

**UNUM LONG TERM CARE PLAN
561070**

Connecticut Rates

BASE PLAN:

| | |
|---------------------------|--------------|
| Facility Monthly Benefit | 4,000 |
| Home Monthly Benefit | 2,000 |
| Facility Benefit Duration | 3 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 144,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Compound Inflation Option |
|---------------|---------------------|--|
| 18-30 | 13.50 | 41.10 |
| 31 | 13.50 | 41.60 |
| 32 | 13.50 | 42.60 |
| 33 | 14.00 | 43.70 |
| 34 | 14.00 | 44.70 |
| 35 | 14.60 | 46.30 |
| 36 | 15.10 | 47.80 |
| 37 | 15.60 | 48.90 |
| 38 | 16.10 | 50.40 |
| 39 | 17.20 | 52.50 |
| 40 | 17.70 | 53.60 |
| 41 | 18.70 | 55.10 |
| 42 | 19.20 | 57.20 |
| 43 | 20.30 | 58.80 |
| 44 | 21.30 | 60.30 |
| 45 | 22.40 | 62.90 |
| 46 | 23.40 | 64.50 |
| 47 | 24.40 | 66.00 |
| 48 | 26.00 | 68.10 |
| 49 | 27.00 | 70.20 |
| 50 | 28.10 | 71.80 |
| 51 | 30.20 | 74.90 |
| 52 | 31.70 | 77.50 |
| 53 | 33.80 | 79.60 |
| 54 | 35.40 | 82.20 |
| 55 | 38.00 | 85.80 |
| 56 | 40.00 | 89.40 |
| 57 | 43.20 | 94.10 |
| 58 | 45.80 | 98.30 |
| 59 | 49.40 | 102.40 |
| 60 | 53.00 | 107.60 |
| 61 | 57.70 | 115.40 |
| 62 | 63.40 | 124.30 |
| 63 | 69.20 | 132.10 |

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| Lifetime Maximum | 144,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Compound Inflation Option |
|---------------|---------------------|--|
| 64 | 76.40 | 142.50 |
| 65 | 86.80 | 158.60 |
| 66 | 95.70 | 171.10 |
| 67 | 106.60 | 186.70 |
| 68 | 118.00 | 201.20 |
| 69 | 130.50 | 218.40 |
| 70 | 144.60 | 235.00 |
| 71 | 160.70 | 256.90 |
| 72 | 177.80 | 279.20 |
| 73 | 197.60 | 302.60 |
| 74 | 217.90 | 328.10 |
| 75 | 263.10 | 387.90 |
| 76 | 288.60 | 420.70 |
| 77 | 316.70 | 452.40 |
| 78 | 347.40 | 489.80 |
| 79 | 380.60 | 526.20 |
| 80 | 418.10 | 569.40 |

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BASE PLAN:

| | |
|---------------------------|--------------|
| Facility Monthly Benefit | 4,000 |
| Home Monthly Benefit | 2,000 |
| Facility Benefit Duration | 4 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 192,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Compound Inflation Option |
|---------------|---------------------|--|
| 18-30 | 15.10 | 46.80 |
| 31 | 15.10 | 48.40 |
| 32 | 15.60 | 49.40 |
| 33 | 15.60 | 50.40 |
| 34 | 16.60 | 52.50 |
| 35 | 16.60 | 53.00 |
| 36 | 17.70 | 54.60 |
| 37 | 18.20 | 56.70 |
| 38 | 18.70 | 58.20 |
| 39 | 19.80 | 60.30 |
| 40 | 20.80 | 61.40 |
| 41 | 21.30 | 63.40 |
| 42 | 22.40 | 65.00 |
| 43 | 22.90 | 67.10 |
| 44 | 25.00 | 69.70 |
| 45 | 25.50 | 71.80 |
| 46 | 27.00 | 73.80 |
| 47 | 28.10 | 75.90 |
| 48 | 29.60 | 78.00 |
| 49 | 31.20 | 81.10 |
| 50 | 32.80 | 83.20 |
| 51 | 34.30 | 85.30 |
| 52 | 36.90 | 88.40 |
| 53 | 38.50 | 91.50 |
| 54 | 41.10 | 95.20 |
| 55 | 43.20 | 98.80 |
| 56 | 46.30 | 102.40 |
| 57 | 49.40 | 107.10 |
| 58 | 53.00 | 112.30 |
| 59 | 56.70 | 118.00 |
| 60 | 60.80 | 123.20 |
| 61 | 66.60 | 132.60 |
| 62 | 72.80 | 142.00 |
| 63 | 79.00 | 151.30 |

