

RATE INFORMATION AMENDMENT

This amendment forms a part of Group Policy No. 605923 001 issued to the Policyholder:

The Pennsylvania State University

WHAT IS THE COST OF THIS INSURANCE?

The initial premium for each **plan** is based on the initial rate(s) shown below.

LONG TERM DISABILITY

INITIAL RATE

All Executives

Monthly rate of: .275% of **total covered payroll**.

All full-time Staff and Regular Employees

Monthly rate of: .187% of **total covered payroll**.

Full-time Staff and Regular Employees electing the Retirement Income Protection benefit

Additional Monthly rate of: .089% of **total covered payroll**.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2021. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including those reasons shown below:

- a change occurs in this plan design;
- a division, subsidiary, or affiliated company is added or deleted;
- the number of insureds changes by 25% or more; or
- a change in federal or state law, regulation or regulatory process that substantially impacts the policy, the benefits payable or the risk insured.

Unum will notify the Policyholder in writing at least 180 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Policyholder agree.

WHEN IS PREMIUM DUE FOR THIS POLICY?

Premium Due Dates: January 1, 2018 and the first day of each calendar month thereafter.

The **Policyholder** must send all premiums to Unum on or before their respective due date. The premium must be paid in United States dollars.

The effective date of this amendment is January 1, 2018.

Dated at Portland, Maine on August 16, 2017.