

**State:** Pennsylvania **Filing Company:** Unum Life Insurance Company of America  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Individual Long Term Care  
**Project Name/Number:** /

### Filing at a Glance

Company: Unum Life Insurance Company of America  
 Product Name: Individual Long Term Care  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 02/11/2016  
 SERFF Tr Num: UNUM-130441640  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status:  
 Co Tr Num: 2014 OPAL ILTC RATE INITIATIVE PHASE II (RATE)  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Jay Burt, Stephanie Gregory, Lisa Hanson, Ellen Desrosiers, Vanessa Vice, Danielle Dubois, Lauren Tuttle, Sheryl Helm, Michelle Trask, Michelle Morgan, Regina Roberts  
 Reviewer(s): Jim Laverty (primary)  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:

State: Pennsylvania Filing Company: Unum Life Insurance Company of America  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified  
 Product Name: Individual Long Term Care  
 Project Name/Number: /

**General Information**

Project Name: Status of Filing in Domicile:  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: 63% Filing Status Changed: 02/12/2016  
 State Status Changed:  
 Deemer Date: Created By: Ellen Desrosiers  
 Submitted By: Michelle Trask Corresponding Filing Tracking Number: UNUM-130441639

Filing Description:  
 February 10, 2016

Re: Unum Life Insurance Company of America  
 Individual Long Term Care  
 NAIC #565-68195 FEIN #62-0331200  
 Policy Form Series: LTC94, LTC94Q, NH5092 et al, LTC99, LTC99Q

Dear Commissioner:

The purpose of this letter and the attached actuarial memorandum is to request a rate increase for the inforce business sold under the Unum individual 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. Importantly, the attached materials also outline options we have developed for the policyholder that will allow them to keep their accrued benefit and avoid the rate increase based on electing a decrease in their future rate of benefit accrual.

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

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

Unum is requesting the approval of an average premium rate increase, across all insureds, of 63% on the base rates associated with the policy forms listed above. The actual rate increase request varies by inflation coverage. The company is requesting a 3-tiered increase of 24.8% per year for 3 consecutive years on 5% compound inflation coverage and a 3-tiered increase of 17.7% per year for 3 consecutive years on 5% simple inflation coverage. This will result in cumulative increases of 94% on compound inflation and 63% on simple inflation coverage.

Any approved premium rate increase will be effective upon the policyholder's next anniversary, subject to at least a 90 day notification to the insured. We anticipate using these new premium rates beginning in October 2016, if approved and if there is sufficient time for implementation and policyholder notification.

This rate filing is in conjunction with form filing UNUM-130441639.

State: Pennsylvania Filing Company: Unum Life Insurance Company of America  
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified  
 Product Name: Individual Long Term Care  
 Project Name/Number: /

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

**Company and Contact**

**Filing Contact Information**

Ellen Desrosiers, BOC I EllenDesrosiers@unum.com  
 2211 Congress Street 800-974-2266 [Phone] 4505 [Ext]  
 C456 423-785-2914 [FAX]  
 Portland, ME 04122

**Filing Company Information**

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

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? Yes  
 Fee Explanation: Domiciliary state has fee of \$20.00  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Unum Life Insurance Company of America	\$20.00	02/11/2016	105912106

---

<b>SERFF Tracking #:</b>	UNUM-130441640	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	2014 OPAL ILTC RATE INITIATIVE PHASE II ...
--------------------------	----------------	--------------------------	--	----------------------------	--

---

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Unum Life Insurance Company of America
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long Term Care		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

## State:

Pennsylvania

## Filing Company:

Unum Life Insurance Company of America

## TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

## Product Name:

Individual Long Term Care

## Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA Rates - Adv I 93 RS_2016_Tier 1 Inflation Only	LTC94, LTC94Q	New		PA Rates - Adv I 93 RS_2016_Tier 1 Inflation Only.pdf,
2		PA Rates - Adv I 93 RS_2016_Tier 2 Inflation Only	LTC94, LTC94Q	New		PA Rates - Adv I 93 RS_2016_Tier 2 Inflation Only.pdf,
3		PA Rates - Adv I 93 RS_2016_Tier 3 Inflation Only	LTC94, LTC94Q	New		PA Rates - Adv I 93 RS_2016_Tier 3 Inflation Only.pdf,
4		PA Rates - Adv I 95 RS_2016_tier 1 Increase Inflation Only	LTC94, LTC94Q	New		PA Rates - Adv I 95 RS_2016_tier 1 Increase Inflation Only.pdf,
5		PA Rates - Adv I 95 RS_2016_tier 2 Increase Inflation Only	LTC94, LTC94Q	New		PA Rates - Adv I 95 RS_2016_tier 2 Increase Inflation Only.pdf,
6		PA Rates - Adv I 95 RS_2016_tier 3 Increase Inflation Only	LTC94, LTC94Q	New		PA Rates - Adv I 95 RS_2016_tier 3 Increase Inflation Only.pdf,
7		PA Rates - Adv I 98 RS_2016_tier 1 Increase Inflation Only	LTC99, LTC99Q	New		PA Rates - Adv I 98 RS_2016_tier 1 Increase Inflation Only.pdf,
8		PA Rates - Adv I 98 RS_2016_tier 2 Increase Inflation Only	LTC99, LTC99Q	New		PA Rates - Adv I 98 RS_2016_tier 2 Increase Inflation Only.pdf,
9		PA Rates - Adv I 98 RS_2016_tier 3 Increase Inflation Only	LTC99, LTC99Q	New		PA Rates - Adv I 98 RS_2016_tier 3 Increase Inflation Only.pdf,
10		PA Rates - Adv I 5092_2016_Tier 1 Inflation Only	NH5092, NH5192, NH5292, NH5392, NH5492, NH5592	New		PA Rates - Adv I 5092_2016_Tier 1 Inflation Only.pdf,
11		PA Rates - Adv I 5092_2016_Tier 2 Inflation	NH5092, NH5192, NH5292, NH5392, NH5492, NH5592	New		PA Rates - Adv I 5092_2016_Tier 2

**SERFF Tracking #:**

UNUM-130441640

**State Tracking #:****Company Tracking #:**2014 OPAL ILTC RATE INITIATIVE  
PHASE II ...**State:**

Pennsylvania

**Filing Company:**

Unum Life Insurance Company of America

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Individual Long Term Care

**Project Name/Number:**

/

		Only				Inflation Only.pdf,
12		PA Rates - Adv I 5092_2016_Tier 3 Inflation Only	NH5092, NH5192, NH5292, NH5392, NH5492, NH5592	New		PA Rates - Adv I 5092_2016_Tier 3 Inflation Only.pdf,
13		PA Rates - Adv Plus_2016-Tier 1 Inflation Only Increase	LTC99, LTC99Q	New		PA Rates - Adv Plus_2016-Tier 1 Inflation Only Increase.pdf,
14		PA Rates - Adv Plus_2016-Tier 2 Inflation Only Increase	LTC99, LTC99Q	New		PA Rates - Adv Plus_2016-Tier 2 Inflation Only Increase.pdf,
15		PA Rates - Adv Plus_2016-Tier 3 Inflation Only Increase	LTC99, LTC99Q	New		PA Rates - Adv Plus_2016-Tier 3 Inflation Only Increase.pdf,

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	3.04	2.88	2.88	2.40	1.92	7.69	11.86	1.79	1.29
41	3.37	3.20	3.04	2.57	2.09	8.00	12.32	1.79	1.29
42	3.52	3.37	3.20	2.72	2.23	8.32	12.80	1.77	1.27
43	3.68	3.52	3.37	2.88	2.40	8.81	13.61	1.74	1.26
44	4.01	3.84	3.52	3.20	2.57	9.12	14.09	1.71	1.25
45	4.32	4.01	3.84	3.37	2.72	9.60	14.89	1.69	1.24
46	4.49	4.32	4.16	3.52	2.88	10.09	15.53	1.66	1.23
47	4.80	4.63	4.32	3.84	3.04	10.57	16.34	1.63	1.21
48	5.28	4.97	4.63	4.16	3.37	11.21	17.29	1.61	1.20
49	5.60	5.28	5.12	4.49	3.52	11.84	18.24	1.61	1.20
50	6.08	5.77	5.44	4.80	3.84	12.49	19.21	1.61	1.20
51	6.56	6.08	5.92	5.12	4.16	13.13	20.16	1.61	1.19
52	7.04	6.56	6.24	5.60	4.49	13.78	21.29	1.58	1.17
53	7.52	7.20	6.89	5.92	4.80	14.57	22.42	1.55	1.16
54	8.17	7.69	7.37	6.41	5.28	15.37	23.70	1.53	1.15
55	8.98	8.32	8.00	7.04	5.60	16.01	24.65	1.50	1.14
56	9.77	9.29	8.81	7.69	6.24	17.12	26.41	1.47	1.13
57	10.88	10.24	9.77	8.64	6.89	18.10	27.86	1.45	1.12
58	12.01	11.38	10.88	9.44	7.69	19.21	29.62	1.42	1.11
59	13.44	12.64	12.01	10.57	8.48	20.33	31.37	1.42	1.10
60	14.89	14.09	13.44	11.69	9.44	21.29	32.82	1.42	1.10
61	16.64	15.70	14.89	13.13	10.57	22.42	34.58	1.40	1.10
62	18.58	17.45	16.64	14.57	11.69	23.38	36.02	1.38	1.09
63	20.81	19.52	18.58	16.32	13.13	24.32	37.45	1.35	1.08
64	23.21	21.92	20.81	18.24	14.72	25.30	38.90	1.32	1.07
65	27.22	25.61	24.32	21.29	17.12	26.41	40.66	1.28	1.07
66	30.25	28.64	27.22	23.84	19.04	27.22	41.94	1.26	1.07
67	33.94	32.02	30.42	26.58	21.29	27.85	42.89	1.24	1.06
68	37.93	35.86	34.10	29.78	23.84	28.64	44.17	1.22	1.06
69	42.25	40.02	38.10	33.30	26.58	29.45	45.29	1.20	1.05
70	45.17	42.58	40.57	35.38	28.33	28.79	44.40	1.20	1.05
71	50.58	47.80	45.31	39.61	31.72	28.94	44.58	1.20	1.05
72	55.26	52.20	49.56	43.30	34.52	28.81	44.40	1.18	1.05
73	62.36	58.88	55.96	48.86	38.98	30.07	46.36	1.17	1.05
74	69.46	65.57	62.36	54.43	43.43	31.32	48.30	1.15	1.05
75	76.56	72.38	68.76	60.00	47.75	32.71	50.39	1.12	1.05
76	84.77	80.18	76.14	66.40	52.90	33.55	51.65	1.11	1.05
77	93.96	88.81	84.49	73.63	58.74	34.38	53.03	1.10	1.05
78	104.40	98.56	93.68	81.85	65.15	35.22	54.29	1.10	1.05
79	115.39	109.13	103.70	90.62	72.11	35.92	55.40	1.09	1.05
80	127.51	120.55	114.70	100.08	79.62	36.61	56.38	1.08	1.05
81	140.74	133.08	126.53	110.52	87.97	36.89	56.80	1.08	1.05
82	155.35	146.86	139.75	122.08	97.16	37.03	57.07	1.08	1.05
83	171.64	162.44	154.51	135.02	107.33	37.03	57.07	1.07	1.05
84	188.20	178.18	169.55	148.10	117.77	37.03	57.07	1.07	1.05
85	210.74	199.33	189.73	165.79	131.82	37.03	57.07	1.06	1.05
86	233.16	220.63	210.05	183.60	146.02	37.03	57.07	1.06	1.05
87	255.71	241.93	230.23	201.29	160.08	37.03	57.07	1.06	1.05
88	278.12	263.23	250.56	218.96	174.14	37.03	57.07	1.06	1.05
89	300.53	284.52	270.74	236.78	188.20	37.03	57.07	1.06	1.05
90	319.88	302.76	288.14	251.95	200.30	37.03	57.07	1.06	1.05
91	339.37	321.13	305.69	267.26	212.42	37.03	55.68	1.06	1.05
92	358.99	339.79	323.36	282.72	224.81	37.03	57.07	1.06	1.05
93	379.04	358.72	341.46	298.44	237.34	37.03	57.07	1.05	1.05
94	399.08	377.65	359.41	314.32	249.86	37.03	57.07	1.05	1.05
95	419.41	396.86	377.78	330.18	262.54	37.03	57.07	1.05	1.05
96	440.15	416.48	396.44	346.61	275.47	37.03	57.07	1.05	1.05
97	461.59	436.81	415.79	363.46	288.98	37.03	57.07	1.05	1.05
98	484.56	458.52	436.39	381.55	303.31	37.03	57.07	1.05	1.05
99	506.96	479.82	456.72	399.23	317.23	37.03	57.07	1.05	1.05
100	529.10	500.84	476.62	416.63	331.02	37.03	57.07	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	3.84	3.68	3.52	3.20	2.57	8.64	13.76	1.79	1.29
41	4.16	4.01	3.84	3.37	2.72	8.98	14.41	1.79	1.29
42	4.32	4.16	4.01	3.52	2.88	9.29	14.89	1.77	1.27
43	4.63	4.49	4.32	3.68	3.04	9.77	15.70	1.74	1.26
44	4.97	4.80	4.49	4.01	3.20	10.24	16.48	1.71	1.25
45	5.28	5.12	4.80	4.32	3.37	10.73	17.29	1.69	1.24
46	5.77	5.44	5.12	4.63	3.68	11.38	18.25	1.66	1.23
47	6.08	5.77	5.60	4.97	4.01	12.01	19.21	1.63	1.21
48	6.56	6.24	5.92	5.28	4.16	12.64	20.16	1.61	1.20
49	7.04	6.72	6.41	5.60	4.49	13.28	21.29	1.61	1.20
50	7.52	7.20	6.89	6.08	4.97	13.92	22.42	1.61	1.20
51	8.17	7.69	7.37	6.56	5.28	14.72	23.70	1.61	1.19
52	8.81	8.32	8.00	7.04	5.77	15.53	24.96	1.58	1.17
53	9.44	8.98	8.64	7.69	6.08	16.49	26.41	1.55	1.16
54	10.24	9.77	9.29	8.17	6.56	17.29	27.70	1.53	1.15
55	11.04	10.57	10.09	8.98	7.20	18.10	28.98	1.50	1.14
56	12.32	11.69	11.21	9.77	8.00	19.38	31.07	1.47	1.13
57	13.61	12.97	12.32	10.88	8.77	20.50	32.82	1.45	1.12
58	15.05	14.24	13.61	12.01	9.77	21.78	34.90	1.42	1.11
59	16.64	15.84	15.20	13.44	10.73	23.05	36.97	1.42	1.10
60	18.58	17.60	16.81	14.89	12.01	24.32	39.06	1.42	1.10
61	20.64	19.69	18.73	16.49	13.28	25.61	41.14	1.40	1.10
62	23.21	21.92	20.98	18.41	14.89	26.89	43.07	1.38	1.09
63	25.93	24.65	23.53	20.64	16.64	28.02	44.99	1.35	1.08
64	28.98	27.53	26.24	23.05	18.56	29.29	46.91	1.32	1.07
65	33.94	32.18	30.73	27.05	21.61	30.73	49.31	1.28	1.07
66	37.79	35.86	34.25	30.10	24.18	31.85	51.06	1.26	1.07
67	42.25	40.19	38.26	33.61	26.89	32.82	52.66	1.24	1.06
68	47.22	44.82	42.90	37.62	30.10	33.94	54.43	1.22	1.06
69	52.82	50.11	47.71	41.94	33.46	35.05	56.18	1.20	1.05
70	56.20	53.29	50.83	44.71	35.68	34.61	55.44	1.20	1.05
71	63.00	59.77	57.00	49.98	39.76	34.93	55.97	1.20	1.05
72	68.76	65.28	62.22	54.56	43.43	35.08	56.23	1.18	1.05
73	77.53	73.63	70.15	61.52	48.86	36.89	59.16	1.17	1.05
74	86.45	81.98	78.10	68.48	54.43	38.70	62.09	1.15	1.05
75	95.21	90.34	86.16	75.44	59.86	40.51	65.02	1.12	1.05
76	105.52	100.08	95.35	83.66	66.40	41.90	67.24	1.11	1.05
77	116.93	110.94	105.79	92.71	73.50	43.43	69.60	1.10	1.05
78	129.73	123.19	117.35	102.86	81.58	44.96	72.11	1.10	1.05
79	143.52	136.27	129.88	113.72	90.20	46.49	74.47	1.09	1.05
80	158.54	150.48	143.38	125.70	99.53	48.02	76.98	1.08	1.05
81	174.97	166.07	158.27	138.65	109.82	49.42	79.20	1.08	1.05
82	193.07	183.19	174.70	153.12	121.10	50.81	81.43	1.08	1.05
83	213.25	202.39	193.07	169.13	133.78	52.48	84.07	1.07	1.05
84	233.86	221.88	211.73	185.41	146.58	54.29	87.00	1.07	1.05
85	261.70	248.47	236.92	207.55	163.98	56.23	90.19	1.06	1.05
86	289.54	274.92	262.12	229.68	181.38	58.32	93.54	1.06	1.05
87	317.38	301.37	287.45	251.81	198.78	60.41	96.88	1.06	1.05
88	345.36	327.82	312.65	273.95	216.31	62.50	100.22	1.06	1.05
89	373.20	354.26	337.98	296.08	233.71	64.45	103.28	1.06	1.05
90	397.14	377.09	359.69	315.14	248.75	64.45	103.28	1.06	1.05
91	421.36	400.06	381.55	334.36	263.78	64.45	103.28	1.06	1.05
92	445.72	423.17	403.54	353.71	279.10	64.45	103.28	1.06	1.05
93	470.50	446.69	426.10	373.33	294.68	64.45	103.28	1.05	1.05
94	495.41	470.35	448.64	393.10	310.27	64.45	103.28	1.05	1.05
95	520.61	494.30	471.47	413.15	326.00	64.45	103.28	1.05	1.05
96	546.36	518.80	494.71	433.46	342.01	64.45	103.28	1.05	1.05
97	573.08	544.13	518.94	454.63	358.72	64.45	103.28	1.05	1.05
98	601.34	571.00	544.55	477.18	376.39	64.45	103.28	1.05	1.05
99	629.33	597.44	569.75	499.18	393.66	64.45	103.28	1.05	1.05
100	656.60	623.34	594.53	520.75	410.36	64.45	103.28	1.05	1.05



