

UNUM CORPORATION LIFESTYLE LIFE/AD&D RATES

Frankston Independent School District

Monthly Payroll Deduction

EMPLOYEE*

Life/AD&D

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$70,000	\$100,000	\$130,000	\$150,000
Age Band									
0-24	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$5.60	\$8.00	\$10.40	\$12.00
25-29	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$5.60	\$8.00	\$10.40	\$12.00
30-34	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$6.30	\$9.00	\$11.70	\$13.50
35-39	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$7.00	\$10.00	\$13.00	\$15.00
40-44	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$10.50	\$15.00	\$19.50	\$22.50
45-49	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$14.00	\$20.00	\$26.00	\$30.00
50-54	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$23.10	\$33.00	\$42.90	\$49.50
55-59	\$5.40	\$10.80	\$16.20	\$21.60	\$27.00	\$37.80	\$54.00	\$70.20	\$81.00
60-64	\$8.20	\$16.40	\$24.60	\$32.80	\$41.00	\$57.40	\$82.00	\$106.60	\$123.00
65-69	\$13.60	\$27.20	\$40.80	\$54.40	\$68.00	\$95.20	\$136.00	\$176.80	\$204.00
70-74	\$21.49	\$42.98	\$64.47	\$85.96	\$107.45	\$150.43	\$214.90	\$279.37	\$322.35
75+	\$21.49	\$42.98	\$64.47	\$85.96	\$107.45	\$150.43	\$214.90	\$279.37	\$322.35

\$250,000 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	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$4.00	\$4.40	\$4.80
25-29	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$4.00	\$4.40	\$4.80
30-34	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$4.50	\$4.95	\$5.40
35-39	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$5.00	\$5.50	\$6.00
40-44	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$7.50	\$8.25	\$9.00
45-49	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$10.00	\$11.00	\$12.00
50-54	\$1.65	\$3.30	\$4.95	\$6.60	\$8.25	\$9.90	\$16.50	\$18.15	\$19.80
55-59	\$2.70	\$5.40	\$8.10	\$10.80	\$13.50	\$16.20	\$27.00	\$29.70	\$32.40
60-64	\$4.10	\$8.20	\$12.30	\$16.40	\$20.50	\$24.60	\$41.00	\$45.10	\$49.20
65-69	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$68.00	\$74.80	\$81.60
70-74	\$10.75	\$21.49	\$32.24	\$42.98	\$53.73	\$64.47	\$107.45	\$118.20	\$128.94
75+	\$10.75	\$21.49	\$32.24	\$42.98	\$53.73	\$64.47	\$107.45	\$118.20	\$128.94

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

CHILD(REN)

	\$5,000	\$10,000
LIFE/AD&D	\$0.91	\$1.82

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 \$500,000 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.