

State: Pennsylvania **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2019 GLTC04 RATE INITIATIVE - PHASE I
Project Name/Number: 2019 GLTC04 RATE INITIATIVE - PHASE I/

Filing at a Glance

Company: Unum Life Insurance Company of America
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State: Pennsylvania
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Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 04/09/2019
SERFF Tr Num: UNUM-131887961
SERFF Status: Assigned
State Tr Num: UNUM-131887961
State Status: Received Review in Progress
Co Tr Num: 2019 GLTC04 RATE INITIATIVE - PHASE I - RATE

Implementation: On Approval
Date Requested:
Author(s): Jay Burt, Ellen Desrosiers, Michelle Gibbons
Reviewer(s): Jim Lavery (primary), David D'Agostino
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 29.1% increase (ranges from 0% to 89%) on 4,499 PA policyholders of Unum group LTC forms GLTC04 and RGGLTC04.

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General Information

Project Name: 2019 GLTC04 RATE INITIATIVE - PHASE I Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Group Market Type: Employer Overall Rate Impact:
 Filing Status Changed: 04/10/2019 Deemer Date:
 State Status Changed: 04/10/2019 Submitted By: Ellen Desrosiers
 Created By: Ellen Desrosiers
 Corresponding Filing Tracking Number: UNUM-131887960 State Sub-TOI: LTC03G.001 Qualified
 State TOI: LTC03G Group Long Term Care

Filing Description:
 April 9, 2019

Re: Unum Life Insurance Company of America
 Group Long Term Care
 NAIC #416-62235 FEIN #01-0278678
 Policy Forms: GLTC04, RGLTC04

Dear Commissioner:

The purpose of this letter and attached actuarial memorandum is to request a rate increase for the inforce business sold under the Unum group long-term care policy forms referenced in the subject line above. These policy forms were priced prior to rate stability regulations and are no longer marketed in any state.

The factors driving the Company’s need for premium increases are the same as those impacting the LTC industry, with our experience developing unfavorably for key pricing assumptions:

- Lower than expected lapse rates (e.g. less than 1%)
- Continued mortality improvements (e.g. people living longer)
- Increasing claim durations; and
- Persistent low interest rate environment.

Unum is requesting the approval of an 89% premium rate increase on policies with compound inflation (5% and CPI) and a 44% increase on policies with simple inflation. The company will also consider an actuarially equivalent phased-in rate increase over multiple years.

Please note that the policy forms subject to this rate increase are group long-term care policies that have characteristics that differ from a typical individual long-term care policy such as:

- the employer chooses the plan designs that will be offered to employees
- the employer may pay for a base level of coverage for all employees and employees will usually be able to buy additional coverage such as higher benefit amounts, longer duration coverage, inflation coverage and higher home care coverage;
- o88% of Pennsylvania insureds have some level of employer funded of premiums

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- Group long term care premiums are generally much lower than individual long term care premium. In Pennsylvania, the average annual group premium is \$415 vs. \$3092 for Unum's individual policy forms
- The average issue age and attained age is generally much lower for group coverage vs. individual coverage. In Pennsylvania, the average group issue age for these policy forms is 42 vs. 58 for Unum's individual policy forms
- In Pennsylvania, the average group attained age for these policy forms is 49 vs. 75 for Unum's individual policy forms

Any approved premium rate increase will be effective upon the employer policyholder's next anniversary, subject to at least a 60-day notification to the insured or longer if required by your state. We anticipate implementation of these rates beginning in October 2019, if approved with rates becoming effective in 2020.

Unum will offer all insureds affected by the premium rate increase the option of reducing their coverage to mitigate the impact of the rate increase. Employers and insureds will have the option to reduce their monthly benefit, elect to continue the policy under contingent non-forfeiture, or make other benefit changes that will best meet their needs.

The company will offer a contingent benefit upon lapse, to all insureds, regardless of the rate increase amount or the insured's issue age. Each insured will be given the option to

exchange their current policy for a non-forfeiture benefit (paid-up policy) upon lapse which is equal to 100% of the sum of all premiums paid. Insureds who select this option will immediately be entitled to the non-forfeiture benefit and will not be obligated to pay the higher premiums associated with the rate increase. If a policy lapses for non-payment of premiums, the insured's coverage will automatically convert to the contingent non-forfeiture benefit.

Insureds who choose this option will also receive a copy of Amendment 04CNFG19.

No premium increases have previously been approved in your state on the listed policy form.

The following items are included in this submission:

- Cover letter
- Actuarial memorandum and Supporting Loss Ratio Exhibits 1(a,b) and 2(a,b)
- Nationwide filing and approval status, Exhibit 3
- Sample certificateholder letter and FAQ
- New base rate schedules reflecting the requested increase; and
- Amendment 04CNFG19 (this is included in the corresponding form filing under SERFF tracking number UNUM-131887960)

We respectfully request non-disclosure of this information if your Department grants it.

Please note that Unum exited the individual long term care market in 2009 and the group long term care market in 2012.

If there is anything I can do to expedite this filing including presenting myself and my colleagues for an in person meeting, please let me know. Should you have any questions regarding this filing, please feel free to contact me by phone or e-mail.

Thank you for your time and consideration of this filing.

Sincerely,

Ronald (Jake) L Lucas, FSA, MAAA

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Vice President, Long Term Care Pricing
 Unum
 (207) 575-3895
 rlucas@unum.com

Company and Contact

Filing Contact Information

Ellen Desrosiers, Product Compliance EllenDesrosiers@unum.com
 Consultant II
 2211 Congress Street 866-679-3054 [Phone] 54505 [Ext]
 C456 423-785-2914 [FAX]
 Portland, ME 04122

Filing Company Information

Unum Life Insurance Company of CoCode: 62235 State of Domicile: Maine
 America Group Code: 565 Company Type: L&H
 2211 Congress Street Group Name: State ID Number:
 Portland, ME 04122 FEIN Number: 01-0278678
 (207) 575-2211 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Unum Life Insurance Company of America	\$40.00	04/09/2019	158281525

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Unum Life Insurance Company of America	29.100%	29.100%	\$544,025	4,499	\$1,867,700	89.000%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Proposed GLTC04 & RGGLTC04 Rates	GLTC04, RGLTC04	New		Proposed GLTC04 & RGGLTC04 Rates.pdf,

Unum Life Insurance Company of America
Group Long Term Care

Table 1

	Benefit Period	2 Years	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	2.36	2.41	2.62	3.05
31	2.47	2.52	2.74	3.13
32	2.58	2.63	2.86	3.22
33	2.71	2.76	3.00	3.32
34	2.84	2.89	3.14	3.42
35	2.98	3.04	3.30	3.54
36	3.13	3.19	3.46	3.67
37	3.29	3.36	3.64	3.80
38	3.46	3.53	3.82	3.95
39	3.64	3.72	4.02	4.11
40	3.84	3.92	4.19	4.28
41	3.99	4.07	4.39	4.47
42	4.15	4.23	4.57	4.67
43	4.32	4.41	4.76	4.90
44	4.51	4.60	4.97	5.14
45	4.72	4.81	5.19	5.40
46	4.93	5.03	5.43	5.67
47	5.14	5.24	5.65	5.93
48	5.49	5.60	6.03	6.35
49	5.87	5.99	6.45	6.82
50	6.29	6.41	6.90	7.32
51	6.79	6.92	7.43	7.87
52	7.32	7.47	8.02	8.47
53	7.76	7.92	8.49	8.95
54	8.24	8.40	9.01	9.47
55	8.81	8.98	9.63	10.10
56	9.37	9.56	10.24	10.72
57	9.96	10.16	10.88	11.37
58	10.73	10.95	11.72	12.22
59	11.61	11.84	12.67	13.18
60	12.60	12.85	13.73	14.26
61	13.74	14.01	14.97	15.59
62	14.97	15.27	16.30	17.02
63	16.14	16.47	17.57	18.41
64	17.35	17.70	18.87	19.83
65	19.20	19.59	20.93	22.09
66	20.56	20.97	22.39	23.70
67	22.82	23.28	24.83	26.36
68	24.74	25.24	26.90	28.62
69	26.75	27.28	29.06	31.00
70	29.06	29.64	31.54	33.73
71	31.90	32.53	34.59	36.96
72	35.38	36.08	38.33	40.94
73	39.10	39.88	42.33	45.18
74	43.27	44.13	46.80	49.92
75	48.94	49.92	53.05	56.68
76	54.74	55.83	59.26	63.28
77	61.64	62.87	66.67	71.13
78	68.16	69.52	73.64	78.51
79	75.46	76.97	81.43	86.74
80	83.04	84.70	89.51	95.27
81	91.51	93.34	98.45	104.63
82	101.02	103.04	108.49	115.12
83	111.69	113.92	119.72	126.83
84	122.71	125.16	131.27	138.84
85	135.54	138.25	144.77	152.90
86	147.54	150.49	157.20	165.74
87	158.79	161.97	168.74	177.57
88	171.11	174.53	181.29	190.39
89	184.30	187.99	194.63	203.88
90	198.39	202.36	208.80	218.19
91	211.40	215.63	221.61	230.87
92	224.39	228.87	234.53	243.78
93	235.93	240.65	246.22	255.63
94	246.74	251.68	257.19	266.76
95	255.54	260.65	266.17	275.91
96	268.80	274.17	279.66	289.58
97	279.80	285.40	291.10	301.27
98	288.00	293.76	299.64	310.09
99	296.94	302.88	308.94	319.72
100	306.94	313.08	319.34	330.51

Unum Life Insurance Company of America
Group Long Term Care

Table 2

Benefit Period	3 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	2.93	2.98	3.32	3.93
31	3.06	3.12	3.47	4.03
32	3.20	3.27	3.63	4.14
33	3.36	3.42	3.80	4.27
34	3.52	3.59	3.99	4.41
35	3.70	3.77	4.19	4.56
36	3.89	3.96	4.39	4.73
37	4.09	4.17	4.62	4.90
38	4.30	4.39	4.86	5.09
39	4.53	4.62	5.11	5.30
40	4.77	4.87	5.38	5.52
41	4.96	5.06	5.59	5.77
42	5.16	5.26	5.81	6.03
43	5.38	5.48	6.05	6.32
44	5.61	5.73	6.32	6.63
45	5.87	5.99	6.60	6.96
46	6.14	6.26	6.90	7.31
47	6.40	6.53	7.19	7.65
48	6.83	6.97	7.67	8.19
49	7.32	7.46	8.20	8.80
50	7.84	7.99	8.78	9.45
51	8.46	8.63	9.46	10.16
52	9.14	9.32	10.21	10.93
53	9.68	9.88	10.81	11.55
54	10.28	10.48	11.47	12.23
55	10.99	11.21	12.26	13.05
56	11.69	11.93	13.04	13.84
57	12.43	12.68	13.86	14.68
58	13.40	13.67	14.93	15.79
59	14.50	14.79	16.14	17.03
60	15.74	16.06	17.50	18.43
61	17.17	17.52	19.08	20.15
62	18.72	19.09	20.78	22.00
63	20.19	20.59	22.40	23.80
64	21.70	22.14	24.07	25.64
65	24.01	24.49	26.69	28.57
66	25.71	26.23	28.56	30.64
67	28.56	29.13	31.68	34.08
68	30.97	31.59	34.32	37.01
69	33.49	34.16	37.08	40.08
70	36.39	37.11	40.25	43.60
71	39.95	40.75	44.14	47.79
72	44.32	45.21	48.92	52.92
73	49.00	49.98	54.02	58.41
74	54.23	55.31	59.72	64.52
75	61.31	62.54	67.70	73.27
76	68.58	69.95	75.62	81.78
77	77.22	78.76	85.04	91.90
78	85.37	87.08	93.89	101.40
79	94.51	96.40	103.80	112.00
80	104.00	106.08	114.06	122.97
81	114.69	116.98	125.51	135.14
82	126.64	129.17	138.36	148.80
83	140.02	142.82	152.74	164.07
84	153.90	156.97	167.56	179.75
85	170.04	173.44	184.89	198.15
86	185.59	189.30	201.02	214.88
87	200.31	204.31	216.05	230.29
88	216.50	220.83	232.42	246.97
89	233.89	238.57	249.83	264.52
90	252.50	257.55	268.33	283.09
91	269.28	274.66	284.85	299.38
92	285.41	291.12	300.90	315.36
93	298.76	304.74	314.40	329.01
94	310.76	316.98	326.57	341.32
95	319.19	325.58	335.15	350.08
96	336.29	343.01	352.51	367.70
97	350.50	357.51	367.10	382.64
98	360.70	367.92	377.77	393.73
99	371.66	379.09	389.27	405.75
100	383.77	391.45	402.02	419.09

Unum Life Insurance Company of America
Group Long Term Care

Table 3

	Benefit Period	4 Years	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	3.23	3.30	3.75	4.52
31	3.38	3.45	3.92	4.64
32	3.54	3.61	4.10	4.77
33	3.71	3.78	4.30	4.92
34	3.89	3.97	4.51	5.08
35	4.09	4.17	4.73	5.25
36	4.29	4.38	4.97	5.44
37	4.52	4.61	5.22	5.64
38	4.75	4.85	5.49	5.86
39	5.01	5.11	5.78	6.10
40	5.27	5.38	6.09	6.35
41	5.48	5.59	6.32	6.64
42	5.70	5.81	6.57	6.94
43	5.94	6.06	6.84	7.27
44	6.21	6.33	7.14	7.63
45	6.49	6.62	7.47	8.01
46	6.79	6.93	7.80	8.42
47	7.08	7.22	8.13	8.81
48	7.56	7.71	8.67	9.43
49	8.10	8.26	9.28	10.13
50	8.67	8.84	9.93	10.88
51	9.36	9.55	10.71	11.70
52	10.11	10.31	11.55	12.59
53	10.72	10.93	12.23	13.30
54	11.38	11.61	12.98	14.08
55	12.17	12.41	13.87	15.02
56	12.95	13.21	14.75	15.94
57	13.77	14.04	15.68	16.91
58	14.84	15.14	16.89	18.17
59	16.06	16.38	18.27	19.61
60	17.44	17.78	19.81	21.22
61	19.02	19.40	21.59	23.19
62	20.74	21.16	23.52	25.33
63	22.37	22.82	25.36	27.40
64	24.05	24.53	27.25	29.53
65	26.57	27.10	30.21	32.92
66	28.47	29.04	32.33	35.30
67	31.62	32.25	35.87	39.27
68	34.29	34.97	38.86	42.64
69	37.08	37.82	41.98	46.17
70	40.29	41.10	45.56	50.22
71	44.25	45.14	49.97	55.03
72	49.09	50.08	55.37	60.93
73	54.27	55.36	61.14	67.23
74	60.06	61.26	67.58	74.25
75	67.83	69.18	76.60	84.36
76	75.87	77.39	85.55	94.12
77	85.43	87.14	96.17	105.70
78	94.45	96.34	106.14	116.54
79	104.56	106.66	117.31	128.66
80	115.07	117.38	128.86	141.17
81	126.95	129.49	141.81	155.10
82	140.15	142.95	156.24	170.67
83	154.87	157.97	172.34	188.02
84	170.21	173.62	189.00	205.88
85	187.97	191.73	208.42	226.81
86	205.94	210.05	227.21	246.34
87	223.29	227.75	244.99	264.50
88	242.63	247.48	264.58	284.27
89	263.62	268.89	285.47	305.06
90	286.28	292.00	307.82	327.11
91	306.36	312.48	326.95	345.54
92	324.90	331.40	344.82	362.97
93	338.97	345.75	358.65	376.76
94	350.99	358.01	370.46	388.59
95	357.86	365.02	377.12	395.27
96	377.27	384.81	396.78	415.25
97	393.24	401.10	413.18	432.09
98	404.48	412.57	424.98	444.43
99	416.39	424.71	437.57	457.66
100	429.32	437.91	451.30	472.15

Unum Life Insurance Company of America
Group Long Term Care

Table 4

Benefit Period	5 Years	Inflation	None	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	3.66	3.74	4.31	4.94
31	3.83	3.90	4.49	5.11
32	4.00	4.08	4.70	5.29
33	4.19	4.27	4.92	5.48
34	4.39	4.48	5.15	5.69
35	4.61	4.70	5.40	5.92
36	4.84	4.93	5.67	6.16
37	5.08	5.19	5.95	6.42
38	5.35	5.45	6.25	6.70
39	5.63	5.74	6.58	7.00
40	5.92	6.04	6.92	7.32
41	6.14	6.26	7.17	7.66
42	6.36	6.49	7.42	8.01
43	6.61	6.74	7.71	8.40
44	6.88	7.02	8.02	8.82
45	7.18	7.32	8.36	9.27
46	7.49	7.64	8.72	9.74
47	7.79	7.94	9.06	10.20
48	8.29	8.46	9.64	10.93
49	8.87	9.04	10.30	11.75
50	9.48	9.67	10.99	12.62
51	10.25	10.45	11.88	13.49
52	11.08	11.30	12.83	14.43
53	11.77	12.00	13.62	15.16
54	12.51	12.76	14.46	15.96
55	13.40	13.67	15.49	16.94
56	14.28	14.56	16.50	17.89
57	15.20	15.51	17.56	18.89
58	16.41	16.74	18.94	20.21
59	17.78	18.14	20.51	21.71
60	19.33	19.71	22.27	23.39
61	21.07	21.50	24.26	25.49
62	22.96	23.42	26.41	27.76
63	24.75	25.25	28.46	29.93
64	26.60	27.13	30.57	32.17
65	29.36	29.95	33.88	35.76
66	31.43	32.06	36.23	38.25
67	34.89	35.59	40.18	42.42
68	37.82	38.57	43.50	45.92
69	40.87	41.69	46.97	49.59
70	44.38	45.27	50.95	53.78
71	48.73	49.70	55.86	58.92
72	54.05	55.13	61.88	65.21
73	59.73	60.92	68.31	71.93
74	66.07	67.39	75.48	79.41
75	74.57	76.06	85.53	90.23
76	83.39	85.06	95.49	100.63
77	93.82	95.70	107.30	112.94
78	103.64	105.71	118.37	124.45
79	114.65	116.95	130.77	137.32
80	126.08	128.60	143.58	150.58
81	139.01	141.79	157.97	165.37
82	153.23	156.29	173.90	181.79
83	168.98	172.36	191.59	200.03
84	185.45	189.16	209.93	218.83
85	204.35	208.43	231.23	240.81
86	224.58	229.07	252.58	262.00
87	244.41	249.30	273.02	281.94
88	266.78	272.12	295.72	303.84
89	291.38	297.21	320.11	327.00
90	318.10	324.46	344.83	351.73
91	341.54	348.37	364.71	372.01
92	362.81	370.07	382.99	390.65
93	378.26	385.83	396.51	404.44
94	390.07	397.87	407.54	415.70
95	393.97	401.85	412.23	420.47
96	415.16	423.46	433.31	441.98
97	432.53	441.18	450.91	459.93
98	443.84	452.71	463.53	472.80
99	455.17	464.27	476.86	486.40
100	466.58	475.91	491.15	500.98

