

**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Non-Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$10,000 Cash Value |            | \$15,000 Cash Value |            | \$20,000 Cash Value |            | \$25,000 Cash Value |            | \$30,000 Cash Value |            | \$35,000 Cash Value |            | \$40,000 Cash Value |            | \$45,000 Cash Value |            | \$50,000 Cash Value |            | \$55,000 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 | Premium             | Cash Value |
| 15        |                     |            | 13.26               | 5,910      | 17.68               | 7,880      | 22.10               | 9,850      | 26.52               | 11,820     | 30.94               | 13,790     | 35.36               | 15,760     | 39.78               | 17,730     | 44.20               | 19,700     | 48.62               | 21,670     |
| 16        |                     |            | 13.31               | 5,881      | 17.77               | 7,841      | 22.19               | 9,802      | 26.61               | 11,762     | 31.07               | 13,722     | 35.49               | 15,682     | 39.91               | 17,643     | 44.33               | 19,603     | 48.80               | 21,563     |
| 17        |                     |            | 13.35               | 5,851      | 17.81               | 7,802      | 22.28               | 9,752      | 26.74               | 11,703     | 31.16               | 13,653     | 35.62               | 15,604     | 40.09               | 17,554     | 44.51               | 19,504     | 48.97               | 21,455     |
| 18        |                     |            | 13.44               | 5,438      | 17.90               | 7,250      | 22.36               | 9,063      | 26.83               | 10,876     | 31.33               | 12,688     | 35.80               | 14,501     | 40.26               | 16,313     | 44.72               | 18,126     | 49.19               | 19,939     |
| 19        |                     |            | 13.48               | 5,409      | 17.99               | 7,212      | 22.45               | 9,016      | 26.96               | 10,819     | 31.42               | 12,622     | 35.93               | 14,425     | 40.39               | 16,228     | 44.90               | 18,031     | 49.40               | 19,834     |
| 20        |                     |            | 13.52               | 5,380      | 18.03               | 7,173      | 22.54               | 8,966      | 27.04               | 10,759     | 31.55               | 12,552     | 36.06               | 14,346     | 40.56               | 16,139     | 45.07               | 17,932     | 49.58               | 19,725     |
| 21        |                     |            | 13.57               | 5,348      | 18.07               | 7,131      | 22.58               | 8,914      | 27.09               | 10,696     | 31.59               | 12,479     | 36.10               | 14,262     | 40.65               | 16,045     | 45.16               | 17,828     | 49.66               | 19,610     |
| 22        |                     |            | 13.57               | 5,315      | 18.07               | 7,087      | 22.62               | 8,859      | 27.13               | 10,631     | 31.64               | 12,403     | 36.14               | 14,174     | 40.65               | 15,946     | 45.20               | 17,718     | 49.71               | 19,490     |
| 23        |                     |            | 13.61               | 5,281      | 18.12               | 7,041      | 22.67               | 8,801      | 27.17               | 10,562     | 31.68               | 12,322     | 36.23               | 14,082     | 40.74               | 15,842     | 45.29               | 17,602     | 49.79               | 19,363     |
| 24        |                     |            | 13.61               | 5,244      | 18.12               | 6,992      | 22.67               | 8,740      | 27.22               | 10,488     | 31.72               | 12,236     | 36.27               | 13,984     | 40.78               | 15,732     | 45.33               | 17,480     | 49.84               | 19,228     |
| 25        |                     |            | 13.65               | 5,205      | 18.16               | 6,941      | 22.71               | 8,676      | 27.26               | 10,411     | 31.77               | 12,146     | 36.32               | 13,881     | 40.87               | 15,616     | 45.42               | 17,352     | 49.92               | 19,087     |
| 26        |                     |            | 14.00               | 5,164      | 18.64               | 6,886      | 23.27               | 8,608      | 27.95               | 10,329     | 32.59               | 12,050     | 37.27               | 13,772     | 41.91               | 15,494     | 46.54               | 17,215     | 51.22               | 18,936     |
| 27        |                     |            | 14.35               | 5,121      | 19.11               | 6,828      | 23.88               | 8,535      | 28.69               | 10,242     | 33.46               | 11,949     | 38.22               | 13,656     | 42.99               | 15,363     | 47.76               | 17,070     | 52.57               | 18,776     |
| 28        |                     |            | 14.69               | 5,075      | 19.59               | 6,766      | 24.49               | 8,458      | 29.38               | 10,149     | 34.28               | 11,841     | 39.13               | 13,532     | 44.03               | 15,224     | 48.93               | 16,916     | 53.82               | 18,607     |
| 29        |                     |            | 15.04               | 5,026      | 20.07               | 6,701      | 25.09               | 8,376      | 30.08               | 10,052     | 35.10               | 11,727     | 40.13               | 13,402     | 45.11               | 15,077     | 50.14               | 16,752     | 55.17               | 18,428     |
| 30        |                     |            | 15.39               | 4,974      | 20.54               | 6,632      | 25.66               | 8,290      | 30.81               | 9,948      | 35.93               | 11,606     | 41.04               | 13,264     | 46.20               | 14,922     | 51.31               | 16,580     | 56.42               | 18,239     |
| 31        |                     |            | 16.04               | 4,920      | 21.37               | 6,560      | 26.70               | 8,200      | 32.03               | 9,839      | 37.40               | 11,479     | 42.73               | 13,119     | 48.06               | 14,759     | 53.39               | 16,399     | 58.72               | 18,039     |
| 32        |                     |            | 16.64               | 4,862      | 22.19               | 6,483      | 27.74               | 8,104      | 33.28               | 9,725      | 38.83               | 11,346     | 44.33               | 12,966     | 49.88               | 14,587     | 55.43               | 16,208     | 60.97               | 17,829     |
| 33        |                     |            | 17.25               | 4,802      | 23.01               | 6,403      | 28.78               | 8,004      | 34.54               | 9,604      | 40.26               | 11,205     | 46.02               | 12,806     | 51.79               | 14,406     | 57.51               | 16,007     | 63.27               | 17,608     |
| 34        |                     |            | 17.90               | 4,739      | 23.84               | 6,319      | 29.77               | 7,899      | 35.75               | 9,478      | 41.69               | 11,058     | 47.67               | 12,638     | 53.61               | 14,218     | 59.54               | 15,798     | 65.52               | 17,377     |
| 35        |                     |            | 18.51               | 4,674      | 24.66               | 6,232      | 30.81               | 7,790      | 37.01               | 9,347      | 43.16               | 10,905     | 49.32               | 12,463     | 55.47               | 14,021     | 61.67               | 15,579     | 67.82               | 17,137     |
| 36        |                     |            | 19.42               | 4,605      | 25.87               | 6,141      | 32.33               | 7,676      | 38.79               | 9,211      | 45.24               | 10,746     | 51.70               | 12,281     | 58.20               | 13,816     | 64.66               | 15,352     | 71.11               | 16,887     |
| 37        | 13.57               | 3,023      | 20.33               | 4,534      | 27.09               | 6,046      | 33.85               | 7,557      | 40.61               | 9,069      | 47.37               | 10,580     | 54.13               | 12,092     | 60.89               | 13,603     | 67.65               | 15,114     | 74.41               | 16,626     |
| 38        | 14.17               | 2,974      | 21.24               | 4,460      | 28.30               | 5,947      | 35.36               | 7,434      | 42.43               | 8,920      | 49.49               | 10,407     | 56.55               | 11,894     | 63.62               | 13,381     | 70.68               | 14,868     | 77.74               | 16,354     |
| 39        | 14.74               | 2,922      | 22.10               | 4,383      | 29.47               | 5,844      | 36.84               | 7,304      | 44.20               | 8,765      | 51.57               | 10,226     | 58.94               | 11,687     | 66.30               | 13,148     | 73.67               | 14,609     | 81.04               | 16,070     |
| 40        | 15.34               | 2,867      | 23.01               | 4,301      | 30.68               | 5,735      | 38.35               | 7,168      | 46.02               | 8,602      | 53.69               | 10,036     | 61.36               | 11,469     | 69.03               | 12,903     | 76.70               | 14,336     | 84.37               | 15,770     |
| 41        | 16.25               | 2,810      | 24.36               | 4,215      | 32.46               | 5,619      | 40.56               | 7,024      | 48.67               | 8,429      | 56.77               | 9,834      | 64.87               | 11,239     | 72.98               | 12,644     | 81.12               | 14,048     | 89.23               | 15,453     |
| 42        | 17.12               | 2,749      | 25.66               | 4,123      | 34.19               | 5,498      | 42.73               | 6,872      | 51.31               | 8,246      | 59.85               | 9,621      | 68.38               | 10,995     | 76.92               | 12,370     | 85.50               | 13,744     | 94.04               | 15,118     |
| 43        | 17.99               | 2,684      | 27.00               | 4,026      | 35.97               | 5,369      | 44.94               | 6,711      | 53.95               | 8,053      | 62.92               | 9,395      | 71.94               | 10,737     | 80.91               | 12,079     | 89.88               | 13,422     | 98.89               | 14,764     |
| 44        | 18.85               | 2,616      | 28.30               | 3,924      | 37.70               | 5,232      | 47.15               | 6,540      | 56.55               | 7,848      | 66.00               | 9,156      | 75.40               | 10,464     | 84.85               | 11,772     | 94.25               | 13,080     | 103.70              | 14,389     |
| 45        | 19.76               | 2,544      | 29.60               | 3,815      | 39.48               | 5,087      | 49.36               | 6,359      | 59.24               | 7,630      | 69.08               | 8,902      | 78.96               | 10,174     | 88.84               | 11,446     | 98.67               | 12,718     | 108.55              | 13,989     |
| 46        | 20.93               | 2,466      | 31.42               | 3,699      | 41.91               | 4,933      | 52.35               | 6,166      | 62.84               | 7,399      | 73.28               | 8,632      | 83.77               | 9,865      | 94.21               | 11,098     | 104.70              | 12,332     | 115.14              | 13,565     |
| 47        | 22.15               | 2,384      | 33.24               | 3,577      | 44.29               | 4,769      | 55.34               | 5,961      | 66.43               | 7,153      | 77.48               | 8,345      | 88.53               | 9,538      | 99.63               | 10,730     | 110.68              | 11,922     | 121.77              | 13,114     |
| 48        | 23.36               | 2,297      | 35.02               | 3,446      | 46.67               | 4,594      | 58.37               | 5,743      | 70.03               | 6,891      | 81.69               | 8,040      | 93.34               | 9,188      | 105.00              | 10,337     | 116.70              | 11,486     | 128.36              | 12,634     |
| 49        | 24.57               | 2,204      | 36.84               | 3,306      | 49.10               | 4,409      | 61.36               | 5,511      | 73.63               | 6,613      | 85.89               | 7,715      | 98.15               | 8,817      | 110.42              | 9,919      | 122.68              | 11,022     | 134.94              | 12,124     |
| 50        | 25.74               | 2,106      | 38.61               | 3,158      | 51.48               | 4,211      | 64.35               | 5,264      | 77.22               | 6,317      | 90.09               | 7,370      | 102.96              | 8,422      | 115.83              | 9,475      | 128.70              | 10,528     | 141.57              | 11,581     |
| 51        | 27.74               | 2,001      | 41.60               | 3,001      | 55.47               | 4,001      | 69.34               | 5,002      | 83.20               | 6,002      | 97.07               | 7,002      | 110.94              | 8,002      | 124.80              | 9,003      | 138.67              | 10,003     | 152.54              | 11,003     |

\* 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.

