

\$500 Deductible			Area																
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	80.78	85.18	89.59	93.99	98.40	103.90	109.41	114.91	121.52	128.13	134.74	142.44	150.15	157.86	166.67	176.58	186.49	196.40
20-24	Male	92.47	97.63	102.79	107.95	113.11	119.56	126.01	132.45	140.19	147.93	155.67	164.70	173.73	182.76	193.08	204.68	216.29	227.90
25-29	Male	85.30	90.00	94.70	99.39	104.09	109.96	115.83	121.70	128.75	135.79	142.84	151.06	159.28	167.50	176.89	187.46	198.03	208.60
30-34	Male	108.27	113.96	119.66	125.35	131.05	138.17	145.28	152.40	160.94	169.49	178.03	187.99	197.96	207.93	219.32	232.13	244.94	257.75
35-39	Male	125.62	132.43	139.25	146.06	152.88	161.39	169.91	178.43	188.65	198.87	209.09	221.02	232.94	244.87	258.50	273.83	289.16	304.49
40-44	Male	147.12	155.32	163.52	171.73	179.93	190.18	200.43	210.68	222.98	235.29	247.59	261.94	276.29	290.65	307.05	325.50	343.95	362.41
45-49	Male	182.96	193.47	203.98	214.50	225.01	238.15	251.29	264.44	280.21	295.98	311.75	330.14	348.54	366.94	387.97	411.62	435.28	458.93
50-54	Male	227.85	241.25	254.66	268.07	281.48	298.24	315.01	331.77	351.88	372.00	392.11	415.58	439.04	462.51	489.33	519.50	549.67	579.84
55-59	Male	292.35	309.92	327.49	345.06	362.63	384.60	406.56	428.52	454.88	481.24	507.59	538.34	569.09	599.84	634.98	674.52	714.05	753.59
60-64	Male	367.04	389.43	411.82	434.21	456.60	484.58	512.57	540.56	574.14	607.73	641.31	680.49	719.67	758.85	803.63	854.01	904.39	954.76
2-19	Female	89.45	94.42	99.38	104.35	109.31	115.52	121.72	127.93	135.37	142.82	150.27	158.96	167.64	176.33	186.26	197.43	208.60	219.77
20-24	Female	101.15	106.86	112.58	118.30	124.02	131.17	138.32	145.47	154.05	162.63	171.20	181.21	191.22	201.23	212.67	225.54	238.40	251.27
25-29	Female	94.36	99.64	104.92	110.20	115.48	122.08	128.68	135.28	143.20	151.13	159.05	168.29	177.53	186.77	197.34	209.22	221.10	232.98
30-34	Female	115.06	121.19	127.32	133.46	139.59	147.26	154.92	162.59	171.79	180.99	190.18	200.92	211.65	222.38	234.65	248.45	262.25	276.04
35-39	Female	127.88	134.84	141.80	148.76	155.72	164.42	173.12	181.83	192.27	202.71	213.15	225.33	237.51	249.69	263.61	279.27	294.93	310.59
40-44	Female	149.76	158.13	166.51	174.88	183.25	193.71	204.18	214.64	227.20	239.76	252.32	266.97	281.62	296.27	313.01	331.85	350.68	369.52
45-49	Female	175.79	185.84	195.89	205.94	215.99	228.56	241.12	253.68	268.76	283.84	298.91	316.50	334.09	351.68	371.78	394.40	417.01	439.63
50-54	Female	217.28	230.01	242.74	255.47	268.20	284.11	300.02	315.93	335.02	354.11	373.20	395.47	417.75	440.02	465.48	494.12	522.75	551.39
55-59	Female	260.66	276.19	291.72	307.24	322.77	342.18	361.59	380.99	404.28	427.57	450.86	478.04	505.21	532.38	563.43	598.37	633.30	668.24
60-64	Female	310.83	329.60	348.36	367.12	385.89	409.34	432.79	456.25	484.39	512.54	540.68	573.52	606.36	639.19	676.72	718.94	761.15	803.37
Per Child		66.58	70.23	73.88	77.53	81.18	85.75	90.31	94.87	100.35	105.82	111.30	117.69	124.08	130.47	137.77	145.98	154.19	162.41

