

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

**Non-Tobacco**  
**Semi-Monthly Premiums**

**Cash Value at Age 65\*\***

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

See attached pages for rider premiums.

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15									7.00	9,850	8.41	11,820	9.82	13,790	11.21	15,760	12.61	17,730	14.02	19,700
16									6.98	9,802	8.37	11,762	9.78	13,722	11.16	15,682	12.55	17,643	13.96	19,603
17									7.05	9,752	8.45	11,703	9.86	13,653	11.27	15,604	12.68	17,554	14.09	19,504
18									7.22	9,063	8.67	10,876	10.10	12,688	11.55	14,501	12.98	16,313	14.43	18,126
19									7.46	9,016	8.95	10,819	10.45	12,622	11.92	14,425	13.42	16,228	14.91	18,031
20									7.76	8,966	9.30	10,759	10.84	12,552	12.40	14,346	13.94	16,139	15.50	17,932
21									8.00	8,914	9.58	10,696	11.18	12,479	12.79	14,262	14.37	16,045	15.97	17,828
22							6.59	7,087	8.24	8,859	9.88	10,631	11.53	12,403	13.18	14,174	14.82	15,946	16.47	17,718
23							6.83	7,041	8.52	8,801	10.23	10,562	11.92	12,322	13.63	14,082	15.32	15,842	17.03	17,602
24							7.05	6,992	8.80	8,740	10.56	10,488	12.31	12,236	14.09	13,984	15.84	15,732	17.60	17,480
25							7.26	6,941	9.08	8,676	10.90	10,411	12.72	12,146	14.52	13,881	16.34	15,616	18.16	17,352
26							7.59	6,886	9.49	8,608	11.38	10,329	13.29	12,050	15.17	13,772	17.08	15,494	18.96	17,215
27							7.91	6,828	9.91	8,535	11.88	10,242	13.85	11,949	15.82	13,656	17.81	15,363	19.79	17,070
28							8.24	6,766	10.30	8,458	12.35	10,149	14.41	11,841	16.47	13,532	18.53	15,224	20.59	16,916
29							8.58	6,701	10.73	8,376	12.85	10,052	15.00	11,727	17.14	13,402	19.29	15,077	21.43	16,752
30					6.70	4,974	8.93	6,632	11.14	8,290	13.37	9,948	15.60	11,606	17.84	13,264	20.05	14,922	22.28	16,580
31					7.00	4,920	9.32	6,560	11.66	8,200	13.98	9,839	16.32	11,479	18.64	13,119	20.98	14,759	23.30	16,399
32					7.31	4,862	9.75	6,483	12.18	8,104	14.61	9,725	17.06	11,346	19.48	12,966	21.91	14,587	24.34	16,208
33					7.65	4,802	10.19	6,403	12.74	8,004	15.28	9,604	17.84	11,205	20.37	12,806	22.93	14,406	25.46	16,007
34					8.00	4,739	10.66	6,319	13.33	7,899	15.99	9,478	18.66	11,058	21.30	12,638	23.97	14,218	26.63	15,798
35					8.39	4,674	11.16	6,232	13.96	7,790	16.75	9,347	19.55	10,905	22.32	12,463	25.12	14,021	27.91	15,579
36					8.78	4,605	11.70	6,141	14.61	7,676	17.53	9,211	20.46	10,746	23.38	12,281	26.31	13,816	29.21	15,352
37					9.19	4,534	12.27	6,046	15.32	7,557	18.38	9,069	21.45	10,580	24.51	12,092	27.59	13,603	30.64	15,114
38					9.67	4,460	12.90	5,947	16.10	7,434	19.33	8,920	22.54	10,407	25.77	11,894	28.97	13,381	32.20	14,868
39			6.79	2,922	10.19	4,383	13.59	5,844	16.97	7,304	20.37	8,765	23.75	10,226	27.15	11,687	30.53	13,148	33.93	14,609
40			7.18	2,867	10.75	4,301	14.35	5,735	17.92	7,168	21.50	8,602	25.07	10,036	28.67	11,469	32.24	12,903	35.82	14,336
41			7.52	2,810	11.29	4,215	15.04	5,619	18.81	7,024	22.56	8,429	26.33	9,834	30.08	11,239	33.85	12,644	37.60	14,048
42			7.91	2,749	11.88	4,123	15.82	5,498	19.79	6,872	23.73	8,246	27.69	9,621	31.64	10,995	35.60	12,370	39.55	13,744
43			8.35	2,684	12.53	4,026	16.69	5,369	20.87	6,711	25.03	8,053	29.21	9,395	33.37	10,737	37.55	12,079	41.71	13,422
44			8.84	2,616	13.24	3,924	17.66	5,232	22.08	6,540	26.48	7,848	30.90	9,156	35.32	10,464	39.72	11,772	44.14	13,080
45			9.36	2,544	14.04	3,815	18.72	5,087	23.40	6,359	28.08	7,630	32.74	8,902	37.42	10,174	42.10	11,446	46.78	12,718
46			9.91	2,466	14.87	3,699	19.81	4,933	24.77	6,166	29.71	7,399	34.67	8,632	39.61	9,865	44.57	11,098	49.51	12,332
47			10.51	2,384	15.76	3,577	21.00	4,769	26.24	5,961	31.49	7,153	36.73	8,345	41.97	9,538	47.22	10,730	52.48	11,922
48			11.16	2,297	16.73	3,446	22.30	4,594	27.87	5,743	33.44	6,891	39.00	8,040	44.57	9,188	50.14	10,337	55.73	11,486
49			11.86	2,204	17.79	3,306	23.71	4,409	29.64	5,511	35.56	6,613	41.50	7,715	47.41	8,817	53.35	9,919	59.26	11,022
50			12.64	2,106	18.94	3,158	25.25	4,211	31.55	5,264	37.86	6,317	44.16	7,370	50.47	8,422	56.77	9,475	63.08	10,528
51	6.76	1,000	13.52	2,001	20.28	3,001	27.04	4,001	33.80	5,002	40.54	6,002	47.30	7,002	54.06	8,002	60.82	9,003	67.58	10,003

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
52	7.26	945	14.50	1,889	21.74	2,834	28.97	3,778	36.23	4,723	43.47	5,667	50.70	6,612	57.94	7,556	65.18	8,501	72.44	9,446
53	7.78	885	15.54	1,771	23.32	2,656	31.07	3,542	38.85	4,427	46.61	5,313	54.39	6,198	62.14	7,084	69.92	7,969	77.68	8,854
54	8.35	823	16.67	1,645	24.99	2,468	33.33	3,291	41.65	4,114	49.97	4,936	58.31	5,759	66.63	6,582	74.95	7,404	83.29	8,227
55	8.95	756	17.88	1,512	26.81	2,268	35.73	3,024	44.66	3,780	53.59	4,536	62.51	5,292	71.44	6,048	80.37	6,804	89.31	7,560
56	9.58	793	19.14	1,586	28.69	2,378	38.25	3,171	47.80	3,964	57.36	4,757	66.91	5,550	76.49	6,342	86.04	7,135	95.60	7,928
57	10.23	831	20.46	1,662	30.68	2,493	40.91	3,325	51.14	4,156	61.39	4,987	71.61	5,818	81.84	6,649	92.07	7,480	102.29	8,312
58	10.95	871	21.89	1,742	32.81	2,613	43.75	3,485	54.67	4,356	65.61	5,227	76.55	6,098	87.47	6,969	98.41	7,840	109.36	8,712
59	11.68	913	23.36	1,826	35.04	2,739	46.72	3,652	58.40	4,564	70.07	5,477	81.75	6,390	93.43	7,303	105.11	8,216	116.79	9,129
60	12.46	956	24.92	1,913	37.38	2,869	49.84	3,825	62.30	4,782	74.75	5,738	87.21	6,694	99.67	7,651	112.13	8,607	124.59	9,564
61	13.52	1,002	27.04	2,003	40.56	3,004	54.06	4,006	67.58	5,008	81.10	6,009	94.62	7,010	108.12	8,012	121.64	9,014	135.16	10,015
62	14.65	1,048	29.28	2,097	43.92	3,145	58.55	4,194	73.19	5,242	87.82	6,291	102.47	7,339	117.09	8,388	131.74	9,436	146.36	10,484
63	15.84	1,097	31.66	2,194	47.50	3,291	63.31	4,387	79.13	5,484	94.97	6,581	110.79	7,678	126.60	8,775	142.44	9,872	158.26	10,968
64	17.10	1,147	34.17	2,293	51.27	3,440	68.34	4,587	85.44	5,734	102.51	6,880	119.60	8,027	136.68	9,174	153.77	10,320	170.85	11,467
65	18.42	1,198	36.84	2,396	55.23	3,593	73.65	4,791	92.04	5,989	110.46	7,186	128.88	8,384	147.27	9,582	165.69	10,780	184.11	11,978
66	19.44	1,250	38.85	2,500	58.27	3,750	77.70	5,000	97.11	6,250	116.53	7,500	135.96	8,750	155.38	10,000	174.81	11,250	194.22	12,500
67	20.48	1,303	40.93	2,606	61.39	3,910	81.84	5,213	102.29	6,516	122.75	7,819	143.20	9,122	163.65	10,426	184.13	11,729	204.58	13,032
68	21.52	1,357	43.03	2,715	64.53	4,072	86.04	5,429	107.54	6,787	129.05	8,144	150.57	9,501	172.06	10,859	193.57	12,216	215.07	13,574
69	22.58	1,412	45.16	2,824	67.71	4,236	90.29	5,648	112.87	7,060	135.42	8,473	158.00	9,885	180.55	11,297	203.13	12,709	225.71	14,121
70	23.66	1,474	47.30	2,948	70.94	4,421	94.58	5,895	118.22	7,369	141.86	8,843	165.49	10,317	189.15	11,790	212.79	13,264	236.43	14,738
71	24.73	1,539	49.43	3,079	74.13	4,618	98.85	6,157	123.55	7,696	148.25	9,236	172.95	10,775	197.67	12,314	222.37	13,854	247.07	15,393
72	25.79	1,605	51.55	3,210	77.31	4,815	103.07	6,420	128.86	8,025	154.62	9,630	180.38	11,235	206.14	12,840	231.90	14,445	257.69	16,050
73	26.83	1,672	53.65	3,343	80.47	5,015	107.30	6,686	134.12	8,358	160.94	10,030	187.77	11,701	214.57	13,373	241.39	15,044	268.22	16,716
74	27.87	1,739	55.73	3,477	83.59	5,216	111.44	6,954	139.30	8,693	167.16	10,432	195.03	12,170	222.89	13,909	250.73	15,647	278.59	17,386
75	28.89	1,803	57.77	3,606	86.63	5,409	115.51	7,213	144.39	9,016	173.27	10,819	202.13	12,622	231.01	14,425	259.90	16,228	288.76	18,032
76	30.21	1,864	60.41	3,727	90.61	5,591	120.82	7,454	151.02	9,318	181.20	11,182	211.41	13,045	241.61	14,909	271.81	16,772	302.02	18,636
77	31.53	1,920	63.03	3,840	94.56	5,760	126.06	7,680	157.59	9,600	189.09	11,519	220.59	13,439	252.12	15,359	283.62	17,279	315.15	19,199
78	32.83	1,970	65.63	3,940	98.44	5,910	131.24	7,880	164.06	9,850	196.87	11,821	229.67	13,791	262.47	15,761	295.28	17,731	328.10	19,701
79	34.09	2,012	68.17	4,025	102.23	6,037	136.31	8,050	170.39	10,062	204.47	12,074	238.53	14,087	272.61	16,099	306.70	18,112	340.76	20,124
80	35.32	2,046	70.62	4,092	105.93	6,138	141.23	8,183	176.54	10,229	211.84	12,275	247.13	14,321	282.45	16,367	317.75	18,413	353.06	20,458

\* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.

\* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.

\* The maximum face amount for an employee and spouse varies by account and plan design.

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\* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 120

Non-Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	15.41	21,670	16.82	23,640	18.20	25,610	19.61	27,580	21.02	29,550	22.41	31,520	23.82	33,490	25.20	35,460	26.61	37,430	28.02	39,400
16	15.34	21,563	16.73	23,524	18.14	25,484	19.53	27,444	20.91	29,404	22.32	31,365	23.71	33,325	25.09	35,285	26.50	37,246	27.89	39,206
17	15.50	21,455	16.90	23,405	18.31	25,366	19.72	27,306	21.13	29,257	22.54	31,207	23.95	33,158	25.35	35,108	26.76	37,059	28.17	39,009
18	15.86	19,939	17.32	21,751	18.75	23,564	20.20	25,376	21.63	27,189	23.08	29,002	24.53	30,814	25.96	32,627	27.41	34,439	28.84	36,252
19	16.41	19,834	17.88	21,637	19.37	23,440	20.87	25,243	22.36	27,046	23.84	28,850	25.33	30,653	26.83	32,456	28.32	34,259	29.80	36,062
20	17.03	19,725	18.59	21,518	20.13	23,312	21.69	25,105	23.23	26,898	24.77	28,691	26.33	30,484	27.87	32,278	29.43	34,071	30.97	35,864
21	17.58	19,610	19.16	21,393	20.76	23,176	22.36	24,958	23.95	26,741	25.55	28,524	27.15	30,307	28.73	32,090	30.34	33,872	31.92	35,655
22	18.12	19,490	19.76	21,262	21.41	23,033	23.06	24,805	24.70	26,577	26.35	28,349	28.00	30,121	29.64	31,892	31.29	33,664	32.94	35,436
23	18.75	19,363	20.44	21,123	22.15	22,883	23.84	24,644	25.55	26,404	27.24	28,164	28.95	29,924	30.64	31,684	32.35	33,445	34.06	35,205
24	19.35	19,228	21.11	20,976	22.86	22,724	24.64	24,472	26.39	26,220	28.15	27,968	29.90	29,716	31.66	31,464	33.41	33,212	35.17	34,960
25	19.98	19,087	21.78	20,822	23.60	22,557	25.42	24,292	27.24	26,027	29.04	27,762	30.86	29,498	32.68	31,233	34.50	32,968	36.30	34,703
26	20.87	18,936	22.75	20,658	24.66	22,380	26.55	24,101	28.45	25,822	30.34	27,544	32.24	29,266	34.13	30,987	36.04	32,708	37.92	34,430
27	21.76	18,776	23.73	20,483	25.72	22,190	27.69	23,897	29.67	25,604	31.64	27,311	33.63	29,018	35.60	30,725	37.57	32,432	39.55	34,139
28	22.65	18,607	24.70	20,299	26.76	21,990	28.82	23,682	30.88	25,373	32.94	27,065	35.00	28,756	37.05	30,448	39.11	32,139	41.17	33,831
29	23.58	18,428	25.72	20,103	27.85	21,778	29.99	23,454	32.14	25,129	34.28	26,804	36.43	28,479	38.57	30,154	40.69	31,830	42.84	33,505
30	24.51	18,239	26.74	19,897	28.97	21,555	31.18	23,213	33.41	24,871	35.65	26,529	37.88	28,187	40.11	29,845	42.32	31,503	44.55	33,161
31	25.64	18,039	27.95	19,679	30.29	21,319	32.61	22,959	34.95	24,598	37.27	26,238	39.61	27,878	41.93	29,518	44.27	31,158	46.59	32,798
32	26.78	17,829	29.21	19,450	31.64	21,070	34.09	22,691	36.51	24,312	38.94	25,933	41.39	27,554	43.81	29,174	46.24	30,795	48.69	32,416
33	28.02	17,608	30.55	19,208	33.11	20,809	35.65	22,410	38.20	24,010	40.74	25,611	43.29	27,212	45.83	28,813	48.39	30,413	50.92	32,014
34	29.30	17,377	31.96	18,957	34.63	20,537	37.29	22,116	39.96	23,696	42.62	25,276	45.27	26,856	47.93	28,436	50.60	30,015	53.26	31,595
35	30.71	17,137	33.48	18,695	36.27	20,253	39.07	21,811	41.86	23,368	44.64	24,926	47.43	26,484	50.23	28,042	53.02	29,600	55.80	31,158
36	32.14	16,887	35.06	18,422	37.99	19,957	40.91	21,492	43.84	23,027	46.74	24,562	49.66	26,098	52.59	27,633	55.51	29,168	58.44	30,703
37	33.70	16,626	36.77	18,137	39.83	19,649	42.88	21,160	45.96	22,672	49.01	24,183	52.07	25,695	55.15	27,206	58.20	28,718	61.26	30,229
38	35.43	16,354	38.64	17,841	41.86	19,328	45.07	20,814	48.30	22,301	51.51	23,788	54.73	25,275	57.94	26,762	61.17	28,248	64.40	29,735
39	37.31	16,070	40.72	17,531	44.10	18,992	47.50	20,453	50.88	21,914	54.28	23,374	57.68	24,835	61.06	26,296	64.46	27,757	67.84	29,218
40	39.42	15,770	42.99	17,204	46.57	18,637	50.14	20,071	53.74	21,505	57.31	22,938	60.89	24,372	64.48	25,806	68.06	27,239	71.63	28,673
41	41.34	15,453	45.11	16,858	48.86	18,263	52.63	19,668	56.38	21,073	60.15	22,478	63.90	23,882	67.67	25,287	71.42	26,692	75.19	28,097
42	43.51	15,118	47.45	16,493	51.42	17,867	55.36	19,242	59.33	20,616	63.27	21,990	63.27	23,365	71.18	24,739	75.14	26,114	79.09	27,488
43	45.89	14,764	50.05	16,106	54.24	17,448	58.40	18,790	62.58	20,132	66.74	21,474	70.92	22,817	75.08	24,159	79.26	25,501	83.42	26,843
44	48.56	14,389	52.96	15,697	57.38	17,005	61.80	18,313	66.20	19,621	70.62	20,929	75.04	22,237	79.43	23,545	83.85	24,853	88.25	26,161
45	51.46	13,989	56.14	15,261	60.82	16,533	65.50	17,804	70.16	19,076	74.84	20,348	79.52	21,620	84.20	22,892	88.88	24,163	93.56	25,435
46	54.45	13,565	59.41	14,798	64.35	16,031	69.32	17,264	74.26	18,497	79.22	19,730	84.16	20,964	89.12	22,197	94.06	23,430	99.02	24,663
47	57.72	13,114	62.97	14,306	68.21	15,499	73.45	16,691	78.70	17,883	83.94	19,075	89.18	20,267	94.43	21,460	99.69	22,652	104.94	23,844
48	61.30	12,634	66.87	13,783	72.44	14,931	78.00	16,080	83.57	17,228	89.14	18,377	94.71	19,525	100.28	20,674	105.87	21,822	111.44	22,971
49	65.18	12,124	71.11	13,226	77.03	14,328	82.97	15,430	88.88	16,532	94.82	17,634	100.73	18,737	106.67	19,839	112.58	20,941	118.52	22,043
50	69.38	11,581	75.69	12,634	81.99	13,686	88.30	14,739	94.60	15,792	100.91	16,845	107.21	17,898	113.52	18,950	119.82	20,003	126.15	21,056
51	74.32	11,003	81.08	12,004	87.84	13,004	94.60	14,004	101.36	15,004	108.12	16,005	114.86	17,005	121.62	18,005	128.38	19,006	135.14	20,006

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
52	79.67	10,390	86.91	11,335	94.15	12,279	101.40	13,224	108.64	14,168	115.88	15,113	123.11	16,057	130.37	17,002	137.61	17,946	144.85	18,891
53	85.44	9,740	93.21	10,625	100.97	11,511	108.75	12,396	116.51	13,282	124.28	14,167	132.04	15,053	139.82	15,938	147.58	16,824	155.35	17,709
54	91.61	9,050	99.93	9,872	108.27	10,695	116.59	11,518	124.91	12,340	133.25	13,163	141.57	13,986	149.89	14,809	158.24	15,631	166.56	16,454
55	98.24	8,317	107.17	9,073	116.09	9,829	125.02	10,585	133.95	11,341	142.87	12,097	151.80	12,853	160.73	13,609	169.68	14,365	178.60	15,121
56	105.15	8,721	114.71	9,514	124.26	10,306	133.84	11,099	143.39	11,892	152.95	12,685	162.50	13,478	172.06	14,270	181.61	15,063	191.17	15,856
57	112.52	9,143	122.75	9,974	132.97	10,805	143.20	11,636	153.43	12,467	163.65	13,298	173.88	14,130	184.11	14,961	194.33	15,792	204.56	16,623
58	120.28	9,583	131.22	10,454	142.14	11,325	153.08	12,196	164.02	13,067	174.94	13,938	185.88	14,810	196.80	15,681	207.74	16,552	218.69	17,423
59	128.47	10,042	140.14	10,955	151.82	11,868	163.50	12,781	175.18	13,694	186.84	14,606	198.51	15,519	210.19	16,432	221.87	17,345	233.55	18,258
60	137.05	10,520	149.50	11,476	161.96	12,433	174.42	13,389	186.88	14,345	199.34	15,302	211.80	16,258	224.25	17,214	236.71	18,171	249.17	19,127
61	148.68	11,016	162.18	12,018	175.70	13,020	189.22	14,021	202.74	15,022	216.24	16,024	229.76	17,026	243.28	18,027	256.80	19,028	270.30	20,030
62	161.01	11,533	175.63	12,581	190.28	13,630	204.91	14,678	219.55	15,727	234.18	16,775	248.82	17,824	263.45	18,872	278.10	19,921	292.72	20,969
63	174.10	12,065	189.91	13,162	205.73	14,259	221.57	15,356	237.38	16,453	253.22	17,550	269.04	18,646	284.86	19,743	300.69	20,840	316.51	21,937
64	187.92	12,614	205.01	13,760	222.09	14,907	239.18	16,054	256.26	17,200	273.35	18,347	290.42	19,494	307.52	20,641	324.59	21,787	341.69	22,934
65	202.50	13,175	220.92	14,373	239.31	15,571	257.73	16,768	276.15	17,966	294.54	19,164	312.96	20,362	331.35	21,560	349.77	22,757	368.19	23,955
66	213.64	13,749	233.07	14,999	252.49	16,249	271.90	17,499	291.33	18,749	310.75	19,999	330.16	21,249	349.60	22,499	369.01	23,749	388.42	24,999
67	225.03	14,335	245.49	15,638	265.94	16,942	286.39	18,245	306.85	19,548	327.32	20,851	347.78	22,154	368.23	23,458	388.68	24,761	409.14	26,064
68	236.58	14,931	258.10	16,288	279.59	17,646	301.11	19,003	322.60	20,360	344.11	21,718	365.63	23,075	387.12	24,432	408.64	25,790	430.13	27,147
69	248.26	15,533	270.84	16,945	293.41	18,357	315.97	19,769	338.55	21,182	361.12	22,594	383.68	24,006	406.25	25,418	428.81	26,830	451.39	28,242
70	260.07	16,212	283.71	17,686	307.35	19,159	331.01	20,633	354.64	22,107	378.28	23,581	401.92	25,055	425.56	26,528	449.20	28,002	472.84	29,476
71	271.79	16,932	296.49	18,472	321.19	20,011	345.89	21,550	370.61	23,090	395.31	24,629	420.01	26,168	444.73	27,707	469.43	29,247	494.13	30,786
72	283.45	17,656	309.21	19,261	334.97	20,866	360.75	22,471	386.52	24,076	412.28	25,681	438.04	27,286	463.82	28,891	489.58	30,496	515.35	32,101
73	295.04	18,388	321.86	20,059	348.69	21,731	375.51	23,402	402.33	25,074	429.16	26,746	455.96	28,417	482.78	30,089	509.60	31,760	536.43	33,432
74	306.46	19,125	334.32	20,863	362.16	22,602	390.03	24,340	417.89	26,079	445.75	27,818	473.59	29,556	501.46	31,295	529.32	33,033	557.18	34,772
75	317.64	19,835	346.52	21,638	375.38	23,441	404.26	25,244	433.14	27,047	462.00	28,850	490.88	30,654	519.77	32,457	548.65	34,260	577.51	36,063
76	332.22	20,500	362.42	22,363	392.60	24,227	422.81	26,090	453.01	27,954	483.21	29,818	513.42	31,681	543.62	33,545	573.80	35,408	604.01	37,272
77	346.65	21,119	378.15	23,039	409.68	24,959	441.18	26,879	472.71	28,798	504.21	30,718	535.73	32,638	567.24	34,558	598.74	36,478	630.27	38,398
78	360.91	21,671	393.71	23,641	426.51	25,611	459.34	27,581	492.14	29,552	524.94	31,522	557.75	33,492	590.57	35,462	623.38	37,432	656.18	39,402
79	374.84	22,136	408.92	24,149	442.98	26,161	477.06	28,174	511.14	30,186	545.20	32,198	579.28	34,211	613.37	36,223	647.45	38,236	681.51	40,248
80	388.36	22,504	423.65	24,550	458.97	26,596	494.26	28,642	529.58	30,688	564.88	32,734	600.19	34,779	635.49	36,825	670.78	38,871	706.10	40,917

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

**Non-Tobacco**  
Semi-Monthly Premiums

**Cash Value at Age 65\*\***

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

See attached pages for rider premiums.

