

RATE INFORMATION AMENDMENT

This amendment forms a part of Group Identification No. 605923 002 issued to the Employer/Applicant:

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.

LIFE INSURANCE

INITIAL RATE

Premium payments are *required* for an insured while he or she is disabled under this plan.

Employee:

Basic Benefit:

Monthly Rate of: \$.069 per \$1,000 of **life insurance benefit**.

Additional Benefit Option(s):

Monthly Rate per \$1,000 of life insurance benefit per employee rate

Age on your last birthday

less than age 25	\$.029
25-29	.035
30-34	.046
35-39	.053
40-44	.064
45-49	.093
50-54	.151
55-59	.25
60-64	.384
65-69	.74
70-74	1.20
75 and over	1.20

Retiree:

Basic Benefit:

Monthly Rate of: \$1.628 per \$1,000 of **life insurance benefit**.

Dependent:

Spouse:

**Monthly Rate per
\$1,000 of life insurance benefit per
spouse rate**

**The spouse's age on the spouse's
last birthday**

less than age 25	.04
25-29	.048
30-34	.064
35-39	.072
40-44	.088
45-49	.128
50-54	.208
55-59	.344
60-64	.528
65-69	1.016
70-74	1.648
75 and over	1.648

Children:

The total dependent life amount for which a child is insured under this plan is subject to the maximum benefit available at certain ages.

Per Child Unit: Monthly Rate of: \$.24 per \$1,000 of life insurance benefit.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2023. 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 Employer 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 Employer agree.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

INITIAL RATE

Basic Benefit:

Employee:

Monthly Rate of: \$.03 per \$1,000 of **accidental death and dismemberment insurance benefit.**

Additional Benefit Option(s):

Employee Only:

Monthly Rate of: \$.018 per \$1,000 of employee **accidental death and dismemberment insurance benefit.**

Employee & Dependents:

Monthly Rate of: \$.028 per \$1,000 of employee **accidental death and dismemberment insurance benefit.**

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WHEN IS PREMIUM DUE FOR THIS SUMMARY OF BENEFITS?

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

The **Employer** 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 10, 2017.