RATE INFORMATION AMENDMENT

This amendment forms a part of Group Identification No. 39094 001 issued to the Employer/Applicant:

Wofford College

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:

<table>
<thead>
<tr>
<th>Age during calendar year</th>
<th>Non-tobacco use</th>
<th>Tobacco use</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than age 25</td>
<td>$.52</td>
<td>.77</td>
</tr>
<tr>
<td>25-29</td>
<td>.60</td>
<td>.88</td>
</tr>
<tr>
<td>30-34</td>
<td>.74</td>
<td>1.10</td>
</tr>
<tr>
<td>35-39</td>
<td>1.03</td>
<td>1.65</td>
</tr>
<tr>
<td>40-44</td>
<td>1.41</td>
<td>2.49</td>
</tr>
<tr>
<td>45-49</td>
<td>2.25</td>
<td>3.94</td>
</tr>
<tr>
<td>50-54</td>
<td>3.45</td>
<td>6.65</td>
</tr>
<tr>
<td>55-59</td>
<td>5.64</td>
<td>9.38</td>
</tr>
<tr>
<td>60-64</td>
<td>9.00</td>
<td>14.02</td>
</tr>
<tr>
<td>65-69</td>
<td>15.81</td>
<td>23.44</td>
</tr>
<tr>
<td>70-74</td>
<td>28.51</td>
<td>41.18</td>
</tr>
<tr>
<td>75 and over</td>
<td>57.74</td>
<td>74.51</td>
</tr>
</tbody>
</table>

Dependent:

Spouse:

<table>
<thead>
<tr>
<th>The spouse's age during calendar year</th>
<th>Monthly Rate per $5,000 of life insurance benefit unit per spouse rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
less than age 25 $ .59
25-29 .49
30-34 .535
35-39 .74
40-44 1.06
45-49 1.66
50-54 2.585
55-59 3.97
60-64 6.785
65-69 11.59
70-74 20.65
75 and over 41.36

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: $ .672 per $2,000 of life insurance benefit.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2009. 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 change by 25% or more; or
- a new law or a change in any existing law is enacted which applies to this plan.

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.
ACCIDENTAL DEATH AND DISMEMBERMENT
INSURANCE

INITIAL RATE

Employee:

Monthly Rate of: $ .323 per $10,000 of accidental death and dismemberment insurance benefit.

Dependent:

Spouse:

Monthly Rate of: $ .17 per $5,000 of accidental death and dismemberment insurance benefit.

Children:

The total dependent accidental death and dismemberment 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: $ .072 per $2,000 of accidental death and dismemberment insurance benefit.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2009. 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 change by 25% or more; or
- a new law or a change in any existing law is enacted which applies to this plan.

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, 2006 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, 2006.