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

\* 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

**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Non-Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$10,000 Cash Value |       | \$15,000 Cash Value |       | \$20,000 Cash Value |       | \$25,000 Cash Value |        | \$30,000 Cash Value |        | \$35,000 Cash Value |        | \$40,000 Cash Value |        | \$45,000 Cash Value |        | \$50,000 Cash Value |        | \$55,000 Cash Value |        |
|-----------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|
|           | Premium             |       | Premium             |       | Premium             |       | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        |
| 52        | 29.73               | 1,889 | 44.59               | 2,834 | 59.46               | 3,778 | 74.32               | 4,723  | 89.18               | 5,667  | 104.05              | 6,612  | 118.91              | 7,556  | 133.77              | 8,501  | 148.64              | 9,446  | 163.50              | 10,390 |
| 53        | 31.77               | 1,771 | 47.63               | 2,656 | 63.49               | 3,542 | 79.35               | 4,427  | 95.21               | 5,313  | 111.07              | 6,198  | 126.93              | 7,084  | 142.79              | 7,969  | 158.65              | 8,854  | 174.51              | 9,740  |
| 54        | 33.72               | 1,645 | 50.62               | 2,468 | 67.47               | 3,291 | 84.33               | 4,114  | 101.19              | 4,936  | 118.04              | 5,759  | 134.90              | 6,582  | 151.76              | 7,404  | 168.61              | 8,227  | 185.47              | 9,050  |
| 55        | 35.75               | 1,512 | 53.61               | 2,268 | 71.46               | 3,024 | 89.31               | 3,780  | 107.17              | 4,536  | 125.02              | 5,292  | 142.87              | 6,048  | 160.73              | 6,804  | 178.62              | 7,560  | 196.48              | 8,317  |
| 56        | 37.75               | 1,586 | 56.60               | 2,378 | 75.45               | 3,171 | 94.30               | 3,964  | 113.15              | 4,757  | 132.00              | 5,550  | 150.85              | 6,342  | 169.70              | 7,135  | 188.55              | 7,928  | 207.40              | 8,721  |
| 57        | 39.74               | 1,662 | 59.59               | 2,493 | 79.43               | 3,325 | 99.28               | 4,156  | 119.13              | 4,987  | 138.97              | 5,818  | 158.82              | 6,649  | 178.67              | 7,480  | 198.51              | 8,312  | 218.36              | 9,143  |
| 58        | 41.73               | 1,742 | 62.58               | 2,613 | 83.42               | 3,485 | 104.26              | 4,356  | 125.11              | 5,227  | 145.95              | 6,098  | 166.79              | 6,969  | 187.64              | 7,840  | 208.48              | 8,712  | 229.32              | 9,583  |
| 59        | 43.68               | 1,826 | 65.57               | 2,739 | 87.41               | 3,652 | 109.25              | 4,564  | 131.09              | 5,477  | 152.93              | 6,390  | 174.77              | 7,303  | 196.61              | 8,216  | 218.45              | 9,129  | 240.29              | 10,042 |
| 60        | 45.68               | 1,913 | 68.51               | 2,869 | 91.35               | 3,825 | 114.19              | 4,782  | 137.07              | 5,738  | 159.90              | 6,694  | 182.74              | 7,651  | 205.58              | 8,607  | 228.41              | 9,564  | 251.25              | 10,520 |
| 61        | 50.05               | 2,003 | 75.06               | 3,004 | 100.10              | 4,006 | 125.11              | 5,008  | 150.11              | 6,009  | 175.16              | 7,010  | 200.16              | 8,012  | 225.16              | 9,014  | 250.17              | 10,015 | 275.21              | 11,016 |
| 62        | 54.39               | 2,097 | 81.60               | 3,145 | 108.77              | 4,194 | 135.98              | 5,242  | 163.15              | 6,291  | 190.37              | 7,339  | 217.54              | 8,388  | 244.75              | 9,436  | 271.92              | 10,484 | 299.13              | 11,533 |
| 63        | 58.76               | 2,194 | 88.14               | 3,291 | 117.52              | 4,387 | 146.86              | 5,484  | 176.24              | 6,581  | 205.62              | 7,678  | 235.00              | 8,775  | 264.34              | 9,872  | 293.72              | 10,968 | 323.10              | 12,065 |
| 64        | 63.10               | 2,293 | 94.64               | 3,440 | 126.19              | 4,587 | 157.74              | 5,734  | 189.28              | 6,880  | 220.83              | 8,027  | 252.38              | 9,174  | 283.92              | 10,320 | 315.47              | 11,467 | 347.02              | 12,614 |
| 65        | 67.47               | 2,396 | 101.19              | 3,593 | 134.90              | 4,791 | 168.66              | 5,989  | 202.37              | 7,186  | 236.08              | 8,384  | 269.84              | 9,582  | 303.55              | 10,780 | 337.27              | 11,978 | 370.98              | 13,175 |
| 66        | 71.46               | 2,500 | 107.17              | 3,750 | 142.87              | 5,000 | 178.58              | 6,250  | 214.29              | 7,500  | 249.99              | 8,750  | 285.70              | 10,000 | 321.45              | 11,250 | 357.16              | 12,500 | 392.86              | 13,749 |
| 67        | 75.45               | 2,606 | 113.15              | 3,910 | 150.85              | 5,213 | 188.55              | 6,516  | 226.25              | 7,819  | 263.95              | 9,122  | 301.65              | 10,426 | 339.35              | 11,729 | 377.05              | 13,032 | 414.75              | 14,335 |
| 68        | 79.39               | 2,715 | 119.08              | 4,072 | 158.78              | 5,429 | 198.47              | 6,787  | 238.16              | 8,144  | 277.86              | 9,501  | 317.55              | 10,859 | 357.24              | 12,216 | 396.94              | 13,574 | 436.63              | 14,931 |
| 69        | 83.38               | 2,824 | 125.06              | 4,236 | 166.75              | 5,648 | 208.44              | 7,060  | 250.12              | 8,473  | 291.81              | 9,885  | 333.50              | 11,297 | 375.18              | 12,709 | 416.87              | 14,121 | 458.56              | 15,533 |
| 70        | 87.36               | 2,948 | 131.04              | 4,421 | 174.72              | 5,895 | 218.36              | 7,369  | 262.04              | 8,843  | 305.72              | 10,317 | 349.40              | 11,790 | 393.04              | 13,264 | 436.72              | 14,738 | 480.40              | 16,212 |
| 71        | 93.00               | 3,079 | 139.49              | 4,618 | 185.99              | 6,157 | 232.44              | 7,696  | 278.94              | 9,236  | 325.44              | 10,775 | 371.93              | 12,314 | 418.39              | 13,854 | 464.88              | 15,393 | 511.38              | 16,932 |
| 72        | 98.63               | 3,210 | 147.94              | 4,815 | 197.26              | 6,420 | 246.53              | 8,025  | 295.84              | 9,630  | 345.15              | 11,235 | 394.47              | 12,840 | 443.74              | 14,445 | 493.05              | 16,050 | 542.36              | 17,656 |
| 73        | 104.26              | 3,343 | 156.35              | 5,015 | 208.48              | 6,686 | 260.61              | 8,358  | 312.74              | 10,030 | 364.83              | 11,701 | 416.96              | 13,373 | 469.09              | 15,044 | 521.17              | 16,716 | 573.30              | 18,388 |
| 74        | 109.90              | 3,477 | 164.80              | 5,216 | 219.75              | 6,954 | 274.69              | 8,693  | 329.64              | 10,432 | 384.54              | 12,170 | 439.49              | 13,909 | 494.44              | 15,647 | 549.34              | 17,386 | 604.29              | 19,125 |
| 75        | 115.53              | 3,606 | 173.25              | 5,409 | 231.01              | 7,213 | 288.78              | 9,016  | 346.54              | 10,819 | 404.26              | 12,622 | 462.02              | 14,425 | 519.79              | 16,228 | 577.51              | 18,032 | 635.27              | 19,835 |
| 76        | 121.16              | 3,727 | 181.70              | 5,591 | 242.28              | 7,454 | 302.86              | 9,318  | 363.44              | 11,182 | 423.98              | 13,045 | 484.56              | 14,909 | 545.14              | 16,772 | 605.67              | 18,636 | 666.25              | 20,500 |
| 77        | 126.80              | 3,840 | 190.15              | 5,760 | 253.55              | 7,680 | 316.94              | 9,600  | 380.34              | 11,519 | 443.69              | 13,439 | 507.09              | 15,359 | 570.49              | 17,279 | 633.84              | 19,199 | 697.24              | 21,119 |
| 78        | 132.43              | 3,940 | 198.60              | 5,910 | 264.81              | 7,880 | 330.98              | 9,850  | 397.20              | 11,821 | 463.41              | 13,791 | 529.58              | 15,761 | 595.79              | 17,731 | 661.96              | 19,701 | 728.18              | 21,671 |
| 79        | 138.06              | 4,025 | 207.05              | 6,037 | 276.08              | 8,050 | 345.07              | 10,062 | 414.10              | 12,074 | 483.13              | 14,087 | 552.11              | 16,099 | 621.14              | 18,112 | 690.13              | 20,124 | 759.16              | 22,136 |
| 80        | 143.70              | 4,092 | 215.50              | 6,138 | 287.35              | 8,183 | 359.15              | 10,229 | 431.00              | 12,275 | 502.84              | 14,321 | 574.65              | 16,367 | 646.49              | 18,413 | 718.30              | 20,458 | 790.14              | 22,504 |

\* 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.

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

\* 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>

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**Cash Value at Age 65\*\***  
**Volume Purchase**

**Non-Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$60,000 |            | \$70,000 |            | \$75,000 |            | \$80,000 |            | \$85,000 |            | \$90,000 |            | \$95,000 |            | \$100,000 |            | \$110,000 |            | \$125,000 |            |
|-----------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|-----------|------------|-----------|------------|-----------|------------|
|           | 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        | 53.00    | 23,640     | 61.84    | 27,580     | 66.26    | 29,550     | 70.68    | 31,520     | 75.10    | 33,490     | 79.52    | 35,460     | 83.94    | 37,430     | 88.36     | 39,400     | 97.20     | 43,340     | 110.42    | 49,250     |
| 16        | 53.22    | 23,524     | 62.10    | 27,444     | 66.52    | 29,404     | 70.94    | 31,365     | 75.40    | 33,325     | 79.82    | 35,285     | 84.24    | 37,246     | 88.71     | 39,206     | 97.55     | 43,127     | 110.85    | 49,008     |
| 17        | 53.43    | 23,405     | 62.32    | 27,306     | 66.78    | 29,257     | 71.20    | 31,207     | 75.66    | 33,158     | 80.13    | 35,108     | 84.59    | 37,059     | 89.01     | 39,009     | 97.94     | 42,910     | 111.28    | 48,761     |
| 18        | 53.65    | 21,751     | 62.62    | 25,376     | 67.08    | 27,189     | 71.55    | 29,002     | 76.01    | 30,814     | 80.52    | 32,627     | 84.98    | 34,439     | 89.44     | 36,252     | 98.37     | 39,877     | 111.80    | 45,315     |
| 19        | 53.87    | 21,637     | 62.84    | 25,243     | 67.34    | 27,046     | 71.81    | 28,850     | 76.31    | 30,653     | 80.78    | 32,456     | 85.28    | 34,259     | 89.79     | 36,062     | 98.76     | 39,668     | 112.19    | 45,078     |
| 20        | 54.08    | 21,518     | 63.10    | 25,105     | 67.60    | 26,898     | 72.07    | 28,691     | 76.57    | 30,484     | 81.08    | 32,278     | 85.59    | 34,071     | 90.09     | 35,864     | 99.11     | 39,450     | 112.63    | 44,830     |
| 21        | 54.17    | 21,393     | 63.18    | 24,958     | 67.69    | 26,741     | 72.24    | 28,524     | 76.75    | 30,307     | 81.25    | 32,090     | 85.76    | 33,872     | 90.27     | 35,655     | 99.28     | 39,220     | 112.84    | 44,569     |
| 22        | 54.21    | 21,262     | 63.27    | 24,805     | 67.78    | 26,577     | 72.28    | 28,349     | 76.79    | 30,121     | 81.34    | 31,892     | 85.85    | 33,664     | 90.35     | 35,436     | 99.37     | 38,980     | 112.93    | 44,295     |
| 23        | 54.30    | 21,123     | 63.36    | 24,644     | 67.91    | 26,404     | 72.41    | 28,164     | 76.96    | 29,924     | 81.47    | 31,684     | 85.98    | 33,445     | 90.53     | 35,205     | 99.58     | 38,726     | 113.15    | 44,006     |
| 24        | 54.39    | 20,976     | 63.44    | 24,472     | 67.95    | 26,220     | 72.50    | 27,968     | 77.01    | 29,716     | 81.56    | 31,464     | 86.06    | 33,212     | 90.61     | 34,960     | 99.67     | 38,456     | 113.23    | 43,700     |
| 25        | 54.47    | 20,822     | 63.53    | 24,292     | 68.08    | 26,027     | 72.63    | 27,762     | 77.14    | 29,498     | 81.69    | 31,233     | 86.24    | 32,968     | 90.79     | 34,703     | 99.84     | 38,173     | 113.45    | 43,379     |
| 26        | 55.86    | 20,658     | 65.18    | 24,101     | 69.81    | 25,822     | 74.49    | 29,266     | 79.13    | 29,266     | 83.81    | 30,987     | 88.45    | 32,708     | 93.08     | 34,430     | 102.40    | 37,873     | 116.35    | 43,038     |
| 27        | 57.33    | 20,483     | 66.87    | 23,897     | 71.63    | 25,604     | 76.40    | 27,311     | 81.21    | 29,018     | 85.98    | 30,725     | 90.74    | 32,432     | 95.51     | 34,139     | 105.09    | 37,553     | 119.39    | 42,674     |
| 28        | 58.72    | 20,299     | 68.51    | 23,682     | 73.41    | 25,373     | 78.31    | 27,065     | 83.16    | 28,756     | 88.06    | 30,448     | 92.95    | 32,139     | 97.85     | 33,831     | 107.64    | 37,214     | 122.33    | 42,289     |
| 29        | 60.15    | 20,103     | 70.20    | 23,454     | 75.19    | 25,129     | 80.21    | 26,804     | 85.24    | 28,479     | 90.27    | 30,154     | 95.25    | 31,830     | 100.28    | 33,505     | 110.29    | 36,856     | 125.32    | 41,881     |
| 30        | 61.58    | 19,897     | 71.85    | 23,213     | 76.96    | 24,871     | 82.08    | 26,529     | 87.23    | 28,187     | 92.35    | 29,845     | 97.46    | 31,503     | 102.62    | 33,161     | 112.84    | 36,477     | 128.27    | 41,451     |
| 31        | 64.05    | 19,679     | 74.75    | 22,959     | 80.08    | 24,598     | 85.41    | 26,238     | 90.74    | 27,878     | 96.12    | 29,518     | 101.45   | 31,158     | 106.78    | 32,798     | 117.44    | 36,078     | 133.47    | 40,998     |
| 32        | 66.52    | 19,450     | 77.61    | 22,691     | 83.16    | 24,312     | 88.71    | 25,933     | 94.21    | 27,554     | 99.76    | 29,174     | 105.30   | 30,795     | 110.85    | 32,416     | 121.94    | 35,658     | 138.58    | 40,520     |
| 33        | 69.03    | 19,208     | 80.52    | 22,410     | 86.28    | 24,010     | 92.00    | 25,611     | 97.76    | 27,212     | 103.53   | 28,813     | 109.29   | 30,413     | 115.01    | 32,014     | 126.54    | 35,215     | 143.78    | 40,018     |
| 34        | 71.46    | 18,957     | 83.38    | 22,116     | 89.31    | 23,696     | 95.29    | 25,276     | 101.23   | 26,856     | 107.21   | 28,436     | 113.15   | 30,015     | 119.08    | 31,595     | 131.00    | 34,754     | 148.85    | 39,494     |
| 35        | 73.97    | 18,695     | 86.28    | 21,811     | 92.48    | 23,368     | 98.63    | 24,926     | 104.78   | 26,484     | 110.94   | 28,042     | 117.09   | 29,600     | 123.29    | 31,158     | 135.59    | 34,274     | 154.10    | 38,948     |
| 36        | 77.57    | 18,422     | 90.48    | 21,492     | 96.94    | 23,027     | 103.44   | 24,562     | 109.90   | 26,098     | 116.35   | 27,633     | 122.81   | 29,168     | 129.27    | 30,703     | 142.18    | 33,773     | 161.59    | 38,379     |
| 37        | 81.17    | 18,137     | 94.69    | 21,160     | 101.45   | 22,672     | 108.21   | 24,183     | 114.97   | 25,695     | 121.73   | 27,206     | 128.49   | 28,718     | 135.29    | 30,229     | 148.81    | 33,252     | 169.09    | 37,786     |
| 38        | 84.81    | 17,841     | 98.93    | 20,814     | 106.04   | 22,301     | 113.10   | 23,788     | 120.17   | 25,275     | 127.23   | 26,762     | 134.29   | 28,248     | 141.36    | 29,735     | 155.48    | 32,708     | 176.67    | 37,169     |
| 39        | 88.40    | 17,531     | 103.14   | 20,453     | 110.50   | 21,914     | 117.87   | 23,374     | 125.24   | 24,835     | 132.60   | 26,296     | 139.97   | 27,757     | 147.34    | 29,218     | 162.07    | 32,140     | 184.17    | 36,522     |
| 40        | 92.00    | 17,204     | 107.34   | 20,071     | 115.01   | 21,505     | 122.68   | 22,938     | 130.35   | 24,372     | 138.02   | 25,806     | 145.69   | 27,239     | 153.36    | 28,673     | 168.70    | 31,540     | 191.67    | 35,841     |
| 41        | 97.33    | 16,858     | 113.54   | 19,668     | 121.64   | 21,073     | 129.74   | 22,478     | 137.85   | 23,882     | 145.95   | 25,287     | 154.10   | 26,692     | 162.20    | 28,097     | 178.41    | 30,907     | 202.72    | 35,121     |
| 42        | 102.57   | 16,493     | 119.65   | 19,242     | 128.23   | 20,616     | 136.76   | 21,990     | 145.30   | 23,365     | 153.84   | 24,739     | 162.37   | 26,114     | 170.95    | 27,488     | 188.03    | 30,237     | 213.68    | 34,360     |
| 43        | 107.86   | 16,106     | 125.84   | 18,790     | 134.81   | 20,132     | 143.83   | 21,474     | 152.80   | 22,817     | 161.81   | 24,159     | 170.78   | 25,501     | 179.75    | 26,843     | 197.73    | 29,527     | 224.69    | 33,554     |
| 44        | 113.10   | 15,697     | 131.95   | 18,313     | 141.40   | 19,621     | 150.80   | 20,929     | 160.25   | 22,237     | 169.65   | 23,545     | 179.10   | 24,853     | 188.50    | 26,161     | 207.35    | 28,777     | 235.65    | 32,701     |
| 45        | 118.43   | 15,261     | 138.15   | 17,804     | 148.03   | 19,076     | 157.87   | 20,348     | 167.75   | 21,620     | 177.63   | 22,892     | 187.51   | 24,163     | 197.34    | 25,435     | 217.10    | 27,978     | 246.70    | 31,794     |
| 46        | 125.63   | 14,798     | 146.56   | 17,264     | 157.00   | 18,497     | 167.49   | 19,730     | 177.97   | 20,964     | 188.42   | 22,197     | 198.90   | 23,430     | 209.35    | 24,663     | 230.28    | 27,129     | 261.69    | 30,829     |
| 47        | 132.82   | 14,306     | 154.96   | 16,691     | 166.01   | 17,883     | 177.11   | 19,075     | 188.16   | 20,267     | 199.21   | 21,460     | 210.30   | 22,652     | 221.35    | 23,844     | 243.49    | 26,228     | 276.69    | 29,805     |
| 48        | 140.01   | 13,783     | 163.37   | 16,080     | 175.03   | 17,228     | 186.68   | 18,377     | 198.34   | 19,525     | 210.04   | 20,674     | 221.70   | 21,822     | 233.35    | 22,971     | 256.67    | 25,268     | 291.68    | 28,714     |
| 49        | 147.21   | 13,226     | 171.73   | 15,430     | 184.04   | 16,532     | 196.30   | 17,634     | 208.57   | 18,737     | 220.83   | 19,839     | 233.09   | 20,941     | 245.36    | 22,043     | 269.88    | 24,247     | 306.67    | 27,554     |
| 50        | 154.40   | 12,634     | 180.14   | 14,739     | 193.01   | 15,792     | 205.88   | 16,845     | 218.75   | 17,898     | 231.62   | 18,950     | 244.49   | 20,003     | 257.36    | 21,056     | 283.10    | 23,162     | 321.67    | 26,320     |
| 51        | 166.40   | 12,004     | 194.14   | 14,004     | 208.00   | 15,004     | 221.87   | 16,005     | 235.74   | 17,005     | 249.60   | 18,005     | 263.47   | 19,006     | 277.34    | 20,006     | 305.07    | 22,007     | 346.67    | 25,008     |

