

## Lay Life Insurance Plan Premium Rates\*

| RATES |                                                     | ANNUAL PREMIUM SCENARIOS  |                           |                           |                            |
|-------|-----------------------------------------------------|---------------------------|---------------------------|---------------------------|----------------------------|
| Age   | Unum Annual Rate<br>Per \$1,000 of<br>Death Benefit | Death Benefit<br>\$10,000 | Death Benefit<br>\$25,000 | Death Benefit<br>\$50,000 | Death Benefit<br>\$100,000 |
| 15-24 | 0.52                                                | 5.16                      | 12.91                     | 25.81                     | 51.63                      |
| 25-29 | 0.52                                                | 5.16                      | 12.91                     | 25.81                     | 51.63                      |
| 30-34 | 0.59                                                | 5.86                      | 14.65                     | 29.30                     | 58.60                      |
| 35-39 | 0.71                                                | 7.12                      | 17.79                     | 35.58                     | 71.16                      |
| 40-44 | 1.09                                                | 10.88                     | 27.21                     | 54.42                     | 108.84                     |
| 45-49 | 1.87                                                | 18.70                     | 46.74                     | 93.49                     | 186.98                     |
| 50-54 | 3.14                                                | 31.40                     | 78.49                     | 156.98                    | 313.95                     |
| 55-59 | 4.81                                                | 48.14                     | 120.35                    | 240.70                    | 481.40                     |
| 60-64 | 7.51                                                | 75.07                     | 187.67                    | 375.35                    | 750.70                     |
| 65    | 15.13                                               | 151.26                    | 378.14                    | 756.25                    | 1,512.56                   |
| 66    | 15.84                                               | 158.37                    | 395.93                    | 791.86                    | 1,583.72                   |
| 67    | 17.64                                               | 176.37                    | 440.93                    | 881.86                    | 1,763.72                   |
| 68    | 19.58                                               | 195.77                    | 489.42                    | 978.84                    | 1,957.67                   |
| 69    | 21.80                                               | 217.95                    | 544.88                    | 1,089.77                  | 2,179.53                   |
| 70    | 24.25                                               | 242.51                    | 606.28                    | 1,212.56                  | 2,425.12                   |
| 71    | 26.94                                               | 269.44                    | 673.60                    | 1,347.21                  | 2,694.42                   |
| 72    | 29.61                                               | 296.09                    | 740.23                    | 1,480.47                  | 2,960.93                   |
| 73    | 32.13                                               | 321.35                    | 803.37                    | 1,606.74                  | 3,213.49                   |
| 74    | 34.73                                               | 347.30                    | 868.26                    | 1,736.51                  | 3,473.02                   |
| 75    | 37.56                                               | 375.63                    | 939.07                    | 1,878.14                  | 3,756.28                   |

Rates continue up to age 100, incrementally increasing for each year. In addition, rates are rounded to the nearest hundredth—actual invoiced rates will vary.

- \* The above rates are for participant and spouse coverage; they are subject to change. They do not include 1) the optional AD&D benefit rate of \$.35 annually per \$1,000 of participant AD&D coverage elected; and 2) the optional child death benefit rate of \$.66 annually per \$1,000 of elected child death benefit coverage.

**Note:** This plan highlight sheet summarizes plan provisions, coverage and premium rates. The Unum policy and plan certificate of coverage provide a complete plan description and are the controlling documents for all plan eligibility and benefits. Additionally, the Unum policy and invoices are the controlling authority for plan premium rates. The General Board and Unum reserve the right to adjust these specifications, as needed.

**For more information, call your General Board Liaison at 1-800-851-2201**



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