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.12	4.80	4.63	4.16	3.37	9.12	15.70	1.79	1.29
41	5.28	5.12	4.97	4.32	3.52	9.60	16.49	1.79	1.29
42	5.60	5.44	5.12	4.63	3.68	10.09	17.29	1.77	1.27
43	6.08	5.77	5.44	4.97	4.01	10.57	18.10	1.74	1.26
44	6.41	6.08	5.92	5.28	4.16	11.04	19.04	1.71	1.25
45	6.89	6.56	6.24	5.60	4.49	11.52	19.85	1.69	1.24
46	7.37	7.04	6.72	5.92	4.80	12.17	20.98	1.66	1.23
47	7.84	7.52	7.20	6.41	5.12	12.80	22.09	1.63	1.21
48	8.32	8.00	7.69	6.89	5.60	13.61	23.38	1.61	1.20
49	8.98	8.64	8.17	7.37	5.92	14.24	24.65	1.61	1.20
50	9.77	9.29	8.81	7.84	6.41	15.05	25.93	1.61	1.20
51	10.40	9.92	9.60	8.48	6.89	16.01	27.53	1.61	1.19
52	11.21	10.73	10.24	9.12	7.37	16.81	28.98	1.58	1.17
53	12.17	11.52	11.04	9.92	8.00	17.77	30.58	1.55	1.16
54	13.13	12.49	12.01	10.57	8.64	18.73	32.33	1.53	1.15
55	14.24	13.61	12.97	11.52	9.29	19.69	33.94	1.50	1.14
56	15.70	14.89	14.24	12.64	10.24	21.13	36.50	1.47	1.13
57	17.29	16.49	15.84	13.92	11.38	22.57	38.90	1.45	1.12
58	19.21	18.24	17.45	15.53	12.49	24.01	41.46	1.42	1.11
59	21.29	20.17	19.38	17.12	13.78	25.61	44.18	1.42	1.10
60	23.53	22.42	21.44	19.04	15.20	27.22	46.91	1.42	1.10
61	26.24	24.98	23.84	21.13	16.98	28.81	49.62	1.40	1.10
62	29.14	27.85	26.58	23.53	18.89	30.42	52.34	1.38	1.09
63	32.65	31.06	29.62	26.24	20.98	32.18	55.39	1.35	1.08
64	36.34	34.61	33.13	29.29	23.38	33.94	58.43	1.32	1.07
65	42.42	40.33	38.58	34.10	27.22	36.18	62.28	1.28	1.07
66	47.39	45.14	43.06	37.93	30.25	37.93	65.32	1.26	1.07
67	52.82	50.26	48.02	42.42	33.78	39.71	68.35	1.24	1.06
68	59.06	56.20	53.80	47.39	37.79	41.62	71.72	1.22	1.06
69	65.80	62.59	59.87	52.66	41.94	43.70	75.41	1.20	1.05
70	69.97	66.61	63.54	55.88	44.57	44.10	75.95	1.20	1.05
71	78.19	74.26	70.88	62.27	49.40	45.76	78.79	1.20	1.05
72	85.19	81.01	77.26	67.79	53.74	47.05	81.01	1.18	1.05
73	95.90	91.18	87.00	76.42	60.41	50.53	87.00	1.17	1.05
74	106.76	101.47	96.74	84.91	67.09	54.01	92.99	1.15	1.05
75	117.48	111.64	106.49	93.41	73.63	57.49	98.98	1.12	1.05
76	130.01	123.61	117.90	103.28	81.58	60.83	104.82	1.11	1.05
77	144.07	136.84	130.57	114.42	90.20	64.73	111.50	1.10	1.05
78	159.66	151.73	144.77	126.82	99.95	69.05	119.02	1.10	1.05
79	176.51	167.74	159.94	140.04	110.24	73.78	127.22	1.09	1.05
80	194.60	184.86	176.36	154.37	121.38	79.07	136.28	1.08	1.05
81	214.22	203.65	194.18	169.97	133.49	83.80	144.49	1.08	1.05
82	235.94	224.26	213.82	187.08	146.71	89.09	153.54	1.08	1.05
83	260.16	247.08	235.67	206.16	161.47	95.21	164.11	1.07	1.05
84	284.39	270.19	257.66	225.23	176.09	101.76	175.39	1.07	1.05
85	318.07	302.21	288.14	251.81	196.82	109.55	188.89	1.06	1.05
86	351.62	334.08	318.62	278.40	217.43	117.35	202.26	1.06	1.05
87	385.31	366.10	349.12	304.99	238.18	125.14	215.76	1.06	1.05
88	418.99	398.11	379.60	331.57	258.91	133.08	229.27	1.06	1.05
89	452.68	429.98	409.94	358.16	279.52	140.87	242.76	1.06	1.05
90	481.78	457.69	436.39	381.26	297.47	145.19	250.14	1.06	1.05
91	511.01	485.53	462.84	404.38	315.56	149.64	257.94	1.06	1.05
92	540.52	513.50	489.71	427.76	333.80	154.37	266.00	1.06	1.05
93	570.72	542.18	516.85	451.56	352.45	159.66	275.20	1.05	1.05
94	600.79	570.86	544.27	475.51	370.97	164.53	283.69	1.05	1.05
95	631.42	599.81	571.84	499.58	389.76	169.13	291.48	1.05	1.05
96	662.45	629.33	600.10	524.23	408.97	173.16	298.44	1.05	1.05
97	694.61	659.95	629.18	549.56	428.59	176.36	303.88	1.05	1.05
98	728.71	692.24	659.95	576.29	449.34	178.32	307.36	1.05	1.05
99	761.84	723.56	689.74	602.18	468.96	180.41	310.98	1.05	1.05
100	793.58	753.62	718.13	626.54	487.20	183.19	315.71	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 4**

