

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

### Filing at a Glance

Company: Unum Life Insurance Company of America  
 Product Name: Group Long Term Care  
 State: Pennsylvania  
 TOI: LTC03G Group Long Term Care  
 Sub-TOI: LTC03G.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 09/30/2021  
 SERFF Tr Num: UNUM-133000783  
 SERFF Status: Closed-Approved  
 State Tr Num: UNUM-133000783  
 State Status: Approved  
 Co Tr Num: 2019 GLTC04 RATE INITIATIVE - PHASE II  
  
 Effective: On Approval  
 Date Requested:  
 Author(s): Jay Burt, Ellen Desrosiers, Michelle Gibbons, Scott Abbott  
 Reviewer(s): Michael Hibbert (primary), Jim Laverty  
 Disposition Date: 10/21/2021  
 Disposition Status: Approved  
 Effective Date:

#### State Filing Description:

Proposed aggregate 9.4% increase (actually 34.5% premium rate increase on 142 policies with compound inflation, 0% for other policies) on 4,586 PA policyholders of Unum group LTC forms GLTC04 and RGLTC04.

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

## General Information

Project Name: 2019 GLTC04 RATE INITIATIVE - PHASE II	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: 10/21/2021	
State Status Changed: 10/21/2021	Deemer Date:
Created By: Ellen Desrosiers	Submitted By: Ellen Desrosiers
Corresponding Filing Tracking Number:	
State TOI: LTC03G Group Long Term Care	State Sub-TOI: LTC03G.001 Qualified
Filing Description:	

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

September 30, 2021

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
- Continued mortality improvements (e.g. people living longer)
- Increasing claim durations; and
- Persistent low interest rate environment.

Unum is requesting the approval of a 34.5% premium rate increase on policies with compound inflation (5% and CPI). This request represents the actuarial equivalence of the outstanding balance from the 2019 initiative of 89% on policies with compound inflation and 44% 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;

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 May 2022, if approved, with rates becoming effective in March 2023.

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.

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

Insureds who choose this option will also receive a copy of Endorsement CNF19G which was previously approved under SERFF tracking number UNUM-131887960.

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 increas

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  
 Assistant Vice President, Pricing Actuary  
 Unum  
 (207) 575-3895  
 rlucas@unum.com

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

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

## Filing Fees

### State Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation:  
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Unum Life Insurance Company of America	\$25.00	09/30/2021 01:02 PM	212125198
<b>EFT Total</b>	<b>\$25.00</b>		

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

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	10/21/2021	10/21/2021

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	10/19/2021	10/19/2021
Disapproved	Michael Hibbert	10/07/2021	10/07/2021

### Response Letters

Responded By	Created On	Date Submitted
Ellen Desrosiers	10/20/2021	10/20/2021
Ellen Desrosiers	10/14/2021	10/14/2021

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

## Disposition

Disposition Date: 10/21/2021

Effective Date:

Status: Approved

Comment: Oct 21, 2021

Ellen Desrosiers, Product Compliance Consultant II  
 Unum Life Insurance Company of America  
 2211 Congress Street, C456  
 Portland, ME 04122

RE: Proposed aggregate 9.4% increase (actually a 34.5% premium rate increase on 142 policies with compound inflation, 0% for other policies) on 4,586 PA policyholders of Unum group LTC forms GLTC04 and RGLTC04.  
 Pennsylvania Insurance Department ID #: UNUM-133000783

Dear Ellen Desrosiers:

The Department approves a capped 20% increase on the above captioned forms. In other words, policyholders that were scheduled to receive increases from 0% to 20% can receive their full increase but those scheduled to receive increases greater than 20% are limited to a maximum increase of 20%.

Sincerely,

Michael Hibbert  
 Actuary  
 Bureau of Accident & Health Insurance

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	5.500%	9.400%	\$90,644	4,586	\$1,662,386	20.000%	0.000%

SERFF Tracking #:

UNUM-133000783

State Tracking #:

UNUM-133000783

Company Tracking #:

2019 GLTC04 RATE INITIATIVE - PHASE  
II

State:

Pennsylvania

Filing Company:

Unum Life Insurance Company of America

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long Term Care

Project Name/Number:

2019 GLTC04 RATE INITIATIVE - PHASE III

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		No
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Exhibit 1a-b - Nationwide Loss Ratio		No
Supporting Document	Exhibit 2a-b - Pennsylvania Loss Ratio		No
Supporting Document	Exhibit 3 - Nationwide Filing Status		No
Supporting Document	Sample Certificate Holder Letter		Yes
Supporting Document	Sample FAQ		Yes
Supporting Document	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation		Yes
Supporting Document	PA Objection Response #1		Yes
Rate (revised)	GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation		Yes
Rate	GLTC04 and RGLTC04 Proposed Rates - 34.5% Compound Inflation		No



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

## Objection Letter

Objection Letter Status Disapproved  
Objection Letter Date 10/19/2021  
Submitted Date 10/19/2021  
Respond By Date

---

Dear Ellen Desrosiers,

**Introduction:**

Oct 19, 2021

Ellen Desrosiers, Product Compliance Consultant II  
Unum Life Insurance Company of America  
2211 Congress Street, C456  
Portland, ME 04122

RE: Proposed aggregate 9.4% increase (actually a 34.5% premium rate increase on 142 policies with compound inflation, 0% for other policies) on 4,586 PA policyholders of Unum group LTC forms GLTC04 and RGLTC04.  
Pennsylvania Insurance Department ID #: UNUM-133000783

Dear Ellen Desrosiers:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve this filing as submitted but we can offer a capped 20% increase on the above captioned forms. In other words, policyholders that were scheduled to receive increases from 0% to 20% can receive their full increase but those scheduled to receive increases greater than 20% are limited to a maximum increase of 20%.

If Unum would like to accept our capped 20% offer, then please respond with an acceptance letter.

Sincerely,

Michael Hibbert  
Actuary  
Bureau of Accident & Health Insurance

**Conclusion:**

Sincerely,  
Michael Hibbert

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

## Objection Letter

Objection Letter Status Disapproved  
Objection Letter Date 10/07/2021  
Submitted Date 10/07/2021  
Respond By Date

Dear Ellen Desrosiers,

**Introduction:**

Oct 7, 2021

Ellen Desrosiers, Product Compliance Consultant II  
Unum Life Insurance Company of America  
2211 Congress Street, C456  
Portland, ME 04122

RE: Proposed aggregate 9.4% increase (actually a 34.5% premium rate increase on 142 policies with compound inflation, 0% for other policies) on 4,586 PA policyholders of Unum group LTC forms GLTC04 and RGLTC04.  
Pennsylvania Insurance Department ID #: UNUM-133000783

Dear Ellen Desrosiers:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level. The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

3. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide? The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

---

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

4. Please provide the cumulative weighted average increase for PA policies in force. The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

Sincerely,

Michael Hibbert  
Actuary  
Bureau of Accident & Health Insurance

**Conclusion:**

Sincerely,  
Michael Hibbert

---

**SERFF Tracking #:** UNUM-133000783      **State Tracking #:** UNUM-133000783      **Company Tracking #:** 2019 GLTC04 RATE INITIATIVE - PHASE II

---

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

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/20/2021
Submitted Date	10/20/2021

---

*Dear Michael Hibbert,*

**Introduction:**

**Response 1**

**Comments:**

*We accept the offer of a 20% increase on policies with compound uncapped inflation. Please see the updated rate tables to reflect the 20% increase.*

**Changed Items:**

*No Supporting Documents changed.*

*No Form Schedule items changed.*

SERFF Tracking #:

UNUM-133000783

State Tracking #:

UNUM-133000783

Company Tracking #:

2019 GLTC04 RATE INITIATIVE - PHASE II

State: Pennsylvania

Filing Company:

Unum Life Insurance Company of America

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long Term Care

Project Name/Number: 2019 GLTC04 RATE INITIATIVE - PHASE II/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation	GLTC04, RGLTC04	New		GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation.pdf, GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation.xlsx,	10/20/2021 By: Ellen Desrosiers

Previous Version

1	<i>GLTC04 and RGLTC04 Proposed Rates - 34.5% Compound Inflation</i>	<i>GLTC04, RGLTC04</i>	<i>New</i>		<i>GLTC04 and RGLTC04 Proposed Rates - 34.5% Compound Inflation.pdf, GLTC04 and RGLTC04 Proposed Rates - 34.5% Compound Inflation.xlsx,</i>	<i>09/30/2021 By: Ellen Desrosiers</i>
---	---	------------------------	------------	--	---	--

Conclusion:

Sincerely,  
Ellen Desrosiers

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

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 10/14/2021  
 Submitted Date 10/14/2021

Dear Michael Hibbert,

**Introduction:**

**Response 1**

**Comments:**

Please see attached additional exhibit and PA Objection Response #1

**Changed Items:**

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation
Comments:	
Attachment(s):	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation
Comments:	
Attachment(s):	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation.xlsx

Satisfied - Item:	PA Objection Response #1
Comments:	
Attachment(s):	PA Objection Response #1.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
 Ellen Desrosiers

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

## Post Submission Update Request Processed On 10/21/2021

Status: Allowed  
Created By: Ellen Desrosiers  
Processed By: Michael Hibbert  
Comments:

### Company Rate Information:

Company Name:Unum Life Insurance Company of America

Field Name	Requested Change	Prior Value
Overall % Indicated Change	5.500%	9.400%
Written Premium Change for this Program	\$90644	\$156361
Maximum %Change (where required)	20.000%	34.500%

SERFF Tracking #: UNUM-133000783 State Tracking #: UNUM-133000783 Company Tracking #: 2019 GLTC04 RATE INITIATIVE - PHASE II

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

## 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	5.500%	9.400%	\$90,644	4,586	\$1,662,386	20.000%	0.000%



**SERFF Tracking #:**

UNUM-133000783

**State Tracking #:**

UNUM-133000783

**Company Tracking #:**

2019 GLTC04 RATE INITIATIVE - PHASE II

**State:**

Pennsylvania

**Filing Company:**

Unum Life Insurance Company of America

**TOI/Sub-TOI:**

LTC03G Group Long Term Care/LTC03G.001 Qualified

**Product Name:**

Group Long Term Care

**Project Name/Number:**

2019 GLTC04 RATE INITIATIVE - PHASE II

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation	GLTC04, RGLTC04	New		GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation.pdf, GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation.xlsx,

---

<b>SERFF Tracking #:</b>	UNUM-133000783	<b>State Tracking #:</b>	UNUM-133000783	<b>Company Tracking #:</b>	2019 GLTC04 RATE INITIATIVE - PHASE II
--------------------------	----------------	--------------------------	----------------	----------------------------	--

---

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

***Attachment GLTC04 and RGLTC04 Proposed Rates - 20.0% Compound Inflation.xlsx is not a PDF document and cannot be reproduced here.***

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America Group Long Term Care				
<b>Table 1</b>				
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

Annual Premium per \$10 daily benefit    PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America Group Long Term Care				
<b>Table 1</b>				
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

Annual Premium per \$10 daily benefit    PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America Group Long Term Care				
<b>Table 1</b>				
Benefit Period				
2 Years    Inflation    None				
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit    PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTCD4RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTCD4RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLTCD4RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America Group Long Term Care				
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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America Group Long Term Care				
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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America Group Long Term Care				
Table 6				
Benefit Period		10 Years	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase



**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America Group Long Term Care					
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	

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America Group Long Term Care					
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	

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America Group Long Term Care					
Table 7					
		Benefit Period	Lifetime	Inflation	None
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC	
<=30	1.00	1.00	1.00	1.00	
31	1.00	1.00	1.00	1.00	
32	1.00	1.00	1.00	1.00	
33	1.00	1.00	1.00	1.00	
34	1.00	1.00	1.00	1.00	
35	1.00	1.00	1.00	1.00	
36	1.00	1.00	1.00	1.00	
37	1.00	1.00	1.00	1.00	
38	1.00	1.00	1.00	1.00	
39	1.00	1.00	1.00	1.00	
40	1.00	1.00	1.00	1.00	
41	1.00	1.00	1.00	1.00	
42	1.00	1.00	1.00	1.00	
43	1.00	1.00	1.00	1.00	
44	1.00	1.00	1.00	1.00	
45	1.00	1.00	1.00	1.00	
46	1.00	1.00	1.00	1.00	
47	1.00	1.00	1.00	1.00	
48	1.00	1.00	1.00	1.00	
49	1.00	1.00	1.00	1.00	
50	1.00	1.00	1.00	1.00	
51	1.00	1.00	1.00	1.00	
52	1.00	1.00	1.00	1.00	
53	1.00	1.00	1.00	1.00	
54	1.00	1.00	1.00	1.00	
55	1.00	1.00	1.00	1.00	
56	1.00	1.00	1.00	1.00	
57	1.00	1.00	1.00	1.00	
58	1.00	1.00	1.00	1.00	
59	1.00	1.00	1.00	1.00	
60	1.00	1.00	1.00	1.00	
61	1.00	1.00	1.00	1.00	
62	1.00	1.00	1.00	1.00	
63	1.00	1.00	1.00	1.00	
64	1.00	1.00	1.00	1.00	
65	1.00	1.00	1.00	1.00	
66	1.00	1.00	1.00	1.00	
67	1.00	1.00	1.00	1.00	
68	1.00	1.00	1.00	1.00	
69	1.00	1.00	1.00	1.00	
70	1.00	1.00	1.00	1.00	
71	1.00	1.00	1.00	1.00	
72	1.00	1.00	1.00	1.00	
73	1.00	1.00	1.00	1.00	
74	1.00	1.00	1.00	1.00	
75	1.00	1.00	1.00	1.00	
76	1.00	1.00	1.00	1.00	
77	1.00	1.00	1.00	1.00	
78	1.00	1.00	1.00	1.00	
79	1.00	1.00	1.00	1.00	
80	1.00	1.00	1.00	1.00	
81	1.00	1.00	1.00	1.00	
82	1.00	1.00	1.00	1.00	
83	1.00	1.00	1.00	1.00	
84	1.00	1.00	1.00	1.00	
85	1.00	1.00	1.00	1.00	
86	1.00	1.00	1.00	1.00	
87	1.00	1.00	1.00	1.00	
88	1.00	1.00	1.00	1.00	
89	1.00	1.00	1.00	1.00	
90	1.00	1.00	1.00	1.00	
91	1.00	1.00	1.00	1.00	
92	1.00	1.00	1.00	1.00	

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 10**

Issue Age	Benefit Period			
	4 Years	Inflation	Simple	
	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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 10**

Issue Age	Benefit Period			
	4 Years	Inflation	Simple	
	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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 10**

Issue Age	Benefit Period			
	4 Years	Inflation	Simple	
	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81				

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America Group Long Term Care				
<b>Table 14</b>				
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

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America Group Long Term Care				
<b>Table 14</b>				
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

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America Group Long Term Care				
<b>Table 14</b>				
Benefit Period	Lifetime	Inflation	Simple	
Issue Age	FAC + 0% PHCC	FAC + 50% PHCC	FAC + 75% PHCC	FAC + 100% PHCC
<=30	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00
56	1.00	1.00	1.00	1.00
57	1.00	1.00	1.00	1.00
58	1.00	1.00	1.00	1.00
59	1.00	1.00	1.00	1.00
60	1.00	1.00	1.00	1.00
61	1.00	1.00	1.00	1.00
62	1.00	1.00	1.00	1.00
63	1.00	1.00	1.00	1.00
64	1.00	1.00	1.00	1.00
65	1.00	1.00	1.00	1.00
66	1.00	1.00	1.00	1.00
67	1.00	1.00	1.00	1.00
68	1.00	1.00	1.00	1.00
69	1.00	1.00	1.00	1.00
70	1.00	1.00	1.00	1.00
71	1.00	1.00	1.00	1.00
72	1.00	1.00	1.00	1.00
73	1.00	1.00	1.00	1.00
74	1.00	1.00	1.00	1.00
75	1.00	1.00	1.00	1.00
76	1.00	1.00	1.00	1.00
77	1.00	1.00	1.00	1.00
78	1.00	1.00	1.00	1.00
79	1.00	1.00	1.00	1.00
80	1.00	1.00	1.00	1.00
81	1.00	1.00	1.00	1.00
82	1.00	1.00	1.00	1.00
83	1.00	1.00	1.00	1.00
84	1.00	1.00	1.00	1.00
85	1.00	1.00	1.00	1.00
86	1.00	1.00	1.00	1.00
87	1.00	1.00	1.00	1.00
88	1.00	1.00	1.00	1.00
89	1.00	1.00	1.00	1.00
90	1.00	1.00	1.00	1.00
91	1.00	1.00	1.00	1.00
92	1.00	1.00	1.00	1.00
93	1.00	1.00	1.00	1.00
94	1.00	1.00	1.00	1.00
95	1.00	1.00	1.00	1.00
96	1.00	1.00	1.00	1.00
97	1.00	1.00	1.00	1.00
98	1.00	1.00	1.00	1.00
99	1.00	1.00	1.00	1.00
100	1.00	1.00	1.00	1.00

