

Age	Annual Rate 1-Year Term	Rates for Individual Whole Life			Age	Annual Rate 1-Year Term	Rates for Individual Whole Life		
		Annual	Semiannual	Quarterly			Annual	Semiannual	Quarterly
0	5.05	2.06	1.07	0.57	46	8.92	22.08	11.48	6.07
1	5.05	2.16	1.12	0.59	47	9.66	22.62	11.76	6.22
2	5.05	2.27	1.18	0.62	48	10.41	23.44	12.19	6.45
3	5.05	2.39	1.24	0.66	49	11.15	24.52	12.75	6.74
4	5.05	2.51	1.31	0.69	50	11.89	25.87	13.45	7.11
5	5.05	2.63	1.37	0.72	51	13.47	27.95	14.53	7.69
6	5.05	2.77	1.44	0.76	52	15.05	29.88	15.54	8.22
7	5.05	2.91	1.51	0.80	53	16.62	32.08	16.68	8.82
8	5.05	3.05	1.59	0.84	54	18.20	34.56	17.97	9.50
9	5.05	3.21	1.67	0.88	55	19.78	38.69	20.12	10.64
10	5.05	3.37	1.75	0.93	56	21.73	39.23	20.40	10.79
11	5.05	3.54	1.84	0.97	57	23.69	40.31	20.96	11.09
12	5.05	3.72	1.93	1.02	58	25.64	41.94	21.81	11.53
13	5.05	3.91	2.03	1.08	59	27.60	44.10	22.93	12.13
14	5.05	4.11	2.14	1.13	60	29.55	46.81	24.34	12.87
15	5.05	5.29	2.75	1.45	61	32.82	51.32	26.69	14.11
16	5.10	5.56	2.89	1.53	62	36.08	55.21	28.71	15.18
17	5.15	5.83	3.03	1.60	63	39.35	59.65	31.02	16.40
18	5.29	6.10	3.17	1.68	64	42.61	64.64	33.61	17.78
19	5.43	6.36	3.31	1.75	65	45.88	72.96	37.94	20.06
20	5.74	6.99	3.63	1.92	66	49.74	76.31	39.68	20.99
21	5.49	7.27	3.78	2.00	67	53.61	79.66	41.42	21.91
22	5.24	7.55	3.93	2.08	68	57.47	83.01	43.17	22.83
23	5.00	7.84	4.08	2.16	69	61.34	86.36	44.91	23.75
24	4.75	8.12	4.22	2.23	70	65.20	93.06	48.39	25.59
25	4.50	8.40	4.37	2.31	71	73.41	105.19	54.70	28.93
26	4.35	8.65	4.50	2.38	72	81.63	112.26	58.38	30.87
27	4.20	8.90	4.63	2.45	73	89.84	119.32	62.05	32.81
28	4.06	9.15	4.76	2.52	74	98.06	126.38	65.72	34.75
29	3.91	9.40	4.89	2.59	75	106.27	147.58	76.74	40.58
30	3.76	9.65	5.02	2.65	76	114.77	156.43	81.34	43.02
31	3.82	11.55	6.01	3.18	77	123.95	165.82	86.23	45.60
32	3.88	11.84	6.16	3.26	78	133.87	175.77	91.40	48.34
33	3.94	12.13	6.31	3.34	79	144.58	186.31	96.88	51.24
34	4.00	12.42	6.46	3.42	80	156.15	197.49	102.69	54.31
35	4.06	12.85	6.68	3.53	81	168.64	209.34	108.86	57.57
36	4.30	12.98	6.75	3.57	82	182.13	221.90	115.39	61.02
37	4.53	13.25	6.89	3.64	83	196.70	235.22	122.31	64.69
38	4.77	13.64	7.09	3.75	84	212.43	249.33	129.65	68.57
39	5.00	14.16	7.36	3.89	85	229.43	264.29	137.43	72.68
40	5.24	15.61	8.12	4.29	86	247.78	280.15	145.68	77.04
41	5.83	16.43	8.54	4.52	87	260.17	296.95	154.41	81.66
42	6.42	17.40	9.05	4.79	88	273.18	314.77	163.68	86.56
43	7.00	18.50	9.62	5.09	89	286.84	333.66	173.50	91.76
44	7.59	19.74	10.26	5.43	90	301.18	353.68	183.91	97.26
45	8.18	21.81	11.34	6.00					

Policy Fee is as follows:

\$90.00 per annual payment

\$46.80 per semi annual payment

\$24.75 per quarterly payment

<p><u>Calculate Your Premium Payment</u></p> <p>1. Determine if you want the whole life or the 1-Year Term coverage. The 1-Year Term will be renewed next year at your attained age to Whole Life coverage assuming premiums are paid in full. If you elect the 1-Year Term, you must submit an annual premium payment. Note that the 1-Year Term coverage is not available in all states.</p>	<p style="text-align: center;"><u>Check Your Elections Below</u></p> <p style="text-align: center;">Whole Life 1-Year Term</p> <p style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></p>																																								
<p>2. If you have selected whole life, determine whether you want to pay your whole life premiums annually, semi-annually, or quarterly.</p>	<p style="text-align: center;">Annual Semi-Annual Quarterly</p> <p style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>																																								
<p>3. Find your rate on the rate table. The rate is based on the type of coverage you want and your age at the time your conversion coverage begins, which is 31 days from the time your group coverage terminates or is reduced.</p>	<p>Base Rate per \$1,000 of Coverage _____</p>																																								
<p>4. Determine the amount of insurance you want. You may have any amount up to and including the amount you had under the group plan.</p>	<p>Amount of Coverage _____</p>																																								
<p><u>Calculate Your Premiums</u></p>																																									
<p>5.</p> <p>a. Base rate per thousand dollars of coverage:</p> <p>b. Number of thousand dollar units you want:</p> <p>c. Multiply a. by b.:</p> <p>d. If you selected whole life, add the policy fee:</p> <p style="padding-left: 20px;">No policy fee for 1-Year Term</p> <p style="padding-left: 20px;">Annual \$90.00 per payment</p> <p style="padding-left: 20px;">Semi-annual \$46.80 per payment</p> <p style="padding-left: 20px;">Quarterly \$24.75 per payment</p> <p>e. TOTAL c. and d. This is your premium.</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Base Rate</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%; text-align: right;">_____</td> </tr> <tr> <td># of \$1,000 Units</td> <td style="text-align: center;">x</td> <td></td> <td style="text-align: right;">_____</td> </tr> <tr> <td>Base Rate X # of Units</td> <td></td> <td></td> <td style="text-align: right;">_____</td> </tr> <tr> <td>Policy Fee</td> <td style="text-align: center;">+</td> <td></td> <td style="text-align: right;">_____</td> </tr> <tr> <td colspan="3" style="padding-top: 10px;">* TOTAL</td> <td style="text-align: right; border-top: 3px double black;">_____</td> </tr> </table> <p style="font-size: small; margin-top: 10px;">* This is the estimated amount due per payment, actual billed amount may vary slightly due to rounding.</p>	Base Rate			_____	# of \$1,000 Units	x		_____	Base Rate X # of Units			_____	Policy Fee	+		_____	* TOTAL			_____																				
Base Rate			_____																																						
# of \$1,000 Units	x		_____																																						
Base Rate X # of Units			_____																																						
Policy Fee	+		_____																																						
* TOTAL			_____																																						
<p>Please make your check payable to Unum</p>																																									
<p><u>Example</u></p> <p>1. A 44 year old person decides to convert to a whole life policy</p> <p>2. The person wants to convert \$25,000 of coverage</p> <p>3. The person wants to pay premiums semi-annually</p> <p>4. The semi-annual rate for a 44 year old is \$10.26 per \$1,000 of insurance</p> <p>5. Calculate premiums:</p> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 60%;">a. Base rate per thousand dollars of coverage:</td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%; text-align: right;">\$10.26</td> </tr> <tr> <td>b. Number of thousand dollar units you want:</td> <td style="text-align: center;">X</td> <td style="text-align: center;">25</td> <td style="text-align: right;">_____</td> </tr> <tr> <td>c. Multiply a. by b.:</td> <td></td> <td></td> <td style="text-align: right;">\$256.50</td> </tr> <tr> <td>d. If you selected whole life, add the policy fee:</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">No policy fee for 1-Year Term</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="padding-left: 20px;">Annual \$90.00 per payment</td> <td></td> <td></td> <td style="text-align: right;">-</td> </tr> <tr> <td style="padding-left: 20px;">Semi-annual \$46.80 per payment</td> <td></td> <td></td> <td style="text-align: right;">\$46.80</td> </tr> <tr> <td style="padding-left: 20px;">Quarterly \$24.75 per payment</td> <td></td> <td></td> <td style="text-align: right;">-</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right; border-top: 1px solid black;">_____</td> </tr> <tr> <td>e. TOTAL c. and d. This is your premium.</td> <td></td> <td></td> <td style="text-align: right;">\$303.30</td> </tr> </table>		a. Base rate per thousand dollars of coverage:			\$10.26	b. Number of thousand dollar units you want:	X	25	_____	c. Multiply a. by b.:			\$256.50	d. If you selected whole life, add the policy fee:				No policy fee for 1-Year Term			\$0.00	Annual \$90.00 per payment			-	Semi-annual \$46.80 per payment			\$46.80	Quarterly \$24.75 per payment			-				_____	e. TOTAL c. and d. This is your premium.			\$303.30
a. Base rate per thousand dollars of coverage:			\$10.26																																						
b. Number of thousand dollar units you want:	X	25	_____																																						
c. Multiply a. by b.:			\$256.50																																						
d. If you selected whole life, add the policy fee:																																									
No policy fee for 1-Year Term			\$0.00																																						
Annual \$90.00 per payment			-																																						
Semi-annual \$46.80 per payment			\$46.80																																						
Quarterly \$24.75 per payment			-																																						

e. TOTAL c. and d. This is your premium.			\$303.30																																						

Your actual coverage is subject to the terms, conditions, limitations and restrictions set forth in your certificate of coverage and the Summary of Benefits or Policy.