Benefit Period	<b>Lifetime</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	6.08	5.77	5.60	4.97	4.01	12.17	21.78	1.79	1.29
41	6.41	6.08	5.92	5.28	4.16	12.64	22.73	1.79	1.29
42	6.72	6.41	6.24	5.44	4.49	13.28	23.86	1.77	1.27
43	7.20	6.89	6.56	5.77	4.63	13.92	24.96	1.74	1.26
44	7.69	7.37	7.04	6.24	4.97	14.72	26.41	1.71	1.25
45	8.17	7.69	7.37	6.56	5.28	15.37	27.70	1.69	1.24
46	8.64	8.32	8.00	7.04	5.77	16.32	29.29	1.66	1.23
47	9.29	8.81	8.48	7.52	6.08	17.12	30.73	1.63	1.21
48	9.92	9.44	9.12	8.17	6.56	18.10	32.50	1.61	1.20
49	10.73	10.24	9.77	8.64	7.04	19.21	34.42	1.61	1.20
50	11.52	11.04	10.57	9.29	7.52	20.33	36.50	1.61	1.20
51	12.32	11.84	11.38	10.09	8.00	21.61	38.74	1.61	1.19
52	13.28	12.64	12.17	10.73	8.64	22.90	40.99	1.58	1.17
53	14.41	13.78	13.13	11.69	9.29	24.18	43.39	1.55	1.16
54	15.53	14.72	14.09	12.49	10.09	25.61	45.94	1.53	1.15
55	16.81	16.01	15.20	13.61	10.88	27.05	48.49	1.50	1.14
56	18.41	17.60	16.81	14.89	12.01	29.14	52.18	1.47	1.13
57	20.33	19.38	18.58	16.32	13.13	31.21	56.03	1.45	1.12
58	22.42	21.44	20.50	18.10	14.57	33.46	60.18	1.42	1.11
59	24.82	23.70	22.57	20.02	16.01	35.86	64.34	1.42	1.10
60	27.53	26.24	25.13	22.09	17.77	38.42	69.00	1.42	1.10
61	30.58	29.14	27.85	24.49	19.52	40.99	73.63	1.40	1.10
62	33.94	32.33	30.90	27.22	21.78	43.86	78.76	1.38	1.09
63	37.93	36.02	34.42	30.42	24.18	46.74	84.05	1.35	1.08
64	42.25	40.19	38.42	33.78	26.89	49.94	89.64	1.32	1.07
65	49.14	46.74	44.65	39.38	31.21	54.11	97.16	1.28	1.07
66	54.91	52.19	49.79	43.86	34.74	57.47	103.25	1.26	1.07
67	61.15	58.26	55.55	49.00	38.74	61.15	109.81	1.24	1.06
68	68.35	65.00	62.11	54.59	43.22	65.15	117.01	1.22	1.06
69	76.04	72.35	69.16	60.66	48.02	69.16	124.21	1.20	1.05
70	80.86	76.86	73.34	64.46	50.99	70.27	126.17	1.20	1.05
71	90.04	85.50	81.70	71.62	56.56	73.66	132.28	1.20	1.05
72	97.99	93.12	88.81	77.81	61.39	76.42	137.24	1.18	1.05
73	110.24	104.82	99.95	87.55	68.90	82.68	148.38	1.17	1.05
74	122.50	116.38	111.08	97.16	76.42	88.94	159.66	1.15	1.05
75	134.75	128.06	122.08	106.76	83.94	95.21	170.93	1.12	1.05
76	149.09	141.56	135.02	118.18	92.71	101.89	182.90	1.11	1.05
77	164.95	156.74	149.50	130.70	102.59	109.00	195.72	1.10	1.05
78	182.63	173.58	165.50	144.77	113.45	116.93	209.92	1.10	1.05
79	201.70	191.54	182.63	159.66	125.14	125.00	224.39	1.09	1.05
80	222.02	210.89	201.14	175.67	137.53	133.21	239.15	1.08	1.05
81	244.02	231.91	221.05	193.07	150.89	141.84	254.74	1.08	1.05
82	268.24	254.88	242.90	212.14	165.50	151.03	271.16	1.08	1.05
83	295.10	280.34	267.12	233.16	181.66	161.05	289.12	1.07	1.05
84	321.97	305.69	291.35	254.18	197.66	170.66	306.38	1.07	1.05
85	359.69	341.59	325.58	283.82	220.63	185.41	332.82	1.06	1.05
86	397.56	377.51	359.69	313.62	243.74	200.03	359.14	1.06	1.05
87	435.42	413.42	393.94	343.40	266.71	214.79	385.58	1.06	1.05
88	473.14	449.34	428.04	373.20	289.68	229.54	412.16	1.06	1.05
89	511.01	485.11	462.29	402.98	312.78	244.30	438.62	1.06	1.05
90	543.85	516.43	492.07	428.88	332.83	255.01	457.82	1.06	1.05
91	576.84	547.75	521.86	454.91	353.02	265.87	477.31	1.06	1.05
92	610.25	579.35	552.07	481.21	373.48	277.15	497.64	1.06	1.05
93	644.22	611.64	582.83	507.94	394.21	289.12	519.07	1.05	1.05
94	678.18	643.94	613.60	534.80	414.96	300.82	540.10	1.05	1.05
95	712.56	676.51	644.64	561.82	435.97	312.08	560.28	1.05	1.05
96	747.50	709.78	676.24	589.37	457.27	322.80	579.62	1.05	1.05
97	783.55	743.88	708.80	617.63	479.12	332.96	597.72	1.05	1.05
98	821.42	779.80	742.91	647.28	501.82	342.16	614.29	1.05	1.05
99	857.62	814.18	775.49	675.40	523.25	351.06	630.30	1.05	1.05
100	891.30	845.92	805.69	701.15	542.33	359.69	645.74	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.60	5.28	5.28	4.49	3.52	13.13	20.16	1.79	1.29
41	6.24	5.92	5.60	4.80	3.84	13.78	21.14	1.79	1.29
42	6.56	6.24	5.92	5.12	4.16	14.24	21.92	1.77	1.27
43	6.89	6.56	6.24	5.28	4.49	15.05	23.21	1.74	1.26
44	7.52	7.20	6.56	5.92	4.80	15.37	23.70	1.71	1.25
45	8.00	7.52	7.20	6.24	5.12	16.18	24.98	1.69	1.24
46	8.32	8.00	7.69	6.56	5.28	16.98	26.10	1.66	1.23
47	8.98	8.64	8.00	7.20	5.60	17.60	27.22	1.63	1.21
48	9.77	9.29	8.64	7.69	6.24	18.58	28.67	1.61	1.20
49	10.40	9.77	9.44	8.32	6.56	19.38	29.95	1.61	1.20
50	11.21	10.73	10.09	8.98	7.04	20.33	31.21	1.61	1.20
51	12.17	11.21	10.88	9.44	7.69	21.13	32.50	1.61	1.19
52	12.97	12.01	11.52	10.24	8.32	22.09	34.10	1.58	1.17
53	13.78	13.28	12.64	10.88	8.81	23.05	35.36	1.55	1.16
54	14.89	14.09	13.44	11.69	9.60	24.18	37.30	1.53	1.15
55	16.32	15.20	14.57	12.80	10.24	24.82	38.26	1.50	1.14
56	17.60	16.81	16.01	13.92	11.38	26.41	40.66	1.47	1.13
57	19.52	18.41	17.60	15.53	12.32	27.53	42.42	1.45	1.12
58	21.44	20.33	19.52	16.98	13.78	28.81	44.51	1.42	1.11
59	24.01	22.57	21.44	18.73	15.05	30.25	46.74	1.42	1.10
60	26.24	24.82	23.70	20.50	16.64	31.38	48.36	1.42	1.10
61	29.14	27.53	26.10	23.05	18.58	32.50	50.11	1.40	1.10
62	32.18	30.25	28.81	25.13	20.17	33.61	51.86	1.38	1.09
63	35.53	33.46	31.70	27.85	22.42	34.58	53.16	1.35	1.08
64	39.22	37.14	35.22	30.90	24.82	35.39	54.43	1.32	1.07
65	45.79	43.06	40.82	35.70	28.81	36.65	56.50	1.28	1.07
66	49.94	47.22	44.99	39.38	31.38	37.62	57.95	1.26	1.07
67	55.39	52.19	49.62	43.39	34.74	37.93	58.43	1.24	1.06
68	60.66	57.31	54.59	47.71	38.10	38.42	59.23	1.22	1.06
69	66.76	63.23	60.19	52.66	41.94	39.22	60.35	1.20	1.05
70	69.97	66.00	62.94	54.82	43.94	37.67	58.19	1.20	1.05
71	77.32	73.08	69.28	60.66	48.53	37.27	57.44	1.20	1.05
72	83.38	78.79	74.89	65.42	52.06	36.89	56.80	1.18	1.05
73	92.99	87.70	83.38	72.80	58.04	37.86	58.32	1.17	1.05
74	101.47	95.77	91.03	79.49	63.48	38.83	59.86	1.15	1.05
75	111.08	104.95	99.67	87.00	69.18	39.95	61.52	1.12	1.05
76	120.41	113.87	108.16	94.24	75.17	40.64	62.50	1.11	1.05
77	131.54	124.31	118.32	103.15	82.27	40.92	63.05	1.10	1.05
78	144.07	136.00	129.31	112.90	89.93	41.62	64.16	1.10	1.05
79	158.14	149.50	142.13	124.16	98.83	41.62	64.16	1.09	1.05
80	172.19	162.72	154.79	135.17	107.46	42.04	64.73	1.08	1.05
81	187.22	176.93	168.29	147.00	117.07	42.04	64.73	1.08	1.05
82	203.51	192.37	183.05	159.94	127.22	41.48	63.90	1.08	1.05
83	223.14	211.16	200.87	175.54	139.48	41.06	63.34	1.07	1.05
84	240.96	228.01	217.01	189.59	150.76	40.79	62.78	1.07	1.05
85	267.68	253.20	240.96	210.61	167.46	40.37	62.22	1.06	1.05
86	293.86	277.98	264.62	231.35	184.02	39.95	61.67	1.06	1.05
87	317.10	299.98	285.50	249.59	198.50	39.67	61.10	1.06	1.05
88	342.16	323.78	308.18	269.35	214.22	39.25	60.55	1.06	1.05
89	369.72	349.94	332.96	291.20	231.49	38.83	59.86	1.06	1.05
90	390.31	369.43	351.48	307.36	244.44	38.56	59.44	1.06	1.05
91	413.98	391.85	372.91	326.00	259.19	38.56	57.90	1.06	1.05
92	437.93	414.54	394.49	344.94	274.22	38.56	59.44	1.06	1.05
93	462.42	437.64	416.63	364.15	289.54	38.56	59.44	1.05	1.05
94	486.92	460.75	438.48	383.50	304.85	38.56	59.44	1.05	1.05
95	511.70	484.14	460.90	402.84	320.30	38.56	59.44	1.05	1.05
96	537.04	508.08	483.72	422.89	336.02	38.56	59.44	1.05	1.05
97	563.21	532.86	507.24	443.35	352.60	38.56	59.44	1.05	1.05
98	591.18	559.44	532.44	465.48	370.00	38.56	59.44	1.05	1.05
99	618.47	585.34	557.22	487.06	386.98	38.56	59.44	1.05	1.05
100	645.47	611.09	581.44	508.22	403.82	38.56	59.44	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	7.20	6.89	6.56	5.92	4.80	14.72	23.53	1.79	1.29
41	7.69	7.52	7.20	6.24	5.12	15.37	24.66	1.79	1.29
42	8.00	7.69	7.52	6.56	5.28	15.84	25.45	1.77	1.27
43	8.64	8.32	8.00	6.89	5.60	16.64	26.74	1.74	1.26
44	9.29	8.98	8.32	7.52	5.92	17.29	27.86	1.71	1.25
45	9.77	9.60	8.98	8.00	6.24	18.10	29.14	1.69	1.24
46	10.73	10.09	9.60	8.64	6.89	19.04	30.56	1.66	1.23
47	11.38	10.73	10.40	9.29	7.52	20.02	32.02	1.63	1.21
48	12.17	11.69	11.04	9.77	7.69	20.81	33.30	1.61	1.20
49	12.97	12.49	11.84	10.40	8.32	21.78	34.90	1.61	1.20
50	13.92	13.28	12.80	11.21	9.12	22.73	36.50	1.61	1.20
51	15.05	14.24	13.61	12.17	9.77	23.70	38.10	1.61	1.19
52	16.18	15.37	14.72	12.97	10.57	24.82	39.85	1.58	1.17
53	17.45	16.49	15.84	14.09	11.21	26.10	41.78	1.55	1.16
54	18.73	17.93	16.98	14.89	12.01	27.22	43.54	1.53	1.15
55	20.17	19.21	18.41	16.32	13.13	28.02	44.82	1.50	1.14
56	22.25	21.13	20.33	17.60	14.57	29.78	47.71	1.47	1.13
57	24.49	23.38	22.25	19.52	15.84	31.21	49.94	1.45	1.12
58	26.89	25.45	24.32	21.44	17.45	32.65	52.34	1.42	1.11
59	29.62	28.18	27.05	24.01	19.04	34.42	55.22	1.42	1.10
60	32.65	31.06	29.62	26.24	21.13	35.70	57.31	1.42	1.10
61	36.18	34.42	32.82	28.81	23.21	37.14	59.71	1.40	1.10