\$1,000 Deductible			Area																
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	57.01	59.88	62.75	65.63	68.50	72.09	75.68	79.27	83.57	87.88	92.19	97.22	102.24	107.27	113.01	119.47	125.93	132.39
20-24	Male	64.56	67.91	71.27	74.63	77.99	82.19	86.39	90.58	95.62	100.66	105.70	111.57	117.45	123.33	130.05	137.60	145.16	152.71
25-29	Male	60.03	63.10	66.16	69.23	72.29	76.13	79.96	83.79	88.39	92.99	97.59	102.96	108.32	113.69	119.82	126.72	133.62	140.52
30-34	Male	77.71	81.44	85.16	88.88	92.61	97.26	101.92	106.57	112.16	117.74	123.33	129.84	136.36	142.87	150.32	158.70	167.08	175.46
35-39	Male	88.28	92.68	97.09	101.49	105.90	111.40	116.91	122.41	129.02	135.63	142.24	149.94	157.65	165.36	174.17	184.08	193.99	203.90
40-44	Male	102.99	108.34	113.70	119.05	124.40	131.10	137.79	144.48	152.51	160.54	168.57	177.94	187.31	196.68	207.39	219.44	231.48	243.53
45-49	Male	125.24	132.03	138.82	145.61	152.40	160.89	169.38	177.86	188.05	198.23	208.42	220.30	232.18	244.07	257.65	272.92	288.20	303.48
50-54	Male	155.42	164.16	172.89	181.63	190.37	201.29	212.21	223.13	236.24	249.34	262.45	277.74	293.02	308.31	325.79	345.45	365.10	384.76
55-59	Male	196.91	208.33	219.74	231.16	242.57	256.84	271.10	285.37	302.49	319.61	336.73	356.71	376.68	396.66	419.48	445.16	470.84	496.53
60-64	Male	245.57	260.13	274.68	289.23	303.79	321.98	340.17	358.36	380.19	402.02	423.85	449.32	474.79	500.26	529.36	562.11	594.85	627.60
2-19	Female	62.29	65.50	68.72	71.93	75.14	79.16	83.17	87.19	92.01	96.83	101.64	107.27	112.89	118.51	124.93	132.16	139.39	146.62
20-24	Female	70.21	73.94	77.66	81.38	85.11	89.76	94.42	99.07	104.66	110.24	115.83	122.34	128.86	135.37	142.82	151.20	159.58	167.96
25-29	Female	65.69	69.12	72.55	75.98	79.41	83.70	87.99	92.28	97.43	102.58	107.72	113.73	119.73	125.74	132.60	140.32	148.04	155.76
30-34	Female	81.86	85.85	89.85	93.84	97.83	102.82	107.81	112.79	118.78	124.77	130.76	137.74	144.72	151.71	159.69	168.67	177.65	186.63
35-39	Female	90.16	94.69	99.22	103.74	108.27	113.93	119.58	125.24	132.03	138.82	145.61	153.53	161.46	169.38	178.43	188.62	198.80	208.98
40-44	Female	104.87	110.35	115.82	121.30	126.78	133.62	140.47	147.31	155.52	163.74	171.95	181.53	191.12	200.70	211.65	223.97	236.29	248.61
45-49	Female	121.09	127.62	134.14	140.66	147.18	155.33	163.49	171.64	181.42	191.21	200.99	212.40	223.82	235.23	248.28	262.95	277.63	292.30
50-54	Female	148.25	156.53	164.80	173.08	181.35	191.69	202.04	212.38	224.79	237.20	249.61	264.09	278.57	293.05	309.60	328.22	346.84	365.46
55-59	Female	176.54	186.64	196.74	206.84	216.94	229.57	242.19	254.82	269.97	285.12	300.26	317.94	335.61	353.29	373.49	396.21	418.94	441.66
60-64	Female	208.61	220.78	232.94	245.11	257.28	272.49	287.70	302.91	321.16	339.42	357.67	378.96	400.26	421.55	445.89	473.27	500.64	528.02
Per Child		46.59	48.95	51.31	53.67	56.03	58.98	61.93	64.88	68.43	71.97	75.51	79.64	83.77	87.90	92.62	97.93	103.25	108.56