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| Facility Benefit Duration | 4 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 192,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Compound Inflation Option |
|---------------|---------------------|--|
| 64 | 87.40 | 162.20 |
| 65 | 99.30 | 181.00 |
| 66 | 109.70 | 196.00 |
| 67 | 121.70 | 213.20 |
| 68 | 134.70 | 229.30 |
| 69 | 149.20 | 248.60 |
| 70 | 164.80 | 267.30 |
| 71 | 183.60 | 292.80 |
| 72 | 202.80 | 317.70 |
| 73 | 224.10 | 343.20 |
| 74 | 248.00 | 372.80 |
| 75 | 298.50 | 439.90 |
| 76 | 327.60 | 477.40 |
| 77 | 359.30 | 513.20 |
| 78 | 395.20 | 555.90 |
| 79 | 432.60 | 596.40 |
| 80 | 475.30 | 646.40 |

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BASE PLAN:

| | |
|---------------------------|--------------|
| Facility Monthly Benefit | 5,000 |
| Home Monthly Benefit | 2,500 |
| Facility Benefit Duration | 6 Years |
| Home Benefit | 50% |
| Lifetime Maximum | 360,000 |
| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Compound Inflation Option |
|---------------|---------------------|--|
| 18-30 | 21.50 | 68.30 |
| 31 | 22.10 | 70.20 |
| 32 | 22.80 | 71.50 |
| 33 | 23.40 | 74.10 |
| 34 | 23.40 | 75.40 |
| 35 | 24.70 | 78.00 |
| 36 | 25.40 | 79.30 |
| 37 | 26.70 | 81.90 |
| 38 | 27.30 | 84.50 |
| 39 | 28.60 | 86.50 |
| 40 | 29.90 | 89.10 |
| 41 | 30.60 | 91.00 |
| 42 | 32.50 | 94.90 |
| 43 | 33.80 | 97.50 |
| 44 | 35.80 | 100.80 |
| 45 | 37.70 | 104.00 |
| 46 | 39.60 | 107.30 |
| 47 | 41.00 | 109.90 |
| 48 | 43.60 | 113.10 |
| 49 | 44.90 | 116.40 |
| 50 | 47.50 | 119.00 |
| 51 | 49.40 | 123.50 |
| 52 | 52.70 | 127.40 |
| 53 | 55.90 | 131.30 |
| 54 | 59.20 | 136.50 |
| 55 | 62.40 | 141.70 |
| 56 | 66.30 | 146.90 |
| 57 | 70.90 | 153.40 |
| 58 | 76.10 | 161.20 |
| 59 | 81.30 | 167.70 |
| 60 | 87.10 | 175.50 |
| 61 | 94.90 | 188.50 |
| 62 | 104.00 | 202.20 |
| 63 | 113.80 | 215.20 |

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| Elimination Period | 90 Days |
| Home Care Level | Professional |

OPTIONS:

Inflation Protection Compound Uncapped

Monthly Rates

| Insurance Age | Plan 1 Base Plan | Plan 2 Base Plan with Compound Inflation Option |
|---------------|---------------------|--|
| 64 | 124.20 | 230.80 |
| 65 | 140.40 | 256.10 |
| 66 | 156.00 | 276.90 |
| 67 | 172.90 | 301.00 |
| 68 | 190.50 | 324.40 |
| 69 | 210.60 | 349.70 |
| 70 | 232.70 | 377.00 |
| 71 | 258.70 | 411.50 |
| 72 | 286.00 | 447.20 |
| 73 | 315.90 | 483.00 |
| 74 | 349.10 | 523.30 |
| 75 | 419.90 | 616.90 |
| 76 | 460.90 | 668.90 |
| 77 | 505.10 | 719.60 |
| 78 | 553.80 | 776.80 |
| 79 | 606.50 | 834.60 |
| 80 | 665.00 | 902.90 |