62	40.19	37.93	36.34	31.85	25.78	38.74	61.94	1.38	1.09
63	44.34	42.11	40.19	35.39	28.50	39.85	64.03	1.35	1.08
64	49.00	46.58	44.34	38.90	31.38	40.99	65.63	1.32	1.07
65	57.00	54.11	51.71	45.46	36.34	42.74	68.52	1.28	1.07
66	62.27	59.23	56.51	49.62	39.85	44.03	70.60	1.26	1.07
67	68.83	65.47	62.44	54.74	43.86	44.65	71.70	1.24	1.06
68	75.55	71.72	68.66	60.19	48.19	45.46	72.98	1.22	1.06
69	83.41	79.24	75.41	66.26	52.82	46.58	74.77	1.20	1.05
70	87.12	82.52	78.85	69.37	55.28	45.32	72.59	1.20	1.05
71	96.31	91.50	87.25	76.44	60.80	45.02	72.22	1.20	1.05
72	103.85	98.56	93.96	82.40	65.57	44.96	72.11	1.18	1.05
73	115.54	109.69	104.54	91.73	72.80	46.49	74.60	1.17	1.05
74	126.25	119.71	114.00	99.95	79.49	48.02	76.98	1.15	1.05
75	138.08	130.99	125.00	109.42	86.86	49.42	79.34	1.12	1.05
76	149.78	142.13	135.44	118.74	94.24	50.66	81.29	1.11	1.05
77	163.70	155.35	148.10	129.73	102.86	51.65	82.82	1.10	1.05
78	179.02	169.97	161.89	141.98	112.61	53.04	85.06	1.10	1.05
79	196.55	186.67	177.90	155.76	123.61	53.87	86.30	1.09	1.05
80	214.09	203.09	193.63	169.68	134.33	55.26	88.52	1.08	1.05
81	232.74	220.91	210.47	184.44	146.02	56.38	90.34	1.08	1.05
82	252.92	239.98	228.84	200.59	158.69	56.93	91.18	1.08	1.05
83	277.28	263.09	250.98	219.94	173.86	58.19	93.26	1.07	1.05
84	299.28	283.97	271.02	237.34	187.64	59.71	95.76	1.07	1.05
85	332.41	315.56	300.95	263.64	208.25	61.25	98.28	1.06	1.05
86	364.85	346.46	330.32	289.39	228.56	63.06	101.06	1.06	1.05
87	393.52	373.75	356.50	312.23	246.53	64.58	103.56	1.06	1.05
88	424.84	403.26	384.61	337.01	266.02	66.26	106.21	1.06	1.05
89	459.08	435.70	415.66	364.15	287.45	67.66	108.44	1.06	1.05
90	484.56	460.06	438.76	384.47	303.46	67.09	107.46	1.06	1.05
91	514.07	488.04	465.48	407.86	321.83	67.09	107.46	1.06	1.05
92	543.72	516.29	492.35	431.52	340.49	67.09	107.46	1.06	1.05
93	574.06	544.97	519.77	455.46	359.56	67.09	107.46	1.05	1.05
94	604.40	573.78	547.33	479.54	378.48	67.09	107.46	1.05	1.05
95	635.17	603.01	575.17	504.05	397.69	67.09	107.46	1.05	1.05
96	666.62	632.94	603.58	528.82	417.32	67.09	107.46	1.05	1.05
97	699.20	663.84	633.08	554.71	437.64	67.09	107.46	1.05	1.05
98	733.58	696.55	664.40	582.13	459.22	67.09	107.46	1.05	1.05
99	767.83	728.86	695.03	609.00	480.24	67.09	107.46	1.05	1.05
100	801.10	760.45	725.38	635.30	500.70	67.09	107.46	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	9.60	8.98	8.64	7.69	6.24	15.53	26.74	1.79	1.29
41	9.77	9.60	9.29	8.00	6.56	16.49	28.33	1.79	1.29
42	10.40	10.09	9.60	8.64	6.89	17.29	29.62	1.77	1.27
43	11.38	10.73	10.09	9.29	7.52	17.93	30.73	1.74	1.26
44	11.84	11.38	11.04	9.77	7.69	18.73	32.33	1.71	1.25
45	12.80	12.17	11.69	10.40	8.32	19.38	33.30	1.69	1.24
46	13.78	13.13	12.49	11.04	8.98	20.50	35.22	1.66	1.23
47	14.57	13.92	13.44	11.84	9.60	21.44	36.97	1.63	1.21
48	15.53	14.89	14.24	12.80	10.40	22.42	38.58	1.61	1.20
49	16.64	16.01	15.05	13.61	10.88	23.38	40.50	1.61	1.20
50	18.10	17.12	16.32	14.57	11.84	24.49	42.26	1.61	1.20
51	19.21	18.41	17.77	15.70	12.80	25.78	44.35	1.61	1.19
52	20.64	19.69	18.89	16.81	13.61	26.89	46.43	1.58	1.17
53	22.42	21.13	20.33	18.24	14.72	28.02	48.19	1.55	1.16
54	24.01	22.90	21.92	19.38	15.84	29.45	50.75	1.53	1.15
55	25.93	24.82	23.53	20.98	16.98	30.58	52.68	1.50	1.14
56	28.33	26.89	25.78	22.90	18.58	32.50	56.20	1.47	1.13
57	31.06	29.62	28.50	25.13	20.50	34.25	59.06	1.45	1.12
58	34.42	32.65	31.21	27.85	22.42	36.02	62.27	1.42	1.11
59	37.93	35.86	34.42	30.42	24.49	38.10	65.80	1.42	1.10
60	41.46	39.38	37.79	33.46	26.74	40.02	69.00	1.42	1.10
61	45.94	43.70	41.78	36.98	29.78	41.78	72.04	1.40	1.10
62	50.42	48.19	45.94	40.66	32.65	43.86	75.38	1.38	1.09
63	55.86	53.15	50.59	44.82	35.86	45.62	78.60	1.35	1.08
64	61.46	58.43	56.03	49.46	39.54	47.54	81.79	1.32	1.07
65	71.23	67.72	64.84	57.31	45.79	50.26	86.59	1.28	1.07
66	78.12	74.44	71.08	62.59	49.94	52.34	90.13	1.26	1.07
67	86.12	81.96	78.28	69.16	55.07	53.94	92.84	1.24	1.06
68	94.45	89.96	86.12	75.88	60.52	55.72	96.05	1.22	1.06
69	103.88	98.93	94.61	83.24	66.26	58.12	100.21	1.20	1.05
70	108.41	103.20	98.46	86.68	69.06	57.72	99.37	1.20	1.05
71	119.70	113.57	108.44	95.29	75.56	59.04	101.72	1.20	1.05
72	128.62	122.35	116.65	102.31	81.16	60.28	103.70	1.18	1.05
73	142.96	135.86	129.60	113.87	90.06	63.61	109.55	1.17	1.05
74	155.90	148.10	141.29	124.03	97.99	66.96	115.26	1.15	1.05
75	170.38	161.89	154.37	135.44	106.76	70.15	120.82	1.12	1.05
76	184.58	175.54	167.46	146.71	115.81	73.63	126.80	1.11	1.05
77	201.70	191.54	182.77	160.22	126.25	76.98	132.66	1.10	1.05
78	220.36	209.35	199.75	174.97	137.95	81.43	140.45	1.10	1.05
79	241.79	229.82	219.10	191.82	151.03	85.61	147.55	1.09	1.05
80	262.67	249.59	238.03	208.38	163.84	90.90	156.74	1.08	1.05
81	284.94	270.89	258.22	226.06	177.48	95.50	164.68	1.08	1.05
82	309.02	293.71	280.07	245.14	192.24	99.80	172.04	1.08	1.05
83	338.26	321.28	306.38	267.96	209.92	105.65	182.06	1.07	1.05
84	364.01	345.77	329.76	288.29	225.36	111.91	192.92	1.07	1.05
85	403.96	383.77	365.95	319.74	250.01	119.44	205.88	1.06	1.05
86	443.08	420.94	401.45	350.78	273.95	126.67	218.40	1.06	1.05
87	477.73	453.94	432.91	378.20	295.38	133.91	230.93	1.06	1.05
88	515.32	489.71	466.87	407.86	318.49	141.01	242.90	1.06	1.05
89	556.80	528.82	504.18	440.57	343.82	147.97	255.01	1.06	1.05
90	587.70	558.34	532.44	465.20	362.89	151.03	260.16	1.06	1.05
91	623.47	592.30	564.73	493.32	385.03	155.63	268.24	1.06	1.05
92	659.39	626.54	597.44	521.86	407.30	160.50	276.59	1.06	1.05
93	696.28	661.48	630.58	550.96	429.98	166.07	286.20	1.05	1.05
94	733.03	696.42	663.98	580.19	452.54	171.07	294.96	1.05	1.05
95	770.33	731.77	697.67	609.55	475.51	175.94	303.17	1.05	1.05
96	808.20	767.83	732.05	639.62	498.89	180.12	310.42	1.05	1.05
97	847.45	805.13	767.54	670.52	522.84	183.47	316.13	1.05	1.05
98	889.07	844.52	805.13	703.10	548.17	185.41	319.60	1.05	1.05
99	929.44	882.80	841.46	734.70	572.11	187.64	323.51	1.05	1.05
100	968.14	919.42	876.12	764.35	594.38	190.56	328.37	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.38	10.73	10.40	9.29	7.52	21.13	37.78	1.79	1.29
41	11.84	11.38	11.04	9.77	7.69	21.92	39.54	1.79	1.29
42	12.49	11.84	11.69	10.09	8.32	23.05	41.29	1.77	1.27
43	13.44	12.80	12.17	10.73	8.64	24.18	43.22	1.74	1.26
44	14.24	13.78	13.13	11.69	9.29	25.45	45.62	1.71	1.25
45	15.20	14.24	13.78	12.17	9.77	26.41	47.54	1.69	1.24
46	16.01	15.53	14.89	13.13	10.73	27.85	50.10	1.66	1.23
47	17.29	16.32	15.84	13.92	11.38	29.14	52.34	1.63	1.21
48	18.41	17.60	16.98	15.20	12.17	30.58	54.91	1.61	1.20
49	19.85	18.89	18.10	16.01	12.97	32.33	57.95	1.61	1.20
50	21.29	20.50	19.52	17.12	13.92	33.94	60.98	1.61	1.20
51	22.73	21.92	20.98	18.73	14.89	35.86	64.34	1.61	1.19
52	24.49	23.21	22.42	19.69	15.84	37.79	67.56	1.58	1.17
53	26.58	25.30	24.18	21.44	17.12	39.38	70.76	1.55	1.16
54	28.50	26.89	25.78	22.90	18.41	41.46	74.44	1.53	1.15
55	30.58	29.14	27.70	24.82	19.85	43.54	78.12	1.50	1.14
56	33.30	31.85	30.42	26.89	21.78	46.26	82.91	1.47	1.13
57	36.65	34.90	33.46	29.45	23.70	49.31	88.52	1.45	1.12
58	40.19	38.42	36.65	32.33	26.10	52.51	94.45	1.42	1.11
59	44.18	42.11	40.19	35.70	28.50	55.55	99.73	1.42	1.10
60	48.50	46.26	44.18	38.90	31.21	59.23	106.28	1.42	1.10
61	53.46	51.06	48.83	42.90	34.25	62.75	112.69	1.40	1.10
62	58.75	55.86	53.46	47.06	37.62	66.26	118.93	1.38	1.09
63	64.84	61.63	58.91	52.03	41.30	70.12	126.14	1.35	1.08
64	71.40	67.87	65.00	57.14	45.46	73.96	132.70	1.32	1.07
65	82.61	78.60	75.07	66.12	52.51	79.56	142.79	1.28	1.07
66	90.61	86.12	82.13	72.35	57.31	83.88	150.79	1.26	1.07
67	99.73	94.93	90.61	79.87	63.07	88.04	158.16	1.24	1.06
68	109.33	104.05	99.42	87.41	69.16	93.17	167.28	1.22	1.06
69	120.23	114.29	109.33	95.88	75.88	97.49	175.13	1.20	1.05
70	125.26	119.14	113.62	100.00	79.02	98.46	176.71	1.20	1.05
71	137.68	130.81	124.97	109.62	86.52	101.74	182.56	1.20	1.05
72	147.97	140.59	134.05	117.48	92.71	104.68	188.05	1.18	1.05
73	164.26	156.18	148.94	130.43	102.73	111.64	200.30	1.17	1.05
74	178.87	169.97	162.17	141.84	111.64	119.16	213.96	1.15	1.05
75	195.43	185.69	177.06	154.79	121.66	125.70	225.65	1.12	1.05
76	211.73	201.00	191.68	167.88	131.69	133.49	239.56	1.11	1.05
77	230.93	195.14	209.35	183.05	143.65	141.71	254.46	1.10	1.05
78	252.10	239.57	228.43	199.75	156.60	149.64	268.66	1.10	1.05
79	276.31	262.39	250.14	218.69	171.49	158.69	284.94	1.09	1.05
80	299.70	284.66	271.58	237.19	185.69	167.88	301.37	1.08	1.05
