255.39	\$1,296.78
55	\$1,253.79	\$1,314.47	\$1,260.24	\$1,300.27	\$1,292.52	\$1,335.13
56	\$1,291.67	\$1,354.19	\$1,298.32	\$1,339.55	\$1,331.57	\$1,375.47
57	\$1,330.17	\$1,394.55	\$1,337.02	\$1,379.48	\$1,371.26	\$1,416.47
58	\$1,369.91	\$1,436.22	\$1,376.97	\$1,420.70	\$1,412.24	\$1,458.79
59	\$1,415.86	\$1,484.40	\$1,423.16	\$1,468.36	\$1,459.61	\$1,507.73
60	\$1,415.86	\$1,484.40	\$1,423.16	\$1,468.36	\$1,459.61	\$1,507.73
61	\$1,415.86	\$1,484.40	\$1,423.16	\$1,468.36	\$1,459.61	\$1,507.73
62	\$1,415.86	\$1,484.40	\$1,423.16	\$1,468.36	\$1,459.61	\$1,507.73
63	\$1,415.86	\$1,484.40	\$1,423.16	\$1,468.36	\$1,459.61	\$1,507.73
64 and over	\$1,415.86	\$1,484.40	\$1,423.16	\$1,468.36	\$1,459.61	\$1,507.73

Rating Area	Counties
Rating Area 1	Essex, Hudson, and Union
Rating Area 2	Bergen and Passaic
Rating Area 3	Monmouth, Morris, Sussex and Warren
Rating Area 4	Hunterdon, Middlesex and Somerset
Rating Area 5	Burlington, Camden and Mercer
Rating Area 6	Atlantic, Cape May, Ocean, Salem, Cumberland and Gloucester

Rates are for illustrative purposes only.