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09. Please call your agent or check online at www.hpainsurance.com for the rates effective 7/1/09. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.

*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

**Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

\$2,500 Deductible		Area																	
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	45.69	47.84	49.98	52.12	54.26	56.94	59.62	62.29	65.50	68.72	71.93	75.68	79.43	83.17	87.46	92.27	97.09	101.91
20-24	Male	51.73	54.26	56.79	59.32	61.85	65.02	68.18	71.35	75.14	78.94	82.73	87.16	91.59	96.02	101.08	106.78	112.47	118.17
25-29	Male	47.96	50.25	52.53	54.82	57.11	59.97	62.83	65.69	69.12	72.55	75.98	79.98	83.99	87.99	92.57	97.71	102.86	108.01
30-34	Male	63.00	65.78	68.55	71.33	74.10	77.57	81.04	84.50	88.67	92.83	96.99	101.84	106.70	111.55	117.10	123.34	129.59	135.83
35-39	Male	71.30	74.61	77.92	81.23	84.54	88.68	92.81	96.95	101.92	106.88	111.85	117.64	123.43	129.22	135.84	143.29	150.74	158.18
40-44	Male	81.86	85.85	89.85	93.84	97.83	102.82	107.81	112.79	118.78	124.77	130.76	137.74	144.72	151.71	159.69	168.67	177.65	186.63
45-49	Male	99.22	104.33	109.44	114.55	119.66	126.05	132.43	138.82	146.49	154.15	161.82	170.76	179.71	188.65	198.87	210.37	221.87	233.37
50-54	Male	121.09	127.62	134.14	140.66	147.18	155.33	163.49	171.64	181.42	191.21	200.99	212.40	223.82	235.23	248.28	262.95	277.63	292.30
55-59	Male	152.40	160.94	169.49	178.03	186.57	197.25	207.93	218.60	231.42	244.23	257.04	271.99	286.94	301.89	318.97	338.19	357.41	376.63
60-64	Male	188.24	199.09	209.95	220.80	231.65	245.22	258.79	272.36	288.64	304.92	321.20	340.19	359.19	378.18	399.89	424.31	448.74	473.16
2-19	Female	49.84	52.25	54.66	57.07	59.48	62.49	65.50	68.52	72.13	75.74	79.36	83.57	87.79	92.01	96.83	102.25	107.67	113.09
20-24	Female	55.13	57.88	60.63	63.38	66.13	69.56	73.00	76.44	80.56	84.69	88.81	93.63	98.44	103.25	108.75	114.94	121.13	127.31
25-29	Female	52.48	55.06	57.64	60.22	62.80	66.03	69.25	72.48	76.35	80.22	84.09	88.60	93.11	97.63	102.79	108.59	114.40	120.20
30-34	Female	66.02	68.99	71.96	74.93	77.90	81.61	85.32	89.03	93.48	97.94	102.39	107.59	112.78	117.98	123.92	130.60	137.28	143.96
35-39	Female	72.06	75.41	78.77	82.13	85.49	89.69	93.89	98.08	103.12	108.16	113.20	119.07	124.95	130.83	137.55	145.10	152.66	160.21
40-44	Female	83.37	87.46	91.55	95.64	99.73	104.84	109.95	115.06	121.19	127.32	133.46	140.61	147.77	154.92	163.10	172.30	181.50	190.70
45-49	Female	95.82	100.71	105.60	110.50	115.39	121.50	127.62	133.73	141.07	148.41	155.74	164.30	172.86	181.42	191.21	202.21	213.22	224.23
50-54	Female	116.19	122.40	128.60	134.81	141.01	148.77	156.53	164.28	173.59	182.90	192.21	203.07	213.93	224.79	237.20	251.17	265.13	279.09
55-59	Female	137.31	144.88	152.45	160.02	167.59	177.05	186.51	195.97	207.32	218.68	230.03	243.27	256.52	269.76	284.90	301.93	318.96	335.99
60-64	Female	161.46	170.58	179.71	188.83	197.96	209.37	220.78	232.18	245.87	259.56	273.25	289.22	305.19	321.16	339.42	359.95	380.48	401.02
Per Child		37.91	39.71	41.52	43.32	45.12	47.37	49.62	51.87	54.57	57.27	59.97	63.13	66.28	69.43	73.03	77.08	81.14	85.19

