Unum Group Long Term Care Insurance Policy Number 088575

INITIAL RATES	
BASE PLAN:	
FACILITY MONTHLY	\$1,000
HOME MONTHLY BENEFIT	\$500
FACILITY BEN DURATION	5 YEARS
HOME BENEFIT	50%
LIFETIME MAXIMUM	\$60,000
ELIMINATION PERIOD	90 DAYS
HOME CARE LEVEL	TOTAL
INFLATION PROTECTION	SIMPLE
NON FORFEITURE	SHORTENED BENEFIT PERIOD
ACCELERATED PAYMENT	YES

MONTHLY RATES

INSURANCE AGE	BASE PLAN	INSURANCE AGE	BASE PLAN
18	\$5.10	54	\$12.90
19	\$5.10	55	\$13.40
20	\$5.10	56	\$14.20
21	\$5.10	57	\$14.80
22	\$5.10	58	\$15.30
23	\$5.10	59	\$16.10
24	\$5.10	60	\$17.00
25	\$5.10	61	\$18.10
26	\$5.10	62	\$19.00
27	\$5.10	63	\$20.20
28	\$5.10	64	\$21.30
29	\$5.10	65	\$23.40
30	\$5.10	66	\$24.80
31	\$5.30	67	\$26.10
32	\$5.50	68	\$27.70
33	\$5.70	69	\$29.40
34	\$6.00	70	\$31.10
35	\$6.20	71	\$32.50
36	\$6.60	72	\$34.70
37	\$6.90	73	\$36.30
38	\$7.20	74	\$38.60
39	\$7.30	75	\$43.20
40	\$7.50	76	\$45.40
41	\$7.80	77	\$46.90
42	\$8.10	78	\$48.90
43	\$8.50	79	\$51.90
44	\$8.80	80	\$54.10
45	\$9.00		
46	\$9.50		
47	\$9.90		
48	\$10.10		
49	\$10.70		
50	\$11.20		
51	\$11.70		
52	\$12.40		

53

\$12.60