\* 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.

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

\* 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>

**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Non-Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$60,000 |            | \$70,000 |            | \$75,000 |            | \$80,000 |            | \$85,000 |            | \$90,000 |            | \$95,000 |            | \$100,000 |            | \$110,000 |            | \$125,000 |            |
|-----------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|-----------|------------|-----------|------------|-----------|------------|
|           | 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        | 178.36   | 11,335     | 208.09   | 13,224     | 222.95   | 14,168     | 237.82   | 15,113     | 252.68   | 16,057     | 267.54   | 17,002     | 282.41   | 17,946     | 297.27    | 18,891     | 327.00    | 20,780     | 371.59    | 23,614     |
| 53        | 190.37   | 10,625     | 222.09   | 12,396     | 237.95   | 13,282     | 253.81   | 14,167     | 269.67   | 15,053     | 285.53   | 15,938     | 301.39   | 16,824     | 317.29    | 17,709     | 349.01    | 19,480     | 396.59    | 22,136     |
| 54        | 202.33   | 9,872      | 236.04   | 11,518     | 252.90   | 12,340     | 269.75   | 13,163     | 286.61   | 13,986     | 303.47   | 14,809     | 320.32   | 15,631     | 337.18    | 16,454     | 370.89    | 18,099     | 421.46    | 20,568     |
| 55        | 214.33   | 9,073      | 250.04   | 10,585     | 267.89   | 11,341     | 285.74   | 12,097     | 303.60   | 12,853     | 321.45   | 13,609     | 339.35   | 14,365     | 357.20    | 15,121     | 392.91    | 16,633     | 446.47    | 18,901     |
| 56        | 226.29   | 9,514      | 263.99   | 11,099     | 282.84   | 11,892     | 301.69   | 12,685     | 320.54   | 13,478     | 339.39   | 14,270     | 358.24   | 15,063     | 377.09    | 15,856     | 414.83    | 17,442     | 471.38    | 19,820     |
| 57        | 238.21   | 9,974      | 277.90   | 11,636     | 297.79   | 12,467     | 317.64   | 13,298     | 337.48   | 14,130     | 357.33   | 14,961     | 377.18   | 15,792     | 397.02    | 16,623     | 436.72    | 18,285     | 496.26    | 20,779     |
| 58        | 250.17   | 10,454     | 291.85   | 12,196     | 312.70   | 13,067     | 333.54   | 13,938     | 354.38   | 14,810     | 375.23   | 15,681     | 396.07   | 16,552     | 416.96    | 17,423     | 458.64    | 19,165     | 521.17    | 21,779     |
| 59        | 262.13   | 10,955     | 305.81   | 12,781     | 327.65   | 13,694     | 349.49   | 14,606     | 371.33   | 15,519     | 393.17   | 16,432     | 415.01   | 17,345     | 436.85    | 18,258     | 480.53    | 20,084     | 546.05    | 22,822     |
| 60        | 274.09   | 11,476     | 319.76   | 13,389     | 342.60   | 14,345     | 365.43   | 15,302     | 388.27   | 16,258     | 411.11   | 17,214     | 433.94   | 18,171     | 456.78    | 19,127     | 502.45    | 21,040     | 570.96    | 23,909     |
| 61        | 300.22   | 12,018     | 350.27   | 14,021     | 375.27   | 15,022     | 400.27   | 16,024     | 425.32   | 17,026     | 450.32   | 18,027     | 475.33   | 19,028     | 500.37    | 20,030     | 550.38    | 22,033     | 625.43    | 25,038     |
| 62        | 326.30   | 12,581     | 380.69   | 14,678     | 407.90   | 15,727     | 435.07   | 16,775     | 462.28   | 17,824     | 489.45   | 18,872     | 516.67   | 19,921     | 543.84    | 20,969     | 598.22    | 23,066     | 679.82    | 26,211     |
| 63        | 352.48   | 13,162     | 411.19   | 15,356     | 440.57   | 16,453     | 469.95   | 17,550     | 499.33   | 18,646     | 528.71   | 19,743     | 558.05   | 20,840     | 587.43    | 21,937     | 646.19    | 24,131     | 734.29    | 27,421     |
| 64        | 378.56   | 13,760     | 441.66   | 16,054     | 473.20   | 17,200     | 504.75   | 18,347     | 536.30   | 19,494     | 567.84   | 20,641     | 599.39   | 21,787     | 630.94    | 22,934     | 694.03    | 25,227     | 788.67    | 28,668     |
| 65        | 404.74   | 14,373     | 472.16   | 16,768     | 505.88   | 17,966     | 539.63   | 19,164     | 573.35   | 20,362     | 607.06   | 21,560     | 640.82   | 22,757     | 674.53    | 23,955     | 741.96    | 26,350     | 843.14    | 29,944     |
| 66        | 428.57   | 14,999     | 499.98   | 17,499     | 535.69   | 18,749     | 571.44   | 19,999     | 607.15   | 21,249     | 642.85   | 22,499     | 678.56   | 23,749     | 714.27    | 24,999     | 785.68    | 27,499     | 892.84    | 31,249     |
| 67        | 452.49   | 15,638     | 527.89   | 18,245     | 565.59   | 19,548     | 603.29   | 20,851     | 640.99   | 22,154     | 678.69   | 23,458     | 716.39   | 24,761     | 754.09    | 26,064     | 829.53    | 28,670     | 942.63    | 32,580     |
| 68        | 476.32   | 16,288     | 555.71   | 19,003     | 595.40   | 20,360     | 635.10   | 21,718     | 674.79   | 23,075     | 714.48   | 24,432     | 754.18   | 25,790     | 793.87    | 27,147     | 873.26    | 29,862     | 992.29    | 33,934     |
| 69        | 500.20   | 16,945     | 583.57   | 19,769     | 625.26   | 21,182     | 666.95   | 22,594     | 708.63   | 24,006     | 750.32   | 25,418     | 792.01   | 26,830     | 833.69    | 28,242     | 917.07    | 31,066     | 1042.08   | 35,302     |
| 70        | 524.08   | 17,686     | 611.39   | 20,633     | 655.07   | 22,107     | 698.75   | 23,581     | 742.43   | 25,055     | 786.11   | 26,528     | 829.75   | 28,002     | 873.43    | 29,476     | 960.79    | 32,424     | 1091.79   | 36,845     |
| 71        | 557.88   | 18,472     | 650.83   | 21,550     | 697.32   | 23,090     | 743.82   | 24,629     | 790.32   | 26,168     | 836.81   | 27,707     | 883.27   | 29,247     | 929.76    | 30,786     | 1022.76   | 33,865     | 1162.20   | 38,482     |
| 72        | 591.68   | 19,261     | 690.26   | 22,471     | 739.57   | 24,076     | 788.89   | 25,681     | 838.20   | 27,286     | 887.51   | 28,891     | 936.78   | 30,496     | 986.10    | 32,101     | 1084.72   | 35,311     | 1232.62   | 40,126     |
| 73        | 625.43   | 20,059     | 729.65   | 23,402     | 781.78   | 25,074     | 833.87   | 26,746     | 886.00   | 28,417     | 938.13   | 30,089     | 990.26   | 31,760     | 1042.34   | 33,432     | 1146.60   | 36,775     | 1302.95   | 41,790     |
| 74        | 659.23   | 20,863     | 769.08   | 24,340     | 824.03   | 26,079     | 878.93   | 27,818     | 933.88   | 29,556     | 988.83   | 31,295     | 1043.77  | 33,033     | 1098.68   | 34,772     | 1208.57   | 38,249     | 1373.37   | 43,465     |
| 75        | 693.03   | 21,638     | 808.52   | 25,244     | 866.28   | 27,047     | 924.00   | 28,850     | 981.76   | 30,654     | 1039.53  | 32,457     | 1097.29  | 34,260     | 1155.01   | 36,063     | 1270.54   | 39,669     | 1443.78   | 45,079     |
| 76        | 726.83   | 22,363     | 847.95   | 26,090     | 908.53   | 27,954     | 969.07   | 29,818     | 1029.65  | 31,681     | 1090.23  | 33,545     | 1150.81  | 35,408     | 1211.34   | 37,272     | 1332.50   | 40,999     | 1514.20   | 46,590     |
| 77        | 760.63   | 23,039     | 887.38   | 26,879     | 950.78   | 28,798     | 1014.13  | 30,718     | 1077.53  | 32,638     | 1140.93  | 34,558     | 1204.32  | 36,478     | 1267.68   | 38,398     | 1394.47   | 42,238     | 1584.62   | 47,998     |
| 78        | 794.39   | 23,641     | 926.77   | 27,581     | 992.94   | 29,552     | 1059.16  | 31,522     | 1125.37  | 33,492     | 1191.54  | 35,462     | 1257.75  | 37,432     | 1323.92   | 39,402     | 1456.35   | 43,342     | 1654.90   | 49,252     |
| 79        | 828.19   | 24,149     | 966.21   | 28,174     | 1035.19  | 30,186     | 1104.22  | 32,198     | 1173.25  | 34,211     | 1242.24  | 36,223     | 1311.27  | 38,236     | 1380.26   | 40,248     | 1518.32   | 44,273     | 1725.32   | 50,310     |
| 80        | 861.99   | 24,550     | 1005.64  | 28,642     | 1077.44  | 30,688     | 1149.29  | 32,734     | 1221.14  | 34,779     | 1292.94  | 36,825     | 1364.79  | 38,871     | 1436.59   | 40,917     | 1580.28   | 45,009     | 1795.74   | 51,146     |

\* 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.

