

**UNUM LONG TERM CARE PLAN
Policy 591873**

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	100% Professional

OPTIONS:

Inflation Protection 5% Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
18-30	4.30	12.60
31	4.30	12.70
32	4.30	13.00
33	4.40	13.30
34	4.60	13.70
35	4.70	14.00
36	4.80	14.40
37	4.90	14.70
38	5.20	15.20
39	5.50	15.90
40	5.60	16.10
41	5.90	16.60
42	6.10	17.20
43	6.40	17.70
44	6.80	18.20
45	7.20	18.90
46	7.40	19.20
47	7.70	19.60
48	8.10	20.30
49	8.30	20.80
50	8.70	21.20
51	9.20	22.00
52	9.60	22.50
53	10.10	23.10
54	10.50	23.70
55	11.30	24.70
56	11.80	25.50
57	12.60	26.70
58	13.40	27.70
59	14.20	28.70
60	15.20	29.90
61	16.40	31.90
62	17.90	34.20
63	19.40	36.00
64	21.10	38.60

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Lifetime Maximum	36,000
Elimination Period	90 Days
Home Care Level	100% Professional

OPTIONS:

Inflation Protection 5% Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	23.70	42.50
66	26.00	45.80
67	28.90	49.80
68	31.70	53.60
69	35.10	58.00
70	38.60	62.10
71	42.80	67.90
72	47.30	73.60
73	52.30	79.70
74	57.60	86.10
75	69.30	101.50
76	75.80	109.90
77	82.90	117.90
78	90.70	127.40
79	99.30	136.80
80	108.80	147.70

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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	100% Professional

OPTIONS:

Inflation Protection 5% Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
18-30	5.60	16.80
31	5.70	17.20
32	5.90	17.60
33	6.00	18.10
34	6.10	18.50
35	6.40	19.00
36	6.50	19.40
37	6.90	19.90
38	7.20	20.70
39	7.40	21.20
40	7.70	21.70
41	7.90	22.20
42	8.30	23.00
43	8.70	23.70
44	9.10	24.40
45	9.60	25.40
46	10.00	26.00
47	10.40	26.50
48	10.90	27.20
49	11.30	27.80
50	11.80	28.30
51	12.40	29.30
52	13.00	30.20
53	13.70	30.90
54	14.30	31.90
55	15.10	32.80
56	16.00	33.90
57	16.90	35.20
58	17.90	36.70
59	19.10	38.10
60	20.20	39.50
61	22.00	42.10
62	23.80	45.10
63	25.70	47.60
64	28.00	50.80

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

OPTIONS:

Inflation Protection 5% Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	31.20	55.80
66	34.50	60.10
67	38.10	65.30
68	41.90	70.10
69	46.10	75.50
70	50.70	81.10
71	56.20	88.40
72	62.00	95.90
73	68.40	103.50
74	75.30	111.90
75	90.40	131.70
76	98.90	142.50
77	108.30	153.00
78	118.30	164.80
79	129.50	177.10
80	141.60	191.10

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BASE PLAN:

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

OPTIONS:

Inflation Protection 5% Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
18-30	8.10	23.10
31	8.10	23.50
32	8.30	24.20
33	8.50	24.80
34	8.60	25.20
35	8.80	25.90
36	9.10	26.50
37	9.50	27.30
38	9.80	28.00
39	10.10	28.70
40	10.50	29.60
41	11.10	30.60
42	11.60	31.30
43	12.10	32.20
44	12.60	33.10
45	13.30	34.30
46	13.80	35.10
47	14.30	35.80
48	15.00	36.80
49	15.50	37.40
50	16.40	38.50
51	17.00	39.50
52	17.80	40.40
53	18.70	41.70
54	19.50	42.80
55	20.40	43.60
56	21.60	45.10
57	22.90	46.90
58	24.20	48.50
59	25.60	50.40
60	27.20	52.10
61	29.30	55.40
62	31.60	58.90
63	34.10	62.10
64	36.80	65.80

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Home Benefit	100%
Lifetime Maximum	Unlimited
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Home Care Level	100% Professional

OPTIONS:

Inflation Protection 5% Compound Uncapped

Monthly Rates

Insurance Age	Plan 1 Base Plan	Plan 2 Base Plan with Compound Inflation Option
65	41.00	72.20
66	45.20	78.00
67	49.80	84.20
68	54.70	90.50
69	60.20	97.60
70	66.30	104.90
71	73.20	114.00
72	80.50	123.20
73	88.30	132.70
74	97.00	143.10
75	116.10	168.00
76	127.10	181.90
77	139.00	195.10
78	151.60	209.80
79	165.50	224.90
80	180.60	242.50