

UNUM CORPORATION LIFESTYLE LIFE/AD&D RATES

Mid-Tex Co-Op

Semi-Monthly Payroll Deduction

EMPLOYEE*

Life & AD&D Age Band	\$10,000	\$20,000	\$30,000	\$50,000	\$70,000	\$100,000	\$120,000	\$150,000	\$180,000
0-24	\$0.30	\$0.60	\$0.90	\$1.50	\$2.10	\$3.00	\$3.60	\$4.50	\$5.40
25-29	\$0.32	\$0.64	\$0.96	\$1.60	\$2.24	\$3.20	\$3.84	\$4.80	\$5.76
30-34	\$0.40	\$0.80	\$1.20	\$2.00	\$2.80	\$4.00	\$4.80	\$6.00	\$7.20
35-39	\$0.54	\$1.07	\$1.61	\$2.68	\$3.75	\$5.35	\$6.42	\$8.03	\$9.63
40-44	\$0.72	\$1.44	\$2.16	\$3.60	\$5.04	\$7.20	\$8.64	\$10.80	\$12.96
45-49	\$1.07	\$2.13	\$3.20	\$5.33	\$7.46	\$10.65	\$12.78	\$15.98	\$19.17
50-54	\$1.59	\$3.17	\$4.76	\$7.93	\$11.10	\$15.85	\$19.02	\$23.78	\$28.53
55-59	\$2.30	\$4.60	\$6.90	\$11.50	\$16.10	\$23.00	\$27.60	\$34.50	\$41.40
60-64	\$3.40	\$6.80	\$10.20	\$17.00	\$23.80	\$34.00	\$40.80	\$51.00	\$61.20
65-69	\$5.60	\$11.20	\$16.80	\$28.00	\$39.20	\$56.00	\$67.20	\$84.00	\$100.80
70-74	\$8.60	\$17.20	\$25.80	\$43.00	\$60.20	\$86.00	\$103.20	\$129.00	\$154.80
75+	\$19.10	\$38.20	\$57.30	\$95.50	\$133.70	\$191.00	\$229.20	\$286.50	\$343.80

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

SPOUSE**

Life & AD&D Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$55,000	\$60,000
0-24	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.50	\$1.65	\$1.80
25-29	\$0.16	\$0.32	\$0.48	\$0.64	\$0.80	\$0.96	\$1.60	\$1.76	\$1.92
30-34	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$2.00	\$2.20	\$2.40
35-39	\$0.27	\$0.54	\$0.80	\$1.07	\$1.34	\$1.61	\$2.68	\$2.94	\$3.21
40-44	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$3.60	\$3.96	\$4.32
45-49	\$0.53	\$1.07	\$1.60	\$2.13	\$2.66	\$3.20	\$5.33	\$5.86	\$6.39
50-54	\$0.79	\$1.59	\$2.38	\$3.17	\$3.96	\$4.76	\$7.93	\$8.72	\$9.51
55-59	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75	\$6.90	\$11.50	\$12.65	\$13.80
60-64	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$17.00	\$18.70	\$20.40
65-69	\$2.80	\$5.60	\$8.40	\$11.20	\$14.00	\$16.80	\$28.00	\$30.80	\$33.60
70-74	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50	\$25.80	\$43.00	\$47.30	\$51.60
75+	\$9.55	\$19.10	\$28.65	\$38.20	\$47.75	\$57.30	\$95.50	\$105.05	\$114.60

**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	\$0.11	\$0.55	\$1.10

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

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

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