

RATE INFORMATION AMENDMENT

This amendment forms a part of Group Identification No. 918766 001 issued to the Employer/Applicant:

Golden Gate Bridge, Highway and Transport District

WHAT IS THE COST OF THIS INSURANCE?

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

LIFE INSURANCE

INITIAL RATE

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

Employee:

Age on anniversary date	Monthly Rate per \$1,000 of life insurance benefit unit per employee rate
less than age 25	\$.062
25-29	.065
30-34	.085
35-39	.107
40-44	.161
45-49	.246
50-54	.361
55-59	.536
60-64	.807
65-69	1.309
70-74	2.124
75 and over	2.566

Dependent:

Spouse:

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

The employee's age on anniversary date

less than age 25	\$.062
25-29	.065
30-34	.085
35-39	.107
40-44	.161
45-49	.246
50-54	.361
55-59	.536
60-64	.807
65-69	1.309
70-74	2.124
75 and over	2.566

Children:

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

Per Child Unit: Monthly Rate of: \$.106 per \$1,000 of life insurance benefit.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2026. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including those reasons shown below:

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

Unum will notify the Employer in writing at least 31 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Employer agree.

WHEN IS PREMIUM DUE FOR THIS SUMMARY OF BENEFITS?

Premium Due Dates: January 1, 2023 and the first day of each calendar month thereafter.

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

The effective date of this amendment is January 1, 2023.

Dated at Portland, Maine on December 12, 2022.