Issue Age	\$110,000		\$120,000		\$125,000		\$130,000		\$140,000		\$150,000		\$175,000		\$200,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	30.81	43,340	33.61	47,280	35.02	49,250	36.40	51,220	39.22	55,160	42.02	59,100	49.01	68,950	56.01	78,800
16	30.68	43,127	33.46	47,047	34.87	49,008	36.25	50,968	39.05	54,888	41.82	58,809	48.80	68,610	55.75	78,412
17	30.99	42,910	33.80	46,811	35.21	48,761	36.62	50,712	39.44	54,613	42.25	58,514	49.30	68,266	56.34	78,018
18	31.72	39,877	34.61	43,502	36.06	45,315	37.49	47,128	40.37	50,753	43.27	54,378	50.47	63,441	57.68	72,504
19	32.79	39,668	35.75	43,274	37.25	45,078	38.74	46,881	41.71	50,487	44.70	54,093	52.16	63,108	59.59	72,124
20	34.06	39,450	37.16	43,037	38.70	44,830	40.26	46,623	43.36	50,210	46.46	53,796	54.19	62,762	61.93	71,728
21	35.13	39,220	38.31	42,786	39.91	44,569	41.50	46,352	44.70	49,917	47.89	53,482	55.86	62,396	63.86	71,310
22	36.23	38,980	39.50	42,523	41.15	44,295	42.80	46,067	46.09	49,610	49.38	53,154	57.62	62,013	65.85	70,872
23	37.47	38,726	40.87	42,246	42.56	44,006	44.27	45,766	47.67	49,287	51.07	52,808	59.59	61,609	68.10	70,410
24	38.70	38,456	42.21	41,952	43.97	43,700	45.72	45,448	49.25	48,944	52.76	52,440	61.56	61,180	70.36	69,920
25	39.94	38,173	43.55	41,644	45.37	43,379	47.19	45,114	50.81	48,584	54.45	52,054	63.53	60,730	72.59	69,406
26	41.71	37,873	45.50	41,316	47.41	43,038	49.30	44,759	53.09	48,202	56.88	51,645	66.37	60,252	75.84	68,860
27	43.51	37,553	47.45	40,967	49.45	42,674	51.42	44,381	55.36	47,795	59.33	51,208	69.21	59,743	79.09	68,278
28	45.29	37,214	49.40	40,597	51.46	42,289	53.52	43,980	57.64	47,363	61.75	50,746	72.05	59,204	82.34	67,662
29	47.13	36,856	51.42	40,206	53.56	41,881	55.69	43,556	59.98	46,907	64.27	50,258	74.97	58,634	85.67	67,010
30	49.01	36,477	53.46	39,793	55.69	41,451	57.92	43,109	62.36	46,425	66.82	49,742	77.96	58,032	89.10	66,322
31	51.25	36,078	55.90	39,358	58.24	40,998	60.56	42,637	65.22	45,917	69.88	49,197	81.54	57,396	93.17	65,596
32	53.54	35,658	58.42	38,899	60.84	40,520	63.27	42,141	68.15	45,382	73.02	48,624	85.18	56,728	97.35	64,832
33	56.01	35,215	61.10	38,417	63.66	40,018	66.20	41,618	71.29	44,820	76.38	48,021	89.12	56,024	101.84	64,028
34	58.59	34,754	63.92	37,914	66.59	39,494	69.23	41,074	74.56	44,233	79.89	47,392	93.19	55,291	106.52	63,190
35	61.39	34,274	66.95	37,390	69.75	38,948	72.54	40,505	78.11	43,621	83.70	46,737	97.66	54,526	111.59	62,316
36	64.27	33,773	70.12	36,844	73.04	38,379	75.95	39,914	81.80	42,984	87.65	46,054	102.25	53,730	116.85	61,406
37	67.39	33,252	73.52	36,275	76.57	37,786	79.63	39,298	85.76	42,321	91.89	45,344	107.21	52,901	122.51	60,458
38	70.83	32,708	77.27	35,682	80.47	37,169	83.70	38,656	90.14	41,629	96.57	44,602	112.67	52,036	128.77	59,470
39	74.62	32,140	81.41	35,062	84.81	36,522	88.19	37,983	94.97	40,905	101.77	43,827	118.72	51,132	135.68	58,436
40	78.81	31,540	85.96	34,408	89.55	35,841	93.13	37,275	100.28	40,142	107.45	43,010	125.35	50,178	143.26	57,346
41	82.71	30,907	90.20	33,716	93.97	35,121	97.72	36,526	105.24	39,336	112.76	42,146	131.56	49,170	150.35	56,194
42	87.00	30,237	94.90	32,986	98.87	34,360	102.81	35,734	110.72	38,483	118.63	41,232	138.41	48,104	158.17	54,976
43	91.76	29,527	100.10	32,212	104.29	33,554	108.45	34,896	116.79	37,580	125.13	40,264	145.99	46,975	166.84	53,686
44	97.09	28,777	105.91	31,393	110.33	32,701	114.73	34,009	123.57	36,625	132.39	39,242	154.44	45,782	176.52	52,322
45	102.90	27,978	112.26	30,522	116.94	31,794	121.62	33,066	130.98	35,609	140.32	38,152	163.72	44,511	187.10	50,870
46	108.92	27,129	118.80	29,596	123.76	30,829	128.70	32,062	138.61	34,528	148.51	36,994	173.27	43,160	198.02	49,326
47	115.42	26,228	125.91	28,613	131.15	29,805	136.40	30,997	146.90	33,382	157.39	35,766	183.61	41,727	209.85	47,688
48	122.57	25,268	133.71	27,565	139.28	28,714	144.85	29,862	156.00	32,159	167.14	34,456	194.98	40,199	222.85	45,942
49	130.37	24,247	142.20	26,452	148.14	27,554	154.05	28,656	165.91	30,860	177.76	33,064	207.40	38,575	237.02	44,086
50	138.76	23,162	151.37	25,267	157.67	26,320	163.98	27,373	176.59	29,478	189.20	31,584	220.72	36,848	252.27	42,112
51	148.66	22,007	162.16	24,007	168.92	25,008	175.68	26,008	189.20	28,008	202.70	30,009	236.47	35,010	270.25	40,012

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$110,000		\$120,000		\$125,000		\$130,000		\$140,000		\$150,000		\$175,000		\$200,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
52	159.32	20,780	173.81	22,669	181.05	23,614	188.29	24,558	202.78	26,447	217.26	28,336	253.46	33,059	289.69	37,782
53	170.89	19,480	186.40	21,251	194.18	22,136	201.94	23,022	217.47	24,793	233.01	26,564	271.86	30,991	310.68	35,418
54	183.22	18,099	199.86	19,745	208.20	20,568	216.52	21,390	233.18	23,036	249.82	24,681	291.46	28,794	333.09	32,908
55	196.46	16,633	214.31	18,145	223.24	18,901	232.16	19,657	250.04	21,169	267.89	22,682	312.52	26,462	357.18	30,242
56	210.30	17,442	229.41	19,027	238.97	19,820	248.52	20,613	267.65	22,198	286.76	23,784	334.56	27,748	382.36	31,712
57	225.01	18,285	245.47	19,948	255.69	20,779	265.92	21,610	286.37	23,272	306.83	24,934	357.96	29,090	409.09	33,246
58	240.55	19,165	262.41	20,908	273.35	21,779	284.27	22,650	306.15	24,392	328.02	26,134	382.68	30,490	437.35	34,846
59	256.91	20,084	280.26	21,910	291.94	22,822	303.62	23,735	326.98	25,561	350.33	27,387	408.70	31,952	467.09	36,516
60	274.09	21,040	299.00	22,952	311.46	23,909	323.92	24,865	348.84	26,778	373.75	28,690	436.05	33,472	498.34	38,254
61	297.34	22,033	324.35	24,036	337.87	25,038	351.39	26,039	378.41	28,042	405.45	30,045	473.03	35,052	540.59	40,060
62	321.99	23,066	351.26	25,163	365.89	26,211	380.54	27,260	409.81	29,357	439.08	31,454	512.25	36,696	585.44	41,938
63	348.17	24,131	379.82	26,324	395.64	27,421	411.45	28,518	443.11	30,712	474.76	32,906	553.89	38,390	633.02	43,874
64	375.86	25,227	410.00	27,521	427.10	28,668	444.17	29,814	478.34	32,108	512.51	34,401	597.94	40,134	683.35	45,868
65	405.00	26,350	441.81	28,746	460.23	29,944	478.62	31,142	515.45	33,537	552.27	35,932	644.31	41,921	736.35	47,910
66	427.27	27,499	466.12	29,999	485.53	31,249	504.95	32,499	543.79	34,999	582.64	37,498	679.75	43,748	776.84	49,998
67	450.04	28,670	490.97	31,277	511.42	32,580	531.88	33,883	572.78	36,490	613.69	39,096	715.98	45,612	818.27	52,128
68	473.16	29,862	516.17	32,576	537.66	33,934	559.18	35,291	602.19	38,006	645.19	40,720	752.73	47,507	860.26	54,294
69	496.52	31,066	541.67	33,890	564.23	35,302	586.80	36,715	631.93	39,539	677.07	42,363	789.93	49,424	902.77	56,484
70	520.13	32,424	567.41	35,371	591.05	36,845	614.69	38,319	661.99	41,266	709.26	44,214	827.48	51,583	945.69	58,952
71	543.56	33,865	592.96	36,943	617.68	38,482	642.38	40,022	691.78	43,100	741.20	46,179	864.72	53,876	988.26	61,572
72	566.87	35,311	618.41	38,521	644.18	40,126	669.94	41,731	721.48	44,941	773.01	48,152	901.84	56,177	1030.69	64,202
73	590.07	36,775	643.72	40,118	670.54	41,790	697.35	43,462	750.99	46,805	804.64	50,148	938.73	58,506	1072.85	66,864
74	612.89	38,249	668.62	41,726	696.48	43,465	724.32	45,204	780.05	48,681	835.75	52,158	975.05	60,851	1114.34	69,544
75	635.27	39,669	693.01	43,276	721.89	45,079	750.75	46,882	808.52	50,488	866.26	54,094	1010.65	63,110	1155.01	72,126
76	664.41	40,999	724.82	44,726	755.02	46,590	785.20	48,454	845.61	52,181	906.02	55,908	1057.01	65,226	1208.01	74,544
77	693.29	42,238	756.32	46,078	787.83	47,998	819.33	49,917	882.36	53,757	945.39	57,597	1102.95	67,196	1260.51	76,796
78	721.79	43,342	787.41	47,282	820.22	49,252	853.02	51,223	918.65	55,163	984.26	59,103	1148.29	68,954	1312.35	78,804
79	749.67	44,273	817.81	48,298	851.89	50,310	885.95	52,322	954.12	56,347	1022.26	60,372	1192.65	70,434	1363.01	80,496
80	776.71	45,009	847.32	49,100	882.62	51,146	917.91	53,192	988.52	57,284	1059.14	61,376	1235.65	71,605	1412.17	81,834

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
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## Whole Life Paid Up Age 120

**Non-Tobacco**  
**Semi-Monthly Premiums**

**Face Amounts / Rider Costs**

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$5,000			\$10,000			\$15,000			\$20,000			\$25,000			\$30,000			\$35,000			\$40,000			
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	
15													7.00	0.13		8.41	0.15		9.82	0.18		11.21	0.20		
16													6.98	0.13		8.37	0.15		9.78	0.18		11.16	0.20		
17													7.05	0.13		8.45	0.15		9.86	0.18		11.27	0.20		
18													7.22	0.13		8.67	0.15		10.10	0.18		11.55	0.20		
19													7.46	0.13		8.95	0.15		10.45	0.18		11.92	0.20		
20													7.76	0.13		9.30	0.15		10.84	0.18		12.40	0.20		
21													8.00	0.13		9.58	0.15		11.18	0.18		12.79	0.20		
22									6.59	0.10			8.24	0.13		9.88	0.15		11.53	0.18		13.18	0.20		
23									6.83	0.10			8.52	0.13		10.23	0.15		11.92	0.18		13.63	0.20		
24									7.05	0.10			8.80	0.13		10.56	0.15		12.31	0.18		14.09	0.20		
25									7.26	0.10			9.08	0.13		10.90	0.15		12.72	0.18		14.52	0.20		
26									7.59	0.10			9.49	0.13		11.38	0.15		13.29	0.18		15.17	0.20		
27									7.91	0.10			9.91	0.13		11.88	0.15		13.85	0.18		15.82	0.20		
28									8.24	0.10			10.30	0.13		12.35	0.15		14.41	0.18		16.47	0.20		
29									8.58	0.10			10.73	0.13		12.85	0.15		15.00	0.18		17.14	0.20		
30							6.70	0.08				8.93	0.10		11.14	0.13		13.37	0.15		15.60	0.18		17.84	0.20
31							7.00	0.08				9.32	0.10		11.66	0.13		13.98	0.15		16.32	0.18		18.64	0.20
32							7.31	0.08				9.75	0.10		12.18	0.13		14.61	0.15		17.06	0.18		19.48	0.20
33							7.65	0.15				10.19	0.20		12.74	0.25		15.28	0.30		17.84	0.35		20.37	0.40
34							8.00	0.15				10.66	0.20		13.33	0.25		15.99	0.30		18.66	0.35		21.30	0.40
35							8.39	0.15				11.16	0.20		13.96	0.25		16.75	0.30		19.55	0.35		22.32	0.40
36							8.78	0.15				11.70	0.20		14.61	0.25		17.53	0.30		20.46	0.35		23.38	0.40
37							9.19	0.15				12.27	0.20		15.32	0.25		18.38	0.30		21.45	0.35		24.51	0.40
38							9.67	0.15				12.90	0.20		16.10	0.25		19.33	0.30		22.54	0.35		25.77	0.40
39				6.79	0.10		10.19	0.15				13.59	0.20		16.97	0.25		20.37	0.30		23.75	0.35		27.15	0.40
40				7.18	0.10		10.75	0.15				14.35	0.20		17.92	0.25		21.50	0.30		25.07	0.35		28.67	0.40
41				7.52	0.10		11.29	0.15				15.04	0.20		18.81	0.25		22.56	0.30		26.33	0.35		30.08	0.40
42				7.91	0.10		11.88	0.15				15.82	0.20		19.79	0.25		23.73	0.30		27.69	0.35		31.64	0.40
43				8.35	0.15		12.53	0.23				16.69	0.30		20.87	0.38		25.03	0.45		29.21	0.53		33.37	0.60
44				8.84	0.15		13.24	0.23				17.66	0.30		22.08	0.38		26.48	0.45		30.90	0.53		35.32	0.60
45				9.36	0.15		14.04	0.23				18.72	0.30		23.40	0.38		28.08	0.45		32.74	0.53		37.42	0.60
46				9.91	0.15		14.87	0.23				19.81	0.30		24.77	0.38		29.71	0.45		34.67	0.53		39.61	0.60
47				10.51	0.15		15.76	0.23				21.00	0.30		26.24	0.38		31.49	0.45		36.73	0.53		41.97	0.60
48				11.16	0.20		16.73	0.30				22.30	0.40		27.87	0.50		33.44	0.60		39.00	0.70		44.57	0.80
49				11.86	0.20		17.79	0.30				23.71	0.40		29.64	0.50		35.56	0.60		41.50	0.70		47.41	0.80
50				12.64	0.20		18.94	0.30				25.25	0.40		31.55	0.50		37.86	0.60		44.16	0.70		50.47	0.80
51	6.76			13.52	0.20		20.28	0.30				27.04	0.40		33.80	0.50		40.54	0.60		47.30	0.70		54.06	0.80

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**Whole Life Paid Up Age 120**

**Non-Tobacco  
Semi-Monthly Premiums**

**Face Amounts / Rider Costs**

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$5,000			\$10,000			\$15,000			\$20,000			\$25,000			\$30,000			\$35,000			\$40,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	7.26			14.50	0.25		21.74	0.38		28.97	0.50		36.23	0.63		43.47	0.75		50.70	0.88		57.94	1.00	
53	7.78			15.54	0.25		23.32	0.38		31.07	0.50		38.85	0.63		46.61	0.75		54.39	0.88		62.14	1.00	
54	8.35			16.67	0.25		24.99	0.38		33.33	0.50		41.65	0.63		49.97	0.75		58.31	0.88		66.63	1.00	
55	8.95			17.88	0.30		26.81	0.45		35.73	0.60		44.66	0.75		53.59	0.90		62.51	1.05		71.44	1.20	
56	9.58			19.14	0.35		28.69	0.53		38.25	0.70		47.80	0.88		57.36	1.05		66.91	1.23		76.49	1.40	
57	10.23			20.46	0.40		30.68	0.60		40.91	0.80		51.14	1.00		61.39	1.20		71.61	1.40		81.84	1.60	
58	10.95			21.89	0.45		32.81	0.68		43.75	0.90		54.67	1.13		65.61	1.35		76.55	1.58		87.47	1.80	
59	11.68			23.36	0.50		35.04	0.75		46.72	1.00		58.40	1.25		70.07	1.50		81.75	1.75		93.43	2.00	
60	12.46			24.92	0.55		37.38	0.83		49.84	1.10		62.30	1.38		74.75	1.65		87.21	1.93		99.67	2.20	
61	13.52			27.04	0.65		40.56	0.98		54.06	1.30		67.58	1.63		81.10	1.95		94.62	2.28		108.12	2.60	
62	14.65			29.28	0.75		43.92	1.13		58.55	1.50		73.19	1.88		87.82	2.25		102.47	2.63		117.09	3.00	
63	15.84			31.66	0.85		47.50	1.28		63.31	1.70		79.13	2.13		94.97	2.55		110.79	2.98		126.60	3.40	
64	17.10			34.17	0.95		51.27	1.43		68.34	1.90		85.44	2.38		102.51	2.85		119.60	3.33		136.68	3.80	
65	18.42			36.84	1.05		55.23	1.58		73.65	2.10		92.04	2.63		110.46	3.15		128.88	3.68		147.27	4.20	
66	19.44			38.85	1.17		58.27	1.75		77.70	2.33		97.11	2.92		116.53	3.50		135.96	4.08		155.38	4.67	
67	20.48			40.93	1.28		61.39	1.93		81.84	2.57		102.29	3.21		122.75	3.85		143.20	4.49		163.65	5.13	
68	21.52			43.03	1.40		64.53	2.11		86.04	2.81		107.54	3.51		129.05	4.21		150.57	4.92		172.06	5.62	
69	22.58			45.16	1.48		67.71	2.23		90.29	2.97		112.87	3.71		135.42	4.45		158.00	5.19		180.55	5.93	
70	23.66			47.30	1.56		70.94	2.34		94.58	3.13		118.22	3.91		141.86	4.69		165.49	5.47		189.15	6.25	
71	24.73			49.43			74.13			98.85			123.55			148.25			172.95			197.67		
72	25.79			51.55			77.31			103.07			128.86			154.62			180.38			206.14		
73	26.83			53.65			80.47			107.30			134.12			160.94			187.77			214.57		
74	27.87			55.73			83.59			111.44			139.30			167.16			195.03			222.89		
75	28.89			57.77			86.63			115.51			144.39			173.27			202.13			231.01		
76	30.21			60.41			90.61			120.82			151.02			181.20			211.41			241.61		
77	31.53			63.03			94.56			126.06			157.59			189.09			220.59			252.12		
78	32.83			65.63			98.44			131.24			164.06			196.87			229.67			262.47		
79	34.09			68.17			102.23			136.31			170.39			204.47			238.53			272.61		
80	35.32			70.62			105.93			141.23			176.54			211.84			247.13			282.45		

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## Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$45,000			\$50,000			\$55,000			\$60,000			\$65,000			\$70,000			\$75,000			\$80,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	12.61	0.23		14.02	0.25		15.41	0.28		16.82	0.30		18.20	0.33		19.61	0.35		21.02	0.38		22.41	0.40	
16	12.55	0.23		13.96	0.25		15.34	0.28		16.73	0.30		18.14	0.33		19.53	0.35		20.91	0.38		22.32	0.40	
17	12.68	0.23		14.09	0.25		15.50	0.28		16.90	0.30		18.31	0.33		19.72	0.35		21.13	0.38		22.54	0.40	
18	12.98	0.23		14.43	0.25		15.86	0.28		17.32	0.30		18.75	0.33		20.20	0.35		21.63	0.38		23.08	0.40	
19	13.42	0.23		14.91	0.25		16.41	0.28		17.88	0.30		19.37	0.33		20.87	0.35		22.36	0.38		23.84	0.40	
20	13.94	0.23		15.50	0.25		17.03	0.28		18.59	0.30		20.13	0.33		21.69	0.35		23.23	0.38		24.77	0.40	
21	14.37	0.23		15.97	0.25		17.58	0.28		19.16	0.30		20.76	0.33		22.36	0.35		23.95	0.38		25.55	0.40	
22	14.82	0.23		16.47	0.25		18.12	0.28		19.76	0.30		21.41	0.33		23.06	0.35		24.70	0.38		26.35	0.40	
23	15.32	0.23		17.03	0.25		18.75	0.28		20.44	0.30		22.15	0.33		23.84	0.35		25.55	0.38		27.24	0.40	
24	15.84	0.23		17.60	0.25		19.35	0.28		21.11	0.30		22.86	0.33		24.64	0.35		26.39	0.38		28.15	0.40	
25	16.34	0.23		18.16	0.25		19.98	0.28		21.78	0.30		23.60	0.33		25.42	0.35		27.24	0.38		29.04	0.40	
26	17.08	0.23		18.96	0.25		20.87	0.28		22.75	0.30		24.66	0.33		26.55	0.35		28.45	0.38		30.34	0.40	
27	17.81	0.23		19.79	0.25		21.76	0.28		23.73	0.30		25.72	0.33		27.69	0.35		29.67	0.38		31.64	0.40	
28	18.53	0.23		20.59	0.25		22.65	0.28		24.70	0.30		26.76	0.33		28.82	0.35		30.88	0.38		32.94	0.40	
29	19.29	0.23		21.43	0.25		23.58	0.28		25.72	0.30		27.85	0.33		29.99	0.35		32.14	0.38		34.28	0.40	
30	20.05	0.23		22.28	0.25		24.51	0.28		26.74	0.30		28.97	0.33		31.18	0.35		33.41	0.38		35.65	0.40	
31	20.98	0.23		23.30	0.25		25.64	0.28		27.95	0.30		30.29	0.33		32.61	0.35		34.95	0.38		37.27	0.40	
32	21.91	0.23		24.34	0.25		26.78	0.28		29.21	0.30		31.64	0.33		34.09	0.35		36.51	0.38		38.94	0.40	
33	22.93	0.45		25.46	0.50		28.02	0.55		30.55	0.60		33.11	0.65		35.65	0.70		38.20	0.75		40.74	0.80	
34	23.97	0.45		26.63	0.50		29.30	0.55		31.96	0.60		34.63	0.65		37.29	0.70		39.96	0.75		42.62	0.80	
35	25.12	0.45		27.91	0.50		30.71	0.55		33.48	0.60		36.27	0.65		39.07	0.70		41.86	0.75		44.64	0.80	
36	26.31	0.45		29.21	0.50		32.14	0.55		35.06	0.60		37.99	0.65		40.91	0.70		43.84	0.75		46.74	0.80	
37	27.59	0.45		30.64	0.50		33.70	0.55		36.77	0.60		39.83	0.65		42.88	0.70		45.96	0.75		49.01	0.80	
38	28.97	0.45		32.20	0.50		35.43	0.55		38.64	0.60		41.86	0.65		45.07	0.70		48.30	0.75		51.51	0.80	
39	30.53	0.45		33.93	0.50		37.31	0.55		40.72	0.60		44.10	0.65		47.50	0.70		50.88	0.75		54.28	0.80	
40	32.24	0.45		35.82	0.50		39.42	0.55		42.99	0.60		46.57	0.65		50.14	0.70		53.74	0.75		57.31	0.80	
41	33.85	0.45		37.60	0.50		41.34	0.55		45.11	0.60		48.86	0.65		52.63	0.70		56.38	0.75		60.15	0.80	
42	35.60	0.45		39.55	0.50		43.51	0.55		47.45	0.60		51.42	0.65		55.36	0.70		59.33	0.75		63.27	0.80	
43	37.55	0.68		41.71	0.75		45.89	0.83		50.05	0.90		54.24	0.98		58.40	1.05		62.58	1.13		66.74	1.20	
44	39.72	0.68		44.14	0.75		48.56	0.83		52.96	0.90		57.38	0.98		61.80	1.05		66.20	1.13		70.62	1.20	
45	42.10	0.68		46.78	0.75		51.46	0.83		56.14	0.90		60.82	0.98		65.50	1.05		70.16	1.13		74.84	1.20	
46	44.57	0.68		49.51	0.75		54.45	0.83		59.41	0.90		64.35	0.98		69.32	1.05		74.26	1.13		79.22	1.20	
47	47.22	0.68		52.48	0.75		57.72	0.83		62.97	0.90		68.21	0.98		73.45	1.05		78.70	1.13		83.94	1.20	
48	50.14	0.90		55.73	1.00		61.30	1.10		66.87	1.20		72.44	1.30		78.00	1.40		83.57	1.50		89.14	1.60	
49	53.35	0.90		59.26	1.00		65.18	1.10		71.11	1.20		77.03	1.30		82.97	1.40		88.88	1.50		94.82	1.60	
50	56.77	0.90		63.08	1.00		69.38	1.10		75.69	1.20		81.99	1.30		88.30	1.40		94.60	1.50		100.91	1.60	
51	60.82	0.90		67.58	1.00		74.32	1.10		81.08	1.20		87.84	1.30		94.60	1.40		101.36	1.50		108.12	1.60	

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

**Non-Tobacco**  
**Semi-Monthly Premiums**

**Face Amounts / Rider Costs**

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$45,000			\$50,000			\$55,000			\$60,000			\$65,000			\$70,000			\$75,000			\$80,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	65.18	1.13		72.44	1.25		79.67	1.38		86.91	1.50		94.15	1.63		101.40	1.75		108.64	1.88		115.88	2.00	
53	69.92	1.13		77.68	1.25		85.44	1.38		93.21	1.50		100.97	1.63		108.75	1.75		116.51	1.88		124.28	2.00	
54	74.95	1.13		83.29	1.25		91.61	1.38		99.93	1.50		108.27	1.63		116.59	1.75		124.91	1.88		133.25	2.00	
55	80.37	1.35		89.31	1.50		98.24	1.65		107.17	1.80		116.09	1.95		125.02	2.10		133.95	2.25		142.87	2.40	
56	86.04	1.58		95.60	1.75		105.15	1.93		114.71	2.10		124.26	2.28		133.84	2.45		143.39	2.63		152.95	2.80	
57	92.07	1.80		102.29	2.00		112.52	2.20		122.75	2.40		132.97	2.60		143.20	2.80		153.43	3.00		163.65	3.20	
58	98.41	2.03		109.36	2.25		120.28	2.48		131.22	2.70		142.14	2.93		153.08	3.15		164.02	3.38		174.94	3.60	
59	105.11	2.25		116.79	2.50		128.47	2.75		140.14	3.00		151.82	3.25		163.50	3.50		175.18	3.75		186.84	4.00	
60	112.13	2.48		124.59	2.75		137.05	3.03		149.50	3.30		161.96	3.58		174.42	3.85		186.88	4.13		199.34	4.40	
61	121.64	2.93		135.16	3.25		148.68	3.58		162.18	3.90		175.70	4.23		189.22	4.55		202.74	4.88		216.24	5.20	
62	131.74	3.38		146.36	3.75		161.01	4.13		175.63	4.50		190.28	4.88		204.91	5.25		219.55	5.63		234.18	6.00	
63	142.44	3.83		158.26	4.25		174.10	4.68		189.91	5.10		205.73	5.53		221.57	5.95		237.38	6.38		253.22	6.80	
64	153.77	4.28		170.85	4.75		187.92	5.23		205.01	5.70		222.09	6.18		239.18	6.65		256.26	7.13		273.35	7.60	
65	165.69	4.73		184.11	5.25		202.50	5.78		220.92	6.30		239.31	6.83		257.73	7.35		276.15	7.88		294.54	8.40	
66	174.81	5.25		194.22	5.83		213.64	6.42		233.07	7.00		252.49	7.58		271.90	8.17		291.33	8.75		310.75	9.33	
67	184.13	5.78		204.58	6.42		225.03	7.06		245.49	7.70		265.94	8.34		286.39	8.98		306.85	9.63		327.32	10.27	
68	193.57	6.32		215.07	7.02		236.58	7.72		258.10	8.43		279.59	9.13		301.11	9.83		322.60	10.53		344.11	11.23	
69	203.13	6.68		225.71	7.42		248.26	8.16		270.84	8.90		293.41	9.64		315.97	10.38		338.55	11.13		361.12	11.87	
70	212.79	7.03		236.43	7.81		260.07	8.59		283.71	9.38		307.35	10.16		331.01	10.94		354.64	11.72		378.28	12.50	
71	222.37			247.07			271.79			296.49			321.19			345.89			370.61			395.31		
72	231.90			257.69			283.45			309.21			334.97			360.75			386.52			412.28		
73	241.39			268.22			295.04			321.86			348.69			375.51			402.33			429.16		
74	250.73			278.59			306.46			334.32			362.16			390.03			417.89			445.75		
75	259.90			288.76			317.64			346.52			375.38			404.26			433.14			462.00		
76	271.81			302.02			332.22			362.42			392.60			422.81			453.01			483.21		
77	283.62			315.15			346.65			378.15			409.68			441.18			472.71			504.21		
78	295.28			328.10			360.91			393.71			426.51			459.34			492.14			524.94		
79	306.70			340.76			374.84			408.92			442.98			477.06			511.14			545.20		
80	317.75			353.06			388.36			423.65			458.97			494.26			529.58			564.88		