Unum Life Insurance Company of America
Group Long Term Care

Table 5

	Benefit Period	6 Years	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	3.78	3.85	4.46	5.16
31	3.95	4.03	4.66	5.33
32	4.13	4.21	4.87	5.52
33	4.32	4.41	5.10	5.73
34	4.53	4.62	5.34	5.94
35	4.75	4.84	5.59	6.18
36	4.99	5.09	5.87	6.43
37	5.24	5.34	6.16	6.70
38	5.51	5.62	6.48	7.00
39	5.79	5.91	6.81	7.31
40	6.10	6.22	7.16	7.64
41	6.32	6.44	7.42	7.99
42	6.54	6.68	7.68	8.36
43	6.80	6.94	7.98	8.76
44	7.08	7.22	8.30	9.20
45	7.39	7.53	8.65	9.67
46	7.70	7.86	9.02	10.16
47	8.01	8.17	9.37	10.64
48	8.53	8.70	9.97	11.40
49	9.11	9.29	10.64	12.25
50	9.74	9.93	11.36	13.16
51	10.52	10.73	12.27	14.06
52	11.38	11.61	13.25	15.03
53	12.08	12.32	14.06	15.80
54	12.84	13.10	14.93	16.62
55	13.75	14.02	15.99	17.65
56	14.65	14.94	17.03	18.63
57	15.60	15.91	18.12	19.67
58	16.83	17.17	19.54	21.04
59	18.24	18.60	21.16	22.60
60	19.82	20.21	22.97	24.35
61	21.61	22.04	25.02	26.53
62	23.54	24.01	27.23	28.89
63	25.37	25.88	29.35	31.15
64	27.26	27.80	31.52	33.47
65	30.09	30.70	34.93	37.24
66	32.21	32.85	37.35	39.81
67	35.74	36.45	41.41	44.14
68	38.71	39.48	44.81	47.77
69	41.81	42.65	48.37	51.57
70	45.38	46.29	52.44	55.91
71	49.80	50.80	57.48	61.23
72	55.21	56.31	63.65	67.74
73	60.97	62.19	70.23	74.68
74	67.41	68.76	77.55	82.40
75	76.08	77.60	87.89	93.67
76	85.06	86.76	98.10	104.41
77	95.70	97.62	110.18	117.12
78	105.71	107.82	121.48	128.96
79	116.95	119.29	134.14	142.21
80	128.60	131.18	147.22	155.84
81	141.79	144.63	161.89	171.04
82	156.29	159.42	178.04	187.80
83	172.36	175.81	195.91	206.34
84	189.16	192.94	214.45	225.46
85	208.43	212.60	235.91	247.76
86	229.07	233.65	257.95	269.81
87	249.30	254.29	279.16	290.67
88	272.12	277.56	302.81	313.68
89	297.21	303.15	328.33	338.09
90	324.55	331.04	355.89	364.23
91	349.06	356.04	377.97	385.53
92	371.12	378.54	396.82	404.76
93	386.65	394.38	410.14	418.34
94	397.87	405.83	420.61	429.03
95	401.85	409.88	424.82	433.32
96	423.46	431.93	445.68	454.59
97	441.18	450.00	463.75	473.02
98	452.71	461.77	476.48	486.01
99	464.27	473.56	489.74	499.53
100	475.91	485.43	503.56	513.63

Unum Life Insurance Company of America
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Table 6

	Benefit Period	10 Years	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	4.46	4.55	5.46	6.40
31	4.65	4.75	5.69	6.60
32	4.86	4.96	5.94	6.83
33	5.09	5.19	6.21	7.07
34	5.33	5.44	6.50	7.34
35	5.59	5.70	6.80	7.62
36	5.86	5.98	7.13	7.93
37	6.16	6.28	7.48	8.25
38	6.47	6.60	7.85	8.60
39	6.80	6.94	8.25	8.97
40	7.16	7.30	8.67	9.37
41	7.41	7.56	8.96	9.80
42	7.67	7.83	9.27	10.24
43	7.97	8.13	9.62	10.72
44	8.29	8.46	10.00	11.25
45	8.64	8.81	10.41	11.81
46	9.01	9.19	10.84	12.40
47	9.36	9.55	11.26	12.97
48	9.96	10.16	11.96	13.88
49	10.63	10.84	12.75	14.89
50	11.35	11.57	13.59	15.97
51	12.25	12.50	14.65	17.04
52	13.23	13.50	15.80	18.19
53	14.04	14.32	16.74	19.09
54	14.91	15.21	17.76	20.07
55	15.97	16.29	19.02	21.31
56	17.01	17.35	20.24	22.48
57	18.10	18.46	21.52	23.71
58	19.52	19.91	23.19	25.35
59	21.13	21.56	25.07	27.19
60	22.94	23.40	27.19	29.26
61	24.99	25.49	29.57	31.83
62	27.21	27.75	32.15	34.62
63	29.32	29.91	34.63	37.31
64	31.50	32.13	37.17	40.07
65	34.94	35.64	41.35	44.73
66	37.35	38.09	44.13	47.74
67	41.38	42.21	48.83	52.83
68	44.75	45.65	52.73	57.06
69	48.27	49.23	56.79	61.47
70	52.28	53.33	61.42	66.48
71	57.25	58.40	67.15	72.63
72	63.31	64.57	74.15	80.14
73	69.74	71.14	81.59	88.12
74	76.88	78.42	89.82	96.94
75	87.07	88.81	102.13	110.55
76	97.11	99.05	113.71	122.94
77	108.95	111.13	127.35	137.52
78	119.96	122.36	139.96	150.95
79	132.32	134.97	154.09	165.98
80	145.05	147.95	168.58	181.32
81	159.35	162.53	184.71	198.30
82	174.82	178.32	202.20	216.74
83	191.74	195.58	221.30	236.85
84	209.36	213.55	241.03	257.49
85	229.51	234.11	263.81	281.52
86	251.81	256.85	287.95	306.04
87	273.57	279.04	311.05	329.07
88	298.03	304.00	336.71	354.37
89	324.78	331.28	364.20	380.94
90	353.88	360.96	393.81	409.30
91	379.37	386.96	418.29	431.33
92	402.06	410.10	439.97	450.75
93	417.58	425.93	454.41	463.50
94	429.70	438.29	463.41	472.68
95	433.99	442.67	468.04	477.40
96	457.34	466.49	486.74	496.47
97	476.47	486.00	505.81	515.92
98	488.93	498.71	518.97	529.35
99	501.42	511.44	532.28	542.92
100	513.98	524.26	545.61	556.53

Unum Life Insurance Company of America
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Table 7

		Benefit Period	Lifetime	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC	
<=30	5.56	5.67	6.95	7.78	
31	5.68	5.80	7.10	7.98	
32	5.83	5.95	7.28	8.22	
33	5.99	6.11	7.47	8.47	
34	6.17	6.30	7.69	8.75	
35	6.37	6.50	7.93	9.05	
36	6.59	6.72	8.19	9.38	
37	6.82	6.96	8.47	9.73	
38	7.07	7.21	8.77	10.10	
39	7.34	7.49	9.10	10.51	
40	7.63	7.79	9.45	10.94	
41	7.87	8.02	9.73	11.42	
42	8.11	8.27	10.02	11.92	
43	8.38	8.55	10.35	12.47	
44	8.69	8.87	10.71	13.07	
45	9.03	9.21	11.11	13.71	
46	9.38	9.56	11.54	14.38	
47	9.70	9.90	11.93	15.03	
48	10.29	10.50	12.63	16.06	
49	10.95	11.17	13.42	17.21	
50	11.65	11.89	14.26	18.43	
51	12.61	12.87	15.41	19.61	
52	13.65	13.93	16.65	20.88	
53	14.52	14.81	17.69	21.87	
54	15.46	15.77	18.81	22.94	
55	16.59	16.92	20.19	24.32	
56	17.71	18.06	21.52	25.61	
57	18.89	19.26	22.94	26.97	
58	20.40	20.80	24.75	28.76	
59	22.12	22.56	26.81	30.79	
60	24.06	24.54	29.12	33.06	
61	26.34	26.86	31.83	35.98	
62	28.81	29.39	34.77	39.14	
63	31.20	31.82	37.63	42.21	
64	33.66	34.33	40.57	45.34	
65	37.48	38.23	45.38	50.70	
66	40.26	41.06	48.65	54.12	
67	44.83	45.73	54.08	59.90	
68	48.72	49.69	58.67	64.69	
69	52.77	53.82	63.44	69.65	
70	57.43	58.58	68.89	75.30	
71	62.93	64.19	75.33	82.20	
72	69.63	71.03	83.18	90.63	
73	76.77	78.31	91.52	99.56	
74	84.70	86.39	100.75	109.41	
75	96.13	98.05	114.87	125.19	
76	107.31	109.45	127.90	139.11	
77	120.50	122.91	143.22	155.46	
78	132.81	135.47	157.38	170.44	
79	146.63	149.57	173.25	187.19	
80	160.80	164.02	189.39	204.15	
81	176.80	180.33	207.44	222.95	
82	194.01	197.89	226.77	243.02	
83	212.74	216.99	247.68	264.62	
84	232.25	236.89	269.29	286.78	
85	254.16	259.24	293.72	311.99	
86	279.16	284.74	320.90	339.43	
87	303.62	309.70	346.97	365.26	
88	331.23	337.86	376.02	393.72	
89	361.51	368.74	407.18	423.61	
90	394.47	402.36	440.76	455.49	
91	423.22	431.69	468.19	479.75	
92	448.68	457.65	491.07	500.89	
93	465.58	474.89	503.94	514.02	
94	478.35	487.91	512.52	522.77	
95	483.13	492.79	517.64	528.00	
96	508.16	518.32	536.26	546.99	
97	529.82	540.41	557.48	568.63	
98	543.87	554.75	572.01	583.45	
99	558.07	569.23	586.93	598.66	
100	572.55	584.01	602.16	614.20	

Unum Life Insurance Company of America
Group Long Term Care

Table 8

	Benefit Period	2 Years	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	7.89	8.05	8.40	8.57
31	8.28	8.45	8.81	9.00
32	8.71	8.88	9.27	9.46
33	9.16	9.35	9.75	9.94
34	9.63	9.82	10.25	10.45
35	10.12	10.32	10.77	10.99
36	10.66	10.87	11.33	11.56
37	11.20	11.43	11.92	12.15
38	11.79	12.02	12.54	12.79
39	12.41	12.66	13.19	13.46
40	13.06	13.32	13.88	14.16
41	13.59	13.85	14.41	14.70
42	14.13	14.40	14.95	15.25
43	14.72	15.00	15.55	15.85
44	15.35	15.65	16.19	16.52
45	16.03	16.34	16.86	17.19
46	16.70	17.04	17.55	17.90
47	17.32	17.67	18.16	18.52
48	18.43	18.81	19.30	19.68
49	19.68	20.09	20.56	20.97
50	21.01	21.43	21.89	22.33
51	22.54	23.00	23.53	24.00
52	24.18	24.65	25.29	25.79
53	25.39	25.89	26.61	27.14
54	26.68	27.22	28.02	28.58
55	28.15	28.71	29.64	30.23
56	29.62	30.21	31.25	31.87
57	31.09	31.72	32.88	33.54
58	33.11	33.77	35.08	35.77
59	35.41	36.12	37.57	38.32
60	37.96	38.72	40.35	41.16
61	40.80	41.60	43.42	44.29
62	43.76	44.64	46.67	47.61
63	46.28	47.22	49.46	50.46
64	48.82	49.80	52.27	53.32
65	52.00	53.04	55.89	57.14
66	54.78	55.87	58.82	60.36
67	59.82	61.01	64.30	66.04
68	63.79	65.06	68.53	70.63
69	67.80	69.15	72.78	75.18
70	72.45	73.90	77.83	80.58
71	78.09	79.65	83.82	86.73
72	85.06	86.76	91.22	94.36
73	92.26	94.10	98.87	102.23
74	100.21	102.21	107.28	110.88
75	107.90	110.06	115.73	119.71
76	118.40	120.77	126.89	131.18
77	130.82	133.44	140.07	144.73
78	141.94	144.78	151.82	156.77
79	154.01	157.09	164.61	169.82
80	166.06	169.39	177.34	182.85
81	179.90	183.50	191.81	197.61
82	195.35	199.27	207.95	214.03
83	212.47	216.73	225.82	232.13
84	229.58	234.17	243.62	250.21
85	248.40	253.37	263.30	270.14
86	267.32	272.68	282.66	289.67
87	284.54	290.23	300.23	307.22
88	303.15	309.21	319.16	326.16
89	322.76	329.21	338.76	345.86
90	342.62	349.47	358.47	365.64
91	361.15	368.37	376.00	383.52
92	378.42	385.99	393.71	401.57
93	393.68	401.56	409.59	417.79
94	407.95	416.10	424.43	432.92
95	419.54	427.94	436.51	445.23
96	437.62	446.36	455.28	464.40
97	452.68	461.72	470.97	480.38
98	463.92	473.20	482.67	492.32
99	476.19	485.73	495.43	505.34
100	489.82	499.62	509.62	519.80

Unum Life Insurance Company of America
Group Long Term Care

Table 9

	Benefit Period	3 Years	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	9.92	10.11	10.92	11.13
31	10.43	10.63	11.46	11.69
32	10.96	11.17	12.05	12.30
33	11.52	11.75	12.67	12.93
34	12.12	12.37	13.32	13.59
35	12.76	13.00	14.01	14.30
36	13.42	13.68	14.75	15.03
37	14.11	14.40	15.51	15.83
38	14.86	15.16	16.33	16.65
39	15.64	15.96	17.18	17.52
40	16.46	16.79	18.07	18.43
41	17.14	17.48	18.78	19.15
42	17.81	18.17	19.47	19.87
43	18.56	18.94	20.26	20.66
44	19.38	19.76	21.10	21.51
45	20.23	20.64	21.97	22.42
46	21.10	21.53	22.87	23.33
47	21.87	22.32	23.69	24.15
48	23.30	23.77	25.16	25.66
49	24.88	25.39	26.81	27.35
50	26.57	27.10	28.57	29.13
51	28.53	29.09	30.72	31.32
52	30.60	31.20	33.00	33.67
53	32.14	32.79	34.75	35.44
54	33.80	34.47	36.60	37.32
55	35.65	36.37	38.71	39.48
56	37.53	38.29	40.82	41.64
57	39.43	40.22	42.97	43.83
58	41.99	42.83	45.85	46.77
59	44.93	45.82	49.13	50.13
60	48.18	49.15	52.78	53.84
61	51.80	52.83	56.74	57.96
62	55.60	56.71	60.85	62.31
63	58.84	60.02	64.38	66.08
64	62.08	63.33	67.90	69.85
65	66.14	67.45	72.55	74.95
66	69.70	71.09	76.39	79.26
67	76.15	77.67	83.56	86.72
68	81.24	82.86	89.08	92.82
69	86.37	88.10	94.64	98.83
70	92.35	94.19	101.28	106.00
71	99.58	101.58	109.11	114.12
72	108.52	110.68	118.79	124.17
73	117.75	120.10	128.76	134.54
74	127.92	130.48	139.75	145.94
75	137.78	140.53	150.97	157.84
76	151.26	154.28	165.56	172.96
77	167.17	170.51	182.74	190.81
78	181.37	185.00	198.03	206.65
79	196.83	200.76	214.66	223.88
80	212.28	216.53	231.21	241.07
81	230.20	234.81	250.26	260.68
82	249.97	254.97	271.41	281.91
83	271.83	277.27	294.74	305.32
84	293.85	299.72	318.05	328.64
85	318.05	324.42	343.84	354.36
86	343.35	350.22	369.81	380.07
87	366.85	374.18	393.35	403.27
88	392.47	400.32	418.92	428.34
89	419.60	428.00	445.59	454.51
90	447.19	456.13	471.59	481.02
91	471.47	480.90	495.01	504.91
92	494.22	504.10	517.52	527.88
93	511.89	522.13	536.10	546.83
94	527.56	538.11	552.20	563.41
95	537.64	548.38	562.68	574.17
96	562.46	573.71	587.66	599.41
97	582.65	594.30	608.37	620.54
98	596.98	608.92	623.28	635.75
99	612.23	624.47	639.33	652.12
100	628.83	641.40	656.88	670.02

Unum Life Insurance Company of America
Group Long Term Care

Table 10

	Benefit Period	4 Years	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	11.03	11.25	12.56	12.83
31	11.59	11.82	13.19	13.49
32	12.18	12.43	13.85	14.18
33	12.82	13.08	14.57	14.90
34	13.48	13.75	15.32	15.68
35	14.18	14.47	16.10	16.49
36	14.93	15.22	16.93	17.35
37	15.71	16.03	17.81	18.26
38	16.53	16.86	18.75	19.21
39	17.41	17.76	19.71	20.22
40	18.32	18.69	20.75	21.27
41	19.07	19.45	21.59	22.09
42	19.83	20.22	22.44	22.92
43	20.66	21.08	23.37	23.85
44	21.57	21.99	24.35	24.83
45	22.52	22.97	25.36	25.88
46	23.49	23.95	26.41	26.93
47	24.35	24.84	27.33	27.88
48	25.93	26.45	29.04	29.64
49	27.71	28.25	30.96	31.58
50	29.58	30.17	32.98	33.64
51	31.75	32.39	35.45	36.16
52	34.06	34.75	38.10	38.87
53	35.80	36.50	40.12	40.92
54	37.63	38.39	42.26	43.11
55	39.72	40.51	44.61	45.60
56	41.80	42.65	46.93	48.10
57	43.92	44.80	49.29	50.64
58	46.79	47.72	52.47	54.04
59	50.05	51.06	56.10	57.92
60	53.70	54.78	60.15	62.22
61	57.74	58.90	64.61	66.99
62	61.98	63.23	69.32	72.03
63	65.58	66.89	73.32	76.41
64	69.21	70.59	77.36	80.78
65	73.61	75.08	82.63	86.72
66	77.59	79.13	87.02	91.80
67	84.77	86.47	95.27	100.43
68	90.45	92.25	101.55	107.60
69	96.15	98.08	107.90	114.55
70	102.80	104.86	115.55	122.92
71	110.87	113.08	124.47	132.35
72	120.80	123.22	135.49	143.99
73	131.07	133.69	146.87	155.98
74	142.36	145.21	159.35	169.16
75	153.13	156.20	172.11	183.10
76	168.15	171.52	188.71	200.62
77	185.82	189.53	208.24	221.24
78	201.57	205.60	225.58	239.50
79	218.78	223.14	244.51	259.39
80	235.99	240.71	263.33	279.13
81	256.00	261.12	285.00	301.15
82	277.88	283.44	308.87	325.32
83	301.91	307.94	335.04	352.04
84	326.25	332.78	361.40	378.73
85	352.71	359.77	390.47	408.12
86	382.44	390.08	421.30	438.65
87	410.60	418.82	449.96	466.59
88	441.99	450.84	481.44	497.06
89	475.46	484.96	514.48	528.81
90	510.28	520.49	548.51	561.18
91	540.71	551.52	577.04	588.59
92	567.76	579.12	601.59	613.63
93	586.35	598.08	619.85	632.25
94	601.79	613.83	635.37	648.07
95	609.13	621.32	642.50	656.48
96	638.21	650.97	671.75	685.77
97	661.56	674.80	695.46	709.88
98	677.13	690.67	711.99	726.85
99	693.45	707.31	729.35	744.88
100	710.58	724.80	747.72	764.31

