



**V & L MANAGEMENT
068683**

Life Employee Per \$10,000			Life Spouse Per \$5,000	
Age	Non-Tobacco	Tobacco	Age	
00-24	\$.540	\$.810	00-24	\$.370
25-29	\$.620	\$.920	25-29	\$.430
30-34	\$.770	\$1.160	30-34	\$.540
35-39	\$1.080	\$1.740	35-39	\$.780
40-44	\$1.490	\$2.620	40-44	\$1.120
45-49	\$2.370	\$4.150	45-49	\$1.740
50-54	\$3.630	\$6.990	50-54	\$2.720
55-59	\$5.930	\$9.850	55-59	\$4.170
60-64	\$9.470	\$14.740	60-64	\$7.120
65-69	\$16.620	\$24.650	65-69	\$12.160
70-74	\$29.990	\$43.320	70-74	\$21.660
75-99	\$60.730	\$78.360	75-99	\$43.390

Life Child

Per \$2,000
\$.800

Accidental Death and Dismemberment-Employee

Per \$10,000
\$.300

Accidental Death and Dismemberment-Spouse

Per \$5,000
\$.150

Accidental Death and Dismemberment-Child

Per \$2,000
\$.070

Please note all rates are subject to change by Unum in the future



Portability Rates
V & L MANAGEMENT
068683

Life Employee			Life Spouse	
Per \$1,000			Per \$1,000	
Age	Non-Tobacco	Tobacco	Age	
00-24	\$.054	\$.081	00-24	\$.074
25-29	\$.062	\$.092	25-29	\$.086
30-34	\$.077	\$.116	30-34	\$.108
35-39	\$.108	\$.174	35-39	\$.156
40-44	\$.149	\$.262	40-44	\$.224
45-49	\$.237	\$.415	45-49	\$.348
50-54	\$.363	\$.699	50-54	\$.544
55-59	\$.593	\$.985	55-59	\$.834
60-64	\$.947	\$1.474	60-64	\$1.424
65-69	\$1.662	\$2.465	65-69	\$2.432
70-74	\$2.999	\$4.332	70-74	\$4.332
75-99	\$6.073	\$7.836	75-99	\$8.678

Life Child

Per \$1,000
\$.400

Accidental Death and Dismemberment-Employee

Per \$1,000
\$.030

Accidental Death and Dismemberment-Spouse

Per \$1,000
\$.030

Accidental Death and Dismemberment-Child

Per \$1,000
\$.035

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