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values.\* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Face Amounts / Rider Costs  
Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$85,000			\$90,000			\$95,000			\$100,000			\$110,000			\$120,000			\$125,000			\$130,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	23.82	0.43		25.20	0.45		26.61	0.48		28.02	0.50		30.81	0.55		33.61	0.60		35.02	0.63		36.40	0.65	
16	23.71	0.43		25.09	0.45		26.50	0.48		27.89	0.50		30.68	0.55		33.46	0.60		34.87	0.63		36.25	0.65	
17	23.95	0.43		25.35	0.45		26.76	0.48		28.17	0.50		30.99	0.55		33.80	0.60		35.21	0.63		36.62	0.65	
18	24.53	0.43		25.96	0.45		27.41	0.48		28.84	0.50		31.72	0.55		34.61	0.60		36.06	0.63		37.49	0.65	
19	25.33	0.43		26.83	0.45		28.32	0.48		29.80	0.50		32.79	0.55		35.75	0.60		37.25	0.63		38.74	0.65	
20	26.33	0.43		27.87	0.45		29.43	0.48		30.97	0.50		34.06	0.55		37.16	0.60		38.70	0.63		40.26	0.65	
21	27.15	0.43		28.73	0.45		30.34	0.48		31.92	0.50		35.13	0.55		38.31	0.60		39.91	0.63		41.50	0.65	
22	28.00	0.43		29.64	0.45		31.29	0.48		32.94	0.50		36.23	0.55		39.50	0.60		41.15	0.63		42.80	0.65	
23	28.95	0.43		30.64	0.45		32.35	0.48		34.06	0.50		37.47	0.55		40.87	0.60		42.56	0.63		44.27	0.65	
24	29.90	0.43		31.66	0.45		33.41	0.48		35.17	0.50		38.70	0.55		42.21	0.60		43.97	0.63		45.72	0.65	
25	30.86	0.43		32.68	0.45		34.50	0.48		36.30	0.50		39.94	0.55		43.55	0.60		45.37	0.63		47.19	0.65	
26	32.24	0.43		34.13	0.45		36.04	0.48		37.92	0.50		41.71	0.55		45.50	0.60		47.41	0.63		49.30	0.65	
27	33.63	0.43		35.60	0.45		37.57	0.48		39.55	0.50		43.51	0.55		47.45	0.60		49.45	0.63		51.42	0.65	
28	35.00	0.43		37.05	0.45		39.11	0.48		41.17	0.50		45.29	0.55		49.40	0.60		51.46	0.63		53.52	0.65	
29	36.43	0.43		38.57	0.45		40.69	0.48		42.84	0.50		47.13	0.55		51.42	0.60		53.56	0.63		55.69	0.65	
30	37.88	0.43		40.11	0.45		42.32	0.48		44.55	0.50		49.01	0.55		53.46	0.60		55.69	0.63		57.92	0.65	
31	39.61	0.43		41.93	0.45		44.27	0.48		46.59	0.50		51.25	0.55		55.90	0.60		58.24	0.63		60.56	0.65	
32	41.39	0.43		43.81	0.45		46.24	0.48		48.69	0.50		53.54	0.55		58.42	0.60		60.84	0.63		63.27	0.65	
33	43.29	0.85		45.83	0.90		48.39	0.95		50.92	1.00		56.01	1.10		61.10	1.20		63.66	1.25		66.20	1.30	
34	45.27	0.85		47.93	0.90		50.60	0.95		53.26	1.00		58.59	1.10		63.92	1.20		66.59	1.25		69.23	1.30	
35	47.43	0.85		50.23	0.90		53.02	0.95		55.80	1.00		61.39	1.10		66.95	1.20		69.75	1.25		72.54	1.30	
36	49.66	0.85		52.59	0.90		55.51	0.95		58.44	1.00		64.27	1.10		70.12	1.20		73.04	1.25		75.95	1.30	
37	52.07	0.85		55.15	0.90		58.20	0.95		61.26	1.00		67.39	1.10		73.52	1.20		76.57	1.25		79.63	1.30	
38	54.73	0.85		57.94	0.90		61.17	0.95		64.40	1.00		70.83	1.10		77.27	1.20		80.47	1.25		83.70	1.30	
39	57.68	0.85		61.06	0.90		64.46	0.95		67.84	1.00		74.62	1.10		81.41	1.20		84.81	1.25		88.19	1.30	
40	60.89	0.85		64.48	0.90		68.06	0.95		71.63	1.00		78.81	1.10		85.96	1.20		89.55	1.25		93.13	1.30	
41	63.90	0.85		67.67	0.90		71.42	0.95		75.19	1.00		82.71	1.10		90.20	1.20		93.97	1.25		97.72	1.30	
42	67.24	0.85		71.18	0.90		75.14	0.95		79.09	1.00		87.00	1.10		94.90	1.20		98.87	1.25		102.81	1.30	
43	70.92	1.28		75.08	1.35		79.26	1.43		83.42	1.50		91.76	1.65		100.10	1.80		104.29	1.88		108.45	1.95	
44	75.04	1.28		79.43	1.35		83.85	1.43		88.25	1.50		97.09	1.65		105.91	1.80		110.33	1.88		114.73	1.95	
45	79.52	1.28		84.20	1.35		88.88	1.43		93.56	1.50		102.90	1.65		112.26	1.80		116.94	1.88		121.62	1.95	
46	84.16	1.28		89.12	1.35		94.06	1.43		99.02	1.50		108.92	1.65		118.80	1.80		123.76	1.88		128.70	1.95	
47	89.18	1.28		94.43	1.35		99.69	1.43		104.94	1.50		115.42	1.65		125.91	1.80		131.15	1.88		136.40	1.95	
48	94.71	1.70		100.28	1.80		105.87	1.90		111.44	2.00		122.57	2.20		133.71	2.40		139.28	2.50		144.85	2.60	
49	100.73	1.70		106.67	1.80		112.58	1.90		118.52	2.00		130.37	2.20		142.20	2.40		148.14	2.50		154.05	2.60	
50	107.21	1.70		113.52	1.80		119.82	1.90		126.15	2.00		138.76	2.20		151.37	2.40		157.67	2.50		163.98	2.60	
51	114.86	1.70		121.62	1.80		128.38	1.90		135.14	2.00		148.66	2.20		162.16	2.40		168.92	2.50		175.68	2.60	

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Provident Life and Accident Insurance Company  
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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$85,000			\$90,000			\$95,000			\$100,000			\$110,000			\$120,000			\$125,000			\$130,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	123.11	2.13		130.37	2.25		137.61	2.38		144.85	2.50		159.32	2.75		173.81	3.00		181.05	3.13		188.29	3.25	
53	132.04	2.13		139.82	2.25		147.58	2.38		155.35	2.50		170.89	2.75		186.40	3.00		194.18	3.13		201.94	3.25	
54	141.57	2.13		149.89	2.25		158.24	2.38		166.56	2.50		183.22	2.75		199.86	3.00		208.20	3.13		216.52	3.25	
55	151.80	2.55		160.73	2.70		169.68	2.85		178.60	3.00		196.46	3.30		214.31	3.60		223.24	3.75		232.16	3.90	
56	162.50	2.98		172.06	3.15		181.61	3.33		191.17	3.50		210.30	3.85		229.41	4.20		238.97	4.38		248.52	4.55	
57	173.88	3.40		184.11	3.60		194.33	3.80		204.56	4.00		225.01	4.40		245.47	4.80		255.69	5.00		265.92	5.20	
58	185.88	3.83		196.80	4.05		207.74	4.28		218.69	4.50		240.55	4.95		262.41	5.40		273.35	5.63		284.27	5.85	
59	198.51	4.25		210.19	4.50		221.87	4.75		233.55	5.00		256.91	5.50		280.26	6.00		291.94	6.25		303.62	6.50	
60	211.80	4.68		224.25	4.95		236.71	5.23		249.17	5.50		274.09	6.05		299.00	6.60		311.46	6.88		323.92	7.15	
61	229.76	5.53		243.28	5.85		256.80	6.18		270.30	6.50		297.34	7.15		324.35	7.80		337.87	8.13		351.39	8.45	
62	248.82	6.38		263.45	6.75		278.10	7.13		292.72	7.50		321.99	8.25		351.26	9.00		365.89	9.38		380.54	9.75	
63	269.04	7.23		284.86	7.65		300.69	8.08		316.51	8.50		348.17	9.35		379.82	10.20		395.64	10.63		411.45	11.05	
64	290.42	8.08		307.52	8.55		324.59	9.03		341.69	9.50		375.86	10.45		410.00	11.40		427.10	11.88		444.17	12.35	
65	312.96	8.93		331.35	9.45		349.77	9.98		368.19	10.50		405.00	11.55		441.81	12.60		460.23	13.13		478.62	13.65	
66	330.16	9.92		349.60	10.50		369.01	11.08		388.42	11.67		427.27	12.83		466.12	14.00		485.53	14.58		504.95	15.17	
67	347.78	10.91		368.23	11.55		388.68	12.19		409.14	12.83		450.04	14.12		490.97	15.40		511.42	16.04		531.88	16.68	
68	365.63	11.94		387.12	12.64		408.64	13.34		430.13	14.04		473.16	15.45		516.17	16.85		537.66	17.55		559.18	18.25	
69	383.68	12.61		406.25	13.35		428.81	14.09		451.39	14.83		496.52	16.32		541.67	17.80		564.23	18.54		586.80	19.28	
70	401.92	13.28		425.56	14.06		449.20	14.84		472.84	15.63		520.13	17.19		567.41	18.75		591.05	19.53		614.69	20.31	
71	420.01			444.73			469.43			494.13			543.56			592.96			617.68			642.38		
72	438.04			463.82			489.58			515.35			566.87			618.41			644.18			669.94		
73	455.96			482.78			509.60			536.43			590.07			643.72			670.54			697.35		
74	473.59			501.46			529.32			557.18			612.89			668.62			696.48			724.32		
75	490.88			519.77			548.65			577.51			635.27			693.01			721.89			750.75		
76	513.42			543.62			573.80			604.01			664.41			724.82			755.02			785.20		
77	535.73			567.24			598.74			630.27			693.29			756.32			787.83			819.33		
78	557.75			590.57			623.38			656.18			721.79			787.41			820.22			853.02		
79	579.28			613.37			647.45			681.51			749.67			817.81			851.89			885.95		
80	600.19			635.49			670.78			706.10			776.71			847.32			882.62			917.91		

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Whole Life Paid Up Age 120

Non-Tobacco  
Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$140,000			\$150,000			\$175,000			\$200,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	39.22	0.70		42.02	0.75		49.01	0.88		56.01	1.00	
16	39.05	0.70		41.82	0.75		48.80	0.88		55.75	1.00	
17	39.44	0.70		42.25	0.75		49.30	0.88		56.34	1.00	
18	40.37	0.70		43.27	0.75		50.47	0.88		57.68	1.00	
19	41.71	0.70		44.70	0.75		52.16	0.88		59.59	1.00	
20	43.36	0.70		46.46	0.75		54.19	0.88		61.93	1.00	
21	44.70	0.70		47.89	0.75		55.86	0.88		63.86	1.00	
22	46.09	0.70		49.38	0.75		57.62	0.88		65.85	1.00	
23	47.67	0.70		51.07	0.75		59.59	0.88		68.10	1.00	
24	49.25	0.70		52.76	0.75		61.56	0.88		70.36	1.00	
25	50.81	0.70		54.45	0.75		63.53	0.88		72.59	1.00	
26	53.09	0.70		56.88	0.75		66.37	0.88		75.84	1.00	
27	55.36	0.70		59.33	0.75		69.21	0.88		79.09	1.00	
28	57.64	0.70		61.75	0.75		72.05	0.88		82.34	1.00	
29	59.98	0.70		64.27	0.75		74.97	0.88		85.67	1.00	
30	62.36	0.70		66.82	0.75		77.96	0.88		89.10	1.00	
31	65.22	0.70		69.88	0.75		81.54	0.88		93.17	1.00	
32	68.15	0.70		73.02	0.75		85.18	0.88		97.35	1.00	
33	71.29	1.40		76.38	1.50		89.12	1.75		101.84	2.00	
34	74.56	1.40		79.89	1.50		93.19	1.75		106.52	2.00	
35	78.11	1.40		83.70	1.50		97.66	1.75		111.59	2.00	
36	81.80	1.40		87.65	1.50		102.25	1.75		116.85	2.00	
37	85.76	1.40		91.89	1.50		107.21	1.75		122.51	2.00	
38	90.14	1.40		96.57	1.50		112.67	1.75		128.77	2.00	
39	94.97	1.40		101.77	1.50		118.72	1.75		135.68	2.00	
40	100.28	1.40		107.45	1.50		125.35	1.75		143.26	2.00	
41	105.24	1.40		112.76	1.50		131.56	1.75		150.35	2.00	
42	110.72	1.40		118.63	1.50		138.41	1.75		158.17	2.00	
43	116.79	2.10		125.13	2.25		145.99	2.63		166.84	3.00	
44	123.57	2.10		132.39	2.25		154.44	2.63		176.52	3.00	
45	130.98	2.10		140.32	2.25		163.72	2.63		187.10	3.00	
46	138.61	2.10		148.51	2.25		173.27	2.63		198.02	3.00	
47	146.90	2.10		157.39	2.25		183.61	2.63		209.85	3.00	
48	156.00	2.80		167.14	3.00		194.98	3.50		222.85	4.00	
49	165.91	2.80		177.76	3.00		207.40	3.50		237.02	4.00	
50	176.59	2.80		189.20	3.00		220.72	3.50		252.27	4.00	
51	189.20	2.80		202.70	3.00		236.47	3.50		270.25	4.00	

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**Whole Life Paid Up Age 120**  
**Face Amounts / Rider Costs**  
**Volume Purchase**

**Non-Tobacco**  
**Semi-Monthly Premiums**  
**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$140,000			\$150,000			\$175,000			\$200,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	202.78	3.50		217.26	3.75		253.46	4.38		289.69	5.00	
53	217.47	3.50		233.01	3.75		271.86	4.38		310.68	5.00	
54	233.18	3.50		249.82	3.75		291.46	4.38		333.09	5.00	
55	250.04	4.20		267.89	4.50		312.52	5.25		357.18	6.00	
56	267.65	4.90		286.76	5.25		334.56	6.13		382.36	7.00	
57	286.37	5.60		306.83	6.00		357.96	7.00		409.09	8.00	
58	306.15	6.30		328.02	6.75		382.68	7.88		437.35	9.00	
59	326.98	7.00		350.33	7.50		408.70	8.75		467.09	10.00	
60	348.84	7.70		373.75	8.25		436.05	9.63		498.34	11.00	
61	378.41	9.10		405.45	9.75		473.03	11.38		540.59	13.00	
62	409.81	10.50		439.08	11.25		512.25	13.13		585.44	15.00	
63	443.11	11.90		474.76	12.75		553.89	14.88		633.02	17.00	
64	478.34	13.30		512.51	14.25		597.94	16.63		683.35	19.00	
65	515.45	14.70		552.27	15.75		644.31	18.38		736.35	21.00	
66	543.79	16.33		582.64	17.50		679.75	20.42		776.84	23.33	
67	572.78	17.97		613.69	19.25		715.98	22.46		818.27	25.67	
68	602.19	19.66		645.19	21.06		752.73	24.57		860.26	28.08	
69	631.93	20.77		677.07	22.25		789.93	25.96		902.77	29.67	
70	661.99	21.88		709.26	23.44		827.48	27.34		945.69	31.25	
71	691.78			741.20			864.72			988.26		
72	721.48			773.01			901.84			1030.69		
73	750.99			804.64			938.73			1072.85		
74	780.05			835.75			975.05			1114.34		
75	808.52			866.26			1010.65			1155.01		
76	845.61			906.02			1057.01			1208.01		
77	882.36			945.39			1102.95			1260.51		
78	918.65			984.26			1148.29			1312.35		
79	954.12			1022.26			1192.65			1363.01		
80	988.52			1059.14			1235.65			1412.17		

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**Whole Life Paid Up Age 120**

**Tobacco**

**Semi-Monthly Premiums**

**Cash Value at Age 65\*\***

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

See attached pages for rider premiums.

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15					6.89	5,910	9.19	7,880	11.49	9,850	13.78	11,820	16.06	13,790	18.36	15,760	20.65	17,730	22.95	19,700
16					7.39	5,881	9.86	7,841	12.33	9,802	14.78	11,762	17.25	13,722	19.72	15,682	22.17	17,643	24.64	19,603
17					7.76	5,851	10.34	7,802	12.92	9,752	15.50	11,703	18.07	13,653	20.65	15,604	23.23	17,554	25.81	19,505
18					7.98	6,760	10.62	9,013	13.26	11,267	15.93	13,520	18.57	15,773	21.24	18,027	23.88	20,280	26.52	22,534
19					8.09	6,725	10.77	8,966	13.46	11,208	16.15	13,450	18.83	15,691	21.52	17,933	24.21	20,174	26.89	22,416
20					8.09	6,688	10.79	8,917	13.48	11,146	16.17	13,376	18.88	15,605	21.56	17,834	24.25	20,063	26.96	22,293
21					8.43	6,649	11.23	8,865	14.04	11,081	16.84	13,298	19.63	15,514	22.45	17,730	25.25	19,946	28.06	22,163
22					8.71	6,608	11.62	8,810	14.52	11,013	17.42	13,216	20.33	15,418	23.23	17,621	26.13	19,823	29.04	22,026
23					9.00	6,565	11.99	8,753	14.98	10,941	17.97	13,129	20.96	15,317	23.95	17,506	26.94	19,694	29.93	21,882
24					9.23	6,519	12.31	8,692	15.39	10,865	18.49	13,038	21.56	15,211	24.64	17,384	27.72	19,557	30.79	21,731
25					9.49	6,472	12.66	8,629	15.82	10,786	18.98	12,943	22.15	15,100	25.31	17,258	28.47	19,415	31.64	21,572
26			6.50	4,281	9.75	6,421	13.00	8,562	16.25	10,702	19.50	12,843	22.75	14,983	26.00	17,124	29.25	19,264	32.48	21,405
27			6.70	4,245	10.04	6,368	13.37	8,491	16.71	10,614	20.05	12,736	23.38	14,859	26.72	16,982	30.08	19,104	33.41	21,227
28			6.89	4,208	10.34	6,312	13.76	8,416	17.21	10,520	20.65	12,623	24.10	14,727	27.52	16,831	30.97	18,935	34.41	21,039
29			7.11	4,168	10.66	6,252	14.22	8,336	17.77	10,420	21.32	12,504	24.88	14,588	28.43	16,672	31.98	18,756	35.54	20,840
30			7.37	4,126	11.05	6,189	14.74	8,252	18.42	10,315	22.10	12,378	25.79	14,441	29.47	16,504	33.15	18,567	36.84	20,630
31			7.65	4,081	11.47	6,122	15.28	8,163	19.09	10,203	22.91	12,244	26.72	14,285	30.55	16,325	34.37	18,366	38.18	20,407
32			7.96	4,034	11.92	6,051	15.91	8,068	19.87	10,086	23.86	12,103	27.82	14,120	31.79	16,137	35.78	18,154	39.74	20,171
33			8.32	3,985	12.46	5,977	16.62	7,969	20.78	9,962	24.92	11,954	29.08	13,946	33.22	15,938	37.38	17,931	41.54	19,923
34			8.74	3,932	13.09	5,899	17.45	7,865	21.82	9,831	26.18	11,797	30.53	13,763	34.89	15,730	39.26	17,696	43.62	19,662
35			9.21	3,878	13.81	5,816	18.40	7,755	22.99	9,694	27.59	11,633	32.18	13,572	36.77	15,510	41.37	17,449	45.98	19,388
36			9.65	3,820	14.46	5,730	19.27	7,640	24.08	9,550	28.89	11,460	33.70	13,370	38.51	15,280	43.32	17,190	48.15	19,100
37			10.14	3,760	15.19	5,639	20.26	7,519	25.31	9,399	30.38	11,279	35.43	13,159	40.50	15,038	45.55	16,918	50.62	18,798
38			10.69	3,696	16.02	5,544	21.35	7,392	26.70	9,241	32.03	11,089	37.36	12,937	42.69	14,785	48.04	16,633	53.37	18,481
39			11.29	3,630	16.95	5,444	22.58	7,259	28.21	9,074	33.87	10,889	39.50	12,704	45.14	14,518	50.79	16,333	56.42	18,148
40			11.96	3,560	17.94	5,340	23.92	7,119	29.90	8,899	35.88	10,679	41.86	12,459	47.84	14,239	53.82	16,019	59.80	17,799
41			12.64	3,486	18.96	5,229	25.27	6,972	31.59	8,716	37.90	10,459	44.20	12,202	50.53	13,945	56.84	15,688	63.16	17,431
42	6.68	1,704	13.37	3,409	20.05	5,113	26.72	6,818	33.39	8,522	40.07	10,226	46.74	11,931	53.41	13,635	60.09	15,340	66.76	17,044
43	7.07	1,664	14.15	3,327	21.22	4,991	28.28	6,654	35.34	8,318	42.41	9,981	49.47	11,645	56.53	13,308	63.60	14,972	70.66	16,635
44	7.50	1,620	14.98	3,240	22.45	4,860	29.95	6,480	37.42	8,101	44.90	9,721	52.37	11,341	59.87	12,961	67.34	14,581	74.82	16,201
45	7.93	1,574	15.86	3,148	23.79	4,722	31.70	6,296	39.63	7,870	47.56	9,444	55.49	11,018	63.42	12,592	71.33	14,166	79.26	15,740
46	8.39	1,525	16.77	3,050	25.16	4,575	33.54	6,100	41.93	7,625	50.34	9,149	58.72	10,674	67.11	12,199	75.49	13,724	83.88	15,249
47	8.89	1,473	17.75	2,946	26.61	4,418	35.49	5,891	44.36	7,364	53.22	8,837	62.10	10,310	70.96	11,782	79.82	13,255	88.71	14,728
48	9.39	1,417	18.77	2,835	28.13	4,252	37.51	5,670	46.87	7,087	56.25	8,504	65.63	9,922	74.99	11,339	84.37	12,757	93.73	14,174
49	9.91	1,359	19.81	2,717	29.71	4,076	39.61	5,434	49.51	6,793	59.41	8,151	69.32	9,510	79.22	10,868	89.12	12,227	99.02	13,585
50	10.47	1,296	20.91	2,592	31.36	3,888	41.80	5,183	52.24	6,479	62.69	7,775	73.13	9,071	83.57	10,367	94.02	11,663	104.48	12,959
51	11.25	1,229	22.49	2,458	33.74	3,687	44.98	4,917	56.23	6,146	67.45	7,375	78.70	8,604	89.94	9,833	101.19	11,062	112.43	12,292

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 120

Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
52	12.09	1,158	24.18	2,316	36.25	3,474	48.34	4,632	60.43	5,791	72.52	6,949	84.59	8,107	96.68	9,265	108.77	10,423	120.84	11,581
53	12.98	1,082	25.96	2,165	38.94	3,247	51.90	4,330	64.87	5,412	77.85	6,494	90.83	7,577	103.79	8,659	116.77	9,742	129.74	10,824
54	13.91	1,002	27.82	2,003	41.73	3,005	55.64	4,007	69.55	5,009	83.49	6,010	97.40	7,012	111.31	8,014	125.22	9,015	139.13	10,017
55	14.91	916	29.80	1,831	44.70	2,747	59.59	3,662	74.49	4,578	89.38	5,494	104.29	6,409	119.17	7,325	134.08	8,240	148.96	9,156
56	15.91	943	31.79	1,886	47.67	2,828	63.55	3,771	79.43	4,714	95.32	5,657	111.22	6,600	127.10	7,542	142.98	8,485	158.86	9,428
57	16.93	969	33.85	1,939	50.77	2,908	67.69	3,878	84.61	4,847	101.53	5,817	118.43	6,786	135.36	7,756	152.28	8,725	169.20	9,695
58	18.01	996	35.99	1,992	54.00	2,987	71.98	3,983	89.99	4,979	107.97	5,975	125.97	6,971	143.96	7,966	161.96	8,962	179.95	9,958
59	19.11	1,022	38.22	2,044	57.33	3,066	76.44	4,088	95.55	5,110	114.69	6,132	133.80	7,154	152.91	8,176	172.02	9,198	191.13	10,221
60	20.28	1,048	40.56	2,096	60.82	3,145	81.10	4,193	101.36	5,241	121.64	6,289	141.90	7,337	162.18	8,386	182.46	9,434	202.72	10,482
61	21.41	1,074	42.80	2,148	64.20	3,222	85.59	4,297	106.99	5,371	128.38	6,445	149.79	7,519	171.17	8,593	192.58	9,667	213.96	10,742
62	22.56	1,100	45.11	2,200	67.67	3,299	90.22	4,399	112.78	5,499	135.33	6,599	157.87	7,699	180.42	8,798	202.98	9,898	225.53	10,998
63	23.75	1,125	47.50	2,251	71.24	3,376	94.97	4,502	118.72	5,627	142.46	6,752	166.21	7,878	189.96	9,003	213.68	10,129	237.43	11,254
64	24.99	1,161	49.95	2,322	74.91	3,483	99.87	4,644	124.83	5,805	149.79	6,966	174.75	8,127	199.71	9,288	224.67	10,449	249.65	11,611
65	26.22	1,198	52.44	2,395	78.65	3,593	104.87	4,791	131.07	5,988	157.28	7,186	183.50	8,384	209.72	9,581	235.93	10,779	262.13	11,977
66	27.22	1,236	54.45	2,471	81.67	3,707	108.88	4,942	136.09	6,178	163.31	7,414	190.52	8,649	217.73	9,885	244.95	11,120	272.16	12,356
67	28.24	1,276	56.45	2,551	84.68	3,827	112.89	5,102	141.12	6,378	169.33	7,653	197.56	8,929	225.77	10,204	254.00	11,480	282.21	12,755
68	29.23	1,318	58.46	2,636	87.69	3,954	116.92	5,272	146.15	6,591	175.37	7,909	204.60	9,227	233.83	10,545	263.06	11,863	292.29	13,181
69	30.25	1,364	60.48	2,728	90.72	4,092	120.95	5,457	151.17	6,821	181.42	8,185	211.64	9,549	241.87	10,913	272.12	12,277	302.34	13,642
70	31.25	1,413	62.49	2,827	93.71	4,240	124.96	5,654	156.20	7,067	187.42	8,481	218.66	9,894	249.89	11,308	281.13	12,721	312.37	14,135
71	32.48	1,465	64.96	2,931	97.42	4,396	129.90	5,862	162.37	7,327	194.83	8,792	227.31	10,258	259.79	11,723	292.24	13,189	324.72	14,654
72	33.74	1,520	67.45	3,040	101.17	4,560	134.90	6,080	168.61	7,600	202.33	9,120	236.06	10,640	269.78	12,160	303.51	13,680	337.22	15,200
73	35.00	1,575	69.97	3,151	104.96	4,726	139.93	6,302	174.92	7,877	209.89	9,452	244.86	11,028	279.85	12,603	314.82	14,179	349.81	15,754
74	36.25	1,630	72.52	3,259	108.77	4,889	145.02	6,518	181.27	8,148	217.52	9,777	253.76	11,407	290.01	13,036	326.26	14,666	362.51	16,295
75	37.53	1,683	75.06	3,366	112.58	5,049	150.11	6,733	187.64	8,416	225.19	10,099	262.71	11,782	300.24	13,465	337.77	15,148	375.29	16,832
76	38.96	1,733	77.94	3,466	116.90	5,199	155.85	6,932	194.81	8,665	233.77	10,398	272.72	12,131	311.68	13,864	350.64	15,597	389.59	17,330
77	40.41	1,775	80.82	3,550	121.23	5,326	161.64	7,101	202.05	8,876	242.45	10,651	282.86	12,426	323.27	14,202	363.68	15,977	404.07	17,752
78	41.89	1,809	83.75	3,618	125.63	5,427	167.49	7,236	209.35	9,045	251.23	10,853	293.09	12,662	334.97	14,471	376.83	16,280	418.69	18,089
79	43.36	1,832	86.69	3,663	130.05	5,495	173.38	7,326	216.74	9,158	260.07	10,990	303.42	12,821	346.76	14,653	390.11	16,484	433.45	18,316
80	44.85	1,842	89.68	3,685	134.51	5,527	179.34	7,369	224.17	9,212	269.00	11,054	313.82	12,896	358.65	14,739	403.50	16,581	448.33	18,424

