RATE SCHEDULE

This Rate Schedule becomes effective on October 1, 2024 and replaces any previous Rate Schedule.

Class 1 **Class Description: All Active Full Time Employees working 30 or more hours per week in the United States, excluding seasonal, temporary, or part time employees. Waiting Period: First of the month following 90 days.**

Basic Life Insurance Monthly Rates per $1,000 of Coverage:

Employee: $0.170

Supplemental Life Insurance Monthly Contribution Rates per $1,000 of Coverage.

Employee:

Attained Age	Uni-Tobacco
Under 25	$0.115
25-29	$0.115
30-34	$0.133
35-39	$0.164
40-44	$0.222
45-49	$0.338
50-54	$0.516

Attained Age	Uni-Tobacco
55-59	$0.865
60-64	$1.315
65-69	$2.390
70-74	$4.881
75-79	$4.881
80-84	$4.881
85+	$4.881

Spouse:

Attained Age	Uni-Tobacco
Under 25	$0.115
25-29	$0.115
30-34	$0.133
35-39	$0.164
40-44	$0.222
45-49	$0.338
50-54	$0.516

Attained Age	Uni-Tobacco
55-59	$0.865
60-64	$1.315
65-69	$2.390
70-74	$0.000
75-79	$0.000
80-84	$0.000
85+	$0.000

Child:

Attained Age	Uni-Tobacco
Under 25	$0.298

RATE GUARANTEE:

These rates are conditionally guaranteed for 3 Plan Year(s). Rates are subject to change if benefit changes are made. Rates are also subject to change if the total number of Eligible Employees reduces more than 20% or when applicable law or Interstate Insurance Product Regulation Committee standard requires a change in the insurance provided under this Policy or the class of persons eligible under this Policy.