

**Group Life (rates are per \$1000 coverage)**

Age Band	Total Rate
< 29	0.096
30-34	0.117
35-39	0.151
40-44	0.199
45-49	0.330
50-54	0.524
55-59	0.748
60-64	1.142
65-69	2.102
70-74	3.618
75+	6.948
<b>Dependent Rates are per \$2500 coverage</b>	
Spouse Life:	1.30
Child Life:	0.47

**Eligibility:** All full-time active employees working 30+ hours per week.

**Reduction Schedule:** Life volume reduces to 65% of the original amount at age 70. At age 75, the volume reduces to 50% of the original volume.

**Portability:** If you retire, leave your current employer, or your work hours are reduced so you are no longer eligible, you may continue your Term Life and AD&D coverage at a group rate and make premium payments directly to Unum.