81	324.48	308.47	293.99	256.82	200.72	175.94	315.98	1.08	1.05
82	351.34	333.94	318.22	277.85	216.88	185.83	333.53	1.08	1.05
83	383.64	364.43	347.30	303.18	236.22	196.55	352.73	1.07	1.05
84	412.18	391.30	372.91	325.31	253.07	206.44	370.69	1.07	1.05
85	456.85	433.88	413.57	360.53	280.21	222.44	399.37	1.06	1.05
86	500.98	475.64	453.24	395.18	307.08	238.03	427.34	1.06	1.05
87	539.95	512.68	488.45	425.81	330.74	255.58	458.81	1.06	1.05
88	582.00	552.62	526.45	459.08	356.35	270.89	486.37	1.06	1.05
89	628.49	596.75	568.63	495.70	384.74	285.78	513.10	1.06	1.05
90	663.56	630.02	600.37	523.25	406.04	298.31	535.64	1.06	1.05
91	703.80	668.30	636.70	554.99	430.68	311.11	558.47	1.06	1.05
92	744.44	706.86	673.58	587.15	455.60	324.19	582.13	1.06	1.05
93	785.93	746.26	711.04	619.72	480.94	338.26	607.33	1.05	1.05
94	827.40	785.64	748.62	652.43	506.27	351.90	631.84	1.05	1.05
95	869.30	825.31	786.48	685.42	531.89	365.12	655.50	1.05	1.05
96	911.90	865.97	825.04	718.97	557.92	377.65	678.18	1.05	1.05
97	955.88	907.58	864.71	753.49	584.50	389.62	699.34	1.05	1.05
98	1,002.10	951.29	906.34	789.68	612.20	400.34	718.69	1.05	1.05
99	1,046.23	993.34	946.14	823.92	638.38	410.78	737.48	1.05	1.05
100	1,087.43	1,032.02	982.90	855.38	661.62	420.80	755.44	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.77	5.44	5.44	4.63	3.68	13.61	20.98	1.79	1.29
41	6.41	6.08	5.77	4.80	4.01	14.24	21.92	1.79	1.29
42	6.72	6.41	6.08	5.12	4.32	14.89	22.90	1.77	1.27
43	7.04	6.72	6.41	5.44	4.63	15.53	24.01	1.74	1.26
44	7.69	7.37	6.72	6.08	4.80	16.18	24.98	1.71	1.25
45	8.17	7.69	7.37	6.41	5.12	16.98	26.26	1.69	1.24
46	8.48	8.17	7.84	6.72	5.44	17.77	27.38	1.66	1.23
47	9.12	8.81	8.17	7.37	5.77	18.58	28.67	1.63	1.21
48	10.09	9.44	8.81	7.84	6.41	19.52	30.10	1.61	1.20
49	10.57	9.92	9.60	8.48	6.72	20.50	31.54	1.61	1.20
50	11.52	10.88	10.24	9.12	7.20	21.44	32.96	1.61	1.20
51	12.32	11.52	11.21	9.60	7.84	22.42	34.42	1.61	1.19
52	13.28	12.32	11.84	10.57	8.48	23.38	36.18	1.58	1.17
53	14.09	13.61	12.97	11.21	8.98	24.49	37.62	1.55	1.16
54	15.37	14.41	13.78	12.01	9.92	25.61	39.54	1.53	1.15
55	16.81	15.70	15.05	13.28	10.57	26.41	40.66	1.50	1.14
56	18.24	17.29	16.49	14.41	11.69	28.02	43.22	1.47	1.13
57	20.33	19.21	18.24	16.18	12.80	29.29	45.14	1.45	1.12
58	22.42	21.13	20.17	17.60	14.24	30.73	47.38	1.42	1.11
59	24.82	23.38	22.25	19.52	15.70	32.33	49.94	1.42	1.10
60	27.53	26.10	24.82	21.61	17.45	33.46	51.54	1.42	1.10
61	30.42	28.64	27.22	24.01	19.38	34.74	53.63	1.40	1.10
62	33.78	31.70	30.25	26.58	21.29	35.70	55.08	1.38	1.09
63	37.45	35.22	33.46	29.45	23.70	36.98	57.00	1.35	1.08
64	41.62	39.22	37.30	32.65	26.41	37.62	57.95	1.32	1.07
65	48.50	45.62	43.39	37.93	30.42	38.90	59.88	1.28	1.07
66	53.30	50.42	47.86	41.94	33.46	39.22	60.35	1.26	1.07
67	58.75	55.39	52.66	45.94	36.82	39.54	60.83	1.24	1.06
68	64.84	61.31	58.26	50.90	40.82	39.85	61.46	1.22	1.06
69	71.40	67.72	64.34	56.34	44.99	40.33	62.11	1.20	1.05
70	75.02	70.60	67.37	58.64	47.00	38.89	60.02	1.20	1.05
71	82.87	78.35	74.26	64.90	52.04	38.45	59.20	1.20	1.05
72	89.51	84.64	80.32	70.15	55.96	37.73	58.19	1.18	1.05
73	99.11	93.68	88.94	77.68	61.94	38.42	59.30	1.17	1.05
74	109.00	102.86	97.86	85.46	68.21	39.53	60.96	1.15	1.05
75	117.90	111.50	105.94	92.42	73.50	40.51	62.36	1.12	1.05
76	128.90	121.94	115.68	100.92	80.46	40.92	63.05	1.11	1.05
77	140.04	132.38	125.83	109.69	87.55	41.21	63.62	1.10	1.05
78	153.54	144.91	137.66	120.26	95.77	41.62	64.16	1.10	1.05
79	166.20	157.15	149.36	130.43	103.85	42.04	64.86	1.09	1.05
80	181.10	171.22	162.86	142.13	113.03	42.04	64.73	1.08	1.05
81	196.97	186.25	177.20	154.79	123.19	42.04	64.73	1.08	1.05
82	212.83	201.14	191.40	167.18	133.08	41.48	63.90	1.08	1.05
83	231.77	219.24	208.66	182.35	144.91	41.06	63.34	1.07	1.05
84	250.28	236.92	225.50	196.97	156.60	40.79	62.78	1.07	1.05
85	276.04	261.14	248.62	217.15	172.75	40.37	62.22	1.06	1.05
86	303.18	286.90	273.11	238.73	189.86	39.95	61.67	1.06	1.05
87	327.26	309.72	294.68	257.66	204.90	39.67	61.10	1.06	1.05
88	353.15	334.36	318.22	278.12	221.18	39.25	60.55	1.06	1.05
89	378.62	358.44	341.18	298.31	237.19	38.83	59.86	1.06	1.05
90	399.92	378.48	360.25	315.01	250.42	38.56	59.44	1.06	1.05
91	424.28	401.45	382.10	334.08	265.60	38.56	59.44	1.06	1.05
92	448.78	424.70	404.23	353.42	281.04	38.56	59.44	1.06	1.05
93	473.83	448.37	426.79	373.06	296.64	38.56	59.44	1.05	1.05
94	498.89	472.03	449.34	392.96	312.36	38.56	59.44	1.05	1.05
95	524.23	496.10	472.31	412.73	328.24	38.56	59.44	1.05	1.05
96	550.26	520.61	495.55	433.33	344.38	38.56	59.44	1.05	1.05
97	576.98	546.08	519.77	454.34	361.22	38.56	59.44	1.05	1.05
98	605.66	573.23	545.52	476.90	379.18	38.56	59.44	1.05	1.05
99	633.78	599.81	570.86	499.03	396.58	38.56	59.44	1.05	1.05
100	661.34	626.12	595.78	520.75	413.84	38.56	59.44	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	7.37	7.04	6.72	6.08	4.80	15.37	24.49	1.79	1.29
41	7.84	7.69	7.37	6.41	5.12	16.01	25.78	1.79	1.29
42	8.17	7.84	7.69	6.72	5.44	16.49	26.41	1.77	1.27
43	8.81	8.48	8.17	7.04	5.77	17.29	27.70	1.74	1.26
44	9.44	9.12	8.48	7.69	6.08	18.10	29.14	1.71	1.25
45	10.09	9.77	9.12	8.17	6.41	18.89	30.42	1.69	1.24
46	10.88	10.40	9.77	8.81	7.04	20.02	32.18	1.66	1.23
47	11.52	10.88	10.73	9.44	7.69	20.98	33.61	1.63	1.21
48	12.49	11.84	11.21	10.09	7.84	21.92	35.05	1.61	1.20
49	13.28	12.64	12.17	10.57	8.48	23.05	36.97	1.61	1.20
50	14.24	13.61	12.97	11.52	9.44	24.01	38.58	1.61	1.20
51	15.37	14.57	13.92	12.32	9.92	25.13	40.50	1.61	1.19
52	16.64	15.70	15.20	13.28	10.88	26.41	42.42	1.58	1.17
53	17.77	16.81	16.32	14.41	11.38	27.70	44.34	1.55	1.16
54	19.21	18.41	17.45	15.37	12.32	28.81	46.26	1.53	1.15
55	20.81	19.85	18.89	16.81	13.61	29.78	47.71	1.50	1.14
56	23.05	21.92	20.98	18.24	15.05	31.70	50.90	1.47	1.13
57	25.45	24.18	23.05	20.33	16.49	33.13	53.15	1.45	1.12
58	28.02	26.58	25.30	22.42	18.10	34.90	55.87	1.42	1.11
59	30.73	29.29	28.18	24.82	19.85	36.65	58.75	1.42	1.10
60	34.42	32.65	31.06	27.53	22.25	38.26	61.30	1.42	1.10
61	37.79	36.02	34.25	30.10	24.32	39.71	63.72	1.40	1.10
62	42.25	39.85	38.10	33.46	27.05	41.14	65.95	1.38	1.09
63	46.74	44.34	42.42	37.14	29.93	42.59	68.36	1.35	1.08
64	51.86	49.31	47.06	41.30	33.30	43.70	69.95	1.32	1.07
65	60.35	57.31	54.74	48.19	38.42	45.14	72.52	1.28	1.07
66	66.43	63.07	60.35	52.99	42.59	45.94	73.63	1.26	1.07
67	73.15	69.47	66.12	58.12	46.58	46.58	74.77	1.24	1.06
68	80.68	76.67	73.32	64.34	51.40	47.22	75.72	1.22	1.06
69	89.33	84.67	80.68	70.92	56.51	48.02	77.00	1.20	1.05
70	93.24	88.51	84.37	74.27	59.26	46.70	74.87	1.20	1.05
71	103.33	98.08	93.54	82.00	65.20	46.48	74.54	1.20	1.05
72	111.36	105.79	100.78	88.39	70.30	45.94	73.63	1.18	1.05
73	123.34	117.07	111.50	97.86	77.68	47.18	75.72	1.17	1.05
74	135.72	128.76	122.64	107.46	85.46	48.72	78.23	1.15	1.05
75	146.58	139.06	132.66	116.23	92.15	50.26	80.60	1.12	1.05
76	160.36	152.15	144.91	127.22	100.92	51.08	81.98	1.11	1.05
77	174.28	165.37	157.57	138.08	109.55	52.06	83.52	1.10	1.05
78	190.70	181.10	172.46	151.18	119.86	53.04	85.06	1.10	1.05
79	206.71	196.27	187.08	163.70	129.88	54.43	87.14	1.09	1.05
80	225.08	213.67	203.65	178.45	141.29	55.26	88.52	1.08	1.05
81	244.99	232.46	221.60	194.04	153.82	56.38	90.34	1.08	1.05
82	264.48	250.98	239.28	209.77	165.92	56.93	91.18	1.08	1.05
83	287.87	273.25	260.58	228.29	180.54	58.19	93.26	1.07	1.05
84	310.97	295.10	281.60	246.66	194.88	59.71	95.76	1.07	1.05
85	342.85	325.45	310.42	271.86	214.79	61.25	98.28	1.06	1.05
86	376.39	357.47	340.76	298.58	235.80	63.06	101.06	1.06	1.05
87	406.19	385.73	367.91	322.39	254.46	64.58	103.56	1.06	1.05
88	438.62	416.38	397.00	347.86	274.75	66.26	106.21	1.06	1.05
89	470.22	446.41	425.81	373.06	294.55	67.66	108.44	1.06	1.05
90	496.39	471.34	449.62	393.94	310.97	67.09	107.46	1.06	1.05
91	526.73	500.15	476.90	418.02	329.76	67.09	107.46	1.06	1.05
92	557.22	528.96	504.46	442.10	348.84	67.09	107.46	1.06	1.05
93	588.12	558.34	532.58	466.74	368.33	67.09	107.46	1.05	1.05
94	619.30	587.98	560.83	491.39	387.82	67.09	107.46	1.05	1.05
95	650.76	617.90	589.37	516.43	407.58	67.09	107.46	1.05	1.05
96	682.92	648.53	618.47	541.91	427.49	67.09	107.46	1.05	1.05
97	716.33	680.14	648.67	568.36	448.37	67.09	107.46	1.05	1.05
98	751.68	713.82	680.69	596.47	470.50	67.09	107.46	1.05	1.05
99	786.62	746.81	712.15	624.04	492.07	67.09	107.46	1.05	1.05
100	820.73	779.24	743.18	650.90	512.95	67.09	107.46	1.05	1.05



