

**UNUM LONG TERM CARE PLAN
574832**

Connecticut Rates

| | | | |
|---------------------------|---------------------|----------------------|--------------------------|
| BASE PLAN: | | OPTIONS: | |
| Facility Monthly Benefit | 1,000 | Non Forfeiture | Shortened Benefit Period |
| Home Monthly Benefit | 1,000 | Inflation Protection | Compound Uncapped |
| Facility Benefit Duration | 3 Years | | |
| Home Benefit | 100% | | |
| Lifetime Maximum | 36,000 | | |
| Elimination Period | 90 Days | | |
| Home Care Level | Professional | | |

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Non Forfeiture Option | Plan 3 Base Plan with Compound Inflation Option | Plan 4 Base Plan with Non Forfeiture and Compound Inflation Option |
|---------------|---------------------|--|--|--|
| 18-30 | 3.60 | 5.70 | 10.70 | 16.60 |
| 31 | 3.60 | 5.70 | 10.80 | 16.90 |
| 32 | 3.60 | 5.70 | 10.90 | 17.30 |
| 33 | 3.80 | 5.90 | 11.20 | 17.60 |
| 34 | 3.80 | 6.00 | 11.60 | 18.10 |
| 35 | 3.90 | 6.20 | 11.80 | 18.70 |
| 36 | 4.00 | 6.40 | 12.20 | 19.20 |
| 37 | 4.20 | 6.50 | 12.50 | 19.50 |
| 38 | 4.40 | 6.90 | 12.90 | 20.30 |
| 39 | 4.70 | 7.20 | 13.40 | 20.70 |
| 40 | 4.70 | 7.30 | 13.60 | 20.80 |
| 41 | 4.90 | 7.50 | 14.00 | 21.30 |
| 42 | 5.20 | 7.80 | 14.60 | 21.70 |
| 43 | 5.50 | 8.10 | 15.00 | 22.20 |
| 44 | 5.60 | 8.30 | 15.50 | 22.60 |
| 45 | 6.00 | 8.70 | 16.00 | 23.30 |
| 46 | 6.20 | 9.00 | 16.40 | 23.50 |
| 47 | 6.40 | 9.20 | 16.60 | 23.80 |
| 48 | 6.80 | 9.60 | 17.20 | 24.30 |
| 49 | 7.00 | 9.80 | 17.60 | 24.60 |
| 50 | 7.40 | 10.30 | 17.90 | 25.00 |
| 51 | 7.80 | 10.80 | 18.60 | 25.70 |
| 52 | 8.20 | 11.20 | 19.10 | 26.10 |
| 53 | 8.60 | 11.60 | 19.60 | 26.50 |
| 54 | 9.00 | 12.00 | 20.20 | 27.00 |
| 55 | 9.50 | 12.70 | 20.90 | 28.10 |
| 56 | 10.00 | 13.30 | 21.70 | 28.60 |
| 57 | 10.70 | 14.00 | 22.60 | 29.60 |
| 58 | 11.30 | 14.80 | 23.50 | 30.80 |
| 59 | 12.10 | 15.70 | 24.40 | 31.70 |
| 60 | 12.90 | 16.60 | 25.60 | 33.00 |
| 61 | 13.90 | 17.80 | 27.20 | 34.80 |
| 62 | 15.20 | 19.40 | 29.10 | 37.10 |
| 63 | 16.50 | 20.80 | 30.80 | 38.90 |
| 64 | 17.90 | 22.50 | 33.00 | 41.30 |

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Connecticut Rates

BASE PLAN:

Facility Monthly Benefit **1,000**
Home Monthly Benefit **1,000**
Facility Benefit Duration **3 Years**
Home Benefit **100%**
Lifetime Maximum **36,000**
Elimination Period **90 Days**
Home Care Level **Professional**

OPTIONS:

Non Forfeiture **Shortened Benefit Period**
Inflation Protection **Compound Uncapped**

