

**UNUM LONG TERM CARE PLAN
Policy 547750 002**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit 1,000
 Home Monthly Benefit 500
 Facility Benefit Duration 3 Years
 Home Benefit 50%
 Lifetime Maximum 36,000
 Elimination Period 90 Days
 Home Care Level Professional
 Non Forfeiture Shortened Benefit Period

OPTIONS:

Home Care Level Total
 Inflation Protection Simple Capped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
18-30	2.50	3.90	3.50	5.30
31	2.50	3.90	3.50	5.50
32	2.50	3.90	3.60	5.60
33	2.60	4.00	3.80	5.70
34	2.70	4.20	4.00	6.10
35	2.70	4.30	4.00	6.20
36	2.90	4.30	4.30	6.50
37	3.00	4.60	4.40	6.80
38	3.10	4.70	4.70	7.20
39	3.30	4.90	4.90	7.40
40	3.40	5.10	5.10	7.70
41	3.50	5.30	5.30	8.10
42	3.60	5.50	5.60	8.50
43	3.80	5.70	6.00	8.70
44	3.90	6.00	6.20	9.20
45	4.20	6.20	6.50	9.60
46	4.30	6.50	6.90	10.10
47	4.60	6.90	7.20	10.70
48	4.80	7.30	7.50	11.30
49	4.90	7.70	7.90	12.00
50	5.20	8.10	8.50	12.60
51	5.60	8.60	8.80	13.40
52	6.00	9.10	9.40	14.20
53	6.20	9.60	9.90	15.00
54	6.50	10.10	10.40	15.70
55	7.00	10.80	11.10	16.50
56	7.40	11.40	11.70	17.60
57	8.10	12.40	12.50	18.70
58	8.60	13.10	13.40	20.00
59	9.20	14.20	14.40	21.50
60	10.00	15.20	15.50	22.80
61	10.80	16.40	16.80	24.40
62	11.80	17.80	18.20	26.30
63	13.00	19.20	19.80	28.30
64	14.30	20.90	21.60	30.60

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Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
65	16.30	23.40	24.40	34.10
66	17.80	25.20	26.50	36.40
67	19.90	27.60	29.30	39.60
68	22.00	30.20	32.00	42.60
69	24.40	32.90	35.20	46.40
70	27.00	35.90	38.50	50.10
71	29.80	39.00	42.00	54.00
72	33.00	42.60	46.30	58.80
73	36.30	46.40	50.10	63.10
74	40.00	50.80	55.00	68.50
75	48.00	60.10	64.90	80.10
76	52.70	65.30	70.70	86.50
77	57.20	70.30	75.80	91.90
78	62.80	76.40	82.60	99.30
79	68.90	83.20	89.30	106.50
80	75.80	90.60	97.40	115.20
81	82.70	97.90	105.60	123.60
82	91.80	107.80	115.20	134.20
83	101.40	118.60	126.40	146.40
84	110.60	128.60	135.70	156.70

**UNUM LONG TERM CARE PLAN
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BASE PLAN:

Facility Monthly Benefit 1,000
 Home Monthly Benefit 500
 Facility Benefit Duration 6 Years
 Home Benefit 50%
 Lifetime Maximum 72,000
 Elimination Period 90 Days
 Home Care Level Professional
 Non Forfeiture Prorated Benefit Period

OPTIONS:

Home Care Level Total
 Inflation Protection Simple Capped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
18-30	3.30	5.20	4.70	7.20
31	3.40	5.30	4.70	7.40
32	3.40	5.30	4.90	7.70
33	3.50	5.50	5.20	7.90
34	3.60	5.60	5.30	8.10
35	3.80	5.90	5.60	8.50
36	3.90	6.00	5.90	8.80
37	4.00	6.20	6.00	9.20
38	4.20	6.50	6.20	9.60
39	4.30	6.60	6.50	10.00
40	4.40	6.90	6.90	10.40
41	4.70	7.20	7.20	10.90
42	4.80	7.40	7.50	11.30
43	5.10	7.80	7.90	12.00
44	5.30	8.20	8.30	12.50
45	5.60	8.50	8.80	13.10
46	5.90	9.00	9.20	13.80
47	6.10	9.50	9.80	14.70
48	6.50	9.90	10.10	15.30
49	6.60	10.40	10.50	16.30
50	7.00	11.10	11.20	17.00
51	7.40	11.70	11.70	18.10
52	7.80	12.50	12.40	19.10
53	8.20	13.10	13.10	20.30
54	8.70	13.90	13.80	21.30
55	9.20	14.80	14.60	22.50
56	9.90	15.70	15.50	23.80
57	10.50	16.90	16.40	25.50
58	11.30	18.10	17.70	27.20
59	12.10	19.40	18.70	29.00
60	13.00	20.70	20.00	30.80
61	14.30	22.60	21.80	33.40
62	15.50	24.30	23.70	35.90
63	16.90	26.50	25.60	38.70
64	18.60	28.90	28.00	42.00

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Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Total Home Care Option	Plan 3 Base Plan with Simple Inflation Option	Plan 4 Base Plan with Simple Inflation and Total Home Care Option
65	21.10	32.20	31.50	46.50
66	23.10	35.00	34.20	49.90
67	25.60	38.20	37.80	54.50
68	28.30	41.60	41.20	58.80
69	31.30	45.40	45.20	63.70
70	34.70	49.70	49.40	68.80
71	38.20	54.00	53.70	74.20
72	42.30	59.20	59.00	80.90
73	46.30	64.20	63.80	86.60
74	51.20	70.20	70.10	94.10
75	61.00	83.10	82.30	110.00
76	67.00	90.40	89.80	118.80
77	72.80	97.50	96.20	126.50
78	79.80	106.10	104.80	136.80
79	87.50	115.40	113.10	146.80
80	95.90	125.50	123.00	158.50
81	104.50	135.70	133.00	170.20
82	115.70	149.20	145.10	184.70
83	127.50	163.90	158.70	201.20
84	139.00	177.80	170.30	215.40