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

\* 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

**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Non-Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$130,000 |            | \$140,000 |            | \$150,000 |            |
|-----------|-----------|------------|-----------|------------|-----------|------------|
|           | Premium   | Cash Value | Premium   | Cash Value | Premium   | Cash Value |
| 15        | 114.84    | 51,220     | 123.68    | 55,160     | 132.52    | 59,100     |
| 16        | 115.27    | 50,968     | 124.15    | 54,888     | 133.04    | 58,809     |
| 17        | 115.70    | 50,712     | 124.63    | 54,613     | 133.51    | 58,514     |
| 18        | 116.27    | 47,128     | 125.19    | 50,753     | 134.16    | 54,378     |
| 19        | 116.70    | 46,881     | 125.67    | 50,487     | 134.64    | 54,093     |
| 20        | 117.13    | 46,623     | 126.15    | 50,210     | 135.16    | 53,796     |
| 21        | 117.35    | 46,352     | 126.36    | 49,917     | 135.38    | 53,482     |
| 22        | 117.44    | 46,067     | 126.49    | 49,610     | 135.51    | 53,154     |
| 23        | 117.65    | 45,766     | 126.71    | 49,287     | 135.77    | 52,808     |
| 24        | 117.78    | 45,448     | 126.84    | 48,944     | 135.90    | 52,440     |
| 25        | 118.00    | 45,114     | 127.06    | 48,584     | 136.16    | 52,054     |
| 26        | 121.03    | 44,759     | 130.35    | 48,202     | 139.67    | 51,645     |
| 27        | 124.15    | 44,381     | 133.73    | 47,795     | 143.26    | 51,208     |
| 28        | 127.19    | 43,980     | 136.98    | 47,363     | 146.77    | 50,746     |
| 29        | 130.35    | 43,556     | 140.36    | 46,907     | 150.41    | 50,258     |
| 30        | 133.38    | 43,109     | 143.65    | 46,425     | 153.88    | 49,742     |
| 31        | 138.80    | 42,637     | 149.46    | 45,917     | 160.16    | 49,197     |
| 32        | 144.09    | 42,141     | 155.18    | 45,382     | 166.27    | 48,624     |
| 33        | 149.50    | 41,618     | 161.03    | 44,820     | 172.51    | 48,021     |
| 34        | 154.83    | 41,074     | 166.75    | 44,233     | 178.67    | 47,392     |
| 35        | 160.25    | 40,505     | 172.56    | 43,621     | 184.91    | 46,737     |
| 36        | 168.05    | 39,914     | 180.96    | 42,984     | 193.88    | 46,054     |
| 37        | 175.85    | 39,298     | 189.37    | 42,321     | 202.89    | 45,344     |
| 38        | 183.74    | 38,656     | 197.91    | 41,629     | 212.03    | 44,602     |
| 39        | 191.54    | 37,983     | 206.27    | 40,905     | 221.00    | 43,827     |
| 40        | 199.34    | 37,275     | 214.68    | 40,142     | 230.02    | 43,010     |
| 41        | 210.82    | 36,526     | 227.07    | 39,336     | 243.28    | 42,146     |
| 42        | 222.22    | 35,734     | 239.29    | 38,483     | 256.41    | 41,232     |
| 43        | 233.70    | 34,896     | 251.68    | 37,580     | 269.67    | 40,264     |
| 44        | 245.05    | 34,009     | 263.90    | 36,625     | 282.75    | 39,242     |
| 45        | 256.54    | 33,066     | 276.30    | 35,609     | 296.01    | 38,152     |
| 46        | 272.14    | 32,062     | 293.07    | 34,528     | 314.04    | 36,994     |
| 47        | 287.74    | 30,997     | 309.88    | 33,382     | 332.02    | 35,766     |
| 48        | 303.34    | 29,862     | 326.69    | 32,159     | 350.01    | 34,456     |
| 49        | 318.94    | 28,656     | 343.51    | 30,860     | 368.03    | 33,064     |
| 50        | 334.54    | 27,373     | 360.28    | 29,478     | 386.02    | 31,584     |
| 51        | 360.54    | 26,008     | 388.27    | 28,008     | 416.00    | 30,009     |

\* 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.

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

\* 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>

**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Non-Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$130,000 |            | \$140,000 |            | \$150,000 |            |
|-----------|-----------|------------|-----------|------------|-----------|------------|
|           | Premium   | Cash Value | Premium   | Cash Value | Premium   | Cash Value |
| 52        | 386.45    | 24,558     | 416.18    | 26,447     | 445.90    | 28,336     |
| 53        | 412.45    | 23,022     | 444.17    | 24,793     | 475.89    | 26,564     |
| 54        | 438.32    | 21,390     | 472.03    | 23,036     | 505.79    | 24,681     |
| 55        | 464.32    | 19,657     | 500.07    | 21,169     | 535.78    | 22,682     |
| 56        | 490.23    | 20,613     | 527.93    | 22,198     | 565.63    | 23,784     |
| 57        | 516.10    | 21,610     | 555.84    | 23,272     | 595.53    | 24,934     |
| 58        | 542.02    | 22,650     | 583.70    | 24,392     | 625.39    | 26,134     |
| 59        | 567.89    | 23,735     | 611.57    | 25,561     | 655.29    | 27,387     |
| 60        | 593.80    | 24,865     | 639.47    | 26,778     | 685.15    | 28,690     |
| 61        | 650.44    | 26,039     | 700.49    | 28,042     | 750.54    | 30,045     |
| 62        | 706.99    | 27,260     | 761.37    | 29,357     | 815.75    | 31,454     |
| 63        | 763.67    | 28,518     | 822.38    | 30,712     | 881.14    | 32,906     |
| 64        | 820.22    | 29,814     | 883.31    | 32,108     | 946.40    | 34,401     |
| 65        | 876.85    | 31,142     | 944.32    | 33,537     | 1011.75   | 35,932     |
| 66        | 928.55    | 32,499     | 999.96    | 34,999     | 1071.38   | 37,498     |
| 67        | 980.33    | 33,883     | 1055.73   | 36,490     | 1131.13   | 39,096     |
| 68        | 1031.99   | 35,291     | 1111.37   | 38,006     | 1190.76   | 40,720     |
| 69        | 1083.77   | 36,715     | 1167.14   | 39,539     | 1250.52   | 42,363     |
| 70        | 1135.47   | 38,319     | 1222.78   | 41,266     | 1310.14   | 44,214     |
| 71        | 1208.70   | 40,022     | 1301.65   | 43,100     | 1394.64   | 46,179     |
| 72        | 1281.93   | 41,731     | 1380.52   | 44,941     | 1479.14   | 48,152     |
| 73        | 1355.04   | 43,462     | 1459.30   | 46,805     | 1563.51   | 50,148     |
| 74        | 1428.27   | 45,204     | 1538.16   | 48,681     | 1648.01   | 52,158     |
| 75        | 1501.50   | 46,882     | 1617.03   | 50,488     | 1732.51   | 54,094     |
| 76        | 1574.74   | 48,454     | 1695.90   | 52,181     | 1817.01   | 55,908     |
| 77        | 1647.97   | 49,917     | 1774.76   | 53,757     | 1901.51   | 57,597     |
| 78        | 1721.12   | 51,223     | 1853.50   | 55,163     | 1985.88   | 59,103     |
| 79        | 1794.35   | 52,322     | 1932.37   | 56,347     | 2070.38   | 60,372     |
| 80        | 1867.58   | 53,192     | 2011.23   | 57,284     | 2154.88   | 61,376     |

\* 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.

