

## Newborn Calculator

<b>Date of Birth</b>	<b>Higher Premium Becomes Effective</b>
1/1/2023	2/16/2023
1/2/2023	2/16/2023
1/3/2023	2/16/2023
1/4/2023	2/16/2023
1/5/2023	2/16/2023
1/6/2023	2/16/2023
1/7/2023	2/16/2023
1/8/2023	2/16/2023
1/9/2023	2/16/2023
1/10/2023	2/16/2023
1/11/2023	2/16/2023
1/12/2023	2/16/2023
1/13/2023	2/16/2023
1/14/2023	2/16/2023
1/15/2023	2/16/2023
1/16/2023	3/1/2023
1/17/2023	3/1/2023
1/18/2023	3/1/2023
1/19/2023	3/1/2023
1/20/2023	3/1/2023
1/21/2023	3/1/2023
1/22/2023	3/1/2023
1/23/2023	3/1/2023
1/24/2023	3/1/2023
1/25/2023	3/1/2023
1/26/2023	3/1/2023
1/27/2023	3/1/2023
1/28/2023	3/1/2023
1/29/2023	3/16/2023
1/30/2023	3/16/2023
1/31/2023	3/16/2023
2/1/2023	3/16/2023
2/2/2023	3/16/2023
2/3/2023	3/16/2023
2/4/2023	3/16/2023
2/5/2023	3/16/2023
2/6/2023	3/16/2023
2/7/2023	3/16/2023

<b>Date of Birth</b>	<b>Higher Premium Becomes Effective</b>
2/10/2023	3/16/2023
2/11/2023	3/16/2023
2/12/2023	3/16/2023
2/13/2023	4/1/2023
2/14/2023	4/1/2023
2/15/2023	4/1/2023
2/16/2023	4/1/2023
2/17/2023	4/1/2023
2/18/2023	4/1/2023
2/19/2023	4/1/2023
2/20/2023	4/1/2023
2/21/2023	4/1/2023
2/22/2023	4/1/2023
2/23/2023	4/1/2023
2/24/2023	4/1/2023
2/25/2023	4/1/2023
2/26/2023	4/1/2023
2/27/2023	4/1/2023
2/28/2023	4/1/2023
3/1/2023	4/16/2023
3/2/2023	4/16/2023
3/3/2023	4/16/2023
3/4/2023	4/16/2023
3/5/2023	4/16/2023
3/6/2023	4/16/2023
3/7/2023	4/16/2023
3/8/2023	4/16/2023
3/9/2023	4/16/2023
3/10/2023	4/16/2023
3/11/2023	4/16/2023
3/12/2023	4/16/2023
3/13/2023	4/16/2023
3/14/2023	4/16/2023
3/15/2023	4/16/2023
3/16/2023	5/1/2023
3/17/2023	5/1/2023
3/18/2023	5/1/2023
3/19/2023	5/1/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

2/8/2023	3/16/2023
2/9/2023	3/16/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

3/20/2023	5/1/2023
3/21/2023	5/1/2023

3/22/2023	5/1/2023
3/23/2023	5/1/2023
3/24/2023	5/1/2023
3/25/2023	5/1/2023
3/26/2023	5/1/2023
3/27/2023	5/1/2023
3/28/2023	5/1/2023
3/29/2023	5/1/2023
3/30/2023	5/1/2023
3/31/2023	5/16/2023
4/1/2023	5/16/2023
4/2/2023	5/16/2023
4/3/2023	5/16/2023
4/4/2023	5/16/2023
4/5/2023	5/16/2023
4/6/2023	5/16/2023
4/7/2023	5/16/2023
4/8/2023	5/16/2023
4/9/2023	5/16/2023
4/10/2023	5/16/2023
4/11/2023	5/16/2023
4/12/2023	5/16/2023
4/13/2023	5/16/2023
4/14/2023	5/16/2023
4/15/2023	6/1/2023
4/16/2023	6/1/2023
4/17/2023	6/1/2023
4/18/2023	6/1/2023
4/19/2023	6/1/2023
4/20/2023	6/1/2023
4/21/2023	6/1/2023
4/22/2023	6/1/2023
4/23/2023	6/1/2023
4/24/2023	6/1/2023
4/25/2023	6/1/2023
4/26/2023	6/1/2023
4/27/2023	6/1/2023

