RATE INFORMATION AMENDMENT

This amendment forms a part of Group Identification No. 976120 002 issued to the Employer/Applicant:

Dutch Valley Food Distributors, Inc

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:

Monthly Rate of: $ .095 per $1,000 of **life insurance benefit**.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2028. 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.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

INITIAL RATE

Employee:

Monthly Rate of: $ .022 per $1,000 of **accidental death and dismemberment insurance benefit**.

RATE GUARANTEE AND RATE CHANGES

A change in premium rate will not take effect before January 1, 2028. 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, 2025 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, 2025.

Dated at Portland, Maine on January 7, 2025.