

GSFR Optional Life - Unum Insurance Company
International Plan Monthly Premium Rate Schedule (Non-Restricted *)
Available to full-time Long-Term Global Workers (GWs) and Staff, spouses and dependents

Premium Rates Effective January 01, 2026 based on age as of this date

Optional Term Life Insurance for LT GWs, GW Affiliated Spouses and Staff

Age	Monthly Rate per \$1,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
Under 30	\$0.056	\$1.40	\$2.80	\$4.20	\$5.60	\$8.40	\$11.20
30 - 34	\$0.068	\$1.70	\$3.40	\$5.10	\$6.80	\$10.20	\$13.60
35 - 39	\$0.080	\$2.00	\$4.00	\$6.00	\$8.00	\$12.00	\$16.00
40 - 44	\$0.110	\$2.75	\$5.50	\$8.25	\$11.00	\$16.50	\$22.00
45 - 49	\$0.180	\$4.50	\$9.00	\$13.50	\$18.00	\$27.00	\$36.00
50 - 54	\$0.280	\$7.00	\$14.00	\$21.00	\$28.00	\$42.00	\$56.00
55 - 59	\$0.470	\$11.75	\$23.50	\$35.25	\$47.00	\$70.50	\$94.00
60 - 64	\$0.720	\$18.00	\$36.00	\$54.00	\$72.00	\$108.00	\$144.00
65 - 69	\$1.200	\$30.00	\$60.00	\$90.00	\$120.00	\$180.00	\$240.00
70 - 74	\$2.240	\$56.00	\$112.00	\$168.00	\$224.00	\$336.00	\$448.00
75+	\$3.450	\$86.25	\$172.50	\$258.75	\$345.00	\$517.50	\$690.00

- Evidence of Good Health Application required for \$200,000 or for any increases after initial enrollment
- Reduction at age 65: Term life reduces to 65% of current amount, but not to reduce below \$20,000, effective 1/1 of the year after you turn 65.

Optional Term Life Insurance for Non-Affiliated Spouses

Age	Monthly Rate per \$1,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
Under 30	\$0.062	\$1.55	\$3.10	\$4.65	\$6.20	\$9.30	\$12.40
30 - 34	\$0.075	\$1.88	\$3.75	\$5.63	\$7.50	\$11.25	\$15.00
35 - 39	\$0.088	\$2.20	\$4.40	\$6.60	\$8.80	\$13.20	\$17.60
40 - 44	\$0.121	\$3.03	\$6.05	\$9.08	\$12.10	\$18.15	\$24.20
45 - 49	\$0.198	\$4.95	\$9.90	\$14.85	\$19.80	\$29.70	\$39.60
50 - 54	\$0.308	\$7.70	\$15.40	\$23.10	\$30.80	\$46.20	\$61.60
55 - 59	\$0.517	\$12.93	\$25.85	\$38.78	\$51.70	\$77.55	\$103.40
60 - 64	\$0.792	\$19.80	\$39.60	\$59.40	\$79.20	\$118.80	\$158.40
65 - 69	\$1.320	\$33.00	\$66.00	\$99.00	\$132.00	\$198.00	\$264.00
70 - 74	\$2.464	\$61.60	\$123.20	\$184.80	\$246.40	\$369.60	\$492.80
75+	\$3.795	\$94.88	\$189.75	\$284.63	\$379.50	\$569.25	\$759.00

- Evidence of Good Health Application required for \$200,000 or for any increases after initial enrollment
- Reduction at age 65: Term life reduces to 65% of current amount, but not to reduce below \$20,000, effective 1/1 of the year after you turn 65.
- Non-affiliated spouse coverage level may not exceed 50% of the employee's coverage level

Supplemental Accidental Death & Disability (AD&D) Insurance

Age	Monthly Rate per \$1,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
All Ages	\$0.025	\$0.63	\$1.25	\$1.88	\$2.50	\$3.75	\$5.00

- Non-affiliated spouse AD&D coverage only available at 50% of the employee's AD&D coverage level

Supplemental Child Term Life

Age	Monthly Rate per Family	\$10,000
Live birth - 25 yrs	\$0.750	\$0.75

- Evidence of Good Health Application required for coverage requests after initial enrollment

*** Term Life coverage levels for employees & affiliated spouses based in non-restricted countries will be reduced to \$20K restricted country maximum while in a restricted country on company business.**

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30 - 34	\$0.068	\$1.36
35 - 39	\$0.080	\$1.60
40 - 44	\$0.110	\$2.20
45 - 49	\$0.180	\$3.60
50 - 54	\$0.280	\$5.60
55 - 59	\$0.470	\$9.40
60 - 64	\$0.720	\$14.40
65 - 69	\$1.200	\$24.00
70 - 74	\$2.240	\$44.80
75+	\$3.450	\$69.00

Optional Term Life Insurance for Non-Affiliated Spouses

Age	Monthly Rate per \$1,000	\$20,000
Under 30	\$0.062	\$1.24
30 - 34	\$0.075	\$1.50
35 - 39	\$0.088	\$1.76
40 - 44	\$0.121	\$2.42
45 - 49	\$0.198	\$3.96
50 - 54	\$0.308	\$6.16
55 - 59	\$0.517	\$10.34
60 - 64	\$0.792	\$15.84
65 - 69	\$1.320	\$26.40
70 - 74	\$2.464	\$49.28
75+	\$3.795	\$75.90

- Non-affiliated spouse coverage level may not exceed 50% of the employee's coverage level

Supplemental Accidental Death & Disability (AD&D) Insurance

Age	Monthly Rate per \$1,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000
All Ages	\$0.025	\$0.63	\$1.25	\$1.88	\$2.50	\$3.75	\$5.00

- Non-affiliated spouse AD&D coverage only available at 50% of the employee's AD&D coverage level

Supplemental Child Term Life

Age	Monthly Rate per Family	\$10,000
Live birth - 25 yrs	\$0.750	\$0.75

- Evidence of Good Health Application required for coverage requests after initial enrollment

* Restricted applies to global workers based in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan, and Yemen