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	9.77	9.12	8.81	7.84	6.41	16.18	27.86	1.79	1.29
41	10.09	9.77	9.44	8.17	6.72	17.12	29.45	1.79	1.29
42	10.73	10.40	9.77	8.81	7.04	17.93	30.73	1.77	1.27
43	11.52	10.88	10.40	9.44	7.69	18.73	32.02	1.74	1.26
44	12.17	11.52	11.21	10.09	7.84	19.52	33.77	1.71	1.25
45	13.13	12.49	11.84	10.73	8.48	20.33	35.05	1.69	1.24
46	13.92	13.44	12.80	11.21	9.12	21.44	36.97	1.66	1.23
47	14.89	14.24	13.78	12.17	9.77	22.42	38.74	1.63	1.21
48	15.84	15.20	14.57	13.13	10.73	23.70	40.67	1.61	1.20
49	16.98	16.32	15.37	13.92	11.21	24.65	42.58	1.61	1.20
50	18.41	17.60	16.64	14.89	12.17	25.93	44.65	1.61	1.20
51	19.69	18.73	18.10	16.01	12.97	27.38	47.08	1.61	1.19
52	21.13	20.33	19.38	17.29	13.92	28.64	49.30	1.58	1.17
53	22.90	21.61	20.81	18.73	15.05	29.78	51.23	1.55	1.16
54	24.65	23.53	22.57	19.85	16.32	31.21	53.94	1.53	1.15
55	26.74	25.61	24.32	21.61	17.45	32.50	56.03	1.50	1.14
56	29.29	27.85	26.58	23.70	19.21	34.58	59.71	1.47	1.13
57	32.33	30.90	29.62	26.10	21.29	36.50	62.92	1.45	1.12
58	35.70	33.94	32.50	28.81	23.21	38.42	66.26	1.42	1.11
59	39.38	37.30	35.86	31.70	25.45	40.66	70.10	1.42	1.10
60	43.54	41.46	39.71	35.22	28.18	42.74	73.63	1.42	1.10
61	48.02	45.62	43.70	38.74	31.06	44.65	76.99	1.40	1.10
62	52.99	50.75	48.34	42.90	34.42	46.58	80.21	1.38	1.09
63	58.75	55.86	53.30	47.22	37.79	49.00	84.20	1.35	1.08
64	65.00	61.94	59.40	52.51	41.78	50.59	87.10	1.32	1.07
65	75.55	71.87	68.66	60.66	48.50	53.15	91.56	1.28	1.07
66	83.41	79.40	75.72	66.76	53.30	54.59	93.98	1.26	1.07
67	91.42	86.93	83.08	73.32	58.43	56.34	97.00	1.24	1.06
68	101.02	96.05	92.05	81.01	64.67	57.79	99.58	1.22	1.06
69	111.25	105.82	101.17	89.02	70.92	59.87	103.25	1.20	1.05
70	116.21	110.56	105.49	92.80	73.96	59.56	102.59	1.20	1.05
71	128.18	121.75	116.20	102.16	80.96	60.80	104.81	1.20	1.05
72	137.95	131.27	125.14	109.82	87.00	61.67	106.21	1.18	1.05
73	152.57	144.91	138.36	121.52	96.05	64.73	111.36	1.17	1.05
74	167.59	159.38	151.87	133.36	105.37	68.06	117.20	1.15	1.05
75	180.96	171.91	163.98	143.80	113.45	71.27	122.77	1.12	1.05
76	197.66	187.92	179.15	157.02	124.03	74.20	127.93	1.11	1.05
77	214.64	203.93	194.60	170.52	134.47	77.68	133.78	1.10	1.05
78	234.70	223.00	212.83	186.38	146.86	81.43	140.45	1.10	1.05
79	254.18	241.51	230.38	201.70	158.69	86.30	148.80	1.09	1.05
80	276.31	262.54	250.42	219.24	172.33	90.90	156.74	1.08	1.05
81	299.98	285.08	271.86	237.89	186.95	95.50	164.68	1.08	1.05
82	323.22	307.21	292.87	256.27	201.00	99.80	172.04	1.08	1.05
83	351.20	333.53	318.22	278.26	217.99	105.65	182.06	1.07	1.05
84	378.20	359.41	342.71	299.56	234.13	111.91	192.92	1.07	1.05
85	416.63	395.88	377.51	329.90	257.80	119.44	205.88	1.06	1.05
86	457.13	434.30	414.26	361.92	282.72	126.67	218.40	1.06	1.05
87	493.19	468.55	446.83	390.31	304.85	133.91	230.93	1.06	1.05
88	532.16	505.57	482.05	421.08	328.79	141.01	242.90	1.06	1.05
89	570.44	541.76	516.58	451.28	352.18	147.97	255.01	1.06	1.05
90	602.18	572.11	545.52	476.62	371.81	151.03	260.16	1.06	1.05
91	638.78	606.91	578.52	505.44	394.49	155.63	268.24	1.06	1.05
92	675.67	641.86	612.20	534.67	417.32	160.50	276.59	1.06	1.05
93	713.40	677.76	646.03	564.46	440.57	166.07	286.20	1.05	1.05
94	750.98	713.54	680.41	594.38	463.68	171.07	294.96	1.05	1.05
95	789.26	749.71	714.79	624.46	487.20	175.94	303.17	1.05	1.05
96	828.10	786.62	750.14	655.36	511.28	180.12	310.42	1.05	1.05
97	868.33	824.90	786.48	686.95	535.78	183.47	316.13	1.05	1.05
98	910.92	865.27	824.90	720.36	561.67	185.41	319.60	1.05	1.05
99	952.27	904.52	862.20	752.80	583.78	187.64	323.51	1.05	1.05
100	991.94	942.11	897.70	783.14	609.00	190.56	328.37	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.52	10.88	10.73	9.44	7.69	21.92	39.22	1.79	1.29
41	12.17	11.52	11.21	10.09	7.84	22.73	40.82	1.79	1.29
42	12.80	12.17	11.84	10.40	8.48	23.84	42.89	1.77	1.27
43	13.78	13.13	12.49	10.88	8.81	25.13	44.98	1.74	1.26
44	14.57	13.92	13.44	11.84	9.44	26.58	47.56	1.71	1.25
45	15.53	14.57	13.92	12.49	10.09	27.53	49.62	1.69	1.24
46	16.49	15.84	15.20	13.44	10.88	29.29	52.51	1.66	1.23
47	17.60	16.81	16.18	14.24	11.52	30.42	54.59	1.63	1.21
48	18.89	17.93	17.29	15.53	12.49	32.18	57.79	1.61	1.20
49	20.33	19.38	18.41	16.32	13.28	33.94	60.83	1.61	1.20
50	21.78	20.81	20.02	17.60	14.24	35.86	64.34	1.61	1.20
51	23.38	22.42	21.44	19.04	15.20	37.79	67.72	1.61	1.19
52	25.13	23.84	23.05	20.33	16.32	39.85	71.39	1.58	1.17
53	27.05	25.93	24.65	21.92	17.45	41.78	75.08	1.55	1.16
54	29.14	13.90	26.41	23.53	18.89	43.86	78.59	1.53	1.15
55	31.54	30.10	28.64	25.61	20.50	45.94	82.44	1.50	1.14
56	34.42	32.99	31.38	27.85	22.42	49.31	88.21	1.47	1.13
57	37.93	36.18	34.74	30.58	24.49	52.51	94.13	1.45	1.12
58	41.62	39.85	38.10	33.61	27.05	55.86	100.52	1.42	1.11
59	45.94	43.86	41.78	36.98	29.62	59.23	106.28	1.42	1.10
60	50.90	48.50	46.43	40.82	32.82	63.07	113.17	1.42	1.10
61	56.03	53.30	50.90	44.82	35.70	66.76	120.06	1.40	1.10
62	61.80	58.91	56.20	49.46	39.71	70.60	126.79	1.38	1.09
63	68.35	64.84	61.94	54.74	43.54	74.76	134.47	1.35	1.08
64	75.72	71.87	68.83	60.52	48.19	78.92	141.67	1.32	1.07
65	87.41	83.24	79.56	70.12	55.55	85.01	152.56	1.28	1.07
66	96.68	91.88	87.56	77.16	61.15	89.64	161.05	1.26	1.07
67	105.82	100.85	96.05	84.67	67.07	94.13	169.06	1.24	1.06
68	116.86	111.10	106.14	93.32	73.96	99.08	177.84	1.22	1.06
69	128.54	122.29	116.86	102.61	81.16	104.36	187.44	1.20	1.05
70	134.14	127.55	121.73	106.96	84.68	104.72	188.02	1.20	1.05
71	147.62	140.16	134.03	117.50	92.81	108.31	194.39	1.20	1.05
72	158.69	150.89	143.93	126.12	99.38	110.81	199.06	1.18	1.05
73	175.25	166.62	158.96	139.20	109.55	118.18	212.14	1.17	1.05
74	192.37	182.77	174.42	152.57	119.99	126.25	226.62	1.15	1.05
75	207.55	197.24	188.06	164.40	129.31	132.38	237.62	1.12	1.05
76	226.62	215.21	205.18	179.57	140.87	139.62	250.56	1.11	1.05
77	245.83	233.58	222.72	194.74	152.84	147.13	264.20	1.10	1.05
78	268.51	255.16	243.32	212.83	166.76	155.48	279.10	1.10	1.05
79	290.51	275.76	262.94	229.96	180.26	163.70	293.86	1.09	1.05
80	315.29	299.42	285.64	249.44	195.30	173.16	310.82	1.08	1.05
81	341.59	324.61	309.44	270.32	211.31	181.51	326.00	1.08	1.05
82	367.49	349.12	332.83	290.65	226.75	191.82	344.39	1.08	1.05
83	398.39	378.48	360.67	314.74	245.27	201.29	361.37	1.07	1.05
84	428.18	406.61	387.53	338.11	262.94	211.58	379.87	1.07	1.05
85	471.19	447.53	426.50	371.81	288.98	226.20	406.04	1.06	1.05
86	516.85	490.82	467.57	407.71	316.82	242.06	434.58	1.06	1.05
87	557.35	529.24	504.18	439.60	341.32	259.88	466.60	1.06	1.05
88	600.92	570.72	543.58	473.98	367.91	275.47	494.57	1.06	1.05
89	643.80	611.23	582.41	507.80	394.08	290.65	521.87	1.06	1.05
90	679.85	645.61	615.12	536.06	416.06	300.95	540.23	1.06	1.05
91	721.06	684.72	652.30	568.63	441.26	313.75	563.20	1.06	1.05
92	762.82	724.26	690.16	601.49	466.87	326.98	587.14	1.06	1.05
93	805.27	764.63	728.57	634.90	492.77	341.18	612.48	1.05	1.05
94	847.73	805.00	766.99	668.58	518.66	354.96	637.26	1.05	1.05
95	890.74	845.64	805.82	702.26	544.97	368.33	661.20	1.05	1.05
96	934.45	887.26	845.36	736.79	571.56	380.86	683.89	1.05	1.05
97	979.42	929.86	886.01	772.01	598.98	392.96	705.32	1.05	1.05
98	1,026.74	974.82	928.61	809.17	627.24	403.68	724.81	1.05	1.05
99	1,071.98	1,017.70	969.38	844.25	654.10	414.26	743.75	1.05	1.05
100	1,114.15	1,057.37	1,007.11	876.41	677.90	424.42	761.98	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	8.85	8.29	8.29	6.97	5.65	16.96	26.19	1.79	1.29
41	9.62	9.23	8.67	7.34	6.03	17.53	26.95	1.79	1.29
42	9.98	9.62	9.05	7.72	6.40	18.09	27.89	1.77	1.27
43	10.37	9.98	9.42	8.11	6.79	18.84	29.21	1.74	1.26
44	11.11	10.73	9.79	8.85	7.16	19.41	29.97	1.71	1.25
45	11.88	11.11	10.57	9.23	7.54	20.15	31.27	1.69	1.24
46	12.24	11.88	11.30	9.62	7.91	20.92	32.23	1.66	1.23
47	12.99	12.44	11.68	10.37	8.29	21.87	33.74	1.63	1.21
48	14.14	13.19	12.44	11.11	8.85	22.98	35.43	1.61	1.20
49	14.70	13.94	13.39	11.68	9.23	24.13	37.12	1.61	1.20
50	15.82	14.88	14.14	12.44	9.98	25.23	38.79	1.61	1.20
51	16.76	15.45	15.07	12.99	10.57	26.39	40.51	1.61	1.19
52	17.71	16.38	15.63	14.14	11.30	27.52	42.58	1.58	1.17
53	18.64	17.89	16.96	14.70	11.88	28.82	44.28	1.55	1.16
54	19.99	18.64	17.89	15.63	12.81	30.14	46.54	1.53	1.15
55	21.47	19.99	19.21	16.96	13.39	31.08	47.86	1.50	1.14
56	22.98	21.87	20.72	18.09	14.70	32.98	50.87	1.47	1.13
57	25.23	23.74	22.61	19.99	16.02	34.47	53.13	1.45	1.12
58	27.52	26.00	24.87	21.47	17.53	36.17	55.77	1.42	1.11