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase



**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

<b>Proposed New Rates</b>				
Unum Life Insurance Company of America Group Long Term Care				
<b>Table 15</b>				
	<b>Benefit Period</b>	<b>2 Year</b>	<b>Inflation</b>	<b>Compound</b>
<b>Issue Age</b>	<b>FAC + 0% PHCC</b>	<b>FAC + 50% PHCC</b>	<b>FAC + 75% PHCC</b>	<b>FAC + 100% PHCC</b>
<=30	17.99	18.35	19.18	19.56
31	18.56	18.92	19.76	20.16
32	19.13	19.52	20.39	20.81
33	19.75	20.15	21.05	21.46
34	20.38	20.78	21.72	22.15
35	21.02	21.46	22.42	22.86
36	21.72	22.15	23.16	23.60
37	22.43	22.88	23.92	24.38
38	23.17	23.64	24.70	25.20
39	23.95	24.43	25.52	26.03
40	24.74	25.25	26.36	26.90
41	25.54	25.87	27.01	27.54
42	26.33	26.46	27.64	28.19
43	26.63	27.17	28.34	28.91
44	27.37	27.92	29.14	29.70
45	28.15	28.70	29.95	30.53
46	28.90	29.48	30.72	31.34
47	29.46	30.07	31.34	31.97
48	30.95	31.57	32.90	33.55
49	32.60	33.26	34.64	35.34
50	34.37	35.04	36.48	37.20
51	36.48	37.20	38.72	39.50
52	38.69	39.47	41.09	41.90
53	40.16	40.96	42.66	43.51
54	41.70	42.54	44.33	45.20
55	43.40	44.27	46.18	47.09
56	45.16	46.06	48.04	48.98
57	46.82	47.76	49.85	50.86
58	49.30	50.30	52.51	53.57
59	52.20	53.26	55.61	56.74
60	55.45	56.56	59.06	60.25
61	59.26	60.43	63.08	64.36
62	63.22	64.48	67.28	68.62
63	66.34	67.67	70.62	72.04
64	69.55	70.93	74.03	75.52
65	72.30	73.75	77.26	78.82
66	75.91	77.44	81.07	82.72
67	82.68	84.35	88.28	90.06
68	87.96	89.70	93.86	95.75
69	93.26	95.12	99.50	101.51
70	99.56	101.56	106.15	108.29
71	106.38	108.50	113.34	115.61
72	114.91	117.22	122.33	124.78
73	123.64	126.11	131.52	134.15
74	133.28	135.94	141.65	144.48
75	140.99	143.81	150.30	153.31
76	153.83	156.90	163.84	167.10
77	169.07	172.45	179.88	183.48
78	182.54	186.19	194.00	197.89
79	197.11	201.05	209.28	213.46
80	211.75	215.99	224.53	229.03
81	228.70	233.27	242.04	246.88
82	247.64	252.60	261.56	266.81
83	268.69	274.06	283.20	288.86
84	289.70	295.50	304.72	310.80
85	312.72	318.97	328.36	334.92
86	336.13	342.85	352.00	359.04
87	357.50	364.66	373.30	380.76
88	380.80	388.42	396.35	404.27
89	404.08	412.16	420.41	428.81
90	427.56	436.12	444.84	453.74
91	449.12	458.09	467.27	476.60
92	470.76	480.18	489.77	499.56
93	490.24	500.03	510.04	520.24
94	508.57	518.72	529.12	539.69
95	523.81	534.28	544.98	555.86
96	546.67	557.60	568.75	580.13
97	565.85	577.16	588.71	600.49
98	579.95	591.56	603.38	615.46
99	595.34	607.25	619.40	631.79
100	612.47	624.72	637.21	649.97

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

<b>Current Rates</b>				
Unum Life Insurance Company of America Group Long Term Care				
<b>Table 15</b>				
	<b>Benefit Period</b>	<b>2 Year</b>	<b>Inflation</b>	<b>Compound</b>
<b>Issue Age</b>	<b>FAC + 0% PHCC</b>	<b>FAC + 50% PHCC</b>	<b>FAC + 75% PHCC</b>	<b>FAC + 100% PHCC</b>
<=30	14.99	15.29	15.98	16.30
31	15.47	15.77	16.47	16.80
32	15.94	16.27	16.99	17.34
33	16.46	16.79	17.54	17.88
34	16.98	17.32	18.10	18.46
35	17.52	17.88	18.68	19.05
36	18.10	18.46	19.30	19.67
37	18.69	19.07	19.93	20.32
38	19.31	19.70	20.58	21.00
39	19.96	20.36	21.27	21.69
40	20.62	21.04	21.97	22.42
41	21.12	21.56	22.51	22.95
42	21.61	22.05	23.03	23.49
43	22.19	22.64	23.62	24.09
44	22.81	23.27	24.28	24.75
45	23.46	23.92	24.96	25.44
46	24.08	24.57	25.60	26.12
47	24.55	25.06	26.12	26.64
48	25.79	26.31	27.42	27.96
49	27.17	27.72	28.87	29.45
50	28.64	29.20	30.40	31.00
51	30.40	31.00	32.27	32.92
52	32.24	32.89	34.24	34.92
53	33.47	34.13	35.55	36.26
54	34.75	35.45	36.94	37.67
55	36.17	36.89	38.48	39.24
56	37.63	38.38	40.03	40.82
57	39.02	39.80	41.54	42.38
58	41.08	41.92	43.76	44.64
59	43.50	44.38	46.34	47.28
60	46.21	47.13	49.22	50.21
61	49.38	50.36	52.57	53.63
62	52.68	53.73	56.07	57.18
63	55.28	56.39	58.85	60.03
64	57.96	59.11	61.69	62.93
65	60.25	61.46	64.38	65.68
66	63.26	64.53	67.56	68.93
67	68.90	70.29	73.57	75.05
68	73.30	74.75	78.22	79.79
69	77.72	79.27	82.92	84.59
70	82.97	84.63	88.46	90.24
71	88.65	90.42	94.45	96.34
72	95.76	97.68	101.94	103.98
73	103.03	105.09	109.60	111.79
74	111.07	113.28	118.04	120.40
75	117.49	119.84	125.25	127.76
76	128.19	130.75	136.53	139.25
77	140.89	143.71	149.90	152.90
78	152.12	155.16	161.67	164.91
79	164.26	167.54	174.40	177.88
80	176.46	179.99	187.11	190.86
81	190.58	194.39	201.70	205.73
82	206.37	210.50	217.97	222.34
83	223.91	228.38	236.00	240.72
84	241.42	246.25	253.93	259.00
85	260.60	265.81	273.63	279.10
86	280.11	285.71	293.33	299.20
87	297.92	303.88	311.08	317.30
88	317.33	323.68	330.29	336.89
89	336.73	343.47	350.34	357.34
90	356.30	363.43	370.70	378.12
91	374.27	381.74	389.39	397.17
92	392.30	400.15	408.14	416.30
93	408.53	416.69	425.03	433.53
94	423.81	432.27	440.93	449.74
95	436.51	445.23	454.15	463.22
96	455.56	464.67	473.96	483.44
97	471.54	480.97	490.59	500.41
98	483.29	492.97	502.82	512.88
99	496.12	506.04	516.17	526.49
100	510.39	520.60	531.01	541.64

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

<b>Rate Increase</b>				
Unum Life Insurance Company of America Group Long Term Care				
<b>Table 15</b>				
	<b>Benefit Period</b>	<b>2 Year</b>	<b>Inflation</b>	<b>Compound</b>
<b>Issue Age</b>	<b>FAC + 0% PHCC</b>	<b>FAC + 50% PHCC</b>	<b>FAC + 75% PHCC</b>	<b>FAC + 100% PHCC</b>
<=30	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 16**

Issue Age	Benefit Period		Inflation		Compound	
	3 Year	50% PHCC	75% PHCC	100% PHCC	3 Year	50% PHCC
<=30	22.97	23.41	25.04	25.56		
31	23.68	24.16	25.84	26.35		
32	24.42	24.91	26.63	27.18		
33	25.20	25.72	27.48	28.04		
34	26.00	26.52	27.86	28.94		
35	26.86	27.38	29.27	29.88		
36	27.73	28.28	30.23	30.84		
37	28.63	29.22	31.21	31.86		
38	29.58	30.19	32.23	32.90		
39	30.59	31.19	33.30	34.01		
40	31.61	32.24	34.42	35.15		
41	32.36	33.02	35.26	35.98		
42	33.12	33.78	36.06	36.80		
43	34.01	34.68	37.01	37.78		
44	34.96	35.65	38.03	38.81		
45	35.94	36.67	39.11	39.90		
46	36.91	37.66	40.14	40.96		
47	37.63	38.40	40.93	41.76		
48	39.54	40.33	42.97	43.86		
49	41.66	42.50	45.28	46.18		
50	43.91	44.78	47.68	48.62		
51	46.61	47.53	50.59	51.61		
52	49.44	50.44	53.65	54.76		
53	51.32	52.36	55.68	56.87		
54	53.30	54.38	57.80	59.08		
55	55.49	56.59	60.17	61.54		
56	57.72	58.87	62.56	64.02		
57	59.88	61.07	64.88	66.46		
58	63.04	64.30	68.30	70.00		
59	66.76	68.10	72.30	74.14		
60	70.90	72.31	76.75	78.74		
61	75.77	77.29	82.00	84.10		
62	80.83	82.46	87.43	89.69		
63	84.84	86.56	91.78	94.14		
64	88.96	90.73	96.19	98.69		
65	92.46	94.32	100.31	103.09		
66	97.12	99.05	105.29	108.17		
67	105.79	107.89	114.62	117.77		
68	112.52	114.77	121.87	125.21		
69	119.34	121.74	129.18	132.71		
70	127.40	129.96	137.82	141.58		
71	136.13	138.86	147.17	151.13		
72	147.07	150.01	158.89	163.10		
73	158.26	161.41	170.84	175.32		
74	170.59	173.99	184.03	188.80		
75	180.41	184.00	195.12	200.44		
76	196.82	200.76	212.71	218.42		
77	216.29	220.61	233.57	239.75		
78	233.47	238.14	251.87	258.44		
79	252.08	257.12	271.73	278.72		
80	270.76	276.17	291.56	298.94		
81	292.55	298.39	314.58	322.34		
82	316.78	323.10	340.25	348.43		
83	343.63	350.51	368.69	377.38		
84	370.61	378.01	397.12	406.20		
85	400.08	408.08	428.35	437.98		
86	430.99	439.62	460.09	469.78		
87	459.53	468.72	488.68	498.44		
88	490.70	500.52	519.06	529.44		
89	523.63	534.11	550.75	561.76		
90	557.35	568.50	582.88	594.54		
91	587.95	599.70	611.83	624.07		
92	614.82	627.11	639.65	652.44		
93	636.89	649.62	662.62	675.88		
94	656.81	669.96	683.35	697.02		
95	670.94	684.36	698.04	712.01		
96	700.79	714.80	729.11	743.70		
97	725.57	740.09	754.90	769.99		
98	743.36	758.24	773.40	788.87		
99	762.56	777.83	793.38	809.24		
100	783.66	799.34	815.33	831.64		

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 16**

Issue Age	Benefit Period		Inflation		Compound	
	3 Year	50% PHCC	75% PHCC	100% PHCC	3 Year	50% PHCC
<=30	19.14	19.51	20.87	21.30		
31	19.73	20.13	21.53	21.96		
32	20.35	20.76	22.19	22.65		
33	21.00	21.43	22.90	23.37		
34	21.67	22.10	23.63	24.12		
35	22.38	22.82	24.39	24.90		
36	23.11	23.57	25.19	25.70		
37	23.86	24.35	26.01	26.55		
38	24.65	25.16	26.86	27.42		
39	25.49	25.99	27.75	28.34		
40	26.34	26.87	28.68	29.29		
41	26.97	27.52	29.38	29.98		
42	27.60	28.15	30.05	30.67		
43	28.34	28.90	30.84	31.48		
44	29.13	29.71	31.69	32.34		
45	29.95	30.56	32.59	33.25		
46	30.76	31.38	33.45	34.13		
47	31.36	32.00	34.11	34.80		
48	32.95	33.61	35.81	36.55		
49	34.72	35.42	37.73	38.48		
50	36.59	37.32	39.73	40.52		
51	38.84	39.61	42.16	43.01		
52	41.20	42.03	44.71	45.63		
53	42.77	43.63	46.40	47.39		
54	44.42	45.32	48.17	49.23		
55	46.24	47.16	50.14	51.28		
56	48.10	49.06	52.13	53.35		
57	49.90	50.89	54.07	55.38		
58	52.53	53.58	56.92	58.33		
59	55.63	56.75	60.25	61.78		
60	59.08	60.26	63.96	65.62		
61	63.14	64.41	68.33	70.08		
62	67.36	68.72	72.86	74.74		
63	70.70	72.13	76.48	78.45		
64	74.13	75.61	80.16	82.24		
65	77.05	78.60	83.59	85.91		
66	80.93	82.54	87.74	90.14		
67	88.16	89.91	95.52	98.14		
68	93.77	95.64	101.56	104.34		
69	99.45	101.45	107.65	110.59		
70	106.17	108.30	114.85	117.98		
71	113.44	115.72	122.64	125.94		
72	122.56	125.01	132.41	135.92		
73	131.88	134.51	142.37	146.10		
74	142.16	144.99	153.36	157.33		
75	150.34	153.33	162.60	167.03		
76	164.02	167.30	177.26	182.02		
77	180.24	183.84	194.64	199.79		
78	194.56	198.45	209.89	215.37		
79	210.07	214.27	226.44	232.27		
80	225.63	230.14	242.97	249.12		
81	243.79	248.66	262.15	268.62		
82	263.98	269.25	283.54	290.36		
83	286.36	292.09	307.24	314.48		
84	308.84	315.01	330.93	338.50		
85	333.40	340.07	356.96	364.98		
86	359.16	366.35	383.41	391.48		
87	382.94	390.60	407.23	415.37		
88	408.92	417.10	432.55	441.20		
89	436.36	445.09	458.96	468.13		
90	464.46	473.75	485.73	495.45		
91	489.96	499.75	509.86	520.06		
92	512.35	522.59	533.04	543.70		
93	530.74	541.35	552.18	563.23		
94	547.34	558.30	569.46	580.85		
95	559.12	570.30	581.70	593.34		
96	583.99	595.67	607.59	619.75		
97	604.64	616.74	629.08	641.66		
98	619.47	631.87	644.50	657.39		
99	635.47	648.19	661.15	674.37		
100	653.05	666.12	679.44	693.03		

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 16**

Issue Age	Benefit Period		Inflation		Compound	
	3 Year	50% PHCC	75% PHCC	100% PHCC	3 Year	50% PHCC
<=30	1.20	1.20	1.20	1.20		
31	1.20	1.20	1.20	1.20		
32	1.20	1.20	1.20	1.20		
33	1.20	1.20	1.20	1.20		
34	1.20	1.20	1.20	1.20		
35	1.20	1.20	1.20	1.20		
36	1.20	1.20	1.20	1.20		
37	1.20	1.20	1.20	1.20		
38	1.20	1.20	1.20	1.20		
39	1.20	1.20	1.20	1.20		
40	1.20	1.20	1.20	1.20		
41	1.20	1.20	1.20	1.20		
42	1.20	1.20	1.20	1.20		
43	1.20	1.20	1.20	1.20		
44	1.20	1.20	1.20	1.20		
45	1.20	1.20	1.20	1.20		
46	1.20	1.20	1.20	1.20		
47	1.20	1.20	1.20	1.20		
48	1.20	1.20	1.20	1.20		
49	1.20	1.20	1.20	1.20		
50	1.20	1.20	1.20	1.20		
51	1.20	1.20	1.20	1.20		
52	1.20	1.20	1.20	1.20		
53	1.20	1.20	1.20	1.20		
54	1.20	1.20	1.20	1.20		
55	1.20	1.20	1.20	1.20		
56	1.20	1.20	1.20	1.20		
57	1.20	1.20	1.20	1.20		
58	1.20	1.20	1.20	1.20		
59	1.20	1.20	1.20	1.20		
60	1.20	1.20	1.20	1.20		
61	1.20	1.20	1.20	1.20		
62	1.20	1.20	1.20	1.20		
63	1.20	1.20	1.20	1.20		
64	1.20	1.20	1.20	1.20		
65	1.20	1.20	1.20	1.20		
66	1.20	1.20	1.20	1.20		
67	1.20	1.20	1.20	1.20		
68	1.20	1.20	1.20	1.20		
69	1.20	1.20	1.20	1.20		
70	1.20	1.20	1.20	1.20		
71	1.20	1.20	1.20	1.20		
72	1.20	1.20	1.20	1.20		
73	1.20	1.20	1.20	1.20		
74	1.20	1.20	1.20	1.20		
75	1.20	1.20	1.20	1.20		
76	1.20	1.20	1.20	1.20		
77	1.20	1.20	1.20	1.20		
78	1.20	1.20	1.20	1.20		
79	1					