Unum Life Insurance Company of America
Group Long Term Care

Table 11

Benefit Period		5 Years	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	13.58	13.85	14.40	14.69
31	14.26	14.54	15.12	15.42
32	14.98	15.28	15.88	16.20
33	15.74	16.06	16.69	17.02
34	16.55	16.88	17.54	17.90
35	17.40	17.74	18.45	18.81
36	18.29	18.65	19.38	19.77
37	19.22	19.61	20.39	20.79
38	20.22	20.62	21.44	21.87
39	21.27	21.69	22.55	23.00
40	22.36	22.81	23.72	24.19
41	23.14	23.60	24.55	25.04
42	23.92	24.41	25.39	25.89
43	24.80	25.30	26.32	26.86
44	25.75	26.27	27.33	27.88
45	26.76	27.29	28.40	28.97
46	27.76	28.32	29.48	30.07
47	28.66	29.23	30.44	31.06
48	30.38	30.99	32.27	32.92
49	32.31	32.96	34.30	34.99
50	34.36	35.04	36.46	37.18
51	36.65	37.38	39.15	39.95
52	39.07	39.86	42.05	42.88
53	40.82	41.63	44.22	45.12
54	42.68	43.53	46.56	47.48
55	44.80	45.69	49.22	50.20
56	46.90	47.85	51.85	52.89
57	49.02	50.00	54.55	55.64
58	51.96	52.99	58.18	59.33
59	55.31	56.42	62.28	63.53
60	59.04	60.22	66.84	68.18
61	63.81	65.07	72.22	73.66
62	68.83	70.21	77.89	79.44
63	73.21	74.66	82.84	84.53
64	77.66	79.21	87.84	89.67
65	82.99	84.64	94.31	96.60
66	87.87	89.63	99.79	102.60
67	96.45	98.38	109.81	112.59
68	103.35	105.41	117.59	121.03
69	110.35	112.56	125.50	129.21
70	118.50	120.86	135.06	139.15
71	127.71	130.26	145.44	149.76
72	139.06	141.84	158.26	162.84
73	150.78	153.81	171.43	176.33
74	163.66	166.94	185.92	191.13
75	175.95	179.47	200.75	206.91
76	193.10	196.96	220.03	226.60
77	213.29	217.56	242.68	249.71
78	231.25	235.87	262.73	270.12
79	250.82	255.83	284.57	292.33
80	270.40	275.82	306.32	314.40
81	293.01	298.87	331.36	339.68
82	317.20	323.55	358.65	367.29
83	343.45	350.32	388.27	397.44
84	370.14	377.54	417.69	427.74
85	398.75	406.73	449.67	461.03
86	433.38	442.05	486.49	496.81
87	466.72	476.05	519.65	530.04
88	504.12	514.20	555.29	566.40
89	544.61	555.51	592.49	604.34
90	587.00	598.74	630.69	643.31
91	624.70	637.20	661.64	674.87
92	657.13	670.26	688.39	702.17
93	677.12	690.65	706.12	720.24
94	689.34	703.14	719.64	734.03
95	696.24	710.16	726.84	741.37
96	721.97	736.40	755.22	770.33
97	747.20	762.15	781.55	797.18
98	762.60	777.84	798.96	814.94
99	777.53	793.07	814.58	830.87
100	791.58	807.42	829.31	845.90

Unum Life Insurance Company of America
Group Long Term Care

Table 12

Benefit Period	6 Years	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	14.04	14.33	15.02	15.32
31	14.75	15.03	15.77	16.08
32	15.48	15.80	16.56	16.91
33	16.27	16.59	17.41	17.76
34	17.09	17.44	18.29	18.66
35	17.97	18.32	19.22	19.61
36	18.88	19.27	20.22	20.62
37	19.86	20.25	21.25	21.67
38	20.88	21.30	22.35	22.80
39	21.95	22.39	23.50	23.96
40	23.08	23.54	24.71	25.20
41	23.88	24.36	25.57	26.08
42	24.68	25.19	26.44	26.97
43	25.59	26.09	27.42	27.96
44	26.55	27.09	28.45	29.03
45	27.59	28.14	29.56	30.15
46	28.63	29.20	30.69	31.31
47	29.55	30.14	31.69	32.33
48	31.32	31.94	33.58	34.26
49	33.29	33.96	35.68	36.40
50	35.38	36.10	37.90	38.66
51	37.74	38.49	40.71	41.52
52	40.22	41.03	43.69	44.57
53	42.02	42.85	45.95	46.87
54	43.92	44.81	48.36	49.33
55	46.11	47.03	51.13	52.16
56	48.28	49.25	53.87	54.95
57	50.46	51.47	56.66	57.79
58	53.47	54.53	60.41	61.62
59	56.91	58.05	64.67	65.95
60	60.75	61.96	69.11	70.78
61	65.64	66.96	74.61	76.44
62	70.82	72.23	80.42	82.41
63	75.31	76.82	85.51	87.68
64	79.91	81.50	90.65	93.01
65	85.49	87.21	97.39	100.27
66	90.50	92.30	103.00	106.49
67	99.30	101.29	113.31	116.81
68	106.34	108.46	121.28	125.55
69	113.49	115.76	129.36	133.98
70	121.78	124.21	139.13	144.23
71	131.16	133.79	149.73	155.15
72	142.70	145.56	162.79	168.60
73	154.60	157.68	176.23	182.43
74	167.63	170.99	190.94	197.60
75	180.37	183.99	206.27	214.00
76	197.84	201.79	225.94	234.22
77	218.32	222.68	249.00	257.93
78	236.46	241.19	269.34	278.77
79	256.26	261.39	291.51	301.49
80	275.99	281.51	313.53	323.96
81	298.87	304.85	338.89	349.70
82	323.55	330.02	366.29	377.61
83	350.32	357.34	396.03	407.89
84	377.54	385.08	426.05	438.29
85	406.73	414.86	458.67	471.60
86	442.05	450.89	496.21	508.64
87	476.05	485.57	531.72	543.08
88	514.20	524.49	569.65	581.05
89	555.51	566.61	608.56	620.73
90	598.74	610.72	648.62	661.59
91	637.20	649.94	681.05	694.67
92	670.26	683.67	708.71	722.89
93	690.65	704.48	725.70	740.22
94	703.14	717.19	738.06	752.82
95	710.16	724.38	745.43	760.35
96	736.40	751.13	771.97	787.41
97	762.15	777.40	798.71	814.68
98	777.84	793.40	814.94	831.24
99	793.07	808.93	830.87	847.48
100	807.42	823.56	845.90	862.82

Unum Life Insurance Company of America
Group Long Term Care

Table 13

	Benefit Period	10 Years	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	16.37	16.70	18.55	18.92
31	17.19	17.54	19.47	19.86
32	18.04	18.40	20.43	20.84
33	18.95	19.34	21.44	21.87
34	19.92	20.32	22.52	22.97
35	20.92	21.34	23.64	24.12
36	21.99	22.42	24.84	25.34
37	23.11	23.57	26.09	26.61
38	24.29	24.78	27.42	27.96
39	25.53	26.05	28.80	29.38
40	26.84	27.37	30.27	30.87
41	27.76	28.31	31.31	31.92
42	28.68	29.26	32.34	32.99
43	29.72	30.31	33.51	34.17
44	30.83	31.45	34.75	35.44
45	32.01	32.66	36.06	36.78
46	33.21	33.87	37.40	38.15
47	34.27	34.96	38.61	39.38
48	36.30	37.04	40.85	41.67
49	38.58	39.34	43.36	44.22
50	40.97	41.79	45.99	46.90
51	43.65	44.52	49.31	50.30
52	46.50	47.42	52.85	53.90
53	48.54	49.51	55.54	56.65
54	50.72	51.72	58.39	59.56
55	53.24	54.30	61.75	62.97
56	55.70	56.82	65.00	66.31
57	58.19	59.36	68.34	69.71
58	61.63	62.87	72.42	74.26
59	65.56	66.87	76.95	79.42
60	69.93	71.32	81.98	85.12
61	75.48	77.00	88.42	91.80
62	81.37	83.00	95.21	98.88
63	86.54	88.29	101.25	105.21
64	91.80	93.63	107.32	111.56
65	98.84	100.83	116.14	121.05
66	104.54	106.65	122.69	128.42
67	114.62	116.93	134.86	140.59
68	122.66	125.11	144.12	150.85
69	130.80	133.42	153.49	160.62
70	140.18	142.99	164.85	172.54
71	150.80	153.81	177.03	185.10
72	163.83	167.10	192.00	200.55
73	177.19	180.73	207.32	216.35
74	191.79	195.62	223.99	233.52
75	207.42	211.56	243.53	254.30
76	227.04	231.60	266.04	277.59
77	249.98	255.00	292.23	304.72
78	270.06	275.46	314.93	328.13
79	292.00	297.84	339.64	353.66
80	313.70	319.98	363.86	378.60
81	338.60	345.38	391.46	406.90
82	364.74	372.02	420.49	436.75
83	392.50	400.35	451.24	468.45
84	420.60	429.00	482.04	500.03
85	450.50	459.50	515.23	534.40
86	488.82	498.60	556.26	575.14
87	525.46	535.97	594.68	612.69
88	566.35	577.68	637.08	653.80
89	610.13	622.34	681.58	696.24
90	655.73	668.85	725.11	739.61
91	694.56	708.45	757.45	772.60
92	727.01	741.56	784.04	799.72
93	745.91	760.82	798.28	814.25
94	759.38	774.58	806.93	823.08
95	766.99	782.32	815.00	831.30
96	795.31	811.22	835.52	852.24
97	823.12	839.59	862.69	879.94
98	840.07	856.87	880.13	897.74
99	856.51	873.65	897.34	915.28
100	872.01	889.44	913.56	931.84

Unum Life Insurance Company of America
Group Long Term Care

Table 14

	Benefit Period	Lifetime	Inflation	Simple
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	17.55	17.90	19.76	20.15
31	18.42	18.78	20.72	21.14
32	19.32	19.71	21.74	22.19
33	20.29	20.71	22.84	23.28
34	21.31	21.74	23.98	24.45
35	22.39	22.84	25.17	25.68
36	23.52	23.99	26.44	26.97
37	24.71	25.20	27.76	28.32
38	25.96	26.48	29.17	29.75
39	27.29	27.84	30.64	31.26
40	28.67	29.25	32.20	32.83
41	29.64	30.23	33.22	33.88
42	30.59	31.20	34.26	34.93
43	31.67	32.30	35.41	36.12
44	32.83	33.48	36.65	37.38
45	34.06	34.75	37.97	38.74
46	35.31	36.01	39.31	40.10
47	36.40	37.14	40.49	41.31
48	38.51	39.28	42.75	43.62
49	40.88	41.70	45.29	46.20
50	43.39	44.25	47.95	48.92
51	46.22	47.15	51.39	52.43
52	49.23	50.23	55.07	56.16
53	51.41	52.44	57.86	59.03
54	53.73	54.81	60.84	62.05
55	56.40	57.53	64.32	65.61
56	59.04	60.22	67.71	69.06
57	61.69	62.91	71.18	72.60
58	65.29	66.59	75.77	77.28
59	69.42	70.80	80.97	82.58
60	74.04	75.51	86.76	88.49
61	80.05	81.65	93.69	95.56
62	86.43	88.16	101.04	103.06
63	92.02	93.86	107.63	109.77
64	97.68	99.62	114.21	116.48
65	105.19	107.29	124.21	126.71
66	111.46	113.69	132.12	134.76
67	122.41	124.86	144.86	147.76
68	131.21	133.83	155.84	158.96
69	140.08	142.88	166.12	169.43
70	150.38	153.39	178.86	182.43
71	161.84	165.08	191.87	195.71
72	175.91	179.42	207.86	212.03
73	190.37	194.18	224.25	228.73
74	206.19	210.31	242.04	246.87
75	223.23	227.69	264.33	269.61
76	244.60	249.48	288.48	294.25
77	269.58	274.97	316.60	322.93
78	291.54	297.36	340.83	347.64
79	315.53	321.84	367.27	374.62
80	339.11	345.89	392.83	400.68
81	366.47	373.80	422.02	430.46
82	395.21	403.10	452.42	461.46
83	425.78	434.30	484.33	494.02
84	456.78	465.93	516.18	526.51
85	489.07	498.84	549.92	560.92
86	531.35	541.96	592.43	604.28
87	571.94	583.39	631.74	644.39
88	617.47	629.83	674.87	688.38
89	666.46	679.78	719.38	733.78
90	717.48	731.82	764.71	780.00
91	761.11	776.35	798.47	814.44
92	793.83	809.70	825.90	842.41
93	806.99	823.13	839.59	856.38
94	815.07	831.37	847.99	864.95
95	823.22	839.68	856.47	873.60
96	841.88	858.72	875.89	893.40
97	870.25	887.64	905.40	923.52
98	888.49	906.26	924.38	942.87
99	906.67	924.80	943.29	962.16
100	924.21	942.68	961.53	980.77

Unum Life Insurance Company of America
Group Long Term Care

Table 15

	Benefit Period	2 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	19.67	20.07	20.98	21.39
31	20.30	20.70	21.62	22.06
32	20.92	21.36	22.30	22.76
33	21.60	22.04	23.02	23.47
34	22.28	22.74	23.76	24.23
35	23.00	23.47	24.51	25.00
36	23.76	24.23	25.33	25.82
37	24.53	25.02	26.16	26.67
38	25.34	25.86	27.01	27.56
39	26.20	26.72	27.92	28.46
40	27.06	27.61	28.84	29.43
41	27.73	28.29	29.54	30.13
42	28.37	28.94	30.22	30.83
43	29.12	29.71	31.00	31.62
44	29.94	30.54	31.87	32.49
45	30.79	31.39	32.75	33.40
46	31.60	32.24	33.60	34.28
47	32.22	32.89	34.28	34.97
48	33.85	34.53	35.99	36.70
49	35.66	36.38	37.89	38.65
50	37.59	38.33	39.90	40.69
51	39.90	40.69	42.35	43.21
52	42.32	43.17	44.94	45.83
53	43.92	44.79	46.66	47.59
54	45.61	46.53	48.48	49.44
55	47.48	48.42	50.50	51.50
56	49.39	50.37	52.54	53.58
57	51.22	52.24	54.53	55.62
58	53.92	55.02	57.44	58.59
59	57.10	58.25	60.82	62.05
60	60.65	61.86	64.60	65.90
61	64.81	66.09	69.00	70.38
62	69.14	70.52	73.60	75.05
63	72.56	74.01	77.24	78.79
64	76.07	77.58	80.97	82.59
65	79.08	80.67	84.50	86.20
66	83.03	84.69	88.68	90.47
67	90.44	92.25	96.56	98.51
68	96.20	98.11	102.66	104.72
69	102.00	104.04	108.83	111.02
70	108.90	111.08	116.10	118.45
71	116.35	118.67	123.97	126.44
72	125.69	128.20	133.79	136.48
73	135.23	137.93	143.85	146.72
74	145.78	148.69	154.92	158.02
75	154.21	157.29	164.39	167.68
76	168.25	171.61	179.19	182.76
77	184.92	188.62	196.75	200.68
78	199.66	203.65	212.19	216.44
79	215.59	219.90	228.90	233.47
80	231.60	236.23	245.59	250.50
81	250.14	255.13	264.73	270.02
82	270.86	276.28	286.09	291.82
83	293.88	299.75	309.75	315.95
84	316.86	323.21	333.28	339.94
85	342.03	348.88	359.14	366.32
86	367.64	374.99	384.99	392.70
87	391.02	398.85	408.30	416.46
88	416.50	424.83	433.51	442.17
89	441.96	450.80	459.82	469.00
90	467.64	477.00	486.54	496.28
91	491.23	501.04	511.07	521.28
92	514.89	525.19	535.68	546.40
93	536.19	546.91	557.85	569.00
94	556.25	567.36	578.72	590.28
95	572.92	584.37	596.07	607.98
96	597.92	609.88	622.07	634.51
97	618.90	631.28	643.90	656.79
98	634.32	647.02	659.95	673.16
99	651.16	664.18	677.47	691.02
100	669.89	683.29	696.96	710.90

Unum Life Insurance Company of America
Group Long Term Care

Table 16

	Benefit Period	3 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	25.12	25.61	27.39	27.95
31	25.89	26.42	28.26	28.82
32	26.71	27.25	29.12	29.73
33	27.56	28.12	30.05	30.67
34	28.44	29.01	31.01	31.66
35	29.37	29.96	32.02	32.68
36	30.33	30.94	33.06	33.74
37	31.32	31.96	34.13	34.85
38	32.36	33.02	35.25	35.99
39	33.45	34.11	36.42	37.20
40	34.57	35.27	37.65	38.44
41	35.40	36.12	38.56	39.35
42	36.23	36.95	39.44	40.26
43	37.20	37.93	40.48	41.32
44	38.23	38.99	41.60	42.45
45	39.31	40.11	42.77	43.64
46	40.37	41.18	43.90	44.79
47	41.16	42.00	44.77	45.68
48	43.24	44.11	47.00	47.97
49	45.57	46.49	49.52	50.50
50	48.02	48.99	52.15	53.18
51	50.97	51.99	55.34	56.45
52	54.07	55.17	58.68	59.89
53	56.13	57.27	60.90	62.20
54	58.31	59.48	63.22	64.62
55	60.69	61.90	65.81	67.30
56	63.13	64.39	68.42	70.02
57	65.49	66.79	70.97	72.69
58	68.95	70.33	74.71	76.56
59	73.01	74.48	79.08	81.08
60	77.55	79.10	83.95	86.13
61	82.88	84.54	89.68	91.99
62	88.41	90.19	95.63	98.09
63	92.80	94.67	100.38	102.97
64	97.30	99.24	105.22	107.94
65	101.13	103.16	109.71	112.76
66	106.22	108.33	115.16	118.31
67	115.71	118.01	125.36	128.80
68	123.08	125.53	133.30	136.95
69	130.52	133.15	141.30	145.15
70	139.35	142.15	150.75	154.85
71	148.89	151.88	160.97	165.30
72	160.86	164.07	173.79	178.40
73	173.09	176.54	186.86	191.76
74	186.58	190.30	201.29	206.50
75	197.32	201.25	213.42	219.22
76	215.27	219.58	232.66	238.90
77	236.57	241.30	255.47	262.22
78	255.36	260.46	275.49	282.67
79	275.71	281.23	297.20	304.86
80	296.14	302.06	318.90	326.97
81	319.98	326.37	344.07	352.56
82	346.47	353.39	372.14	381.10
83	375.85	383.37	403.25	412.76
84	405.35	413.46	434.34	444.28
85	437.59	446.34	468.51	479.04
86	471.40	480.83	503.23	513.82
87	502.61	512.66	534.49	545.17
88	536.70	547.44	567.72	579.08
89	572.73	584.18	602.38	614.42
90	609.60	621.79	637.52	650.27
91	643.07	655.92	669.19	682.57
92	672.46	685.90	699.62	713.61
93	696.60	710.53	724.74	739.24
94	718.39	732.77	747.42	762.37
95	733.85	748.52	763.48	778.76
96	766.49	781.82	797.47	813.42
97	793.59	809.47	825.67	842.18
98	813.06	829.33	845.91	862.82
99	834.06	850.75	867.76	885.11
100	857.13	874.28	891.76	909.60