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 120

Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	25.25	21,670	27.54	23,640	29.84	25,610	32.14	27,580	34.41	29,550	36.71	31,520	39.00	33,490	41.30	35,460	43.60	37,430	45.89	39,400
16	27.11	21,563	29.56	23,524	32.03	25,484	34.50	27,444	36.95	29,405	39.42	31,365	41.89	33,325	44.33	35,285	46.80	37,246	49.25	39,206
17	28.39	21,455	30.97	23,405	33.54	25,356	36.12	27,306	38.70	29,257	41.28	31,207	43.86	33,158	46.44	35,108	49.01	37,059	51.59	39,009
18	29.19	24,787	31.83	27,040	34.50	29,294	37.14	31,547	39.78	33,800	42.45	36,054	45.09	38,307	47.76	40,560	50.40	42,814	53.04	45,067
19	29.58	24,658	32.27	26,899	34.95	29,141	37.64	31,382	40.33	33,624	43.01	35,866	45.70	38,107	48.39	40,349	51.07	42,590	53.76	44,832
20	29.64	24,522	32.33	26,751	35.04	28,980	37.73	31,210	40.41	33,439	43.12	35,668	45.81	37,897	48.49	40,127	51.20	42,356	53.89	44,585
21	30.86	24,379	33.65	26,595	36.47	28,811	39.26	31,028	42.08	33,244	44.88	35,460	47.69	37,676	50.49	39,893	53.28	42,109	56.10	44,325
22	31.94	24,229	34.84	26,431	37.75	28,634	40.65	30,836	43.55	33,039	46.44	35,242	49.34	37,444	52.24	39,647	55.15	41,849	58.05	44,052
23	32.92	24,070	35.91	26,258	38.90	28,447	41.89	30,635	44.90	32,823	47.89	35,011	50.88	37,199	53.87	39,388	56.86	41,576	59.85	43,764
24	33.87	23,904	36.95	26,077	40.02	28,250	43.10	30,423	46.18	32,596	49.25	34,769	52.33	36,942	55.41	39,115	58.48	41,288	61.56	43,461
25	34.80	23,729	37.96	25,886	41.13	28,044	44.29	30,201	47.45	32,358	50.62	34,515	53.78	36,672	56.94	38,830	60.11	40,987	63.27	43,144
26	35.73	23,545	38.98	25,685	42.23	27,826	45.48	29,966	48.73	32,107	51.98	34,247	55.23	36,388	58.48	38,528	61.73	40,669	64.96	42,809
27	36.75	23,350	40.09	25,472	43.42	27,595	46.76	29,718	50.10	31,841	53.46	33,963	56.79	36,086	60.13	38,209	63.47	40,331	66.80	42,454
28	37.86	23,143	41.28	25,247	44.72	27,351	48.17	29,455	51.61	31,559	55.04	33,662	58.48	35,766	61.93	37,870	65.37	39,974	68.80	42,078
29	39.09	22,924	42.64	25,008	46.20	27,092	49.75	29,176	53.30	31,260	56.84	33,344	60.39	35,428	63.94	37,512	67.50	39,596	71.05	41,680
30	40.52	22,692	44.20	24,755	47.89	26,818	51.57	28,881	55.25	30,944	58.94	33,007	62.62	35,070	66.30	37,133	69.99	39,196	73.67	41,259
31	41.99	22,447	45.81	24,488	49.62	26,528	53.46	28,569	57.27	30,610	61.08	32,650	64.90	34,691	68.71	36,732	72.52	38,772	76.34	40,813
32	43.71	22,188	47.69	24,205	51.66	26,222	55.64	28,239	59.61	30,257	63.57	32,274	67.56	34,291	71.53	36,308	75.49	38,325	79.48	40,342
33	45.68	21,915	49.84	23,908	54.00	25,900	58.14	27,892	62.30	29,885	66.46	31,877	70.59	33,869	74.75	35,861	78.89	37,854	83.05	39,846
34	47.97	21,628	52.33	23,594	56.71	25,561	61.06	27,527	65.42	29,493	69.77	31,459	74.15	33,425	78.50	35,392	82.86	37,358	87.21	39,324
35	50.57	21,327	55.17	23,266	59.76	25,204	64.35	27,143	68.95	29,082	73.54	31,021	78.13	32,960	82.73	34,898	87.34	36,837	91.94	38,776
36	52.96	21,010	57.77	22,920	62.58	24,830	67.39	26,740	72.20	28,650	77.01	30,560	81.82	32,470	86.63	34,380	91.46	36,290	96.27	38,200
37	55.69	20,678	60.74	22,558	65.81	24,437	70.85	26,317	75.92	28,197	80.97	30,077	86.04	31,957	91.09	33,836	96.16	35,716	101.23	37,596
38	58.70	20,329	64.03	22,177	69.38	24,025	74.71	25,873	80.04	27,722	85.37	29,570	90.72	31,418	96.05	33,266	101.38	35,114	106.71	36,962
39	62.08	19,963	67.71	21,778	73.35	23,592	79.00	25,407	84.63	27,222	90.29	29,037	95.92	30,852	101.56	32,666	107.21	34,481	112.84	36,296
40	65.78	19,578	71.76	21,358	77.74	23,138	83.72	24,918	89.70	26,698	95.68	28,478	101.66	30,257	107.64	32,037	113.62	33,817	119.60	35,597
41	69.47	19,174	75.79	20,917	82.10	22,660	88.43	24,403	94.73	26,147	101.04	27,890	107.36	29,633	113.67	31,376	119.99	33,119	126.30	34,862
42	73.43	18,748	80.11	20,453	86.78	22,157	93.45	23,862	100.15	25,566	106.82	27,270	113.49	28,975	120.17	30,679	126.84	32,384	133.51	34,088
43	77.72	18,299	84.79	19,962	91.85	21,626	98.91	23,289	105.98	24,953	113.04	26,616	120.10	28,280	127.17	29,943	134.23	31,607	141.31	33,270
44	82.32	17,821	89.79	19,441	97.27	21,061	104.74	22,681	112.24	24,302	119.71	25,922	127.19	27,542	134.68	29,162	142.16	30,782	149.63	32,402
45	87.19	17,314	95.12	18,888	103.03	20,462	110.96	22,036	118.89	23,610	126.82	25,184	134.73	26,758	142.66	28,332	150.59	29,906	158.52	31,480
46	92.26	16,774	100.65	18,299	109.03	19,824	117.42	21,349	125.80	22,874	134.19	24,398	142.57	25,923	150.96	27,448	159.34	28,973	167.73	30,498
47	97.57	16,201	106.43	17,674	115.31	19,146	124.18	20,619	133.04	22,092	141.92	23,565	150.78	25,038	159.64	26,510	168.53	27,983	177.39	29,456
48	103.12	15,591	112.50	17,009	121.86	18,426	131.24	19,844	140.60	21,261	149.98	22,678	159.36	24,096	168.72	25,513	178.10	26,931	187.46	28,348
49	108.92	14,944	118.80	16,302	128.70	17,661	138.61	19,019	148.51	20,378	158.41	21,736	168.31	23,095	178.21	24,453	188.11	25,812	198.02	27,170
50	114.92	14,254	125.37	15,550	135.81	16,846	146.25	18,142	156.70	19,438	167.14	20,734	177.58	22,029	188.03	23,325	198.49	24,621	208.94	25,917
51	123.68	13,521	134.92	14,750	146.15	15,979	157.39	17,208	168.64	18,437	179.88	19,666	191.13	20,896	202.37	22,125	213.59	23,354	224.84	24,583

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
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- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

**Whole Life Paid Up Age 120**

**Tobacco**

**Semi-Monthly Premiums**

**Cash Value at Age 65\*\***

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

See attached pages for rider premiums.

Issue Age	\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
52	132.93	12,739	145.02	13,897	157.09	15,055	169.18	16,213	181.27	17,372	193.34	18,530	205.43	19,688	217.52	20,846	229.61	22,004	241.67	23,162
53	142.72	11,906	155.68	12,989	168.66	14,071	181.64	15,154	194.61	16,236	207.57	17,318	220.55	18,401	233.53	19,483	246.51	20,566	259.46	21,648
54	153.04	11,019	166.95	12,020	180.86	13,022	194.77	14,024	208.68	15,026	222.59	16,027	236.50	17,029	250.41	18,031	264.32	19,032	278.23	20,034
55	163.87	10,072	178.75	10,987	193.66	11,903	208.55	12,818	223.45	13,734	238.34	14,650	253.24	15,565	268.13	16,481	283.04	17,396	297.92	18,312
56	174.75	10,371	190.63	11,314	206.53	12,256	222.41	13,199	238.29	14,142	254.18	15,085	270.06	16,028	285.96	16,970	301.84	17,913	317.72	18,856
57	186.12	10,664	203.04	11,633	219.96	12,603	236.89	13,572	253.79	14,542	270.71	15,511	287.63	16,481	304.55	17,450	321.47	18,420	338.39	19,389
58	197.95	10,954	215.93	11,950	233.94	12,945	251.92	13,941	269.93	14,937	287.91	15,933	305.92	16,929	323.90	17,924	341.90	18,920	359.89	19,916
59	210.24	11,243	229.35	12,265	248.46	13,287	267.57	14,309	286.68	15,331	305.79	16,353	324.90	17,375	344.01	18,397	363.12	19,419	382.23	20,441
60	223.00	11,530	243.26	12,578	263.54	13,627	283.79	14,675	304.07	15,723	324.35	16,771	344.61	17,819	364.89	18,868	385.15	19,916	405.43	20,964
61	235.37	11,816	256.75	12,890	278.16	13,964	299.55	15,038	320.95	16,112	342.34	17,186	363.74	18,261	385.13	19,335	406.54	20,409	427.92	21,483
62	248.09	12,098	270.64	13,198	293.20	14,297	315.75	15,397	338.29	16,497	360.84	17,597	383.40	18,697	405.95	19,796	428.51	20,896	451.06	21,996
63	261.17	12,379	284.92	13,505	308.65	14,630	332.39	15,756	356.14	16,881	379.89	18,006	403.61	19,132	427.36	20,257	451.10	21,383	474.85	22,508
64	274.61	12,772	299.57	13,933	324.53	15,094	349.49	16,255	374.45	17,416	399.41	18,577	424.37	19,738	449.33	20,899	474.31	22,060	499.27	23,221
65	288.34	13,174	314.56	14,372	340.78	15,569	366.99	16,767	393.21	17,965	419.41	19,162	445.62	20,360	471.84	21,558	498.06	22,755	524.27	23,953
66	299.37	13,592	326.59	14,827	353.80	16,063	381.01	17,298	408.23	18,534	435.44	19,770	462.65	21,005	489.87	22,241	517.08	23,476	544.31	24,712
67	310.44	14,031	338.65	15,306	366.89	16,582	395.10	17,857	423.33	19,133	451.54	20,408	479.77	21,684	507.98	22,959	536.21	24,235	564.42	25,510
68	321.52	14,499	350.74	15,817	379.97	17,135	409.20	18,453	438.43	19,772	467.64	21,090	496.86	22,408	526.09	23,726	555.32	25,044	584.55	26,362
69	332.59	15,006	362.81	16,370	393.04	17,734	423.28	19,098	453.51	20,462	483.76	21,826	513.98	23,191	544.21	24,555	574.45	25,919	604.68	27,283
70	343.59	15,548	374.84	16,961	406.08	18,375	437.30	19,788	468.55	21,202	499.79	22,615	531.01	24,029	562.25	25,442	593.48	26,856	624.72	28,269
71	357.20	16,119	389.66	17,585	422.14	19,050	454.61	20,516	487.07	21,981	519.55	23,446	552.03	24,912	584.48	26,377	616.96	27,843	649.42	29,308
72	370.94	16,720	404.67	18,240	438.39	19,760	472.10	21,280	505.83	22,800	539.55	24,320	573.26	25,840	607.00	27,360	640.71	28,880	674.42	30,400
73	384.78	17,329	419.75	18,905	454.74	20,480	489.71	22,056	524.71	23,631	559.68	25,206	594.67	26,782	629.64	28,357	664.61	29,933	699.60	31,508
74	398.76	17,925	435.01	19,554	471.25	21,184	507.50	22,813	543.77	24,443	580.02	26,072	616.27	27,702	652.52	29,331	688.77	30,961	725.01	32,590
75	412.82	18,515	450.35	20,198	487.87	21,881	525.40	23,564	562.93	25,247	600.45	26,930	637.98	28,614	675.51	30,297	713.03	31,980	750.56	33,663
76	428.55	19,063	467.51	20,796	506.46	22,529	545.42	24,262	584.40	25,995	623.35	27,728	662.31	29,461	701.27	31,194	740.22	32,927	779.18	34,660
77	444.47	19,527	484.88	21,302	525.29	23,078	565.70	24,853	606.11	26,628	646.52	28,403	686.92	30,178	727.33	31,954	767.74	33,729	808.13	35,504
78	460.57	19,998	502.43	21,707	544.31	23,516	586.17	25,325	628.03	27,134	669.92	28,942	711.78	30,751	753.66	32,560	795.52	34,369	837.38	36,178
79	476.80	20,148	520.13	21,979	563.49	23,811	606.82	25,642	650.18	27,474	693.51	29,306	736.87	31,137	780.20	32,969	823.55	34,800	866.89	36,632
80	493.16	20,266	537.99	22,108	582.82	23,951	627.64	25,793	672.47	27,635	717.32	29,478	762.15	31,320	806.98	33,162	851.81	35,005	896.64	36,847

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

See attached pages for rider premiums.

Issue Age	\$110,000		\$120,000		\$125,000		\$130,000		\$140,000		\$150,000		\$175,000		\$200,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	50.47	43,340	55.06	47,280	57.36	49,250	59.65	51,220	64.25	55,160	68.82	59,100	80.30	68,950	91.76	78,800
16	54.19	43,127	59.11	47,047	61.58	49,008	64.03	50,968	68.97	54,888	73.89	58,809	86.19	68,611	98.52	78,412
17	56.75	42,910	61.91	46,811	64.48	48,761	67.06	50,712	72.22	54,613	77.40	58,514	90.29	68,266	103.18	78,018
18	58.35	49,574	63.66	54,080	66.30	56,334	68.97	58,587	74.28	63,094	79.59	67,601	92.85	78,867	106.11	90,134
19	59.13	49,315	64.51	53,798	67.19	56,040	69.88	58,282	75.25	62,765	80.65	67,248	94.08	78,456	107.51	89,684
20	59.28	49,044	64.66	53,502	67.37	55,731	70.05	57,961	75.45	62,419	80.82	66,878	94.30	78,024	107.75	89,170
21	61.71	48,758	67.32	53,190	70.12	55,406	72.91	57,623	78.52	62,055	84.14	66,488	98.15	77,569	112.17	88,650
22	63.86	48,457	69.66	52,862	72.57	55,065	75.47	57,268	81.28	61,673	87.08	66,078	101.58	77,091	116.09	88,104
23	65.83	48,140	71.81	52,517	74.80	54,705	77.79	56,893	83.79	61,270	89.77	65,646	104.72	76,587	119.67	87,528
24	67.71	47,807	73.87	52,153	76.94	54,326	80.02	56,499	86.17	60,845	92.33	65,192	107.71	76,057	123.09	86,922
25	69.60	47,458	75.90	51,773	79.07	53,930	82.23	56,087	88.56	60,402	94.88	64,716	110.70	75,502	126.52	86,288
26	71.46	47,090	77.96	51,371	81.21	53,511	84.46	55,652	90.96	59,933	97.46	64,214	113.69	74,916	129.94	85,618
27	73.48	46,699	80.17	50,945	83.51	53,068	86.84	55,190	93.52	59,436	100.19	63,681	116.90	74,295	133.60	84,908
28	75.69	46,286	82.55	50,494	86.00	52,598	89.44	54,701	96.31	58,909	103.20	63,117	120.41	73,637	137.59	84,156
29	78.16	45,848	85.26	50,016	88.82	52,100	92.37	54,184	99.48	58,352	106.58	62,520	124.33	72,940	142.09	83,360
30	81.04	45,385	88.40	49,511	92.09	51,574	95.77	53,637	103.14	57,763	110.50	61,889	128.92	72,203	147.34	82,518
31	83.98	44,894	91.61	48,976	95.42	51,016	99.24	53,057	106.89	57,138	114.51	61,220	133.60	71,423	152.69	81,626
32	87.41	44,376	95.36	48,410	99.35	50,425	103.31	52,445	111.26	56,479	119.19	60,513	139.06	70,599	158.93	80,684
33	91.35	43,831	99.67	47,815	103.81	49,808	107.97	51,800	116.27	55,784	124.57	59,769	145.34	69,731	166.10	79,692
34	95.94	43,256	104.65	47,189	109.03	49,155	113.39	51,121	122.10	55,054	130.83	58,986	152.62	68,817	174.42	78,648
35	101.12	42,654	110.31	46,531	114.90	48,470	119.50	50,409	128.70	54,286	137.89	58,164	160.86	67,858	183.85	77,552
36	105.89	42,020	115.51	45,840	120.32	47,750	125.13	49,660	134.77	53,480	144.39	57,300	168.44	66,850	192.51	76,400
37	111.35	41,356	121.47	45,115	126.52	46,995	131.59	48,875	141.70	52,634	151.82	56,394	177.13	65,793	202.44	75,192
38	117.39	40,658	128.05	44,354	133.41	46,203	138.74	48,051	149.40	51,747	160.08	55,443	186.75	64,684	213.42	73,924
39	124.13	39,926	135.42	43,555	141.05	45,370	146.69	47,185	157.98	50,814	169.26	54,444	197.47	63,518	225.68	72,592
40	131.56	39,157	143.50	42,716	149.48	44,496	155.46	46,276	167.42	49,836	179.38	53,396	209.28	62,295	239.18	71,194
41	138.93	38,348	151.56	41,834	157.87	43,578	164.19	45,321	176.83	48,807	189.46	52,293	221.03	61,009	252.59	69,724
42	146.86	37,497	160.21	40,906	166.88	42,610	173.55	44,314	186.92	47,723	200.27	51,132	233.64	59,654	267.00	68,176
43	155.44	36,597	169.57	39,924	176.63	41,588	183.69	43,251	197.82	46,578	211.95	49,905	247.26	58,223	282.60	66,540
44	164.61	35,642	179.56	38,882	187.05	40,503	194.53	42,123	209.48	45,363	224.45	48,603	261.85	56,704	299.26	64,804
45	174.36	34,628	190.22	37,776	198.15	39,350	206.05	40,924	221.91	44,072	237.75	47,220	277.38	55,090	317.01	62,960
46	184.50	33,548	201.27	36,598	209.65	38,123	218.04	39,647	234.81	42,697	251.58	45,747	293.50	53,372	335.43	60,996
47	195.13	32,402	212.86	35,347	221.74	36,820	230.60	38,293	248.35	41,238	266.07	44,184	310.42	51,548	354.75	58,912
48	206.23	31,183	224.97	34,018	234.33	35,435	243.71	36,852	262.45	39,687	281.19	42,522	328.06	49,609	374.92	56,696
49	217.82	29,887	237.62	32,604	247.50	33,963	257.40	35,321	277.21	38,038	297.01	40,755	346.52	47,548	396.01	54,340
50	229.82	28,509	250.71	31,100	261.15	32,396	271.60	33,692	292.50	36,284	313.39	38,876	365.61	45,355	417.85	51,834
51	247.33	27,041	269.82	29,500	281.06	30,729	292.29	31,958	314.78	34,416	337.27	36,875	393.47	43,020	449.67	49,166

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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$110,000		\$120,000		\$125,000		\$130,000		\$140,000		\$150,000		\$175,000		\$200,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
52	265.85	25,478	290.01	27,794	302.10	28,953	314.17	30,111	338.35	32,427	362.51	34,743	422.94	40,534	483.34	46,324
53	285.42	23,813	311.35	25,978	324.33	27,060	337.31	28,142	363.25	30,307	389.20	32,472	454.07	37,884	518.92	43,296
54	306.05	22,037	333.87	24,041	347.78	25,043	361.69	26,044	389.51	28,048	417.33	30,051	486.88	35,060	556.43	40,068
55	327.71	20,143	357.50	21,974	372.41	22,890	387.30	23,806	417.09	25,637	446.88	27,468	521.37	32,046	595.84	36,624
56	349.49	20,742	381.27	22,627	397.15	23,570	413.04	24,513	444.80	26,398	476.58	28,284	555.99	32,998	635.42	37,712
57	372.22	21,328	406.06	23,267	422.98	24,236	439.90	25,206	473.75	27,145	507.57	29,084	592.18	33,931	676.76	38,778
58	395.88	21,908	431.86	23,899	449.85	24,895	467.85	25,891	503.84	27,882	539.83	29,874	629.79	34,853	719.77	39,832
59	420.45	22,485	458.67	24,529	477.78	25,551	496.89	26,573	535.11	28,617	573.33	30,662	668.88	35,772	764.43	40,882
60	445.97	23,060	486.51	25,157	506.79	26,205	527.05	27,253	567.61	29,350	608.14	31,446	709.50	36,687	810.84	41,928
61	470.71	23,631	513.50	25,780	534.91	26,854	556.30	27,928	599.09	30,076	641.88	32,225	748.87	37,595	855.84	42,966
62	496.15	24,196	541.26	26,395	563.81	27,495	586.37	28,595	631.48	30,794	676.57	32,994	789.34	38,493	902.10	43,992
63	522.32	24,759	569.82	27,010	593.56	28,135	617.29	29,260	664.78	31,511	712.25	33,762	830.96	39,389	949.68	45,016
64	549.19	25,543	599.11	27,865	624.07	29,026	649.03	30,187	698.97	32,509	748.89	34,832	873.69	40,637	998.51	46,442
65	576.68	26,348	629.12	28,744	655.33	29,941	681.53	31,139	733.96	33,534	786.40	35,930	917.46	41,918	1048.52	47,906
66	598.74	27,183	653.17	29,654	680.38	30,890	707.59	32,126	762.02	34,597	816.45	37,068	952.51	43,246	1088.60	49,424
67	620.86	28,061	677.30	30,612	705.54	31,888	733.75	33,163	790.19	35,714	846.63	38,265	987.74	44,643	1128.84	51,020
68	643.01	28,998	701.46	31,634	730.69	32,953	759.92	34,271	818.38	36,907	876.83	39,543	1022.95	46,134	1169.09	52,724
69	665.15	30,011	725.62	32,740	755.85	34,104	786.07	35,468	846.54	38,196	907.01	40,925	1058.18	47,745	1209.35	54,566
70	687.18	31,096	749.67	33,923	780.89	35,336	812.14	36,750	874.60	39,577	937.07	42,404	1093.26	49,471	1249.43	56,538
71	714.38	32,239	779.31	35,170	811.79	36,635	844.25	38,100	909.20	41,031	974.14	43,962	1136.49	51,289	1298.86	58,616
72	741.87	33,440	809.32	36,480	843.03	38,000	876.75	39,520	944.19	42,560	1011.64	45,600	1180.25	53,200	1348.84	60,800
73	769.56	34,659	839.52	37,810	874.49	39,385	909.46	40,960	979.42	44,111	1049.39	47,262	1224.28	55,139	1399.17	63,016
74	797.51	35,849	870.01	39,108	906.26	40,738	942.50	42,367	1015.02	45,626	1087.52	48,885	1268.76	57,033	1450.00	65,180
75	825.61	37,029	900.67	40,396	938.19	42,079	975.72	43,762	1050.77	47,128	1125.83	50,495	1313.46	58,910	1501.09	67,326
76	857.09	38,126	935.01	41,592	973.96	43,325	1012.92	45,058	1090.86	48,524	1168.77	51,990	1363.55	60,655	1558.34	69,320
77	888.94	39,054	969.76	42,605	1010.17	44,380	1050.58	46,155	1131.39	49,706	1212.21	53,256	1414.23	62,132	1616.27	71,008
78	921.12	39,796	1004.86	43,414	1046.72	45,223	1088.60	47,031	1172.34	50,649	1256.09	54,267	1465.43	63,312	1674.77	72,356
79	953.58	40,295	1040.26	43,958	1083.60	45,790	1126.95	47,622	1213.64	51,285	1300.33	54,948	1517.04	64,106	1733.77	73,264
80	986.29	40,532	1075.97	44,216	1120.80	46,059	1165.63	47,901	1255.28	51,586	1344.94	55,271	1569.10	64,482	1793.27	73,694

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## Whole Life Paid Up Age 120

Tobacco

Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$5,000			\$10,000			\$15,000			\$20,000			\$25,000			\$30,000			\$35,000			\$40,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15							6.89	0.08		9.19	0.10		11.49	0.13		13.78	0.15		16.06	0.18		18.36	0.20	
16							7.39	0.08		9.86	0.10		12.33	0.13		14.78	0.15		17.25	0.18		19.72	0.20	
17							7.76	0.08		10.34	0.10		12.92	0.13		15.50	0.15		18.07	0.18		20.65	0.20	
18							7.98	0.08		10.62	0.10		13.26	0.13		15.93	0.15		18.57	0.18		21.24	0.20	
19							8.09	0.08		10.77	0.10		13.46	0.13		16.15	0.15		18.83	0.18		21.52	0.20	
20							8.09	0.08		10.79	0.10		13.48	0.13		16.17	0.15		18.88	0.18		21.56	0.20	
21							8.43	0.08		11.23	0.10		14.04	0.13		16.84	0.15		19.63	0.18		22.45	0.20	
22							8.71	0.08		11.62	0.10		14.52	0.13		17.42	0.15		20.33	0.18		23.23	0.20	
23							9.00	0.08		11.99	0.10		14.98	0.13		17.97	0.15		20.96	0.18		23.95	0.20	
24							9.23	0.08		12.31	0.10		15.39	0.13		18.49	0.15		21.56	0.18		24.64	0.20	
25							9.49	0.08		12.66	0.10		15.82	0.13		18.98	0.15		22.15	0.18		25.31	0.20	
26				6.50	0.05		9.75	0.08		13.00	0.10		16.25	0.13		19.50	0.15		22.75	0.18		26.00	0.20	
27				6.70	0.05		10.04	0.08		13.37	0.10		16.71	0.13		20.05	0.15		23.38	0.18		26.72	0.20	
28				6.89	0.05		10.34	0.08		13.76	0.10		17.21	0.13		20.65	0.15		24.10	0.18		27.52	0.20	
29				7.11	0.05		10.66	0.08		14.22	0.10		17.77	0.13		21.32	0.15		24.88	0.18		28.43	0.20	
30				7.37	0.05		11.05	0.08		14.74	0.10		18.42	0.13		22.10	0.15		25.79	0.18		29.47	0.20	
31				7.65	0.05		11.47	0.08		15.28	0.10		19.09	0.13		22.91	0.15		26.72	0.18		30.55	0.20	
32				7.96	0.05		11.92	0.08		15.91	0.10		19.87	0.13		23.86	0.15		27.82	0.18		31.79	0.20	
33				8.32	0.10		12.46	0.15		16.62	0.20		20.78	0.25		24.92	0.30		29.08	0.35		33.22	0.40	
34				8.74	0.10		13.09	0.15		17.45	0.20		21.82	0.25		26.18	0.30		30.53	0.35		34.89	0.40	
35				9.21	0.10		13.81	0.15		18.40	0.20		22.99	0.25		27.59	0.30		32.18	0.35		36.77	0.40	
36				9.65	0.10		14.46	0.15		19.27	0.20		24.08	0.25		28.89	0.30		33.70	0.35		38.51	0.40	
37				10.14	0.10		15.19	0.15		20.26	0.20		25.31	0.25		30.38	0.30		35.43	0.35		40.50	0.40	
38				10.69	0.10		16.02	0.15		21.35	0.20		26.70	0.25		32.03	0.30		37.36	0.35		42.69	0.40	
39				11.29	0.10		16.95	0.15		22.58	0.20		28.21	0.25		33.87	0.30		39.50	0.35		45.14	0.40	
40				11.96	0.10		17.94	0.15		23.92	0.20		29.90	0.25		35.88	0.30		41.86	0.35		47.84	0.40	
41				12.64	0.10		18.96	0.15		25.27	0.20		31.59	0.25		37.90	0.30		44.20	0.35		50.53	0.40	
42	6.68			13.37	0.10		20.05	0.15		26.72	0.20		33.39	0.25		40.07	0.30		46.74	0.35		53.41	0.40	
43	7.07			14.15	0.15		21.22	0.23		28.28	0.30		35.34	0.38		42.41	0.45		49.47	0.53		56.53	0.60	
44	7.50			14.98	0.15		22.45	0.23		29.95	0.30		37.42	0.38		44.90	0.45		52.37	0.53		59.87	0.60	
45	7.93			15.86	0.15		23.79	0.23		31.70	0.30		39.63	0.38		47.56	0.45		55.49	0.53		63.42	0.60	
46	8.39			16.77	0.15		25.16	0.23		33.54	0.30		41.93	0.38		50.34	0.45		58.72	0.53		67.11	0.60	
47	8.89			17.75	0.15		26.61	0.23		35.49	0.30		44.36	0.38		53.22	0.45		62.10	0.53		70.96	0.60	
48	9.39			18.77	0.20		28.13	0.30		37.51	0.40		46.87	0.50		56.25	0.60		65.63	0.70		74.99	0.80	
49	9.91			19.81	0.20		29.71	0.30		39.61	0.40		49.51	0.50		59.41	0.60		69.32	0.70		79.22	0.80	
50	10.47			20.91	0.20		31.36	0.30		41.80	0.40		52.24	0.50		62.69	0.60		73.13	0.70		83.57	0.80	
51	11.25			22.49	0.20		33.74	0.30		44.98	0.40		56.23	0.50		67.45	0.60		78.70	0.70		89.94	0.80	

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## Whole Life Paid Up Age 120

Face Amounts / Rider Costs

Volume Purchase

**Tobacco**

**Semi-Monthly Premiums**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$5,000			\$10,000			\$15,000			\$20,000			\$25,000			\$30,000			\$35,000			\$40,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	12.09			24.18	0.25		36.25	0.38		48.34	0.50		60.43	0.63		72.52	0.75		84.59	0.88		96.68	1.00	
53	12.98			25.96	0.25		38.94	0.38		51.90	0.50		64.87	0.63		77.85	0.75		90.83	0.88		103.79	1.00	
54	13.91			27.82	0.25		41.73	0.38		55.64	0.50		69.55	0.63		83.49	0.75		97.40	0.88		111.31	1.00	
55	14.91			29.80	0.35		44.70	0.53		59.59	0.70		74.49	0.88		89.38	1.05		104.29	1.23		119.17	1.40	
56	15.91			31.79	0.40		47.67	0.60		63.55	0.80		79.43	1.00		95.32	1.20		111.22	1.40		127.10	1.60	
57	16.93			33.85	0.45		50.77	0.68		67.69	0.90		84.61	1.13		101.53	1.35		118.43	1.58		135.36	1.80	
58	18.01			35.99	0.50		54.00	0.75		71.98	1.00		89.99	1.25		107.97	1.50		125.97	1.75		143.96	2.00	
59	19.11			38.22	0.55		57.33	0.83		76.44	1.10		95.55	1.38		114.69	1.65		133.80	1.93		152.91	2.20	
60	20.28			40.56	0.60		60.82	0.90		81.10	1.20		101.36	1.50		121.64	1.80		141.90	2.10		162.18	2.40	
61	21.41			42.80	0.72		64.20	1.08		85.59	1.43		106.99	1.79		128.38	2.15		149.79	2.51		171.17	2.87	
62	22.56			45.11	0.83		67.67	1.25		90.22	1.67		112.78	2.08		135.33	2.50		157.87	2.92		180.42	3.33	
63	23.75			47.50	0.95		71.24	1.43		94.97	1.91		118.72	2.39		142.46	2.86		166.21	3.34		189.96	3.82	
64	24.99			49.95	1.08		74.91	1.61		99.87	2.15		124.83	2.69		149.79	3.23		174.75	3.76		199.71	4.30	
65	26.22			52.44	1.20		78.65	1.80		104.87	2.40		131.07	3.00		157.28	3.60		183.50	4.20		209.72	4.80	
66	27.22			54.45	1.33		81.67	1.99		108.88	2.66		136.09	3.32		163.31	3.99		190.52	4.65		217.73	5.32	
67	28.24			56.45	1.46		84.68	2.19		112.89	2.92		141.12	3.65		169.33	4.38		197.56	5.10		225.77	5.83	
68	29.23			58.46	1.59		87.69	2.38		116.92	3.18		146.15	3.97		175.37	4.76		204.60	5.56		233.83	6.35	
69	30.25			60.48	1.72		90.72	2.58		120.95	3.43		151.17	4.29		181.42	5.15		211.64	6.01		241.87	6.87	
70	31.25			62.49	1.85		93.71	2.78		124.96	3.70		156.20	4.63		187.42	5.55		218.66	6.48		249.89	7.40	
71	32.48			64.96			97.42			129.90			162.37			194.83			227.31			259.79		
72	33.74			67.45			101.17			134.90			168.61			202.33			236.06			269.78		
73	35.00			69.97			104.96			139.93			174.92			209.89			244.86			279.85		
74	36.25			72.52			108.77			145.02			181.27			217.52			253.76			290.01		
75	37.53			75.06			112.58			150.11			187.64			225.19			262.71			300.24		
76	38.96			77.94			116.90			155.85			194.81			233.77			272.72			311.68		
77	40.41			80.82			121.23			161.64			202.05			242.45			282.86			323.27		
78	41.89			83.75			125.63			167.49			209.35			251.23			293.09			334.97		
79	43.36			86.69			130.05			173.38			216.74			260.07			303.42			346.76		
80	44.85			89.68			134.51			179.34			224.17			269.00			313.82			358.65		