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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	25.84	26.35	28.72	29.60
31	26.64	27.18	29.62	30.52
32	27.49	28.03	30.53	31.49
33	28.36	28.93	31.50	32.48
34	29.27	29.86	32.52	33.53
35	30.23	30.83	33.55	34.61
36	31.21	31.82	34.64	35.74
37	32.23	32.87	35.78	36.89
38	33.30	33.97	36.96	38.12
39	34.40	35.10	38.18	39.38
40	35.57	36.28	39.46	40.69
41	36.43	37.15	40.40	41.68
42	37.27	38.02	41.33	42.62
43	38.28	39.04	42.42	43.75
44	39.32	40.13	43.60	44.94
45	40.45	41.27	44.82	46.21
46	41.54	42.37	46.02	47.44
47	42.35	43.20	46.93	48.37
48	44.50	45.40	49.28	50.78
49	46.90	47.83	51.91	53.48
50	49.42	50.40	54.67	56.30
51	52.46	53.52	58.01	59.77
52	55.66	56.78	61.50	63.42
53	57.78	58.94	63.83	65.83
54	60.04	61.22	66.26	68.41
55	62.48	63.73	68.98	71.24
56	64.99	66.29	71.72	74.14
57	67.43	68.77	74.41	76.94
58	71.00	72.42	78.31	81.05
59	75.20	76.70	82.91	85.82
60	79.87	81.48	88.01	91.16
61	85.37	87.07	94.02	97.37
62	91.08	92.92	100.26	103.84
63	95.59	97.51	105.24	109.01
64	100.24	102.24	110.32	114.28
65	104.03	106.12	115.00	119.40
66	109.26	111.44	120.70	125.29
67	119.03	121.40	131.41	136.39
68	126.61	129.16	139.70	145.00
69	134.28	136.96	148.09	153.68
70	143.35	146.22	157.99	163.92
71	153.19	156.26	168.68	174.96
72	165.49	168.80	182.08	188.78
73	178.07	181.63	195.77	202.90
74	191.93	195.77	210.85	218.44
75	202.69	206.74	223.49	231.95
76	221.17	225.59	243.60	252.68
77	243.05	247.90	267.40	277.24
78	262.31	267.56	288.26	298.72
79	283.25	288.90	310.92	322.03
80	304.24	310.33	333.54	345.28
81	328.84	335.42	359.89	372.22
82	355.97	363.08	389.04	402.11
83	385.94	393.66	421.24	435.11
84	416.21	424.54	453.55	468.12
85	449.08	458.06	488.94	504.43
86	485.58	495.30	526.61	542.16
87	520.01	530.41	561.46	576.71
88	558.16	569.33	599.72	614.38
89	598.86	610.84	639.94	653.62
90	640.97	653.78	680.02	693.62
91	678.12	691.68	713.22	727.49
92	711.49	725.72	743.56	758.44
93	735.53	750.24	766.13	781.45
94	754.82	769.91	785.30	801.01
95	764.60	779.90	795.50	811.40
96	798.73	814.70	831.00	847.62
97	826.81	843.35	860.22	877.40
98	846.56	863.50	880.78	898.39
99	867.58	884.93	902.62	920.68
100	890.20	907.99	926.16	944.68

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	21.53	21.96	23.93	24.67
31	22.20	22.65	24.68	25.43
32	22.91	23.36	25.44	26.24
33	23.63	24.11	26.25	27.07
34	24.39	24.88	27.10	27.94
35	25.19	25.69	27.96	28.84
36	26.01	26.52	28.87	29.78
37	26.86	27.39	29.82	30.74
38	27.75	28.31	30.80	31.77
39	28.67	29.25	31.82	32.82
40	29.64	30.23	32.88	33.91
41	30.36	30.96	33.67	34.73
42	31.06	31.68	34.44	35.52
43	31.90	32.53	35.35	36.46
44	32.77	33.44	36.33	37.45
45	33.71	34.39	37.35	38.51
46	34.62	35.31	38.35	39.53
47	35.29	36.00	39.11	40.31
48	37.08	37.83	41.07	42.32
49	39.08	39.86	43.26	44.57
50	41.18	42.00	45.56	46.92
51	43.72	44.60	48.34	49.81
52	46.38	47.32	51.25	52.85
53	48.15	49.12	53.19	54.86
54	50.03	51.02	55.22	57.01
55	52.07	53.11	57.48	59.37
56	54.16	55.24	59.77	61.78
57	56.19	57.31	62.01	64.12
58	59.17	60.35	65.26	67.54
59	62.67	63.92	69.09	71.52
60	66.56	67.90	73.34	75.97
61	71.14	72.56	78.35	81.14
62	75.90	77.43	83.55	86.53
63	79.66	81.26	87.70	90.84
64	83.53	85.20	91.93	95.23
65	86.69	88.43	95.83	99.50
66	91.05	92.87	100.58	104.41
67	99.19	101.17	109.51	113.66
68	105.51	107.63	116.42	120.83
69	111.90	114.13	123.41	128.07
70	119.46	121.85	131.66	136.60
71	127.66	130.22	140.57	145.80
72	137.91	140.67	151.73	157.32
73	148.39	151.36	163.14	169.08
74	159.94	163.14	175.71	182.03
75	168.91	172.28	186.24	193.29
76	184.31	187.99	203.00	210.57
77	202.54	206.58	222.83	231.03
78	218.59	222.97	240.22	248.93
79	236.04	240.75	259.10	268.36
80	253.53	258.61	277.95	287.73
81	274.03	279.52	299.91	310.18
82	296.64	302.57	324.20	335.09
83	321.62	328.05	351.03	362.59
84	346.84	353.78	377.96	390.10
85	374.23	381.72	407.45	420.36
86	404.65	412.75	438.84	451.80
87	433.34	442.01	467.88	480.59
88	465.13	474.44	499.77	511.98
89	499.05	509.03	533.28	544.68
90	534.14	544.82	566.68	578.02
91	565.10	576.40	594.35	606.24
92	592.91	604.77	619.63	632.03
93	612.94	625.20	638.44	651.21
94	629.02	641.59	654.42	667.51
95	637.17	649.92	662.92	676.17
96	665.61	678.92	692.50	706.35
97	689.01	702.79	716.85	731.17
98	705.47	719.58	733.98	748.66
99	722.98	737.44	752.18	767.23
100	741.83	756.66	771.80	787.23

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	29.98	30.59	32.90	33.55
31	30.91	31.54	33.92	34.60
32	31.88	32.52	34.98	35.69
33	32.88	33.54	36.08	36.80
34	33.94	34.61	37.24	37.98
35	35.03	35.74	38.44	39.19
36	36.17	36.89	39.66	40.45
37	37.34	38.09	40.96	41.76
38	38.57	39.35	42.30	43.15
39	39.86	40.66	43.70	44.57
40	41.18	42.01	45.13	46.06
41	42.10	42.94	46.19	47.10
42	43.00	43.86	47.23	48.16
43	44.05	44.93	48.42	49.39
44	45.20	46.10	49.72	50.70
45	46.39	47.33	51.08	52.10
46	47.56	48.50	52.39	53.42
47	48.42	49.39	53.40	54.47
48	50.78	51.79	56.00	57.13
49	53.42	54.50	58.94	60.12
50	56.21	57.34	62.02	63.26
51	59.57	60.76	65.82	67.13
52	63.11	64.37	69.79	71.20
53	65.40	66.70	72.46	73.88
54	67.82	69.17	75.25	76.75
55	70.49	71.90	78.36	79.92
56	73.21	74.69	81.50	83.14
57	75.84	77.36	84.59	86.28
58	79.73	81.32	89.04	90.84
59	84.31	86.00	94.13	96.17
60	89.42	91.22	99.78	102.11
61	95.92	97.84	106.94	109.31
62	102.71	104.77	114.48	116.87
63	108.17	110.33	120.58	122.98
64	113.84	116.12	126.72	129.25
65	118.51	120.88	132.73	135.41
66	124.90	127.40	139.66	142.44
67	136.56	139.30	152.39	155.44
68	145.78	148.69	162.38	165.62
69	155.16	158.26	172.52	175.97
70	166.24	169.57	184.45	188.12
71	177.60	181.16	196.82	200.74
72	191.81	195.65	212.30	216.55
73	206.33	210.46	228.11	232.68
74	222.32	226.76	245.50	250.40
75	234.59	239.29	260.65	265.85
76	255.97	261.08	283.87	289.55
77	281.22	286.84	311.32	317.53
78	303.42	309.48	335.27	341.98
79	327.56	334.10	361.27	368.50
80	351.77	358.80	387.16	394.90
81	380.16	387.77	417.23	425.57
82	411.25	419.47	450.31	459.32
83	445.20	454.10	486.70	496.42
84	479.36	488.95	523.16	533.64
85	515.98	526.30	563.12	574.39
86	559.76	570.96	606.42	618.55
87	601.82	613.86	646.58	659.51
88	648.23	661.19	690.78	704.59
89	697.97	711.94	737.16	751.91
90	749.83	764.83	784.82	800.53
91	792.56	808.42	824.58	841.07
92	826.33	842.84	859.72	876.91
93	849.42	866.40	883.73	901.42
94	867.97	885.34	903.04	921.10
95	876.65	894.19	912.07	930.30
96	914.35	932.65	951.30	970.32
97	946.55	965.47	984.77	1,004.47
98	968.44	987.82	1,007.57	1,027.72
99	991.21	1,011.04	1,031.26	1,051.88
100	1,014.92	1,035.23	1,055.93	1,077.05

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	24.98	25.49	27.42	27.96
31	25.76	26.28	28.27	28.83
32	26.57	27.10	29.15	29.74
33	27.40	27.95	30.07	30.67
34	28.28	28.84	31.03	31.65
35	29.19	29.78	32.03	32.66
36	30.14	30.74	33.05	33.71
37	31.12	31.74	34.13	34.80
38	32.14	32.79	35.25	35.96
39	33.22	33.88	36.42	37.14
40	34.32	35.01	37.61	38.38
41	35.08	35.78	38.49	39.25
42	35.83	36.55	39.36	40.13
43	36.71	37.44	40.35	41.16
44	37.67	38.42	41.43	42.25
45	38.66	39.44	42.57	43.42
46	39.63	40.42	43.66	44.52
47	40.35	41.16	44.50	45.39
48	42.32	43.16	46.67	47.61
49	44.52	45.42	49.12	50.10
50	46.84	47.78	51.68	52.72
51	49.64	50.63	54.85	55.94
52	52.59	53.64	58.16	59.33
53	54.50	55.58	60.38	61.57
54	56.52	57.64	62.71	63.96
55	58.74	59.92	65.30	66.60
56	61.01	62.24	67.92	69.28
57	63.20	64.47	70.49	71.90
58	66.44	67.77	74.20	75.70
59	70.26	71.67	78.44	80.14
60	74.52	76.02	83.15	85.09
61	79.93	81.53	89.12	91.09
62	85.59	87.31	95.40	97.39
63	90.14	91.94	100.48	102.48
64	94.87	96.77	105.60	107.71
65	98.76	100.73	110.61	112.84
66	104.08	106.17	116.38	118.70
67	113.80	116.08	126.99	129.53
68	121.48	123.91	135.32	138.02
69	129.30	131.88	143.77	146.64
70	138.53	141.31	153.71	156.77
71	148.00	150.97	164.02	167.28
72	159.84	163.04	176.92	180.46
73	171.94	175.38	190.09	193.90
74	185.27	188.97	204.58	208.67
75	195.49	199.41	217.21	221.54
76	213.31	217.57	236.56	241.29
77	234.35	239.03	259.43	264.61
78	252.85	257.90	279.39	284.98
79	272.97	278.42	301.06	307.08
80	293.14	299.00	322.63	329.08
81	316.80	323.14	347.69	354.64
82	342.71	349.56	375.26	382.77
83	371.00	378.42	405.58	413.68
84	399.47	407.46	435.97	444.70
85	429.98	438.58	469.27	478.66
86	466.47	475.80	505.35	515.46
87	501.52	511.55	538.82	549.59
88	540.19	550.99	575.65	587.16
89	581.64	593.28	614.30	626.59
90	624.86	637.36	654.02	667.11
91	660.47	673.68	687.15	700.89
92	688.61	702.37	716.43	730.76
93	707.85	722.00	736.44	751.18
94	723.31	737.78	752.53	767.58
95	730.54	745.16	760.06	775.25
96	761.96	777.21	792.75	808.60
97	788.79	804.56	820.64	837.06
98	807.03	823.18	839.64	856.43
99	826.01	842.53	859.38	876.57
100	845.77	862.69	879.94	897.54

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	31.02	31.64	34.33	35.03
31	31.98	32.63	35.41	36.12
32	32.99	33.65	36.52	37.24
33	34.02	34.70	37.66	38.41
34	35.10	35.81	38.84	39.62
35	36.22	36.95	40.09	40.88
36	37.39	38.14	41.36	42.19
37	38.60	39.38	42.72	43.58
38	39.89	40.68	44.11	45.00
39	41.20	42.01	45.56	46.49
40	42.56	43.40	47.08	48.00
41	43.99	44.85	48.66	49.63
42	45.49	46.36	50.32	51.36
43	47.06	47.94	52.05	53.16
44	48.70	49.59	53.84	55.03
45	50.41	51.32	55.69	56.96
46	52.19	53.12	57.60	59.00
47	54.04	54.99	59.58	61.13
48	55.97	56.93	61.63	63.35
49	57.97	58.94	63.75	65.65
50	59.14	61.01	65.94	68.00
51	61.43	62.65	68.53	70.90
52	65.04	66.36	72.66	74.11
53	67.40	68.76	75.41	76.93
54	69.90	71.29	78.31	79.88
55	72.65	74.10	81.56	83.18
56	75.44	76.94	84.72	86.52
57	78.14	79.72	87.74	89.78
58	82.15	83.80	92.21	94.52
59	86.84	88.57	97.44	100.06
60	92.09	93.94	103.28	106.22
61	98.76	100.73	110.70	113.70
62	105.72	107.84	118.45	121.54
63	111.35	113.58	124.78	127.88
64	117.18	119.52	131.28	134.40
65	122.05	124.49	137.41	140.92
66	128.58	131.16	144.71	148.19
67	140.52	143.32	158.06	161.68
68	149.94	152.93	168.60	172.22
69	159.52	162.70	179.28	182.90
70	170.81	174.24	191.65	195.49
71	182.39	186.04	204.44	208.54
72	196.87	200.81	220.44	224.84
73	211.63	215.86	236.75	241.49
74	227.89	232.43	254.68	259.78
75	240.50	245.30	270.50	275.90
76	262.27	267.53	294.48	300.38
77	287.99	293.75	322.79	329.23
78	310.52	316.74	347.41	354.36
79	335.04	341.75	374.16	381.65
80	359.59	366.80	400.75	408.76
81	388.42	396.18	431.64	440.26
82	419.76	428.16	465.35	474.66
83	454.10	463.18	502.25	512.28
84	488.95	498.73	539.29	550.08
85	526.30	536.82	579.67	591.26
86	570.96	582.38	624.88	637.37
87	613.86	626.14	667.08	680.41
88	661.99	675.25	713.74	728.00
89	714.10	728.36	762.88	778.14
90	768.60	783.97	813.58	829.86
91	817.18	833.52	855.67	872.78
92	857.47	874.61	892.09	909.95
93	880.02	897.61	915.56	933.88
94	897.31	915.26	933.56	952.25
95	906.30	924.43	942.90	961.78
96	942.20	961.04	980.28	999.88
97	975.25	994.75	1,014.65	1,034.95
98	997.14	1,017.08	1,037.42	1,058.17
99	1,019.38	1,039.78	1,060.56	1,081.78
100	1,040.62	1,061.44	1,082.66	1,104.31