59	30.14	28.46	26.95	23.74	19.04	38.05	58.78	1.42	1.10
60	32.78	31.08	29.58	25.80	20.72	39.38	60.66	1.42	1.10
61	35.99	33.91	32.23	28.46	22.81	40.89	63.12	1.40	1.10
62	39.76	37.31	35.60	31.28	25.06	42.02	64.83	1.38	1.09
63	44.08	41.45	39.38	34.66	27.89	43.53	67.09	1.35	1.08
64	48.99	46.16	43.90	38.43	31.08	44.28	68.21	1.32	1.07
65	57.08	53.69	51.07	44.64	35.80	45.79	70.48	1.28	1.07
66	62.73	59.34	56.33	49.36	39.38	46.16	71.03	1.26	1.07
67	69.15	65.19	61.98	54.07	43.34	46.54	71.60	1.24	1.06
68	76.32	72.16	68.57	59.91	48.05	46.90	72.34	1.22	1.06
69	84.04	79.71	75.73	66.31	52.95	47.47	73.10	1.20	1.05
70	88.30	83.10	79.29	69.02	55.32	45.77	70.64	1.20	1.05
71	97.54	92.22	87.40	76.39	61.25	45.26	69.68	1.20	1.05
72	105.35	99.62	94.54	82.57	65.86	44.41	68.49	1.18	1.05
73	116.65	110.26	104.68	91.43	72.90	45.22	69.80	1.17	1.05
74	128.29	121.07	115.18	100.59	80.28	46.53	71.75	1.15	1.05
75	138.77	131.24	124.69	108.78	86.51	47.68	73.40	1.12	1.05
76	151.72	143.52	136.16	118.78	94.70	48.16	74.21	1.11	1.05
77	164.83	155.81	148.10	129.11	103.05	48.50	74.88	1.10	1.05
78	180.72	170.56	162.03	141.55	112.72	48.99	75.52	1.10	1.05
79	195.62	184.97	175.80	153.52	122.23	49.48	76.34	1.09	1.05
80	213.15	201.53	191.69	167.29	133.04	49.48	76.19	1.08	1.05
81	231.83	219.22	208.56	182.19	144.99	49.48	76.19	1.08	1.05
82	250.50	236.74	225.28	196.77	156.64	48.82	75.21	1.08	1.05
83	272.79	258.05	245.59	214.63	170.56	48.33	74.55	1.07	1.05
84	294.58	278.85	265.41	231.83	184.32	48.01	73.89	1.07	1.05
85	324.90	307.36	292.63	255.59	203.33	47.52	73.23	1.06	1.05
86	356.84	337.68	321.45	280.99	223.47	47.02	72.59	1.06	1.05
87	385.19	364.54	346.84	303.27	241.17	46.69	71.91	1.06	1.05
88	415.66	393.54	374.54	327.35	260.33	46.20	71.27	1.06	1.05
89	445.64	421.88	401.57	351.11	279.17	45.70	70.46	1.06	1.05
90	470.71	445.47	424.01	370.77	294.74	45.39	69.96	1.06	1.05
91	499.38	472.51	449.73	393.21	312.61	45.39	68.15	1.06	1.05
92	528.21	499.87	475.78	415.98	330.78	45.39	69.96	1.06	1.05
93	557.70	527.73	502.33	439.09	349.15	45.39	69.96	1.05	1.05
94	587.19	555.58	528.87	462.51	367.65	45.39	69.96	1.05	1.05
95	617.02	583.91	555.91	485.78	386.34	45.39	69.96	1.05	1.05
96	647.66	612.76	583.26	510.03	405.34	45.39	69.96	1.05	1.05
97	679.11	642.74	611.77	534.76	425.16	45.39	69.96	1.05	1.05
98	712.86	674.69	642.08	561.31	446.29	45.39	69.96	1.05	1.05
99	745.96	705.98	671.90	587.36	466.77	45.39	69.96	1.05	1.05
100	778.40	736.94	701.23	612.92	487.09	45.39	69.96	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.11	10.73	10.17	9.23	7.34	19.21	30.52	1.79	1.29
41	11.88	11.50	11.11	9.62	7.72	19.59	31.47	1.79	1.29
42	12.24	11.88	11.50	9.98	8.29	20.15	32.20	1.77	1.27
43	13.19	12.63	12.24	10.37	8.67	20.92	33.54	1.74	1.26
44	13.76	13.39	12.44	11.11	8.85	21.67	34.86	1.71	1.25
45	14.70	14.14	13.39	11.88	9.23	22.41	36.17	1.69	1.24
46	15.82	14.88	13.94	12.63	9.98	23.56	37.88	1.66	1.23
47	16.38	15.45	15.07	13.39	10.73	24.69	39.56	1.63	1.21
48	17.53	16.58	15.82	14.14	11.11	25.80	41.25	1.61	1.20
49	18.48	17.71	16.76	14.70	11.68	27.13	43.51	1.61	1.20
50	19.41	18.64	17.89	15.82	12.81	28.26	45.41	1.61	1.20
51	20.72	19.59	18.64	16.76	13.39	29.58	47.67	1.61	1.19
52	22.05	20.92	20.15	17.71	14.50	31.08	49.93	1.58	1.17
53	23.36	22.23	21.30	19.04	15.07	32.60	52.19	1.55	1.16
54	24.87	23.74	22.61	19.99	16.02	33.91	54.45	1.53	1.15
55	26.56	25.43	24.28	21.47	17.33	35.05	56.15	1.50	1.14
56	29.01	27.52	26.39	22.98	18.84	37.31	59.91	1.47	1.13
57	31.47	30.14	28.62	25.23	20.35	38.99	62.56	1.45	1.12
58	34.30	32.60	31.08	27.52	22.23	41.08	65.76	1.42	1.11
59	37.49	35.60	34.11	30.14	24.13	43.14	69.15	1.42	1.10
60	40.89	38.83	36.93	32.78	26.39	45.03	72.15	1.42	1.10
61	44.64	42.58	40.51	35.80	28.82	46.74	75.00	1.40	1.10
62	49.73	46.90	44.84	39.38	31.84	48.42	77.62	1.38	1.09
63	55.01	52.19	49.93	43.71	35.23	50.13	80.46	1.35	1.08
64	61.04	58.04	55.39	48.61	39.19	51.43	82.33	1.32	1.07
65	71.03	67.45	64.43	56.72	45.22	53.13	85.36	1.28	1.07
66	78.19	74.23	71.03	62.37	50.13	54.07	86.66	1.26	1.07
67	86.10	81.77	77.82	68.41	54.82	54.82	88.00	1.24	1.06
68	94.96	90.24	86.30	75.73	60.50	55.58	89.12	1.22	1.06
69	105.14	99.66	94.96	83.47	66.51	56.52	90.63	1.20	1.05
70	109.74	104.18	99.30	87.42	69.75	54.97	88.12	1.20	1.05
71	121.62	115.44	110.10	96.51	76.74	54.71	87.73	1.20	1.05
72	131.07	124.51	118.62	104.04	82.74	54.07	86.66	1.18	1.05
73	145.17	137.79	131.24	115.18	91.43	55.53	89.12	1.17	1.05
74	159.74	151.55	144.35	126.48	100.59	57.34	92.08	1.15	1.05
75	172.52	163.67	156.14	136.80	108.46	59.16	94.87	1.12	1.05
76	188.74	179.08	170.56	149.74	118.78	60.12	96.49	1.11	1.05
77	205.13	194.64	185.46	162.52	128.94	61.27	98.30	1.10	1.05
78	224.45	213.15	202.99	177.94	141.08	62.43	100.12	1.10	1.05
79	243.30	231.01	220.19	191.26	152.87	64.06	102.56	1.09	1.05
80	264.92	251.49	239.70	210.04	166.30	65.04	104.19	1.08	1.05
81	288.35	273.61	260.82	228.39	181.05	66.36	106.33	1.08	1.05
82	311.29	295.40	281.63	246.90	195.29	67.01	107.32	1.08	1.05
83	338.82	321.62	306.70	268.70	212.50	68.49	109.77	1.07	1.05
84	366.01	347.33	331.44	290.32	229.37	70.28	112.71	1.07	1.05
85	403.53	383.05	365.36	319.98	252.81	72.09	115.68	1.06	1.05
86	443.01	420.74	401.07	351.43	277.54	74.22	118.95	1.06	1.05
87	478.09	454.00	433.03	379.45	299.50	76.01	121.89	1.06	1.05
88	516.26	490.04	467.27	409.43	323.42	77.99	125.01	1.06	1.05
89	553.45	525.42	501.18	439.09	346.69	79.64	127.63	1.06	1.05
90	584.25	554.77	529.20	459.43	366.01	78.96	126.48	1.06	1.05
91	619.96	588.68	561.31	492.01	388.13	78.96	126.48	1.06	1.05
92	655.85	622.59	593.75	520.35	410.58	78.96	126.48	1.06	1.05
93	692.22	657.17	626.85	549.35	433.52	78.96	126.48	1.05	1.05
94	728.92	692.05	660.10	578.35	456.46	78.96	126.48	1.05	1.05
95	765.94	727.27	693.69	607.84	479.72	78.96	126.48	1.05	1.05
96	803.80	763.32	727.94	637.83	503.16	78.96	126.48	1.05	1.05
97	843.12	800.52	763.48	668.96	527.73	78.96	126.48	1.05	1.05
98	884.73	840.17	801.17	702.05	553.78	78.96	126.48	1.05	1.05
99	925.85	879.00	838.20	734.50	579.17	78.96	126.48	1.05	1.05
100	966.00	917.17	874.72	766.11	603.74	78.96	126.48	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	14.88	13.94	13.39	12.05	9.79	20.15	34.66	1.79	1.29
41	15.27	14.70	14.32	12.44	10.17	21.10	36.17	1.79	1.29
42	16.02	15.45	14.50	13.19	10.57	21.87	37.50	1.77	1.27
43	17.15	16.22	15.45	13.94	11.30	22.61	38.83	1.74	1.26
44	17.89	16.96	16.58	14.70	11.68	23.36	40.31	1.71	1.25
45	19.04	18.09	17.33	15.45	12.44	24.13	41.65	1.69	1.24
46	20.15	19.21	18.28	16.22	13.19	25.23	43.51	1.66	1.23
47	21.10	20.35	19.41	17.33	13.76	26.39	45.60	1.63	1.21
48	22.23	21.30	20.35	18.28	14.88	27.89	47.87	1.61	1.20
49	23.56	22.61	21.47	19.41	15.63	29.01	50.12	1.61	1.20
50	25.23	24.13	22.81	20.35	16.58	30.52	52.55	1.61	1.20
51	26.39	25.23	24.49	21.47	17.53	32.23	55.41	1.61	1.19
52	28.06	26.95	25.64	22.81	18.48	33.71	58.03	1.58	1.17
53	30.14	28.46	27.32	24.49	19.79	35.05	60.30	1.55	1.16
54	32.04	30.34	29.21	25.80	21.10	36.73	63.49	1.53	1.15
55	34.30	32.60	31.08	27.69	22.23	38.25	65.95	1.50	1.14
56	36.93	35.05	33.54	29.78	24.13	40.70	70.28	1.47	1.13
57	40.14	38.25	36.73	32.23	26.39	42.96	74.06	1.45	1.12
58	43.90	41.65	39.76	35.43	28.46	45.22	77.99	1.42	1.11
59	47.86	45.41	43.53	38.43	30.88	47.86	82.51	1.42	1.10
60	51.82	49.36	47.30	42.02	33.54	50.30	86.66	1.42	1.10
61	56.90	54.07	51.62	45.79	36.73	52.55	90.62	1.40	1.10
62	62.37	59.73	56.90	50.49	40.51	54.82	94.41	1.38	1.09
63	69.15	65.75	62.73	55.58	44.48	57.67	99.10	1.35	1.08
64	76.51	72.90	69.91	61.80	49.18	59.54	102.52	1.32	1.07
65	88.92	84.59	80.81	71.40	57.08	62.56	107.77	1.28	1.07
66	98.17	93.45	89.12	78.58	62.73	64.25	110.61	1.26	1.07
67	107.60	102.32	97.79	86.30	68.77	66.31	114.17	1.24	1.06
68	118.90	113.05	108.34	95.35	76.12	68.02	117.21	1.22	1.06
69	130.94	124.55	119.08	104.78	83.47	70.47	121.53	1.20	1.05
70	136.78	130.13	124.16	109.23	87.05	70.10	120.75	1.20	1.05
71	150.87	143.30	136.77	120.24	95.29	71.56	123.36	1.20	1.05
72	162.37	154.50	147.29	129.26	102.40	72.59	125.01	1.18	1.05
73	179.57	170.56	162.85	143.03	113.05	76.19	131.07	1.17	1.05
74	197.25	187.59	178.75	156.96	124.02	80.11	137.94	1.15	1.05
75	212.99	202.34	193.00	169.25	133.53	83.88	144.50	1.12	1.05
76	232.65	221.18	210.86	184.81	145.98	87.33	150.57	1.11	1.05
77	252.63	240.03	229.04	200.70	158.27	91.43	157.46	1.10	1.05
78	276.24	262.47	250.50	219.37	172.85	95.84	165.31	1.10	1.05
79	299.17	284.26	271.16	237.40	186.78	101.58	175.14	1.09	1.05
