

# GSFR Optional Life - Unum Insurance Company

## International Plan Monthly Premium Rate Schedule (Non-Restricted \*)

Available to full-time Long-Term Global Workers and Staff, their spouses and dependents

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

### Optional Term Life Insurance

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.
- 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

### 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.**

## Optional Life - Unum Insurance Company

### International Plan Monthly Premium Rate Schedule (Restricted \*)

Available to full-time Long-Term Global Workers and Staff, their spouses and dependents

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

### Optional Term Life Insurance

Age	Monthly Rate per \$1,000	\$20,000
Under 30	\$0.056	\$1.12
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

- 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

### 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