Unum Life Insurance Company of America
Group Long Term Care

Table 17

	Benefit Period	4 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	28.26	28.82	31.41	32.38
31	29.14	29.73	32.39	33.38
32	30.07	30.66	33.40	34.44
33	31.01	31.64	34.45	35.53
34	32.02	32.66	35.57	36.67
35	33.06	33.72	36.70	37.86
36	34.13	34.81	37.89	39.09
37	35.25	35.95	39.14	40.35
38	36.42	37.16	40.43	41.69
39	37.63	38.39	41.77	43.07
40	38.90	39.67	43.15	44.51
41	39.84	40.64	44.19	45.59
42	40.77	41.58	45.21	46.63
43	41.86	42.70	46.40	47.85
44	43.02	43.89	47.68	49.16
45	44.24	45.13	49.03	50.54
46	45.44	46.34	50.33	51.88
47	46.32	47.25	51.33	52.90
48	48.67	49.65	53.90	55.55
49	51.29	52.32	56.78	58.50
50	54.05	55.13	59.80	61.58
51	57.38	58.53	63.45	65.38
52	60.88	62.11	67.27	69.36
53	63.20	64.47	69.82	72.01
54	65.66	66.96	72.48	74.83
55	68.34	69.70	75.45	77.92
56	71.08	72.50	78.45	81.08
57	73.75	75.22	81.38	84.16
58	77.66	79.21	85.65	88.64
59	82.25	83.90	90.68	93.88
60	87.36	89.11	96.26	99.72
61	93.37	95.24	102.83	106.50
62	99.62	101.63	109.66	113.57
63	104.55	106.65	115.10	119.22
64	109.64	111.83	120.66	124.99
65	113.78	116.06	125.78	130.60
66	119.50	121.89	132.02	137.04
67	130.18	132.79	143.73	149.18
68	138.48	141.26	152.81	158.59
69	146.87	149.80	161.97	168.10
70	156.79	159.93	172.80	179.29
71	167.55	170.91	184.50	191.36
72	181.01	184.63	199.15	206.48
73	194.76	198.66	214.12	221.92
74	209.92	214.12	230.62	238.91
75	221.70	226.12	244.43	253.69
76	241.90	246.74	266.43	276.37
77	265.83	271.14	292.46	303.23
78	286.90	292.65	315.29	326.72
79	309.81	315.99	340.07	352.22
80	332.75	339.43	364.81	377.64
81	359.67	366.87	393.63	407.11
82	389.34	397.13	425.51	439.80
83	422.13	430.56	460.73	475.90
84	455.23	464.34	496.07	512.00
85	491.17	501.00	534.78	551.73
86	531.11	541.73	575.98	592.99
87	568.76	580.14	614.10	630.77
88	610.49	622.70	655.94	671.97
89	655.00	668.10	699.92	714.89
90	701.06	715.08	743.77	758.65
91	741.69	756.53	780.08	795.69
92	778.19	793.76	813.27	829.54
93	804.48	820.58	837.95	854.71
94	825.59	842.09	858.93	876.11
95	836.29	853.01	870.08	887.47
96	873.61	891.08	908.90	927.08
97	904.33	922.41	940.86	959.67
98	925.93	944.45	963.35	982.61
99	948.91	967.89	987.24	1,006.99
100	973.65	993.12	1,012.98	1,033.24

Unum Life Insurance Company of America
Group Long Term Care

Table 18

	Benefit Period	5 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	32.79	33.45	35.99	36.70
31	33.81	34.49	37.10	37.84
32	34.87	35.57	38.25	39.03
33	35.97	36.68	39.46	40.26
34	37.12	37.86	40.73	41.54
35	38.31	39.09	42.03	42.87
36	39.56	40.35	43.38	44.24
37	40.84	41.66	44.79	45.68
38	42.18	43.04	46.27	47.19
39	43.60	44.47	47.80	48.74
40	45.04	45.95	49.37	50.37
41	46.04	46.97	50.52	51.52
42	47.02	47.97	51.65	52.67
43	48.18	49.14	52.96	54.02
44	49.44	50.43	54.38	55.45
45	50.75	51.77	55.87	56.98
46	52.01	53.05	57.30	58.44
47	52.96	54.02	58.40	59.57
48	55.55	56.64	61.25	62.48
49	58.44	59.61	64.47	65.75
50	61.48	62.71	67.83	69.19
51	65.15	66.45	71.99	73.43
52	69.02	70.40	76.34	77.87
53	71.54	72.95	79.25	80.82
54	74.18	75.66	82.31	83.95
55	77.09	78.64	85.71	87.41
56	80.08	81.69	89.15	90.93
57	82.95	84.62	92.52	94.37
58	87.20	88.94	97.39	99.36
59	92.21	94.07	102.95	105.18
60	97.81	99.77	109.13	111.68
61	104.91	107.01	116.97	119.56
62	112.34	114.59	125.21	127.82
63	118.31	120.68	131.88	134.51
64	124.51	127.01	138.59	141.37
65	129.62	132.21	145.17	148.10
66	136.61	139.35	152.75	155.79
67	149.37	152.35	166.68	170.01
68	159.44	162.63	177.60	181.16
69	169.70	173.09	188.70	192.46
70	181.82	185.47	201.74	205.76
71	194.25	198.15	215.27	219.56
72	209.79	213.99	232.21	236.85
73	225.67	230.18	249.50	254.49
74	243.17	248.02	268.51	273.88
75	256.59	261.73	285.09	290.78
76	279.97	285.56	310.49	316.69
77	307.58	313.72	340.50	347.31
78	331.87	338.50	366.70	374.03
79	358.27	365.43	395.14	403.04
80	384.75	392.44	423.45	431.92
81	415.80	424.12	456.34	465.47
82	449.80	458.80	492.53	502.38
83	486.94	496.67	532.32	542.96
84	524.30	534.79	572.22	583.67
85	564.35	575.64	615.91	628.24
86	612.25	624.49	663.28	676.54
87	658.25	671.40	707.20	721.34
88	709.00	723.17	755.55	770.65
89	763.41	778.68	806.27	822.40
90	820.13	836.53	858.40	875.58
91	866.87	884.20	901.89	919.92
92	903.80	921.87	940.31	959.12
93	929.05	947.63	966.58	985.92
94	949.35	968.34	987.70	1,007.45
95	958.83	978.02	997.58	1,017.52
96	1,000.07	1,020.09	1,040.48	1,061.29
97	1,035.29	1,055.98	1,077.09	1,098.64
98	1,059.23	1,080.42	1,102.02	1,124.06
99	1,084.14	1,105.82	1,127.93	1,150.50
100	1,110.07	1,132.28	1,154.92	1,178.02

Unum Life Insurance Company of America
Group Long Term Care

Table 19

	Benefit Period	6 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	33.93	34.61	37.55	38.31
31	34.98	35.68	38.73	39.50
32	36.08	36.80	39.94	40.73
33	37.21	37.95	41.18	42.01
34	38.39	39.16	42.49	43.34
35	39.61	40.41	43.85	44.72
36	40.90	41.71	45.25	46.15
37	42.22	43.07	46.72	47.67
38	43.62	44.49	48.25	49.22
39	45.06	45.95	49.84	50.84
40	46.55	47.48	51.48	52.50
41	47.57	48.52	52.67	53.73
42	48.57	49.56	53.85	54.92
43	49.76	50.77	55.21	56.30
44	51.05	52.07	56.68	57.82
45	52.41	53.45	58.21	59.38
46	53.69	54.77	59.71	60.90
47	54.68	55.76	60.86	62.07
48	57.32	58.46	63.83	65.11
49	60.29	61.50	67.15	68.49
50	63.41	64.68	70.65	72.07
51	67.19	68.53	74.96	76.45
52	71.14	72.58	79.47	81.06
53	73.73	75.20	82.48	84.14
54	76.45	77.98	85.65	87.37
55	79.46	81.04	89.21	90.98
56	82.52	84.16	92.67	94.63
57	85.47	87.19	95.97	98.20
58	89.85	91.65	100.85	103.38
59	94.99	96.88	106.58	109.43
60	100.72	102.74	112.97	116.18
61	108.01	110.17	121.07	124.36
62	115.63	117.95	129.56	132.92
63	121.79	124.23	136.48	139.88
64	128.16	130.73	143.58	147.00
65	133.49	136.16	150.29	154.13
66	140.63	143.45	158.27	162.09
67	153.69	156.76	172.88	176.83
68	164.00	167.27	184.41	188.38
69	174.47	177.94	196.09	200.06
70	186.83	190.57	209.62	213.82
71	199.49	203.48	223.61	228.09
72	215.33	219.64	241.11	245.93
73	231.47	236.10	258.95	264.13
74	249.25	254.22	278.55	284.12
75	263.05	268.30	295.86	301.78
76	286.86	292.61	322.09	328.54
77	314.99	321.28	353.05	360.10
78	339.63	346.44	379.98	387.58
79	366.45	373.79	409.24	417.43
80	393.31	401.19	438.33	447.08
81	424.83	433.32	472.10	481.53
82	459.12	468.30	508.98	519.16
83	496.67	506.60	549.33	560.31
84	534.79	545.49	589.85	601.64
85	575.64	587.15	634.02	646.70
86	624.49	636.99	683.46	697.13
87	671.40	684.84	729.62	744.21
88	724.06	738.56	780.65	796.26
89	781.04	796.65	834.40	851.09
90	840.65	857.47	889.85	907.65
91	893.78	911.66	935.89	954.60
92	937.86	956.60	975.73	995.26
93	962.52	981.76	1,001.40	1,021.43
94	981.44	1,001.08	1,021.09	1,041.52
95	991.27	1,011.09	1,031.30	1,051.94
96	1,030.54	1,051.14	1,072.18	1,093.61
97	1,066.68	1,088.02	1,109.77	1,131.98
98	1,090.62	1,112.44	1,134.68	1,157.38
99	1,114.95	1,137.25	1,159.99	1,183.20
100	1,138.18	1,160.95	1,184.16	1,207.84

Unum Life Insurance Company of America
Group Long Term Care

Table 20

	Benefit Period	10 Year	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	40.18	40.98	45.66	46.57
31	41.41	42.24	47.04	47.99
32	42.68	43.55	48.48	49.46
33	44.02	44.91	49.99	50.99
34	45.40	46.31	51.54	52.58
35	46.83	47.78	53.17	54.22
36	48.33	49.29	54.85	55.94
37	49.88	50.88	56.59	57.72
38	51.50	52.52	58.40	59.57
39	53.17	54.24	60.29	61.48
40	54.90	56.02	62.24	63.49
41	56.10	57.23	63.64	64.92
42	57.27	58.42	65.02	66.32
43	58.65	59.82	66.62	67.95
44	60.12	61.33	68.34	69.70
45	61.67	62.92	70.16	71.56
46	63.18	64.43	71.91	73.35
47	64.32	65.60	73.28	74.73
48	67.38	68.72	76.77	78.30
49	70.80	72.22	80.67	82.29
50	74.37	75.86	84.75	86.45
51	78.72	80.29	89.79	91.59
52	83.27	84.94	95.09	96.99
53	86.24	87.96	98.45	100.59
54	89.36	91.15	101.98	104.38
55	92.87	94.73	105.97	108.69
56	96.41	98.34	109.94	112.97
57	99.83	101.81	113.82	117.18
58	104.88	106.97	119.52	123.28
59	110.79	113.00	126.18	130.35
60	117.37	119.73	133.57	138.22
61	125.74	128.26	142.98	147.78
62	134.51	137.21	152.84	157.80
63	141.71	144.55	160.99	166.06
64	149.10	152.09	169.31	174.43
65	156.62	159.74	178.51	184.14
66	164.81	168.10	187.66	193.35
67	179.85	183.46	204.61	210.56
68	191.61	195.44	217.80	223.89
69	203.52	207.60	231.17	237.33
70	217.50	221.85	246.82	253.07
71	231.70	236.34	262.71	269.29
72	249.42	254.41	282.59	289.60
73	267.40	272.75	302.76	310.21
74	287.02	292.76	324.78	332.72
75	304.65	310.73	345.98	355.13
76	331.30	337.91	375.90	385.67
77	362.56	369.82	411.02	421.51
78	389.53	397.32	441.18	452.20
79	418.88	427.27	473.99	485.60
80	447.97	456.93	506.33	518.45
81	481.80	491.44	543.73	556.28
82	517.78	528.14	583.65	596.75
83	556.47	567.59	626.57	640.28
84	595.61	607.52	669.68	683.80
85	637.27	650.01	716.18	731.11
86	690.19	704.01	771.40	786.84
87	740.73	755.55	822.09	838.54
88	797.32	813.27	877.94	895.50
89	858.12	875.30	936.21	954.94
90	921.66	940.09	996.16	1,016.08
91	976.56	996.11	1,043.64	1,064.50
92	1,023.25	1,043.71	1,083.42	1,105.08
93	1,051.82	1,072.86	1,106.31	1,128.44
94	1,072.97	1,094.42	1,121.89	1,144.32
95	1,083.69	1,105.37	1,133.11	1,155.77
96	1,122.55	1,145.00	1,167.89	1,191.25
97	1,160.25	1,183.46	1,207.12	1,231.26
98	1,184.18	1,207.86	1,232.02	1,256.66
99	1,207.35	1,231.51	1,256.13	1,281.25
100	1,229.24	1,253.83	1,278.89	1,304.48

Unum Life Insurance Company of America
Group Long Term Care

Table 21

	Benefit Period	Lifetime	Inflation	Compound
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	43.96	44.85	49.61	50.61
31	45.32	46.23	51.12	52.15
32	46.72	47.65	52.71	53.75
33	48.18	49.14	54.34	55.43
34	49.69	50.69	56.04	57.15
35	51.26	52.28	57.80	58.95
36	52.90	53.96	59.63	60.82
37	54.60	55.68	61.54	62.77
38	56.36	57.49	63.50	64.77
39	58.19	59.36	65.56	66.87
40	60.10	61.31	67.68	69.04
41	61.48	62.71	69.21	70.61
42	62.82	64.09	70.70	72.12
43	64.41	65.70	72.42	73.88
44	66.13	67.45	74.30	75.79
45	67.93	69.29	76.28	77.79
46	69.67	71.06	78.19	79.76
47	70.95	72.37	79.63	81.23
48	74.35	75.85	83.35	85.01
49	78.21	79.78	87.54	89.30
50	82.23	83.90	91.93	93.78
51	86.96	88.70	97.39	99.34
52	91.91	93.74	103.12	105.18
53	95.12	97.03	106.96	109.09
54	98.53	100.49	111.02	113.23
55	102.32	104.38	115.67	117.99
56	106.16	108.28	120.26	122.68
57	109.87	112.06	124.80	127.29
58	115.25	117.56	131.20	133.83
59	121.60	124.04	138.69	141.47
60	128.73	131.32	147.04	149.99
61	137.65	140.41	157.38	160.54
62	146.99	149.91	168.25	171.61
63	154.47	157.55	177.26	180.82
64	162.11	165.34	186.39	190.12
65	170.02	173.43	197.86	201.81
66	178.62	182.20	208.03	212.19
67	194.63	198.53	226.86	231.39
68	207.01	211.15	241.39	246.32
69	219.41	223.79	255.55	261.29
70	234.08	238.74	272.24	278.87
71	249.57	254.58	289.81	296.64
72	268.91	274.30	311.77	318.84
73	288.57	294.35	334.04	341.33
74	310.07	316.27	358.33	365.81
75	330.13	336.74	383.46	392.53
76	359.42	366.60	416.65	426.06
77	393.78	401.64	455.51	465.28
78	423.53	432.00	488.79	498.66
79	455.94	465.07	524.53	535.02
80	487.77	497.52	559.06	570.25
81	525.08	535.57	599.02	611.00
82	564.22	575.51	640.65	653.47
83	605.92	618.03	684.52	698.22
84	648.16	661.10	728.42	742.98
85	691.82	705.65	774.48	789.98
86	750.41	765.41	834.45	851.14
87	806.60	822.74	890.25	908.05
88	869.70	887.09	951.82	970.86
89	937.61	956.36	1,015.97	1,036.29
90	1,008.41	1,028.58	1,081.68	1,103.33
91	1,068.98	1,090.36	1,132.20	1,154.85
92	1,119.86	1,142.26	1,173.61	1,197.09
93	1,148.67	1,171.63	1,195.07	1,218.97
94	1,160.82	1,184.03	1,207.71	1,231.86
95	1,172.42	1,195.88	1,219.79	1,244.19
96	1,203.31	1,227.37	1,251.92	1,276.94
97	1,244.45	1,269.34	1,294.73	1,320.62
98	1,270.55	1,295.95	1,321.88	1,348.31
99	1,296.50	1,322.43	1,348.87	1,375.84
100	1,321.64	1,348.06	1,375.03	1,402.53

Unum Life Insurance Company of America
Group Long Term Care

Table 22

	Benefit Period	2 Year	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	23.38	23.83	24.70	25.19
31	24.12	24.59	25.48	25.99
32	24.87	25.36	26.27	26.80
33	25.67	26.18	27.12	27.65
34	26.50	27.03	27.99	28.54
35	27.35	27.90	28.88	29.47
36	28.24	28.80	29.82	30.43
37	29.16	29.75	30.81	31.41
38	30.13	30.73	31.81	32.45
39	31.13	31.75	32.87	33.53
40	32.17	32.81	33.96	34.64
41	32.92	33.59	34.78	35.48
42	33.66	34.32	35.59	36.31
43	34.53	35.21	36.53	37.27
44	35.46	36.16	37.54	38.29
45	36.42	37.16	38.59	39.37
46	37.35	38.10	39.60	40.39
47	38.05	38.80	40.37	41.18
48	39.92	40.71	42.37	43.22
49	42.03	42.87	44.62	45.53
50	44.24	45.13	46.99	47.93
51	46.89	47.84	49.91	50.90
52	49.67	50.67	52.98	54.04
53	51.46	52.50	54.92	56.11
54	53.37	54.43	56.93	58.31
55	55.41	56.53	59.12	60.69
56	57.53	58.68	61.37	63.14
57	59.57	60.76	63.52	65.53
58	62.60	63.84	66.74	69.02
59	66.17	67.49	70.52	73.11
60	70.16	71.56	74.75	77.66
61	75.32	76.83	80.23	82.91
62	80.74	82.35	85.96	88.36
63	85.09	86.79	90.59	92.63
64	89.62	91.42	95.09	96.99
65	93.10	94.95	98.62	100.60
66	98.28	100.25	103.46	105.54
67	107.65	109.81	112.61	114.87
68	115.06	117.35	119.71	122.09
69	121.94	124.38	126.88	129.41
70	130.11	132.70	135.36	138.06
71	138.40	141.16	144.00	146.87
72	148.88	151.86	154.89	157.99
73	159.52	162.71	165.96	169.27
74	171.22	174.65	178.13	181.70
75	180.12	183.73	187.39	191.14
76	195.71	199.62	203.61	207.67
77	214.21	218.50	222.87	227.33
78	230.32	234.93	239.61	244.41
79	247.65	252.60	257.66	262.80
80	264.90	270.19	275.60	281.12
81	284.80	290.51	296.31	302.23
82	307.03	313.17	319.43	325.82
83	331.62	338.25	345.02	351.92
84	355.94	363.07	370.33	377.74
85	382.42	390.08	397.88	405.84
86	409.30	417.50	425.84	434.36
87	433.41	442.09	450.94	459.95
88	459.52	468.70	478.08	487.64
89	486.71	496.45	506.37	516.50
90	514.16	524.44	534.93	545.62
91	539.42	550.22	561.22	572.44
92	564.79	576.09	587.60	599.36
93	587.58	599.32	611.32	623.55
94	609.03	621.21	633.64	646.30
95	626.91	639.44	652.24	665.28
96	653.75	666.81	680.15	693.76
97	676.22	689.74	703.53	717.61
98	692.69	706.54	720.66	735.08
99	710.64	724.85	739.35	754.15
100	730.64	745.25	760.14	775.35

