



UNUM Voluntary Term Life Insurance Rates

Employee Monthly Step Rates per \$1,000 of Coverage		Employee Monthly Cost for Available Coverage Amounts			
Age	Rate	\$10,000	\$25,000	\$50,000	\$100,000
15-24	0.053	\$0.53	\$1.33	\$2.65	\$5.30
25-29	0.056	\$0.56	\$1.40	\$2.80	\$5.60
30-34	0.065	\$0.65	\$1.63	\$3.25	\$6.50
35-39	0.099	\$0.99	\$2.48	\$4.95	\$9.90
40-44	0.106	\$1.06	\$2.65	\$5.30	\$10.60
45-49	0.150	\$1.50	\$3.75	\$7.50	\$15.00
50-54	0.219	\$2.19	\$5.48	\$10.95	\$21.90
55-59	0.317	\$3.17	\$7.93	\$15.85	\$31.70
60-64	0.463	\$4.63	\$11.58	\$23.15	\$46.30
65-69	0.766	\$7.66	\$19.15	\$38.30	\$76.60
70-74	1.34	\$13.40	\$33.50	\$67.00	\$134.00
75+	2.09	\$20.90	\$52.25	\$104.50	\$209.00

Child Monthly Rate for \$10,000 of Coverage

\$2.75 per month for any number of children

*Eligibility: All employees, including clergy,
working 20 or more hours per week*