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

\* 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>

**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$10,000 Cash Value |       | \$15,000 Cash Value |       | \$20,000 Cash Value |       | \$25,000 Cash Value |        | \$30,000 Cash Value |        | \$35,000 Cash Value |        | \$40,000 Cash Value |        | \$45,000 Cash Value |        | \$50,000 Cash Value |        | \$55,000 Cash Value |        |
|-----------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|
|           | Premium             |       | Premium             |       | Premium             |       | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        |
| 15        | 14.78               | 3,940 | 22.15               | 5,910 | 29.51               | 7,880 | 36.88               | 9,850  | 44.29               | 11,820 | 51.66               | 13,790 | 59.02               | 15,760 | 66.39               | 17,730 | 73.76               | 19,700 | 81.17               | 21,670 |
| 16        | 14.91               | 3,921 | 22.36               | 5,881 | 29.77               | 7,841 | 37.23               | 9,802  | 44.68               | 11,762 | 52.13               | 13,722 | 59.54               | 15,682 | 67.00               | 17,643 | 74.45               | 19,603 | 81.86               | 21,563 |
| 17        | 15.04               | 3,901 | 22.54               | 5,851 | 30.03               | 7,802 | 37.57               | 9,752  | 45.07               | 11,703 | 52.57               | 13,653 | 60.11               | 15,604 | 67.60               | 17,554 | 75.10               | 19,505 | 82.60               | 21,455 |
| 18        | 15.17               | 4,507 | 22.75               | 6,760 | 30.34               | 9,013 | 37.88               | 11,267 | 45.46               | 13,520 | 53.04               | 15,773 | 60.63               | 18,027 | 68.21               | 20,280 | 75.75               | 22,534 | 83.33               | 24,787 |
| 19        | 15.30               | 4,483 | 22.93               | 6,725 | 30.60               | 8,966 | 38.22               | 11,208 | 45.85               | 13,450 | 53.52               | 15,691 | 61.15               | 17,933 | 68.82               | 20,174 | 76.44               | 22,416 | 84.07               | 24,658 |
| 20        | 15.43               | 4,459 | 23.14               | 6,688 | 30.86               | 8,917 | 38.57               | 11,146 | 46.28               | 13,376 | 54.00               | 15,605 | 61.67               | 17,834 | 69.38               | 20,063 | 77.09               | 22,293 | 84.81               | 24,522 |
| 21        | 15.52               | 4,433 | 23.27               | 6,649 | 31.03               | 8,865 | 38.79               | 11,081 | 46.50               | 13,298 | 54.26               | 15,514 | 62.01               | 17,730 | 69.77               | 19,946 | 77.53               | 22,163 | 85.28               | 24,379 |
| 22        | 15.60               | 4,405 | 23.40               | 6,608 | 31.16               | 8,810 | 38.96               | 11,013 | 46.76               | 13,216 | 54.52               | 15,418 | 62.32               | 17,621 | 70.12               | 19,823 | 77.92               | 22,026 | 85.67               | 24,229 |
| 23        | 15.69               | 4,376 | 23.49               | 6,565 | 31.33               | 8,753 | 39.18               | 10,941 | 46.98               | 13,129 | 54.82               | 15,317 | 62.66               | 17,506 | 70.46               | 19,694 | 78.31               | 21,882 | 86.15               | 24,070 |
| 24        | 15.73               | 4,346 | 23.62               | 6,519 | 31.51               | 8,692 | 39.35               | 10,865 | 47.24               | 13,038 | 55.08               | 15,211 | 62.97               | 17,384 | 70.81               | 19,557 | 78.70               | 21,731 | 86.54               | 23,904 |
| 25        | 15.82               | 4,314 | 23.75               | 6,472 | 31.64               | 8,629 | 39.57               | 10,786 | 47.45               | 12,943 | 55.38               | 15,100 | 63.27               | 17,258 | 71.20               | 19,415 | 79.09               | 21,572 | 87.02               | 23,729 |
| 26        | 16.12               | 4,281 | 24.18               | 6,421 | 32.20               | 8,562 | 40.26               | 10,702 | 48.32               | 12,843 | 56.38               | 14,983 | 64.44               | 17,124 | 72.46               | 19,264 | 80.52               | 21,405 | 88.58               | 23,545 |
| 27        | 16.38               | 4,245 | 24.62               | 6,368 | 32.81               | 8,491 | 41.00               | 10,614 | 49.19               | 12,736 | 57.38               | 14,859 | 65.57               | 16,982 | 73.76               | 19,104 | 81.95               | 21,227 | 90.14               | 23,350 |
| 28        | 16.69               | 4,208 | 25.05               | 6,312 | 33.37               | 8,416 | 41.69               | 10,520 | 50.05               | 12,623 | 58.37               | 14,727 | 66.74               | 16,831 | 75.06               | 18,935 | 83.38               | 21,039 | 91.74               | 23,143 |
| 29        | 16.99               | 4,168 | 25.44               | 6,252 | 33.93               | 8,336 | 42.43               | 10,420 | 50.88               | 12,504 | 59.37               | 14,588 | 67.86               | 16,672 | 76.31               | 18,756 | 84.81               | 20,840 | 93.30               | 22,924 |
| 30        | 17.25               | 4,126 | 25.87               | 6,189 | 34.50               | 8,252 | 43.12               | 10,315 | 51.74               | 12,378 | 60.37               | 14,441 | 68.99               | 16,504 | 77.61               | 18,567 | 86.24               | 20,630 | 94.86               | 22,692 |
| 31        | 17.68               | 4,081 | 26.48               | 6,122 | 35.32               | 8,163 | 44.16               | 10,203 | 52.96               | 12,244 | 61.80               | 14,285 | 70.64               | 16,325 | 79.43               | 18,366 | 88.27               | 20,407 | 97.11               | 22,447 |
| 32        | 18.07               | 4,034 | 27.13               | 6,051 | 36.14               | 8,068 | 45.20               | 10,086 | 54.21               | 12,103 | 63.27               | 14,120 | 72.28               | 16,137 | 81.34               | 18,154 | 90.35               | 20,171 | 99.37               | 22,188 |
| 33        | 18.51               | 3,985 | 27.74               | 5,977 | 36.97               | 7,969 | 46.20               | 9,962  | 55.43               | 11,954 | 64.70               | 13,946 | 73.93               | 15,938 | 83.16               | 17,931 | 92.39               | 19,923 | 101.62              | 21,915 |
| 34        | 18.90               | 3,932 | 28.34               | 5,899 | 37.79               | 7,865 | 47.24               | 9,831  | 56.68               | 11,797 | 66.13               | 13,763 | 75.58               | 15,730 | 85.02               | 17,696 | 94.47               | 19,662 | 103.92              | 21,628 |
| 35        | 19.33               | 3,878 | 28.95               | 5,816 | 38.61               | 7,755 | 48.28               | 9,694  | 57.94               | 11,633 | 67.56               | 13,572 | 77.22               | 15,510 | 86.89               | 17,449 | 96.51               | 19,388 | 106.17              | 21,327 |
| 36        | 20.24               | 3,820 | 30.34               | 5,730 | 40.43               | 7,640 | 50.53               | 9,550  | 60.63               | 11,460 | 70.77               | 13,370 | 80.86               | 15,280 | 90.96               | 17,190 | 101.06              | 19,100 | 111.15              | 21,010 |
| 37        | 21.15               | 3,760 | 31.68               | 5,639 | 42.25               | 7,519 | 52.83               | 9,399  | 63.36               | 11,279 | 73.93               | 13,159 | 84.50               | 15,038 | 95.03               | 16,918 | 105.61              | 18,798 | 116.18              | 20,678 |
| 38        | 22.02               | 3,696 | 33.07               | 5,544 | 44.07               | 7,392 | 55.08               | 9,241  | 66.09               | 11,089 | 77.09               | 12,937 | 88.10               | 14,785 | 99.11               | 16,633 | 110.11              | 18,481 | 121.12              | 20,329 |
| 39        | 22.93               | 3,630 | 34.41               | 5,444 | 45.85               | 7,259 | 57.33               | 9,074  | 68.82               | 10,889 | 80.26               | 12,704 | 91.74               | 14,518 | 103.18              | 16,333 | 114.66              | 18,148 | 126.10              | 19,963 |
| 40        | 23.84               | 3,560 | 35.75               | 5,340 | 47.67               | 7,119 | 59.59               | 8,899  | 71.50               | 10,679 | 83.42               | 12,459 | 95.34               | 14,239 | 107.25              | 16,019 | 119.17              | 17,799 | 131.09              | 19,578 |
| 41        | 25.44               | 3,486 | 38.14               | 5,229 | 50.83               | 6,972 | 63.53               | 8,716  | 76.23               | 10,459 | 88.92               | 12,202 | 101.62              | 13,945 | 114.32              | 15,688 | 127.01              | 17,431 | 139.71              | 19,174 |
| 42        | 27.00               | 3,409 | 40.48               | 5,113 | 53.95               | 6,818 | 67.43               | 8,522  | 80.91               | 10,226 | 94.38               | 11,931 | 107.90              | 13,635 | 121.38              | 15,340 | 134.86              | 17,044 | 148.33              | 18,748 |
| 43        | 28.56               | 3,327 | 42.82               | 4,991 | 57.12               | 6,654 | 71.37               | 8,318  | 85.63               | 9,981  | 99.93               | 11,645 | 114.19              | 13,308 | 128.44              | 14,972 | 142.74              | 16,635 | 157.00              | 18,299 |
| 44        | 30.12               | 3,240 | 45.20               | 4,860 | 60.24               | 6,480 | 75.27               | 8,101  | 90.35               | 9,721  | 105.39              | 11,341 | 120.47              | 12,961 | 135.51              | 14,581 | 150.54              | 16,201 | 165.62              | 17,821 |
| 45        | 31.68               | 3,148 | 47.54               | 4,722 | 63.36               | 6,296 | 79.22               | 7,870  | 95.03               | 9,444  | 110.89              | 11,018 | 126.71              | 12,592 | 142.57              | 14,166 | 158.39              | 15,740 | 174.25              | 17,314 |
| 46        | 33.72               | 3,050 | 50.53               | 4,575 | 67.39               | 6,100 | 84.24               | 7,625  | 101.06              | 9,149  | 117.91              | 10,674 | 134.77              | 12,199 | 151.58              | 13,724 | 168.44              | 15,249 | 185.30              | 16,774 |
| 47        | 35.71               | 2,946 | 53.56               | 4,418 | 71.42               | 5,891 | 89.27               | 7,364  | 107.08              | 8,837  | 124.93              | 10,310 | 142.79              | 11,782 | 160.64              | 13,255 | 178.49              | 14,728 | 196.30              | 16,201 |
| 48        | 37.70               | 2,835 | 56.55               | 4,252 | 75.40               | 5,670 | 94.25               | 7,087  | 113.10              | 8,504  | 131.95              | 9,922  | 150.80              | 11,339 | 169.65              | 12,757 | 188.46              | 14,174 | 207.31              | 15,591 |
| 49        | 39.74               | 2,717 | 59.59               | 4,076 | 79.43               | 5,434 | 99.28               | 6,793  | 119.13              | 8,151  | 138.97              | 9,510  | 158.82              | 10,868 | 178.67              | 12,227 | 198.51              | 13,585 | 218.36              | 14,944 |
| 50        | 41.73               | 2,592 | 62.58               | 3,888 | 83.42               | 5,183 | 104.31              | 6,479  | 125.15              | 7,775  | 145.99              | 9,071  | 166.84              | 10,367 | 187.72              | 11,663 | 208.57              | 12,959 | 229.41              | 14,254 |
| 51        | 44.55               | 2,458 | 66.82               | 3,687 | 89.10               | 4,917 | 111.37              | 6,146  | 133.64              | 7,375  | 155.92              | 8,604  | 178.19              | 9,833  | 200.46              | 11,062 | 222.74              | 12,292 | 245.01              | 13,521 |

\* 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.

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

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**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$10,000 Cash Value |       | \$15,000 Cash Value |       | \$20,000 Cash Value |       | \$25,000 Cash Value |       | \$30,000 Cash Value |        | \$35,000 Cash Value |        | \$40,000 Cash Value |        | \$45,000 Cash Value |        | \$50,000 Cash Value |        | \$55,000 Cash Value |        |
|-----------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|---------------------|--------|
|           | Premium             |       | Premium             |       | Premium             |       | Premium             |       | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        | Premium             |        |
| 52        | 47.41               | 2,316 | 71.07               | 3,474 | 94.77               | 4,632 | 118.48              | 5,791 | 142.14              | 6,949  | 165.84              | 8,107  | 189.50              | 9,265  | 213.20              | 10,423 | 236.91              | 11,581 | 260.57              | 12,739 |
| 53        | 50.23               | 2,165 | 75.32               | 3,247 | 100.45              | 4,330 | 125.54              | 5,412 | 150.63              | 6,494  | 175.76              | 7,577  | 200.85              | 8,659  | 225.94              | 9,742  | 251.08              | 10,824 | 276.17              | 11,906 |
| 54        | 53.04               | 2,003 | 79.56               | 3,005 | 106.08              | 4,007 | 132.60              | 5,009 | 159.17              | 6,010  | 185.69              | 7,012  | 212.21              | 8,014  | 238.73              | 9,015  | 265.25              | 10,017 | 291.77              | 11,019 |
| 55        | 55.90               | 1,831 | 83.85               | 2,747 | 111.76              | 3,662 | 139.71              | 4,578 | 167.66              | 5,494  | 195.57              | 6,409  | 223.52              | 7,325  | 251.47              | 8,240  | 279.42              | 9,156  | 307.32              | 10,072 |
| 56        | 59.59               | 1,886 | 89.40               | 2,828 | 119.17              | 3,771 | 148.98              | 4,714 | 178.75              | 5,657  | 208.57              | 6,600  | 238.34              | 7,542  | 268.15              | 8,485  | 297.92              | 9,428  | 327.73              | 10,371 |
| 57        | 63.31               | 1,939 | 94.95               | 2,908 | 126.62              | 3,878 | 158.26              | 4,847 | 189.89              | 5,817  | 221.52              | 6,786  | 253.20              | 7,756  | 284.83              | 8,725  | 316.47              | 9,695  | 348.14              | 10,664 |
| 58        | 67.04               | 1,992 | 100.54              | 2,987 | 134.03              | 3,983 | 167.53              | 4,979 | 201.03              | 5,975  | 234.52              | 6,971  | 268.02              | 7,966  | 301.52              | 8,962  | 335.01              | 9,958  | 368.51              | 10,954 |
| 59        | 70.72               | 2,044 | 106.08              | 3,066 | 141.44              | 4,088 | 176.80              | 5,110 | 212.16              | 6,132  | 247.48              | 7,154  | 282.84              | 8,176  | 318.20              | 9,198  | 353.56              | 10,221 | 388.92              | 11,243 |
| 60        | 74.45               | 2,096 | 111.63              | 3,145 | 148.85              | 4,193 | 186.08              | 5,241 | 223.26              | 6,289  | 260.48              | 7,337  | 297.70              | 8,386  | 334.88              | 9,434  | 372.11              | 10,482 | 409.33              | 11,530 |
| 61        | 78.87               | 2,148 | 118.26              | 3,222 | 157.69              | 4,297 | 197.08              | 5,371 | 236.52              | 6,445  | 275.95              | 7,519  | 315.34              | 8,593  | 354.77              | 9,667  | 394.21              | 10,742 | 433.60              | 11,816 |
| 62        | 83.29               | 2,200 | 124.89              | 3,299 | 166.53              | 4,399 | 208.18              | 5,499 | 249.78              | 6,599  | 291.42              | 7,699  | 333.06              | 8,798  | 374.66              | 9,898  | 416.31              | 10,998 | 457.95              | 12,098 |
| 63        | 87.71               | 2,251 | 131.52              | 3,376 | 175.37              | 4,502 | 219.23              | 5,627 | 263.04              | 6,752  | 306.89              | 7,878  | 350.70              | 9,003  | 394.55              | 10,129 | 438.41              | 11,254 | 482.22              | 12,379 |
| 64        | 92.13               | 2,322 | 138.15              | 3,483 | 184.21              | 4,644 | 230.28              | 5,805 | 276.34              | 6,966  | 322.36              | 8,127  | 368.42              | 9,288  | 414.49              | 10,449 | 460.51              | 11,611 | 506.57              | 12,772 |
| 65        | 96.55               | 2,395 | 144.78              | 3,593 | 193.05              | 4,791 | 241.33              | 5,988 | 289.56              | 7,186  | 337.83              | 8,384  | 386.10              | 9,581  | 434.33              | 10,779 | 482.61              | 11,977 | 530.88              | 13,174 |
| 66        | 100.54              | 2,471 | 150.80              | 3,707 | 201.07              | 4,942 | 251.34              | 6,178 | 301.60              | 7,414  | 351.87              | 8,649  | 402.14              | 9,885  | 452.40              | 11,120 | 502.67              | 12,356 | 552.94              | 13,592 |
| 67        | 104.57              | 2,551 | 156.83              | 3,827 | 209.13              | 5,102 | 261.39              | 6,378 | 313.65              | 7,653  | 365.95              | 8,929  | 418.21              | 10,204 | 470.52              | 11,480 | 522.78              | 12,755 | 575.04              | 14,031 |
| 68        | 108.60              | 2,636 | 162.89              | 3,954 | 217.19              | 5,272 | 271.44              | 6,591 | 325.74              | 7,909  | 380.04              | 9,227  | 434.33              | 10,545 | 488.59              | 11,863 | 542.88              | 13,181 | 597.18              | 14,499 |
| 69        | 112.63              | 2,728 | 168.92              | 4,092 | 225.21              | 5,457 | 281.50              | 6,821 | 337.79              | 8,185  | 394.08              | 9,549  | 450.37              | 10,913 | 506.70              | 12,277 | 562.99              | 13,642 | 619.28              | 15,006 |
| 70        | 116.61              | 2,827 | 174.94              | 4,240 | 233.22              | 5,654 | 291.55              | 7,067 | 349.83              | 8,481  | 408.16              | 9,894  | 466.44              | 11,308 | 524.77              | 12,721 | 583.05              | 14,135 | 641.38              | 15,548 |
| 71        | 123.33              | 2,931 | 184.99              | 4,396 | 246.66              | 5,862 | 308.28              | 7,327 | 369.94              | 8,792  | 431.60              | 10,258 | 493.27              | 11,723 | 554.89              | 13,189 | 616.55              | 14,654 | 678.21              | 16,119 |
| 72        | 130.05              | 3,040 | 195.05              | 4,560 | 260.05              | 6,080 | 325.05              | 7,600 | 390.05              | 9,120  | 455.05              | 10,640 | 520.05              | 12,160 | 585.05              | 13,680 | 650.05              | 15,200 | 715.05              | 16,720 |
| 73        | 136.72              | 3,151 | 205.10              | 4,726 | 273.44              | 6,302 | 341.77              | 7,877 | 410.15              | 9,452  | 478.49              | 11,028 | 546.87              | 12,603 | 615.21              | 14,179 | 683.54              | 15,754 | 751.92              | 17,329 |
| 74        | 143.44              | 3,259 | 215.15              | 4,889 | 286.83              | 6,518 | 358.54              | 8,148 | 430.26              | 9,777  | 501.93              | 11,407 | 573.65              | 13,036 | 645.37              | 14,666 | 717.08              | 16,295 | 788.76              | 17,925 |
| 75        | 150.11              | 3,366 | 225.16              | 5,049 | 300.22              | 6,733 | 375.27              | 8,416 | 450.37              | 10,099 | 525.42              | 11,782 | 600.47              | 13,465 | 675.53              | 15,148 | 750.58              | 16,832 | 825.63              | 18,515 |
| 76        | 156.83              | 3,466 | 235.22              | 5,199 | 313.65              | 6,932 | 392.04              | 8,665 | 470.43              | 10,398 | 548.86              | 12,131 | 627.25              | 13,864 | 705.64              | 15,597 | 784.08              | 17,330 | 862.47              | 19,063 |
| 77        | 163.54              | 3,550 | 245.27              | 5,326 | 327.04              | 7,101 | 408.81              | 8,876 | 490.54              | 10,651 | 572.31              | 12,426 | 654.03              | 14,202 | 735.80              | 15,977 | 817.57              | 17,752 | 899.30              | 19,527 |
| 78        | 170.22              | 3,618 | 255.32              | 5,427 | 340.43              | 7,236 | 425.54              | 9,045 | 510.64              | 10,853 | 595.75              | 12,662 | 680.86              | 14,471 | 765.96              | 16,280 | 851.07              | 18,089 | 936.18              | 19,898 |
| 79        | 176.93              | 3,663 | 265.38              | 5,495 | 353.82              | 7,326 | 442.31              | 9,158 | 530.75              | 10,990 | 619.19              | 12,821 | 707.64              | 14,653 | 796.12              | 16,484 | 884.57              | 18,316 | 973.01              | 20,148 |
| 80        | 183.65              | 3,685 | 275.43              | 5,527 | 367.25              | 7,369 | 459.03              | 9,212 | 550.86              | 11,054 | 642.64              | 12,896 | 734.46              | 14,739 | 826.24              | 16,581 | 918.06              | 18,424 | 1009.89             | 20,266 |

