



Rates and Cost Information

Whole Life

Some rates and costs listed below may be applicable only to certain quotes and/or classes. Please see the "Plan Description" section of your Benefits Summary for specific plan details.

Premium illustrates base product premium only; optional rider premium is in addition to base premium.

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

Employee and Spouse Volume Purchase Paid Up Age 120 Cash Value at 65				
Weekly premiums based on a volume purchase of \$10,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A
30	N/A	N/A	\$3.40	\$4,274
35	N/A	N/A	\$4.25	\$4,009
40	\$3.31	\$3,245	\$5.52	\$3,660
45	\$4.32	\$2,856	\$7.32	\$3,197
50	\$5.83	\$2,340	\$9.65	\$2,587
55	\$8.25	\$1,645	\$13.75	\$1,776
60	\$11.50	\$1,963	\$18.72	\$2,024
Weekly premiums based on a volume purchase of \$20,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	N/A	N/A	\$4.24	\$9,516
20	N/A	N/A	\$4.98	\$9,262
25	\$3.35	\$7,872	\$5.84	\$8,949
30	\$4.12	\$7,530	\$6.80	\$8,548
35	\$5.15	\$7,080	\$8.49	\$8,018
40	\$6.62	\$6,491	\$11.04	\$7,319
45	\$8.64	\$5,712	\$14.63	\$6,394
50	\$11.65	\$4,680	\$19.29	\$5,174
55	\$16.49	\$3,291	\$27.50	\$3,552
60	\$23.00	\$3,925	\$37.43	\$4,048
Weekly premiums based on a volume purchase of \$30,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	\$3.88	\$12,518	\$6.36	\$14,275
20	\$4.29	\$12,205	\$7.46	\$13,894
25	\$5.03	\$11,807	\$8.76	\$13,423
30	\$6.17	\$11,295	\$10.20	\$12,822
35	\$7.73	\$10,621	\$12.73	\$12,027
40	\$9.92	\$9,736	\$16.56	\$10,979
45	\$12.96	\$8,568	\$21.95	\$9,591
50	\$17.47	\$7,020	\$28.93	\$7,760
55	\$24.73	\$4,936	\$41.25	\$5,328
60	\$34.50	\$5,888	\$56.14	\$6,072
Weekly premiums based on a volume purchase of \$40,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	\$5.17	\$16,691	\$8.47	\$19,033
20	\$5.72	\$16,273	\$9.95	\$18,525



Rates and Cost Information: Whole Life

HUDSON'S BAY COMPANY

Weekly premiums based on a volume purchase of \$40,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
25	\$6.70	\$15,743	\$11.68	\$17,897
30	\$8.23	\$15,060	\$13.60	\$17,096
35	\$10.30	\$14,161	\$16.97	\$16,036
40	\$13.23	\$12,982	\$22.08	\$14,638
45	\$17.27	\$11,424	\$29.27	\$12,788
50	\$23.29	\$9,360	\$38.57	\$10,347
55	\$32.97	\$6,582	\$55.00	\$7,104
60	\$46.00	\$7,851	\$74.85	\$8,096
Weekly premiums based on a volume purchase of \$50,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	\$6.47	\$20,864	\$10.59	\$23,791
20	\$7.15	\$20,341	\$12.44	\$23,156
25	\$8.38	\$19,679	\$14.60	\$22,372
30	\$10.28	\$18,824	\$17.00	\$21,370
35	\$12.88	\$17,701	\$21.22	\$20,046
40	\$16.53	\$16,227	\$27.60	\$18,298
45	\$21.59	\$14,280	\$36.58	\$15,986
50	\$29.11	\$11,700	\$48.22	\$12,934
55	\$41.22	\$8,227	\$68.75	\$8,881
60	\$57.50	\$9,814	\$93.56	\$10,121
Weekly premiums based on a volume purchase of \$60,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	\$7.76	\$25,036	\$12.71	\$28,549
20	\$8.58	\$24,409	\$14.92	\$27,787
25	\$10.05	\$23,615	\$17.52	\$26,846
30	\$12.34	\$22,589	\$20.40	\$25,643
35	\$15.45	\$21,241	\$25.46	\$24,055
40	\$19.84	\$19,472	\$33.12	\$21,957
45	\$25.91	\$17,137	\$43.90	\$19,183
50	\$34.93	\$14,039	\$57.86	\$15,521
55	\$49.46	\$9,872	\$82.50	\$10,657
60	\$69.00	\$11,776	\$112.27	\$12,145
Weekly premiums based on a volume purchase of \$80,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	\$10.34	\$33,382	\$16.94	\$38,066
20	\$11.43	\$32,546	\$19.90	\$37,050
25	\$13.40	\$31,486	\$23.36	\$35,794
30	\$16.45	\$30,119	\$27.20	\$34,191
35	\$20.60	\$28,322	\$33.94	\$32,073
40	\$26.45	\$25,963	\$44.16	\$29,276
45	\$34.54	\$22,849	\$58.53	\$25,577
50	\$46.57	\$18,719	\$77.14	\$20,694
55	\$65.94	\$13,163	\$110.00	\$14,209
60	\$92.00	\$15,702	\$149.70	\$16,193
Weekly premiums based on a volume purchase of \$100,000				
Non-Tobacco			Tobacco	
Issue Age	Premium	Cash Value	Premium	Cash Value
15	\$12.93	\$41,727	\$21.18	\$47,582
20	\$14.29	\$40,682	\$24.87	\$46,312
25	\$16.75	\$39,358	\$29.20	\$44,743
30	\$20.56	\$37,649	\$34.00	\$42,739