Unum Life Insurance Company of America
Group Long Term Care

Table 23

	Benefit Period	3 Year	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	29.92	30.52	32.34	32.98
31	30.86	31.49	33.36	34.02
32	31.85	32.47	34.42	35.10
33	32.87	33.51	35.51	36.21
34	33.91	34.59	36.65	37.38
35	35.02	35.72	37.84	38.59
36	36.16	36.87	39.07	39.84
37	37.35	38.08	40.33	41.15
38	38.57	39.35	41.66	42.51
39	39.86	40.65	43.05	43.90
40	41.18	42.01	44.47	45.36
41	42.17	43.00	45.55	46.48
42	43.11	43.96	46.61	47.55
43	44.21	45.10	47.85	48.80
44	45.42	46.32	49.16	50.14
45	46.66	47.59	50.56	51.56
46	47.85	48.80	51.88	52.90
47	48.72	49.71	52.88	53.92
48	51.14	52.16	55.49	56.62
49	53.85	54.92	58.40	59.63
50	56.70	57.83	61.44	62.79
51	60.10	61.29	65.11	66.68
52	63.67	64.94	68.95	70.78
53	65.98	67.30	71.42	73.48
54	68.40	69.78	74.05	76.36
55	71.05	72.46	76.89	79.49
56	73.77	75.24	79.81	82.73
57	76.36	77.89	82.61	85.84
58	80.25	81.86	86.81	90.40
59	84.84	86.54	91.72	95.77
60	89.96	91.76	97.22	101.72
61	96.60	98.53	104.35	108.60
62	103.55	105.61	111.81	115.72
63	109.13	111.32	117.84	121.32
64	114.95	117.26	124.10	127.05
65	119.41	121.79	129.28	131.87
66	126.06	128.60	135.63	138.35
67	138.10	140.86	147.61	150.56
68	147.74	150.69	156.89	160.03
69	157.61	160.74	166.26	169.59
70	169.29	172.67	177.38	180.91
71	180.25	183.86	188.68	192.44
72	194.05	197.94	202.93	206.99
73	208.07	212.23	217.39	221.73
74	223.51	227.99	233.30	237.97
75	234.36	239.05	245.55	250.46
76	254.87	259.97	266.74	272.08
77	279.19	284.79	291.87	297.71
78	300.42	306.43	313.68	319.96
79	323.32	329.79	337.19	343.94
80	346.17	353.11	360.56	367.78
81	372.71	380.15	387.75	395.52
82	401.87	409.92	418.11	426.48
83	434.19	442.86	451.73	460.76
84	466.21	475.54	485.05	494.75
85	501.19	511.21	521.43	531.86
86	536.68	547.42	558.36	569.53
87	568.57	579.93	591.53	603.36
88	603.02	615.08	627.39	639.94
89	638.88	651.65	664.69	677.98
90	674.99	688.49	702.27	716.31
91	707.65	721.79	736.23	750.95
92	738.95	753.73	768.80	784.18
93	764.69	779.98	795.60	811.49
94	787.94	803.70	819.79	836.17
95	804.42	820.51	836.93	853.66
96	839.52	856.32	873.44	890.91
97	868.59	885.96	903.68	921.75
98	889.38	907.16	925.31	943.81
99	911.79	930.03	948.63	967.60
100	936.38	955.11	974.22	993.71

Unum Life Insurance Company of America
Group Long Term Care

Table 24

	Benefit Period	4 Year	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	33.74	34.42	37.42	38.29
31	34.81	35.51	38.59	39.48
32	35.91	36.63	39.80	40.73
33	37.06	37.80	41.07	42.03
34	38.25	39.01	42.39	43.38
35	39.48	40.28	43.75	44.77
36	40.79	41.60	45.17	46.23
37	42.11	42.96	46.65	47.74
38	43.51	44.38	48.18	49.33
39	44.96	45.85	49.76	50.95
40	46.46	47.38	51.43	52.64
41	47.55	48.50	52.62	53.92
42	48.61	49.59	53.79	55.17
43	49.86	50.86	55.17	56.62
44	51.22	52.24	56.64	58.19
45	52.62	53.68	58.19	59.82
46	53.98	55.06	59.67	61.39
47	54.96	56.06	60.76	62.58
48	57.68	58.84	63.75	65.70
49	60.74	61.95	67.10	69.17
50	63.96	65.22	70.59	72.84
51	67.79	69.16	74.81	77.36
52	71.84	73.28	79.21	82.10
53	74.45	75.92	82.06	85.26
54	77.19	78.74	85.07	88.58
55	80.15	81.76	88.34	92.23
56	83.24	84.90	91.70	95.96
57	86.18	87.90	94.92	99.58
58	90.57	92.38	99.72	104.88
59	95.77	97.68	105.39	111.08
60	101.55	103.59	111.70	117.99
61	109.05	111.25	119.88	125.95
62	116.92	119.26	128.46	134.23
63	123.21	125.69	135.40	140.71
64	129.79	132.39	142.60	147.36
65	134.61	137.31	148.57	153.03
66	142.13	144.98	156.78	160.54
67	155.70	158.82	171.27	174.71
68	166.58	169.91	182.04	185.67
69	177.70	181.25	192.89	196.75
70	190.87	194.69	205.75	209.87
71	203.25	207.31	218.82	223.21
72	218.81	223.19	235.32	240.03
73	234.61	239.29	252.03	257.08
74	252.01	257.04	270.44	275.85
75	263.84	269.12	284.71	290.40
76	286.98	292.72	309.19	315.37
77	314.36	320.64	338.16	344.93
78	338.22	344.98	363.26	370.52
79	364.01	371.31	390.34	398.15
80	389.77	397.56	417.22	425.55
81	420.17	428.56	448.61	457.59
82	453.68	462.75	483.42	493.08
83	490.63	500.45	521.83	532.26
84	527.80	538.35	560.03	571.23
85	567.72	579.08	601.70	613.74
86	612.79	625.06	645.62	658.53
87	655.17	668.27	685.67	699.38
88	701.02	715.04	729.33	743.92
89	744.64	759.53	774.73	790.23
90	788.85	804.61	820.71	837.12
91	826.25	842.79	859.65	876.83
92	860.33	877.55	895.09	913.00
93	885.47	903.17	921.24	939.67
94	906.84	924.97	943.47	962.33
95	918.05	936.40	955.13	974.24
96	958.21	977.38	996.92	1,016.86
97	991.15	1,010.98	1,031.20	1,051.82
98	1,014.23	1,034.53	1,055.21	1,076.32
99	1,038.74	1,059.52	1,080.72	1,102.32
100	1,065.09	1,086.39	1,108.11	1,130.28

Unum Life Insurance Company of America
Group Long Term Care

Table 25

	Benefit Period	5 year	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	39.07	39.84	42.45	43.30
31	40.29	41.09	43.77	44.66
32	41.56	42.39	45.15	46.06
33	42.88	43.73	46.59	47.51
34	44.24	45.13	48.06	49.03
35	45.66	46.59	49.59	50.60
36	47.16	48.08	51.20	52.22
37	48.69	49.65	52.86	53.92
38	50.27	51.29	54.58	55.68
39	51.94	52.98	56.38	57.51
40	53.68	54.73	58.23	59.40
41	54.81	55.91	59.61	60.80
42	55.94	57.06	60.95	62.16
43	57.27	58.42	62.50	63.77
44	58.70	59.89	64.18	65.47
45	60.22	61.43	65.94	67.27
46	61.65	62.88	67.64	68.99
47	62.67	63.92	68.89	70.27
48	65.66	66.98	72.27	73.73
49	69.02	70.40	76.07	77.58
50	72.56	73.99	80.04	81.63
51	76.79	78.32	84.97	86.66
52	81.21	82.84	90.15	91.95
53	84.03	85.71	93.57	95.45
54	87.00	88.74	97.07	99.15
55	90.21	92.02	100.66	103.19
56	93.54	95.41	104.33	107.33
57	96.69	98.62	107.82	111.36
58	101.46	103.48	113.12	117.24
59	107.11	109.24	119.35	124.14
60	113.40	115.67	126.31	131.83
61	122.19	124.63	136.00	141.03
62	131.41	134.04	146.23	150.65
63	138.97	141.75	154.66	158.33
64	146.91	149.86	162.96	166.23
65	152.81	155.87	169.67	173.07
66	161.94	165.17	178.42	181.99
67	178.04	181.61	194.65	198.54
68	191.17	194.99	207.37	211.53
69	204.71	208.81	220.28	224.68
70	220.77	225.17	235.53	240.24
71	235.02	239.73	250.44	255.45
72	252.96	258.00	269.25	274.64
73	271.14	276.54	288.28	294.05
74	291.15	296.98	309.20	315.38
75	304.59	310.68	325.50	332.02
76	331.26	337.88	353.37	360.44
77	362.79	370.02	386.33	394.05
78	390.21	398.02	414.78	423.08
79	419.88	428.27	445.53	454.43
80	449.50	458.48	475.98	485.50
81	484.46	494.16	511.62	521.85
82	522.74	533.19	550.80	561.82
83	564.75	576.03	593.86	605.73
84	606.65	618.79	636.82	649.56
85	650.97	663.99	683.41	697.07
86	705.01	719.11	734.72	749.42
87	751.79	766.81	782.16	797.79
88	801.93	817.97	834.34	851.03
89	854.45	871.54	888.96	906.75
90	908.09	926.25	944.77	963.65
91	952.79	971.84	991.27	1,011.09
92	992.10	1,011.94	1,032.19	1,052.82
93	1,018.65	1,039.03	1,059.82	1,081.00
94	1,039.93	1,060.74	1,081.95	1,103.59
95	1,050.33	1,071.35	1,092.78	1,114.63
96	1,093.89	1,115.76	1,138.08	1,160.84
97	1,131.52	1,154.17	1,177.24	1,200.79
98	1,156.98	1,180.12	1,203.72	1,227.78
99	1,183.39	1,207.07	1,231.20	1,255.83
100	1,210.81	1,235.02	1,259.72	1,284.92

Unum Life Insurance Company of America
Group Long Term Care

Table 26

	Benefit Period	6 Year	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	40.45	41.24	44.34	45.23
31	41.69	42.53	45.72	46.63
32	43.02	43.87	47.14	48.08
33	44.36	45.25	48.63	49.59
34	45.78	46.70	50.18	51.18
35	47.25	48.20	51.77	52.81
36	48.76	49.74	53.43	54.51
37	50.35	51.35	55.17	56.27
38	51.99	53.03	56.96	58.10
39	53.71	54.77	58.82	60.01
40	55.47	56.59	60.76	61.97
41	56.66	57.80	62.18	63.43
42	57.82	58.97	63.58	64.85
43	59.18	60.37	65.21	66.51
44	60.65	61.88	66.94	68.29
45	62.20	63.45	68.78	70.16
46	63.67	64.94	70.52	71.93
47	64.73	66.02	71.84	73.28
48	67.79	69.16	75.35	76.85
49	71.25	72.67	79.29	80.87
50	74.86	76.36	83.41	85.07
51	79.21	80.80	88.53	90.30
52	83.76	85.45	93.91	95.79
53	86.66	88.40	97.22	99.41
54	89.70	91.49	100.60	103.25
55	93.03	94.88	104.31	107.47
56	96.43	98.37	108.11	111.77
57	99.68	101.68	111.74	115.97
58	104.57	106.67	117.20	122.08
59	110.38	112.59	123.64	129.24
60	116.86	119.18	130.83	137.21
61	125.86	128.39	140.84	146.80
62	135.36	138.06	151.41	156.78
63	143.13	145.98	160.12	164.75
64	151.29	154.32	169.23	172.97
65	157.46	160.61	176.70	180.23
66	166.79	170.12	185.75	189.47
67	183.31	186.98	202.61	206.65
68	196.75	200.68	215.78	220.09
69	210.58	214.80	229.14	233.72
70	226.97	231.51	244.93	249.82
71	241.50	246.32	260.35	265.55
72	259.76	264.96	279.78	285.37
73	278.28	283.84	299.43	305.42
74	298.62	304.59	321.00	327.42
75	312.45	318.71	338.06	344.83
76	339.65	346.44	366.87	374.22
77	371.74	379.19	400.87	408.90
78	399.60	407.60	430.13	438.74
79	429.73	438.33	461.78	471.03
80	459.80	468.98	493.08	502.95
81	495.29	505.20	529.69	540.29
82	533.89	544.57	569.65	581.02
83	576.11	587.64	613.29	625.55
84	618.79	631.17	656.95	670.08
85	663.99	677.28	704.03	718.11
86	719.11	733.49	757.66	772.82
87	771.86	787.30	807.58	823.72
88	829.22	845.79	862.71	879.97
89	884.94	902.63	920.68	939.08
90	942.07	960.91	980.12	999.73
91	989.45	1,009.24	1,029.43	1,050.01
92	1,030.22	1,050.82	1,071.84	1,093.29
93	1,056.08	1,077.21	1,098.75	1,120.71
94	1,075.79	1,097.32	1,119.26	1,141.64
95	1,086.56	1,108.28	1,130.45	1,153.05
96	1,127.88	1,150.42	1,173.44	1,196.92
97	1,166.53	1,189.87	1,213.66	1,237.93
98	1,191.93	1,215.76	1,240.09	1,264.88
99	1,217.67	1,242.01	1,266.85	1,292.19
100	1,242.33	1,267.17	1,292.51	1,318.37

Unum Life Insurance Company of America
Group Long Term Care

Table 27

	Benefit Period	10 Year	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	47.91	48.88	53.85	54.92
31	49.40	50.39	55.49	56.61
32	50.94	51.96	57.19	58.34
33	52.52	53.58	58.97	60.16
34	54.19	55.26	60.82	62.03
35	55.91	57.02	62.73	63.98
36	57.68	58.84	64.71	66.00
37	59.54	60.73	66.77	68.10
38	61.44	62.67	68.89	70.27
39	63.45	64.71	71.12	72.54
40	65.51	66.81	73.41	74.86
41	66.89	68.21	75.09	76.60
42	68.23	69.59	76.75	78.28
43	69.80	71.20	78.64	80.23
44	71.50	72.94	80.70	82.31
45	73.28	74.75	82.84	84.50
46	74.98	76.49	84.90	86.60
47	76.22	77.75	86.47	88.21
48	79.78	81.36	90.61	92.42
49	83.75	85.41	95.22	97.11
50	87.90	89.66	100.02	102.02
51	92.89	94.76	105.92	108.15
52	98.13	100.09	111.81	114.59
53	101.46	103.50	115.54	118.84
54	104.97	107.07	119.47	123.32
55	108.85	111.02	123.87	128.37
56	112.76	115.03	128.29	133.42
57	116.54	118.86	132.53	138.35
58	122.21	124.65	138.92	145.55
59	128.86	131.45	146.40	153.94
60	136.29	139.01	154.72	163.26
61	146.66	149.59	166.36	174.43
62	157.59	160.74	178.64	186.09
63	166.70	170.02	188.92	195.58
64	176.19	179.70	199.58	205.24
65	185.01	188.72	210.41	215.42
66	195.75	199.66	221.70	226.12
67	214.84	219.13	241.37	246.19
68	230.22	234.81	256.61	261.73
69	246.00	250.94	271.99	277.41
70	264.62	269.91	290.06	295.86
71	280.89	286.51	307.58	313.74
72	301.32	307.35	329.65	336.25
73	321.90	328.33	351.90	358.93
74	344.34	351.22	376.15	383.67
75	362.46	369.70	398.20	406.16
76	392.87	400.72	431.05	439.67
77	428.58	437.14	469.63	479.02
78	458.97	468.15	502.29	512.34
79	491.93	501.78	537.69	548.44
80	524.40	534.89	572.29	583.73
81	562.46	573.71	612.45	624.70
82	602.82	614.87	655.32	668.42
83	646.13	659.06	701.34	715.37
84	689.79	703.59	747.19	762.12
85	735.68	750.39	796.46	812.38
86	795.39	811.30	855.75	872.88
87	852.22	869.27	910.56	928.78
88	915.86	934.17	970.95	990.36
89	984.07	1,003.76	1,033.81	1,054.49
90	1,054.94	1,076.03	1,098.07	1,120.03
91	1,104.23	1,126.33	1,148.84	1,171.82
92	1,144.77	1,167.68	1,191.02	1,214.84
93	1,167.51	1,190.87	1,214.68	1,238.99
94	1,182.71	1,206.37	1,230.48	1,255.09
95	1,194.54	1,218.43	1,242.79	1,267.64
96	1,229.18	1,253.77	1,278.85	1,304.42
97	1,269.46	1,294.84	1,320.73	1,347.15
98	1,294.71	1,320.60	1,347.00	1,373.95
99	1,319.01	1,345.40	1,372.31	1,399.75
100	1,341.71	1,368.55	1,395.92	1,423.83

Unum Life Insurance Company of America
Group Long Term Care

Table 28

		Benefit Period	Lifetime	Inflation	CPI
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC	
<=30	52.41	53.45	58.57	59.74	
31	54.02	55.09	60.37	61.58	
32	55.70	56.81	62.24	63.49	
33	57.44	58.59	64.17	65.45	
34	59.25	60.44	66.19	67.51	
35	61.12	62.35	68.27	69.63	
36	63.07	64.34	70.42	71.84	
37	65.09	66.40	72.67	74.11	
38	67.19	68.53	74.98	76.49	
39	69.36	70.76	77.40	78.95	
40	71.63	73.05	79.89	81.48	
41	73.22	74.69	81.72	83.37	
42	74.77	76.26	83.50	85.16	
43	76.58	78.11	85.56	87.26	
44	78.57	80.14	87.79	89.55	
45	80.63	82.23	90.12	91.91	
46	82.59	84.26	92.36	94.20	
47	84.01	85.67	94.01	95.90	
48	87.94	89.70	98.41	100.38	
49	92.42	94.25	103.36	105.42	
50	97.09	99.04	108.54	110.70	
51	102.53	104.59	115.03	117.33	
52	108.22	110.39	121.83	124.27	
53	111.81	114.06	126.38	128.92	
54	115.61	117.92	131.20	133.81	
55	119.83	122.23	136.63	139.37	
56	124.08	126.55	142.05	144.91	
57	128.14	130.71	147.36	150.31	
58	134.15	136.84	154.92	158.02	
59	141.32	144.13	163.77	167.06	
60	149.35	152.33	173.69	177.17	
61	160.42	163.62	185.75	189.45	
62	172.07	175.51	198.37	202.34	
63	181.55	185.18	208.71	212.89	
64	191.40	195.22	219.20	223.59	
65	200.74	204.74	231.45	236.08	
66	212.02	216.25	243.24	248.10	
67	232.30	236.95	265.15	270.46	
68	248.50	253.47	282.20	287.85	
69	264.92	270.21	299.28	305.27	
70	284.37	290.06	319.43	325.82	
71	302.15	308.18	338.59	345.36	
72	324.42	330.92	362.69	369.95	
73	346.91	353.85	386.94	394.67	
74	371.50	378.93	413.29	421.55	
75	392.31	400.15	439.97	448.78	
76	425.72	434.23	476.03	485.54	
77	464.92	474.22	518.20	528.56	
78	498.47	508.43	553.64	564.71	
79	534.85	545.55	592.10	603.95	
80	570.36	581.78	629.09	641.67	
81	612.28	624.51	672.22	685.67	
82	656.11	669.23	716.97	731.32	
83	702.66	716.73	764.01	779.28	
84	749.63	764.62	810.85	827.06	
85	797.50	813.46	859.35	876.54	
86	863.60	880.87	924.38	942.86	
87	926.78	945.32	984.67	1,004.36	
88	997.71	1,017.65	1,051.18	1,072.22	
89	1,073.86	1,095.33	1,120.28	1,142.69	
90	1,144.36	1,167.23	1,190.59	1,214.40	
91	1,196.01	1,219.92	1,244.32	1,269.21	
92	1,237.91	1,262.67	1,287.92	1,313.68	
93	1,258.76	1,283.93	1,309.62	1,335.80	
94	1,271.35	1,296.77	1,322.72	1,349.16	
95	1,284.07	1,309.73	1,335.93	1,362.65	
96	1,314.70	1,340.99	1,367.81	1,395.16	
97	1,358.59	1,385.75	1,413.47	1,441.73	
98	1,386.13	1,413.85	1,442.13	1,470.97	
99	1,413.40	1,441.65	1,470.50	1,499.90	
100	1,439.58	1,468.36	1,497.73	1,527.69	