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Non Forfeiture Option | Plan 3 Base Plan with Compound Inflation Option | Plan 4 Base Plan with Non Forfeiture and Compound Inflation Option |
|---------------|---------------------|--|--|--|
| 65 | 20.30 | 24.80 | 36.40 | 44.70 |
| 66 | 22.20 | 27.20 | 39.30 | 47.80 |
| 67 | 24.70 | 30.20 | 42.60 | 52.00 |
| 68 | 27.20 | 32.90 | 45.90 | 55.50 |
| 69 | 30.00 | 36.00 | 49.70 | 59.70 |
| 70 | 33.00 | 39.40 | 53.30 | 63.40 |
| 71 | 36.70 | 43.30 | 58.20 | 68.60 |
| 72 | 40.60 | 47.40 | 63.20 | 73.80 |
| 73 | 44.80 | 52.00 | 68.20 | 79.30 |
| 74 | 49.30 | 56.70 | 73.80 | 84.90 |
| 75 | 59.40 | 67.10 | 87.20 | 98.50 |
| 76 | 65.00 | 72.80 | 94.40 | 105.70 |
| 77 | 71.10 | 78.90 | 101.30 | 112.30 |
| 78 | 77.90 | 86.40 | 109.30 | 121.40 |
| 79 | 85.30 | 93.90 | 117.40 | 129.20 |
| 80 | 93.50 | 102.80 | 126.90 | 139.60 |

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Connecticut Rates

| | | | |
|---------------------------|--------------|----------------------|--------------------------|
| BASE PLAN: | | OPTIONS: | |
| Facility Monthly Benefit | 1,000 | Non Forfeiture | Shortened Benefit Period |
| Home Monthly Benefit | 1,000 | Inflation Protection | Compound Uncapped |
| Facility Benefit Duration | 6 Years | | |
| Home Benefit | 100% | | |
| Lifetime Maximum | 72,000 | | |
| Elimination Period | 90 Days | | |
| Home Care Level | Professional | | |

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Non Forfeiture Option | Plan 3 Base Plan with Compound Inflation Option | Plan 4 |
|---------------|---------------------|--|--|--|
| | | | | Base Plan with Non Forfeiture and Compound Inflation Option |
| 18-30 | 4.70 | 7.40 | 14.20 | 22.20 |
| 31 | 4.80 | 7.50 | 14.40 | 22.80 |
| 32 | 4.90 | 7.80 | 14.80 | 23.30 |
| 33 | 5.10 | 7.90 | 15.20 | 23.90 |
| 34 | 5.20 | 8.20 | 15.60 | 24.40 |
| 35 | 5.50 | 8.50 | 16.10 | 25.20 |
| 36 | 5.50 | 8.70 | 16.40 | 25.70 |
| 37 | 5.70 | 9.00 | 16.90 | 26.50 |
| 38 | 6.00 | 9.40 | 17.40 | 27.30 |
| 39 | 6.20 | 9.60 | 17.90 | 27.70 |
| 40 | 6.40 | 9.90 | 18.30 | 28.10 |
| 41 | 6.60 | 10.10 | 18.80 | 28.60 |
| 42 | 7.00 | 10.50 | 19.50 | 29.20 |
| 43 | 7.30 | 10.90 | 20.00 | 29.90 |
| 44 | 7.70 | 11.30 | 20.70 | 30.40 |
| 45 | 8.10 | 11.80 | 21.40 | 31.20 |
| 46 | 8.50 | 12.20 | 22.00 | 31.60 |
| 47 | 8.80 | 12.60 | 22.50 | 32.10 |
| 48 | 9.20 | 13.10 | 23.00 | 32.60 |
| 49 | 9.50 | 13.30 | 23.50 | 33.00 |
| 50 | 9.90 | 13.80 | 24.00 | 33.40 |
| 51 | 10.40 | 14.30 | 24.70 | 34.20 |
| 52 | 10.90 | 15.10 | 25.50 | 35.00 |
| 53 | 11.60 | 15.60 | 26.30 | 35.40 |
| 54 | 12.10 | 16.20 | 27.00 | 36.30 |
| 55 | 12.70 | 17.20 | 27.80 | 37.30 |
| 56 | 13.50 | 17.80 | 28.90 | 38.10 |
| 57 | 14.30 | 18.80 | 29.90 | 39.30 |
| 58 | 15.20 | 19.90 | 31.20 | 40.80 |
| 59 | 16.10 | 21.10 | 32.50 | 42.20 |
| 60 | 17.20 | 22.10 | 33.70 | 43.40 |
| 61 | 18.60 | 23.80 | 36.00 | 46.00 |
| 62 | 20.20 | 25.60 | 38.50 | 48.80 |
| 63 | 22.00 | 27.70 | 40.60 | 51.10 |
| 64 | 23.80 | 29.80 | 43.30 | 54.20 |

