Unum Life Insurance Company of America
2211 Congress Street
Portland, Maine 04122

Group Long Term Care Insurance
Potential Rate Increase Disclosure Form

1. **Premium Rate:** The premium rate sheet that is applicable to you and that will be in effect until a request is made and filed/approved for an increase (depending on state law or regulation) can be found in your enrollment kit.

2. The premium for your coverage will be shown on your schedule of benefits or confirmation of coverage, whichever is applicable.

3. **Premium Rate Adjustments:** Any change in premium rate will be effective on the group policy anniversary date.

4. **Potential Rate Revisions:** Your coverage is Guaranteed Renewable. This means that the rates for your coverage may be increased in the future. Your rates can NOT be increased due to your increasing age or declining health, but your rates may go up based on the experience of all policyholders with a policy similar to the one under which you have coverage.

   If you receive a premium rate increase in the future, you will be notified of the new premium amount and you will be able to exercise at least one of the following options:

   - Pay the increased premium and continue your coverage in force as is.
   - Reduce your coverage benefits to a level such that your premiums will not increase. (Subject to state law minimum standards.)
   - Exercise your non-forfeiture option if purchased. (This option may be available for purchase for an additional premium.)
   - Exercise your contingent non-forfeiture rights.*

***Contingent Non-Forfeiture**

If the premium rate for the group policy under which your coverage is written goes up in the future and the policy does not include non-forfeiture as a standard provision or you didn't buy a non-forfeiture option, you may be eligible for contingent non-forfeiture. If your coverage includes a contingent non-forfeiture provision, here is how to tell if you are eligible:

You will keep some long-term care insurance coverage, if:

(a) Your premium after the increase exceeds your original premium by the percentage shown (or more) in the following table; and
(b) You lapse (not pay more premiums) within 120 days of the increase.

The amount of coverage (i.e. new lifetime maximum benefit amount) you will keep will equal the total amount of premiums you have paid since your certificate of coverage was first issued. If you have already received benefits under the group policy, so that the remaining maximum benefit amount is less than the total amount of premiums you have paid, the amount of coverage will be that remaining amount.

Except for this reduced lifetime maximum benefit amount, all other policy benefits will remain at the levels attained at the time of the lapse and will not increase thereafter.

Should you choose this contingent non-forfeiture option, your coverage, with this reduced maximum benefit amount, will be considered “paid up” with no further premiums due.

Example:
- You bought this coverage at age 65 and paid the $1,000 annual premium for 10 years, so you have paid a total of $10,000 in premium.
- In the eleventh year, you receive a rate increase of 50%, or $500 for a new annual premium of $1,500, and you decide to lapse your coverage (not pay any more premiums).
- Your paid-up benefits are $10,000 (provided you have at least $10,000 of benefits remaining under your coverage).

Cumulative Premium Increase over Initial Premium that qualifies for Contingent Non-Forfeiture.

(Percentage increase is cumulative from date of original issue. It does NOT represent a one-time increase.)

Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
54 and under	100%	75	30%
55-59	90%	76	28%
60	70%	77	26%
61	66%	78	24%
62	62%	79	22%
63	58%	80	20%
64	54%	81	19%
65	50%	82	18%
66	48%	83	17%
67	46%	84	16%
68	44%	85	15%
69	42%	86	14%
70	40%	87	13%
71	38%	88	12%
72	36%	89	11%
73	34%	90 and over	10%
74	32%		

If your coverage is under a policy effective on or after January 1, 2009 and includes a 5 – Year; 10 – Year; To Age 65; or The Greater of 10 Years or to Age 65 Accelerated Payment Option provision, in addition to the contingent non-forfeiture benefits described above, the following reduced “paid-up” contingent non-forfeiture benefit is an option even if you selected a non-forfeiture benefit when you purchased your coverage. If both the reduced “paid-up” benefit AND the contingent benefit described above are triggered by the same rate increase, you can chose either of the two benefits.

You are eligible for the reduced "paid-up" contingent non-forfeiture benefit when all three conditions shown below are met:

1. The premium you are required to pay after the rate increase exceeds your original premium by the same percentage or more shown in the chart below:

TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE -

Issue Age	**Percent Increase Over Initial Premium**
Under 65	50%
65 – 80	30%
Over 80	10%

2. You stop paying your premiums within 120 days of when the premium increase took effect; AND

3. The ratio of the number of months you already paid premiums is 40% or more than the number of months you originally agreed to pay.

If you exercise this option, your coverage will be converted to a reduced "paid-up" status. That means there will be no additional premiums required. Your benefits will change in the following ways:

(a) The total lifetime amount of benefits your reduced "paid-up" coverage will provide can be determined by multiplying 90% of the lifetime benefit amount at the time the coverage becomes "paid-up" by the ratio of the number of months you already paid premiums to the number of months you agreed to pay them.
(b) The monthly benefit amounts you purchased will also be adjusted by the same ratio.

If you purchased lifetime benefits, only the monthly benefit amounts you purchased will be adjusted by the applicable ratio.

Example:

- You bought the coverage at age 65 with an annual premium payable for 10 years.
- In the sixth (6^{th}) year, you receive a rate increase of 35% and you decided to stop paying premiums.
- Because you have already paid 50% of your total premium payments and that is more than the 40% ratio, your "paid-up" coverage benefits are .45 (.90 times .50) times the total benefit amount that was in effect when you stopped paying your premiums. If you purchased inflation protection, it will not continue to apply to benefits in the reduced "paid-up" coverage.