\* 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.

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

\* 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>



**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$60,000 |            | \$70,000 |            | \$75,000 |            | \$80,000 |            | \$85,000 |            | \$90,000 |            | \$95,000 |            | \$100,000 |            | \$110,000 |            | \$125,000 |            |
|-----------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|-----------|------------|-----------|------------|-----------|------------|
|           | 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        | 88.53    | 23,640     | 103.27   | 27,580     | 110.63   | 29,550     | 118.00   | 31,520     | 125.41   | 33,490     | 132.78   | 35,460     | 140.14   | 37,430     | 147.51    | 39,400     | 162.29    | 43,340     | 184.39    | 49,250     |
| 16        | 89.31    | 23,524     | 104.22   | 27,444     | 111.63   | 29,405     | 119.08   | 31,365     | 126.54   | 33,325     | 133.99   | 35,285     | 141.40   | 37,246     | 148.85    | 39,206     | 163.72    | 43,127     | 186.08    | 49,008     |
| 17        | 90.14    | 23,405     | 105.13   | 27,306     | 112.63   | 29,257     | 120.17   | 31,207     | 127.66   | 33,158     | 135.16   | 35,108     | 142.70   | 37,059     | 150.20    | 39,009     | 165.19    | 42,910     | 187.72    | 48,761     |
| 18        | 90.92    | 27,040     | 106.08   | 31,547     | 113.67   | 33,800     | 121.21   | 36,054     | 128.79   | 38,307     | 136.37   | 40,560     | 143.96   | 42,814     | 151.54    | 45,067     | 166.66    | 49,574     | 189.41    | 56,334     |
| 19        | 91.74    | 26,899     | 106.99   | 31,382     | 114.66   | 33,624     | 122.29   | 35,866     | 129.92   | 38,107     | 137.59   | 40,349     | 145.21   | 42,590     | 152.84    | 44,832     | 168.14    | 49,315     | 191.06    | 56,040     |
| 20        | 92.52    | 26,751     | 107.95   | 31,210     | 115.66   | 33,439     | 123.37   | 35,668     | 131.04   | 37,897     | 138.76   | 40,127     | 146.47   | 42,356     | 154.18    | 44,585     | 169.61    | 49,044     | 192.75    | 55,731     |
| 21        | 93.04    | 26,595     | 108.51   | 31,028     | 116.27   | 33,244     | 124.02   | 35,460     | 131.78   | 37,676     | 139.54   | 39,893     | 147.25   | 42,109     | 155.01    | 44,325     | 170.52    | 48,758     | 193.79    | 55,406     |
| 22        | 93.47    | 26,431     | 109.03   | 30,836     | 116.83   | 33,039     | 124.63   | 35,242     | 132.39   | 37,444     | 140.19   | 39,647     | 147.99   | 41,849     | 155.79    | 44,052     | 171.34    | 48,457     | 194.70    | 55,065     |
| 23        | 93.95    | 26,258     | 109.64   | 30,635     | 117.44   | 32,823     | 125.28   | 35,011     | 133.12   | 37,199     | 140.97   | 39,388     | 148.77   | 41,576     | 156.61    | 43,764     | 172.25    | 48,140     | 195.74    | 54,705     |
| 24        | 94.43    | 26,077     | 110.16   | 30,423     | 118.00   | 32,596     | 125.89   | 34,769     | 133.77   | 36,942     | 141.62   | 39,115     | 149.50   | 41,288     | 157.35    | 43,461     | 173.08    | 47,807     | 196.69    | 54,326     |
| 25        | 94.90    | 25,886     | 110.72   | 30,201     | 118.65   | 32,358     | 126.54   | 34,515     | 134.47   | 36,672     | 142.35   | 38,830     | 150.28   | 40,987     | 158.17    | 43,144     | 173.99    | 47,458     | 197.73    | 53,930     |
| 26        | 96.64    | 25,685     | 112.71   | 29,966     | 120.77   | 32,107     | 128.83   | 34,247     | 136.85   | 36,388     | 144.91   | 38,528     | 152.97   | 40,669     | 161.03    | 42,809     | 177.11    | 47,090     | 201.29    | 53,511     |
| 27        | 98.33    | 25,472     | 114.71   | 29,718     | 122.90   | 31,841     | 131.09   | 33,963     | 139.28   | 36,086     | 147.47   | 38,209     | 155.66   | 40,331     | 163.85    | 42,454     | 180.23    | 46,699     | 204.80    | 53,068     |
| 28        | 100.06   | 25,247     | 116.74   | 29,455     | 125.06   | 31,559     | 133.43   | 33,662     | 141.75   | 35,766     | 150.11   | 37,870     | 158.43   | 39,974     | 166.75    | 42,078     | 183.43    | 46,286     | 208.44    | 52,598     |
| 29        | 101.75   | 25,008     | 118.74   | 29,176     | 127.19   | 31,260     | 135.68   | 33,344     | 144.17   | 35,428     | 152.67   | 37,512     | 161.12   | 39,596     | 169.61    | 41,680     | 186.55    | 45,848     | 211.99    | 52,100     |
| 30        | 103.48   | 24,755     | 120.73   | 28,881     | 129.35   | 30,944     | 137.93   | 33,007     | 146.56   | 35,070     | 155.18   | 37,133     | 163.80   | 39,196     | 172.43    | 41,259     | 189.67    | 45,385     | 215.54    | 51,574     |
| 31        | 105.91   | 24,488     | 123.59   | 28,569     | 132.39   | 30,610     | 141.23   | 32,650     | 150.07   | 34,691     | 158.86   | 36,732     | 167.70   | 38,772     | 176.50    | 40,813     | 194.18    | 44,894     | 220.66    | 51,016     |
| 32        | 108.42   | 24,205     | 126.49   | 28,239     | 135.51   | 30,257     | 144.56   | 32,274     | 153.58   | 34,291     | 162.63   | 36,308     | 171.65   | 38,325     | 180.70    | 40,342     | 198.77    | 44,376     | 225.86    | 50,428     |
| 33        | 110.85   | 23,908     | 129.35   | 27,892     | 138.58   | 29,885     | 147.81   | 31,877     | 157.04   | 33,869     | 166.32   | 35,861     | 175.55   | 37,854     | 184.78    | 39,846     | 203.24    | 43,831     | 230.97    | 49,808     |
| 34        | 113.36   | 23,594     | 132.26   | 27,527     | 141.70   | 29,493     | 151.15   | 31,459     | 160.60   | 33,425     | 170.04   | 35,392     | 179.49   | 37,358     | 188.94    | 39,324     | 207.83    | 43,256     | 236.17    | 49,155     |
| 35        | 115.83   | 23,266     | 135.12   | 27,143     | 144.78   | 29,082     | 154.40   | 31,021     | 164.06   | 32,960     | 173.73   | 34,898     | 183.39   | 36,837     | 193.01    | 38,776     | 212.34    | 42,654     | 241.28    | 48,470     |
| 36        | 121.25   | 22,920     | 141.49   | 26,740     | 151.58   | 28,650     | 161.68   | 30,560     | 171.78   | 32,470     | 181.92   | 34,380     | 192.01   | 36,290     | 202.11    | 38,200     | 222.30    | 42,020     | 252.64    | 47,750     |
| 37        | 126.71   | 22,558     | 147.86   | 26,317     | 158.39   | 28,197     | 168.96   | 30,077     | 179.53   | 31,957     | 190.06   | 33,836     | 200.64   | 35,716     | 211.17    | 37,596     | 232.31    | 41,356     | 263.99    | 46,995     |
| 38        | 132.13   | 22,177     | 154.14   | 25,873     | 165.15   | 27,722     | 176.15   | 29,570     | 187.16   | 31,418     | 198.17   | 33,266     | 209.17   | 35,114     | 220.18    | 36,962     | 242.19    | 40,658     | 275.21    | 46,203     |
| 39        | 137.59   | 21,778     | 160.51   | 25,407     | 171.95   | 27,222     | 183.43   | 29,037     | 194.87   | 30,852     | 206.36   | 32,666     | 217.80   | 34,481     | 229.28    | 36,296     | 252.20    | 39,926     | 286.57    | 45,370     |
| 40        | 143.00   | 21,358     | 166.84   | 24,918     | 178.75   | 26,698     | 190.67   | 28,478     | 202.59   | 30,257     | 214.50   | 32,037     | 226.42   | 33,817     | 238.34    | 35,597     | 262.17    | 39,157     | 297.92    | 44,496     |
| 41        | 152.41   | 20,917     | 177.80   | 24,403     | 190.54   | 26,147     | 203.24   | 27,890     | 215.93   | 29,633     | 228.63   | 31,376     | 241.33   | 33,119     | 254.02    | 34,862     | 279.42    | 38,348     | 317.51    | 43,578     |
| 42        | 161.81   | 20,453     | 188.81   | 23,862     | 202.28   | 25,566     | 215.76   | 27,270     | 229.24   | 28,975     | 242.71   | 30,679     | 256.19   | 32,384     | 269.67    | 34,088     | 296.66    | 37,497     | 337.09    | 42,610     |
| 43        | 171.26   | 19,962     | 199.81   | 23,289     | 214.07   | 24,953     | 228.37   | 26,616     | 242.63   | 28,280     | 256.88   | 29,943     | 271.18   | 31,607     | 285.44    | 33,270     | 314.00    | 36,597     | 356.81    | 41,588     |
| 44        | 180.66   | 19,441     | 210.78   | 22,681     | 225.81   | 24,302     | 240.89   | 25,922     | 255.93   | 27,542     | 271.01   | 29,162     | 286.05   | 30,782     | 301.08    | 32,402     | 331.20    | 35,642     | 376.35    | 40,503     |
| 45        | 190.06   | 18,888     | 221.74   | 22,036     | 237.60   | 23,610     | 253.42   | 25,184     | 269.28   | 26,758     | 285.09   | 28,332     | 300.95   | 29,906     | 316.77    | 31,480     | 348.45    | 34,628     | 395.94    | 39,350     |
| 46        | 202.11   | 18,299     | 235.82   | 21,349     | 252.64   | 22,874     | 269.49   | 24,398     | 286.35   | 25,923     | 303.16   | 27,448     | 320.02   | 28,973     | 336.83    | 30,498     | 370.55    | 33,548     | 421.07    | 38,123     |
| 47        | 214.16   | 17,674     | 249.86   | 20,619     | 267.72   | 22,092     | 285.57   | 23,565     | 303.38   | 25,038     | 321.23   | 26,510     | 339.09   | 27,983     | 356.94    | 29,456     | 392.65    | 32,402     | 446.16    | 36,820     |
| 48        | 226.16   | 17,009     | 263.86   | 19,844     | 282.71   | 21,261     | 301.56   | 22,678     | 320.41   | 24,096     | 339.26   | 25,513     | 358.11   | 26,931     | 376.92    | 28,348     | 414.62    | 31,183     | 471.17    | 35,435     |
| 49        | 238.21   | 16,302     | 277.90   | 19,019     | 297.79   | 20,378     | 317.64   | 21,736     | 337.48   | 23,095     | 357.33   | 24,453     | 377.18   | 25,812     | 397.02    | 27,170     | 436.72    | 29,887     | 496.26    | 33,963     |
| 50        | 250.25   | 15,550     | 291.98   | 18,142     | 312.83   | 19,438     | 333.67   | 20,734     | 354.56   | 22,029     | 375.40   | 23,325     | 396.24   | 24,621     | 417.09    | 25,917     | 458.82    | 28,509     | 521.39    | 32,396     |
| 51        | 267.28   | 14,750     | 311.83   | 17,208     | 334.10   | 18,437     | 356.33   | 19,666     | 378.61   | 20,896     | 400.88   | 22,125     | 423.15   | 23,354     | 445.43    | 24,583     | 489.97    | 27,041     | 556.79    | 30,729     |

\* 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.