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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	25.85	26.37	28.61	29.19
31	26.65	27.19	29.51	30.10
32	27.49	28.04	30.43	31.03
33	28.35	28.92	31.38	32.01
34	29.25	29.84	32.37	33.02
35	30.18	30.79	33.41	34.07
36	31.16	31.78	34.47	35.16
37	32.17	32.82	35.60	36.32
38	33.24	33.90	36.76	37.50
39	34.33	35.01	37.97	38.74
40	35.47	36.17	39.23	40.00
41	36.24	36.96	40.13	40.94
42	37.01	37.76	41.03	41.85
43	37.92	38.68	42.06	42.90
44	38.89	39.67	43.19	44.05
45	39.93	40.72	44.35	45.24
46	40.91	41.73	45.49	46.40
47	41.66	42.48	46.37	47.29
48	43.68	44.54	48.63	49.61
49	45.94	46.86	51.16	52.19
50	48.31	49.28	53.83	54.91
51	51.19	52.21	57.11	58.25
52	54.20	55.30	60.55	61.76
53	56.17	57.30	62.84	64.11
54	58.25	59.41	65.26	66.57
55	60.54	61.75	67.97	69.32
56	62.87	64.12	70.60	72.10
57	65.12	66.43	73.12	74.82
58	68.46	69.83	76.84	78.77
59	72.37	73.81	81.20	83.38
60	76.74	78.28	86.07	88.52
61	82.30	83.94	92.25	94.75
62	88.10	89.87	98.71	101.28
63	92.79	94.65	103.98	106.57
64	97.65	99.60	109.40	112.00
65	101.71	103.74	114.51	117.43
66	107.15	109.30	120.59	123.49
67	117.10	119.43	131.72	134.73
68	124.95	127.44	140.50	143.52
69	132.93	135.58	149.40	152.42
70	142.34	145.20	159.71	162.91
71	151.99	155.03	170.37	173.78
72	164.06	167.34	183.70	187.37
73	176.36	179.88	197.29	201.24
74	189.91	193.69	212.23	216.48
75	200.42	204.42	225.42	229.92
76	218.56	222.94	245.40	250.32
77	239.99	244.79	268.99	274.36
78	258.77	263.95	289.51	295.30
79	279.20	284.79	311.80	318.04
80	299.66	305.67	333.96	340.63
81	323.68	330.15	359.70	366.88
82	349.80	356.80	387.79	395.55
83	378.42	385.98	418.54	426.90
84	407.46	415.61	449.41	458.40
85	438.58	447.35	483.06	492.72
86	475.80	485.32	520.73	531.14
87	511.55	521.78	555.90	567.01
88	551.66	562.71	594.78	606.67
89	595.08	606.97	635.73	648.45
90	640.50	653.31	677.98	691.55
91	680.98	694.60	713.06	727.32
92	714.56	728.84	743.41	758.29
93	733.35	748.01	762.97	778.23
94	747.76	762.72	777.97	793.54
95	755.25	770.36	785.75	801.48
96	785.17	800.87	816.90	833.23
97	812.71	828.96	845.54	862.46
98	830.95	847.57	864.52	881.81
99	849.48	866.48	883.80	901.48
100	867.18	884.53	902.22	920.26

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA\_GLTC04/RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	36.73	37.46	41.75	42.58
31	37.86	38.62	43.01	43.87
32	39.02	39.82	44.33	45.22
33	40.25	41.05	45.71	46.62
34	41.51	42.34	47.12	48.07
35	42.82	43.68	48.61	49.57
36	44.18	45.07	50.15	51.14
37	45.60	46.51	51.73	52.78
38	47.09	48.02	53.40	54.47
39	48.61	49.60	55.13	56.21
40	50.20	51.22	56.90	58.04
41	51.29	52.32	58.18	59.35
42	52.36	53.41	59.45	60.64
43	53.62	54.70	60.91	62.12
44	54.97	56.08	62.48	63.73
45	56.39	57.53	64.14	65.42
46	57.77	58.91	65.75	67.07
47	58.80	59.98	67.00	68.33
48	61.61	62.83	70.19	71.59
49	64.73	66.02	73.75	75.24
50	67.99	69.36	77.48	79.04
51	71.98	73.40	82.09	83.74
52	76.14	77.65	86.94	88.68
53	78.85	80.42	90.01	91.97
54	81.70	83.34	93.24	95.44
55	84.91	86.60	96.89	99.37
56	88.14	89.90	100.51	103.28
57	91.27	93.08	104.06	107.14
58	95.89	97.80	109.28	112.72
59	101.29	103.32	115.36	119.18
60	107.30	109.46	122.11	126.37
61	114.96	117.26	130.73	135.11
62	122.98	125.45	139.74	144.28
63	129.56	132.16	147.19	151.82
64	136.32	139.06	154.80	159.48
65	143.20	146.05	163.21	168.36
66	150.68	153.68	171.58	176.77
67	164.44	167.74	187.07	192.52
68	175.19	178.69	199.14	204.70
69	186.07	189.80	211.36	216.98
70	198.86	202.84	225.66	231.38
71	211.84	216.08	240.19	246.20
72	228.05	232.61	258.37	264.78
73	244.48	249.37	276.80	283.62
74	262.42	267.67	296.94	304.20
75	278.53	284.10	316.33	324.70
76	302.90	308.95	343.68	352.62
77	331.49	338.11	375.79	385.38
78	356.14	363.26	403.37	413.44
79	382.98	390.65	433.37	443.98
80	409.57	417.76	462.94	474.01
81	440.50	449.32	497.12	508.61
82	473.40	482.87	533.63	545.60
83	508.78	518.94	572.87	585.40
84	544.56	555.44	612.29	625.19
85	582.65	594.29	654.79	668.45
86	631.03	643.67	705.29	719.40
87	677.23	690.78	751.63	766.66
88	728.98	743.56	802.69	818.75
89	784.56	800.27	855.96	873.08
90	842.66	859.51	910.78	928.99
91	892.86	910.73	954.18	973.26
92	935.54	954.25	990.56	1,010.36
93	961.67	980.90	1,011.48	1,031.72
94	981.00	1,000.62	1,025.72	1,046.23
95	990.80	1,010.62	1,035.98	1,056.71
96	1,026.32	1,046.86	1,067.78	1,089.14
97	1,060.80	1,082.02	1,103.65	1,125.72
98	1,082.68	1,104.34	1,126.42	1,148.95
99	1,103.87	1,125.95	1,148.46	1,171.43
100	1,123.87	1,146.36	1,169.27	1,192.67

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	30.61	31.22	34.79	35.48
31	31.55	32.18	35.84	36.56
32	32.52	33.18	36.94	37.68
33	33.54	34.21	38.09	38.85
34	34.59	35.28	39.27	40.06
35	35.68	36.40	40.51	41.31
36	36.82	37.56	41.79	42.62
37	38.00	38.76	43.11	43.98
38	39.24	40.02	44.50	45.39
39	40.51	41.33	45.94	46.84
40	41.83	42.68	47.42	48.37
41	42.74	43.60	48.48	49.46
42	43.63	44.51	49.54	50.53
43	44.68	45.58	50.76	51.77
44	45.81	46.73	52.07	53.11
45	46.99	47.94	53.45	54.52
46	48.14	49.09	54.79	55.89
47	49.00	49.98	55.83	56.94
48	51.34	52.36	58.49	59.66
49	53.94	55.02	61.46	62.70
50	56.66	57.80	64.57	65.87
51	59.98	61.17	68.41	69.78
52	63.45	64.71	72.45	73.90
53	65.71	67.02	75.01	76.64
54	68.08	69.45	77.70	79.53
55	70.76	72.17	80.74	82.81
56	73.45	74.92	83.76	86.07
57	76.06	77.57	86.72	89.28
58	79.91	81.50	91.07	93.93
59	84.41	86.10	96.13	99.32
60	89.42	91.22	101.76	105.31
61	95.80	97.72	108.94	112.59
62	102.48	104.54	116.45	120.23
63	107.97	110.13	122.66	126.52
64	113.60	115.88	129.00	132.90
65	119.33	121.71	136.01	140.30
66	125.57	128.07	142.98	147.31
67	137.03	139.78	155.89	160.43
68	145.99	148.91	165.95	170.58
69	155.06	158.17	176.13	180.82
70	165.72	169.03	188.05	192.82
71	176.53	180.07	200.16	205.17
72	190.04	193.84	215.31	220.65
73	203.73	207.81	230.67	236.35
74	218.68	223.06	247.45	253.50
75	232.11	236.75	263.61	270.58
76	252.42	257.46	286.40	293.85
77	276.24	281.76	313.16	321.15
78	296.78	302.72	336.14	344.53
79	319.15	325.54	361.14	369.98
80	341.31	348.13	385.78	395.01
81	367.08	374.43	414.27	423.84
82	394.50	402.39	444.69	454.67
83	423.98	432.45	477.39	487.83
84	453.80	462.87	510.24	520.99
85	485.54	495.24	545.66	557.04
86	525.86	536.39	587.74	599.50
87	564.36	575.65	626.36	638.88
88	607.48	619.63	668.91	682.29
89	653.80	666.89	713.30	727.57
90	702.22	716.26	758.98	774.16
91	744.05	758.94	795.15	811.05
92	779.62	795.21	825.47	841.97
93	801.39	817.42	842.90	859.77
94	817.50	833.85	854.77	871.86
95	825.67	842.18	863.32	880.59
96	855.27	872.38	889.82	907.62
97	884.00	901.68	919.71	938.10
98	902.23	920.28	938.68	957.46
99	919.89	938.29	957.05	976.19
100	936.56	955.30	974.39	993.89

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 21**

		<b>Benefit Period</b>	<b>Lifetime</b>	<b>Inflation</b>	<b>Compound</b>
<b>Issue Age</b>	<b>FAC + 0% PHCC</b>	<b>FAC + 50% PHCC</b>	<b>FAC + 75% PHCC</b>	<b>FAC + 100% PHCC</b>	
<=30	40.19	41.00	45.36	46.27	
31	41.44	42.26	46.74	47.68	
32	42.72	43.56	48.19	49.14	
33	44.05	44.93	49.68	50.69	
34	45.43	46.34	51.24	52.26	
35	46.86	47.80	52.85	53.89	
36	48.37	49.33	54.52	55.61	
37	49.92	50.90	56.27	57.38	
38	51.53	52.56	58.06	59.22	
39	53.21	54.28	59.94	61.14	
40	54.95	56.05	61.88	63.12	
41	56.21	57.34	63.28	64.56	
42	57.44	58.60	64.64	65.94	
43	58.90	60.06	66.22	67.55	
44	60.47	61.67	67.93	69.29	
45	62.10	63.35	69.74	71.12	
46	63.70	64.97	71.48	72.92	
47	64.87	66.17	72.80	74.27	
48	67.98	69.35	76.20	77.72	
49	71.51	72.94	80.04	81.65	
50	75.18	76.70	84.05	85.74	
51	79.50	81.10	89.04	90.83	
52	84.04	85.70	94.28	96.17	
53	86.98	88.72	97.79	99.74	
54	90.08	91.87	101.51	103.52	
55	93.55	95.44	105.76	107.88	
56	97.06	99.00	109.96	112.16	
57	100.45	102.46	114.10	116.38	
58	105.37	107.48	119.95	122.36	
59	111.18	113.41	126.80	129.34	
60	117.70	120.06	134.44	137.14	
61	125.86	128.38	143.89	146.77	
62	134.39	137.06	153.83	156.90	
63	141.23	144.05	162.07	165.31	
64	148.21	151.16	170.41	173.82	
65	155.45	158.56	180.90	184.51	
66	163.31	166.58	190.20	194.00	
67	177.95	181.51	207.41	211.56	
68	189.26	193.06	220.70	225.22	
69	200.60	204.61	233.64	238.90	
70	214.01	218.28	248.90	254.96	
71	228.18	232.76	264.97	271.21	
72	245.86	250.79	285.05	291.52	
73	263.83	269.12	305.41	312.07	
74	283.50	289.16	327.61	334.45	
75	301.82	307.87	350.59	358.88	
76	328.61	335.18	380.94	389.54	
77	360.02	367.21	416.46	425.40	
78	387.23	394.97	446.89	455.92	
79	416.87	425.21	479.57	489.17	
80	445.97	454.88	511.14	521.38	
81	480.07	489.66	547.67	558.62	
82	515.86	526.18	585.74	597.46	
83	553.98	565.06	625.85	638.38	
84	592.60	604.44	665.99	679.30	
85	632.52	645.17	708.10	722.27	
86	686.09	699.80	762.92	778.19	
87	737.46	752.22	813.94	830.22	
88	795.16	811.06	870.24	887.64	
89	857.24	874.38	928.88	947.46	
90	921.97	940.42	988.97	1,008.76	
91	977.35	996.90	1,035.16	1,055.86	
92	1,023.88	1,044.35	1,073.02	1,094.48	
93	1,050.20	1,071.20	1,092.64	1,114.49	
94	1,061.32	1,082.54	1,104.19	1,126.27	
95	1,071.94	1,093.38	1,115.23	1,137.54	
96	1,100.16	1,122.17	1,144.61	1,167.49	
97	1,137.78	1,160.54	1,183.75	1,207.43	
98	1,161.65	1,184.87	1,208.58	1,232.74	
99	1,185.37	1,209.08	1,233.25	1,257.91	
100	1,208.35	1,232.51	1,257.17	1,282.32	

Annual Premium per \$10 daily benefit      PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 21**

		<b>Benefit Period</b>	<b>Lifetime</b>	<b>Inflation</b>	<b>Compound</b>
<b>Issue Age</b>	<b>FAC + 0% PHCC</b>	<b>FAC + 50% PHCC</b>	<b>FAC + 75% PHCC</b>	<b>FAC + 100% PHCC</b>	
<=30	33.49	34.17	37.80	38.56	
31	34.53	35.22	38.95	39.73	
32	35.60	36.30	40.16	40.95	
33	36.71	37.44	41.40	42.24	
34	37.86	38.62	42.70	43.55	
35	39.05	39.83	44.04	44.91	
36	40.31	41.11	45.43	46.34	
37	41.60	42.42	46.89	47.82	
38	42.94	43.80	48.38	49.35	
39	44.34	45.23	49.95	50.95	
40	45.79	46.71	51.57	52.60	
41	46.84	47.78	52.73	53.80	
42	47.87	48.83	53.87	54.95	
43	49.08	50.05	55.18	56.29	
44	50.39	51.39	56.61	57.74	
45	51.75	52.79	58.12	59.27	
46	53.08	54.14	59.57	60.77	
47	54.06	55.14	60.67	61.89	
48	56.65	57.79	63.50	64.77	
49	59.59	60.78	66.70	68.04	
50	62.65	63.92	70.04	71.45	
51	66.25	67.58	74.20	75.69	
52	70.03	71.42	78.57	80.14	
53	72.48	73.93	81.49	83.12	
54	75.07	76.56	84.59	86.27	
55	77.96	79.53	88.13	89.90	
56	80.88	82.50	91.63	93.47	
57	83.71	85.38	95.08	96.98	
58	87.81	89.57	99.96	101.97	
59	92.65	94.51	105.67	107.78	
60	98.08	100.05	112.03	114.28	
61	104.88	106.98	119.91	122.31	
62	111.99	114.22	128.19	130.75	
63	117.69	120.04	135.06	137.76	
64	123.51	125.97	142.01	144.85	
65	129.54	132.13	150.75	153.76	
66	136.09	138.82	158.50	161.67	
67	148.29	151.26	172.84	176.30	
68	157.72	160.88	183.92	187.68	
69	167.17	170.51	194.70	199.08	
70	178.34	181.90	207.42	212.47	
71	190.15	193.97	220.81	226.01	
72	204.88	208.99	237.54	242.93	
73	219.86	224.27	254.51	260.06	
74	236.25	240.97	273.01	278.71	
75	251.52	256.56	292.16	299.07	
76	273.84	279.32	317.45	324.62	
77	300.02	306.01	347.05	354.50	
78	322.69	329.14	372.41	379.93	
79	347.39	354.34	399.64	407.64	
80	371.64	379.07	425.95	434.48	
81	400.06	408.05	456.39	465.52	
82	429.88	438.48	488.12	497.88	
83	461.65	470.88	521.54	531.98	
84	493.83	503.70	554.99	566.08	
85	527.10	537.64	590.08	601.89	
86	571.74	583.17	635.77	648.49	
87	614.55	626.85	678.28	691.85	
88	662.63	675.88	725.20	739.70	
89	714.37	728.65	774.07	789.55	
90	768.31	783.68	824.14	840.63	
91	814.46	830.75	862.63	879.88	
92	853.23	870.29	894.18	912.07	
93	875.17	892.67	910.53	928.74	
94	884.43	902.12	920.16	938.56	
95	893.28	911.15	929.36	947.95	
96	916.80	935.14	953.84	972.91	
97	948.15	967.12	986.46	1,006.19	
98	968.04	987.39	1,007.15	1,027.28	
99	987.81	1,007.57	1,027.71	1,048.26	
100	1,006.96	1,027.09	1,047.64	1,068.60	

