



Life Portability Rates

Affiliated Catholic Employers Trust of Nebraska

Policy Number: 551767 & 691207

The spouse and dependent rates will apply only if you have dependent life coverage on your group plan.

Age Bands	Non-Tobacco Employee Life Rate per \$1,000	Tobacco Employee Life Rate per \$1,000	Spouse Rate per \$1,000
<25	.09	.17	.11
25-29	.09	.17	.11
30-34	.11	.23	.12
35-39	.14	.32	.16
40-44	.20	.49	.25
45-49	.32	.81	.44
50-54	.55	1.31	.73
55-59	.84	1.83	1.05
60-64	1.13	2.26	1.62
65-69	2.22	3.98	2.98
70-74	4.14	6.62	5.19
75+	8.20	10.67	9.97

Child Life Rate per \$1,000: \$.30

Note: Portability rates for the entire block of individuals out on portability may change at any time in the event of poor experience or due to legislative or other mandated changes, which affect the risk.

Unum Life Insurance Company of America
Portland, Maine 04122