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## Whole Life Paid Up Age 120

**Tobacco**

**Semi-Monthly Premiums**

**Face Amounts / Rider Costs**

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$45,000			\$50,000			\$55,000			\$60,000			\$65,000			\$70,000			\$75,000			\$80,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	20.65	0.23		22.95	0.25		25.25	0.28		27.54	0.30		29.84	0.33		32.14	0.35		34.41	0.38		36.71	0.40	
16	22.17	0.23		24.64	0.25		27.11	0.28		29.56	0.30		32.03	0.33		34.50	0.35		36.95	0.38		39.42	0.40	
17	23.23	0.23		25.81	0.25		28.39	0.28		30.97	0.30		33.54	0.33		36.12	0.35		38.70	0.38		41.28	0.40	
18	23.88	0.23		26.52	0.25		29.19	0.28		31.83	0.30		34.50	0.33		37.14	0.35		39.78	0.38		42.45	0.40	
19	24.21	0.23		26.89	0.25		29.58	0.28		32.27	0.30		34.95	0.33		37.64	0.35		40.33	0.38		43.01	0.40	
20	24.25	0.23		26.96	0.25		29.64	0.28		32.33	0.30		35.04	0.33		37.73	0.35		40.41	0.38		43.12	0.40	
21	25.25	0.23		28.06	0.25		30.86	0.28		33.65	0.30		36.47	0.33		39.26	0.35		42.08	0.38		44.88	0.40	
22	26.13	0.23		29.04	0.25		31.94	0.28		34.84	0.30		37.75	0.33		40.65	0.35		43.55	0.38		46.44	0.40	
23	26.94	0.23		29.93	0.25		32.92	0.28		35.91	0.30		38.90	0.33		41.89	0.35		44.90	0.38		47.89	0.40	
24	27.72	0.23		30.79	0.25		33.87	0.28		36.95	0.30		40.02	0.33		43.10	0.35		46.18	0.38		49.25	0.40	
25	28.47	0.23		31.64	0.25		34.80	0.28		37.96	0.30		41.13	0.33		44.29	0.35		47.45	0.38		50.62	0.40	
26	29.25	0.23		32.48	0.25		35.73	0.28		38.98	0.30		42.23	0.33		45.48	0.35		48.73	0.38		51.98	0.40	
27	30.08	0.23		33.41	0.25		36.75	0.28		40.09	0.30		43.42	0.33		46.76	0.35		50.10	0.38		53.46	0.40	
28	30.97	0.23		34.41	0.25		37.86	0.28		41.28	0.30		44.72	0.33		48.17	0.35		51.61	0.38		55.04	0.40	
29	31.98	0.23		35.54	0.25		39.09	0.28		42.64	0.30		46.20	0.33		49.75	0.35		53.30	0.38		56.84	0.40	
30	33.15	0.23		36.84	0.25		40.52	0.28		44.20	0.30		47.89	0.33		51.57	0.35		55.25	0.38		58.94	0.40	
31	34.37	0.23		38.18	0.25		41.99	0.28		45.81	0.30		49.62	0.33		53.46	0.35		57.27	0.38		61.08	0.40	
32	35.78	0.23		39.74	0.25		43.71	0.28		47.69	0.30		51.66	0.33		55.64	0.35		59.61	0.38		63.57	0.40	
33	37.38	0.45		41.54	0.50		45.68	0.55		49.84	0.60		54.00	0.65		58.14	0.70		62.30	0.75		66.46	0.80	
34	39.26	0.45		43.62	0.50		47.97	0.55		52.33	0.60		56.71	0.65		61.06	0.70		65.42	0.75		69.77	0.80	
35	41.37	0.45		45.98	0.50		50.57	0.55		55.17	0.60		59.76	0.65		64.35	0.70		68.95	0.75		73.54	0.80	
36	43.32	0.45		48.15	0.50		52.96	0.55		57.77	0.60		62.58	0.65		67.39	0.70		72.20	0.75		77.01	0.80	
37	45.55	0.45		50.62	0.50		55.69	0.55		60.74	0.60		65.81	0.65		70.85	0.70		75.92	0.75		80.97	0.80	
38	48.04	0.45		53.37	0.50		58.70	0.55		64.03	0.60		69.38	0.65		74.71	0.70		80.04	0.75		85.37	0.80	
39	50.79	0.45		56.42	0.50		62.08	0.55		67.71	0.60		73.35	0.65		79.00	0.70		84.63	0.75		90.29	0.80	
40	53.82	0.45		59.80	0.50		65.78	0.55		71.76	0.60		77.74	0.65		83.72	0.70		89.70	0.75		95.68	0.80	
41	56.84	0.45		63.16	0.50		69.47	0.55		75.79	0.60		82.10	0.65		88.43	0.70		94.73	0.75		101.04	0.80	
42	60.09	0.45		66.76	0.50		73.43	0.55		80.11	0.60		86.78	0.65		93.45	0.70		100.15	0.75		106.82	0.80	
43	63.60	0.68		70.66	0.75		77.72	0.83		84.79	0.90		91.85	0.98		98.91	1.05		105.98	1.13		113.04	1.20	
44	67.34	0.68		74.82	0.75		82.32	0.83		89.79	0.90		97.27	0.98		104.74	1.05		112.24	1.13		119.71	1.20	
45	71.33	0.68		79.26	0.75		87.19	0.83		95.12	0.90		103.03	0.98		110.96	1.05		118.89	1.13		126.82	1.20	
46	75.49	0.68		83.88	0.75		92.26	0.83		100.65	0.90		109.03	0.98		117.42	1.05		125.80	1.13		134.19	1.20	
47	79.82	0.68		88.71	0.75		97.57	0.83		106.43	0.90		115.31	0.98		124.18	1.05		133.04	1.13		141.92	1.20	
48	84.37	0.90		93.73	1.00		103.12	1.10		112.50	1.20		121.86	1.30		131.24	1.40		140.60	1.50		149.98	1.60	
49	89.12	0.90		99.02	1.00		108.92	1.10		118.80	1.20		128.70	1.30		138.61	1.40		148.51	1.50		158.41	1.60	
50	94.02	0.90		104.48	1.00		114.92	1.10		125.37	1.20		135.81	1.30		146.25	1.40		156.70	1.50		167.14	1.60	
51	101.19	0.90		112.43	1.00		123.68	1.10		134.92	1.20		146.15	1.30		157.39	1.40		168.64	1.50		179.88	1.60	

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

**Tobacco**  
Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$45,000			\$50,000			\$55,000			\$60,000			\$65,000			\$70,000			\$75,000			\$80,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	108.77	1.13		120.84	1.25		132.93	1.38		145.02	1.50		157.09	1.63		169.18	1.75		181.27	1.88		193.34	2.00	
53	116.77	1.13		129.74	1.25		142.72	1.38		155.68	1.50		168.66	1.63		181.64	1.75		194.61	1.88		207.57	2.00	
54	125.22	1.13		139.13	1.25		153.04	1.38		166.95	1.50		180.86	1.63		194.77	1.75		208.68	1.88		222.59	2.00	
55	134.08	1.58		148.96	1.75		163.87	1.93		178.75	2.10		193.66	2.28		208.55	2.45		223.45	2.63		238.34	2.80	
56	142.98	1.80		158.86	2.00		174.75	2.20		190.63	2.40		206.53	2.60		222.41	2.80		238.29	3.00		254.18	3.20	
57	152.28	2.03		169.20	2.25		186.12	2.48		203.04	2.70		219.96	2.93		236.89	3.15		253.79	3.38		270.71	3.60	
58	161.96	2.25		179.95	2.50		197.95	2.75		215.93	3.00		233.94	3.25		251.92	3.50		269.93	3.75		287.91	4.00	
59	172.02	2.48		191.13	2.75		210.24	3.03		229.35	3.30		248.46	3.58		267.57	3.85		286.68	4.13		305.79	4.40	
60	182.46	2.70		202.72	3.00		223.00	3.30		243.26	3.60		263.54	3.90		283.79	4.20		304.07	4.50		324.35	4.80	
61	192.58	3.23		213.96	3.58		235.37	3.94		256.75	4.30		278.16	4.66		299.55	5.02		320.95	5.38		342.34	5.73	
62	202.98	3.75		225.53	4.17		248.09	4.58		270.64	5.00		293.20	5.42		315.75	5.83		338.29	6.25		360.84	6.67	
63	213.68	4.29		237.43	4.77		261.17	5.25		284.92	5.73		308.65	6.20		332.39	6.68		356.14	7.16		379.89	7.63	
64	224.67	4.84		249.65	5.38		274.61	5.91		299.57	6.45		324.53	6.99		349.49	7.53		374.45	8.06		399.41	8.60	
65	235.93	5.40		262.13	6.00		288.34	6.60		314.56	7.20		340.78	7.80		366.99	8.40		393.21	9.00		419.41	9.60	
66	244.95	5.98		272.16	6.65		299.37	7.31		326.59	7.98		353.80	8.64		381.01	9.30		408.23	9.97		435.44	10.63	
67	254.00	6.56		282.21	7.29		310.44	8.02		338.65	8.75		366.89	9.48		395.10	10.21		423.33	10.94		451.54	11.67	
68	263.06	7.14		292.29	7.94		321.52	8.73		350.74	9.53		379.97	10.32		409.20	11.11		438.43	11.91		467.64	12.70	
69	272.12	7.73		302.34	8.58		332.59	9.44		362.81	10.30		393.04	11.16		423.28	12.02		453.51	12.88		483.76	13.73	
70	281.13	8.33		312.37	9.25		343.59	10.18		374.84	11.10		406.08	12.03		437.30	12.95		468.55	13.88		499.79	14.80	
71	292.24			324.72			357.20			389.66			422.14			454.61			487.07			519.55		
72	303.51			337.22			370.94			404.67			438.39			472.10			505.83			539.55		
73	314.82			349.81			384.78			419.75			454.74			489.71			524.71			559.68		
74	326.26			362.51			398.76			435.01			471.25			507.50			543.77			580.02		
75	337.77			375.29			412.82			450.35			487.87			525.40			562.93			600.45		
76	350.64			389.59			428.55			467.51			506.46			545.42			584.40			623.35		
77	363.68			404.07			444.47			484.88			525.29			565.70			606.11			646.52		
78	376.83			418.69			460.57			502.43			544.31			586.17			628.03			669.92		
79	390.11			433.45			476.80			520.13			563.49			606.82			650.18			693.51		
80	403.50			448.33			493.16			537.99			582.82			627.64			672.47			717.32		

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402



Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 120

Tobacco

Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$85,000			\$90,000			\$95,000			\$100,000			\$110,000			\$120,000			\$125,000			\$130,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	39.00	0.43		41.30	0.45		43.60	0.48		45.89	0.50		50.47	0.55		55.06	0.60		57.36	0.63		59.65	0.65	
16	41.89	0.43		44.33	0.45		46.80	0.48		49.25	0.50		54.19	0.55		59.11	0.60		61.58	0.63		64.03	0.65	
17	43.86	0.43		46.44	0.45		49.01	0.48		51.59	0.50		56.75	0.55		61.91	0.60		64.48	0.63		67.06	0.65	
18	45.09	0.43		47.76	0.45		50.40	0.48		53.04	0.50		58.35	0.55		63.66	0.60		66.30	0.63		68.97	0.65	
19	45.70	0.43		48.39	0.45		51.07	0.48		53.76	0.50		59.13	0.55		64.51	0.60		67.19	0.63		69.88	0.65	
20	45.81	0.43		48.49	0.45		51.20	0.48		53.89	0.50		59.28	0.55		64.66	0.60		67.37	0.63		70.05	0.65	
21	47.69	0.43		50.49	0.45		53.28	0.48		56.10	0.50		61.71	0.55		67.32	0.60		70.12	0.63		72.91	0.65	
22	49.34	0.43		52.24	0.45		55.15	0.48		58.05	0.50		63.86	0.55		69.66	0.60		72.57	0.63		75.47	0.65	
23	50.88	0.43		53.87	0.45		56.86	0.48		59.85	0.50		65.83	0.55		71.81	0.60		74.80	0.63		77.79	0.65	
24	52.33	0.43		55.41	0.45		58.48	0.48		61.56	0.50		67.71	0.55		73.87	0.60		76.94	0.63		80.02	0.65	
25	53.78	0.43		56.94	0.45		60.11	0.48		63.27	0.50		69.60	0.55		75.90	0.60		79.07	0.63		82.23	0.65	
26	55.23	0.43		58.48	0.45		61.73	0.48		64.96	0.50		71.46	0.55		77.96	0.60		81.21	0.63		84.46	0.65	
27	56.79	0.43		60.13	0.45		63.47	0.48		66.80	0.50		73.48	0.55		80.17	0.60		83.51	0.63		86.84	0.65	
28	58.48	0.43		61.93	0.45		65.37	0.48		68.80	0.50		75.69	0.55		82.55	0.60		86.00	0.63		89.44	0.65	
29	60.39	0.43		63.94	0.45		67.50	0.48		71.05	0.50		78.16	0.55		85.26	0.60		88.82	0.63		92.37	0.65	
30	62.62	0.43		66.30	0.45		69.99	0.48		73.67	0.50		81.04	0.55		88.40	0.60		92.09	0.63		95.77	0.65	
31	64.90	0.43		68.71	0.45		72.52	0.48		76.34	0.50		83.98	0.55		91.61	0.60		95.42	0.63		99.24	0.65	
32	67.56	0.43		71.53	0.45		75.49	0.48		79.48	0.50		87.41	0.55		95.36	0.60		99.35	0.63		103.31	0.65	
33	70.59	0.85		74.75	0.90		78.89	0.95		83.05	1.00		91.35	1.10		99.67	1.20		103.81	1.25		107.97	1.30	
34	74.15	0.85		78.50	0.90		82.86	0.95		87.21	1.00		95.94	1.10		104.65	1.20		109.03	1.25		113.39	1.30	
35	78.13	0.85		82.73	0.90		87.34	0.95		91.94	1.00		101.12	1.10		110.31	1.20		114.90	1.25		119.50	1.30	
36	81.82	0.85		86.63	0.90		91.46	0.95		96.27	1.00		105.89	1.10		115.51	1.20		120.32	1.25		125.13	1.30	
37	86.04	0.85		91.09	0.90		96.16	0.95		101.23	1.00		111.35	1.10		121.47	1.20		126.52	1.25		131.59	1.30	
38	90.72	0.85		96.05	0.90		101.38	0.95		106.71	1.00		117.39	1.10		128.05	1.20		133.41	1.25		138.74	1.30	
39	95.92	0.85		101.56	0.90		107.21	0.95		112.84	1.00		124.13	1.10		135.42	1.20		141.05	1.25		146.69	1.30	
40	101.66	0.85		107.64	0.90		113.62	0.95		119.60	1.00		131.56	1.10		143.50	1.20		149.48	1.25		155.46	1.30	
41	107.36	0.85		113.67	0.90		119.99	0.95		126.30	1.00		138.93	1.10		151.56	1.20		157.87	1.25		164.19	1.30	
42	113.49	0.85		120.17	0.90		126.84	0.95		133.51	1.00		146.86	1.10		160.21	1.20		166.88	1.25		173.55	1.30	
43	120.10	1.28		127.17	1.35		134.23	1.43		141.31	1.50		155.44	1.65		169.57	1.80		176.63	1.88		183.69	1.95	
44	127.19	1.28		134.68	1.35		142.16	1.43		149.63	1.50		164.61	1.65		179.56	1.80		187.05	1.88		194.53	1.95	
45	134.73	1.28		142.66	1.35		150.59	1.43		158.52	1.50		174.36	1.65		190.22	1.80		198.15	1.88		206.05	1.95	
46	142.57	1.28		150.96	1.35		159.34	1.43		167.73	1.50		184.50	1.65		201.27	1.80		209.65	1.88		218.04	1.95	
47	150.78	1.28		159.64	1.35		168.53	1.43		177.39	1.50		195.13	1.65		212.86	1.80		221.74	1.88		230.60	1.95	
48	159.36	1.70		168.72	1.80		178.10	1.90		187.46	2.00		206.23	2.20		224.97	2.40		234.33	2.50		243.71	2.60	
49	168.31	1.70		178.21	1.80		188.11	1.90		198.02	2.00		217.82	2.20		237.62	2.40		247.50	2.50		257.40	2.60	
50	177.58	1.70		188.03	1.80		198.49	1.90		208.94	2.00		229.82	2.20		250.71	2.40		261.15	2.50		271.60	2.60	
51	191.13	1.70		202.37	1.80		213.59	1.90		224.84	2.00		247.33	2.20		269.82	2.40		281.06	2.50		292.29	2.60	

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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 120

**Tobacco**  
**Semi-Monthly Premiums**

**Face Amounts / Rider Costs**

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$85,000			\$90,000			\$95,000			\$100,000			\$110,000			\$120,000			\$125,000			\$130,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	205.43	2.13		217.52	2.25		229.61	2.38		241.67	2.50		265.85	2.75		290.01	3.00		302.10	3.13		314.17	3.25	
53	220.55	2.13		233.53	2.25		246.51	2.38		259.46	2.50		285.42	2.75		311.35	3.00		324.33	3.13		337.31	3.25	
54	236.50	2.13		250.41	2.25		264.32	2.38		278.23	2.50		306.05	2.75		333.87	3.00		347.78	3.13		361.69	3.25	
55	253.24	2.98		268.13	3.15		283.04	3.33		297.92	3.50		327.71	3.85		357.50	4.20		372.41	4.38		387.30	4.55	
56	270.06	3.40		285.96	3.60		301.84	3.80		317.72	4.00		349.49	4.40		381.27	4.80		397.15	5.00		413.04	5.20	
57	287.63	3.83		304.55	4.05		321.47	4.28		338.39	4.50		372.22	4.95		406.06	5.40		422.98	5.63		439.90	5.85	
58	305.92	4.25		323.90	4.50		341.90	4.75		359.89	5.00		395.88	5.50		431.86	6.00		449.85	6.25		467.85	6.50	
59	324.90	4.68		344.01	4.95		363.12	5.23		382.23	5.50		420.45	6.05		458.67	6.60		477.78	6.88		496.89	7.15	
60	344.61	5.10		364.89	5.40		385.15	5.70		405.43	6.00		445.97	6.60		486.51	7.20		506.79	7.50		527.05	7.80	
61	363.74	6.09		385.13	6.45		406.54	6.81		427.92	7.17		470.71	7.88		513.50	8.60		534.91	8.96		556.30	9.32	
62	383.40	7.08		405.95	7.50		428.51	7.92		451.06	8.33		496.15	9.17		541.26	10.00		563.81	10.42		586.37	10.83	
63	403.61	8.11		427.36	8.59		451.10	9.07		474.85	9.54		522.32	10.50		569.82	11.45		593.56	11.93		617.29	12.40	
64	424.37	9.14		449.33	9.68		474.31	10.21		499.27	10.75		549.19	11.83		599.11	12.90		624.07	13.44		649.03	13.98	
65	445.62	10.20		471.84	10.80		498.06	11.40		524.27	12.00		576.68	13.20		629.12	14.40		655.33	15.00		681.53	15.60	
66	462.65	11.30		489.87	11.96		517.08	12.63		544.31	13.29		598.74	14.62		653.17	15.95		680.38	16.62		707.59	17.28	
67	479.77	12.40		507.98	13.13		536.21	13.85		564.42	14.58		620.86	16.04		677.30	17.50		705.54	18.23		733.75	18.96	
68	496.86	13.49		526.09	14.29		555.32	15.08		584.55	15.88		643.01	17.46		701.46	19.05		730.69	19.84		759.92	20.64	
69	513.98	14.59		544.21	15.45		574.45	16.31		604.68	17.17		665.15	18.88		725.62	20.60		755.85	21.46		786.07	22.32	
70	531.01	15.73		562.25	16.65		593.48	17.58		624.72	18.50		687.18	20.35		749.67	22.20		780.89	23.13		812.14	24.05	
71	552.03			584.48			616.96			649.42			714.38			779.31			811.79			844.25		
72	573.26			607.00			640.71			674.42			741.87			809.32			843.03			876.75		
73	594.67			629.64			664.61			699.60			769.56			839.52			874.49			909.46		
74	616.27			652.52			688.77			725.01			797.51			870.01			906.26			942.50		
75	637.98			675.51			713.03			750.56			825.61			900.67			938.19			975.72		
76	662.31			701.27			740.22			779.18			857.09			935.01			973.96			1012.92		
77	686.92			727.33			767.74			808.13			888.94			969.76			1010.17			1050.58		
78	711.78			753.66			795.52			837.38			921.12			1004.86			1046.72			1088.60		
79	736.87			780.20			823.55			866.89			953.58			1040.26			1083.60			1126.95		
80	762.15			806.98			851.81			896.64			986.29			1075.97			1120.80			1165.63		

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

**Whole Life Paid Up Age 120**

**Face Amounts / Rider Costs**

**Volume Purchase**

**Tobacco  
Semi-Monthly Premiums**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$140,000			\$150,000			\$175,000			\$200,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	64.25	0.70		68.82	0.75		80.30	0.88		91.76	1.00	
16	68.97	0.70		73.89	0.75		86.19	0.88		98.52	1.00	
17	72.22	0.70		77.40	0.75		90.29	0.88		103.18	1.00	
18	74.28	0.70		79.59	0.75		92.85	0.88		106.11	1.00	
19	75.25	0.70		80.65	0.75		94.08	0.88		107.51	1.00	
20	75.45	0.70		80.82	0.75		94.30	0.88		107.75	1.00	
21	78.52	0.70		84.14	0.75		98.15	0.88		112.17	1.00	
22	81.28	0.70		87.08	0.75		101.58	0.88		116.09	1.00	
23	83.79	0.70		89.77	0.75		104.72	0.88		119.67	1.00	
24	86.17	0.70		92.33	0.75		107.71	0.88		123.09	1.00	
25	88.56	0.70		94.88	0.75		110.70	0.88		126.52	1.00	
26	90.96	0.70		97.46	0.75		113.69	0.88		129.94	1.00	
27	93.52	0.70		100.19	0.75		116.90	0.88		133.60	1.00	
28	96.31	0.70		103.20	0.75		120.41	0.88		137.59	1.00	
29	99.48	0.70		106.58	0.75		124.33	0.88		142.09	1.00	
30	103.14	0.70		110.50	0.75		128.92	0.88		147.34	1.00	
31	106.89	0.70		114.51	0.75		133.60	0.88		152.69	1.00	
32	111.26	0.70		119.19	0.75		139.06	0.88		158.93	1.00	
33	116.27	1.40		124.57	1.50		145.34	1.75		166.10	2.00	
34	122.10	1.40		130.83	1.50		152.62	1.75		174.42	2.00	
35	128.70	1.40		137.89	1.50		160.86	1.75		183.85	2.00	
36	134.77	1.40		144.39	1.50		168.44	1.75		192.51	2.00	
37	141.70	1.40		151.82	1.50		177.13	1.75		202.44	2.00	
38	149.40	1.40		160.08	1.50		186.75	1.75		213.42	2.00	
39	157.98	1.40		169.26	1.50		197.47	1.75		225.68	2.00	
40	167.42	1.40		179.38	1.50		209.28	1.75		239.18	2.00	
41	176.83	1.40		189.46	1.50		221.03	1.75		252.59	2.00	
42	186.92	1.40		200.27	1.50		233.64	1.75		267.00	2.00	
43	197.82	2.10		211.95	2.25		247.26	2.63		282.60	3.00	
44	209.48	2.10		224.45	2.25		261.85	2.63		299.26	3.00	
45	221.91	2.10		237.75	2.25		277.38	2.63		317.01	3.00	
46	234.81	2.10		251.58	2.25		293.50	2.63		335.43	3.00	
47	248.35	2.10		266.07	2.25		310.42	2.63		354.75	3.00	
48	262.45	2.80		281.19	3.00		328.06	3.50		374.92	4.00	
49	277.21	2.80		297.01	3.00		346.52	3.50		396.01	4.00	
50	292.50	2.80		313.39	3.00		365.61	3.50		417.85	4.00	
51	314.78	2.80		337.27	3.00		393.47	3.50		449.67	4.00	

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**Whole Life Paid Up Age 120**  
**Face Amounts / Rider Costs**  
**Volume Purchase**

**Tobacco**  
**Semi-Monthly Premiums**  
**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$140,000			\$150,000			\$175,000			\$200,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
52	338.35	3.50		362.51	3.75		422.94	4.38		483.34	5.00	
53	363.25	3.50		389.20	3.75		454.07	4.38		518.92	5.00	
54	389.51	3.50		417.33	3.75		486.88	4.38		556.43	5.00	
55	417.09	4.90		446.88	5.25		521.37	6.13		595.84	7.00	
56	444.80	5.60		476.58	6.00		555.99	7.00		635.42	8.00	
57	473.75	6.30		507.57	6.75		592.18	7.88		676.76	9.00	
58	503.84	7.00		539.83	7.50		629.79	8.75		719.77	10.00	
59	535.11	7.70		573.33	8.25		668.88	9.63		764.43	11.00	
60	567.61	8.40		608.14	9.00		709.50	10.50		810.84	12.00	
61	599.09	10.03		641.88	10.75		748.87	12.54		855.84	14.33	
62	631.48	11.67		676.57	12.50		789.34	14.58		902.10	16.67	
63	664.78	13.36		712.25	14.31		830.96	16.70		949.68	19.08	
64	698.97	15.05		748.89	16.13		873.69	18.81		998.51	21.50	
65	733.96	16.80		786.40	18.00		917.46	21.00		1048.52	24.00	
66	762.02	18.61		816.45	19.94		952.51	23.26		1088.60	26.58	
67	790.19	20.42		846.63	21.88		987.74	25.52		1128.84	29.17	
68	818.38	22.23		876.83	23.81		1022.95	27.78		1169.09	31.75	
69	846.54	24.03		907.01	25.75		1058.18	30.04		1209.35	34.33	
70	874.60	25.90		937.07	27.75		1093.26	32.38		1249.43	37.00	
71	909.20			974.14			1136.49			1298.86		
72	944.19			1011.64			1180.25			1348.84		
73	979.42			1049.39			1224.28			1399.17		
74	1015.02			1087.52			1268.76			1450.00		
75	1050.77			1125.83			1313.46			1501.09		
76	1090.86			1168.77			1363.55			1558.34		
77	1131.39			1212.21			1414.23			1616.27		
78	1172.34			1256.09			1465.43			1674.77		
79	1213.64			1300.33			1517.04			1733.77		
80	1255.28			1344.94			1569.10			1793.27		

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## Whole Life Paid Up Age 70

**Non-Tobacco**  
**Semi-Monthly Premiums**

**Cash Value at Age 65\*\***

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

See attached pages for rider premiums.