\$5,000 Deductible		Area																	
Age	Sex	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2-19	Male	41.92	43.82	45.72	47.62	49.52	51.89	54.26	56.63	59.48	62.33	65.18	68.50	71.82	75.14	78.94	83.21	87.48	91.75
20-24	Male	46.83	49.04	51.26	53.47	55.69	58.45	61.22	63.99	67.31	70.63	73.96	77.83	81.71	85.58	90.01	94.99	99.98	104.96
25-29	Male	43.81	45.83	47.85	49.87	51.89	54.41	56.94	59.46	62.49	65.52	68.55	72.09	75.62	79.16	83.20	87.74	92.29	96.83
30-34	Male	58.48	60.96	63.44	65.92	68.41	71.51	74.61	77.71	81.44	85.16	88.88	93.23	97.57	101.92	106.88	112.47	118.05	123.64
35-39	Male	64.89	67.78	70.68	73.58	76.47	80.09	83.71	87.33	91.68	96.02	100.37	105.43	110.50	115.57	121.36	127.88	134.39	140.91
40-44	Male	74.32	77.82	81.33	84.83	88.34	92.72	97.10	101.48	106.74	111.99	117.25	123.38	129.51	135.65	142.66	150.54	158.43	166.31
45-49	Male	89.78	94.29	98.79	103.29	107.79	113.42	119.05	124.68	131.43	138.18	144.94	152.82	160.70	168.57	177.58	187.71	197.84	207.97
50-54	Male	109.02	114.77	120.51	126.25	132.00	139.18	146.35	153.53	162.15	170.76	179.38	189.43	199.48	209.53	221.02	233.94	246.86	259.79
55-59	Male	136.18	143.68	151.17	158.67	166.16	175.53	184.90	194.27	205.52	216.76	228.00	241.12	254.24	267.36	282.35	299.21	316.08	332.94
60-64	Male	168.62	178.21	187.80	197.39	206.98	218.96	230.95	242.93	257.32	271.70	286.08	302.86	319.64	336.42	355.60	377.17	398.75	420.32
2-19	Female	45.32	47.43	49.55	51.67	53.79	56.43	59.08	61.73	64.90	68.08	71.25	74.96	78.66	82.37	86.60	91.37	96.13	100.90
20-24	Female	50.22	52.66	55.09	57.52	59.96	63.00	66.04	69.08	72.73	76.38	80.03	84.29	88.55	92.81	97.68	103.15	108.63	114.10
25-29	Female	47.20	49.44	51.68	53.92	56.16	58.96	61.76	64.56	67.91	71.27	74.63	78.55	82.47	86.39	90.86	95.90	100.94	105.98
30-34	Female	60.36	62.97	65.57	68.17	70.78	74.03	77.29	80.54	84.45	88.36	92.26	96.82	101.38	105.93	111.14	117.00	122.86	128.72
35-39	Female	66.77	69.79	72.81	75.83	78.85	82.62	86.39	90.16	94.69	99.22	103.74	109.02	114.30	119.58	125.62	132.41	139.20	145.99
40-44	Female	75.45	79.03	82.61	86.18	89.76	94.23	98.70	103.18	108.54	113.91	119.27	125.54	131.80	138.06	145.21	153.26	161.31	169.36
45-49	Female	86.39	90.67	94.96	99.24	103.52	108.88	114.23	119.58	126.01	132.43	138.86	146.35	153.85	161.35	169.91	179.55	189.19	198.82
50-54	Female	104.50	109.95	115.40	120.85	126.30	133.12	139.93	146.74	154.92	163.10	171.28	180.82	190.36	199.90	210.80	223.06	235.33	247.59
55-59	Female	122.98	129.62	136.27	142.91	149.56	157.86	166.16	174.47	184.44	194.40	204.37	215.99	227.62	239.25	252.53	267.48	282.43	297.38
60-64	Female	144.48	152.51	160.54	168.57	176.61	186.64	196.68	206.72	218.77	230.81	242.86	256.92	270.97	285.02	301.09	319.16	337.23	355.30
Per Child		34.14	35.70	37.26	38.81	40.37	42.32	44.27	46.21	48.55	50.89	53.22	55.95	58.67	61.40	64.51	68.02	71.52	75.03

