

**Horizon Advantage EPO Gold 100 \$25/\$45 (G4446/G4447 P2785) - Off Exchange**  
**Horizon Advantage EPO Gold 100 \$25/\$45 (G4448/G4449 P2786) - On Exchange**  
**3rd Quarter Rates - 2023**

| Age         | Rating Area 1 | Rating Area 2 | Rating Area 3 | Rating Area 4 | Rating Area 5 | Rating Area 6 |
|-------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 0-14        | \$461.01      | \$483.33      | \$463.39      | \$478.11      | \$475.26      | \$490.92      |
| 15          | \$501.99      | \$526.29      | \$504.58      | \$520.60      | \$517.50      | \$534.56      |
| 16          | \$517.66      | \$542.72      | \$520.33      | \$536.85      | \$533.65      | \$551.25      |
| 17          | \$533.33      | \$559.14      | \$536.08      | \$553.10      | \$549.81      | \$567.93      |
| 18          | \$550.20      | \$576.83      | \$553.04      | \$570.60      | \$567.20      | \$585.90      |
| 19          | \$567.08      | \$594.53      | \$570.00      | \$588.10      | \$584.60      | \$603.87      |
| 20          | \$584.55      | \$612.85      | \$587.56      | \$606.23      | \$602.61      | \$622.48      |
| 21          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 22          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 23          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 24          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 25          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 26          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 27          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 28          | \$753.29      | \$789.75      | \$757.17      | \$781.22      | \$776.56      | \$802.16      |
| 29          | \$768.36      | \$805.55      | \$772.31      | \$796.84      | \$792.09      | \$818.21      |
| 30          | \$775.59      | \$813.13      | \$779.58      | \$804.34      | \$799.55      | \$825.91      |
| 31          | \$786.43      | \$824.50      | \$790.48      | \$815.59      | \$810.73      | \$837.46      |
| 32          | \$797.28      | \$835.87      | \$801.39      | \$826.84      | \$821.91      | \$849.01      |
| 33          | \$803.91      | \$842.82      | \$808.05      | \$833.72      | \$828.75      | \$856.07      |
| 34          | \$811.14      | \$850.40      | \$815.32      | \$841.22      | \$836.20      | \$863.77      |
| 35          | \$814.76      | \$854.20      | \$818.95      | \$844.97      | \$839.93      | \$867.62      |
| 36          | \$818.37      | \$857.99      | \$822.59      | \$848.72      | \$843.66      | \$871.47      |
| 37          | \$821.39      | \$861.15      | \$825.62      | \$851.84      | \$846.76      | \$874.68      |
| 38          | \$825.00      | \$864.94      | \$829.25      | \$855.59      | \$850.49      | \$878.53      |
| 39          | \$832.23      | \$872.52      | \$836.52      | \$863.09      | \$857.95      | \$886.23      |
| 40          | \$839.47      | \$880.10      | \$843.79      | \$870.59      | \$865.40      | \$893.93      |
| 41          | \$849.71      | \$890.84      | \$854.09      | \$881.21      | \$875.96      | \$904.84      |
| 42          | \$859.96      | \$901.58      | \$864.38      | \$891.84      | \$886.52      | \$915.75      |
| 43          | \$873.82      | \$916.11      | \$878.32      | \$906.21      | \$900.81      | \$930.51      |
| 44          | \$890.69      | \$933.80      | \$895.28      | \$923.71      | \$918.21      | \$948.48      |
| 45          | \$910.58      | \$954.65      | \$915.27      | \$944.34      | \$938.71      | \$969.66      |
| 46          | \$934.08      | \$979.29      | \$938.89      | \$968.71      | \$962.94      | \$994.68      |
| 47          | \$959.99      | \$1,006.46    | \$964.94      | \$995.58      | \$989.65      | \$1,022.28    |
| 48          | \$988.92      | \$1,036.79    | \$994.01      | \$1,025.58    | \$1,019.47    | \$1,053.08    |
| 49          | \$1,017.24    | \$1,066.48    | \$1,022.48    | \$1,054.96    | \$1,048.67    | \$1,083.24    |
| 50          | \$1,049.18    | \$1,099.97    | \$1,054.58    | \$1,088.08    | \$1,081.60    | \$1,117.25    |
| 51          | \$1,079.92    | \$1,132.19    | \$1,085.48    | \$1,119.95    | \$1,113.28    | \$1,149.98    |
| 52          | \$1,113.06    | \$1,166.94    | \$1,118.79    | \$1,154.33    | \$1,147.45    | \$1,185.28    |
| 53          | \$1,146.21    | \$1,201.69    | \$1,152.11    | \$1,188.70    | \$1,181.62    | \$1,220.57    |
| 54          | \$1,181.76    | \$1,238.96    | \$1,187.85    | \$1,225.57    | \$1,218.27    | \$1,258.44    |
| 55          | \$1,216.71    | \$1,275.61    | \$1,222.98    | \$1,261.82    | \$1,254.31    | \$1,295.66    |
| 56          | \$1,253.47    | \$1,314.15    | \$1,259.93    | \$1,299.95    | \$1,292.20    | \$1,334.80    |
| 57          | \$1,290.84    | \$1,353.32    | \$1,297.48    | \$1,338.70    | \$1,330.72    | \$1,374.59    |
| 58          | \$1,329.41    | \$1,393.75    | \$1,336.25    | \$1,378.69    | \$1,370.48    | \$1,415.66    |
| 59          | \$1,374.00    | \$1,440.51    | \$1,381.08    | \$1,424.94    | \$1,416.45    | \$1,463.15    |
| 60          | \$1,374.00    | \$1,440.51    | \$1,381.08    | \$1,424.94    | \$1,416.45    | \$1,463.15    |
| 61          | \$1,374.00    | \$1,440.51    | \$1,381.08    | \$1,424.94    | \$1,416.45    | \$1,463.15    |
| 62          | \$1,374.00    | \$1,440.51    | \$1,381.08    | \$1,424.94    | \$1,416.45    | \$1,463.15    |
| 63          | \$1,374.00    | \$1,440.51    | \$1,381.08    | \$1,424.94    | \$1,416.45    | \$1,463.15    |
| 64 and over | \$1,374.00    | \$1,440.51    | \$1,381.08    | \$1,424.94    | \$1,416.45    | \$1,463.15    |

| 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.