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15							6.50	8,516	8.13	10,644	9.75	12,773	11.38	14,902	13.00	17,031	14.63	19,160	16.25	21,289
16							6.57	8,501	8.19	10,626	9.84	12,751	11.47	14,876	13.11	17,002	14.76	19,127	16.38	21,252
17							6.66	8,486	8.32	10,607	9.97	12,728	11.64	14,850	13.29	16,971	14.95	19,093	16.62	21,214
18							6.79	7,934	8.50	9,917	10.19	11,901	11.88	13,884	13.59	15,868	15.28	17,851	16.97	19,834
19							6.98	7,920	8.71	9,900	10.45	11,879	12.18	13,859	13.94	15,839	15.67	17,819	17.40	19,799
20							7.20	7,905	8.97	9,881	10.77	11,857	12.57	13,833	14.37	15,809	16.15	17,785	17.94	19,762
21							7.39	7,889	9.23	9,861	11.10	11,833	12.94	13,805	14.78	15,777	16.62	17,749	18.46	19,722
22							7.63	7,872	9.54	9,840	11.44	11,808	13.35	13,776	15.26	15,744	17.16	17,712	19.07	19,680
23							7.91	7,854	9.88	9,818	11.86	11,781	13.83	13,744	15.82	15,708	17.79	17,672	19.76	19,635
24							8.22	7,835	10.25	9,794	12.31	11,752	14.37	13,711	16.41	15,670	18.46	17,628	20.52	19,587
25							8.52	7,815	10.66	9,768	12.79	11,722	14.91	13,676	17.06	15,630	19.18	17,583	21.30	19,537
26					6.66	5,845	8.89	7,793	11.10	9,742	13.31	11,690	15.54	13,638	17.75	15,586	19.96	17,535	22.17	19,483
27					6.94	5,828	9.26	7,770	11.57	9,713	13.87	11,655	16.19	13,598	18.49	15,540	20.80	17,483	23.12	19,426
28					7.24	5,809	9.67	7,745	12.07	9,682	14.48	11,618	16.90	13,554	19.31	15,491	21.74	17,427	24.14	19,364
29					7.57	5,789	10.10	7,719	12.61	9,649	15.13	11,579	17.66	13,509	20.18	15,438	22.71	17,368	25.22	19,298
30					7.93	5,768	10.56	7,691	13.20	9,614	15.84	11,537	18.49	13,460	21.11	15,382	23.75	17,305	26.39	19,228
31					8.30	5,746	11.05	7,661	13.81	9,576	16.58	11,492	19.33	13,407	22.10	15,322	24.86	17,238	27.61	19,153
32					8.69	5,722	11.60	7,629	14.48	9,537	17.38	11,444	20.26	13,351	23.17	15,259	26.05	17,166	28.95	19,074
33					9.13	5,697	12.16	7,596	15.19	9,494	18.25	11,393	21.28	13,292	24.31	15,191	27.35	17,090	30.38	18,989
34					9.60	5,670	12.79	7,560	15.97	9,450	19.18	11,339	22.36	13,229	25.57	15,119	28.76	17,009	31.94	18,899
35			6.74	3,761	10.10	5,641	13.46	7,522	16.82	9,402	20.20	11,283	23.56	13,163	26.91	15,044	30.27	16,924	33.63	18,804
36			7.09	3,741	10.64	5,611	14.17	7,482	17.73	9,352	21.26	11,222	24.81	13,093	28.34	14,963	31.90	16,834	35.43	18,704
37			7.48	3,720	11.23	5,579	14.95	7,439	18.70	9,299	22.43	11,159	26.18	13,019	29.90	14,878	33.65	16,738	37.38	18,598
38			7.91	3,697	11.88	5,546	15.82	7,394	19.76	9,242	23.73	11,091	27.67	12,940	31.64	14,788	35.58	16,636	39.52	18,485
39			8.39	3,673	12.57	5,510	16.75	7,346	20.93	9,182	25.12	11,019	29.32	12,856	33.50	14,692	37.68	16,528	41.86	18,365
40			8.89	3,647	13.33	5,471	17.77	7,294	22.21	9,118	26.65	10,941	31.10	12,765	35.54	14,588	39.98	16,412	44.42	18,236
41			9.43	3,619	14.13	5,429	18.83	7,238	23.53	9,048	28.26	10,858	32.96	12,667	37.66	14,477	42.36	16,286	47.09	18,096
42			10.01	3,589	15.00	5,384	20.00	7,178	24.99	8,973	29.99	10,767	34.97	12,562	39.98	14,356	44.98	16,151	49.97	17,946
43			10.64	3,556	15.95	5,335	21.26	7,113	26.57	8,891	31.90	10,670	37.21	12,448	42.51	14,226	47.82	16,004	53.13	17,782
44			11.34	3,521	16.99	5,282	22.65	7,042	28.30	8,803	33.96	10,563	39.61	12,324	45.29	14,084	50.94	15,845	56.60	17,606
45			12.07	3,482	18.12	5,224	24.14	6,965	30.19	8,706	36.21	10,447	42.25	12,188	48.28	13,930	54.32	15,671	60.35	17,412
46			12.94	3,440	19.40	5,160	25.85	6,880	32.31	8,600	38.77	10,320	45.24	12,040	51.70	13,760	58.16	15,480	64.61	17,200
47	6.94	1,697	13.87	3,394	20.78	5,091	27.72	6,787	34.63	8,484	41.56	10,181	48.49	11,878	55.41	13,575	62.34	15,272	69.27	16,968
48	7.44	1,671	14.87	3,343	22.30	5,014	29.73	6,685	37.16	8,356	44.59	10,028	52.03	11,699	59.44	13,370	66.87	15,042	74.30	16,713
49	8.00	1,643	15.97	3,286	23.95	4,929	31.92	6,572	39.91	8,216	47.89	9,859	55.86	11,502	63.86	13,145	71.83	14,788	79.80	16,431
50	8.58	1,612	17.16	3,224	25.74	4,836	34.32	6,447	42.90	8,059	51.48	9,671	60.04	11,283	68.62	12,895	77.20	14,507	85.78	16,118

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* Paid up at Age 70 is only available for employee and spouse ages 15-50.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

**Whole Life Paid Up Age 70**

**Non-Tobacco  
Semi-Monthly Premiums**

**Cash Value at Age 65\*\***

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

See attached pages for rider premiums.

Issue Age	\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	17.88	23,418	19.50	25,547	21.13	27,676	22.75	29,805	24.38	31,934	26.00	34,062	27.63	36,191	29.25	38,320	30.88	40,449	32.50	42,578
16	18.03	23,377	19.66	25,502	21.30	27,628	22.93	29,753	24.57	31,878	26.22	34,003	27.85	36,128	29.49	38,254	31.12	40,379	32.76	42,504
17	18.27	23,335	19.94	25,457	21.61	27,578	23.25	29,700	24.92	31,821	26.59	33,942	28.24	36,064	29.90	38,185	31.55	40,307	33.22	42,428
18	18.66	21,818	20.37	23,801	22.06	25,785	23.75	27,768	25.44	29,752	27.15	31,735	28.84	33,719	30.53	35,702	32.24	37,686	33.93	39,669
19	19.16	21,779	20.89	23,759	22.62	25,739	24.36	27,719	26.11	29,698	27.85	31,678	29.58	33,658	31.33	35,638	33.07	37,618	34.80	39,598
20	19.74	21,738	21.54	23,714	23.34	25,690	25.12	27,666	26.91	29,642	28.71	31,618	30.51	33,595	32.31	35,571	34.09	37,547	35.88	39,523
21	20.33	21,694	22.17	23,666	24.01	25,638	25.85	27,610	27.69	29,582	29.54	31,554	31.40	33,527	33.24	35,499	35.08	37,471	36.92	39,443
22	20.98	21,647	22.88	23,615	24.79	25,583	26.70	27,551	28.60	29,519	30.51	31,487	32.42	33,455	34.32	35,423	36.23	37,391	38.14	39,359
23	21.74	21,598	23.71	23,562	25.68	25,526	27.67	27,489	29.64	29,452	31.62	31,416	33.59	33,380	35.56	35,343	37.53	37,306	39.50	39,270
24	22.56	21,546	24.62	23,504	26.65	25,463	28.71	27,422	30.77	29,380	32.81	31,339	34.87	33,298	36.90	35,257	38.96	37,215	41.02	39,174
25	23.43	21,491	25.57	23,444	27.69	25,398	29.82	27,352	31.94	29,306	34.09	31,259	36.21	33,213	38.33	35,167	40.48	37,120	42.60	39,074
26	24.40	21,431	26.61	23,380	28.82	25,328	31.05	27,276	33.26	29,224	35.47	31,173	37.70	33,121	39.91	35,069	42.12	37,018	44.36	38,966
27	25.42	21,368	27.74	23,311	30.06	25,253	32.35	27,196	34.67	29,138	36.99	31,081	39.29	33,023	41.60	34,966	43.90	36,908	46.22	38,851
28	26.55	21,300	28.97	23,236	31.38	25,173	33.78	27,109	36.21	29,045	38.61	30,982	41.02	32,918	43.45	34,854	45.85	36,791	48.26	38,727
29	27.74	21,228	30.27	23,158	32.79	25,087	35.30	27,017	37.83	28,947	40.35	30,877	42.86	32,807	45.40	34,736	47.91	36,666	50.42	38,596
30	29.02	21,151	31.66	23,074	34.30	24,996	36.95	26,919	39.57	28,842	42.21	30,765	44.85	32,688	47.50	34,610	50.12	36,533	52.76	38,456
31	30.38	21,068	33.13	22,984	35.91	24,899	38.66	26,814	41.41	28,730	44.18	30,645	46.93	32,560	49.71	34,475	52.46	36,391	55.21	38,306
32	31.85	20,981	34.74	22,888	37.64	24,796	40.52	26,703	43.42	28,610	46.31	30,518	49.21	32,425	52.09	34,332	54.99	36,240	57.90	38,147
33	33.44	20,888	36.47	22,787	39.50	24,686	42.54	26,585	45.57	28,484	48.60	30,382	51.66	32,281	54.69	34,180	57.72	36,079	60.76	37,978
34	35.15	20,789	38.33	22,679	41.54	24,569	44.72	26,459	47.91	28,348	51.12	30,238	54.30	32,128	57.51	34,018	60.69	35,908	63.88	37,798
35	37.01	20,685	40.37	22,565	43.73	24,446	47.09	26,326	50.44	28,207	53.80	30,087	57.18	31,968	60.54	33,848	63.90	35,729	67.26	37,609
36	38.96	20,574	42.51	22,445	46.05	24,315	49.60	26,186	53.13	28,056	56.68	29,926	60.22	31,797	63.77	33,667	67.30	35,538	70.85	37,408
37	41.13	20,458	44.85	22,318	48.60	24,177	52.33	26,037	56.08	27,897	59.80	29,757	63.55	31,617	67.28	33,476	71.03	35,336	74.75	37,196
38	43.49	20,334	47.43	22,182	51.40	24,030	55.34	25,879	59.28	27,728	63.25	29,576	67.19	31,424	71.16	33,273	75.10	35,122	79.04	36,970
39	46.05	20,202	50.23	22,038	54.43	23,874	58.61	25,711	62.79	27,548	66.98	29,384	71.16	31,220	75.36	33,057	79.54	34,894	83.72	36,730
40	48.86	20,059	53.30	21,883	57.75	23,706	62.19	25,530	66.63	27,353	71.07	29,177	75.51	31,000	79.95	32,824	84.40	34,647	88.84	36,471
41	51.79	19,906	56.49	21,715	61.19	23,525	65.89	25,334	70.62	27,144	75.32	28,954	80.02	30,763	84.72	32,573	89.42	34,382	94.15	36,192
42	54.97	19,740	59.96	21,535	64.96	23,329	69.94	25,124	74.95	26,918	79.95	28,713	84.94	30,507	89.94	32,302	94.93	34,096	99.93	35,891
43	58.46	19,561	63.77	21,339	69.08	23,117	74.39	24,896	79.69	26,674	85.00	28,452	90.33	30,230	95.64	32,008	100.95	33,787	106.26	35,565
44	62.25	19,366	67.91	21,127	73.56	22,887	79.24	24,648	84.89	26,408	90.55	28,169	96.20	29,929	101.86	31,690	107.51	33,450	113.17	35,211
45	66.37	19,153	72.41	20,894	78.44	22,636	84.48	24,377	90.51	26,118	96.55	27,859	102.57	29,600	108.62	31,342	114.64	33,083	120.69	34,824
46	71.07	18,921	77.53	20,641	84.01	22,361	90.46	24,081	96.92	25,801	103.38	27,521	109.83	29,241	116.31	30,961	122.77	32,681	129.22	34,401
47	76.18	18,665	83.12	20,362	90.03	22,059	96.96	23,756	103.90	25,453	110.81	27,150	117.74	28,846	124.65	30,543	131.59	32,240	138.52	33,937
48	81.73	18,384	89.16	20,056	96.59	21,727	104.03	23,398	111.46	25,070	118.89	26,741	126.30	28,412	133.73	30,083	141.16	31,755	148.59	33,426
49	87.78	18,074	95.77	19,717	103.74	21,360	111.72	23,003	119.69	24,646	127.69	26,290	135.66	27,933	143.63	29,576	151.63	31,219	159.60	32,862
50	94.36	17,730	102.94	19,342	111.52	20,954	120.10	22,566	128.66	24,178	137.24	25,790	145.82	27,401	154.40	29,013	162.98	30,625	171.56	32,237

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
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- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Non-Tobacco  
Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$110,000		\$120,000		\$125,000		\$130,000		\$140,000		\$150,000		\$175,000		\$200,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	35.75	46,836	39.00	51,094	40.63	53,222	42.25	55,351	45.50	59,609	48.75	63,867	56.88	74,512	65.00	85,156
16	36.04	46,754	39.31	51,005	40.95	53,130	42.58	55,255	45.87	59,506	49.14	63,756	57.33	74,382	65.50	85,008
17	36.53	46,671	39.87	50,914	41.52	53,035	43.19	55,156	46.50	59,399	49.82	63,642	58.14	74,249	66.43	84,856
18	37.31	43,636	40.72	47,603	42.41	49,586	44.10	51,570	47.50	55,537	50.88	59,504	59.37	69,421	67.84	79,338
19	38.29	43,558	41.76	47,518	43.51	49,498	45.24	51,477	48.71	55,437	52.20	59,397	60.89	69,296	69.60	79,196
20	39.48	43,475	43.06	47,428	44.85	49,404	46.65	51,380	50.23	55,332	53.82	59,284	62.79	69,165	71.76	79,046
21	40.63	43,387	44.31	47,332	46.15	49,304	48.00	51,276	51.70	55,220	55.38	59,164	64.61	69,025	73.84	78,886
22	41.95	43,295	45.76	47,231	47.67	49,199	49.58	51,167	53.39	55,103	57.20	59,038	66.74	68,878	76.27	78,718
23	43.47	43,197	47.41	47,124	49.38	49,088	51.35	51,051	55.32	54,978	59.26	58,905	69.14	68,722	79.02	78,540
24	45.11	43,091	49.21	47,009	51.27	48,968	53.30	50,926	57.42	54,844	61.52	58,761	71.76	68,554	82.01	78,348
25	46.85	42,981	51.12	46,889	53.24	48,842	55.36	50,796	59.63	54,704	63.88	58,611	74.54	68,380	85.18	78,148
26	48.78	42,863	53.22	46,759	55.43	48,708	57.64	50,656	62.08	54,552	66.52	58,449	77.59	68,190	88.69	77,932
27	50.83	42,736	55.47	46,621	57.77	48,564	60.09	50,506	64.70	54,391	69.32	58,276	80.89	67,989	92.43	77,702
28	53.09	42,600	57.92	46,472	60.32	48,409	62.73	50,345	67.56	54,218	72.39	58,090	84.46	67,772	96.51	77,454
29	55.47	42,456	60.52	46,315	63.03	48,245	65.55	50,175	70.59	54,034	75.64	57,894	88.25	67,543	100.84	77,192
30	58.03	42,302	63.31	46,147	65.96	48,070	68.58	49,993	73.87	53,838	79.13	57,684	92.33	67,298	105.52	76,912
31	60.74	42,137	66.26	45,967	69.01	47,882	71.79	49,798	77.31	53,628	82.84	57,459	96.64	67,036	110.44	76,612
32	63.68	41,962	69.47	45,776	72.35	47,684	75.25	49,591	81.04	53,406	86.82	57,220	101.30	66,757	115.77	76,294
33	66.85	41,776	72.91	45,574	75.95	47,472	78.98	49,371	85.07	53,169	91.13	56,967	106.32	66,462	121.51	75,956
34	70.27	41,578	76.66	45,358	79.85	47,248	83.05	49,137	89.44	52,917	95.84	56,697	111.80	66,146	127.77	75,596
35	74.00	41,370	80.71	45,131	84.07	47,011	87.43	48,892	94.17	52,653	100.88	56,414	117.70	65,816	134.51	75,218
36	77.94	41,149	85.00	44,890	88.56	46,760	92.09	48,630	99.17	52,371	106.26	56,112	123.98	65,464	141.68	74,816
37	82.23	40,916	89.70	44,635	93.45	46,495	97.18	48,355	104.65	52,074	112.13	55,794	130.83	65,093	149.50	74,392
38	86.95	40,667	94.86	44,364	98.80	46,212	102.77	48,061	110.68	51,758	118.59	55,455	138.35	64,698	158.11	73,940
39	92.09	40,403	100.47	44,076	104.65	45,912	108.84	47,749	117.20	51,422	125.58	55,095	146.49	64,278	167.42	73,460
40	97.72	40,118	106.60	43,765	111.05	45,589	115.49	47,412	124.37	51,059	133.25	54,706	155.46	63,824	177.67	72,942
41	103.55	39,811	112.95	43,430	117.68	45,240	122.38	47,050	131.78	50,669	141.21	54,288	164.74	63,336	188.27	72,384
42	109.92	39,480	119.91	43,069	124.91	44,864	129.91	46,658	139.91	50,247	149.89	53,836	174.88	62,809	199.84	71,782
43	116.90	39,122	127.51	42,678	132.82	44,456	138.13	46,234	148.77	49,791	159.38	53,348	185.95	62,239	212.51	71,130
44	124.50	38,732	135.81	42,253	141.47	44,014	147.12	45,774	158.45	49,295	169.76	52,816	198.06	61,619	226.36	70,422
45	132.76	38,306	144.80	41,789	150.85	43,530	156.87	45,271	168.94	48,754	181.01	52,236	211.19	60,942	241.35	69,648
46	142.14	37,841	155.07	41,281	161.53	43,001	167.99	44,721	180.90	48,161	193.83	51,602	226.12	60,202	258.42	68,802
47	152.36	37,331	166.21	40,724	173.14	42,421	180.05	44,118	193.92	47,512	207.77	50,906	242.39	59,390	277.01	67,874
48	163.46	36,769	178.32	40,111	185.75	41,782	193.16	43,454	208.03	46,796	222.89	50,139	260.03	58,496	297.18	66,852
49	175.55	36,148	191.52	39,434	199.49	41,078	207.46	42,721	223.43	46,007	239.38	49,293	279.29	57,508	319.18	65,724
50	188.70	35,461	205.86	38,684	214.44	40,296	223.02	41,908	240.18	45,132	257.32	48,356	300.22	56,415	343.10	64,474

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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

**Whole Life Paid Up Age 70**

**Non-Tobacco  
Semi-Monthly Premiums**

**Face Amounts / Rider Costs**

**Volume Purchase**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$5,000			\$10,000			\$15,000			\$20,000			\$25,000			\$30,000			\$35,000			\$40,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15										6.50	0.10		8.13	0.13		9.75	0.15		11.38	0.18		13.00	0.20	
16										6.57	0.10		8.19	0.13		9.84	0.15		11.47	0.18		13.11	0.20	
17										6.66	0.10		8.32	0.13		9.97	0.15		11.64	0.18		13.29	0.20	
18										6.79	0.10		8.50	0.13		10.19	0.15		11.88	0.18		13.59	0.20	
19										6.98	0.10		8.71	0.13		10.45	0.15		12.18	0.18		13.94	0.20	
20										7.20	0.10		8.97	0.13		10.77	0.15		12.57	0.18		14.37	0.20	
21										7.39	0.10		9.23	0.13		11.10	0.15		12.94	0.18		14.78	0.20	
22										7.63	0.10		9.54	0.13		11.44	0.15		13.35	0.18		15.26	0.20	
23										7.91	0.10		9.88	0.13		11.86	0.15		13.83	0.18		15.82	0.20	
24										8.22	0.10		10.25	0.13		12.31	0.15		14.37	0.18		16.41	0.20	
25										8.52	0.10		10.66	0.13		12.79	0.15		14.91	0.18		17.06	0.20	
26							6.66	0.08		8.89	0.10		11.10	0.13		13.31	0.15		15.54	0.18		17.75	0.20	
27							6.94	0.08		9.26	0.10		11.57	0.13		13.87	0.15		16.19	0.18		18.49	0.20	
28							7.24	0.08		9.67	0.10		12.07	0.13		14.48	0.15		16.90	0.18		19.31	0.20	
29							7.57	0.08		10.10	0.10		12.61	0.13		15.13	0.15		17.66	0.18		20.18	0.20	
30							7.93	0.08		10.56	0.10		13.20	0.13		15.84	0.15		18.49	0.18		21.11	0.20	
31							8.30	0.08		11.05	0.10		13.81	0.13		16.58	0.15		19.33	0.18		22.10	0.20	
32							8.69	0.08		11.60	0.10		14.48	0.13		17.38	0.15		20.26	0.18		23.17	0.20	
33							9.13	0.15		12.16	0.20		15.19	0.25		18.25	0.30		21.28	0.35		24.31	0.40	
34							9.60	0.15		12.79	0.20		15.97	0.25		19.18	0.30		22.36	0.35		25.57	0.40	
35				6.74	0.10		10.10	0.15		13.46	0.20		16.82	0.25		20.20	0.30		23.56	0.35		26.91	0.40	
36				7.09	0.10		10.64	0.15		14.17	0.20		17.73	0.25		21.26	0.30		24.81	0.35		28.34	0.40	
37				7.48	0.10		11.23	0.15		14.95	0.20		18.70	0.25		22.43	0.30		26.18	0.35		29.90	0.40	
38				7.91	0.10		11.88	0.15		15.82	0.20		19.76	0.25		23.73	0.30		27.67	0.35		31.64	0.40	
39				8.39	0.10		12.57	0.15		16.75	0.20		20.93	0.25		25.12	0.30		29.32	0.35		33.50	0.40	
40				8.89	0.10		13.33	0.15		17.77	0.20		22.21	0.25		26.65	0.30		31.10	0.35		35.54	0.40	
41				9.43	0.10		14.13	0.15		18.83	0.20		23.53	0.25		28.26	0.30		32.96	0.35		37.66	0.40	
42				10.01	0.10		15.00	0.15		20.00	0.20		24.99	0.25		29.99	0.30		34.97	0.35		39.98	0.40	
43				10.64	0.15		15.95	0.23		21.26	0.30		26.57	0.38		31.90	0.45		37.21	0.53		42.51	0.60	
44				11.34	0.15		16.99	0.23		22.65	0.30		28.30	0.38		33.96	0.45		39.61	0.53		45.29	0.60	
45				12.07	0.15		18.12	0.23		24.14	0.30		30.19	0.38		36.21	0.45		42.25	0.53		48.28	0.60	
46				12.94	0.15		19.40	0.23		25.85	0.30		32.31	0.38		38.77	0.45		45.24	0.53		51.70	0.60	
47	6.94			13.87	0.15		20.78	0.23		27.72	0.30		34.63	0.38		41.56	0.45		48.49	0.53		55.41	0.60	
48	7.44			14.87	0.20		22.30	0.30		29.73	0.40		37.16	0.50		44.59	0.60		52.03	0.70		59.44	0.80	
49	8.00			15.97	0.20		23.95	0.30		31.92	0.40		39.91	0.50		47.89	0.60		55.86	0.70		63.86	0.80	
50	8.58			17.16	0.20		25.74	0.30		34.32	0.40		42.90	0.50		51.48	0.60		60.04	0.70		68.62	0.80	

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402



Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Non-Tobacco  
Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$45,000			\$50,000			\$55,000			\$60,000			\$65,000			\$70,000			\$75,000			\$80,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	14.63	0.23		16.25	0.25		17.88	0.28		19.50	0.30		21.13	0.33		22.75	0.35		24.38	0.38		26.00	0.40	
16	14.76	0.23		16.38	0.25		18.03	0.28		19.66	0.30		21.30	0.33		22.93	0.35		24.57	0.38		26.22	0.40	
17	14.95	0.23		16.62	0.25		18.27	0.28		19.94	0.30		21.61	0.33		23.25	0.35		24.92	0.38		26.59	0.40	
18	15.28	0.23		16.97	0.25		18.66	0.28		20.37	0.30		22.06	0.33		23.75	0.35		25.44	0.38		27.15	0.40	
19	15.67	0.23		17.40	0.25		19.16	0.28		20.89	0.30		22.62	0.33		24.36	0.35		26.11	0.38		27.85	0.40	
20	16.15	0.23		17.94	0.25		19.74	0.28		21.54	0.30		23.34	0.33		25.12	0.35		26.91	0.38		28.71	0.40	
21	16.62	0.23		18.46	0.25		20.33	0.28		22.17	0.30		24.01	0.33		25.85	0.35		27.69	0.38		29.54	0.40	
22	17.16	0.23		19.07	0.25		20.98	0.28		22.88	0.30		24.79	0.33		26.70	0.35		28.60	0.38		30.51	0.40	
23	17.79	0.23		19.76	0.25		21.74	0.28		23.71	0.30		25.68	0.33		27.67	0.35		29.64	0.38		31.62	0.40	
24	18.46	0.23		20.52	0.25		22.56	0.28		24.62	0.30		26.65	0.33		28.71	0.35		30.77	0.38		32.81	0.40	
25	19.18	0.23		21.30	0.25		23.43	0.28		25.57	0.30		27.69	0.33		29.82	0.35		31.94	0.38		34.09	0.40	
26	19.96	0.23		22.17	0.25		24.40	0.28		26.61	0.30		28.82	0.33		31.05	0.35		33.26	0.38		35.47	0.40	
27	20.80	0.23		23.12	0.25		25.42	0.28		27.74	0.30		30.06	0.33		32.35	0.35		34.67	0.38		36.99	0.40	
28	21.74	0.23		24.14	0.25		26.55	0.28		28.97	0.30		31.38	0.33		33.78	0.35		36.21	0.38		38.61	0.40	
29	22.71	0.23		25.22	0.25		27.74	0.28		30.27	0.30		32.79	0.33		35.30	0.35		37.83	0.38		40.35	0.40	
30	23.75	0.23		26.39	0.25		29.02	0.28		31.66	0.30		34.30	0.33		36.95	0.35		39.57	0.38		42.21	0.40	
31	24.86	0.23		27.61	0.25		30.38	0.28		33.13	0.30		35.91	0.33		38.66	0.35		41.41	0.38		44.18	0.40	
32	26.05	0.23		28.95	0.25		31.85	0.28		34.74	0.30		37.64	0.33		40.52	0.35		43.42	0.38		46.31	0.40	
33	27.35	0.45		30.38	0.50		33.44	0.55		36.47	0.60		39.50	0.65		42.54	0.70		45.57	0.75		48.60	0.80	
34	28.76	0.45		31.94	0.50		35.15	0.55		38.33	0.60		41.54	0.65		44.72	0.70		47.91	0.75		51.12	0.80	
35	30.27	0.45		33.63	0.50		37.01	0.55		40.37	0.60		43.73	0.65		47.09	0.70		50.44	0.75		53.80	0.80	
36	31.90	0.45		35.43	0.50		38.96	0.55		42.51	0.60		46.05	0.65		49.60	0.70		53.13	0.75		56.68	0.80	
37	33.65	0.45		37.38	0.50		41.13	0.55		44.85	0.60		48.60	0.65		52.33	0.70		56.08	0.75		59.80	0.80	
38	35.58	0.45		39.52	0.50		43.49	0.55		47.43	0.60		51.40	0.65		55.34	0.70		59.28	0.75		63.25	0.80	
39	37.68	0.45		41.86	0.50		46.05	0.55		50.23	0.60		54.43	0.65		58.61	0.70		62.79	0.75		66.98	0.80	
40	39.98	0.45		44.42	0.50		48.86	0.55		53.30	0.60		57.75	0.65		62.19	0.70		66.63	0.75		71.07	0.80	
41	42.36	0.45		47.09	0.50		51.79	0.55		56.49	0.60		61.19	0.65		65.89	0.70		70.62	0.75		75.32	0.80	
42	44.98	0.45		49.97	0.50		54.97	0.55		59.96	0.60		64.96	0.65		69.94	0.70		74.95	0.75		79.95	0.80	
43	47.82	0.68		53.13	0.75		58.46	0.83		63.77	0.90		69.08	0.98		74.39	1.05		79.69	1.13		85.00	1.20	
44	50.94	0.68		56.60	0.75		62.25	0.83		67.91	0.90		73.56	0.98		79.24	1.05		84.89	1.13		90.55	1.20	
45	54.32	0.68		60.35	0.75		66.37	0.83		72.41	0.90		78.44	0.98		84.48	1.05		90.51	1.13		96.55	1.20	
46	58.16	0.68		64.61	0.75		71.07	0.83		77.53	0.90		84.01	0.98		90.46	1.05		96.92	1.13		103.38	1.20	
47	62.34	0.68		69.27	0.75		76.18	0.83		83.12	0.90		90.03	0.98		96.96	1.05		103.90	1.13		110.81	1.20	
48	66.87	0.90		74.30	1.00		81.73	1.10		89.16	1.20		96.59	1.30		104.03	1.40		111.46	1.50		118.89	1.60	
49	71.83	0.90		79.80	1.00		87.78	1.10		95.77	1.20		103.74	1.30		111.72	1.40		119.69	1.50		127.69	1.60	
50	77.20	0.90		85.78	1.00		94.36	1.10		102.94	1.20		111.52	1.30		120.10	1.40		128.66	1.50		137.24	1.60	

