



## Demo Company

### Life/AD&D/Voluntary Life and AD&D

#### LIFE/AD&D INSURANCE

Benefit Amount	\$20,000
Portability & Conversion	Included
Accelerated Death Benefit	Included
Survivor Support	Included
Premium	Paid by company

#### VOLUNTARY LIFE/AD&D

Benefit Amount	<p><u>Employee</u> – You may elect coverage up to 5 times your annual earnings in increments of \$10,000. <i>Not to exceed \$500,000.</i></p> <p><u>Spouse</u> - Up to 100% of employee amount in increments of \$5,000. <i>Not to exceed \$500,000.</i></p> <p><u>Child(ren)</u> - Up to 100% of employee coverage amount in increments of \$2,000. <i>Not to exceed \$10,000.</i></p>
Guarantee Issue (Life)	<p><u>Employee</u> - \$50,000</p> <p><u>Spouse</u> - \$15,000</p> <p>You may apply for any amount of coverage up to \$50,000 for yourself and any amount of coverage up to \$15,000 for your spouse. Any coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.</p>

#### Rates and Cost Information

##### Life Rates

Age	Employee Life Monthly Step Rates per \$10,000		Spouse Life Monthly Step Rates per \$5,000	Child Life Monthly Rate \$0.80 per \$2,000
	Non-Tobacco	Tobacco	Rate	
15 - 24	\$0.48	\$0.72	\$0.30	
25 - 29	\$0.55	\$0.82	\$0.35	
30 - 34	\$0.68	\$1.02	\$0.44	
35 - 39	\$0.94	\$1.51	\$0.64	
40 - 44	\$1.30	\$2.30	\$0.91	
45 - 49	\$2.07	\$3.63	\$1.43	
50 - 54	\$3.18	\$6.12	\$2.22	
55 - 59	\$5.18	\$8.62	\$3.41	
60 - 64	\$8.28	\$12.90	\$5.82	
65 - 69	\$14.54	\$21.57	\$9.94	
70 - 74	\$26.24	\$37.91	\$17.71	
75 +	\$53.15	\$68.58	\$35.47	

##### AD&D Rates

Employee AD&D Monthly Rate \$0.41 per \$10,000	Spouse AD&D Monthly Rate \$0.22 per \$5,000	Child AD&D Monthly Rate \$0.07 per \$2,000
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This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.