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

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**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$60,000 |            | \$70,000 |            | \$75,000 |            | \$80,000 |            | \$85,000 |            | \$90,000 |            | \$95,000 |            | \$100,000 |            | \$110,000 |            | \$125,000 |            |
|-----------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|----------|------------|-----------|------------|-----------|------------|-----------|------------|
|           | 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        | 284.27   | 13,897     | 331.63   | 16,213     | 355.34   | 17,372     | 379.04   | 18,530     | 402.70   | 19,688     | 426.40   | 20,846     | 450.06   | 22,004     | 473.77    | 23,162     | 521.13    | 25,478     | 592.20    | 28,953     |
| 53        | 301.26   | 12,989     | 351.48   | 15,154     | 376.57   | 16,236     | 401.70   | 17,318     | 426.79   | 18,401     | 451.88   | 19,483     | 477.02   | 20,566     | 502.11    | 21,648     | 552.33    | 23,813     | 627.64    | 27,060     |
| 54        | 318.29   | 12,020     | 371.33   | 14,024     | 397.85   | 15,026     | 424.37   | 16,027     | 450.89   | 17,029     | 477.41   | 18,031     | 503.93   | 19,032     | 530.45    | 20,034     | 583.49    | 22,037     | 663.05    | 25,043     |
| 55        | 335.27   | 10,987     | 391.13   | 12,818     | 419.08   | 13,734     | 447.03   | 14,650     | 474.94   | 15,565     | 502.89   | 16,481     | 530.84   | 17,396     | 558.79    | 18,312     | 614.64    | 20,143     | 698.45    | 22,890     |
| 56        | 357.50   | 11,314     | 417.09   | 13,199     | 446.90   | 14,142     | 476.67   | 15,085     | 506.48   | 16,028     | 536.25   | 16,970     | 566.07   | 17,913     | 595.84    | 18,856     | 655.42    | 20,742     | 744.82    | 23,570     |
| 57        | 379.78   | 11,633     | 443.04   | 13,572     | 474.72   | 14,542     | 506.35   | 15,511     | 537.99   | 16,481     | 569.66   | 17,450     | 601.30   | 18,420     | 632.93    | 19,389     | 696.24    | 21,328     | 791.18    | 24,236     |
| 58        | 402.01   | 11,950     | 469.00   | 13,941     | 502.54   | 14,937     | 536.04   | 15,933     | 569.53   | 16,929     | 603.03   | 17,924     | 636.53   | 18,920     | 670.02    | 19,916     | 737.02    | 21,908     | 837.51    | 24,895     |
| 59        | 424.28   | 12,265     | 495.00   | 14,309     | 530.32   | 15,331     | 565.68   | 16,353     | 601.04   | 17,375     | 636.40   | 18,397     | 671.76   | 19,419     | 707.12    | 20,441     | 777.79    | 22,485     | 883.87    | 25,551     |
| 60        | 446.51   | 12,578     | 520.96   | 14,675     | 558.14   | 15,723     | 595.36   | 16,771     | 632.58   | 17,819     | 669.76   | 18,868     | 706.99   | 19,916     | 744.17    | 20,964     | 818.61    | 23,060     | 930.24    | 26,205     |
| 61        | 473.03   | 12,890     | 551.85   | 15,038     | 591.29   | 16,112     | 630.68   | 17,186     | 670.11   | 18,261     | 709.50   | 19,335     | 748.93   | 20,409     | 788.37    | 21,483     | 867.19    | 23,631     | 985.45    | 26,854     |
| 62        | 499.55   | 13,198     | 582.84   | 15,397     | 624.44   | 16,497     | 666.08   | 17,597     | 707.72   | 18,697     | 749.37   | 19,796     | 790.97   | 20,896     | 832.61    | 21,996     | 915.85    | 24,196     | 1040.74   | 27,495     |
| 63        | 526.07   | 13,505     | 613.73   | 15,756     | 657.59   | 16,881     | 701.44   | 18,006     | 745.25   | 19,132     | 789.10   | 20,257     | 832.91   | 21,383     | 876.77    | 22,508     | 964.43    | 24,759     | 1095.95   | 28,135     |
| 64        | 552.63   | 13,933     | 644.72   | 16,255     | 690.78   | 17,416     | 736.80   | 18,577     | 782.86   | 19,738     | 828.93   | 20,899     | 874.99   | 22,060     | 921.01    | 23,221     | 1013.14   | 25,543     | 1151.28   | 29,026     |
| 65        | 579.11   | 14,372     | 675.66   | 16,767     | 723.89   | 17,965     | 772.16   | 19,162     | 820.43   | 20,360     | 868.66   | 21,558     | 916.94   | 22,755     | 965.17    | 23,953     | 1061.71   | 26,348     | 1206.49   | 29,941     |
| 66        | 603.20   | 14,827     | 703.74   | 17,298     | 754.00   | 18,534     | 804.27   | 19,770     | 854.54   | 21,005     | 904.80   | 22,241     | 955.07   | 23,476     | 1005.34   | 24,712     | 1105.87   | 27,183     | 1256.67   | 30,890     |
| 67        | 627.34   | 15,306     | 731.86   | 17,857     | 784.16   | 19,133     | 836.42   | 20,408     | 888.68   | 21,684     | 940.99   | 22,959     | 993.25   | 24,235     | 1045.51   | 25,510     | 1150.07   | 28,061     | 1306.89   | 31,888     |
| 68        | 651.48   | 15,817     | 760.03   | 18,453     | 814.32   | 19,772     | 868.62   | 21,090     | 922.92   | 22,408     | 977.21   | 23,726     | 1031.47  | 25,044     | 1085.76   | 26,362     | 1194.36   | 28,998     | 1357.20   | 32,953     |
| 69        | 675.57   | 16,370     | 788.15   | 19,098     | 844.44   | 20,462     | 900.77   | 21,826     | 957.06   | 23,191     | 1013.35  | 24,555     | 1069.64  | 25,919     | 1125.93   | 27,283     | 1238.51   | 30,011     | 1407.43   | 34,104     |
| 70        | 699.66   | 16,961     | 816.27   | 19,788     | 874.60   | 21,202     | 932.88   | 22,615     | 991.21   | 24,029     | 1049.49  | 25,442     | 1107.82  | 26,856     | 1166.10   | 28,269     | 1282.71   | 31,096     | 1457.61   | 35,336     |
| 71        | 739.88   | 17,585     | 863.16   | 20,516     | 924.82   | 21,981     | 986.49   | 23,446     | 1048.15  | 24,912     | 1109.81  | 26,377     | 1171.43  | 27,843     | 1233.10   | 29,308     | 1356.42   | 32,239     | 1541.37   | 36,635     |
| 72        | 780.09   | 18,240     | 910.09   | 21,280     | 975.09   | 22,800     | 1040.09  | 24,320     | 1105.09  | 25,840     | 1170.09  | 27,360     | 1235.09  | 28,880     | 1300.09   | 30,400     | 1430.13   | 33,440     | 1625.13   | 38,000     |
| 73        | 820.26   | 18,905     | 956.98   | 22,056     | 1025.31  | 23,631     | 1093.69  | 25,206     | 1162.03  | 26,782     | 1230.41  | 28,357     | 1298.75  | 29,933     | 1367.08   | 31,508     | 1503.80   | 34,659     | 1708.85   | 39,385     |
| 74        | 860.47   | 19,554     | 1003.86  | 22,813     | 1075.58  | 24,443     | 1147.30  | 26,072     | 1218.97  | 27,702     | 1290.69  | 29,331     | 1362.40  | 30,961     | 1434.12   | 32,590     | 1577.51   | 35,849     | 1792.62   | 40,738     |
| 75        | 900.69   | 20,198     | 1050.79  | 23,564     | 1125.85  | 25,247     | 1200.90  | 26,930     | 1275.95  | 28,614     | 1351.01  | 30,297     | 1426.06  | 31,980     | 1501.11   | 33,663     | 1651.22   | 37,029     | 1876.38   | 42,079     |
| 76        | 940.86   | 20,796     | 1097.68  | 24,262     | 1176.07  | 25,995     | 1254.50  | 27,728     | 1332.89  | 29,461     | 1411.28  | 31,194     | 1489.72  | 32,927     | 1568.11   | 34,660     | 1724.93   | 38,126     | 1960.14   | 43,325     |
| 77        | 981.07   | 21,302     | 1144.57  | 24,853     | 1226.34  | 26,628     | 1308.11  | 28,403     | 1389.83  | 30,178     | 1471.60  | 31,954     | 1553.33  | 33,729     | 1635.10   | 35,504     | 1798.60   | 39,054     | 2043.86   | 44,380     |
| 78        | 1021.28  | 21,707     | 1191.50  | 25,325     | 1276.60  | 27,134     | 1361.67  | 28,942     | 1446.77  | 30,751     | 1531.88  | 32,560     | 1616.99  | 34,369     | 1702.09   | 36,178     | 1872.31   | 39,796     | 2127.63   | 45,223     |
| 79        | 1061.45  | 21,979     | 1238.38  | 25,642     | 1326.83  | 27,474     | 1415.27  | 29,306     | 1503.76  | 31,137     | 1592.20  | 32,969     | 1680.64  | 34,800     | 1769.09   | 36,632     | 1946.02   | 40,295     | 2211.39   | 45,790     |
| 80        | 1101.67  | 22,108     | 1285.27  | 25,793     | 1377.09  | 27,635     | 1468.87  | 29,478     | 1560.70  | 31,320     | 1652.48  | 33,162     | 1744.30  | 35,005     | 1836.12   | 36,847     | 2019.73   | 40,532     | 2295.11   | 46,059     |

\* 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.