5/1/2023	6/16/2023
5/2/2023	6/16/2023
5/3/2023	6/16/2023
5/4/2023	6/16/2023
5/5/2023	6/16/2023
5/6/2023	6/16/2023
5/7/2023	6/16/2023
5/8/2023	6/16/2023
5/9/2023	6/16/2023
5/10/2023	6/16/2023
5/11/2023	6/16/2023
5/12/2023	6/16/2023
5/13/2023	6/16/2023
5/14/2023	6/16/2023
5/15/2023	6/16/2023
5/16/2023	7/1/2023
5/17/2023	7/1/2023
5/18/2023	7/1/2023
5/19/2023	7/1/2023
5/20/2023	7/1/2023
5/21/2023	7/1/2023
5/22/2023	7/1/2023
5/23/2023	7/1/2023
5/24/2023	7/1/2023
5/25/2023	7/1/2023
5/26/2023	7/1/2023
5/27/2023	7/1/2023
5/28/2023	7/1/2023
5/29/2023	7/1/2023
5/30/2023	7/1/2023
5/31/2023	7/16/2023
6/1/2023	7/16/2023
6/2/2023	7/16/2023
6/3/2023	7/16/2023
6/4/2023	7/16/2023
6/5/2023	7/16/2023
6/6/2023	7/16/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

4/28/2023	6/1/2023
4/29/2023	6/1/2023
4/30/2023	6/1/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

6/7/2023	7/16/2023
6/8/2023	7/16/2023
6/9/2023	7/16/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

6/10/2023	7/16/2023
6/11/2023	7/16/2023
6/12/2023	7/16/2023
6/13/2023	7/16/2023
6/14/2023	7/16/2023
6/15/2023	8/1/2023
6/16/2023	8/1/2023
6/17/2023	8/1/2023
6/18/2023	8/1/2023
6/19/2023	8/1/2023
6/20/2023	8/1/2023
6/21/2023	8/1/2023
6/22/2023	8/1/2023
6/23/2023	8/1/2023
6/24/2023	8/1/2023
6/25/2023	8/1/2023
6/26/2023	8/1/2023
6/27/2023	8/1/2023
6/28/2023	8/1/2023
6/29/2023	8/1/2023
6/30/2023	8/1/2023
7/1/2023	8/16/2023
7/2/2023	8/16/2023
7/3/2023	8/16/2023
7/4/2023	8/16/2023
7/5/2023	8/16/2023
7/6/2023	8/16/2023
7/7/2023	8/16/2023
7/8/2023	8/16/2023
7/9/2023	8/16/2023
7/10/2023	8/16/2023
7/11/2023	8/16/2023
7/12/2023	8/16/2023
7/13/2023	8/16/2023
7/14/2023	8/16/2023
7/15/2023	8/16/2023
7/16/2023	9/1/2023
7/17/2023	9/1/2023
7/18/2023	9/1/2023
7/19/2023	9/1/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

7/20/2023	9/1/2023
7/21/2023	9/1/2023
7/22/2023	9/1/2023
7/23/2023	9/1/2023
7/24/2023	9/1/2023
7/25/2023	9/1/2023
7/26/2023	9/1/2023
7/27/2023	9/1/2023
7/28/2023	9/1/2023
7/29/2023	9/1/2023
7/30/2023	9/1/2023
7/31/2023	9/1/2023
8/1/2023	9/16/2023
8/2/2023	9/16/2023
8/3/2023	9/16/2023
8/4/2023	9/16/2023
8/5/2023	9/16/2023
8/6/2023	9/16/2023
8/7/2023	9/16/2023
8/8/2023	9/16/2023
8/9/2023	9/16/2023
8/10/2023	9/16/2023
8/11/2023	9/16/2023
8/12/2023	9/16/2023
8/13/2023	9/16/2023
8/14/2023	9/16/2023
8/15/2023	9/16/2023
8/16/2023	10/1/2023
8/17/2023	10/1/2023
8/18/2023	10/1/2023
8/19/2023	10/1/2023
8/20/2023	10/1/2023
8/21/2023	10/1/2023
8/22/2023	10/1/2023
8/23/2023	10/1/2023
8/24/2023	10/1/2023
8/25/2023	10/1/2023
8/26/2023	10/1/2023
8/27/2023	10/1/2023
8/28/2023	10/1/2023

