

UNUM Voluntary Term Life and Voluntary AD&D Rates for Advanced Vision Technology, Inc. (BI-WEEKLY EXAMPLES)

Spouse coverage is available up to 100% of employee amount in increments of \$5,000 to \$100,000

Life Only for Employee (EE Eligible to purchase 1x, 2x, 3x, or 4x salary to a maximum of \$500K)

EE Only	Under 30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 +
<i>EE Rate Per \$1,000 Per Month</i>	\$0.043	\$0.068	\$0.085	\$0.119	\$0.170	\$0.306	\$0.519	\$0.825	\$1.581	\$2.559
Per Pay Period - Bi-weekly Rates for Employee Life										
\$1,000	\$0.02	\$0.03	\$0.04	\$0.05	\$0.08	\$0.14	\$0.24	\$0.38	\$0.73	\$1.18
\$5,000	\$0.10	\$0.16	\$0.20	\$0.27	\$0.39	\$0.71	\$1.20	\$1.90	\$3.65	\$5.91
\$10,000	\$0.20	\$0.31	\$0.39	\$0.55	\$0.78	\$1.41	\$2.40	\$3.81	\$7.30	\$11.81
\$25,000	\$0.50	\$0.78	\$0.98	\$1.37	\$1.96	\$3.53	\$5.99	\$9.52	\$18.24	\$29.53
\$35,000	\$0.69	\$1.10	\$1.37	\$1.92	\$2.75	\$4.94	\$8.38	\$13.33	\$25.54	\$41.34
\$50,000	\$0.99	\$1.57	\$1.96	\$2.75	\$3.92	\$7.06	\$11.98	\$19.04	\$36.48	\$59.05
\$100,000	\$1.98	\$3.14	\$3.92	\$5.49	\$7.85	\$14.12	\$23.95	\$38.08	\$72.97	\$118.11
\$125,000	\$2.48	\$3.92	\$4.90	\$6.87	\$9.81	\$17.65	\$29.94	\$47.60	\$91.21	\$147.63
\$150,000	\$2.98	\$4.71	\$5.88	\$8.24	\$11.77	\$21.18	\$35.93	\$57.12	\$109.45	\$177.16
\$175,000	\$3.47	\$5.49	\$6.87	\$9.61	\$13.73	\$24.72	\$41.92	\$66.63	\$127.70	\$206.69
\$200,000	\$3.97	\$6.28	\$7.85	\$10.98	\$15.69	\$28.25	\$47.91	\$76.15	\$145.94	\$236.22
\$225,000	\$4.47	\$7.06	\$8.83	\$12.36	\$17.65	\$31.78	\$53.90	\$85.67	\$164.18	\$265.74
\$250,000	\$4.96	\$7.85	\$9.81	\$13.73	\$19.62	\$35.31	\$59.88	\$95.19	\$182.42	\$295.27
\$275,000	\$5.46	\$8.63	\$10.79	\$15.10	\$21.58	\$38.84	\$65.87	\$104.71	\$200.67	\$324.80
\$300,000	\$5.95	\$9.42	\$11.77	\$16.48	\$23.54	\$42.37	\$71.86	\$114.23	\$218.91	\$354.32
\$325,000	\$6.45	\$10.20	\$12.75	\$17.85	\$25.50	\$45.90	\$77.85	\$123.75	\$237.15	\$383.85
\$350,000	\$6.95	\$10.98	\$13.73	\$19.22	\$27.46	\$49.43	\$83.84	\$133.27	\$255.39	\$413.38
\$375,000	\$7.44	\$11.77	\$14.71	\$20.60	\$29.42	\$52.96	\$89.83	\$142.79	\$273.63	\$442.90
\$400,000	\$7.94	\$12.55	\$15.69	\$21.97	\$31.38	\$56.49	\$95.82	\$152.31	\$291.88	\$472.43
\$425,000	\$8.43	\$13.34	\$16.67	\$23.34	\$33.35	\$60.02	\$101.80	\$161.83	\$310.12	\$501.96
\$450,000	\$8.93	\$14.12	\$17.65	\$24.72	\$35.31	\$63.55	\$107.79	\$171.35	\$328.36	\$531.48
\$475,000	\$9.43	\$14.91	\$18.63	\$26.09	\$37.27	\$67.08	\$113.78	\$180.87	\$346.60	\$561.01
\$500,000	\$9.92	\$15.69	\$19.62	\$27.46	\$39.23	\$70.62	\$119.77	\$190.38	\$364.85	\$590.54

Life Only for Spouse

<i>Sp Rate per \$5,000 Per Month</i>	\$0.725
Spouse Bi-Weekly Life Rates	
\$5,000	\$0.33
\$10,000	\$0.67
\$15,000	\$1.00
\$20,000	\$1.34
\$25,000	\$1.67
\$30,000	\$2.01
\$35,000	\$2.34
\$40,000	\$2.68
\$45,000	\$3.01
\$50,000	\$3.35
\$55,000	\$3.68
\$60,000	\$4.02
\$65,000	\$4.35
\$70,000	\$4.68
\$75,000	\$5.02
\$80,000	\$5.35
\$85,000	\$5.69
\$90,000	\$6.02
\$95,000	\$6.36
\$100,000	\$6.69

Voluntary AD&D (Accidental Death & Dismemberment)

	<i>EE & Sp AD&D Rate Per \$1,000 Per Month</i>	\$0.040
Employee	\$0.018 per \$1,000 increment	
Spouse	\$0.018 per \$1,000 increment	

EE or Spouse Vol AD&D Bi-weekly Examples

\$50,000	\$0.92	\$150,000	\$2.77
\$75,000	\$1.38	\$250,000	\$4.62
\$100,000	\$1.85	\$300,000	\$5.54

Available amounts for EE & Spouse are 1x, 2x, 3x, & 4x salary (\$500K max.); Child(ren) are eligible for \$10,000 AD&D. The AD&D amount for the Spouse & Children cannot exceed the AD&D amount for the Employee.

Life only for Dep. Children

<i>Ch Rate Per \$5,000 Per Month</i>	\$0.425
Child(ren) Life Bi-weekly Rates	
\$5,000	\$0.20
\$10,000	\$0.39
Child(ren) AD&D Bi-weekly Rates	
\$10,000	\$0.18

Bi-weekly examples are for illustrative purposes only and may vary slightly due to rounding from monthly premium rates.