Annual Premium per \$10 daily benefit      PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

Unum Life Insurance Company of America  
Group Long Term Care

**Table 21**

		<b>Benefit Period</b>	<b>Lifetime</b>	<b>Inflation</b>	<b>Compound</b>
<b>Issue Age</b>	<b>FAC + 0% PHCC</b>	<b>FAC + 50% PHCC</b>	<b>FAC + 75% PHCC</b>	<b>FAC + 100% PHCC</b>	
<=30	1.20	1.20	1.20	1.20	
31	1.20	1.20	1.20	1.20	
32	1.20	1.20	1.20	1.20	
33	1.20	1.20	1.20	1.20	
34	1.20	1.20	1.20	1.20	
35	1.20	1.20	1.20	1.20	
36	1.20	1.20	1.20	1.20	
37	1.20	1.20	1.20	1.20	
38	1.20	1.20	1.20	1.20	
39	1.20	1.20	1.20	1.20	
40	1.20	1.20	1.20	1.20	
41	1.20	1.20	1.20	1.20	
42	1.20	1.20	1.20	1.20	
43	1.20	1.20	1.20	1.20	
44	1.20	1.20	1.20	1.20	
45	1.20	1.20	1.20	1.20	
46	1.20	1.20	1.20	1.20	
47	1.20	1.20	1.20	1.20	
48	1.20	1.20	1.20	1.20	
49	1.20	1.20	1.20	1.20	
50	1.20	1.20	1.20	1.20	
51	1.20	1.20	1.20	1.20	
52	1.20	1.20	1.20	1.20	
53	1.20	1.20	1.20	1.20	
54	1.20	1.20	1.20	1.20	
55	1.20	1.20	1.20	1.20	
56	1.20	1.20	1.20	1.20	
57	1.20	1.20	1.20	1.20	
58	1.20	1.20	1.20	1.20	
59	1.20	1.20	1.20	1.20	
60	1.20	1.20	1.20	1.20	
61	1.20	1.20	1.20	1.20	
62	1.20	1.20	1.20	1.20	
63	1.20	1.20	1.20	1.20	
64	1.20	1.20	1.20	1.20	
65	1.20	1.20	1.20	1.20	
66	1.20	1.20	1.20	1.20	
67	1.20	1.20	1.20	1.20	
68	1.20	1.20	1.20	1.20	
69	1.20	1.20	1.20	1.20	
70	1.20	1.20	1.20	1.20	
71	1.20	1.20	1.20	1.20	
72	1.20	1.20	1.20	1.20	
73	1.20	1.20	1.20	1.20	
74	1.20	1.20	1.20	1.20	
75	1.20	1.20	1.20	1.20	
76	1.20	1.20	1.20	1.20	
77	1.20	1.20	1.20	1.20	
78	1.20	1.20	1.20	1.20	
79	1.20	1.20	1.20	1.20	
80	1.20	1.20	1.20	1.20	
81	1.20	1.20	1.20	1.20	
82	1.20	1.20	1.20	1.20	
83	1.20	1.20	1.20	1.20	
84	1.20	1.20	1.20	1.20	
85	1.20	1.20	1.20	1.20	
86	1.20	1.20	1.20	1.20</	

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	21.37	21.79	22.58	23.04
31	22.04	22.48	23.29	23.76
32	22.74	23.18	24.02	24.50
33	23.47	23.93	24.79	25.28
34	24.23	24.71	25.60	26.09
35	25.01	25.50	26.40	26.94
36	25.81	26.34	27.26	27.82
37	26.66	27.20	28.16	28.72
38	27.54	28.09	29.09	29.66
39	28.46	29.03	30.05	30.66
40	29.41	30.00	31.06	31.68
41	30.10	30.71	31.80	32.44
42	30.78	31.38	32.54	33.19
43	31.57	32.20	33.41	34.08
44	32.41	33.06	34.32	35.00
45	33.30	33.97	35.28	36.00
46	34.14	34.84	36.20	36.92
47	34.79	35.47	36.91	37.66
48	36.49	37.22	38.74	39.52
49	38.44	39.19	40.80	41.63
50	40.45	41.27	42.96	43.82
51	42.88	43.74	45.64	46.54
52	45.41	46.33	48.43	49.40
53	47.05	48.00	50.22	51.30
54	48.80	49.76	52.04	53.30
55	50.66	51.68	54.05	55.49
56	52.60	53.65	56.11	57.73
57	54.47	55.56	58.08	59.90
58	57.23	58.37	61.02	63.11
59	60.49	61.70	64.48	66.84
60	64.14	65.42	68.34	71.00
61	68.86	70.25	73.36	75.80
62	73.82	75.29	78.59	80.78
63	77.80	79.34	82.82	84.68
64	81.94	83.58	86.94	88.68
65	85.12	86.82	90.17	91.98
66	89.86	91.66	94.60	96.49
67	98.42	100.39	102.96	105.02
68	105.20	107.29	109.45	111.62
69	111.49	113.72	116.00	118.32
70	118.96	121.32	123.76	126.23
71	126.54	129.06	131.65	134.28
72	136.12	138.84	141.61	144.44
73	145.85	148.76	151.74	154.76
74	156.54	159.68	162.86	166.13
75	164.68	167.98	171.34	174.76
76	178.93	182.51	186.16	189.88
77	195.85	199.78	203.76	207.84
78	210.58	214.79	219.07	223.46
79	226.42	230.95	235.58	240.28
80	242.20	247.03	251.98	257.03
81	260.39	265.61	270.91	276.32
82	280.72	286.33	292.04	297.89
83	303.19	309.26	315.44	321.76
84	325.44	331.94	338.58	345.36
85	349.64	356.64	363.78	371.05
86	374.22	381.72	389.34	397.13
87	396.26	404.20	412.28	420.53
88	420.13	428.53	437.10	445.84
89	445.00	453.89	462.96	472.22
90	470.09	479.48	489.07	498.85
91	493.19	503.05	513.11	523.38
92	516.38	526.72	537.24	547.98
93	537.22	547.94	558.92	570.10
94	556.84	567.96	579.32	590.90
95	573.18	584.64	596.33	608.26
96	597.72	609.66	621.85	634.30
97	618.26	630.61	643.24	656.10
98	633.31	645.98	658.88	672.07
99	649.73	662.72	675.97	689.51
100	668.02	681.37	694.98	708.90

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	17.81	18.16	18.82	19.20
31	18.37	18.73	19.41	19.80
32	18.95	19.32	20.02	20.42
33	19.56	19.94	20.66	21.07
34	20.19	20.59	21.33	21.74
35	20.84	21.25	22.00	22.45
36	21.51	21.95	22.72	23.18
37	22.22	22.67	23.47	23.93
38	22.95	23.41	24.24	24.72
39	23.72	24.19	25.04	25.55
40	24.51	25.00	25.88	26.40
41	25.08	25.59	26.50	27.03
42	25.65	26.15	27.12	27.66
43	26.31	26.83	27.84	28.40
44	27.01	27.55	28.60	29.17
45	27.75	28.31	29.40	30.00
46	28.45	29.03	30.17	30.77
47	28.99	29.56	30.76	31.38
48	30.41	31.02	32.28	32.93
49	32.03	32.66	34.00	34.69
50	33.71	34.39	35.80	36.52
51	35.73	36.45	38.03	38.78
52	37.84	38.61	40.36	41.17
53	39.21	40.00	41.85	42.75
54	40.67	41.47	43.37	44.42
55	42.22	43.07	45.04	46.24
56	43.83	44.71	46.76	48.11
57	45.39	46.30	48.40	49.92
58	47.69	48.64	50.85	52.59
59	50.41	51.42	53.73	55.70
60	53.45	54.52	56.95	59.17
61	57.38	58.54	61.13	63.17
62	61.52	62.74	65.49	67.32
63	64.83	66.12	69.02	70.57
64	68.28	69.65	72.45	73.90
65	70.93	72.35	75.14	76.65
66	74.88	76.38	78.83	80.41
67	82.02	83.66	85.80	87.52
68	87.67	89.41	91.21	93.02
69	92.91	94.77	96.67	98.60
70	99.13	101.10	103.13	105.19
71	105.45	107.55	109.71	111.90
72	113.43	115.70	118.01	120.37
73	121.54	123.97	126.45	128.97
74	130.45	133.07	135.72	138.44
75	137.23	139.98	142.78	145.63
76	149.11	152.09	155.13	158.23
77	163.21	166.48	169.80	173.20
78	175.48	178.99	182.56	186.22
79	188.68	192.46	196.32	200.23
80	201.83	205.86	209.98	214.19
81	216.99	221.34	225.76	230.27
82	233.93	238.61	243.37	248.24
83	252.66	257.72	262.87	268.13
84	271.20	276.62	282.15	287.80
85	291.37	297.20	303.15	309.21
86	311.85	318.10	324.45	330.94
87	330.22	336.83	343.57	350.44
88	350.11	357.11	364.25	371.53
89	370.83	378.24	385.80	393.52
90	391.74	399.57	407.56	415.71
91	410.99	419.21	427.59	436.15
92	430.32	438.93	447.70	456.65
93	447.68	456.62	465.77	475.08
94	464.03	473.30	482.77	492.42
95	477.65	487.20	496.94	506.88
96	498.10	508.05	518.21	528.58
97	515.22	525.51	536.03	546.75
98	527.76	538.32	549.07	560.06
99	541.44	552.27	563.31	574.59
100	556.68	567.81	579.15	590.75

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04 Rates - Post 2021 Rate Increase



**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	27.36	27.91	29.57	30.16
31	28.22	28.79	30.50	31.10
32	29.11	29.69	31.46	32.09
33	30.05	30.64	32.47	33.11
34	31.00	31.62	33.50	34.18
35	32.02	32.66	34.60	35.28
36	33.06	33.71	35.71	36.43
37	34.14	34.82	36.88	37.62
38	35.27	35.98	38.09	38.87
39	36.44	37.16	39.36	40.14
40	37.66	38.41	40.66	41.47
41	38.56	39.31	41.64	42.49
42	39.42	40.19	42.61	43.48
43	40.42	41.23	43.75	44.62
44	41.52	42.35	44.94	45.84
45	42.66	43.51	46.22	47.14
46	43.75	44.62	47.44	48.37
47	44.54	45.44	48.35	49.30
48	46.76	47.69	50.74	51.77
49	49.24	50.22	53.40	54.52
50	51.84	52.87	56.17	57.41
51	54.95	56.04	59.53	60.96
52	58.21	59.38	63.04	64.72
53	60.32	61.54	65.30	67.19
54	62.53	63.79	67.70	69.82
55	64.96	66.25	70.30	72.68
56	67.44	68.80	72.97	75.64
57	69.82	71.21	75.53	78.48
58	73.37	74.84	79.37	82.66
59	77.57	79.13	83.86	87.55
60	82.25	83.89	88.88	93.00
61	88.32	90.08	95.40	99.29
62	94.68	96.56	102.23	105.80
63	99.78	101.78	107.74	110.92
64	105.10	107.21	113.46	116.16
65	109.18	111.35	118.20	120.56
66	115.26	117.58	124.00	126.49
67	126.26	128.78	134.95	137.65
68	135.07	137.77	143.44	146.30
69	144.10	146.96	152.02	155.05
70	154.78	157.87	162.17	165.41
71	164.80	168.10	172.51	175.94
72	177.41	180.97	185.53	189.25
73	190.24	194.04	198.76	202.73
74	204.35	208.45	213.30	217.57
75	214.27	218.56	224.50	229.00
76	233.02	237.68	243.88	248.76
77	255.26	260.38	266.86	272.20
78	274.67	280.16	286.80	292.54
79	295.61	301.52	308.29	314.46
80	316.50	322.85	329.65	336.25
81	340.76	347.57	354.52	361.62
82	367.43	374.78	382.27	389.93
83	396.97	404.90	413.00	421.27
84	426.24	434.78	443.47	452.34
85	458.23	467.39	476.74	486.28
86	490.68	500.50	510.50	520.72
87	519.84	530.22	540.83	551.65
88	551.34	562.36	573.61	585.08
89	584.11	595.80	607.72	619.87
90	617.14	629.47	642.07	654.91
91	646.99	659.93	673.13	686.59
92	675.61	689.12	702.90	716.96
93	699.14	713.12	727.40	741.94
94	720.41	734.82	749.52	764.50
95	735.47	750.18	765.19	780.48
96	767.56	782.93	798.58	814.55
97	794.14	810.01	826.22	842.75
98	813.14	829.40	846.00	862.91
99	833.64	850.32	867.31	884.66
100	856.12	873.24	890.71	908.53

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	22.80	23.26	24.64	25.13
31	23.52	23.99	25.42	25.92
32	24.26	24.74	26.22	26.74
33	25.04	25.53	27.06	27.59
34	25.83	26.35	27.92	28.48
35	26.68	27.22	28.83	29.40
36	27.55	28.09	29.76	30.36
37	28.45	29.02	30.73	31.35
38	29.39	29.98	31.74	32.39
39	30.37	30.97	32.80	33.45
40	31.38	32.01	33.88	34.56
41	32.13	32.76	34.70	35.41
42	32.85	33.49	35.51	36.23
43	33.68	34.36	36.46	37.18
44	34.60	35.29	37.45	38.20
45	35.55	36.26	38.52	39.28
46	36.46	37.18	39.53	40.31
47	37.12	37.87	40.29	41.08
48	38.97	39.74	42.28	43.14
49	41.03	41.85	44.50	45.43
50	43.20	44.06	46.81	47.84
51	45.79	46.70	49.61	50.80
52	48.51	49.48	52.53	53.93
53	50.27	51.28	54.42	55.99
54	52.11	53.16	56.42	58.18
55	54.13	55.21	58.58	60.57
56	56.20	57.33	60.81	63.03
57	58.18	59.34	62.94	65.40
58	61.14	62.37	66.14	68.88
59	64.64	65.94	69.88	72.96
60	68.54	69.91	74.07	77.50
61	73.60	75.07	79.50	82.74
62	78.90	80.47	85.19	88.17
63	83.15	84.82	89.78	92.43
64	87.58	89.34	94.55	96.80
65	90.98	92.79	98.50	100.47
66	96.05	97.98	103.33	105.41
67	105.22	107.32	112.46	114.71
68	112.56	114.81	119.53	121.92
69	120.08	122.47	126.68	129.21
70	128.98	131.56	135.14	137.84
71	137.33	140.08	143.76	146.62
72	147.84	150.81	154.61	157.71
73	158.53	161.70	165.63	168.94
74	170.29	173.71	177.75	181.31
75	178.56	182.13	187.08	190.83
76	194.18	198.07	203.23	207.30
77	212.72	216.98	222.38	226.83
78	228.89	233.47	239.00	243.78
79	246.34	251.27	256.91	262.05
80	263.75	269.04	274.71	280.21
81	283.97	289.64	295.43	301.35
82	306.19	312.32	318.56	324.94
83	330.81	337.42	344.17	351.06
84	355.20	362.32	369.56	376.95
85	381.86	389.49	397.28	405.23
86	408.90	417.08	425.42	433.93
87	433.20	441.85	450.69	459.71
88	459.45	468.63	478.01	487.57
89	486.76	496.50	506.43	516.56
90	514.28	524.56	535.06	545.76
91	539.16	549.94	560.94	572.16
92	563.01	574.27	585.75	597.47
93	582.62	594.27	606.17	618.28
94	600.34	612.35	624.60	637.08
95	612.89	625.15	637.66	650.40
96	639.63	652.44	665.48	678.79
97	661.78	675.01	688.52	702.29
98	677.62	691.17	705.00	719.09
99	694.70	708.60	722.76	737.22
100	713.43	727.70	742.26	757.11