State: Pennsylvania Filing Company: Unum Life Insurance Company of America
 TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
 Product Name: 2019 GLTC04 RATE INITIATIVE - PHASE I
 Project Name/Number: 2019 GLTC04 RATE INITIATIVE - PHASE I/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	GLTC04 Cover Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	GLTC04 Act memo - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

State: Pennsylvania Filing Company: Unum Life Insurance Company of America
 TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
 Product Name: 2019 GLTC04 RATE INITIATIVE - PHASE I
 Project Name/Number: 2019 GLTC04 RATE INITIATIVE - PHASE I/

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit 1(a,b) - Nationwide Loss Ratio
Comments:	
Attachment(s):	Exhibit 1(a,b) - Nationwide Loss Ratio.pdf Exhibit 1(a,b) - Nationwide Loss Ratio.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Exhibit 2 (a,b) - PA Loss Ratio
Comments:	
Attachment(s):	Exhibit 2 (a,b) - PA Loss Ratio.pdf Exhibit 2 (a,b) - PA Loss Ratio.xlsx
Item Status:	
Status Date:	

State: Pennsylvania Filing Company: Unum Life Insurance Company of America
 TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
 Product Name: 2019 GLTC04 RATE INITIATIVE - PHASE I
 Project Name/Number: 2019 GLTC04 RATE INITIATIVE - PHASE I/

Satisfied - Item:	Exhibit 3 - Nationwide Filing Status
Comments:	
Attachment(s):	Exhibit 3 - Nationwide Filing Status.pdf Exhibit 3 - Nationwide Filing Status.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	GLTC19 CH Infl Ins_v3_cln_Gen
Comments:	
Attachment(s):	GLTC19 CH Infl Ins_v3_cln_Gen.pdf
Item Status:	
Status Date:	

Satisfied - Item:	GLTC19 CH FAQ_Gen
Comments:	
Attachment(s):	GLTC19 CH FAQ_Gen.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	UNUM-131887961	State Tracking #:	UNUM-131887961	Company Tracking #:	2019 GLTC04 RATE INITIATIVE - PHASE I - ...
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State:	Pennsylvania	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2019 GLTC04 RATE INITIATIVE - PHASE I		
Project Name/Number:	2019 GLTC04 RATE INITIATIVE - PHASE I/		

Attachment Exhibit 1(a,b) - Nationwide Loss Ratio.xlsx is not a PDF document and cannot be reproduced here.

Attachment Exhibit 2 (a,b) - PA Loss Ratio.xlsx is not a PDF document and cannot be reproduced here.

Attachment Exhibit 3 - Nationwide Filing Status.xlsx is not a PDF document and cannot be reproduced here.



April 9, 2019

Re: Unum Life Insurance Company of America
Group Long Term Care
NAIC #416-62235 FEIN #01-0278678
Policy Forms: GLTC04, RGLTC04

Dear Commissioner:

The purpose of this letter and attached actuarial memorandum is to request a rate increase for the inforce business sold under the Unum group long-term care policy forms referenced in the subject line above. These policy forms were priced prior to rate stability regulations and are no longer marketed in any state.

The factors driving the Company's need for premium increases are the same as those impacting the LTC industry, with our experience developing unfavorably for key pricing assumptions:

- Lower than expected lapse rates (e.g. less than 1%)
- Continued mortality improvements (e.g. people living longer)
- Increasing claim durations; and
- Persistent low interest rate environment.

Unum is requesting the approval of an 89% premium rate increase on policies with compound inflation (5% and CPI) and a 44% increase on policies with simple inflation. The company will also consider an actuarially equivalent phased-in rate increase over multiple years.

Please note that the policy forms subject to this rate increase are group long-term care policies that have characteristics that differ from a typical individual long-term care policy such as:

- the employer chooses the plan designs that will be offered to employees
- the employer may pay for a base level of coverage for all employees and employees will usually be able to buy additional coverage such as higher benefit amounts, longer duration coverage, inflation coverage and higher home care coverage;
 - 88% of Pennsylvania insureds have some level of employer funded of premiums
- Group long term care premiums are generally much lower than individual long term care premium.
 - in Pennsylvania, the average annual group premium is \$415 vs. \$3092 for Unum's individual policy forms
- The average issue age and attained age is generally much lower for group coverage vs. individual coverage.
 - in Pennsylvania, the average group issue age for these policy forms is 42 vs. 58 for Unum's individual policy forms

- in Pennsylvania, the average group attained age for these policy forms is 49 vs. 75 for Unum’s individual policy forms

Any approved premium rate increase will be effective upon the employer policyholder's next anniversary, subject to at least a 60-day notification to the insured or longer if required by your state. We anticipate implementation of these rates beginning in October 2019, if approved with rates becoming effective in 2020.

Unum will offer all insureds affected by the premium rate increase the option of reducing their coverage to mitigate the impact of the rate increase. Employers and insureds will have the option to reduce their monthly benefit, elect to continue the policy under contingent non-forfeiture, or make other benefit changes that will best meet their needs.

The company will offer a contingent benefit upon lapse, to all insureds, regardless of the rate increase amount or the insured's issue age. Each insured will be given the option to

exchange their current policy for a non-forfeiture benefit (paid-up policy) upon lapse which is equal to 100% of the sum of all premiums paid. Insureds who select this option will immediately be entitled to the non-forfeiture benefit and will not be obligated to pay the higher premiums associated with the rate increase. If a policy lapses for non-payment of premiums, the insured’s coverage will automatically convert to the contingent non-forfeiture benefit.

Insureds who choose this option will also receive a copy of Amendment 04CNFG19.

The proposed rate increase would only be applicable to insureds with compound or simple inflation. All other insureds are excluded from this rate increase request. Please see the table below for the distribution of insureds in your state by the proposed rate increase request.

Ninety percent of insureds will be excluded from the rate increase request. The average rate increase request across all insureds in your state is 29%.

Inflation Type	Rate Increase	Pennsylvania Premium-Paying Insureds
5% CPI/Compound Uncapped	89.0%	143
5% Simple Uncapped	44.0%	297
No Inflation	0.0%	4,059
Total		4,499

No premium increases have previously been approved in your state on the listed policy form.

The following items are included in this submission:

- Cover letter
- Actuarial memorandum and Supporting Loss Ratio Exhibits 1(a,b) and 2(a,b)
- Nationwide filing and approval status, Exhibit 3
- Sample certificateholder letter and FAQ
- New base rate schedules reflecting the requested increase; and
- Amendment 04CNFG19

We respectfully request non-disclosure of this information if your Department grants it.

Please note that Unum exited the individual long term care market in 2009 and the group long term care market in 2012.

If there is anything I can do to expedite this filing including presenting myself and my colleagues for an in person meeting, please let me know. Should you have any questions regarding this filing, please feel free to contact me by phone or e-mail.

Thank you for your time and consideration of this filing.
Sincerely,

A handwritten signature in black ink that reads "Ronald L. Lucas". The signature is written in a cursive style with a large, stylized "L" and "C".

Ronald (Jake) L Lucas, FSA, MAAA
Vice President, Long Term Care Pricing
Unum
(207) 575-3895
rlucas@unum.com

UNUM LIFE INSURANCE COMPANY OF AMERICA

**Actuarial Memorandum
Group Long Term Care
April 2019
Pennsylvania**

<u>Form Number</u>	<u>Description</u>	<u>Available for Sale</u>
GLTC04	Long Term Care Indemnity Policy	11/2006 - 06/2012
RGLTC04	Long Term Care Reimbursement Policy	11/2006 - 06/2012

These group long term care policy (LTC) forms were actively marketed through 2012. Although no longer actively marketed, new employees have been added after 2012 and can still be added to existing inforce group policies according to employer contracts.

These policy forms were originally priced at the time rate stability under the NAIC model regulation was being adopted. Therefore, this filing is being made according to rate stabilization requirements.

These policy forms were marketed primarily to employers. In a few instances, policyholders may be associations or other eligible groups permitted by state law. Therefore, the terms "employer" and "employee" used in this Memorandum include "group policyholder" and "insured."

We respectfully request non-disclosure of this actuarial memorandum, if your Department grants it.

1. Scope & Purpose

This actuarial memorandum has been prepared for the purpose of demonstrating that the loss ratio requirements have been met in your state with respect to premium rate increases and is not intended to be used for other purposes.

2. Benefit Description

LTC Facility Monthly Benefit: Pays 100% of actual charges up to the monthly maximum benefit for covered services provided in a nursing facility, assisted living facility, hospice facility, rehabilitation facility, Alzheimer's facility or residential care facility. For the indemnity benefit plans, 100% of the monthly maximum benefit is paid for each month of covered services.

Home and Community Care Benefits: For reimbursement benefit plans, 100% of actual charge up to the home and community care monthly benefit maximum is paid for covered services provided by a licensed professional. For indemnity benefit plans, 1/30th of the monthly maximum benefit is paid for each day of covered services. For the Total Choice Home Care Benefit, a family member or an informal caregiver may provide services. Monthly Home and Community Care Benefit percentage options are equal to the following percentages of the LTC Facility Monthly Benefit: 50%, 75%, 100%.

Additional Care Benefit: Includes special services, equipment or Caregiver Training designed to assist the insured while living at home or in other residential housing. The lifetime maximum benefit is \$5,000.

Bed Reservation Benefit: If an insured is receiving an LTC Facility Monthly Benefit and their stay in the LTC Facility is interrupted due to relocation to an acute care facility or a temporary

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absence and a charge is made to reserve the insured's LTC Facility accommodations, the policy will pay for each day the patient is absent from the LTC Facility as follows: 1) up to 90 days per calendar year if absence is due to a stay in an acute care facility; or 2) up to 30 days per calendar year for a temporary absence not related to a stay in an acute care facility.

Respite Care Benefit: Provides temporary relief to primary informal caregiver from his or her care giving duties. The policy provides respite care benefits for up to 21 days each calendar year.

Waiver of Premium: Premiums are waived after the insured satisfies the elimination period and is receiving benefits. Premium payments are not waived if the insured is only receiving Respite Care Benefits or Additional Care Benefits.

International Benefits: Provides coverage for Long-Term Care services outside the United States, its territories or possessions or Canada. The Indemnity Amount for these benefits is paid at 75% of the Home Care Monthly Benefit shown in the Schedule of Benefits. This benefit is not available under the LTC Facility only policy.

Benefit Triggers: Based on the insured's inability to perform, without Substantial Assistance from another individual, two (2) or more Activities of Daily Living or the requirement of Substantial Supervision by another individual to protect the insured's health and safety due to Severe Cognitive Impairment. Policy forms RGLTC04 and GLTC04 articulate the provisions required of a qualified long-term care contract under 7702B(b) of the Internal Revenue code of 1986.

Optional Coverage

Accelerated Payment Option (APO): Accelerated premium payment options include the Single Premium, 5-year, 10-year, To Age 65 and the Greater of 10 Years or To Age 65.

Non-forfeiture: Non-forfeiture options include a cash surrender option or a shortened benefit period option. Both options require at least 3 years of coverage.

Inflation Protection: Options include Simple, CPI, or Compound inflation protection.

Restoration of Benefits: Following recovery from an illness, 100% of the LTC Facility Monthly Benefit and the Lifetime Maximum Benefit will be restored as long as the Lifetime Maximum Benefits have not been depleted. Both these benefits will be restored after: 1) the insured has not been Chronically Ill for at least 180 consecutive days; and 2) the insured has not received benefits during that 180 consecutive day period.

Return of Premium at Death: Premiums paid for coverage will be refunded to the insured's estate if: 1) this provision has been continuously In Force from its Coverage Effective Date; and 2) proof of insured's death, in the form of a notarized copy of the death certificate, is received. The lump sum payment to be paid to the estate will equal premium payments remitted for coverage from the Coverage Effective date, minus the total benefits already

3. Renewability

These are guaranteed renewable group long term care policies and certificates.

4. Applicability

UNUM LIFE INSURANCE COMPANY OF AMERICA

This filing is applicable to inforce and new certificate holders. These policy forms are no longer being sold in the market. The premium changes will apply to the base rates of the policy. New certificates will be added at the rates applicable at the time they are issued and subject to future applicable rate changes.

5. Actuarial Assumptions

As part of our inforce management of the Company's LTC business, experience is monitored regularly, and studies continue to be expanded and enhanced. The actual-to-expected (A/E) ratio are provided below and are based upon extensive experience studies completed in 2018.

The updated studies utilized 4 additional year of experience since our 2014 assumption update and the study also included a review of third-party industry data.

- The incidence study analyzed numerous claim factors including variations by age, gender, product and funding-method; the updated assumptions reflect recent elevated claims experience.
 - a. The claim termination assumptions were strengthened to better align with Unum's experience.
- The mortality review utilized the 2012 Individual Annuitant Mortality industry table as a starting point. Unum used Mortality improvement scales G2 to project the subsequent improvement of mortality rates from 2012 to 2018 which was developed in conjunction with the 2012 IAM mortality table. Selection factors were also applied to the base mortality table to align with company experience.
 - b. The ultimate lapse rate assumptions were adjusted to 0.25% for individual coverage and 0.85% for individual multi-life coverage and group coverage to adjust for underreporting of deaths in recent years which has resulted in many deaths being classified as lapses. With these lapse rate adjustments, the Company's total policy termination rate assumptions consistent with Unum experience.

The sections below illustrate how our current assumptions compare to actual experience for key risk assumptions.

Morbidity

The original pricing morbidity assumptions were based on the 1985 National Nursing Home Survey, the 1982 National Long Term Care Survey and its follow-up surveys, company disability experience, and information provided by actuarial consultants. Incidence and claim termination experience are described below.

c. Incidence

Based upon experience from 2007 through 2018, our current assumptions supporting this rate increase request, have a 97.2% actual-to-expected ratio. Under the previous experience study (2014) assumption basis the A/E was 106% over the same experience period.

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Attained Age	Actual Count	Projection Assumption A/E
0-59	1,237	106.9%
60-69	3,214	101.8%
70-74	3,447	91.6%
75-79	5,362	94.4%
80-84	6,563	99.7%
85-89	5,388	96.6%
90+	2,434	96.0%
Total	27,645	97.2%

Issue Age	Actual Count	Projection Assumption A/E
0-49	1,137	105.2%
50-54	1,528	102.3%
55-59	3,263	98.2%
60-64	5,789	84.6%
65-69	6,779	103.2%
70-74	5,515	96.4%
75-79	3,023	106.3%
80+	611	105.7%
Total	27,645	97.2%

Policy Duration	Actual Count	Projection Assumption A/E
0-2	348	122.4%
3-5	823	113.0%
6-9	3,412	108.5%
10-14	9,770	99.8%
15+	13,292	91.6%
Total	27,645	97.2%

b. Claim Terminations

The “expected” claim termination assumption supporting this projection is based upon total company (individual and group LTC) experience from 2008 through 2017. The table below provides a comparison of LTC experience vs. the expected claims terminations derived from total company experience.

Disability Age	Actual Count	Current Assumption A/E
0-69	2,152	102%
70-74	1,604	101%
75-79	2,439	97%
80-84	3,047	107%
85-89	2,462	104%
90-94	1,054	85%
95+	159	72%
Total	12,917	100%

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Issue Age	Actual Count	Current Assumption A/E
0-54	1,128	99%
55-59	1,352	102%
60-64	2,437	100%
65-69	3,115	103%
70-74	2,773	98%
75-79	1,709	102%
80-84	376	86%
85+	27	114%
Total	12,917	100%

Claim Duration	Actual Count	Current Assumption A/E
0-2	7,078	98%
3-5	4,347	105%
6-9	1,273	101%
10-14	194	77%
15+	25	68%
Total	12,917	100%

Mortality

Under original pricing, the 1983 Group Annuity Mortality Table for males was used for male mortality. The same table was used for female mortality with a six-year adjustment.

The “expected” active life mortality assumptions, supporting this filing, is based on 2012 Individual Annuitant Mortality industry table with modifications to align with company experience from 2007-2018 and produce an aggregate actual-to-expected ratio of 100.5%. Under the previous experience study (2014) assumption basis the A/E was 92% over the same experience period.

Attained Age	Actual Count	Current Assumption A/E
0-59	5,932	110.4%
60-69	8,210	92.6%
70-74	4,550	96.8%
75-79	4,233	99.5%
80-84	3,418	108.1%
85-89	2,353	101.7%
90+	1,140	99.2%
Total	29,834	100.5%

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Issue Age	Actual Count	Current Assumption A/E
0-49	4,970	106.1%
50-54	4,186	94.9%
55-59	6,184	89.5%
60-64	6,992	87.0%
65-69	3,625	125.6%
70-74	2,442	120.1%
75-79	1,180	113.6%
80+	255	115.3%
Total	29,834	100.5%

Policy Duration	Actual Count	Current Assumption A/E
0-2	1,691	114.3%
3-5	2,587	117.3%
6-9	5,301	110.8%
10-14	9,219	101.6%
15+	11,037	88.6%
Total	29,834	100.5%

Voluntary Lapses

Original pricing lapse assumptions had ultimate lapse rates of 1-2% and were based on company experience under earlier group LTC policy forms. The table below includes actual lapse rates the company has experienced. The ultimate group lapse rate assumption is 0.85%.

Aggregate Experience			
Policy Duration	Annual Exposure	Lapse Count	Lapse Rate
0-2	1,996,319	387,948	19.43%
3-5	2,041,682	256,617	12.57%
6-9	2,280,234	140,620	6.17%
10-14	1,958,983	60,111	3.07%
15+	1,084,506	22,675	2.09%
Total	9,361,725	867,971	9.27%

Inflation Coverage Only			
Policy Duration	Annual Exposure	Lapse Count	Lapse Rate
0-2	319,160	31,430	9.85%
3-5	499,679	30,440	6.09%
6-9	923,418	25,715	2.78%
10-14	1,042,298	12,786	1.23%
15+	624,733	5,607	0.90%
Total	3,409,288	105,979	3.11%

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Expenses

The present value of future expenses, including commissions, are projected to be 27% of premium.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

Coverage under in-force group policies was offered through the worksite marketplace to meet the needs of the employer and employees. Marketing was done through plan administrators and employer sponsorship. This product is no longer marketed.

8. Underwriting Description

This product is subject to medical underwriting. Guarantee issue and modified medical underwriting are available to active employees in an employer group where the plan offered meets specified risk characteristics (e.g. minimum participation requirements, employer funding).