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Connecticut Rates

BASE PLAN:

Facility Monthly Benefit 1,000
 Home Monthly Benefit 1,000
 Facility Benefit Duration 6 Years
 Home Benefit 100%
 Lifetime Maximum 72,000
 Elimination Period 90 Days
 Home Care Level Professional

OPTIONS:

Non Forfeiture Shortened Benefit Period
 Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Non Forfeiture Option | Plan 3 Base Plan with Compound Inflation Option | Plan 4 |
|---------------|---------------------|--|--|--|
| | | | | Base Plan with Non Forfeiture and Compound Inflation Option |
| 65 | 26.60 | 32.80 | 47.60 | 58.60 |
| 66 | 29.40 | 35.90 | 51.40 | 62.70 |
| 67 | 32.50 | 39.60 | 55.80 | 68.10 |
| 68 | 35.80 | 43.30 | 59.90 | 72.50 |
| 69 | 39.40 | 47.30 | 64.60 | 77.50 |
| 70 | 43.40 | 51.60 | 69.40 | 82.60 |
| 71 | 48.00 | 56.70 | 75.70 | 89.30 |
| 72 | 53.00 | 62.00 | 82.00 | 96.10 |
| 73 | 58.50 | 67.70 | 88.50 | 102.70 |
| 74 | 64.50 | 74.10 | 95.80 | 110.20 |
| 75 | 77.20 | 87.40 | 112.80 | 127.40 |
| 76 | 84.60 | 94.80 | 122.10 | 136.80 |
| 77 | 92.70 | 102.80 | 131.20 | 145.60 |
| 78 | 101.30 | 112.40 | 141.30 | 156.90 |
| 79 | 110.90 | 121.90 | 151.70 | 166.90 |
| 80 | 121.30 | 133.40 | 163.80 | 180.20 |

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Connecticut Rates

| | | | |
|---------------------------|--------------|----------------------|--------------------------|
| BASE PLAN: | | OPTIONS: | |
| Facility Monthly Benefit | 1,000 | Non Forfeiture | Shortened Benefit Period |
| Home Monthly Benefit | 1,000 | Inflation Protection | Compound Uncapped |
| Facility Benefit Duration | Unlimited | | |
| Home Benefit | 100% | | |
| Lifetime Maximum | Unlimited | | |
| Elimination Period | 90 Days | | |
| Home Care Level | Professional | | |