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA, GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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	30.84	31.46	34.21	35.00
31	31.82	32.47	35.28	36.10
32	32.83	33.49	36.40	37.24
33	33.89	34.56	37.55	38.44
34	34.98	35.66	38.76	39.66
35	36.10	36.83	40.01	40.93
36	37.30	38.03	41.30	42.26
37	38.50	39.28	42.65	43.64
38	39.78	40.57	44.05	45.10
39	41.11	41.92	45.50	46.58
40	42.48	43.32	47.02	48.12
41	43.48	44.34	48.11	49.30
42	44.45	45.35	49.18	50.44
43	45.59	46.50	50.44	51.77
44	46.82	47.76	51.79	53.21
45	48.11	49.08	53.21	54.70
46	49.36	50.34	54.55	56.12
47	50.26	51.25	55.56	57.22
48	52.74	53.80	58.28	60.06
49	55.54	56.64	61.34	63.24
50	58.48	59.63	64.54	66.60
51	61.98	63.23	68.40	70.73
52	65.68	67.00	72.42	75.06
53	68.06	69.41	75.02	77.95
54	70.57	71.99	77.77	80.99
55	73.28	74.75	80.77	84.32
56	76.10	77.62	83.84	87.73
57	78.79	80.36	86.78	91.04
58	82.80	84.47	91.16	95.89
59	87.55	89.30	96.35	101.56
60	92.84	94.72	102.12	107.88
61	99.71	101.71	109.61	115.15
62	106.90	109.03	117.46	122.72
63	112.64	114.91	123.79	128.65
64	118.66	121.04	130.38	134.74
65	123.07	125.54	135.84	139.92
66	129.95	132.55	143.34	146.77
67	142.36	145.20	156.59	159.73
68	152.30	155.35	166.44	169.76
69	162.47	165.72	176.36	179.88
70	174.52	178.00	188.11	191.88
71	185.83	189.54	200.06	204.07
72	200.05	204.06	215.15	219.46
73	214.50	218.78	230.42	235.04
74	230.41	235.01	247.26	252.20
75	241.22	246.05	260.30	265.51
76	262.38	267.64	282.68	288.34
77	287.42	293.16	309.17	315.36
78	309.23	315.41	332.12	338.76
79	332.81	339.48	356.88	364.02
80	356.36	363.48	381.46	389.08
81	384.16	391.82	410.16	418.37
82	414.79	423.08	441.98	450.82
83	448.57	457.56	477.10	486.64
84	482.56	492.20	512.03	522.28
85	519.06	529.44	550.13	561.13
86	560.27	571.49	590.28	602.09
87	599.02	610.99	626.90	639.43
88	640.93	653.76	666.82	680.16
89	680.82	694.43	708.32	722.50
90	721.24	735.65	750.37	765.36
91	755.42	770.54	785.96	801.67
92	786.59	802.33	818.36	834.74
93	809.57	825.76	842.28	859.13
94	829.12	845.69	862.60	879.84
95	839.36	856.14	873.26	890.74
96	876.08	893.60	911.47	929.70
97	906.19	924.32	942.82	961.67
98	927.30	945.85	964.76	984.06
99	949.70	968.70	988.09	1,007.84
100	973.80	993.28	1,013.12	1,033.39

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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	25.70	26.22	28.51	29.17
31	26.52	27.06	29.40	30.08
32	27.36	27.91	30.33	31.03
33	28.24	28.80	31.29	32.03
34	29.15	29.72	32.30	33.05
35	30.08	30.69	33.34	34.11
36	31.08	31.69	34.42	35.22
37	32.08	32.73	35.54	36.37
38	33.15	33.81	36.71	37.58
39	34.26	34.93	37.92	38.82
40	35.40	36.10	39.18	40.10
41	36.23	36.95	40.09	41.08
42	37.04	37.79	40.98	42.03
43	37.99	38.75	42.03	43.14
44	39.02	39.80	43.16	44.34
45	40.09	40.90	44.34	45.58
46	41.13	41.95	45.46	46.77
47	41.88	42.71	46.30	47.68
48	43.95	44.83	48.57	50.05
49	46.28	47.20	51.12	52.70
50	48.73	49.69	53.78	55.50
51	51.65	52.69	57.00	58.94
52	54.73	55.83	60.35	62.55
53	56.72	57.84	62.52	64.96
54	58.81	59.99	64.81	67.49
55	61.07	62.29	67.31	70.27
56	63.42	64.68	69.87	73.11
57	65.66	66.97	72.32	75.87
58	69.00	70.39	75.97	79.91
59	72.96	74.42	80.29	84.63
60	77.37	78.93	85.10	89.90
61	83.09	84.76	91.34	95.96
62	89.08	90.86	97.88	102.27
63	93.87	95.76	103.16	107.21
64	98.88	100.87	108.65	112.28
65	102.56	104.62	113.20	116.60
66	108.29	110.46	119.45	122.31
67	118.63	121.00	130.49	133.11
68	126.92	129.46	138.70	141.47
69	135.39	138.10	146.97	149.90
70	145.43	148.33	156.76	159.90
71	154.86	157.95	166.72	170.06
72	166.71	170.05	179.29	182.88
73	178.75	182.32	192.02	195.87
74	192.01	195.84	206.05	210.17
75	201.02	205.04	216.92	221.26
76	218.65	223.03	235.57	240.28
77	239.52	244.30	257.64	262.80
78	257.69	262.84	276.77	282.30
79	277.34	282.90	297.40	303.35
80	296.97	302.90	317.88	324.23
81	320.13	326.52	341.80	348.64
82	345.66	352.57	368.32	375.68
83	373.81	381.30	397.58	405.53
84	402.13	410.17	426.69	435.23
85	432.55	441.20	458.44	467.61
86	466.89	476.24	491.90	501.74
87	499.18	509.16	522.42	532.86
88	534.11	544.80	555.68	566.80
89	567.35	578.69	590.27	602.08
90	601.03	613.04	625.31	637.80
91	629.52	642.12	654.97	668.06
92	655.49	668.61	681.97	695.62
93	674.64	688.13	701.90	715.94
94	690.93	704.74	718.83	733.20
95	699.47	713.45	727.72	742.28
96	730.07	744.67	759.56	774.75
97	755.16	770.27	785.68	801.39
98	772.75	788.21	803.97	820.05
99	791.42	807.25	823.41	839.87
100	811.50	827.73	844.27	861.16

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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	35.71	36.43	38.81	39.59
31	36.84	37.57	40.02	40.84
32	38.00	38.76	41.28	42.11
33	39.20	39.98	42.60	43.44
34	40.45	41.27	43.94	44.82
35	41.75	42.60	45.35	46.26
36	43.12	43.96	46.81	47.75
37	44.51	45.40	48.34	49.30
38	45.96	46.90	49.91	50.90
39	47.48	48.43	51.55	52.58
40	49.08	50.04	53.24	54.31
41	50.11	51.12	54.50	55.58
42	51.14	52.16	55.73	56.83
43	52.36	53.41	57.14	58.31
44	53.68	54.76	58.68	59.86
45	55.06	56.16	60.29	61.50
46	56.36	57.49	61.85	63.07
47	57.30	58.44	62.99	64.25
48	60.04	61.24	66.08	67.40
49	63.11	64.37	69.55	70.93
50	66.34	67.66	73.18	74.63
51	70.21	71.60	77.69	79.22
52	74.26	75.74	82.43	84.07
53	76.82	78.36	85.55	87.26
54	79.54	81.13	88.75	90.65
55	82.48	84.13	92.03	94.34
56	85.52	87.23	95.39	98.14
57	88.40	90.17	98.58	101.81
58	92.76	94.61	103.42	107.18
59	97.92	99.88	109.13	113.50
60	103.68	105.76	115.49	120.53
61	111.72	113.94	124.34	128.94
62	120.14	122.54	133.69	137.74
63	127.06	129.60	141.41	144.76
64	134.32	137.02	148.99	151.98
65	139.70	142.51	155.12	158.23
66	148.06	151.01	163.13	166.39
67	162.78	166.04	177.97	181.52
68	174.79	178.27	189.60	193.39
69	187.16	190.91	201.40	205.43
70	201.85	205.87	215.34	219.65
71	214.87	219.18	228.97	233.56
72	231.28	235.88	246.17	251.10
73	247.90	252.84	263.57	268.85
74	266.20	271.52	282.70	288.35
75	278.48	284.05	297.60	303.55
76	302.87	308.92	323.09	329.54
77	331.69	338.30	353.22	360.28
78	356.76	363.90	379.22	386.81
79	383.89	391.56	407.34	415.48
80	410.98	419.18	435.18	443.89
81	442.94	451.80	467.77	477.12
82	477.94	487.49	503.59	513.66
83	516.35	526.66	542.95	553.81
84	554.65	565.75	582.23	593.88
85	595.18	607.08	624.83	637.32
86	644.58	657.47	671.75	685.19
87	687.35	701.09	715.12	729.41
88	733.19	747.86	762.83	778.08
89	781.21	796.84	812.76	829.02
90	830.26	846.86	863.80	881.05
91	871.12	888.54	906.30	924.43
92	907.06	925.20	943.72	962.58
93	931.34	949.97	968.98	988.34
94	950.80	969.83	989.21	1,009.00
95	960.30	979.51	999.11	1,019.09
96	1,000.13	1,020.12	1,040.53	1,061.34
97	1,034.53	1,055.23	1,076.34	1,097.87
98	1,057.81	1,078.97	1,100.54	1,122.54
99	1,081.96	1,103.60	1,125.67	1,148.18
100	1,107.02	1,129.16	1,151.75	1,174.78

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	29.76	30.36	32.34	32.99
31	30.70	31.31	33.35	34.03
32	31.67	32.30	34.40	35.09
33	32.67	33.32	35.50	36.20
34	33.71	34.39	36.62	37.35
35	34.79	35.50	37.79	38.55
36	35.93	36.63	39.01	39.79
37	37.09	37.83	40.28	41.08
38	38.30	39.08	41.59	42.42
39	39.57	40.36	42.96	43.82
40	40.90	41.70	44.37	45.26
41	41.76	42.60	45.42	46.32
42	42.62	43.47	46.44	47.36
43	43.63	44.51	47.62	48.59
44	44.73	45.63	48.90	49.88
45	45.88	46.80	50.24	51.25
46	46.97	47.91	51.54	52.56
47	47.75	48.70	52.49	53.54
48	50.03	51.03	55.07	56.17
49	52.59	53.64	57.96	59.11
50	55.28	56.38	60.98	62.19
51	58.51	59.67	64.74	66.02
52	61.88	63.12	68.69	70.06
53	64.02	65.30	71.29	72.72
54	66.28	67.61	73.96	75.54
55	68.73	70.11	76.69	78.62
56	71.27	72.69	79.49	81.78
57	73.67	75.14	82.15	84.84
58	77.30	78.84	86.18	89.32
59	81.60	83.23	90.94	94.58
60	86.40	88.13	96.24	100.44
61	93.10	94.95	103.62	107.45
62	100.12	102.12	111.41	114.78
63	105.88	108.00	117.84	120.63
64	111.93	114.18	124.16	126.65
65	116.42	118.76	129.27	131.86
66	123.38	125.84	135.94	138.66
67	135.65	138.37	148.31	151.27
68	145.66	148.56	158.00	161.16
69	155.97	159.09	167.83	171.19
70	168.21	171.56	179.45	183.04
71	179.06	182.65	190.81	194.63
72	192.73	196.57	205.14	209.25
73	206.58	210.70	219.64	224.04
74	221.83	226.27	235.58	240.29
75	232.07	236.71	248.00	252.96
76	252.39	257.43	269.24	274.62
77	276.41	281.92	294.35	300.23
78	297.30	303.25	316.02	322.34
79	319.91	326.30	339.45	346.23
80	342.48	349.32	362.65	369.91
81	369.12	376.50	389.81	397.60
82	398.28	406.24	419.66	428.05
83	430.29	438.88	452.46	461.51
84	462.21	471.46	485.19	494.90
85	495.98	505.90	520.69	531.10
86	537.15	547.89	559.79	570.99
87	572.79	584.24	595.93	607.84
88	610.99	623.22	635.69	648.40
89	651.01	664.03	677.30	690.85
90	691.88	705.72	719.83	734.21
91	725.93	740.45	755.25	770.36
92	755.88	771.00	786.43	802.15
93	776.12	791.64	807.48	823.62
94	792.33	808.19	824.34	840.83
95	800.25	816.26	832.59	849.24
96	833.44	850.10	867.11	884.45
97	862.11	879.36	896.95	914.89
98	881.51	899.14	917.12	935.45
99	901.63	919.67	938.06	956.82
100	922.52	940.97	959.79	978.98

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	36.98	37.70	40.54	41.35
31	38.12	38.88	41.80	42.62
32	39.32	40.10	43.09	43.96
33	40.56	41.36	44.46	45.35
34	41.86	42.70	45.88	46.80
35	43.20	44.06	47.33	48.28
36	44.58	45.48	48.85	49.84
37	46.03	46.94	50.44	51.44
38	47.53	48.49	52.08	53.12
39	49.10	50.08	53.77	54.86
40	50.71	51.73	55.56	56.66
41	51.80	52.85	56.86	58.00
42	52.86	53.92	58.13	59.29
43	54.11	55.19	59.62	60.80
44	55.45	56.58	61.20	62.44
45	56.87	58.01	62.88	64.14
46	58.21	59.38	64.48	65.77
47	59.18	60.36	65.68	67.00
48	61.98	63.23	68.89	70.26
49	65.15	66.44	72.49	73.94
50	68.45	69.82	76.26	77.77
51	72.42	73.87	80.94	82.56
52	76.58	78.12	85.86	87.58
53	79.22	80.82	88.88	90.89
54	82.01	83.65	91.98	94.40
55	85.06	86.75	95.36	98.26
56	88.16	89.94	98.84	102.19
57	91.14	92.96	102.16	106.03
58	95.62	97.52	107.15	111.61
59	100.92	102.94	113.04	118.16
60	106.85	108.97	119.62	125.45
61	115.07	117.38	128.77	134.21
62	123.76	126.23	138.43	143.34
63	130.86	133.48	146.40	150.62
64	138.32	141.10	154.73	158.15
65	143.96	146.84	161.56	164.78
66	152.50	155.53	169.82	173.23
67	167.60	170.95	185.24	188.94
68	179.88	183.48	197.28	201.23
69	192.53	196.39	209.51	213.68
70	207.52	211.67	223.93	228.41
71	220.80	225.22	238.03	242.78
72	237.49	242.24	255.79	260.92
73	254.44	259.51	273.77	279.24
74	273.02	278.48	293.48	299.36
75	285.67	291.40	309.08	315.28
76	310.54	316.74	335.42	342.14
77	339.88	346.69	366.50	373.85
78	365.35	372.66	393.26	401.14
79	392.89	400.75	422.21	430.66
80	420.38	428.78	450.82	459.84
81	452.84	461.89	484.28	493.98
82	488.12	497.89	520.82	531.22
83	526.73	537.26	560.72	571.93
84	565.75	577.07	600.64	612.65
85	607.08	619.22	643.68	656.56
86	657.47	670.62	692.72	706.58
87	705.70	719.82	738.36	753.12
88	758.15	773.29	788.76	804.54
89	809.09	825.26	841.76	858.59
90	861.32	878.54	896.11	914.04
91	904.64	922.74	941.18	960.01
92	941.92	960.76	979.97	999.58
93	965.56	984.88	1,004.57	1,024.66
94	983.58	1,003.26	1,023.32	1,043.78
95	993.43	1,013.28	1,033.55	1,054.22
96	1,031.20	1,051.81	1,072.86	1,094.33
97	1,066.54	1,087.88	1,109.64	1,131.83
98	1,089.77	1,111.55	1,133.80	1,156.46
99	1,113.30	1,135.56	1,158.26	1,181.44
100	1,135.85	1,158.55	1,181.72	1,205.36