These rates and zip areas apply to new coverage effective dates 1/1/09 through 6/30/09. Please call your agent or check online at www.hpainsurance.com for the rates effective 7/1/09. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.

*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

**Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

Secure STM and Secure 12x3
State Zip Code Area Classifications effective 1/1/09
 Area Designations for all states except CO, DE, MN, MT, NV



How to Locate Your Area Rate Classification

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicants rate area. The rate chart contains rates for 19 zip area letters. Only use the rates located in the column titled with the applicants area letter. Use the Standard Security Life Ins. Co. of New York Generic STM Application form SSL-STM-0506-APP unless otherwise indicated. Contact your agent or HPA for the application form or to verify current plan approvals.

State	3-digit Zip	Area
AK*	995	I
AK*	996, 998-999	F
AK*	997	H
AL*	350-352, 362	M
AL*	354-361, 363-369	K
AR*	716-718, 723, 725	G
AR*	719-720, 722, 726, 728	F
AR*	721, 724, 727, 729	E
AZ*	850, 852, 860	F
AZ*	851, 853-859, 861-865	E
CA	900-919, 926-928, 940-948	R
CA	920, 922-925, 930, 932-935, 939, 952, 954-957, 959-960, 962-966	O
CA	921, 931, 949-951, 953, 958	Q
CA	936-938, 961	N
DC*	200-205	K
FL*	320, 335-336	K
FL*	321-322, 324-326, 328-329, 342, 349	J
FL*	323, 327, 339, 343, 347	H
FL*	330	N
FL*	331, 340	O
FL*	332	P
FL*	333	M
FL*	334	L
FL*	337, 341	I
FL*	338, 344, 346, 348	G
GA*	300, 302-303, 313-314, 399	J
GA*	301, 307-309, 312, 318-319, 398	I
GA*	304-306, 310, 315	H
GA*	311	K
GA*	316-317	G
HI*	967-968	G
ID	832-833, 835	G
ID	834, 836-838	H

State	3-digit Zip	Area
IL*	600, 602-604	J
IL*	601, 605-608	K
IL*	609, 613, 615-617	G
IL*	610, 612, 614, 620, 622-624, 626, 628-629	F
IL*	611, 618-619, 627	H
IL*	621, 625	E
IA*	500-501, 507-508, 510, 512, 514-516, 524-526	F
IA*	502-506, 511, 513, 520-523, 527-528	G
IA*	509	H
IN	460-461, 465, 468, 472, 477-478	E
IN	462-463, 470, 475-476	F
IN	464, 466	G
IN	467, 469, 471, 473-474, 479	C
KS	660	C
KS	661-662, 672	E
KS	664, 666, 669, 671, 673, 677-679	D
KS	665, 667-668, 670, 674-676	B
KY	400-405, 407-408, 421-422, 425-427	H
KY	406, 409, 411, 414-418	I
KY	410, 423-424	G
KY	412-413	J
KY	419	K
KY	420	E
LA	700, 703, 707-708, 710, 714	P
LA	701	R
LA	704, 706, 711-713	O
LA	705	N
LA	709	K
MD	206-209, 214	G
MD	210-212	H
MD	213	D
MD	215-216, 218	E
MD	217, 219	F
ME	039, 041, 043-048	G
ME	040, 042	H
ME	049	F