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HUDSON'S BAY COMPANY

Weekly premiums based on a volume purchase of \$100,000				
Issue Age	Non-Tobacco		Tobacco	
	Premium	Cash Value	Premium	Cash Value
35	\$25.75	\$35,402	\$42.43	\$40,091
40	\$33.06	\$32,454	\$55.20	\$36,595
45	\$43.18	\$28,561	\$73.16	\$31,971
50	\$58.22	\$23,399	\$96.43	\$25,868
55	\$82.43	\$16,454	\$137.50	\$17,761
60	\$115.00	\$19,627	\$187.12	\$20,241

Child Money Purchase

Child Weekly Premium Maximum is \$2 in Washington
Paid Up Age 70
Cash Value at 65

Child face amounts based on a money purchase of \$1.00 weekly		
Issue Age	Uni-Tobacco	
	Face Amount	Cash Value
0	\$7,461	\$3,460
1	\$7,450	\$3,452
2	\$7,429	\$3,440
3	\$7,345	\$3,398
4	\$7,232	\$3,342
5	\$7,084	\$3,270
10	\$6,198	\$2,843
15	\$5,274	\$2,400
26	\$3,895	\$1,729

Child face amounts based on a money purchase of \$2.00 weekly		
Issue Age	Uni-Tobacco	
	Face Amount	Cash Value
0	\$14,921	\$6,919
1	\$14,900	\$6,904
2	\$14,857	\$6,879
3	\$14,689	\$6,795
4	\$14,465	\$6,684
5	\$14,169	\$6,541
10	\$12,396	\$5,687
15	\$10,548	\$4,801
26	\$7,790	\$3,458

Child face amounts based on a money purchase of \$3.00 weekly		
Issue Age	Uni-Tobacco	
	Face Amount	Cash Value
0	\$22,382	\$10,379
1	\$22,350	\$10,357
2	\$22,286	\$10,318
3	\$22,034	\$10,192
4	\$21,697	\$10,026
5	\$21,253	\$9,811
10	\$18,594	\$8,530
15	\$15,822	\$7,201
26	\$11,685	\$5,187

Child Term Rider

Not available in Washington

\$6.00 Annually per \$1,000 up to a maximum of \$10,000



Waiver of Premium		
Adds 10% to base premium to all employee policies		
Accidental Death Benefit (ADB) Rider Paid Up Age 120		
Weekly premiums based on a volume purchase of \$10,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	N/A	N/A
20	N/A	N/A
25	N/A	N/A
30	N/A	\$0.19
35	N/A	\$0.19
40	\$0.19	\$0.19
45	\$0.19	\$0.19
50	\$0.19	\$0.19
55	\$0.19	\$0.19
60	\$0.19	\$0.19
Weekly premiums based on a volume purchase of \$20,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	N/A	\$0.37
20	N/A	\$0.37
25	\$0.37	\$0.37
30	\$0.37	\$0.37
35	\$0.37	\$0.37
40	\$0.37	\$0.37
45	\$0.37	\$0.37
50	\$0.37	\$0.37
55	\$0.37	\$0.37
60	\$0.37	\$0.37
Weekly premiums based on a volume purchase of \$30,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	\$0.55	\$0.55
20	\$0.55	\$0.55
25	\$0.55	\$0.55
30	\$0.55	\$0.55
35	\$0.55	\$0.55
40	\$0.55	\$0.55
45	\$0.55	\$0.55
50	\$0.55	\$0.55
55	\$0.55	\$0.55
60	\$0.55	\$0.55
Weekly premiums based on a volume purchase of \$40,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	\$0.74	\$0.74
20	\$0.74	\$0.74
25	\$0.74	\$0.74
30	\$0.74	\$0.74
35	\$0.74	\$0.74
40	\$0.74	\$0.74
45	\$0.74	\$0.74
50	\$0.74	\$0.74

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HUDSON'S BAY COMPANY

Weekly premiums based on a volume purchase of \$40,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
55	\$0.74	\$0.74
60	\$0.74	\$0.74
Weekly premiums based on a volume purchase of \$50,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	\$0.92	\$0.92
20	\$0.92	\$0.92
25	\$0.92	\$0.92
30	\$0.92	\$0.92
35	\$0.92	\$0.92
40	\$0.92	\$0.92
45	\$0.92	\$0.92
50	\$0.92	\$0.92
55	\$0.92	\$0.92
60	\$0.92	\$0.92
Weekly premiums based on a volume purchase of \$60,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	\$1.11	\$1.11
20	\$1.11	\$1.11
25	\$1.11	\$1.11
30	\$1.11	\$1.11
35	\$1.11	\$1.11
40	\$1.11	\$1.11
45	\$1.11	\$1.11
50	\$1.11	\$1.11
55	\$1.11	\$1.11
60	\$1.11	\$1.11
Weekly premiums based on a volume purchase of \$80,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	\$1.48	\$1.48
20	\$1.48	\$1.48
25	\$1.48	\$1.48
30	\$1.48	\$1.48
35	\$1.48	\$1.48
40	\$1.48	\$1.48
45	\$1.48	\$1.48
50	\$1.48	\$1.48
55	\$1.48	\$1.48
60	\$1.48	\$1.48
Weekly premiums based on a volume purchase of \$100,000		
	Non-Tobacco	Tobacco
Issue Age	ADB	ADB
15	\$1.85	\$1.85
20	\$1.85	\$1.85
25	\$1.85	\$1.85
30	\$1.85	\$1.85
35	\$1.85	\$1.85
40	\$1.85	\$1.85
45	\$1.85	\$1.85
50	\$1.85	\$1.85
55	\$1.85	\$1.85
60	\$1.85	\$1.85



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HUDSON'S BAY COMPANY

Underwritten by the following subsidiary of Unum Group:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

In New York, coverage is underwritten by:

First Unum Life Insurance Company

666 3rd Avenue, Suite 301, New York, NY 10017