**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

8/29/2023	10/1/2023
8/30/2023	10/1/2023
8/31/2023	10/16/2023
9/1/2023	10/16/2023
9/2/2023	10/16/2023
9/3/2023	10/16/2023
9/4/2023	10/16/2023
9/5/2023	10/16/2023
9/6/2023	10/16/2023
9/7/2023	10/16/2023
9/8/2023	10/16/2023
9/9/2023	10/16/2023
9/10/2023	10/16/2023
9/11/2023	10/16/2023
9/12/2023	10/16/2023
9/13/2023	10/16/2023
9/14/2023	10/16/2023
9/15/2023	11/1/2023
9/16/2023	11/1/2023
9/17/2023	11/1/2023
9/18/2023	11/1/2023
9/19/2023	11/1/2023
9/20/2023	11/1/2023
9/21/2023	11/1/2023
9/22/2023	11/1/2023
9/23/2023	11/1/2023
9/24/2023	11/1/2023
9/25/2023	11/1/2023
9/26/2023	11/1/2023
9/27/2023	11/1/2023
9/28/2023	11/1/2023
9/29/2023	11/1/2023
9/30/2023	11/1/2023
10/1/2023	11/16/2023
10/2/2023	11/16/2023
10/3/2023	11/16/2023
10/4/2023	11/16/2023
10/5/2023	11/16/2023
10/6/2023	11/16/2023
10/7/2023	11/16/2023

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

10/8/2023	11/16/2023
10/9/2023	11/16/2023
10/10/2023	11/16/2023
10/11/2023	11/16/2023
10/12/2023	11/16/2023
10/13/2023	11/16/2023
10/14/2023	11/16/2023
10/15/2023	11/16/2023
10/16/2023	12/1/2023
10/17/2023	12/1/2023
10/18/2023	12/1/2023
10/19/2023	12/1/2023
10/20/2023	12/1/2023
10/21/2023	12/1/2023
10/22/2023	12/1/2023
10/23/2023	12/1/2023
10/24/2023	12/1/2023
10/25/2023	12/1/2023
10/26/2023	12/1/2023
10/27/2023	12/1/2023
10/28/2023	12/1/2023
10/29/2023	12/1/2023
10/30/2023	12/1/2023
10/31/2023	12/16/2023
11/1/2023	12/16/2023
11/2/2023	12/16/2023
11/3/2023	12/16/2023
11/4/2023	12/16/2023
11/5/2023	12/16/2023
11/6/2023	12/16/2023
11/7/2023	12/16/2023
11/8/2023	12/16/2023
11/9/2023	12/16/2023
11/10/2023	12/16/2023
11/11/2023	12/16/2023
11/12/2023	12/16/2023
11/13/2023	12/16/2023
11/14/2023	12/16/2023
11/15/2023	1/1/2024
11/16/2023	1/1/2024

**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

11/17/2023	1/1/2024
11/18/2023	1/1/2024
11/19/2023	1/1/2024
11/20/2023	1/1/2024
11/21/2023	1/1/2024
11/22/2023	1/1/2024
11/23/2023	1/1/2024
11/24/2023	1/1/2024
11/25/2023	1/1/2024
11/26/2023	1/1/2024
11/27/2023	1/1/2024
11/28/2023	1/1/2024
11/29/2023	1/1/2024
11/30/2023	1/1/2024
12/1/2023	1/16/2024
12/2/2023	1/16/2024
12/3/2023	1/16/2024
12/4/2023	1/16/2024
12/5/2023	1/16/2024
12/6/2023	1/16/2024
12/7/2023	1/16/2024
12/8/2023	1/16/2024
12/9/2023	1/16/2024
12/10/2023	1/16/2024
12/11/2023	1/16/2024
12/12/2023	1/16/2024
12/13/2023	1/16/2024
12/14/2023	1/16/2024
12/15/2023	1/16/2024
12/16/2023	2/1/2024
12/17/2023	2/1/2024
12/18/2023	2/1/2024
12/19/2023	2/1/2024
12/20/2023	2/1/2024
12/21/2023	2/1/2024
12/22/2023	2/1/2024
12/23/2023	2/1/2024
12/24/2023	2/1/2024
12/25/2023	2/1/2024
12/26/2023	2/1/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

12/27/2023	2/1/2024
12/28/2023	2/1/2024
12/29/2023	2/1/2024
12/30/2023	2/1/2024
12/31/2023	2/1/2024



**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**