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Non Forfeiture Option | Plan 3 Base Plan with Compound Inflation Option | Plan 4 |
|---------------|---------------------|--|--|--|
| | | | | Base Plan with Non Forfeiture and Compound Inflation Option |
| 18-30 | 6.80 | 10.50 | 19.50 | 30.70 |
| 31 | 6.80 | 10.50 | 19.90 | 31.20 |
| 32 | 7.00 | 10.90 | 20.40 | 32.10 |
| 33 | 7.00 | 11.00 | 20.90 | 32.80 |
| 34 | 7.20 | 11.30 | 21.20 | 33.30 |
| 35 | 7.40 | 11.70 | 21.80 | 34.20 |
| 36 | 7.70 | 12.00 | 22.40 | 35.10 |
| 37 | 7.90 | 12.50 | 23.00 | 36.10 |
| 38 | 8.20 | 12.90 | 23.70 | 37.10 |
| 39 | 8.60 | 13.30 | 24.30 | 37.70 |
| 40 | 8.80 | 13.50 | 25.00 | 38.20 |
| 41 | 9.40 | 14.20 | 25.70 | 39.10 |
| 42 | 9.60 | 14.40 | 26.40 | 39.60 |
| 43 | 10.10 | 15.10 | 27.20 | 40.60 |
| 44 | 10.50 | 15.50 | 28.00 | 41.20 |
| 45 | 11.20 | 16.20 | 28.90 | 42.20 |
| 46 | 11.60 | 16.60 | 29.60 | 42.60 |
| 47 | 12.10 | 17.20 | 30.20 | 43.20 |
| 48 | 12.60 | 17.90 | 31.10 | 44.20 |
| 49 | 13.00 | 18.30 | 31.70 | 44.30 |
| 50 | 13.80 | 19.10 | 32.50 | 45.10 |
| 51 | 14.30 | 19.80 | 33.40 | 46.00 |
| 52 | 15.00 | 20.50 | 34.20 | 46.80 |
| 53 | 15.90 | 21.30 | 35.40 | 47.70 |
| 54 | 16.50 | 22.10 | 36.10 | 48.50 |
| 55 | 17.20 | 23.00 | 36.90 | 49.40 |
| 56 | 18.20 | 24.00 | 38.20 | 50.40 |
| 57 | 19.20 | 25.20 | 39.80 | 52.10 |
| 58 | 20.40 | 26.80 | 41.20 | 54.00 |
| 59 | 21.60 | 28.10 | 42.80 | 55.60 |
| 60 | 23.00 | 29.60 | 44.30 | 57.20 |
| 61 | 24.80 | 31.70 | 47.10 | 60.30 |
| 62 | 26.80 | 33.90 | 50.10 | 63.60 |
| 63 | 29.00 | 36.50 | 52.80 | 66.60 |
| 64 | 31.20 | 39.00 | 56.00 | 70.10 |

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|---------------------------|--------------|----------------------|--------------------------|
| BASE PLAN: | | OPTIONS: | |
| Facility Monthly Benefit | 1,000 | Non Forfeiture | Shortened Benefit Period |
| Home Monthly Benefit | 1,000 | Inflation Protection | Compound Uncapped |
| Facility Benefit Duration | Unlimited | | |
| Home Benefit | 100% | | |
| Lifetime Maximum | Unlimited | | |
| Elimination Period | 90 Days | | |
| Home Care Level | Professional | | |

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Non Forfeiture Option | Plan 3 Base Plan with Compound Inflation Option | Plan 4 Base Plan with Non Forfeiture and Compound Inflation Option |
|---------------|---------------------|--|--|--|
| 65 | 34.80 | 42.90 | 61.50 | 75.70 |
| 66 | 38.50 | 46.90 | 66.40 | 81.10 |
| 67 | 42.40 | 51.70 | 71.80 | 87.60 |
| 68 | 46.70 | 56.40 | 77.10 | 93.30 |
| 69 | 51.40 | 61.60 | 83.30 | 100.00 |
| 70 | 56.40 | 67.20 | 89.60 | 106.60 |
| 71 | 62.40 | 73.60 | 97.20 | 114.80 |
| 72 | 68.60 | 80.20 | 105.20 | 123.10 |
| 73 | 75.30 | 87.40 | 113.40 | 131.40 |
| 74 | 82.70 | 95.20 | 122.20 | 140.50 |
| 75 | 99.10 | 111.90 | 143.50 | 162.20 |
| 76 | 108.40 | 121.60 | 155.40 | 173.90 |
| 77 | 118.70 | 131.70 | 166.80 | 185.10 |
| 78 | 129.50 | 143.60 | 179.40 | 199.20 |
| 79 | 141.30 | 155.50 | 192.30 | 211.50 |
| 80 | 154.30 | 169.80 | 207.40 | 228.00 |