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

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**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$130,000 |            | \$140,000 |            | \$150,000 |            |
|-----------|-----------|------------|-----------|------------|-----------|------------|
|           | Premium   | Cash Value | Premium   | Cash Value | Premium   | Cash Value |
| 15        | 191.75    | 51,220     | 206.53    | 55,160     | 221.26    | 59,100     |
| 16        | 193.49    | 50,968     | 208.39    | 54,888     | 223.26    | 58,809     |
| 17        | 195.22    | 50,712     | 210.26    | 54,613     | 225.25    | 58,514     |
| 18        | 196.95    | 58,587     | 212.12    | 63,094     | 227.29    | 67,601     |
| 19        | 198.69    | 58,282     | 213.98    | 62,765     | 229.28    | 67,248     |
| 20        | 200.42    | 57,961     | 215.85    | 62,419     | 231.27    | 66,878     |
| 21        | 201.50    | 57,623     | 217.02    | 62,055     | 232.53    | 66,488     |
| 22        | 202.50    | 57,268     | 218.06    | 61,673     | 233.66    | 66,078     |
| 23        | 203.58    | 56,893     | 219.23    | 61,270     | 234.91    | 65,646     |
| 24        | 204.54    | 56,499     | 220.27    | 60,845     | 236.04    | 65,192     |
| 25        | 205.62    | 56,087     | 221.44    | 60,402     | 237.25    | 64,716     |
| 26        | 209.30    | 55,652     | 225.42    | 59,933     | 241.50    | 64,214     |
| 27        | 212.99    | 55,190     | 229.37    | 59,436     | 245.79    | 63,681     |
| 28        | 216.80    | 54,701     | 233.48    | 58,909     | 250.17    | 63,117     |
| 29        | 220.48    | 54,184     | 237.43    | 58,352     | 254.41    | 62,520     |
| 30        | 224.17    | 53,637     | 241.41    | 57,763     | 258.66    | 61,889     |
| 31        | 229.45    | 53,057     | 247.13    | 57,138     | 264.77    | 61,220     |
| 32        | 234.87    | 52,445     | 252.94    | 56,479     | 271.01    | 60,513     |
| 33        | 240.20    | 51,800     | 258.66    | 55,784     | 277.16    | 59,769     |
| 34        | 245.62    | 51,121     | 264.51    | 55,054     | 283.40    | 58,986     |
| 35        | 250.90    | 50,409     | 270.23    | 54,286     | 289.51    | 58,164     |
| 36        | 262.73    | 49,660     | 282.93    | 53,480     | 303.16    | 57,300     |
| 37        | 274.52    | 48,875     | 295.67    | 52,634     | 316.77    | 56,394     |
| 38        | 286.22    | 48,051     | 308.23    | 51,747     | 330.29    | 55,443     |
| 39        | 298.05    | 47,185     | 320.97    | 50,814     | 343.90    | 54,444     |
| 40        | 309.84    | 46,276     | 333.67    | 49,836     | 357.50    | 53,396     |
| 41        | 330.20    | 45,321     | 355.64    | 48,807     | 381.03    | 52,293     |
| 42        | 350.57    | 44,314     | 377.57    | 47,723     | 404.52    | 51,132     |
| 43        | 371.07    | 43,251     | 399.62    | 46,578     | 428.14    | 49,905     |
| 44        | 391.43    | 42,123     | 421.55    | 45,363     | 451.67    | 48,603     |
| 45        | 411.80    | 40,924     | 443.48    | 44,072     | 475.15    | 47,220     |
| 46        | 437.89    | 39,647     | 471.60    | 42,697     | 505.27    | 45,747     |
| 47        | 464.02    | 38,293     | 499.72    | 41,238     | 535.39    | 44,184     |
| 48        | 490.02    | 36,852     | 527.72    | 39,687     | 565.42    | 42,522     |
| 49        | 516.10    | 35,321     | 555.84    | 38,038     | 595.53    | 40,755     |
| 50        | 542.23    | 33,692     | 583.92    | 36,284     | 625.65    | 38,876     |
| 51        | 579.07    | 31,958     | 623.61    | 34,416     | 668.16    | 36,875     |

\* 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.

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

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**Whole Life Paid Up Age 120**  
**(for individual policies effective on or after 01/01/2026)**  
**Cash Value at Age 65\*\***  
**Volume Purchase**

**Tobacco**  
**Monthly Premiums**  
**North East ISD**  
**CT,FL,NC,NH,PA,TX,WA**

| Issue Age | \$130,000 |            | \$140,000 |            | \$150,000 |            |
|-----------|-----------|------------|-----------|------------|-----------|------------|
|           | Premium   | Cash Value | Premium   | Cash Value | Premium   | Cash Value |
| 52        | 615.90    | 30,111     | 663.26    | 32,427     | 710.63    | 34,743     |
| 53        | 652.73    | 28,142     | 702.96    | 30,307     | 753.14    | 32,472     |
| 54        | 689.57    | 26,044     | 742.61    | 28,048     | 795.65    | 30,051     |
| 55        | 726.40    | 23,806     | 782.26    | 25,637     | 838.16    | 27,468     |
| 56        | 774.59    | 24,513     | 834.17    | 26,398     | 893.75    | 28,284     |
| 57        | 822.82    | 25,206     | 886.08    | 27,145     | 949.39    | 29,084     |
| 58        | 871.00    | 25,891     | 938.04    | 27,882     | 1005.03   | 29,874     |
| 59        | 919.23    | 26,573     | 989.95    | 28,617     | 1060.63   | 30,662     |
| 60        | 967.42    | 27,253     | 1041.87   | 29,350     | 1116.27   | 31,446     |
| 61        | 1024.84   | 27,928     | 1103.70   | 30,076     | 1182.53   | 32,225     |
| 62        | 1082.38   | 28,595     | 1165.63   | 30,794     | 1248.91   | 32,994     |
| 63        | 1139.80   | 29,260     | 1227.46   | 31,511     | 1315.13   | 33,762     |
| 64        | 1197.30   | 30,187     | 1289.43   | 32,509     | 1381.51   | 34,832     |
| 65        | 1254.72   | 31,139     | 1351.27   | 33,534     | 1447.77   | 35,930     |
| 66        | 1306.94   | 32,126     | 1407.47   | 34,597     | 1508.00   | 37,068     |
| 67        | 1359.15   | 33,163     | 1463.72   | 35,714     | 1568.28   | 38,265     |
| 68        | 1411.50   | 34,271     | 1520.05   | 36,907     | 1628.64   | 39,543     |
| 69        | 1463.72   | 35,468     | 1576.30   | 38,196     | 1688.88   | 40,925     |
| 70        | 1515.93   | 36,750     | 1632.54   | 39,577     | 1749.15   | 42,404     |
| 71        | 1603.03   | 38,100     | 1726.32   | 41,031     | 1849.64   | 43,962     |
| 72        | 1690.13   | 39,520     | 1820.13   | 42,560     | 1950.13   | 45,600     |
| 73        | 1777.23   | 40,960     | 1913.95   | 44,111     | 2050.67   | 47,262     |
| 74        | 1864.33   | 42,367     | 2007.72   | 45,626     | 2151.16   | 48,885     |
| 75        | 1951.43   | 43,762     | 2101.54   | 47,128     | 2251.65   | 50,495     |
| 76        | 2038.53   | 45,058     | 2195.36   | 48,524     | 2352.14   | 51,990     |
| 77        | 2125.63   | 46,155     | 2289.13   | 49,706     | 2452.63   | 53,256     |
| 78        | 2212.73   | 47,031     | 2382.95   | 50,649     | 2553.16   | 54,267     |
| 79        | 2299.83   | 47,622     | 2476.72   | 51,285     | 2653.65   | 54,948     |
| 80        | 2386.93   | 47,901     | 2570.54   | 51,586     | 2754.14   | 55,271     |

\* 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.

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

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**Whole Life Paid Up Age 70**  
**Child Standalone**  
**(for individual policies effective on or after 01/01/2026)**  
**Volume Purchase**

**Monthly Premiums**  
**North East ISD**

| 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         | 6.81     | 4,338      | 10.19    | 6,506      | 13.61    | 8,675      | 16.99    | 10,844     | 20.41    | 13,013     | 23.79    | 15,182     | 27.17    | 17,350     | 30.60    | 19,519     | 33.98    | 21,688     |
| 1         | 7.07     | 4,334      | 10.58    | 6,501      | 14.09    | 8,668      | 17.60    | 10,836     | 21.11    | 13,003     | 24.62    | 15,170     | 28.13    | 17,337     | 31.64    | 19,504     | 35.15    | 21,671     |
| 2         | 7.28     | 4,330      | 10.88    | 6,496      | 14.52    | 8,661      | 18.16    | 10,826     | 21.76    | 12,992     | 25.40    | 15,157     | 29.04    | 17,322     | 32.63    | 19,487     | 36.27    | 21,652     |
| 3         | 7.50     | 4,326      | 11.23    | 6,490      | 15.00    | 8,653      | 18.72    | 10,816     | 22.45    | 12,980     | 26.22    | 15,143     | 29.95    | 17,306     | 33.72    | 19,469     | 37.44    | 21,632     |
| 4         | 7.72     | 4,322      | 11.57    | 6,483      | 15.43    | 8,644      | 19.29    | 10,806     | 23.14    | 12,967     | 27.00    | 15,128     | 30.86    | 17,289     | 34.71    | 19,450     | 38.57    | 21,611     |
| 5         | 7.98     | 4,318      | 11.92    | 6,477      | 15.91    | 8,635      | 19.89    | 10,794     | 23.84    | 12,953     | 27.82    | 15,112     | 31.77    | 17,271     | 35.75    | 19,430     | 39.74    | 21,588     |
| 6         | 8.19     | 4,313      | 12.31    | 6,470      | 16.38    | 8,626      | 20.50    | 10,782     | 24.62    | 12,939     | 28.69    | 15,096     | 32.81    | 17,252     | 36.88    | 19,408     | 41.00    | 21,565     |
| 7         | 8.45     | 4,308      | 12.70    | 6,462      | 16.90    | 8,616      | 21.11    | 10,770     | 25.35    | 12,924     | 29.56    | 15,078     | 33.80    | 17,232     | 38.01    | 19,386     | 42.21    | 21,540     |
| 8         | 8.71     | 4,303      | 13.05    | 6,454      | 17.42    | 8,606      | 21.76    | 10,757     | 26.09    | 12,908     | 30.42    | 15,060     | 34.80    | 17,211     | 39.13    | 19,363     | 43.47    | 21,514     |
| 9         | 8.97     | 4,297      | 13.44    | 6,446      | 17.90    | 8,595      | 22.36    | 10,743     | 26.83    | 12,892     | 31.33    | 15,041     | 35.80    | 17,189     | 40.26    | 19,338     | 44.72    | 21,486     |
| 10        | 9.23     | 4,292      | 13.83    | 6,437      | 18.42    | 8,583      | 23.01    | 10,729     | 27.61    | 12,874     | 32.20    | 15,020     | 36.79    | 17,166     | 41.39    | 19,312     | 45.98    | 21,458     |
| 11        | 9.54     | 4,285      | 14.30    | 6,428      | 19.07    | 8,571      | 23.79    | 10,714     | 28.56    | 12,856     | 33.33    | 14,999     | 38.09    | 17,142     | 42.86    | 19,284     | 47.58    | 21,427     |
| 12        | 9.88     | 4,279      | 14.78    | 6,418      | 19.72    | 8,558      | 24.62    | 10,697     | 29.56    | 12,837     | 34.45    | 14,976     | 39.39    | 17,116     | 44.29    | 19,255     | 49.23    | 21,394     |
| 13        | 10.19    | 4,272      | 15.26    | 6,408      | 20.33    | 8,544      | 25.40    | 10,680     | 30.51    | 12,817     | 35.58    | 14,953     | 40.65    | 17,089     | 45.72    | 19,225     | 50.83    | 21,361     |
| 14        | 10.49    | 4,265      | 15.73    | 6,398      | 20.98    | 8,530      | 26.22    | 10,663     | 31.46    | 12,795     | 36.71    | 14,928     | 41.95    | 17,060     | 47.19    | 19,193     | 52.44    | 21,326     |
| 15        | 10.84    | 4,258      | 16.25    | 6,387      | 21.63    | 8,516      | 27.04    | 10,644     | 32.46    | 12,773     | 37.83    | 14,902     | 43.25    | 17,031     | 48.67    | 19,160     | 54.08    | 21,289     |
| 16        | 11.14    | 4,250      | 16.69    | 6,376      | 22.28    | 8,501      | 27.82    | 10,626     | 33.41    | 12,751     | 38.96    | 14,876     | 44.51    | 17,002     | 50.10    | 19,127     | 55.64    | 21,252     |
| 17        | 11.44    | 4,243      | 17.16    | 6,364      | 22.88    | 8,486      | 28.60    | 10,607     | 34.37    | 12,728     | 40.09    | 14,850     | 45.81    | 16,971     | 51.53    | 19,093     | 57.25    | 21,214     |
| 18        | 11.79    | 4,235      | 17.68    | 6,353      | 23.53    | 8,470      | 29.43    | 10,588     | 35.32    | 12,705     | 41.21    | 14,823     | 47.11    | 16,940     | 52.96    | 19,058     | 58.85    | 21,176     |
| 19        | 12.09    | 4,227      | 18.16    | 6,340      | 24.18    | 8,454      | 30.25    | 10,567     | 36.27    | 12,681     | 42.30    | 14,794     | 48.36    | 16,908     | 54.39    | 19,021     | 60.45    | 21,134     |
| 20        | 12.44    | 4,218      | 18.64    | 6,327      | 24.83    | 8,437      | 31.03    | 10,546     | 37.23    | 12,655     | 43.42    | 14,764     | 49.62    | 16,873     | 55.82    | 18,982     | 62.01    | 21,092     |
| 21        | 12.74    | 4,209      | 19.11    | 6,314      | 25.44    | 8,418      | 31.81    | 10,523     | 38.18    | 12,628     | 44.55    | 14,732     | 50.88    | 16,837     | 57.25    | 18,941     | 63.62    | 21,046     |
| 22        | 13.05    | 4,200      | 19.59    | 6,299      | 26.09    | 8,399      | 32.63    | 10,499     | 39.13    | 12,599     | 45.68    | 14,699     | 52.18    | 16,798     | 58.72    | 18,898     | 65.22    | 20,998     |
| 23        | 13.39    | 4,190      | 20.07    | 6,284      | 26.74    | 8,379      | 33.41    | 10,474     | 40.09    | 12,568     | 46.76    | 14,663     | 53.43    | 16,758     | 60.15    | 18,853     | 66.82    | 20,948     |
| 24        | 13.70    | 4,179      | 20.54    | 6,268      | 27.39    | 8,358      | 34.24    | 10,447     | 41.08    | 12,536     | 47.93    | 14,626     | 54.73    | 16,715     | 61.58    | 18,805     | 68.43    | 20,894     |
| 25        | 14.00    | 4,168      | 21.02    | 6,251      | 28.04    | 8,335      | 35.02    | 10,419     | 42.04    | 12,503     | 49.01    | 14,587     | 56.03    | 16,670     | 63.01    | 18,754     | 70.03    | 20,838     |

\* The guaranteed interest rate is 4.5%. \* Surrender value will be reduced by any outstanding loans.

\* The maximum face amount for child varies by account.

\* Child Standalone coverage is Paid Up at 70.

\* Child Maximum Amount is \$7,000 in WA.

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