RATE INFORMATION AMENDMENT

This amendment forms a part of Group Policy No. 916191 001 issued to the Policyholder:

Carrizo Springs Consolidated Independent School District

WHAT IS THE COST OF THIS INSURANCE?

The initial premium for each **plan** is based on the initial rate(s) shown below. If the initial premium for certain insureds is payable more or less frequently than as shown in this amendment, the initial rate(s) and premium due dates will be adjusted accordingly.

DISABILITY

INITIAL RATE

OPTION A

Elimination Period for Injury	0 days
Elimination Period for Sickness	7 days
Maximum Period of Payment	ADEAII/3YR

Monthly rate of: $ 2.28 per $100 of **monthly benefit**.

OPTION B

Elimination Period for Injury	14 days
Elimination Period for Sickness	14 days
Maximum Period of Payment	ADEAII/3YR

Monthly rate of: $ 1.88 per $100 of **monthly benefit**.

OPTION C

Elimination Period for Injury	30 days
Elimination Period for Sickness	30 days
Maximum Period of Payment	ADEAII/3YR

Monthly rate of: $ 1.38 per $100 of **monthly benefit**.

OPTION D

Elimination Period for Injury	60 days
Elimination Period for Sickness	60 days
Maximum Period of Payment	ADEAII/3YR

Monthly rate of: $ 1.11 per $100 of **monthly benefit**.

OPTION E

Elimination Period for Injury	90 days
Elimination Period for Sickness	90 days

Maximum Period of Payment ADEAII/3YR

Monthly rate of: $ .60 per $100 of **monthly benefit**.

OPTION F

Elimination Period for Injury	180 days
Elimination Period for Sickness	180 days
Maximum Period of Payment	ADEAII/3YR

Monthly rate of: $ .40 per $100 of **monthly benefit**.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before September 1, 2024. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including those reasons shown below:

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

Unum will notify the Policyholder in writing at least 60 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Policyholder agree.

WHEN IS PREMIUM DUE FOR THIS POLICY?

Premium Due Dates: September 1, 2022 and the first day of each calendar month thereafter.

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

The effective date of this amendment is September 1, 2022.

Dated at Portland, Maine on August 29, 2022.