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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	30.82	31.42	33.78	34.46
31	31.77	32.40	34.83	35.52
32	32.77	33.42	35.91	36.63
33	33.80	34.47	37.05	37.79
34	34.88	35.58	38.23	39.00
35	36.00	36.72	39.44	40.23
36	37.15	37.90	40.71	41.53
37	38.36	39.12	42.03	42.87
38	39.61	40.41	43.40	44.27
39	40.92	41.73	44.81	45.72
40	42.26	43.11	46.30	47.22
41	43.17	44.04	47.38	48.33
42	44.05	44.93	48.44	49.41
43	45.09	45.99	49.68	50.67
44	46.21	47.15	51.00	52.03
45	47.39	48.34	52.40	53.45
46	48.51	49.48	53.73	54.81
47	49.32	50.30	54.73	55.83
48	51.65	52.69	57.41	58.55
49	54.29	55.37	60.41	61.62
50	57.04	58.18	63.55	64.81
51	60.35	61.56	67.45	68.80
52	63.82	65.10	71.55	72.98
53	66.02	67.35	74.07	75.74
54	68.34	69.71	76.65	78.67
55	70.88	72.29	79.47	81.88
56	73.47	74.95	82.37	85.16
57	75.95	77.47	85.13	88.36
58	79.68	81.27	89.29	93.01
59	84.10	85.78	94.20	98.47
60	89.04	90.81	99.68	104.54
61	95.89	97.82	107.31	111.84
62	103.13	105.19	115.36	119.45
63	109.05	111.23	122.00	125.52
64	115.27	117.58	128.94	131.79
65	119.97	122.37	134.63	137.32
66	127.08	129.61	141.52	144.36
67	139.67	142.46	154.37	157.45
68	149.90	152.90	164.40	167.69
69	160.44	163.66	174.59	178.07
70	172.93	176.39	186.61	190.34
71	184.00	187.68	198.36	202.32
72	197.91	201.87	213.16	217.43
73	212.03	216.26	228.14	232.70
74	227.52	232.07	244.57	249.47
75	238.06	242.83	257.57	262.73
76	258.78	263.95	279.52	285.12
77	283.23	288.91	305.42	311.54
78	304.46	310.55	327.72	334.28
79	327.41	333.96	351.84	358.88
80	350.32	357.32	375.68	383.20
81	377.37	384.91	403.57	411.65
82	406.77	414.91	434.02	442.68
83	438.94	447.72	467.27	476.61
84	471.46	480.89	500.53	510.54
85	505.90	516.02	536.40	547.13
86	547.89	558.85	577.27	588.82
87	588.08	599.85	615.30	627.60
88	631.79	644.41	657.30	670.45
89	674.24	687.72	701.47	715.49
90	717.77	732.12	746.76	761.70
91	753.87	768.95	784.32	800.01
92	784.93	800.63	816.64	832.98
93	804.63	820.73	837.14	853.88
94	819.65	836.05	852.77	869.82
95	827.86	844.40	861.29	878.52
96	859.33	876.51	894.05	911.94
97	888.78	906.57	924.70	943.19
98	908.14	926.29	944.83	963.72
99	927.75	946.30	965.22	984.53
100	946.54	965.46	984.77	1,004.47

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA\_GLTC04RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America**  
**Policy Forms: GLTC04 and RGLTC04**  
**Proposed Rates**

**Proposed New Rates**

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	43.80	44.69	49.24	50.22
31	45.17	46.07	50.74	51.76
32	46.57	47.51	52.28	53.34
33	48.02	48.98	53.92	55.01
34	49.54	50.53	55.61	56.71
35	51.12	52.13	57.35	58.49
36	52.74	53.80	59.17	60.34
37	54.43	55.52	61.06	62.26
38	56.17	57.30	62.99	64.25
39	58.01	59.17	65.03	66.32
40	59.89	61.08	67.12	68.45
41	61.15	62.36	68.65	70.03
42	62.38	63.62	70.18	71.57
43	63.82	65.09	71.90	73.36
44	65.38	66.68	73.79	75.25
45	67.00	68.34	75.74	77.26
46	68.54	69.94	77.62	79.18
47	69.70	71.09	79.06	80.64
48	72.94	74.39	82.84	84.50
49	76.57	78.08	87.06	88.79
50	80.36	81.97	91.44	93.28
51	84.94	86.64	96.84	98.88
52	89.71	91.51	102.23	104.77
53	92.76	94.62	105.64	108.66
54	95.98	97.90	109.22	112.75
55	99.52	101.51	113.26	117.36
56	103.09	105.17	117.30	121.98
57	106.55	108.67	121.16	126.49
58	111.73	113.96	127.01	133.07
59	117.82	120.18	133.85	140.75
60	124.61	127.09	141.46	149.27
61	134.09	136.78	152.10	159.48
62	144.08	146.96	163.33	170.14
63	152.41	155.45	172.73	178.81
64	161.09	164.30	182.47	187.64
65	169.15	172.54	192.38	196.96
66	178.97	182.54	202.69	206.74
67	196.42	200.34	220.68	225.08
68	210.49	214.69	234.61	239.29
69	224.92	229.43	248.68	253.63
70	241.93	246.78	265.20	270.50
71	256.81	261.95	281.22	286.85
72	275.50	281.00	301.39	307.43
73	294.31	300.19	321.73	328.16
74	314.82	321.12	343.91	350.78
75	331.39	338.02	364.07	371.35
76	359.20	366.37	394.10	401.99
77	391.84	399.67	429.37	437.96
78	419.63	428.03	459.23	468.43
79	449.76	458.77	491.60	501.43
80	479.45	489.04	523.24	533.69
81	514.25	524.53	559.96	571.15
82	551.15	562.18	599.15	611.12
83	590.75	602.57	641.23	654.05
84	630.67	643.28	683.15	696.80
85	672.62	686.06	728.20	742.75
86	727.21	741.76	782.40	798.06
87	779.17	794.76	832.51	849.17
88	837.36	854.10	887.72	905.47
89	899.71	917.72	945.20	964.10
90	964.51	983.81	1,003.96	1,024.03
91	1,009.58	1,029.78	1,050.36	1,071.37
92	1,046.65	1,067.59	1,088.93	1,110.71
93	1,067.44	1,088.80	1,110.56	1,132.79
94	1,081.33	1,102.97	1,125.01	1,147.51
95	1,092.14	1,113.98	1,136.27	1,158.98
96	1,123.82	1,146.30	1,169.23	1,192.61
97	1,160.64	1,183.85	1,207.52	1,231.68
98	1,183.73	1,207.40	1,231.55	1,256.18
99	1,205.95	1,230.07	1,254.68	1,279.78
100	1,226.71	1,251.24	1,276.27	1,301.78

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04\_Rates - Post 2021 Rate Increase

**Current Rates**

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	36.50	37.24	41.03	41.85
31	37.64	38.39	42.28	43.13
32	38.81	39.59	43.57	44.45
33	40.02	40.82	44.93	45.84
34	41.28	42.11	46.34	47.26
35	42.60	43.44	47.79	48.74
36	43.95	44.83	49.31	50.28
37	45.36	46.27	50.88	51.88
38	46.81	47.75	52.49	53.54
39	48.34	49.31	54.19	55.27
40	49.91	50.90	55.93	57.04
41	50.96	51.97	57.21	58.36
42	51.98	53.02	58.48	59.64
43	53.18	54.24	59.92	61.13
44	54.48	55.57	61.49	62.71
45	55.83	56.95	63.12	64.38
46	57.12	58.28	64.68	65.98
47	58.08	59.24	65.88	67.20
48	60.78	61.99	69.03	70.42
49	63.81	65.07	72.55	73.99
50	66.97	68.31	76.20	77.73
51	70.78	72.20	80.70	82.40
52	74.76	76.26	85.19	87.31
53	77.30	78.85	88.03	90.55
54	79.98	81.58	91.02	93.96
55	82.93	84.59	94.38	97.80
56	85.91	87.64	97.75	101.65
57	88.79	90.56	100.97	105.41
58	93.11	94.97	105.84	110.89
59	98.18	100.15	111.54	117.29
60	103.84	105.91	117.88	124.39
61	111.74	113.98	126.75	132.90
62	120.07	122.47	136.11	141.78
63	127.01	129.54	143.94	149.01
64	134.24	136.92	152.06	156.37
65	140.96	143.78	160.32	164.13
66	149.14	152.12	168.91	172.28
67	163.68	166.95	183.90	187.57
68	175.41	178.91	195.51	199.41
69	187.43	191.19	207.23	211.36
70	201.61	205.65	221.00	225.42
71	214.01	218.29	234.35	239.04
72	229.58	234.17	251.16	256.19
73	245.26	250.16	268.11	273.47
74	262.35	267.60	286.59	292.32
75	276.16	281.68	303.39	309.46
76	299.33	305.31	328.42	334.99
77	326.53	333.06	357.81	364.97
78	349.69	356.69	382.69	390.36
79	374.80	382.31	409.67	417.86
80	399.54	407.53	436.03	444.74
81	428.54	437.11	466.63	475.96
82	459.29	468.48	499.29	509.27
83	492.29	502.14	534.36	545.04
84	525.56	536.07	569.29	580.67
85	560.52	571.72	606.83	618.96
86	606.01	618.13	652.00	665.05
87	649.31	662.30	693.76	707.64
88	697.80	711.75	739.77	754.56
89	749.76	764.77	787.67	803.42
90	803.76	819.84	836.63	853.36
91	841.32	858.15	875.30	892.81
92	872.21	889.66	907.44	925.59
93	889.53	907.33	925.47	943.99
94	901.11	919.14	937.51	956.26
95	910.12	928.32	946.89	965.82
96	936.52	955.25	974.36	993.84
97	967.20	986.54	1,006.27	1,026.40
98	986.44	1,006.17	1,026.29	1,046.82
99	1,004.96	1,025.06	1,045.57	1,066.48
100	1,022.26	1,042.70	1,063.56	1,084.82

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04\_Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA\_GLT04/RGLTC04\_Rates - Post 2021 Rate Increase

**Unum Life Insurance Company of America  
Policy Forms: GLTC04 and RGLTC04  
Proposed Rates**

**Proposed New Rates**

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	47.92	48.86	53.56	54.62
31	49.39	50.38	55.19	56.30
32	50.93	51.95	56.90	58.04
33	52.51	53.57	58.67	59.84
34	54.17	55.26	60.52	61.73
35	55.88	57.01	62.41	63.66
36	57.66	58.82	64.38	65.68
37	59.51	60.71	66.44	67.75
38	61.43	62.65	68.54	69.94
39	63.42	64.69	70.76	72.18
40	65.50	66.79	73.04	74.50
41	66.95	68.29	74.72	76.22
42	68.36	69.72	76.34	77.87
43	70.02	71.42	78.23	79.78
44	71.83	73.27	80.27	81.88
45	73.72	75.18	82.39	84.04
46	75.52	77.04	84.44	86.12
47	76.81	78.34	85.96	87.68
48	80.40	82.01	89.98	91.78
49	84.50	86.17	94.50	96.38
50	88.76	90.55	99.24	101.21
51	93.74	95.63	105.17	107.28
52	98.94	100.93	111.38	113.62
53	102.23	104.28	115.55	117.86
54	105.70	107.81	119.95	122.34
55	109.56	111.74	124.92	127.43
56	113.45	115.70	129.88	132.48
57	117.16	119.51	134.74	137.42
58	122.65	125.11	141.65	144.48
59	129.20	131.77	149.74	152.74
60	136.55	139.27	158.81	161.99
61	146.68	149.59	169.82	173.22
62	157.32	160.46	181.37	185.00
63	166.00	169.31	190.82	194.64
64	175.00	178.49	200.41	204.42
65	183.53	187.20	211.61	215.84
66	193.85	197.71	222.40	226.84
67	212.39	216.64	242.42	247.27
68	227.20	231.74	258.01	263.17
69	242.21	247.06	273.62	279.11
70	259.99	265.20	292.04	297.89
71	276.25	281.77	309.58	315.76
72	296.62	302.56	331.61	338.24
73	317.17	323.52	353.77	360.84
74	339.66	346.45	377.86	385.42
75	358.68	365.86	402.26	410.32
76	389.23	397.01	435.23	443.93
77	425.08	433.57	473.78	483.25
78	455.75	464.84	506.18	516.31
79	489.01	498.79	541.34	552.18
80	521.47	531.91	575.16	586.67
81	559.80	570.98	614.59	626.90
82	599.88	611.87	655.51	668.63
83	642.43	655.30	698.53	712.49
84	685.38	699.08	741.35	756.17
85	729.14	743.74	785.69	801.41
86	789.58	805.37	845.15	862.04
87	847.34	864.29	900.28	918.28
88	912.19	930.42	961.08	980.32
89	981.82	1,001.45	1,024.26	1,044.74
90	1,046.27	1,067.18	1,088.53	1,110.31
91	1,093.50	1,115.35	1,137.66	1,160.42
92	1,131.80	1,154.45	1,177.52	1,201.08
93	1,150.86	1,173.89	1,197.36	1,221.30
94	1,162.37	1,185.61	1,209.34	1,233.52
95	1,174.01	1,197.47	1,221.42	1,245.85
96	1,202.02	1,226.05	1,250.57	1,275.58
97	1,242.14	1,266.97	1,292.32	1,318.15
98	1,267.32	1,292.66	1,318.51	1,344.89
99	1,292.26	1,318.08	1,344.46	1,371.34
100	1,316.18	1,342.50	1,369.36	1,396.74

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Current Rates**

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	39.93	40.72	44.63	45.52
31	41.16	41.98	45.99	46.92
32	42.44	43.29	47.42	48.37
33	43.76	44.64	48.89	49.87
34	45.14	46.05	50.43	51.44
35	46.57	47.51	52.01	53.05
36	48.05	49.02	53.65	54.73
37	49.59	50.59	55.37	56.46
38	51.19	52.21	57.12	58.28
39	52.85	53.91	58.97	60.15
40	54.58	55.66	60.87	62.08
41	55.79	56.91	62.27	63.52
42	56.97	58.10	63.62	64.89
43	58.35	59.52	65.19	66.48
44	59.86	61.06	66.89	68.23
45	61.43	62.65	68.66	70.03
46	62.93	64.20	70.37	71.77
47	64.01	65.28	71.63	73.07
48	67.00	68.34	74.98	76.48
49	70.42	71.81	78.75	80.32
50	73.97	75.46	82.70	84.34
51	78.12	79.69	87.64	89.40
52	82.45	84.11	92.82	94.68
53	85.19	86.90	96.29	98.22
54	88.08	89.84	99.96	101.95
55	91.30	93.12	104.10	106.19
56	94.54	96.42	108.23	110.40
57	97.63	99.59	112.28	114.52
58	102.21	104.26	118.04	120.40
59	107.67	109.81	124.78	127.28
60	113.79	116.06	132.34	134.99
61	122.23	124.66	141.52	144.35
62	131.10	133.72	151.14	154.17
63	138.33	141.09	159.02	162.20
64	145.83	148.74	167.01	170.35
65	152.94	156.00	176.34	179.87
66	161.54	164.76	185.33	189.03
67	176.99	180.53	202.02	206.06
68	189.33	193.12	215.01	219.31
69	201.84	205.88	228.02	232.59
70	216.66	221.00	243.37	248.24
71	230.21	234.81	257.98	263.13
72	247.18	252.13	276.34	281.87
73	264.31	269.60	294.81	300.70
74	283.05	288.71	314.88	321.18
75	298.90	304.88	335.22	341.93
76	324.36	330.84	362.69	369.94
77	354.23	361.31	394.82	402.71
78	379.79	387.37	421.82	430.26
79	407.51	415.66	451.12	460.15
80	434.56	443.26	479.30	488.89
81	466.50	475.82	512.16	522.42
82	499.90	509.89	546.26	557.19
83	535.36	546.08	582.11	593.74
84	571.15	582.57	617.79	630.14
85	607.62	619.78	654.74	667.84
86	657.98	671.14	704.29	718.37
87	706.12	720.24	750.23	765.23
88	760.16	775.35	800.90	816.93
89	818.18	834.54	853.55	870.62
90	871.89	889.32	907.11	925.26
91	911.25	929.46	948.05	967.02
92	943.17	962.04	981.27	1,000.90
93	959.05	978.24	997.80	1,017.75
94	968.64	988.01	1,007.78	1,027.93
95	978.34	997.89	1,017.85	1,038.21
96	1,001.68	1,021.71	1,042.14	1,062.98
97	1,035.12	1,055.81	1,076.93	1,098.46
98	1,056.10	1,077.22	1,098.76	1,120.74
99	1,076.88	1,098.40	1,120.38	1,142.78
100	1,096.82	1,118.75	1,141.13	1,163.95

