

UNUM CORPORATION LIFESTYLE LIFE/AD&D RATES

Mid-Tex Co-Op

Monthly Payroll Deduction

EMPLOYEE*

Life/AD&D

	\$10,000	\$20,000	\$30,000	\$50,000	\$70,000	\$100,000	\$120,000	\$150,000	\$180,000
Age Band									
0-24	\$0.60	\$1.20	\$1.80	\$3.00	\$4.20	\$6.00	\$7.20	\$9.00	\$10.80
25-29	\$0.64	\$1.28	\$1.92	\$3.20	\$4.48	\$6.40	\$7.68	\$9.60	\$11.52
30-34	\$0.80	\$1.60	\$2.40	\$4.00	\$5.60	\$8.00	\$9.60	\$12.00	\$14.40
35-39	\$1.07	\$2.14	\$3.21	\$5.35	\$7.49	\$10.70	\$12.84	\$16.05	\$19.26
40-44	\$1.44	\$2.88	\$4.32	\$7.20	\$10.08	\$14.40	\$17.28	\$21.60	\$25.92
45-49	\$2.13	\$4.26	\$6.39	\$10.65	\$14.91	\$21.30	\$25.56	\$31.95	\$38.34
50-54	\$3.17	\$6.34	\$9.51	\$15.85	\$22.19	\$31.70	\$38.04	\$47.55	\$57.06
55-59	\$4.60	\$9.20	\$13.80	\$23.00	\$32.20	\$46.00	\$55.20	\$69.00	\$82.80
60-64	\$6.80	\$13.60	\$20.40	\$34.00	\$47.60	\$68.00	\$81.60	\$102.00	\$122.40
65-69	\$11.20	\$22.40	\$33.60	\$56.00	\$78.40	\$112.00	\$134.40	\$168.00	\$201.60
70-74	\$17.20	\$34.40	\$51.60	\$86.00	\$120.40	\$172.00	\$206.40	\$258.00	\$309.60
75+	\$38.20	\$76.40	\$114.60	\$191.00	\$267.40	\$382.00	\$458.40	\$573.00	\$687.60

\$180,000 IS THE MAXIMUM THAT MAY BE ISSUED WITHOUT ANSWERING HEALTH QUESTIONS

SPOUSE**

Life/AD&D

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$55,000	\$60,000
Age Band									
0-24	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$3.00	\$3.30	\$3.60
25-29	\$0.32	\$0.64	\$0.96	\$1.28	\$1.60	\$1.92	\$3.20	\$3.52	\$3.84
30-34	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$4.00	\$4.40	\$4.80
35-39	\$0.54	\$1.07	\$1.61	\$2.14	\$2.68	\$3.21	\$5.35	\$5.89	\$6.42
40-44	\$0.72	\$1.44	\$2.16	\$2.88	\$3.60	\$4.32	\$7.20	\$7.92	\$8.64
45-49	\$1.07	\$2.13	\$3.20	\$4.26	\$5.33	\$6.39	\$10.65	\$11.72	\$12.78
50-54	\$1.59	\$3.17	\$4.76	\$6.34	\$7.93	\$9.51	\$15.85	\$17.44	\$19.02
55-59	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$23.00	\$25.30	\$27.60
60-64	\$3.40	\$6.80	\$10.20	\$13.60	\$17.00	\$20.40	\$34.00	\$37.40	\$40.80
65-69	\$5.60	\$11.20	\$16.80	\$22.40	\$28.00	\$33.60	\$56.00	\$61.60	\$67.20
70-74	\$8.60	\$17.20	\$25.80	\$34.40	\$43.00	\$51.60	\$86.00	\$94.60	\$103.20
75+	\$19.10	\$38.20	\$57.30	\$76.40	\$95.50	\$114.60	\$191.00	\$210.10	\$229.20

SPOUSE AMOUNT CANNOT EXCEED 100% OF EMPLOYEES AMOUNT
and \$50,000 is the most that can be issued without answering health questions

CHILD(REN)

	\$1,000	\$5,000	\$10,000
LIFE/AD&D	\$0.22	\$1.10	\$2.20

NOTE: FINAL RATES MAY VARY SLIGHTLY DUE TO ROUNDING.

THESE GRIDS ARE PRICES OF FREQUENTLY SELECTED AMOUNTS. YOU MAY CHOOSE ANY INCREMENT OF \$10,000 UP TO \$500,000 FOR EMPLOYEES (EE) AND \$5,000 UP TO \$250,000 FOR YOUR SPOUSE (SP). TO PURCHASE AN AMOUNT OTHER THAN LEVELS INDICATED ABOVE, SIMPLY COMPLETE THE FOLLOWING:

EMPLOYEE _____ X _____ = _____
CALCULATION # OF 10,000(EE) UNITS YOUR AGE COST PER 10,000 UNIT EMPLOYEE MONTHLY COST

SPOUSE _____ X _____ = _____
CALCULATION # OF 5,000(SP) UNITS YOUR AGE COST PER 5,000 UNIT SPOUSE MONTHLY COST

* Age = Actual age immediately prior to and including the anniversary/effective date.

**Spouse age is determined using Employee's date of birth.