GuideStone Optional Life - Unum Insurance Company

Domestic Plan Monthly Premium Rate Schedule (Non-Restricted *)

Active staff and long-term global workers, spouses and dependents **

Premium Rates **Effective January 01, 2023** based on age as of this date

Supplemental 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 initital 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 initital enrollment

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

** Global workers include both the employee and their TEAM affiliated spouse

10/03/22