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, and home care benefit percentage. Premium rates within a specified group do not vary. Employees, spouses and other eligible participants will have the same premium rates. Premium rates do not change when a participant leaves employment or when the employer terminates the policy. If an employer terminates the policy, all insureds are allowed to maintain their coverage at the same premium rates under a direct bill basis.

10. Premium Modes

Available premium modes include annual, semi-annual, quarterly, monthly and monthly electronic funds transfer.

11. Issue Ages

The issue ages are age 18 to 100.

12. Area Factors

Area factors within your state are not used for this product.

13. Average Annual Premium

The table below summarizes the average annual premium per policy, before and after the requested rate increase, both nationwide and in your state based on the proposed rate increases in your state.

	Nationwide		Pennsylvania	
	before the rate increase	after the rate increase	before the rate increase	after the rate increase
Total	380	467	415	536

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14. Number of Certificateholders

The table below summarizes the number of policies inforce and their annualized premium as of 12/31/2018.

	Number of Insured	Number of Premium Paying	Annualized Premium
Pennsylvania	5,626	4,499	1,867,700
Nationwide	273,336	255,048	96,943,453

15. Distribution of Business

The table below summarizes, as of 12/31/2018, the distribution of insureds by several characteristics.

This information below is based on national inforce business.

Issue Age	%	Attained Age	%	Elimination Period	%	Benefit Period	%
<40	41.6%	<40	29.0%	0	0.1%	2	22.0%
40-44	12.8%	40-44	10.5%	30	0.1%	3	60.2%
45-49	13.9%	45-49	12.0%	60	3.1%	4	0.8%
50-54	13.7%	50-54	12.6%	90	96.3%	5	1.7%
55-59	10.6%	55-59	13.4%	100+	0.4%	6	13.0%
60-64	5.4%	60-64	11.5%			10	0.0%
65+	2.0%	65-69	6.9%			Lifetime	2.3%
		70+	4.1%				
				Inflation Type	%		
				Compound	2.3%		
				Simple	7.7%		
				None	90.0%		

This information below is based on Pennsylvania inforce business.

Issue Age	%	Attained Age	%	Elimination Period	%	Benefit Period	%
<40	42.1%	<40	26.8%	0	0.2%	2	6.4%
40-44	11.9%	40-44	11.1%	30	0.6%	3	77.2%
45-49	14.3%	45-49	11.8%	60	0.0%	4	0.1%
50-54	13.4%	50-54	12.5%	90	99.2%	5	2.6%
55-59	10.3%	55-59	13.8%	100+	0.0%	6	12.2%
60-64	5.8%	60-64	11.3%			10	0.0%
65+	2.2%	65-69	7.7%			Lifetime	1.5%
		70+	5.0%				
				Inflation Type	%		
				Compound	2.5%		
				Simple	5.3%		
				None	92.2%		

16. History of Previous Rate Revisions

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No premium rate increases have previously been approved in your state on the applicable policy forms.

Please see Exhibit 3 for the current filing status of rate increases in other states.

17. Requested Premium Increase

The company is requesting an 89% rate increase on policies with compound inflation (5% and CPI) and 44% on policies with simple inflation for all employer policies issued in your state, within the scope of this memorandum.

Ninety percent of the insureds under these policy forms, in your state, are being excluded from this rate request. The average rate increase request across all insured is 29%.

Please see the table below for a distribution of insureds by inflation type and the requested rate increase amount.

Inflation Type	Rate Increase	Pennsylvania Premium-Paying Insureds
5% CPI/Compound Uncapped	89.0%	143
5% Simple Uncapped	44.0%	297
No Inflation	0.0%	4,059
Total		4,499

18. Reserves

Active life reserves have not been used in this rate increase demonstration. Statutory claim reserves as of 12/31/2018 have been discounted to the date of incurrals of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2018 have also been allocated to the expected calendar year of incurrals and included in historical incurred claims and runoff in the projected experience.

19. Past and Future Projected Policy Experience and Demonstration of Satisfaction of Loss Ratio Requirements

Nationwide historical and projected experience for these policy forms with and without the proposed rate increase is provided in Exhibit 1. State specific experience is provided in Exhibit 2. Exhibit 1 and 2 include only premium-paying policies.

The policy counts provided in Exhibit 1 and 2 reflect the number of total coverages. This count is likely to deviate from the number of distinct policyholders, which is provided in sections 14 and 17 above due to policyholders holding multiple coverages.

Historical results reflect earned premium by calendar year with claims captured by incurral year. That is, incurred claims for a calendar represent all payments through December 31, 2018 for a claim incurred in a particular calendar year plus any claim reserve held as of December 31, 2018. Incurred claims also include IBNR held as of December 31, 2018.

Future expected experience is based upon the updated assumptions outlined in Section 5 of this memo plus a 10% provision for moderate adverse experience.

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Upon a contingent benefit upon lapse, an active life reserve will be held to support the expected benefits to be paid under the contingent benefit upon lapse. These reserves are not incorporated in the loss ratio demonstration supporting this rate revision.

The discount rate used to accumulate past experience and for discounting future experience is 3.98%, consistent with the average statutory valuation rate for contract reserves on these policy forms.

Projected lifetime experience, assuming the requested rate increase is implemented, is shown in the table below and demonstrates that the lifetime loss ratio exceeds the minimum loss ratio requirement of your state. See Exhibit 1 for more details.

	Expected Incurred Nationwide Lifetime Loss Ratios			
	Compound Inflation		Simple Inflation	
	Before Premium Increase	After Proposed Premium Increase	Before Premium Increase	After Proposed Premium Increase
Historical	7%	7%	5%	5%
Future	192%	111%	152%	112%
Lifetime	95%	70%	79%	67%

Expenses are not reflected in the above loss ratio analysis. The present value of future expenses, including current commissions, are projected to be 27% of premium.

20. Cost of Waiting

The loss ratios provided in the first table of section 19 above assume that the proposed rate increase will begin to be implemented in October 2019. If a delay in implementation were to occur, the rate increase necessary to achieve the same target nationwide loss ratio becomes larger, as seen in the table below.

Delay	New Rate Increase Needed	
	Compound Inflation	Simple Inflation
1 Year	97%	48%
2 Years	106%	52%
3 Years	116%	57%
4 Years	126%	62%
5 Years	138%	68%

21. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

22. Similar Forms

There are no similar forms currently marketed by the company.

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23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums.

To the best of my knowledge, this rate filing is in compliance with the applicable laws and regulations of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice including ASOP Number 8.

I certify that renewal premium rate schedules are not greater than new business premium rates schedules except for differences attributable to benefits. Unum is no longer writing any new group long term care employer policies.

I have taken into consideration the policy design, underwriting, and claims adjudication practices.

To the best of my knowledge, a premium rate increase request of 89% on policies with compound inflation and 44% on policies with simple inflation is necessary to certify that the premium rate schedule is sufficient to cover anticipated cost under moderately adverse experience, if the underlying assumptions are realized and the premium rates schedules are reasonably expected to be sustainable over the life of the policies with no further premium rate schedule increases anticipated. Emerging experience will continue be monitored to assess future rate increase needs.



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Unum Life Insurance Company of America
Exhibit 1a - Historical and Projected Experience
Policy Form Series: GLTC04, RGLTC04

Nationwide Experience
 Compound Inflation

Before Rate Increase | After Rate Increase

Historical Experience	Calendar Year	Inforce Policies	Incurred Claims	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	After Rate Increase	
									Earned Premium	Incurred Loss Ratio
	2004	2	-	21,188	-	-	-	0%	21,188	0%
	2005	359	-	142,174	-	-	-	0%	142,174	0%
	2006	1,564	-	1,367,424	-	-	-	0%	1,367,424	0%
	2007	2,828	1	3,255,450	289,576	-	289,576	9%	3,255,450	9%
	2008	4,110	-	6,114,505	-	-	-	0%	6,114,505	0%
	2009	4,714	2	7,387,240	581,434	64,904	646,338	9%	7,387,240	9%
	2010	5,596	4	9,260,454	892,627	25,367	917,994	10%	9,260,454	10%
	2011	6,638	1	11,332,550	463,599	92,499	556,098	5%	11,332,550	5%
	2012	7,089	5	13,588,732	1,331,093	98,009	1,429,102	11%	13,588,732	11%
	2013	6,793	3	13,762,201	589,701	74,982	664,683	5%	13,762,201	5%
	2014	6,634	-	12,996,407	7,028	-	7,028	0%	12,996,407	0%
	2015	6,580	10	12,592,631	857,526	658,193	1,515,719	12%	12,592,631	12%
	2016	6,469	2	12,284,718	155,187	381,227	536,414	4%	12,284,718	4%
	2017	6,340	5	11,946,444	120,694	1,161,014	1,281,708	11%	11,946,444	11%
	2018	6,223	1	11,928,407	15,719	954,957	970,676	8%	11,928,407	8%
	Total Past			127,980,525	5,304,184	3,511,152	8,815,336	7%	127,980,525	7%

Projection Experience	Calendar Year	Inforce Policies	Incurred Claims	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	After Rate Increase	
									Earned Premium	Incurred Loss Ratio
	2019	5,972	5	12,626,702	907,612	377,173	1,284,784	10%	12,626,702	10%
	2020	5,760	9	11,939,352	963,823	600,552	1,564,375	13%	12,677,270	12%
	2021	5,575	13	11,337,516	1,124,658	686,321	1,810,979	16%	19,465,885	9%
	2022	5,408	17	10,553,733	1,283,796	727,753	2,011,549	19%	19,946,556	10%
	2023	5,255	21	10,087,498	1,432,626	974,870	2,407,496	24%	19,065,371	13%
	2024	5,111	25	9,719,095	1,600,485	1,009,088	2,609,574	27%	18,369,089	14%
	2025	4,976	29	9,357,919	1,857,864	1,400,083	3,257,947	35%	17,686,467	18%
	2026	4,847	34	8,969,723	2,224,754	1,544,495	3,769,249	42%	16,952,777	22%
	2027	4,722	38	8,619,265	2,624,657	1,725,586	4,350,242	50%	16,290,412	27%
	2028	4,600	43	8,293,850	3,078,433	1,911,794	4,990,227	60%	15,675,377	32%
	2029	4,480	48	7,970,278	3,593,824	2,108,684	5,702,508	72%	15,063,825	38%
	2030	4,361	53	7,704,036	4,176,454	2,286,599	6,463,053	84%	14,560,627	44%
	2031	4,242	59	7,435,139	4,826,479	2,458,169	7,284,648	98%	14,052,412	52%
	2032	4,123	64	7,160,834	5,543,280	2,642,186	8,185,466	114%	13,533,976	60%
	2033	4,003	70	6,882,855	6,330,933	2,803,462	9,134,395	133%	13,008,596	70%
	2034	3,882	77	6,602,024	7,189,383	2,964,439	10,153,822	154%	12,477,826	81%
	2035	3,760	83	6,327,847	8,115,138	3,120,102	11,235,239	178%	11,959,630	94%
	2036	3,636	89	6,050,959	9,105,859	3,293,962	12,399,820	205%	11,436,313	108%
	2037	3,511	95	5,771,880	10,158,297	3,470,115	13,628,412	236%	10,908,854	125%
	2038	3,384	101	5,490,586	11,273,149	3,624,738	14,897,887	271%	10,377,207	144%
	2039	3,254	106	5,208,491	12,439,497	3,876,328	16,315,825	313%	9,844,048	166%
	2040	3,123	112	4,925,484	13,690,793	4,118,048	17,808,842	362%	9,309,165	191%
	2041	2,990	118	4,642,084	15,023,993	4,308,830	19,332,823	416%	8,773,538	220%
	2042	2,855	123	4,358,961	16,431,746	4,404,023	20,835,768	478%	8,238,437	253%
	2043	2,719	128	4,077,469	17,895,470	4,405,285	22,300,755	547%	7,706,417	289%
	2044	2,582	132	3,800,485	19,389,700	4,350,561	23,740,260	625%	7,182,916	331%
	2045	2,444	135	3,528,289	20,884,978	4,174,296	25,059,274	710%	6,668,466	376%
	2046	2,307	137	3,262,027	22,355,766	3,919,653	26,275,419	805%	6,165,232	426%
	2047	2,170	138	3,002,935	23,767,085	3,492,082	27,259,167	908%	5,675,547	480%
	2048	2,035	139	2,752,348	25,086,317	2,939,354	28,025,670	1018%	5,201,938	539%
	2049	1,902	138	2,511,637	26,272,371	2,285,255	28,557,626	1137%	4,746,994	602%
	2050	1,771	136	2,282,007	27,277,873	1,628,210	28,906,083	1267%	4,312,993	670%
	2051	1,643	133	2,064,455	28,073,382	934,733	29,008,116	1405%	3,901,820	743%
	2052	1,519	129	1,859,538	28,651,840	260,126	28,911,967	1555%	3,514,527	823%
	2053	1,400	124	1,667,723	29,002,717	(392,002)	28,610,715	1716%	3,151,996	908%
	2054	1,286	119	1,489,426	29,123,102	(928,375)	28,194,727	1893%	2,815,014	1002%
	2055	1,177	113	1,324,708	29,031,317	(1,419,797)	27,611,520	2084%	2,503,698	1103%
	2056	1,073	107	1,173,408	28,757,369	(1,841,424)	26,915,945	2294%	2,217,740	1214%
	2057	975	100	1,035,228	28,324,215	(2,168,762)	26,155,454	2527%	1,956,581	1337%
	2058	883	94	909,729	27,758,278	(2,488,463)	25,269,815	2778%	1,719,388	1470%
	2059	798	88	796,326	27,078,421	(2,762,338)	24,316,083	3054%	1,505,056	1616%
	2060	717	82	694,365	26,297,229	(3,002,872)	23,294,357	3355%	1,312,350	1775%
	2061	643	76	603,109	25,422,819	(3,239,461)	22,183,358	3678%	1,139,876	1946%
	2062	574	70	521,875	24,458,087	(3,447,792)	21,010,296	4026%	986,344	2130%
	2063	511	64	449,855	23,407,870	(3,564,705)	19,843,165	4411%	850,226	2334%
	2064	453	58	386,282	22,287,348	(3,619,042)	18,668,306	4833%	730,072	2557%
	2065+	2,715	427	1,978,486	219,029,842	(59,948,574)	159,081,268	8041%	3,739,338	4254%
	Total Future			230,207,820	924,630,930	(3,996,653)	920,634,277	400%	412,004,890	223%

Interest Adjusted Values as of 12/31/18 at 3.98%

	Before Rate Increase	After Rate Increase
Past	158,480,692	158,480,692
Future	144,172,629	250,360,198
Lifetime	302,653,321	408,840,890

NAIC Rate Stability Requirement:

Accumulated value of past incurred claims + present value of future incurred claims:

288,024,515

Test

Accumulated past + present value of original premium x 58% + rate increase premium x 85%:

265,798,360

Pass

Discount Rate
 Loss Ratio Target
 Rate increase Loss Ratio Target

3.98%
 58%
 85%

(1) Accumulated value of past incurred claims	\$10,766,124
(2) Present value of future incurred claims	\$277,258,390
(3) Total incurred claims	\$288,024,515
(4) 58% of original premiums plus	\$175,538,926
(5) 85% of rate increase premium	\$90,259,434
(6) Total premiums	\$265,798,360
Since (3) total incurred claims exceed	Loss Ratio Test Passed

Unum Life Insurance Company of America
Exhibit 1b - Historical and Projected Experience
Policy Form Series: GLTC04, RGLTC04

Nationwide Experience
Simple Inflation

Before Rate Increase | After Rate Increase

Historical Experience	Calendar Year	Inforce Policies	Incurred Claims	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	After Rate Increase	
									Earned Premium	Incurred Loss Ratio
	2004	7	-	1,611	-	-	-	0%	1,611	0%
	2005	1,092	-	177,367	-	-	-	0%	177,367	0%
	2006	3,323	1	1,696,523	52,525	-	52,525	3%	1,696,523	3%
	2007	6,882	-	4,419,785	-	-	-	0%	4,419,785	0%
	2008	9,979	2	7,871,057	221,040	-	221,040	3%	7,871,057	3%
	2009	13,052	4	11,067,638	665,948	70,507	736,455	7%	11,067,638	7%
	2010	14,841	3	14,112,160	156,353	-	156,353	1%	14,112,160	1%
	2011	18,950	5	17,286,172	640,029	-	640,029	4%	17,286,172	4%
	2012	24,071	11	24,241,799	692,853	-	692,853	3%	24,241,799	3%
	2013	23,192	7	26,252,805	663,783	129,747	793,530	3%	26,252,805	3%
	2014	22,404	6	25,347,744	505,250	197,728	702,978	3%	25,347,744	3%
	2015	21,907	13	24,572,233	1,267,329	1,189,530	2,456,859	10%	24,572,233	10%
	2016	21,381	6	24,193,563	346,384	580,241	926,625	4%	24,193,563	4%
	2017	21,211	9	23,667,750	352,608	1,740,539	2,093,147	9%	23,667,750	9%
	2018	21,440	2	23,597,795	18,640	1,736,030	1,754,670	7%	23,597,795	7%
	Total Past			228,506,002	5,582,742	5,644,322	11,227,064	5%	228,506,002	5%