State	3-digit Zip	Area
MI	480, 482	E
MI	481, 483, 487, 491, 493-494, 497	D
MI	484-485, 489, 492, 498-499	C
MI	486, 488, 490, 495-496	B
MO*	630-631, 633-636, 640, 644, 648, 652-653, 656-658	F
MO*	632, 637, 645-646, 654-655	E
MO*	638-639, 647	D
MO*	641, 650-651	G
MO*	649	H
MS	386-388, 390-394, 396	N
MS	389, 395, 397	O
NC	270-272, 278-280, 283-289	I
NC	273-276, 281-282	J
NC	277	K
ND	580-581, 583, 586, 588	E
ND	582, 585, 587	D
ND	584	C
NE*	680, 683-684, 688, 690-693	D
NE*	681, 685	E
NE*	686-687, 689	C
NH	030-038	G
NM*	870, 872-874, 876-881, 883-884	H
NM*	871, 875	G
NM*	882	K
OH*	430, 437, 453, 456, 458	A
OH*	431-434, 436, 438-439, 444-452, 454	D
OH*	435, 442, 455, 457, 459	C
OH*	440, 443	E
OH*	441	F
OK*	730, 741	E
OK*	731, 735-740, 744-749	G
OK*	734	H
OK*	743	F
OR*	970, 973, 975-979	D
OR*	971-972	F
OR*	974	C
PA*	150, 164-166, 178, 188	G
PA*	151-152, 176	H
PA*	153-154, 163, 171, 177, 180-187	F
PA*	155-157, 159-162, 167-168, 172-173, 175, 179, 195-196	E
PA*	158, 169-170, 174	D
PA*	189, 193-194	I
PA*	190-192	J

State	3-digit Zip	Area
RI	028	H
RI	029	I
SC*	290-292, 294-295, 297-299	I
SC*	293, 296	H
SD	570, 572-577	G
SD	571	H
TN*	370, 373, 378, 384	G
TN*	371, 376, 380, 382, 385	H
TN*	372, 374-375, 379, 381	I
TN*	377, 383	F
TX	751, 758, 760, 764, 777, 781, 783, 785-786, 788-789, 792-795, 885	N
TX	750, 752-753, 756-757, 761-762, 773-776, 778, 798-799	O
TX	754-755, 759, 763, 766, 768-769, 782, 784, 787, 796	M
TX	765, 767, 779-780, 791, 797	L
TX	770-772	P
TX	790	K
UT*	840, 844, 846	E
UT*	841	F
UT*	842-843, 845, 847	C
VA*	201, 222	L
VA*	220, 223, 225, 227-228, 230-231	K
VA*	221, 232, 235-239, 242-244, 246	J
VA*	224, 226, 229, 233-234, 240-241, 245	I
WI*	530, 534-535, 537-548	H
WI*	531, 536	I
WI*	532	J
WI*	533	F
WI*	549	G
WV*	247-252, 255-256, 258-259, 266	N
WV*	253-254, 257, 260-265, 267-268	M
WY	820-821	I
WY	822-826, 828-831	H
WY	827	F

***States where Secure 12x3 is available**

States listed in **bold** text use a state specific application. Contact HPA at 1-800-277-3323 ext. 3 or visit www.hpainsurance.com for more information.