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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Non-Tobacco  
Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$85,000			\$90,000			\$95,000			\$100,000			\$110,000			\$120,000			\$125,000			\$130,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	27.63	0.43		29.25	0.45		30.88	0.48		32.50	0.50		35.75	0.55		39.00	0.60		40.63	0.63		42.25	0.65	
16	27.85	0.43		29.49	0.45		31.12	0.48		32.76	0.50		36.04	0.55		39.31	0.60		40.95	0.63		42.58	0.65	
17	28.24	0.43		29.90	0.45		31.55	0.48		33.22	0.50		36.53	0.55		39.87	0.60		41.52	0.63		43.19	0.65	
18	28.84	0.43		30.53	0.45		32.24	0.48		33.93	0.50		37.31	0.55		40.72	0.60		42.41	0.63		44.10	0.65	
19	29.58	0.43		31.33	0.45		33.07	0.48		34.80	0.50		38.29	0.55		41.76	0.60		43.51	0.63		45.24	0.65	
20	30.51	0.43		32.31	0.45		34.09	0.48		35.88	0.50		39.48	0.55		43.06	0.60		44.85	0.63		46.65	0.65	
21	31.40	0.43		33.24	0.45		35.08	0.48		36.92	0.50		40.63	0.55		44.31	0.60		46.15	0.63		48.00	0.65	
22	32.42	0.43		34.32	0.45		36.23	0.48		38.14	0.50		41.95	0.55		45.76	0.60		47.67	0.63		49.58	0.65	
23	33.59	0.43		35.56	0.45		37.53	0.48		39.50	0.50		43.47	0.55		47.41	0.60		49.38	0.63		51.35	0.65	
24	34.87	0.43		36.90	0.45		38.96	0.48		41.02	0.50		45.11	0.55		49.21	0.60		51.27	0.63		53.30	0.65	
25	36.21	0.43		38.33	0.45		40.48	0.48		42.60	0.50		46.85	0.55		51.12	0.60		53.24	0.63		55.36	0.65	
26	37.70	0.43		39.91	0.45		42.12	0.48		44.36	0.50		48.78	0.55		53.22	0.60		55.43	0.63		57.64	0.65	
27	39.29	0.43		41.60	0.45		43.90	0.48		46.22	0.50		50.83	0.55		55.47	0.60		57.77	0.63		60.09	0.65	
28	41.02	0.43		43.45	0.45		45.85	0.48		48.26	0.50		53.09	0.55		57.92	0.60		60.32	0.63		62.73	0.65	
29	42.86	0.43		45.40	0.45		47.91	0.48		50.42	0.50		55.47	0.55		60.52	0.60		63.03	0.63		65.55	0.65	
30	44.85	0.43		47.50	0.45		50.12	0.48		52.76	0.50		58.03	0.55		63.31	0.60		65.96	0.63		68.58	0.65	
31	46.93	0.43		49.71	0.45		52.46	0.48		55.21	0.50		60.74	0.55		66.26	0.60		69.01	0.63		71.79	0.65	
32	49.21	0.43		52.09	0.45		54.99	0.48		57.90	0.50		63.68	0.55		69.47	0.60		72.35	0.63		75.25	0.65	
33	51.66	0.85		54.69	0.90		57.72	0.95		60.76	1.00		66.85	1.10		72.91	1.20		75.95	1.25		78.98	1.30	
34	54.30	0.85		57.51	0.90		60.69	0.95		63.88	1.00		70.27	1.10		76.66	1.20		79.85	1.25		83.05	1.30	
35	57.18	0.85		60.54	0.90		63.90	0.95		67.26	1.00		74.00	1.10		80.71	1.20		84.07	1.25		87.43	1.30	
36	60.22	0.85		63.77	0.90		67.30	0.95		70.85	1.00		77.94	1.10		85.00	1.20		88.56	1.25		92.09	1.30	
37	63.55	0.85		67.28	0.90		71.03	0.95		74.75	1.00		82.23	1.10		89.70	1.20		93.45	1.25		97.18	1.30	
38	67.19	0.85		71.16	0.90		75.10	0.95		79.04	1.00		86.95	1.10		94.86	1.20		98.80	1.25		102.77	1.30	
39	71.16	0.85		75.36	0.90		79.54	0.95		83.72	1.00		92.09	1.10		100.47	1.20		104.65	1.25		108.84	1.30	
40	75.51	0.85		79.95	0.90		84.40	0.95		88.84	1.00		97.72	1.10		106.60	1.20		111.05	1.25		115.49	1.30	
41	80.02	0.85		84.72	0.90		89.42	0.95		94.15	1.00		103.55	1.10		112.95	1.20		117.68	1.25		122.38	1.30	
42	84.94	0.85		89.94	0.90		94.93	0.95		99.93	1.00		109.92	1.10		119.91	1.20		124.91	1.25		129.90	1.30	
43	90.33	1.28		95.64	1.35		100.95	1.43		106.26	1.50		116.90	1.65		127.51	1.80		132.82	1.88		138.13	1.95	
44	96.20	1.28		101.86	1.35		107.51	1.43		113.17	1.50		124.50	1.65		135.81	1.80		141.47	1.88		147.12	1.95	
45	102.57	1.28		108.62	1.35		114.64	1.43		120.69	1.50		132.76	1.65		144.80	1.80		150.85	1.88		156.87	1.95	
46	109.83	1.28		116.31	1.35		122.77	1.43		129.22	1.50		142.14	1.65		155.07	1.80		161.53	1.88		167.99	1.95	
47	117.74	1.28		124.65	1.35		131.59	1.43		138.52	1.50		152.36	1.65		166.21	1.80		173.14	1.88		180.05	1.95	
48	126.30	1.70		133.73	1.80		141.16	1.90		148.59	2.00		163.46	2.20		178.32	2.40		185.75	2.50		193.16	2.60	
49	135.66	1.70		143.63	1.80		151.63	1.90		159.60	2.00		175.55	2.20		191.52	2.40		199.49	2.50		207.46	2.60	
50	145.82	1.70		154.40	1.80		162.98	1.90		171.56	2.00		188.70	2.20		205.86	2.40		214.44	2.50		223.02	2.60	

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
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First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

**Whole Life Paid Up Age 70**

**Face Amounts / Rider Costs**

**Volume Purchase**

**Non-Tobacco  
Semi-Monthly Premiums**

**CT,FL,NC,NH,PA,TX,WA**

Issue Age	\$140,000			\$150,000			\$175,000			\$200,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	45.50	0.70		48.75	0.75		56.88	0.88		65.00	1.00	
16	45.87	0.70		49.14	0.75		57.33	0.88		65.50	1.00	
17	46.50	0.70		49.82	0.75		58.14	0.88		66.43	1.00	
18	47.50	0.70		50.88	0.75		59.37	0.88		67.84	1.00	
19	48.71	0.70		52.20	0.75		60.89	0.88		69.60	1.00	
20	50.23	0.70		53.82	0.75		62.79	0.88		71.76	1.00	
21	51.70	0.70		55.38	0.75		64.61	0.88		73.84	1.00	
22	53.39	0.70		57.20	0.75		66.74	0.88		76.27	1.00	
23	55.32	0.70		59.26	0.75		69.14	0.88		79.02	1.00	
24	57.42	0.70		61.52	0.75		71.76	0.88		82.01	1.00	
25	59.63	0.70		63.88	0.75		74.54	0.88		85.18	1.00	
26	62.08	0.70		66.52	0.75		77.59	0.88		88.69	1.00	
27	64.70	0.70		69.32	0.75		80.89	0.88		92.43	1.00	
28	67.56	0.70		72.39	0.75		84.46	0.88		96.51	1.00	
29	70.59	0.70		75.64	0.75		88.25	0.88		100.84	1.00	
30	73.87	0.70		79.13	0.75		92.33	0.88		105.52	1.00	
31	77.31	0.70		82.84	0.75		96.64	0.88		110.44	1.00	
32	81.04	0.70		86.82	0.75		101.30	0.88		115.77	1.00	
33	85.07	1.40		91.13	1.50		106.32	1.75		121.51	2.00	
34	89.44	1.40		95.84	1.50		111.80	1.75		127.77	2.00	
35	94.17	1.40		100.88	1.50		117.70	1.75		134.51	2.00	
36	99.17	1.40		106.26	1.50		123.98	1.75		141.68	2.00	
37	104.65	1.40		112.13	1.50		130.83	1.75		149.50	2.00	
38	110.68	1.40		118.59	1.50		138.35	1.75		158.11	2.00	
39	117.20	1.40		125.58	1.50		146.49	1.75		167.42	2.00	
40	124.37	1.40		133.25	1.50		155.46	1.75		177.67	2.00	
41	131.78	1.40		141.21	1.50		164.74	1.75		188.27	2.00	
42	139.91	1.40		149.89	1.50		174.88	1.75		199.84	2.00	
43	148.77	2.10		159.38	2.25		185.95	2.63		212.51	3.00	
44	158.45	2.10		169.76	2.25		198.06	2.63		226.36	3.00	
45	168.94	2.10		181.01	2.25		211.19	2.63		241.35	3.00	
46	180.90	2.10		193.83	2.25		226.12	2.63		258.42	3.00	
47	193.92	2.10		207.77	2.25		242.39	2.63		277.01	3.00	
48	208.03	2.80		222.89	3.00		260.03	3.50		297.18	4.00	
49	223.43	2.80		239.38	3.00		279.29	3.50		319.18	4.00	
50	240.18	2.80		257.32	3.00		300.22	3.50		343.10	4.00	

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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15					7.72	6,387	10.30	8,516	12.85	10,645	15.43	12,773	17.99	14,902	20.57	17,031	23.12	19,160	25.70	21,289
16					8.02	6,376	10.71	8,501	13.37	10,626	16.06	12,751	18.72	14,876	21.39	17,002	24.08	19,127	26.74	21,252
17					8.30	6,364	11.08	8,486	13.85	10,607	16.62	12,728	19.37	14,850	22.15	16,971	24.92	19,093	27.67	21,214
18					8.58	7,285	11.42	9,714	14.28	12,142	17.14	14,570	20.00	16,999	22.84	19,427	25.70	21,856	28.56	24,284
19					8.82	7,270	11.77	9,694	14.69	12,117	17.64	14,541	20.57	16,964	23.51	19,388	26.46	21,811	29.38	24,235
20					9.06	7,255	12.07	9,673	15.11	12,091	18.12	14,510	21.13	16,928	24.14	19,346	27.15	21,764	30.19	24,183
21					9.36	7,238	12.48	9,651	15.60	12,064	18.72	14,476	21.84	16,889	24.96	19,302	28.08	21,714	31.20	24,127
22					9.69	7,221	12.90	9,627	16.12	12,034	19.35	14,441	22.58	16,848	25.79	19,255	29.02	21,662	32.24	24,069
23			6.68	4,801	10.01	7,202	13.35	9,603	16.69	12,004	20.00	14,404	23.34	16,805	26.68	19,206	30.01	21,606	33.35	24,007
24			6.92	4,788	10.36	7,182	13.81	9,577	17.25	11,971	20.70	14,365	24.14	16,759	27.59	19,153	31.05	21,547	34.50	23,942
25			7.15	4,775	10.73	7,162	14.28	9,549	17.86	11,937	21.43	14,324	24.99	16,711	28.56	19,098	32.14	21,486	35.71	23,873
26			7.35	4,760	11.03	7,140	14.69	9,520	18.38	11,900	22.04	14,280	25.70	16,660	29.38	19,040	33.05	21,420	36.73	23,800
27			7.59	4,744	11.36	7,117	15.15	9,489	18.92	11,861	22.71	14,233	26.50	16,605	30.27	18,978	34.06	21,350	37.86	23,722
28			7.83	4,728	11.73	7,092	15.65	9,456	19.55	11,820	23.45	14,183	27.35	16,547	31.27	18,911	35.17	21,275	39.07	23,639
29			8.09	4,710	12.14	7,065	16.19	9,420	20.22	11,775	24.27	14,130	28.30	16,485	32.35	18,840	36.38	21,195	40.43	23,551
30			8.39	4,691	12.59	7,037	16.77	9,382	20.98	11,728	25.16	14,074	29.36	16,419	33.54	18,765	37.75	21,110	41.93	23,456
31			8.76	4,671	13.13	7,007	17.51	9,342	21.89	11,678	26.24	14,013	30.62	16,349	35.00	18,684	39.37	21,020	43.75	23,356
32			9.17	4,650	13.74	6,975	18.31	9,299	22.88	11,624	27.46	13,949	32.03	16,274	36.60	18,599	41.17	20,924	45.74	23,249
33			9.60	4,627	14.39	6,940	19.18	9,254	23.97	11,567	28.76	13,881	33.54	16,194	38.35	18,508	43.14	20,821	47.93	23,135
34			10.08	4,603	15.11	6,904	20.15	9,206	25.18	11,507	30.21	13,808	35.26	16,110	40.28	18,411	45.31	20,713	50.34	23,014
35			10.60	4,577	15.91	6,866	21.19	9,154	26.50	11,443	31.81	13,731	37.10	16,020	42.41	18,308	47.69	20,597	53.00	22,886
36			11.21	4,550	16.80	6,825	22.39	9,099	27.98	11,374	33.57	13,649	39.16	15,924	44.75	18,199	50.34	20,474	55.93	22,749
37			11.83	4,521	17.75	6,781	23.66	9,041	29.58	11,302	35.49	13,562	41.41	15,822	47.30	18,083	53.22	20,343	59.13	22,604
38			12.53	4,490	18.81	6,735	25.07	8,980	31.33	11,225	37.60	13,469	43.86	15,714	50.12	17,959	56.38	20,204	62.64	22,449
39	6.66	2,228	13.29	4,457	19.94	6,685	26.57	8,914	33.22	11,142	39.85	13,371	46.48	15,599	53.13	17,828	59.76	20,056	66.41	22,285
40	7.07	2,211	14.11	4,422	21.17	6,633	28.21	8,844	35.26	11,055	42.32	13,265	49.36	15,476	56.40	17,687	63.47	19,898	70.51	22,109
41	7.50	2,192	15.00	4,384	22.49	6,576	29.99	8,768	37.49	10,961	44.98	13,153	52.46	15,345	59.96	17,537	67.45	19,729	74.95	21,921
42	7.98	2,172	15.95	4,344	23.92	6,516	31.90	8,688	39.85	10,860	47.82	13,031	55.80	15,203	63.77	17,375	71.72	19,547	79.69	21,719
43	8.50	2,150	16.97	4,300	25.46	6,451	33.93	8,601	42.43	10,751	50.90	12,901	59.37	15,051	67.86	17,202	76.34	19,352	84.83	21,502
44	9.04	2,127	18.07	4,253	27.11	6,380	36.14	8,507	45.18	10,633	54.19	12,760	63.23	14,887	72.26	17,013	81.30	19,140	90.33	21,267
45	9.62	2,101	19.24	4,202	28.89	6,303	38.51	8,404	48.13	10,506	57.75	12,607	67.37	14,708	76.99	16,809	86.61	18,910	96.23	21,011
46	10.25	2,073	20.50	4,146	30.75	6,220	41.00	8,293	51.25	10,366	61.49	12,439	71.74	14,512	81.99	16,586	92.24	18,659	102.49	20,732
47	10.92	2,043	21.84	4,086	32.76	6,128	43.66	8,171	54.58	10,214	65.50	12,257	76.42	14,299	87.32	16,342	98.24	18,385	109.16	20,428
48	11.64	2,009	23.25	4,019	34.89	6,028	46.52	8,038	58.14	10,047	69.77	12,057	81.38	14,066	93.02	16,076	104.63	18,085	116.27	20,095
49	12.40	1,973	24.77	3,946	37.16	5,918	49.53	7,891	61.93	9,864	74.30	11,837	86.67	13,810	99.06	15,782	111.44	17,755	123.83	19,728
50	13.20	1,932	26.37	3,865	39.55	5,797	52.74	7,730	65.91	9,662	79.11	11,594	92.28	13,527	105.46	15,459	118.65	17,392	131.82	19,324

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* Paid up at Age 70 is only available for employee and spouse ages 15-50.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$55,000		\$60,000		\$65,000		\$70,000		\$75,000		\$80,000		\$85,000		\$90,000		\$95,000		\$100,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	28.28	23,418	30.84	25,547	33.41	27,676	35.97	29,805	38.55	31,934	41.11	34,062	43.68	36,191	46.24	38,320	48.82	40,449	51.40	42,578
16	29.41	23,377	32.09	25,502	34.76	27,628	37.44	29,753	40.11	31,878	42.77	34,003	45.46	36,128	48.13	38,254	50.79	40,379	53.48	42,504
17	30.45	23,335	33.22	25,457	35.97	27,578	38.74	29,700	41.52	31,821	44.27	33,942	47.04	36,064	49.82	38,185	52.59	40,307	55.34	42,428
18	31.40	26,712	34.26	29,141	37.12	31,569	39.98	33,998	42.82	36,426	45.68	38,854	48.54	41,283	51.40	43,711	54.24	46,140	57.10	48,568
19	32.33	26,658	35.26	29,081	38.20	31,505	41.13	33,928	44.07	36,352	47.02	38,775	49.95	41,199	52.89	43,622	55.82	46,046	58.76	48,469
20	33.20	26,601	36.21	29,019	39.22	31,437	42.25	33,856	45.27	36,274	48.28	38,692	51.29	41,110	54.32	43,529	57.33	45,947	60.35	48,365
21	34.32	26,540	37.44	28,952	40.56	31,365	43.68	33,778	46.80	36,191	49.90	38,603	53.02	41,016	56.14	43,429	59.26	45,841	62.38	48,254
22	35.47	26,475	38.68	28,882	41.91	31,289	45.14	33,696	48.36	36,103	51.57	38,510	54.80	40,916	58.03	43,323	61.26	45,730	64.46	48,137
23	36.69	26,408	40.02	28,808	43.34	31,209	46.67	33,610	50.01	36,011	53.35	38,411	56.68	40,812	60.02	43,213	63.34	45,613	66.67	48,014
24	37.94	26,336	41.39	28,730	44.83	31,124	48.28	33,518	51.72	35,912	55.19	38,306	58.63	40,701	62.08	43,095	65.52	45,489	68.97	47,883
25	39.26	26,260	42.84	28,648	46.41	31,035	49.97	33,422	53.54	35,810	57.12	38,197	60.67	40,584	64.25	42,971	67.82	45,359	71.40	47,746
26	40.39	26,179	44.05	28,559	47.74	30,939	51.40	33,319	55.08	35,699	58.74	38,079	62.43	40,459	66.09	42,839	69.75	45,219	73.43	47,599
27	41.63	26,094	45.42	28,466	49.19	30,839	52.98	33,211	56.77	35,583	60.54	37,955	64.33	40,327	68.10	42,700	71.89	45,072	75.69	47,444
28	42.99	26,003	46.89	28,367	50.79	30,731	54.69	33,095	58.61	35,459	62.51	37,822	66.41	40,186	70.33	42,550	74.23	44,914	78.13	47,278
29	44.46	25,906	48.52	28,261	52.55	30,616	56.60	32,971	60.63	35,326	64.68	37,681	68.73	40,036	72.76	42,391	76.81	44,746	80.84	47,101
30	46.11	25,802	50.31	28,147	54.50	30,493	58.70	32,838	62.88	35,184	67.08	37,530	71.27	39,875	75.47	42,221	79.65	44,566	83.85	46,912
31	48.10	25,691	52.48	28,027	56.86	30,362	61.23	32,698	65.61	35,033	69.99	37,369	74.34	39,704	78.72	42,040	83.10	44,375	87.47	46,711
32	50.31	25,573	54.89	27,898	59.46	30,223	64.03	32,548	68.60	34,873	73.17	37,198	77.74	39,522	82.32	41,847	86.89	44,172	91.48	46,497
33	52.72	25,448	57.51	27,761	62.30	30,075	67.11	32,388	71.89	34,702	76.68	37,015	81.47	39,329	86.26	41,642	91.05	43,956	95.84	46,269
34	55.38	25,315	60.41	27,617	65.44	29,918	70.49	32,220	75.51	34,521	80.54	36,822	85.59	39,124	90.61	41,425	95.64	43,727	100.69	46,028
35	58.29	25,174	63.60	27,463	68.88	29,751	74.19	32,040	79.48	34,328	84.79	36,617	90.07	38,905	95.38	41,194	100.67	43,482	105.98	45,771
36	61.52	25,023	67.11	27,298	72.70	29,573	78.29	31,848	83.90	34,123	89.49	36,398	95.08	38,672	100.67	40,947	106.26	43,222	111.85	45,497
37	65.05	24,864	70.96	27,124	76.88	29,385	82.79	31,645	88.71	33,905	94.62	36,166	100.52	38,426	106.43	40,686	112.35	42,947	118.26	45,207
38	68.90	24,694	75.17	26,939	81.43	29,184	87.69	31,429	93.95	33,674	100.21	35,918	106.47	38,163	112.74	40,408	119.00	42,653	125.26	44,898
39	73.04	24,513	79.69	26,741	86.32	28,970	92.98	31,198	99.61	33,427	106.24	35,655	112.89	37,884	119.52	40,112	126.17	42,341	132.80	44,569
40	77.57	24,320	84.61	26,531	91.65	28,742	98.72	30,953	105.76	33,164	112.82	35,374	119.86	37,585	126.91	39,796	133.97	42,007	141.01	44,218
41	82.45	24,113	89.94	26,305	97.44	28,497	104.94	30,689	112.41	32,882	119.91	35,074	127.40	37,266	134.90	39,458	142.40	41,650	149.89	43,842
42	87.67	23,891	95.64	26,063	103.61	28,235	111.57	30,407	119.54	32,579	127.51	34,750	135.49	36,922	143.46	39,094	151.41	41,266	159.38	43,438
43	93.30	23,652	101.79	25,802	110.27	27,953	118.76	30,103	127.23	32,253	135.70	34,403	144.20	36,553	152.67	38,704	161.16	40,854	169.63	43,004
44	99.35	23,393	108.38	25,520	117.42	27,646	126.45	29,773	135.49	31,900	144.52	34,026	153.53	36,153	162.57	38,280	171.60	40,406	180.64	42,533
45	105.85	23,112	115.47	25,213	125.09	27,314	134.71	29,415	144.33	31,517	153.95	33,618	163.57	35,719	173.19	37,820	182.81	39,921	192.43	42,022
46	112.74	22,805	122.98	24,878	133.23	26,952	143.48	29,025	153.73	31,098	163.98	33,171	174.23	35,244	184.47	37,318	194.72	39,391	204.97	41,464
47	120.08	22,470	130.98	24,513	141.90	26,556	152.82	28,599	163.74	30,641	174.64	32,684	185.56	34,727	196.48	36,770	207.40	38,812	218.30	40,855
48	127.88	22,104	139.52	24,113	151.13	26,123	162.76	28,132	174.38	30,142	186.01	32,151	197.65	34,161	209.26	36,170	220.90	38,180	232.51	40,189
49	136.20	21,701	148.59	23,674	160.97	25,646	173.36	27,619	185.73	29,592	198.10	31,565	210.50	33,538	222.87	35,510	235.26	37,483	247.63	39,456
50	145.00	21,256	158.19	23,189	171.37	25,121	184.56	27,054	197.73	28,986	210.91	30,918	224.10	32,851	237.28	34,783	250.45	36,716	263.64	38,648

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Tobacco

Semi-Monthly Premiums

Cash Value at Age 65\*\*

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

See attached pages for rider premiums.

Issue Age	\$110,000		\$120,000		\$125,000		\$130,000		\$140,000		\$150,000		\$175,000		\$200,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
15	56.53	46,836	61.67	51,094	64.22	53,223	66.80	55,351	71.94	59,609	77.07	63,867	89.92	74,512	102.77	85,156
16	58.81	46,754	64.16	51,005	66.85	53,130	69.51	55,255	74.86	59,506	80.19	63,756	93.56	74,382	106.93	85,008
17	60.89	46,671	66.41	50,914	69.19	53,035	71.94	55,156	77.48	59,399	83.01	63,642	96.85	74,249	110.68	84,856
18	62.79	53,425	68.51	58,282	71.37	60,710	74.21	63,138	79.93	67,995	85.63	72,852	99.91	84,994	114.19	97,136
19	64.64	53,316	70.51	58,163	73.45	60,586	76.38	63,010	82.27	67,857	88.14	72,704	102.83	84,821	117.50	96,938
20	66.37	53,202	72.41	58,038	75.43	60,456	78.44	62,875	84.48	67,711	90.51	72,548	105.59	84,639	120.69	96,730
21	68.62	53,079	74.86	57,905	77.98	60,318	81.10	62,730	87.34	67,556	93.58	72,381	109.16	84,445	124.76	96,508
22	70.92	52,951	77.35	57,764	80.58	60,171	83.81	62,578	90.25	67,392	96.70	72,206	112.82	84,240	128.92	96,274
23	73.35	52,815	80.02	57,617	83.36	60,018	86.67	62,418	93.34	67,220	100.02	72,021	116.68	84,025	133.34	96,028
24	75.86	52,671	82.77	57,460	86.22	59,854	89.66	62,248	96.55	67,036	103.44	71,825	120.69	83,795	137.93	95,766
25	78.52	52,521	85.65	57,295	89.23	59,683	92.80	62,070	99.93	66,844	107.08	71,619	124.91	83,556	142.77	95,492
26	80.78	52,359	88.12	57,119	91.78	59,499	95.45	61,879	102.79	66,639	110.14	71,399	128.49	83,298	146.84	95,198
27	83.25	52,188	90.81	56,933	94.60	59,305	98.37	61,677	105.95	66,422	113.52	71,166	132.43	83,027	151.35	94,888
28	85.96	52,006	93.76	56,734	97.68	59,098	101.58	61,461	109.38	66,189	117.20	70,917	136.72	82,737	156.26	94,556
29	88.92	51,811	97.01	56,521	101.06	58,876	105.09	61,231	113.17	65,941	121.27	70,652	141.47	82,427	161.68	94,202
30	92.24	51,603	100.60	56,294	104.81	58,640	108.99	60,986	117.37	65,677	125.76	70,368	146.73	82,096	167.68	93,824
31	96.23	51,382	104.96	56,053	109.33	58,389	113.71	60,724	122.46	65,395	131.20	70,067	153.06	81,744	174.92	93,422
32	100.62	51,147	109.77	55,796	114.34	58,121	118.91	60,446	128.05	65,096	137.20	69,746	160.06	81,370	182.94	92,994
33	105.43	50,896	115.01	55,523	119.80	57,836	124.59	60,150	134.19	64,777	143.76	69,404	167.73	80,971	191.69	92,538
34	110.74	50,631	120.82	55,234	125.84	57,535	130.87	59,836	140.95	64,439	151.02	69,042	176.18	80,549	201.35	92,056
35	116.57	50,348	127.17	54,925	132.45	57,214	137.76	59,502	148.36	64,079	158.95	68,657	185.45	80,099	211.93	91,542
36	123.03	50,047	134.21	54,596	139.80	56,871	145.39	59,146	156.59	63,696	167.77	68,246	195.72	79,620	223.67	90,994
37	130.09	49,728	141.92	54,248	147.84	56,509	153.73	58,769	165.56	63,290	177.39	67,811	206.94	79,112	236.52	90,414
38	137.78	49,388	150.31	53,878	156.57	56,123	162.83	58,367	175.35	62,857	187.90	67,347	219.21	78,572	250.51	89,796
39	146.08	49,026	159.36	53,483	165.99	55,711	172.64	57,940	185.93	62,397	199.21	66,854	232.40	77,996	265.59	89,138
40	155.12	48,640	169.22	53,062	176.26	55,273	183.30	57,483	197.41	61,905	211.51	66,327	246.77	77,382	282.02	88,436
41	164.87	48,226	179.86	52,610	187.36	54,803	194.85	56,995	209.85	61,379	224.82	65,763	262.30	76,724	299.76	87,684
42	175.33	47,782	191.26	52,126	199.23	54,298	207.20	56,469	223.13	60,813	239.07	65,157	278.92	76,017	318.76	86,876
43	186.60	47,304	203.56	51,605	212.03	53,755	220.53	55,905	237.49	60,206	254.46	64,506	296.86	75,257	339.26	86,008
44	198.71	46,786	216.76	51,040	225.79	53,166	234.83	55,293	252.90	59,546	270.95	63,800	316.10	74,433	361.25	85,066
45	211.67	46,224	230.91	50,426	240.53	52,528	250.15	54,629	269.39	58,831	288.65	63,033	336.75	73,539	384.85	84,044
46	225.47	45,610	245.96	49,757	256.21	51,830	266.46	53,903	286.96	58,050	307.45	62,196	358.70	72,562	409.94	82,928
47	240.14	44,941	261.95	49,026	272.87	51,069	283.79	53,112	305.61	57,197	327.45	61,283	382.03	71,496	436.59	81,710
48	255.76	44,208	279.01	48,227	290.64	50,236	302.25	52,246	325.50	56,265	348.77	60,284	406.88	70,331	465.01	80,378
49	272.40	43,402	297.16	47,347	309.53	49,320	321.93	51,293	346.69	55,238	371.46	59,184	433.36	69,048	495.26	78,912
50	289.99	42,513	316.36	46,378	329.55	48,310	342.73	50,242	369.10	54,107	395.44	57,972	461.35	67,634	527.26	77,296