Projection Experience	Calendar Year	Inforce Policies	Incurred Claims	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	After Rate Increase	
									Earned Premium	Incurred Loss Ratio
	2019	20,473	15	24,458,355	1,664,517	1,650,191	3,314,708	14%	24,458,355	14%
	2020	19,652	28	23,277,611	2,012,256	1,952,414	3,964,671	17%	23,988,871	17%
	2021	18,943	41	22,068,066	2,431,939	2,132,361	4,564,300	21%	29,889,969	15%
	2022	18,326	54	20,739,553	2,825,442	2,503,936	5,329,377	26%	29,864,956	18%
	2023	17,765	67	19,927,755	3,414,202	2,569,754	5,983,956	30%	28,695,967	21%
	2024	17,247	80	19,214,570	3,999,731	2,746,093	6,745,824	35%	27,668,981	24%
	2025	16,762	93	18,482,002	4,759,202	3,262,317	8,021,519	43%	26,614,083	30%
	2026	16,304	106	17,818,610	5,649,340	3,449,381	9,098,721	51%	25,658,798	35%
	2027	15,866	120	17,153,622	6,606,158	3,692,107	10,298,265	60%	24,701,215	42%
	2028	15,442	135	16,543,375	7,622,392	3,921,593	11,543,985	70%	23,822,460	48%
	2029	15,026	150	15,975,754	8,734,943	4,252,709	12,987,651	81%	23,005,085	56%
	2030	14,614	167	15,423,528	9,964,668	4,502,684	14,467,352	94%	22,209,880	65%
	2031	14,203	184	14,870,834	11,300,908	4,748,805	16,049,714	108%	21,414,001	75%
	2032	13,793	202	14,311,302	12,742,665	4,939,499	17,682,164	124%	20,608,275	86%
	2033	13,382	221	13,751,876	14,287,776	5,064,996	19,352,771	141%	19,802,702	98%
	2034	12,967	240	13,189,845	15,923,289	5,150,335	21,073,624	160%	18,993,377	111%
	2035	12,549	260	12,618,731	17,632,909	5,192,659	22,825,569	181%	18,170,972	126%
	2036	12,126	279	12,045,829	19,402,271	5,186,201	24,588,471	204%	17,345,994	142%
	2037	11,699	298	11,467,227	21,213,528	5,135,558	26,349,086	230%	16,512,807	160%
	2038	11,267	317	10,885,513	23,049,023	4,998,006	28,047,028	258%	15,675,138	179%
	2039	10,829	335	10,304,761	24,877,313	5,048,484	29,925,797	290%	14,838,856	202%
	2040	10,385	352	9,720,141	26,723,167	5,041,793	31,764,960	327%	13,997,003	227%
	2041	9,936	369	9,136,630	28,585,900	4,944,032	33,529,933	367%	13,156,747	255%
	2042	9,483	385	8,557,812	30,436,213	4,687,191	35,123,404	410%	12,323,249	285%
	2043	9,028	398	7,984,338	32,228,322	4,287,898	36,516,220	457%	11,497,447	318%
	2044	8,570	410	7,419,946	33,916,088	3,761,528	37,677,616	508%	10,684,723	353%
	2045	8,112	419	6,869,334	35,455,731	3,103,670	38,559,401	561%	9,891,841	390%
	2046	7,656	425	6,333,176	36,805,287	2,370,110	39,175,397	619%	9,119,773	430%
	2047	7,202	429	5,815,370	37,929,704	1,598,869	39,528,572	680%	8,374,132	472%
	2048	6,755	429	5,318,258	38,796,377	736,277	39,532,654	743%	7,658,291	516%
	2049	6,314	425	4,844,050	39,377,558	(125,464)	39,252,095	810%	6,975,432	563%
	2050	5,884	419	4,394,564	39,661,190	(973,255)	38,687,935	880%	6,328,172	611%
	2051	5,465	410	3,971,215	39,645,070	(1,795,746)	37,849,324	953%	5,718,550	662%
	2052	5,059	398	3,574,430	39,338,279	(2,499,699)	36,838,579	1031%	5,147,178	716%
	2053	4,669	384	3,205,317	38,761,868	(3,152,499)	35,609,369	1111%	4,615,656	771%
	2054	4,294	369	2,863,895	37,941,114	(3,678,338)	34,262,775	1196%	4,124,009	831%
	2055	3,937	352	2,549,482	36,905,958	(4,079,879)	32,826,079	1288%	3,671,254	894%
	2056	3,598	335	2,261,337	35,698,440	(4,368,248)	31,330,192	1385%	3,256,325	962%
	2057	3,278	317	1,998,441	34,357,674	(4,585,747)	29,771,926	1490%	2,877,755	1035%
	2058	2,976	299	1,759,673	32,913,563	(4,792,511)	28,121,052	1598%	2,533,929	1110%
	2059	2,692	280	1,543,481	31,389,740	(4,934,887)	26,454,853	1714%	2,222,612	1190%
	2060	2,428	262	1,349,050	29,804,708	(5,056,604)	24,748,103	1834%	1,942,632	1274%
	2061	2,181	244	1,174,768	28,171,309	(5,188,170)	22,983,139	1956%	1,691,666	1359%
	2062	1,952	227	1,019,211	26,490,778	(5,227,763)	21,263,015	2086%	1,467,664	1449%
	2063	1,740	209	880,976	24,768,771	(5,212,915)	19,555,855	2220%	1,268,605	1542%
	2064	1,545	192	758,660	23,027,219	(5,092,308)	17,934,911	2364%	1,092,471	1642%
	2065+	9,485	1,437	3,987,354	186,183,414	(57,760,356)	128,423,059	3221%	5,741,790	2237%
	Total Future			453,819,625	1,245,427,913	(5,892,940)	1,239,534,974	273%	631,319,649	196%

Interest Adjusted Values as of 12/31/18 at 3.98%

	Before Rate Increase	After Rate Increase
Past	278,705,974	278,705,974
Future	284,285,111	388,115,381
Lifetime	562,991,086	666,821,355

NAIC Rate Stability Requirement:

Accumulated value of past incurred claims + present value of future incurred claims:

446,158,449 **Test**

Accumulated past + present value of original premium x 58% + rate increase premium x 85%:

414,790,559 **Pass**

Discount Rate	3.98%
Loss Ratio Target	58%
Rate increase Loss Ratio Target	85%

(1) Accumulated value of past incurred claims	\$13,122,154
(2) Present value of future incurred claims	\$433,036,295
(3) Total incurred claims	\$446,158,449
(4) 58% of original premiums plus	\$326,534,830
(5) 85% of rate increase premium	\$88,255,729
(6) Total premiums	\$414,790,559
Since (3) total incurred claims exceed	Loss Ratio Test Passed

Unum Life Insurance Company of America
Exhibit 2b - Historical and Projected Experience
Policy Form Series: GLTC04, RGLTC04

Pennsylvania Experience
Simple Inflation

Before Rate Increase | After Rate Increase

Historical Experience	Calendar Year	Inforce Policies	Incurred Claims	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	47	-	1,733	-	-	-	-	0%	1,733	0%
2007	86	-	25,431	-	-	-	-	0%	25,431	0%
2008	110	-	78,145	-	-	-	-	0%	78,145	0%
2009	134	-	110,304	-	-	-	-	0%	110,304	0%
2010	302	-	153,417	-	-	-	-	0%	153,417	0%
2011	315	-	297,058	-	-	-	-	0%	297,058	0%
2012	350	-	342,135	-	-	-	-	0%	342,135	0%
2013	353	-	362,821	-	-	-	-	0%	362,821	0%
2014	335	-	357,311	-	-	-	-	0%	357,311	0%
2015	320	-	328,924	-	-	-	-	0%	328,924	0%
2016	303	-	315,626	-	160	160	0%	0%	315,626	0%
2017	311	-	297,440	-	908	908	0%	0%	297,440	0%
2018	297	-	301,287	-	4,275	4,275	1%	1%	301,287	1%
Total Past			2,971,632	0	5,344	5,344	0%	0%	2,971,632	0%

Projection Experience	Calendar Year	Inforce Policies	Incurred Claims	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
	2019	281	0	287,950	1,082	16,509	17,591	6%	287,950	6%
2020	267	0	272,107	5,284	16,267	21,551	8%	326,982	7%	
2021	255	0	258,234	9,762	16,051	25,813	10%	371,857	7%	
2022	244	0	245,777	14,560	15,709	30,269	12%	353,919	9%	
2023	235	1	234,458	19,459	15,790	35,250	15%	337,620	10%	
2024	226	1	224,078	24,447	16,844	41,290	18%	322,673	13%	
2025	217	1	214,456	29,878	17,849	47,727	22%	308,817	15%	
2026	210	1	205,464	35,627	19,684	55,311	27%	295,868	19%	
2027	203	1	197,019	42,104	22,007	64,111	33%	283,707	23%	
2028	196	1	188,987	49,121	25,044	74,165	39%	272,141	27%	
2029	189	1	181,208	57,007	28,433	85,440	47%	260,939	33%	
2030	183	1	173,633	66,097	31,964	98,061	56%	250,032	39%	
2031	176	1	166,219	76,454	33,457	109,911	66%	239,356	46%	
2032	170	2	158,930	87,918	34,722	122,639	77%	228,859	54%	
2033	164	2	151,743	100,231	34,490	134,721	89%	218,509	62%	
2034	158	2	144,644	112,997	35,663	148,660	103%	208,287	71%	
2035	152	2	137,609	126,261	37,070	163,331	119%	198,158	82%	
2036	146	2	130,624	140,130	36,870	177,000	136%	188,099	94%	
2037	140	2	123,690	154,485	36,324	190,810	154%	178,113	107%	
2038	135	2	116,833	168,949	35,027	203,977	175%	168,240	121%	
2039	129	3	110,084	183,154	32,443	215,597	196%	158,521	136%	
2040	123	3	103,448	196,825	29,364	226,188	219%	148,965	152%	
2041	118	3	96,954	209,207	24,293	233,500	241%	139,614	167%	
2042	112	3	90,650	219,762	22,839	242,602	268%	130,536	186%	
2043	107	3	84,562	228,971	23,124	252,095	298%	121,769	207%	
2044	101	3	78,694	237,501	23,656	261,157	332%	113,319	230%	
2045	96	3	73,051	246,186	23,742	269,928	370%	105,193	257%	
2046	91	3	67,634	255,224	21,020	276,244	408%	97,392	284%	
2047	86	3	62,456	264,208	20,691	284,899	456%	89,937	317%	
2048	81	4	57,527	272,864	18,557	291,422	507%	82,838	352%	
2049	76	4	52,837	281,133	16,114	297,246	563%	76,085	391%	
2050	71	4	48,388	288,677	11,205	299,882	620%	69,679	430%	
2051	67	4	44,177	294,985	2,588	297,573	674%	63,615	468%	
2052	62	4	40,207	299,002	(5,811)	293,191	729%	57,899	506%	
2053	58	3	36,481	300,294	(14,086)	286,208	785%	52,532	545%	
2054	53	3	32,994	298,495	(22,090)	276,405	838%	47,511	582%	
2055	49	3	29,742	293,721	(27,389)	266,333	895%	42,828	622%	
2056	46	3	26,724	286,178	(30,068)	256,110	958%	38,482	666%	
2057	42	3	23,933	276,601	(29,548)	247,053	1032%	34,464	717%	
2058	38	3	21,363	266,278	(30,322)	235,955	1105%	30,763	767%	
2059	35	3	19,006	255,682	(31,473)	224,209	1180%	27,369	819%	
2060	32	3	16,857	244,785	(35,488)	209,297	1242%	24,274	862%	
2061	29	2	14,909	233,092	(38,213)	194,879	1307%	21,469	908%	
2062	26	2	13,151	220,112	(39,729)	180,383	1372%	18,938	953%	
2063	24	2	11,568	206,155	(40,062)	166,093	1436%	16,657	997%	
2064	21	2	10,147	191,501	(39,606)	151,895	1497%	14,612	1040%	
2065+	152	17	62,258	1,699,859	(416,848)	1,283,011	2061%	89,651	1431%	
Total Future			5,143,463	9,572,306	(5,322)	9,566,984	186%	7,215,036	133%	

Interest Adjusted Values as of 12/31/18 at 3.98%

Past	3,596,222	5,499	0%	3,596,222	0%
Future	3,241,018	3,156,241	97%	4,481,651	70%
Lifetime	6,837,240	3,161,740	46%	8,077,874	39%

NAIC Rate Stability Requirement:

Accumulated value of past incurred claims + present value of future incurred claims: 3,161,740
Accumulated past + present value of original premium x 58% + rate increase premium x 85%: 5,020,138 Fail

Test

Discount Rate 3.98%
Loss Ratio Target 58%
Rate increase Loss Ratio Target 85%

Rate Incr Prem Grading Factors	
2019	0.0%
2020	20.2%
2021	44.0%
2022	44.0%
2023	44.0%
2024+	44.0%



2211 Congress Street
Portland, ME 04122
207 575 2211
unum.com

[Date Created]

RE: [Group Policyholder Name]

Group Long Term Care Policy Number [Policy Number]

Dear Certificateholder:

You made the prudent financial decision to purchase long term care coverage to give yourself more control over the type of care you may want in the future. Our responsibility is to ensure that the coverage you purchased and planned for is available when you need it.

After careful consideration, we have determined that it is necessary to raise premiums for your coverage. Our intent to increase premiums has been acknowledged by and [approved by/ filed with] the insurance department in the state where the group policy and your certificate of coverage were issued, which is [State where policy was issued].

The premium increase will vary by inflation coverage, specifically:

- For coverage that includes Simple Inflation, the increase will be approximately [X%].
- For coverage that includes Compound Inflation, the increase will be approximately [X%].

You are receiving this notification package because our records show that you and/or your spouse have inflation coverage. Your specific premium increase is dependent on the inflation coverage for which you are enrolled. If coverage does not include inflation, this pricing increase does not apply.

Your new long term care premium will take effect on [Anniversary Date], which is the plan anniversary of the group policy. The group policy is a guaranteed renewable policy that renews on each plan anniversary.

Please note that if you are currently receiving long term care benefits and you are on waiver of premium, this increase will be deferred until your premium payments resume.

Why the increase in premium

It is important that our policies remain priced at an appropriate level to meet our future claims obligations. These new premiums will better reflect overall claims rates and other factors related to the pricing of long term care coverage. Please be assured that you have not been singled out and this is not a reflection of any previous claims history you may have had, if any. Instead, the premium increase will affect a broad group of certificateholders issued similar coverage under similar group policies. Additional increases may be necessary in the future, but any additional increase requests must be submitted to the State Insurance Department for review prior to taking effect.

Coverage change options

We do not take this action lightly and we recognize that raising premiums may have a significant impact on you. If you wish to keep your exact coverage without any changes, no further action is required on your part and the new premium will automatically take effect on the group plan anniversary date shown above.

You may also consider reducing your coverage to keep your premiums at, or close to, their current level. Any reduction in coverage must be within the plan options offered in the group policy.

To review your plan, change options and/or to obtain a long term care enrollment kit, please visit the website specially designed for this group policy:

[include info site link here in bold]

This site provides an interactive cost calculator that may assist you in modeling out the coverage change options that may be available to you. It also provides the necessary enrollment documents to process your request to change coverage.

If you would prefer a paper enrollment kit, you can obtain one by calling our Customer Service Center at 1-800-227-4165.

Your current coverage

To assist you in evaluating your coverage change options, we have enclosed your personalized Confirmation of Coverage/Schedule of Benefits statement. This statement provides a general outline of your inforce coverage and your cost for this coverage before the premium increase.

Contingent Non-forfeiture Benefit

If you pay the premiums due through the last day before the premium increase is scheduled to go into effect for you, and then stop paying premiums on or within 120 days after that date, then your coverage will automatically be converted to a Contingent Non-forfeiture benefit. This non-forfeiture benefit will result in an automatic reduction in your current lifetime maximum benefit, which would be equal to the greater of (i) one Facility Monthly Benefit payment or (ii) the total premium paid into the policy for your coverage (including any employer contributions, if applicable). *Important: This Contingent Non-forfeiture Benefit would not supersede any other non-forfeiture provision currently included in your policy that would be of equal or greater value to you.*

To obtain more information about your options and how they impact your coverage, please call our Customer Service Center at 1-800-227-4165 and a service representative can assist you.

We have enclosed additional information about this pricing increase in the Frequently Asked Questions document. Please carefully review all enclosed materials.

Again, we value your business. Thank you for choosing Unum and for the trust you place in our company.

Sincerely,

Unum Long Term Care Operations

DRAFT



Group Long Term Care Frequently Asked Questions for Certificateholders (Insureds)

- Q. Why is Unum increasing premiums on these policies?**
A. The premium increases we are requesting are due to a number of factors that impact the pricing for long term care coverage, including persistency, mortality and morbidity. The LTC industry is still relatively young and claims experience trends are emerging differently than originally priced. As more customers recognize the value of LTC coverage, they are retaining this important insurance coverage at higher rates than anticipated, resulting in more claims as insureds age. This premium adjustment will result in your coverage's cost being more closely aligned with current products being sold in the market today.
- Q. I thought my premiums were guaranteed never to increase. Am I being singled out for this rate increase because of my age or health?**
A. No. As a guaranteed renewable insurance product, your premiums for long term care insurance will never increase based on changes in your age or health, however, the premiums for an entire class of customers can increase if necessary to ensure future claims obligations can be met. A change in premiums on a class basis must be actuarially justified.
- Q. When will my premiums increase?**
A. Premium for your inforce coverage will increase on the group policy's plan anniversary date. If your premium is paid through payroll deductions, your employer will be provided the increased amount to update your deductions. If you pay your premium directly to Unum, and the anniversary date is off cycle from your regular billing cycle, a bill will be sent to you for any prorated amounts from the time of the anniversary date through your next billing cycle.
- Q. Why did I receive an off-cycle bill for additional premium due?**
A. An off-cycle bill (commonly referred to as an "interim bill") is sent to you when a change in your premium is applied in the middle of your billing cycle, but after you already received a bill for that billing cycle. The interim bill is for the additional amount due for that billing cycle and it is due upon receipt.
- Q. When I compare the current cost to the new cost, the increase is not the exact percentage stated in the letter. Why?**
A. The actual increase percentage can and will vary based on the certificateholder's insurance age and current coverage amount. The percentage outlined in the letter is applied at the base rate level that supports all similar group long term care policies. Certain pricing adjustments are then applied to the base rates based on the demographics of the group policyholder. As a result of these adjustments and due to premium rate calculation rounding rules, the increase for the certificateholder's coverage may be higher or lower than the stated increase.
- Q. As a direct billed participant, my premium payment is withdrawn directly from my bank account. Do I need to complete a new bank withdrawal request for Unum to withdraw the increased premium amount?**
A. No. The premium will continue to be automatically withdrawn from your account unless you advise us otherwise. The new premium amount will be withdrawn beginning with the billing period that includes your rate increase effective date.
- Q. Will my premiums be increased again in the future?**
A. It is possible that future increases to your premium may be needed based on a number of developing factors, including overall claims experience.



Group Long Term Care Frequently Asked Questions for Certificateholders (Insureds)

Q. What are the options to reduce my cost?

A. There are defined plan options that may be available to you under the group policy from which you obtained your current coverage. You can find these options by either visiting the informational website address provided in your premium increase notification letter or by contacting our Customer Service Center to obtain a paper enrollment kit. We recommend that you consult with a broker or other financial advisor prior to reducing your coverage. If you have additional questions, you can call our Customer Service Center at 1-800-227-4165.

Q. How do I change my coverage?

A. To decrease your coverage, please complete a *Request to Change Coverage* form; to increase your coverage, please complete a *Benefit Election* form and *Long Term Care Application*. Additional state-required forms may also need to be completed. You can obtain the necessary forms by visiting the informational website created for the group plan or you can request a paper enrollment kit by contacting the Unum Customer Service Center at 1-800-227-4165.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A. Any requests to change coverage should be received 30 days in advance of the effective date of the increase.

Q. How long do I have to continue paying premium in order to be eligible for the Contingent Non-forfeiture Benefit?

A. You must pay premium for coverage up to the rate increase effective date in order to be eligible for the Contingent Non-forfeiture Benefit.

Q. How can I estimate my Contingent Non-forfeiture Benefit amount in the event that I cancel my coverage?

A. If you discontinue paying premium for your coverage within the first 120 days following your rate increase effective date, then your coverage will automatically be placed in Contingent Non-forfeiture status. Contingent Non-forfeiture status means that your current Lifetime Maximum benefit will be reduced to the greater of the total premium paid into the policy for your coverage or one Facility monthly benefit amount. To estimate the total premium paid into the policy for your coverage, multiply your monthly premium by the number of months that your coverage was in force and then compare this total premium amount to your current Facility monthly benefit (adjusted for inflation, if your coverage includes an automatic inflation provision). Your new reduced Lifetime Maximum benefit will be the greater of these two amounts. Note: If you changed your coverage at any point prior to the rate increase effective date and had a corresponding change in premium, then please contact our Customer Service Center at 1-800-227-4165 for assistance in determining the estimated total premium paid into the policy for your coverage.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A. The premium increase will not impact your current claim. Your policy will continue to provide you with benefits in accordance with the terms of the coverage you purchased. The policy provision that waives premium will continue to work the same way. If your premiums are currently being waived, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your certificate of coverage. You will have to pay the increased premium only after you return to a premium paying status.

Q. Whom should I contact at Unum if I have additional questions about this rate increase?

A. If you have additional questions, please contact the Unum Customer Service Center at 1-800-227-4165, Monday through Friday from 8 a.m. to 8 p.m. Eastern time.