

**Unum Portability Rates for Voluntary Life and AD&D:**

How much does the coverage cost?

**Term life**

<b>Age band</b>	<b>Employee rate per \$10,000</b>	<b>Spouse rate per \$5,000</b>
<25	\$0.42	\$0.21
25-29	\$0.42	\$0.21
30-34	\$0.48	\$0.24
35-39	\$0.57	\$0.285
40-44	\$0.89	\$0.445
45-49	\$1.51	\$0.755
50-54	\$2.51	\$1.250
55-59	\$3.91	\$1.955
60-64	\$6.12	\$3.060
65-69	\$10.97	\$5.485
70-74	\$19.65	\$5.485
75+	\$32.40	\$5.485

Child life monthly rate is \$0.78 per \$10,000.

**AD&D rate chart**

	<b>AD&amp;D cost</b>	<b>Monthly Cost</b>
Employee	Per \$10,000	\$0.25
Spouse	Per \$5,000	\$0.125
Child	\$10,000	\$0.25

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date.