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

**Rate Increase**

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	1.20	1.20	1.20	1.20
31	1.20	1.20	1.20	1.20
32	1.20	1.20	1.20	1.20
33	1.20	1.20	1.20	1.20
34	1.20	1.20	1.20	1.20
35	1.20	1.20	1.20	1.20
36	1.20	1.20	1.20	1.20
37	1.20	1.20	1.20	1.20
38	1.20	1.20	1.20	1.20
39	1.20	1.20	1.20	1.20
40	1.20	1.20	1.20	1.20
41	1.20	1.20	1.20	1.20
42	1.20	1.20	1.20	1.20
43	1.20	1.20	1.20	1.20
44	1.20	1.20	1.20	1.20
45	1.20	1.20	1.20	1.20
46	1.20	1.20	1.20	1.20
47	1.20	1.20	1.20	1.20
48	1.20	1.20	1.20	1.20
49	1.20	1.20	1.20	1.20
50	1.20	1.20	1.20	1.20
51	1.20	1.20	1.20	1.20
52	1.20	1.20	1.20	1.20
53	1.20	1.20	1.20	1.20
54	1.20	1.20	1.20	1.20
55	1.20	1.20	1.20	1.20
56	1.20	1.20	1.20	1.20
57	1.20	1.20	1.20	1.20
58	1.20	1.20	1.20	1.20
59	1.20	1.20	1.20	1.20
60	1.20	1.20	1.20	1.20
61	1.20	1.20	1.20	1.20
62	1.20	1.20	1.20	1.20
63	1.20	1.20	1.20	1.20
64	1.20	1.20	1.20	1.20
65	1.20	1.20	1.20	1.20
66	1.20	1.20	1.20	1.20
67	1.20	1.20	1.20	1.20
68	1.20	1.20	1.20	1.20
69	1.20	1.20	1.20	1.20
70	1.20	1.20	1.20	1.20
71	1.20	1.20	1.20	1.20
72	1.20	1.20	1.20	1.20
73	1.20	1.20	1.20	1.20
74	1.20	1.20	1.20	1.20
75	1.20	1.20	1.20	1.20
76	1.20	1.20	1.20	1.20
77	1.20	1.20	1.20	1.20
78	1.20	1.20	1.20	1.20
79	1.20	1.20	1.20	1.20
80	1.20	1.20	1.20	1.20
81	1.20	1.20	1.20	1.20
82	1.20	1.20	1.20	1.20
83	1.20	1.20	1.20	1.20
84	1.20	1.20	1.20	1.20
85	1.20	1.20	1.20	1.20
86	1.20	1.20	1.20	1.20
87	1.20	1.20	1.20	1.20
88	1.20	1.20	1.20	1.20
89	1.20	1.20	1.20	1.20
90	1.20	1.20	1.20	1.20
91	1.20	1.20	1.20	1.20
92	1.20	1.20	1.20	1.20
93	1.20	1.20	1.20	1.20
94	1.20	1.20	1.20	1.20
95	1.20	1.20	1.20	1.20
96	1.20	1.20	1.20	1.20
97	1.20	1.20	1.20	1.20
98	1.20	1.20	1.20	1.20
99	1.20	1.20	1.20	1.20
100	1.20	1.20	1.20	1.20

Annual Premium per \$10 daily benefit PA GLTC04/RGLTC04 Rates - Post 2021 Rate Increase

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

## Supporting Document Schedules

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

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

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

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

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

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

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

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

<b>Bypassed - Item:</b>	Advertisement Compliance Certification
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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

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

<b>Satisfied - Item:</b>	Sample Certificate Holder Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	GLTC0419 CH Cmpd_Infl Ins_ v1_cln_Gen.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Sample FAQ
<b>Comments:</b>	
<b>Attachment(s):</b>	GLTC0419 CH FAQ_v3_cln_Gen.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation
--------------------------	---



**SERFF Tracking #:** UNUM-133000783      **State Tracking #:** UNUM-133000783      **Company Tracking #:** 2019 GLTC04 RATE INITIATIVE - PHASE II

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

<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	PA Objection Response #1
<b>Comments:</b>	
<b>Attachment(s):</b>	PA Objection Response #1.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

---

<b>SERFF Tracking #:</b>	UNUM-133000783	<b>State Tracking #:</b>	UNUM-133000783	<b>Company Tracking #:</b>	2019 GLTC04 RATE INITIATIVE - PHASE II
--------------------------	----------------	--------------------------	----------------	----------------------------	--

---

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

***Attachment Exhibit 1.1a - Nationwide Loss Ratio - Compound Inflation.xlsx is not a PDF document and cannot be reproduced here.***



September 30, 2021

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
- Continued mortality improvements (e.g. people living longer)
- Increasing claim durations; and
- Persistent low interest rate environment.

Unum is requesting the approval of a 34.5% premium rate increase on policies with compound inflation (5% and CPI). This request represents the actuarial equivalence of the outstanding balance from the 2019 initiative of 89% on policies with compound inflation and 44% 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;

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 May 2022, if approved, with rates becoming effective in March 2023.

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 Endorsement CNF19G which was previously approved under SERFF tracking number UNUM-131887960.

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.

93% of insureds will be excluded from the rate increase request. The average rate increase request across all insured is 9%.

<b>Inflation Type</b>	<b>Rate Increase</b>	<b>Pennsylvania Premium-Paying Insureds</b>
5% CPI/Compound Uncapped	34.5%	142
5% Simple Uncapped	0.0%	174
No Inflation	0.0%	4,270
<b>Total</b>		<b>4,586</b>

The following average rate increases were previously approved in your state

Inflation Type	SERFF Number	Approval Date	Rate Increase
5% CPI/Compound Uncapped	UNUM-131887961	7/2/2019	44.0%
5% Simple Uncapped	UNUM-131887961	7/2/2019	44.0%

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 increases

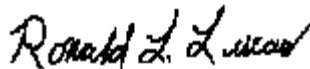
We respectfully request non-disclosure of this information if your Department grants it.

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  
Assistant Vice President, Pricing Actuary  
Unum  
(207) 575-3895  
rlucas@unum.com



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 Compound Inflation, the increase will be approximately [X%].
- For coverage that includes CPI Benefit, 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, no pricing increase will be applied.

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. 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.

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. Of course, we will notify you at least 60 days prior to any future increase.

### **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. Coverage decrease options may include any one or combination of the options listed below, but will depend upon your specific coverage and the plan options available to you in the group long term care policy through which your coverage was issued:

- a. Decrease your benefit amount
- b. Decrease the duration of your benefits
- c. Decrease your plan choice (such as home care coverage or inflation)

Any reduction in coverage must be within the plan options offered in the group policy. The value associated with any decrease in coverage will depend on your specific coverage, the age that you purchased your coverage, and the plan options available to you in the group long term care policy through which your coverage was issued.

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. To decrease your coverage, please complete a Request to Change Coverage form. Additional state-required forms may also need to be completed.

You can obtain the necessary forms by visiting the informational website created specifically for this group policy, or you can request a paper enrollment kit by contacting the Unum Customer Service Center at 1-800-227-4165.

### **Your current coverage**

To assist you in evaluating your coverage change options, we have enclosed a statement outlining your inforce coverage and your cost for this coverage before the increase in pricing.

### **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, we recommend that you 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.

**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. 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.



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

### Additional Information: Coverage Change Options

Currently, your group long term care policy is experiencing a premium rate increase. If you wish to consider reducing your coverage to mitigate the effect of this rate increase, you can explore options available to you.

The coverage reduction options below are illustrative examples of options that may be available. However, the actual coverage reduction options available to you, as well as the premium changes associated with them, will depend on your specific coverage and the choices available in the group policy through which your coverage was issued. Any claim for benefits would be subject to Unum's standard claim review and approval procedures.

Below is some additional information you may find helpful to determine if reducing coverage may be the right decision for you. We recommend you consult with a family member or other trusted advisor about your personal long term care insurance needs before making changes to your current coverage.

**Q. What if I reduce my monthly benefit amount?**

A. Your monthly benefit amount is payable while you are receiving qualifying long term care services in a qualified setting whose purpose is providing care and services to support your needs. If your monthly benefit amount is greater than the average cost of care in your area, you may wish to explore reducing your monthly benefit.

Your group policy may offer different monthly benefit amount choices in the plan design. For example, you may have originally elected a \$6,000 monthly benefit amount, and if the average cost of care in your area is significantly less, you may wish to explore choosing a lower monthly benefit amount offered with your group policy.

**Q. What happens if I reduce the duration of my benefits?**

A. The benefit duration or period is what determines the length of time during which you receive monthly benefits if you qualify to receive benefits under your coverage. Monthly benefit duration multiplied by your monthly benefit amount equals your lifetime maximum benefit. Your lifetime maximum is the maximum benefit dollar amount Unum will pay over the life of your coverage. If you reduce your benefit duration, your lifetime maximum benefit amount will also be reduced. For example:

\$4,000 Monthly Benefit X 12 months X 6 yr Duration=	\$288,000 Lifetime Maximum
\$4,000 Monthly Benefit X 12 months X 3 yr Duration=	\$144,000 Lifetime Maximum
Reduction in Lifetime Maximum Benefit	= \$144,000

In addition to considering changes to your monthly benefit amount, you might also consider choosing a reasonable benefit period from those available under the group plan which may make coverage more affordable. However, it is important to consider where you will receive care, from whom, and how long you believe you will need long term care.

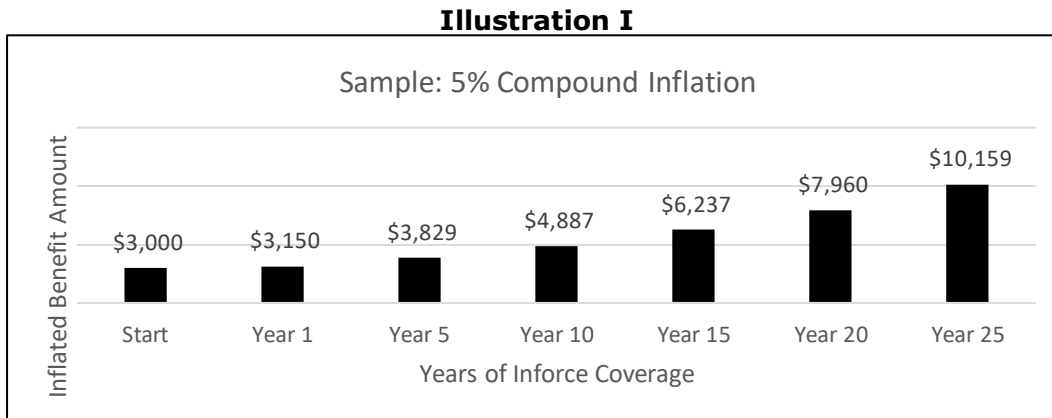
Note: If you currently have lifetime or unlimited benefit duration and maintain that coverage at the time of claim, the total dollar amount that will be paid under your LTC policy would not be subject to a lifetime maximum benefit.

**Q. If I have inflation protection, what happens to my inflated benefit amount if I remove inflation protection from my coverage?**

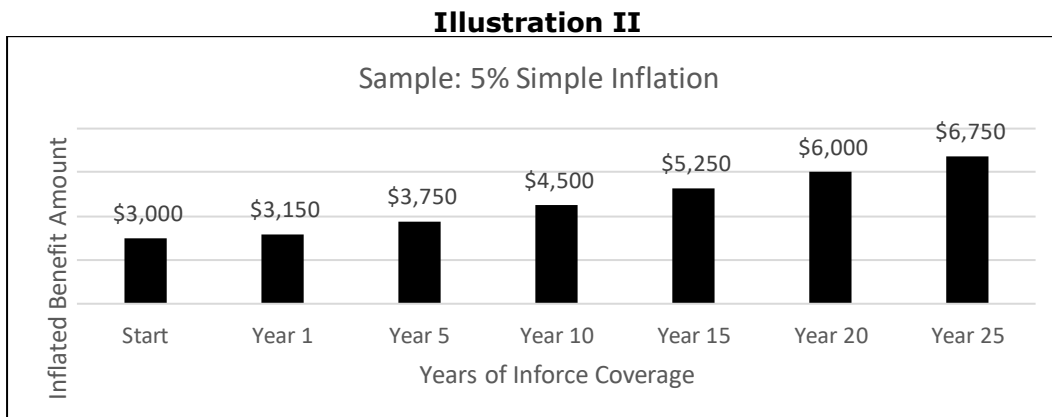
A. Currently, your benefit amount is growing at an annual rate of 5.0%<sup>1</sup>, which is higher than what the actual rate of inflation has been for a number of years<sup>1</sup>. While your benefit amount will no longer grow at an annual rate of 5.0%<sup>1</sup>, be assured the previous inflation increases that have already been applied at 5.0%<sup>1</sup> will remain intact.

**Q. What is my current inflated benefit amount?**

A. Your inflated benefit amount is calculated using your inflation coverage type and years of inforce coverage. If your coverage includes 5% compound inflation, your inflated benefit amount is calculated on your monthly benefit amount and the compounded interest that accumulates yearly. The sample illustration below provides an example of how a benefit amount may increase with compound inflation.



If your coverage includes 5% simple inflation, your inflated benefit is calculated on your monthly benefit amount and a fixed annual inflation rate. The illustration below provides an example of how a benefit amount may increase with simple inflation.



The above charts are provided for illustrative purposes only. The inflated benefit amounts are calculated with a 5% interest rate for inflation coverage.

<sup>1</sup>Average annual rate of change in annual Consumer Price Index from 1994-2018 was 2.2% - U.S. Department of Labor, Bureau of Labor Statistics. For coverage with CPI inflation, the interest rate will reflect the average annual rate of change in the annual Consumer Price Index.



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

For more information about your inflated benefit amount, please contact the Unum Customer Service Center at 1-800-227-4165 for assistance.

**Q. How is my LTC coverage impacted if I change my plan choice from Total Home Care to Professional Home Care Services?**

A. Total Home Care covers all of the services available under Professional Home Care Services, *and* also extends coverage to include long term care services provided informally by family, friends or certain other non-skilled caregivers. If you anticipate receiving most or all of your long term care needs from family and friends, Total Home Care may be a good choice for you. However, if you prefer to receive care from professionals or have no expectation that family will be available to provide care, you may consider changing your coverage to Professional Home Care Services.

Note: *Total Home Care* may be included in your policy as *Total Choice Home Care*. *Professional Home Care Services* may be included in your policy as *Professional Home and Community Care Benefits*.

**Q. How does my coverage compare to the average cost of Long Term Care in my area?**

A. For more information about the cost of long term care specific to your area, please see the following website: <https://acl.gov/ltc/costs-and-who-pays/costs-of-care>. Cost of care information provided on this website may be useful as you review your current Long Term Care Insurance coverage.

Note: The website providing cost of care information is an official U.S. government website maintained by the U.S. Department of Health and Human Services. The contents of the site are not maintained by Unum.

**Q. How do I make changes to my coverage if I choose to?**

A. To make coverage changes, please complete a *Request to Change Coverage* form. You can obtain this form by visiting the informational website created for your group plan:

**[include info site link here in bold]**

To obtain this form on the website, choose the link *Request to Change Coverage* located on the *Enrollment* page. The link will appear under the *Employee, Spouse or Family Enrollment* sections on the *Enrollment* page. Please print the *Request to Change Coverage* form and complete all applicable fields. Instructions on how to return your completed form to Unum are located directly on the form. You may also contact the Unum Customer Service Center at 1-800-227-4165 for assistance.

1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level. The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

**Response:** Please see Exhibit 1.1a where historical and projected earned premium have been restated to have all been earned at the current PA rate level (see columns Q for loss ratio and R for premium in Exhibit).

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide. The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

**Response:** Please see Exhibit 1.1a where historical and projected earned premium have been restated to have all been earned at the original rate level (see column E for premiums and column O for loss ratios).

3. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide? The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

**Response:** Please see the below table with the count of Nationwide active & terminated insured's with compound inflation.

	<b>Compound Inflation - Inforce Counts</b>
Active	6,079
Terminated	4,295
Total	10,374
% Active	58.6%
% Terminated	41.4%

4. Please provide the cumulative weighted average increase for PA policies in force. The projection should only include policies subject to the increase; in other words, policies with compound inflation riders.

**Response:** The cumulative weighted average increase for PA policies with compound inflation is 44% and across across all insureds (compound, simple, no inflation) is 16.9%.