

**Horizon Direct Access Gold 100/80/60 BC(G4670/G4671 P2918) - Off Exchange**  
**Horizon Direct Access Gold 100/80/60 BC (G4672/G4673 P2919) - On Exchange**  
 1st Quarter Rates - 2025

| Age         | Rating Area 1 | Rating Area 2 | Rating Area 3 | Rating Area 4 | Rating Area 5 | Rating Area 6 |
|-------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 0-14        | \$515.39      | \$540.34      | \$518.05      | \$534.50      | \$531.32      | \$548.83      |
| 15          | \$561.21      | \$588.37      | \$564.10      | \$582.01      | \$578.55      | \$597.62      |
| 16          | \$578.72      | \$606.74      | \$581.70      | \$600.18      | \$596.60      | \$616.27      |
| 17          | \$596.24      | \$625.10      | \$599.31      | \$618.35      | \$614.66      | \$634.93      |
| 18          | \$615.11      | \$644.88      | \$618.27      | \$637.91      | \$634.11      | \$655.01      |
| 19          | \$633.97      | \$664.66      | \$637.23      | \$657.47      | \$653.56      | \$675.10      |
| 20          | \$653.51      | \$685.14      | \$656.87      | \$677.74      | \$673.70      | \$695.91      |
| 21          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 22          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 23          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 24          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 25          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 26          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 27          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 28          | \$842.15      | \$882.91      | \$846.48      | \$873.37      | \$868.17      | \$896.79      |
| 29          | \$858.99      | \$900.57      | \$863.41      | \$890.84      | \$885.53      | \$914.72      |
| 30          | \$867.08      | \$909.05      | \$871.54      | \$899.22      | \$893.87      | \$923.33      |
| 31          | \$879.20      | \$921.76      | \$883.73      | \$911.80      | \$906.37      | \$936.25      |
| 32          | \$891.33      | \$934.47      | \$895.92      | \$924.38      | \$918.87      | \$949.16      |
| 33          | \$898.74      | \$942.24      | \$903.37      | \$932.06      | \$926.51      | \$957.05      |
| 34          | \$906.83      | \$950.72      | \$911.49      | \$940.45      | \$934.84      | \$965.66      |
| 35          | \$910.87      | \$954.96      | \$915.56      | \$944.64      | \$939.01      | \$969.97      |
| 36          | \$914.91      | \$959.19      | \$919.62      | \$948.83      | \$943.18      | \$974.27      |
| 37          | \$918.28      | \$962.73      | \$923.01      | \$952.32      | \$946.65      | \$977.86      |
| 38          | \$922.32      | \$966.96      | \$927.07      | \$956.52      | \$950.82      | \$982.16      |
| 39          | \$930.41      | \$975.44      | \$935.20      | \$964.90      | \$959.15      | \$990.77      |
| 40          | \$938.49      | \$983.92      | \$943.32      | \$973.28      | \$967.49      | \$999.38      |
| 41          | \$949.94      | \$995.92      | \$954.83      | \$985.16      | \$979.29      | \$1,011.58    |
| 42          | \$961.40      | \$1,007.93    | \$966.35      | \$997.04      | \$991.10      | \$1,023.77    |
| 43          | \$976.89      | \$1,024.18    | \$981.92      | \$1,013.11    | \$1,007.07    | \$1,040.27    |
| 44          | \$995.76      | \$1,043.95    | \$1,000.88    | \$1,032.67    | \$1,026.52    | \$1,060.36    |
| 45          | \$1,017.99    | \$1,067.26    | \$1,023.23    | \$1,055.73    | \$1,049.44    | \$1,084.04    |
| 46          | \$1,044.26    | \$1,094.81    | \$1,049.64    | \$1,082.98    | \$1,076.53    | \$1,112.02    |
| 47          | \$1,073.23    | \$1,125.18    | \$1,078.76    | \$1,113.02    | \$1,106.39    | \$1,142.87    |
| 48          | \$1,105.57    | \$1,159.09    | \$1,111.27    | \$1,146.56    | \$1,139.73    | \$1,177.30    |
| 49          | \$1,137.24    | \$1,192.28    | \$1,143.09    | \$1,179.40    | \$1,172.37    | \$1,211.02    |
| 50          | \$1,172.94    | \$1,229.72    | \$1,178.98    | \$1,216.43    | \$1,209.18    | \$1,249.05    |
| 51          | \$1,207.30    | \$1,265.74    | \$1,213.52    | \$1,252.06    | \$1,244.60    | \$1,285.64    |
| 52          | \$1,244.36    | \$1,304.59    | \$1,250.77    | \$1,290.49    | \$1,282.80    | \$1,325.09    |
| 53          | \$1,281.41    | \$1,343.44    | \$1,288.01    | \$1,328.92    | \$1,321.00    | \$1,364.55    |
| 54          | \$1,321.16    | \$1,385.11    | \$1,327.97    | \$1,370.14    | \$1,361.98    | \$1,406.88    |
| 55          | \$1,360.24    | \$1,426.08    | \$1,367.24    | \$1,410.67    | \$1,402.26    | \$1,448.49    |
| 56          | \$1,401.33    | \$1,469.16    | \$1,408.55    | \$1,453.29    | \$1,444.63    | \$1,492.26    |
| 57          | \$1,443.11    | \$1,512.96    | \$1,450.54    | \$1,496.61    | \$1,487.69    | \$1,536.74    |
| 58          | \$1,486.22    | \$1,558.16    | \$1,493.88    | \$1,541.33    | \$1,532.14    | \$1,582.65    |
| 59          | \$1,536.08    | \$1,610.43    | \$1,543.99    | \$1,593.03    | \$1,583.54    | \$1,635.74    |
| 60          | \$1,536.08    | \$1,610.43    | \$1,543.99    | \$1,593.03    | \$1,583.54    | \$1,635.74    |
| 61          | \$1,536.08    | \$1,610.43    | \$1,543.99    | \$1,593.03    | \$1,583.54    | \$1,635.74    |
| 62          | \$1,536.08    | \$1,610.43    | \$1,543.99    | \$1,593.03    | \$1,583.54    | \$1,635.74    |
| 63          | \$1,536.08    | \$1,610.43    | \$1,543.99    | \$1,593.03    | \$1,583.54    | \$1,635.74    |
| 64 and over | \$1,536.08    | \$1,610.43    | \$1,543.99    | \$1,593.03    | \$1,583.54    | \$1,635.74    |

| 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.