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Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

## Whole Life Paid Up Age 70

Tobacco

Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$5,000			\$10,000			\$15,000			\$20,000			\$25,000			\$30,000			\$35,000			\$40,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15							7.72	0.08		10.30	0.10		12.85	0.13		15.43	0.15		17.99	0.18		20.57	0.20	
16							8.02	0.08		10.71	0.10		13.37	0.13		16.06	0.15		18.72	0.18		21.39	0.20	
17							8.30	0.08		11.08	0.10		13.85	0.13		16.62	0.15		19.37	0.18		22.15	0.20	
18							8.58	0.08		11.42	0.10		14.28	0.13		17.14	0.15		20.00	0.18		22.84	0.20	
19							8.82	0.08		11.77	0.10		14.69	0.13		17.64	0.15		20.57	0.18		23.51	0.20	
20							9.06	0.08		12.07	0.10		15.11	0.13		18.12	0.15		21.13	0.18		24.14	0.20	
21							9.36	0.08		12.48	0.10		15.60	0.13		18.72	0.15		21.84	0.18		24.96	0.20	
22							9.69	0.08		12.90	0.10		16.12	0.13		19.35	0.15		22.58	0.18		25.79	0.20	
23				6.68	0.05		10.01	0.08		13.35	0.10		16.69	0.13		20.00	0.15		23.34	0.18		26.68	0.20	
24				6.92	0.05		10.36	0.08		13.81	0.10		17.25	0.13		20.70	0.15		24.14	0.18		27.59	0.20	
25				7.15	0.05		10.73	0.08		14.28	0.10		17.86	0.13		21.43	0.15		24.99	0.18		28.56	0.20	
26				7.35	0.05		11.03	0.08		14.69	0.10		18.38	0.13		22.04	0.15		25.70	0.18		29.38	0.20	
27				7.59	0.05		11.36	0.08		15.15	0.10		18.92	0.13		22.71	0.15		26.50	0.18		30.27	0.20	
28				7.83	0.05		11.73	0.08		15.65	0.10		19.55	0.13		23.45	0.15		27.35	0.18		31.27	0.20	
29				8.09	0.05		12.14	0.08		16.19	0.10		20.22	0.13		24.27	0.15		28.30	0.18		32.35	0.20	
30				8.39	0.05		12.59	0.08		16.77	0.10		20.98	0.13		25.16	0.15		29.36	0.18		33.54	0.20	
31				8.76	0.05		13.13	0.08		17.51	0.10		21.89	0.13		26.24	0.15		30.62	0.18		35.00	0.20	
32				9.17	0.05		13.74	0.08		18.31	0.10		22.88	0.13		27.46	0.15		32.03	0.18		36.60	0.20	
33				9.60	0.10		14.39	0.15		19.18	0.20		23.97	0.25		28.76	0.30		33.54	0.35		38.35	0.40	
34				10.08	0.10		15.11	0.15		20.15	0.20		25.18	0.25		30.21	0.30		35.26	0.35		40.28	0.40	
35				10.60	0.10		15.91	0.15		21.19	0.20		26.50	0.25		31.81	0.30		37.10	0.35		42.41	0.40	
36				11.21	0.10		16.80	0.15		22.39	0.20		27.98	0.25		33.57	0.30		39.16	0.35		44.75	0.40	
37				11.83	0.10		17.75	0.15		23.66	0.20		29.58	0.25		35.49	0.30		41.41	0.35		47.30	0.40	
38				12.53	0.10		18.81	0.15		25.07	0.20		31.33	0.25		37.60	0.30		43.86	0.35		50.12	0.40	
39	6.66			13.29	0.10		19.94	0.15		26.57	0.20		33.22	0.25		39.85	0.30		46.48	0.35		53.13	0.40	
40	7.07			14.11	0.10		21.17	0.15		28.21	0.20		35.26	0.25		42.32	0.30		49.36	0.35		56.40	0.40	
41	7.50			15.00	0.10		22.49	0.15		29.99	0.20		37.49	0.25		44.98	0.30		52.46	0.35		59.96	0.40	
42	7.98			15.95	0.10		23.92	0.15		31.90	0.20		39.85	0.25		47.82	0.30		55.80	0.35		63.77	0.40	
43	8.50			16.97	0.15		25.46	0.23		33.93	0.30		42.43	0.38		50.90	0.45		59.37	0.53		67.86	0.60	
44	9.04			18.07	0.15		27.11	0.23		36.14	0.30		45.18	0.38		54.19	0.45		63.23	0.53		72.26	0.60	
45	9.62			19.24	0.15		28.89	0.23		38.51	0.30		48.13	0.38		57.75	0.45		67.37	0.53		76.99	0.60	
46	10.25			20.50	0.15		30.75	0.23		41.00	0.30		51.25	0.38		61.49	0.45		71.74	0.53		81.99	0.60	
47	10.92			21.84	0.15		32.76	0.23		43.66	0.30		54.58	0.38		65.50	0.45		76.42	0.53		87.32	0.60	
48	11.64			23.25	0.20		34.89	0.30		46.52	0.40		58.14	0.50		69.77	0.60		81.38	0.70		93.02	0.80	
49	12.40			24.77	0.20		37.16	0.30		49.53	0.40		61.93	0.50		74.30	0.60		86.67	0.70		99.06	0.80	
50	13.20			26.37	0.20		39.55	0.30		52.74	0.40		65.91	0.50		79.11	0.60		92.28	0.70		105.46	0.80	

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* Paid up at Age 70 is only available for employee and spouse ages 15-50.
- \* LTC Continuation and LTC Combo riders are only available for stacked/increased coverage with the same LTC rider.
- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Tobacco

Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$45,000			\$50,000			\$55,000			\$60,000			\$65,000			\$70,000			\$75,000			\$80,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	23.12	0.23		25.70	0.25		28.28	0.28		30.84	0.30		33.41	0.33		35.97	0.35		38.55	0.38		41.11	0.40	
16	24.08	0.23		26.74	0.25		29.41	0.28		32.09	0.30		34.76	0.33		37.44	0.35		40.11	0.38		42.77	0.40	
17	24.92	0.23		27.67	0.25		30.45	0.28		33.22	0.30		35.97	0.33		38.74	0.35		41.52	0.38		44.27	0.40	
18	25.70	0.23		28.56	0.25		31.40	0.28		34.26	0.30		37.12	0.33		39.98	0.35		42.82	0.38		45.68	0.40	
19	26.46	0.23		29.38	0.25		32.33	0.28		35.26	0.30		38.20	0.33		41.13	0.35		44.07	0.38		47.02	0.40	
20	27.15	0.23		30.19	0.25		33.20	0.28		36.21	0.30		39.22	0.33		42.25	0.35		45.27	0.38		48.28	0.40	
21	28.08	0.23		31.20	0.25		34.32	0.28		37.44	0.30		40.56	0.33		43.68	0.35		46.80	0.38		49.90	0.40	
22	29.02	0.23		32.24	0.25		35.47	0.28		38.68	0.30		41.91	0.33		45.14	0.35		48.36	0.38		51.57	0.40	
23	30.01	0.23		33.35	0.25		36.69	0.28		40.02	0.30		43.34	0.33		46.67	0.35		50.01	0.38		53.35	0.40	
24	31.05	0.23		34.50	0.25		37.94	0.28		41.39	0.30		44.83	0.33		48.28	0.35		51.72	0.38		55.19	0.40	
25	32.14	0.23		35.71	0.25		39.26	0.28		42.84	0.30		46.41	0.33		49.97	0.35		53.54	0.38		57.12	0.40	
26	33.05	0.23		36.73	0.25		40.39	0.28		44.05	0.30		47.74	0.33		51.40	0.35		55.08	0.38		58.74	0.40	
27	34.06	0.23		37.86	0.25		41.63	0.28		45.42	0.30		49.19	0.33		52.98	0.35		56.77	0.38		60.54	0.40	
28	35.17	0.23		39.07	0.25		42.99	0.28		46.89	0.30		50.79	0.33		54.69	0.35		58.61	0.38		62.51	0.40	
29	36.38	0.23		40.43	0.25		44.46	0.28		48.52	0.30		52.55	0.33		56.60	0.35		60.63	0.38		64.68	0.40	
30	37.75	0.23		41.93	0.25		46.11	0.28		50.31	0.30		54.50	0.33		58.70	0.35		62.88	0.38		67.08	0.40	
31	39.37	0.23		43.75	0.25		48.10	0.28		52.48	0.30		56.86	0.33		61.23	0.35		65.61	0.38		69.99	0.40	
32	41.17	0.23		45.74	0.25		50.31	0.28		54.89	0.30		59.46	0.33		64.03	0.35		68.60	0.38		73.17	0.40	
33	43.14	0.45		47.93	0.50		52.72	0.55		57.51	0.60		62.30	0.65		67.11	0.70		71.89	0.75		76.68	0.80	
34	45.31	0.45		50.34	0.50		55.38	0.55		60.41	0.60		65.44	0.65		70.49	0.70		75.51	0.75		80.54	0.80	
35	47.69	0.45		53.00	0.50		58.29	0.55		63.60	0.60		68.88	0.65		74.19	0.70		79.48	0.75		84.79	0.80	
36	50.34	0.45		55.93	0.50		61.52	0.55		67.11	0.60		72.70	0.65		78.29	0.70		83.90	0.75		89.49	0.80	
37	53.22	0.45		59.13	0.50		65.05	0.55		70.96	0.60		76.88	0.65		82.79	0.70		88.71	0.75		94.62	0.80	
38	56.38	0.45		62.64	0.50		68.90	0.55		75.17	0.60		81.43	0.65		87.69	0.70		93.95	0.75		100.21	0.80	
39	59.76	0.45		66.41	0.50		73.04	0.55		79.69	0.60		86.32	0.65		92.98	0.70		99.61	0.75		106.24	0.80	
40	63.47	0.45		70.51	0.50		77.57	0.55		84.61	0.60		91.65	0.65		98.72	0.70		105.76	0.75		112.82	0.80	
41	67.45	0.45		74.95	0.50		82.45	0.55		89.94	0.60		97.44	0.65		104.94	0.70		112.41	0.75		119.91	0.80	
42	71.72	0.45		79.69	0.50		87.67	0.55		95.64	0.60		103.61	0.65		111.57	0.70		119.54	0.75		127.51	0.80	
43	76.34	0.68		84.83	0.75		93.30	0.83		101.79	0.90		110.27	0.98		118.76	1.05		127.23	1.13		135.70	1.20	
44	81.30	0.68		90.33	0.75		99.35	0.83		108.38	0.90		117.42	0.98		126.45	1.05		135.49	1.13		144.52	1.20	
45	86.61	0.68		96.23	0.75		105.85	0.83		115.47	0.90		125.09	0.98		134.71	1.05		144.33	1.13		153.95	1.20	
46	92.24	0.68		102.49	0.75		112.74	0.83		122.98	0.90		133.23	0.98		143.48	1.05		153.73	1.13		163.98	1.20	
47	98.24	0.68		109.16	0.75		120.08	0.83		130.98	0.90		141.90	0.98		152.82	1.05		163.74	1.13		174.64	1.20	
48	104.63	0.90		116.27	1.00		127.88	1.10		139.52	1.20		151.13	1.30		162.76	1.40		174.38	1.50		186.01	1.60	
49	111.44	0.90		123.83	1.00		136.20	1.10		148.59	1.20		160.97	1.30		173.36	1.40		185.73	1.50		198.10	1.60	
50	118.65	0.90		131.82	1.00		145.00	1.10		158.19	1.20		171.37	1.30		184.56	1.40		197.73	1.50		210.91	1.60	

- \* The guaranteed interest rate is 4.5%. \*\* For ages 56+, values shown represent 10th year values. \* Surrender value will be reduced by any outstanding loans.
- \* Rate and cash values shown apply to policies effective from 1/1/2020 through 12/31/2021. Policies effective 1/1/2022 and later will have different rates and cash values.
- \* The maximum face amount for an employee and spouse varies by account and plan design.
- \* Paid up at Age 70 is only available for employee and spouse ages 15-50.
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- \* Long Term Care (LTC) coverage is not included on policies with Face Amounts less than \$10,000; Coverage is not available in HI, NY and UT.
- \* LTC base coverage is available to employees and spouses for issue ages up to 70. Only LTC base coverage is offered in CA, CT, FL, NC, NH, PA, TX and WA.
- \* Oregon policies containing the LTC rider require a minimum of \$18,000 life coverage and must include Continuation.
- \* For new coverage (not increased/stacked), employee may choose the LTC Restoration Rider (subject to availability).
- \* LTC Restoration is not available for Paid up at 70 plan design.
- \* Use in CT, FL, NC, NH, PA, TX and WA ONLY (Rest'n benefits are not available in these states).
- \* By accessing this site, you attest to having completed required Anti-Money Laundering training. Anti-Money Laundering training is located here: <https://www.unum.com/legal/antimoneylaundering>

First Unum Life Insurance Company  
666 3rd Avenue, Suite 301 New York, NY 10017

Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402



Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Tobacco

Semi-Monthly Premiums

Face Amounts / Rider Costs

Volume Purchase

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$85,000			\$90,000			\$95,000			\$100,000			\$110,000			\$120,000			\$125,000			\$130,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	43.68	0.43		46.24	0.45		48.82	0.48		51.40	0.50		56.53	0.55		61.67	0.60		64.22	0.63		66.80	0.65	
16	45.46	0.43		48.13	0.45		50.79	0.48		53.48	0.50		58.81	0.55		64.16	0.60		66.85	0.63		69.51	0.65	
17	47.04	0.43		49.82	0.45		52.59	0.48		55.34	0.50		60.89	0.55		66.41	0.60		69.19	0.63		71.94	0.65	
18	48.54	0.43		51.40	0.45		54.24	0.48		57.10	0.50		62.79	0.55		68.51	0.60		71.37	0.63		74.21	0.65	
19	49.95	0.43		52.89	0.45		55.82	0.48		58.76	0.50		64.64	0.55		70.51	0.60		73.45	0.63		76.38	0.65	
20	51.29	0.43		54.32	0.45		57.33	0.48		60.35	0.50		66.37	0.55		72.41	0.60		75.43	0.63		78.44	0.65	
21	53.02	0.43		56.14	0.45		59.26	0.48		62.38	0.50		68.62	0.55		74.86	0.60		77.98	0.63		81.10	0.65	
22	54.80	0.43		58.03	0.45		61.26	0.48		64.46	0.50		70.92	0.55		77.35	0.60		80.58	0.63		83.81	0.65	
23	56.68	0.43		60.02	0.45		63.34	0.48		66.67	0.50		73.35	0.55		80.02	0.60		83.36	0.63		86.67	0.65	
24	58.63	0.43		62.08	0.45		65.52	0.48		68.97	0.50		75.86	0.55		82.77	0.60		86.22	0.63		89.66	0.65	
25	60.67	0.43		64.25	0.45		67.82	0.48		71.40	0.50		78.52	0.55		85.65	0.60		89.23	0.63		92.80	0.65	
26	62.43	0.43		66.09	0.45		69.75	0.48		73.43	0.50		80.78	0.55		88.12	0.60		91.78	0.63		95.45	0.65	
27	64.33	0.43		68.10	0.45		71.89	0.48		75.69	0.50		83.25	0.55		90.81	0.60		94.60	0.63		98.37	0.65	
28	66.41	0.43		70.33	0.45		74.23	0.48		78.13	0.50		85.96	0.55		93.76	0.60		97.68	0.63		101.58	0.65	
29	68.73	0.43		72.76	0.45		76.81	0.48		80.84	0.50		88.92	0.55		97.01	0.60		101.06	0.63		105.09	0.65	
30	71.27	0.43		75.47	0.45		79.65	0.48		83.85	0.50		92.24	0.55		100.60	0.60		104.81	0.63		108.99	0.65	
31	74.34	0.43		78.72	0.45		83.10	0.48		87.47	0.50		96.23	0.55		104.96	0.60		109.33	0.63		113.71	0.65	
32	77.74	0.43		82.32	0.45		86.89	0.48		91.48	0.50		100.62	0.55		109.77	0.60		114.34	0.63		118.91	0.65	
33	81.47	0.85		86.26	0.90		91.05	0.95		95.84	1.00		105.43	1.10		115.01	1.20		119.80	1.25		124.59	1.30	
34	85.59	0.85		90.61	0.90		95.64	0.95		100.69	1.00		110.74	1.10		120.82	1.20		125.84	1.25		130.87	1.30	
35	90.07	0.85		95.38	0.90		100.67	0.95		105.98	1.00		116.57	1.10		127.17	1.20		132.45	1.25		137.76	1.30	
36	95.08	0.85		100.67	0.90		106.26	0.95		111.85	1.00		123.03	1.10		134.21	1.20		139.80	1.25		145.39	1.30	
37	100.52	0.85		106.43	0.90		112.35	0.95		118.26	1.00		130.09	1.10		141.92	1.20		147.84	1.25		153.73	1.30	
38	106.47	0.85		112.74	0.90		119.00	0.95		125.26	1.00		137.78	1.10		150.31	1.20		156.57	1.25		162.83	1.30	
39	112.89	0.85		119.52	0.90		126.17	0.95		132.80	1.00		146.08	1.10		159.36	1.20		165.99	1.25		172.64	1.30	
40	119.86	0.85		126.91	0.90		133.97	0.95		141.01	1.00		155.12	1.10		169.22	1.20		176.26	1.25		183.30	1.30	
41	127.40	0.85		134.90	0.90		142.40	0.95		149.89	1.00		164.87	1.10		179.86	1.20		187.36	1.25		194.85	1.30	
42	135.49	0.85		143.46	0.90		151.41	0.95		159.38	1.00		175.33	1.10		191.26	1.20		199.23	1.25		207.20	1.30	
43	144.20	1.28		152.67	1.35		161.16	1.43		169.63	1.50		186.60	1.65		203.56	1.80		212.03	1.88		220.53	1.95	
44	153.53	1.28		162.57	1.35		171.60	1.43		180.64	1.50		198.71	1.65		216.76	1.80		225.79	1.88		234.83	1.95	
45	163.57	1.28		173.19	1.35		182.81	1.43		192.43	1.50		211.67	1.65		230.91	1.80		240.53	1.88		250.15	1.95	
46	174.23	1.28		184.47	1.35		194.72	1.43		204.97	1.50		225.47	1.65		245.96	1.80		256.21	1.88		266.46	1.95	
47	185.56	1.28		196.48	1.35		207.40	1.43		218.30	1.50		240.14	1.65		261.95	1.80		272.87	1.88		283.79	1.95	
48	197.65	1.70		209.26	1.80		220.90	1.90		232.51	2.00		255.76	2.20		279.01	2.40		290.64	2.50		302.25	2.60	
49	210.50	1.70		222.87	1.80		235.26	1.90		247.63	2.00		272.40	2.20		297.16	2.40		309.53	2.50		321.93	2.60	
50	224.10	1.70		237.28	1.80		250.45	1.90		263.64	2.00		289.99	2.20		316.36	2.40		329.55	2.50		342.73	2.60	

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Provident Life and Accident Insurance Company  
1 Fountain Square, Chattanooga, TN 37402

Riders: LTC Restoration (LTC Continuation & LTC Combo - see footnotes for specific rules) (for individual policies effective prior to 01/01/2022)

Whole Life Paid Up Age 70

Face Amounts / Rider Costs

Volume Purchase

Tobacco  
Semi-Monthly Premiums

CT,FL,NC,NH,PA,TX,WA

Issue Age	\$140,000			\$150,000			\$175,000			\$200,000		
	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n	Premium	LTC	LTC Rest'n
15	71.94	0.70		77.07	0.75		89.92	0.88		102.77	1.00	
16	74.86	0.70		80.19	0.75		93.56	0.88		106.93	1.00	
17	77.48	0.70		83.01	0.75		96.85	0.88		110.68	1.00	
18	79.93	0.70		85.63	0.75		99.91	0.88		114.19	1.00	
19	82.27	0.70		88.14	0.75		102.83	0.88		117.50	1.00	
20	84.48	0.70		90.51	0.75		105.59	0.88		120.69	1.00	
21	87.34	0.70		93.58	0.75		109.16	0.88		124.76	1.00	
22	90.25	0.70		96.70	0.75		112.82	0.88		128.92	1.00	
23	93.34	0.70		100.02	0.75		116.68	0.88		133.34	1.00	
24	96.55	0.70		103.44	0.75		120.69	0.88		137.93	1.00	
25	99.93	0.70		107.08	0.75		124.91	0.88		142.77	1.00	
26	102.79	0.70		110.14	0.75		128.49	0.88		146.84	1.00	
27	105.95	0.70		113.52	0.75		132.43	0.88		151.35	1.00	
28	109.38	0.70		117.20	0.75		136.72	0.88		156.26	1.00	
29	113.17	0.70		121.27	0.75		141.47	0.88		161.68	1.00	
30	117.37	0.70		125.76	0.75		146.73	0.88		167.68	1.00	
31	122.46	0.70		131.20	0.75		153.06	0.88		174.92	1.00	
32	128.05	0.70		137.20	0.75		160.06	0.88		182.94	1.00	
33	134.19	1.40		143.76	1.50		167.73	1.75		191.69	2.00	
34	140.95	1.40		151.02	1.50		176.18	1.75		201.35	2.00	
35	148.36	1.40		158.95	1.50		185.45	1.75		211.93	2.00	
36	156.59	1.40		167.77	1.50		195.72	1.75		223.67	2.00	
37	165.56	1.40		177.39	1.50		206.94	1.75		236.52	2.00	
38	175.35	1.40		187.90	1.50		219.21	1.75		250.51	2.00	
39	185.93	1.40		199.21	1.50		232.40	1.75		265.59	2.00	
40	197.41	1.40		211.51	1.50		246.77	1.75		282.02	2.00	
41	209.85	1.40		224.82	1.50		262.30	1.75		299.76	2.00	
42	223.13	1.40		239.07	1.50		278.92	1.75		318.76	2.00	
43	237.49	2.10		254.46	2.25		296.86	2.63		339.26	3.00	
44	252.90	2.10		270.95	2.25		316.10	2.63		361.25	3.00	
45	269.39	2.10		288.65	2.25		336.75	2.63		384.85	3.00	
46	286.96	2.10		307.45	2.25		358.70	2.63		409.94	3.00	
47	305.61	2.10		327.45	2.25		382.03	2.63		436.59	3.00	
48	325.50	2.80		348.77	3.00		406.88	3.50		465.01	4.00	
49	346.69	2.80		371.46	3.00		433.36	3.50		495.26	4.00	
50	369.10	2.80		395.44	3.00		461.35	3.50		527.26	4.00	

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**Whole Life Paid Up Age 70  
Child Standalone  
(for individual policies effective prior to 01/01/2022)  
Volume Purchase**

**Semi-Monthly Premiums**

Issue Age	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000		\$40,000		\$45,000		\$50,000	
	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value	Premium	Cash Value
0	2.91	4,338	4.36	6,506	5.81	8,675	7.26	10,844	8.74	13,013	10.19	15,182	11.64	17,350	13.09	19,519	14.54	21,688
1	2.93	4,334	4.38	6,501	5.83	8,668	7.28	10,836	8.74	13,003	10.19	15,170	11.64	17,337	13.09	19,504	14.56	21,671
2	2.93	4,330	4.38	6,496	5.85	8,661	7.31	10,826	8.76	12,992	10.23	15,157	11.68	17,322	13.13	19,487	14.59	21,652
3	2.97	4,326	4.45	6,490	5.92	8,653	7.39	10,816	8.87	12,980	10.34	15,143	11.81	17,306	13.29	19,469	14.76	21,632
4	3.02	4,322	4.51	6,483	6.01	8,644	7.50	10,806	9.00	12,967	10.49	15,128	11.99	17,289	13.50	19,450	15.00	21,611
5	3.08	4,318	4.60	6,477	6.14	8,635	7.65	10,794	9.19	12,953	10.71	15,112	12.25	17,271	13.78	19,430	15.30	21,588
6	3.15	4,313	4.71	6,470	6.27	8,626	7.83	10,782	9.41	12,939	10.97	15,096	12.53	17,252	14.09	19,408	15.67	21,565
7	3.21	4,308	4.84	6,462	6.44	8,616	8.04	10,770	9.65	12,924	11.25	15,078	12.85	17,232	14.46	19,386	16.06	21,540
8	3.32	4,303	4.97	6,454	6.61	8,606	8.26	10,757	9.91	12,908	11.55	15,060	13.20	17,211	14.85	19,363	16.49	21,514
9	3.41	4,297	5.10	6,446	6.81	8,595	8.50	10,743	10.21	12,892	11.90	15,041	13.59	17,189	15.30	19,338	16.99	21,486
10	3.51	4,292	5.25	6,437	7.00	8,583	8.76	10,729	10.49	12,874	12.25	15,020	14.00	17,166	15.73	19,312	17.49	21,458
11	3.62	4,285	5.42	6,428	7.24	8,571	9.04	10,714	10.86	12,856	12.66	14,999	14.46	17,142	16.28	19,284	18.07	21,427
12	3.75	4,279	5.62	6,418	7.48	8,558	9.34	10,697	11.21	12,837	13.07	14,976	14.93	17,116	16.80	19,255	18.66	21,394
13	3.86	4,272	5.79	6,408	7.72	8,544	9.65	10,680	11.57	12,817	13.50	14,953	15.43	17,089	17.36	19,225	19.29	21,361
14	3.99	4,265	5.98	6,398	7.98	8,530	9.97	10,663	11.94	12,795	13.94	14,928	15.93	17,060	17.92	19,193	19.92	21,326
15	4.12	4,258	6.18	6,387	8.24	8,516	10.27	10,644	12.33	12,773	14.39	14,902	16.45	17,031	18.51	19,160	20.54	21,289
16	4.25	4,250	6.35	6,376	8.48	8,501	10.60	10,626	12.72	12,751	14.82	14,876	16.95	17,002	19.07	19,127	21.17	21,252
17	4.38	4,243	6.55	6,364	8.74	8,486	10.92	10,607	13.09	12,728	15.28	14,850	17.47	16,971	19.63	19,093	21.82	21,214
18	4.51	4,235	6.74	6,353	9.00	8,470	11.23	10,588	13.48	12,705	15.71	14,823	17.97	16,940	20.20	19,058	22.45	21,176
19	4.62	4,227	6.94	6,340	9.26	8,454	11.55	10,567	13.87	12,681	16.17	14,794	18.49	16,908	20.78	19,021	23.10	21,134
20	4.75	4,218	7.13	6,327	9.49	8,437	11.88	10,546	14.26	12,655	16.62	14,764	19.01	16,873	21.37	18,982	23.75	21,092
21	4.90	4,209	7.33	6,314	9.78	8,418	12.20	10,523	14.65	12,628	17.10	14,732	19.53	16,837	21.97	18,941	24.40	21,046
22	5.03	4,200	7.52	6,299	10.04	8,399	12.55	10,499	15.04	12,599	17.55	14,699	20.07	16,798	22.56	18,898	25.07	20,998
23	5.16	4,190	7.74	6,284	10.32	8,379	12.90	10,474	15.45	12,568	18.03	14,663	20.61	16,758	23.19	18,853	25.77	20,948
24	5.29	4,179	7.93	6,268	10.58	8,358	13.22	10,447	15.89	12,536	18.53	14,626	21.17	16,715	23.82	18,805	26.46	20,894
25	5.44	4,168	8.15	6,251	10.86	8,335	13.57	10,419	16.30	12,503	19.01	14,587	21.71	16,670	24.42	18,754	27.13	20,838

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