

**UNUM LONG TERM CARE PLAN
Policy 029000**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	2 Years
Home Benefit	75%
Lifetime Maximum	24,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection Simple Capped

Bi-Weekly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Simple Inflation Option
18-30	0.96	1.38
31	1.02	1.44
32	1.02	1.44
33	1.02	1.56
34	1.08	1.62
35	1.14	1.68
36	1.20	1.74
37	1.20	1.74
38	1.26	1.92
39	1.32	1.92
40	1.32	2.04
41	1.44	2.22
42	1.50	2.28
43	1.56	2.40
44	1.62	2.52
45	1.68	2.70
46	1.80	2.76
47	1.86	2.94
48	1.98	3.12
49	2.04	3.24
50	2.16	3.42
51	2.28	3.60
52	2.40	3.78
53	2.52	3.96
54	2.64	4.20
55	2.82	4.38
56	3.00	4.62
57	3.18	4.92
58	3.42	5.34
59	3.66	5.64
60	3.96	6.06
61	4.26	6.54
62	4.62	7.08
63	5.10	7.68
64	5.58	8.34

**UNUM LONG TERM CARE PLAN
Policy 029000**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	2 Years
Home Benefit	75%
Lifetime Maximum	24,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection	Simple Capped
----------------------	---------------

Bi-Weekly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Simple Inflation Option
65	6.30	9.42
66	6.96	10.32
67	7.74	11.40
68	8.58	12.42
69	9.42	13.62
70	10.44	14.88
71	11.58	16.32
72	12.84	18.00
73	14.28	19.68
74	15.78	21.54
75	18.96	25.56
76	20.76	27.90
77	22.86	30.18
78	25.02	32.82
79	27.36	35.40
80	30.00	38.58
81	33.06	42.12
82	36.66	46.02
83	40.50	50.46
84	44.58	54.72

**UNUM LONG TERM CARE PLAN
Policy 029000**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	3 Years
Home Benefit	75%
Lifetime Maximum	36,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection Simple Capped

Bi-Weekly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Simple Inflation Option
18-30	1.32	1.86
31	1.32	1.86
32	1.32	1.92
33	1.38	1.98
34	1.44	2.10
35	1.44	2.16
36	1.50	2.28
37	1.56	2.28
38	1.62	2.46
39	1.74	2.58
40	1.74	2.64
41	1.86	2.82
42	1.92	3.00
43	2.04	3.12
44	2.10	3.30
45	2.22	3.48
46	2.34	3.66
47	2.40	3.78
48	2.52	4.02
49	2.64	4.20
50	2.76	4.44
51	2.94	4.62
52	3.12	4.86
53	3.30	5.16
54	3.42	5.40
55	3.66	5.70
56	3.84	6.00
57	4.14	6.36
58	4.38	6.84
59	4.68	7.26
60	5.04	7.74
61	5.46	8.34
62	6.00	9.12
63	6.48	9.84
64	7.14	10.68

**UNUM LONG TERM CARE PLAN
Policy 029000**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	3 Years
Home Benefit	75%
Lifetime Maximum	36,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection	Simple Capped
----------------------	---------------

Bi-Weekly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Simple Inflation Option
65	8.04	12.06
66	8.88	13.14
67	9.90	14.46
68	10.86	15.78
69	12.06	17.34
70	13.32	18.90
71	14.76	20.76
72	16.32	22.86
73	18.12	24.96
74	19.98	27.36
75	24.06	32.46
76	26.34	35.34
77	28.86	38.22
78	31.68	41.58
79	34.68	44.88
80	38.10	48.90
81	41.88	53.40
82	46.44	58.20
83	51.24	63.84
84	56.40	69.18

**UNUM LONG TERM CARE PLAN
Policy 029000**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	5 Years
Home Benefit	75%
Lifetime Maximum	60,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection Simple Capped

Bi-Weekly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Simple Inflation Option
18-30	1.68	2.34
31	1.68	2.40
32	1.68	2.46
33	1.80	2.58
34	1.80	2.64
35	1.86	2.76
36	1.92	2.82
37	1.98	3.00
38	2.10	3.12
39	2.16	3.24
40	2.28	3.42
41	2.34	3.54
42	2.40	3.72
43	2.58	3.96
44	2.70	4.14
45	2.82	4.44
46	2.94	4.62
47	3.06	4.80
48	3.18	5.04
49	3.36	5.28
50	3.54	5.52
51	3.72	5.88
52	3.90	6.12
53	4.14	6.48
54	4.32	6.84
55	4.56	7.08
56	4.86	7.56
57	5.16	7.98
58	5.52	8.52
59	5.88	9.06
60	6.30	9.66
61	6.84	10.50
62	7.50	11.40
63	8.10	12.18
64	8.82	13.26

**UNUM LONG TERM CARE PLAN
Policy 029000**

Connecticut Rates

BASE PLAN:

Facility Monthly Benefit	1,000
Home Monthly Benefit	750
Facility Benefit Duration	5 Years
Home Benefit	75%
Lifetime Maximum	60,000
Elimination Period	90 Days
Home Care Level	Professional

OPTIONS:

Inflation Protection	Simple Capped
----------------------	---------------

Bi-Weekly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Simple Inflation Option
65	10.02	14.94
66	11.04	16.32
67	12.24	17.88
68	13.50	19.56
69	14.88	21.42
70	16.44	23.40
71	18.24	25.56
72	20.16	28.14
73	22.32	30.66
74	24.60	33.54
75	29.52	39.72
76	32.40	43.32
77	35.52	46.86
78	38.88	50.94
79	42.60	54.96
80	46.68	59.76
81	51.30	65.22
82	56.76	71.10
83	62.58	77.82
84	68.76	84.18