80	325.22	309.01	294.74	258.05	202.83	106.99	184.48	1.08	1.05
81	353.08	335.54	319.98	280.00	220.04	112.40	193.83	1.08	1.05
82	380.43	361.59	344.71	301.63	236.58	117.46	202.49	1.08	1.05
83	413.36	392.56	374.54	327.51	256.57	124.35	214.28	1.07	1.05
84	445.14	423.03	403.37	352.58	275.57	131.72	227.07	1.07	1.05
85	490.37	465.95	444.33	388.29	303.43	140.58	242.32	1.06	1.05
86	538.04	511.17	487.58	425.98	332.76	149.09	257.06	1.06	1.05
87	580.48	551.48	525.92	459.39	358.81	157.61	271.80	1.06	1.05
88	626.35	595.06	567.37	495.61	386.99	165.97	285.89	1.06	1.05
89	671.41	637.65	608.01	531.16	414.52	174.16	300.15	1.06	1.05
90	708.77	673.37	642.08	560.98	437.62	177.76	306.21	1.06	1.05
91	751.84	714.33	680.92	594.90	464.31	183.18	315.72	1.06	1.05
92	795.26	755.47	720.56	629.31	491.19	188.91	325.55	1.06	1.05
93	839.67	797.72	760.38	664.37	518.55	195.46	336.86	1.05	1.05
94	883.90	839.84	800.84	699.59	545.75	201.35	347.17	1.05	1.05
95	928.96	882.44	841.31	734.99	573.43	207.08	356.83	1.05	1.05
96	974.67	925.85	882.91	771.36	601.78	212.00	365.36	1.05	1.05
97	1,022.02	970.91	925.69	808.54	630.61	215.94	372.09	1.05	1.05
98	1,072.15	1,018.42	970.91	847.86	661.09	218.23	376.17	1.05	1.05
99	1,120.82	1,064.62	1,014.81	886.05	689.93	220.85	380.77	1.05	1.05
100	1,167.51	1,108.86	1,056.59	921.76	716.79	224.29	386.49	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	17.53	16.76	16.22	14.32	11.68	28.06	50.30	1.79	1.29
41	18.48	17.53	16.96	15.27	11.88	28.82	51.82	1.79	1.29
42	19.21	18.28	17.71	15.45	12.81	29.95	53.88	1.77	1.27
43	20.35	19.41	18.48	16.22	13.19	31.08	55.78	1.74	1.26
44	21.47	20.54	19.59	17.33	13.76	32.60	58.40	1.71	1.25
45	22.61	21.30	20.35	18.09	14.70	33.71	60.66	1.69	1.24
46	23.56	22.81	21.87	19.21	15.82	35.43	63.49	1.66	1.23
47	25.06	23.74	22.81	20.35	16.38	36.73	65.95	1.63	1.21
48	26.39	25.06	24.29	21.67	17.53	38.25	68.77	1.61	1.20
49	28.06	26.95	25.64	22.61	18.48	40.31	72.15	1.61	1.20
50	29.78	28.62	27.32	24.13	19.41	42.21	75.73	1.61	1.20
51	31.28	30.14	28.82	25.64	20.35	44.48	79.71	1.61	1.19
52	33.34	31.65	30.52	26.95	21.67	46.90	84.03	1.58	1.17
53	35.60	34.11	32.40	28.82	22.98	49.18	88.37	1.55	1.16
54	37.88	35.80	34.30	30.34	24.49	51.62	92.50	1.53	1.15
55	40.31	38.43	36.56	32.60	26.19	54.07	97.03	1.50	1.14
56	43.34	41.45	39.56	35.05	28.26	58.04	103.82	1.47	1.13
57	47.10	44.84	43.14	37.88	30.52	61.80	110.79	1.45	1.12
58	51.25	48.99	46.74	41.25	33.34	65.75	118.31	1.42	1.11
59	55.78	53.32	50.68	45.03	35.99	69.71	125.09	1.42	1.10
60	60.66	57.84	55.39	48.61	39.19	74.23	133.20	1.42	1.10
61	66.15	63.12	60.30	53.13	42.21	78.58	141.31	1.40	1.10
62	72.74	69.34	66.15	58.21	46.74	83.10	149.23	1.38	1.09
63	80.45	76.32	72.90	64.43	51.25	87.99	158.27	1.35	1.08
64	89.12	84.59	81.01	71.23	56.72	92.89	166.75	1.32	1.07
65	102.88	97.97	93.64	82.53	65.38	100.06	179.56	1.28	1.07
66	113.79	108.14	103.06	90.82	71.97	105.51	189.56	1.26	1.07
67	124.55	118.70	113.05	99.66	78.94	110.79	198.98	1.24	1.06
68	137.54	130.76	124.93	109.84	87.05	116.62	209.32	1.22	1.06
69	151.29	143.94	137.54	120.77	95.53	122.83	220.62	1.20	1.05
70	157.88	150.13	143.28	125.97	99.67	123.26	221.30	1.20	1.05
71	173.75	164.97	157.75	138.30	109.24	127.48	228.80	1.20	1.05
72	186.78	177.60	169.41	148.44	116.97	130.42	234.29	1.18	1.05
73	206.27	196.11	187.10	163.84	128.94	139.10	249.69	1.17	1.05
74	226.42	215.12	205.29	179.57	141.23	148.60	266.73	1.15	1.05
75	244.29	232.15	221.35	193.50	152.20	155.81	279.68	1.12	1.05
76	266.73	253.30	241.50	211.35	165.80	164.33	294.91	1.11	1.05
77	289.34	274.92	262.14	229.21	179.89	173.17	310.96	1.10	1.05
78	316.04	300.32	286.39	250.50	196.28	183.00	328.50	1.10	1.05
79	341.93	324.57	309.48	270.66	212.17	192.67	345.87	1.09	1.05
80	371.10	352.42	336.20	293.59	229.87	203.81	365.84	1.08	1.05
81	402.05	382.07	364.21	318.17	248.71	213.64	383.70	1.08	1.05
82	432.54	410.91	391.74	342.10	266.88	225.77	405.35	1.08	1.05
83	468.91	445.47	424.51	370.45	288.68	236.92	425.33	1.07	1.05
84	503.97	478.58	456.12	397.96	309.48	249.03	447.11	1.07	1.05
85	554.59	526.74	501.99	437.62	340.13	266.24	477.91	1.06	1.05
86	608.33	577.70	550.33	479.87	372.90	284.90	511.50	1.06	1.05
87	656.00	622.92	593.42	517.41	401.73	305.88	549.19	1.06	1.05
88	707.28	671.74	639.79	557.87	433.03	324.23	582.11	1.06	1.05
89	757.75	719.42	685.50	597.68	463.83	342.10	614.24	1.06	1.05
90	800.18	759.88	724.00	630.94	489.70	354.22	635.85	1.06	1.05
91	848.69	805.92	767.76	669.28	519.36	369.28	662.89	1.06	1.05
92	897.84	852.45	812.32	707.95	549.51	384.86	691.06	1.06	1.05
93	947.80	899.97	857.53	747.28	579.99	401.57	720.89	1.05	1.05
94	997.78	947.49	902.75	786.92	610.46	417.79	750.06	1.05	1.05
95	1,048.40	995.32	948.45	826.56	641.43	433.52	778.23	1.05	1.05
96	1,099.85	1,044.31	994.99	867.20	672.73	448.27	804.94	1.05	1.05
97	1,152.78	1,094.16	1,042.83	908.66	705.00	462.51	830.16	1.05	1.05
98	1,208.47	1,147.36	1,092.97	952.39	738.26	475.13	853.10	1.05	1.05
99	1,261.72	1,197.83	1,140.96	993.68	769.88	487.58	875.39	1.05	1.05
100	1,311.35	1,244.52	1,185.37	1,031.53	797.89	499.54	896.85	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	15.77	14.99	14.99	12.59	9.98	20.19	31.18	1.79	1.29
41	17.20	16.39	15.59	13.19	10.58	20.98	32.17	1.79	1.29
42	17.58	16.77	15.97	13.58	11.21	21.37	32.96	1.77	1.27
43	18.18	17.37	16.57	14.20	11.78	22.38	34.57	1.74	1.26
44	19.18	18.37	16.99	15.38	12.38	22.76	35.14	1.71	1.25
45	20.37	18.78	17.98	15.77	12.78	23.57	36.55	1.69	1.24
46	20.58	19.77	18.97	16.19	13.19	24.57	37.76	1.66	1.23
47	21.37	20.77	19.38	17.20	13.58	25.37	39.15	1.63	1.21
48	22.98	21.58	20.19	18.18	14.59	26.37	40.75	1.61	1.20
49	23.76	22.38	21.78	18.97	14.99	27.57	42.36	1.61	1.20
50	25.17	23.76	22.59	19.77	15.77	28.58	43.95	1.61	1.20
51	26.37	24.36	23.76	20.58	16.77	29.58	45.35	1.61	1.19
52	27.57	25.76	24.36	21.96	17.58	30.56	47.34	1.58	1.17
53	28.58	27.36	26.18	22.59	18.37	31.76	48.95	1.55	1.16
54	30.18	28.58	27.36	23.76	19.59	33.17	51.16	1.53	1.15
55	32.36	29.96	28.97	25.37	20.19	33.97	52.34	1.50	1.14
56	34.36	32.75	30.98	26.97	21.96	35.95	55.34	1.47	1.13
57	37.17	34.97	33.37	29.58	23.57	37.56	57.74	1.45	1.12
58	39.96	37.96	36.37	31.57	25.58	39.36	60.73	1.42	1.11
59	43.56	40.96	38.95	34.36	27.57	41.35	63.72	1.42	1.10
60	46.95	44.55	42.56	36.97	29.75	42.74	65.92	1.42	1.10
61	50.74	47.75	45.35	39.96	32.17	44.17	68.13	1.40	1.10
62	54.54	51.16	48.75	42.74	34.36	45.15	69.54	1.38	1.09
63	58.73	55.14	52.34	46.15	36.97	46.15	71.14	1.35	1.08
64	63.14	59.73	56.53	49.73	40.16	46.95	72.32	1.32	1.07
65	72.71	68.32	64.93	56.93	45.74	48.55	74.73	1.28	1.07
66	77.71	73.71	69.93	61.33	48.95	48.95	75.32	1.26	1.07
67	84.30	79.52	75.53	65.92	52.94	49.35	75.92	1.24	1.06
68	91.29	86.31	82.12	71.72	57.53	49.73	76.70	1.22	1.06
69	98.69	93.50	88.90	77.71	61.93	50.33	77.51	1.20	1.05
70	102.04	96.13	91.73	79.88	64.02	48.53	74.90	1.20	1.05
71	111.07	105.07	99.60	87.01	69.69	47.99	73.88	1.20	1.05
72	117.95	111.36	105.79	92.41	73.66	47.09	72.62	1.18	1.05
73	129.94	122.65	116.58	101.81	81.31	47.95	74.01	1.17	1.05
74	141.24	133.42	126.82	110.66	88.42	49.33	76.08	1.15	1.05
75	152.01	143.67	136.37	119.00	94.67	50.56	77.83	1.12	1.05
76	165.04	156.17	148.19	129.24	103.02	51.07	78.69	1.11	1.05
77	178.24	168.50	160.34	139.66	111.36	51.43	79.40	1.10	1.05
78	194.23	183.28	174.25	152.18	121.08	51.94	80.07	1.10	1.05
79	210.20	198.91	189.01	165.04	131.34	52.47	80.95	1.09	1.05
80	227.57	215.07	204.65	178.59	142.11	52.47	80.78	1.08	1.05
81	245.82	232.44	221.15	193.18	153.74	52.47	80.78	1.08	1.05
82	267.53	252.94	240.79	210.20	167.29	51.77	79.75	1.08	1.05
83	289.25	273.61	260.41	227.57	180.85	51.24	79.05	1.07	1.05
84	312.35	295.68	281.42	245.82	195.44	50.91	78.35	1.07	1.05
85	344.50	325.90	310.28	271.00	215.59	50.38	77.65	1.06	1.05
86	378.37	358.05	340.84	297.94	236.95	49.86	76.96	1.06	1.05
87	408.42	386.53	367.76	321.56	255.72	49.51	76.25	1.06	1.05
88	440.73	417.28	397.14	347.09	276.03	48.98	75.57	1.06	1.05
89	472.52	447.33	425.79	372.29	296.01	48.46	74.71	1.06	1.05
90	499.10	472.34	449.59	393.13	312.52	48.12	74.18	1.06	1.05
91	529.50	501.01	476.86	416.93	331.47	48.12	72.26	1.06	1.05
92	560.08	530.03	504.48	441.07	350.74	48.12	74.18	1.06	1.05
93	591.34	559.57	532.63	465.58	370.21	48.12	74.18	1.05	1.05
94	622.61	589.09	560.78	490.41	389.83	48.12	74.18	1.05	1.05
95	654.24	619.13	589.44	515.09	409.64	48.12	74.18	1.05	1.05
96	686.72	649.72	618.45	540.80	429.79	48.12	74.18	1.05	1.05
97	720.07	681.51	648.67	567.02	450.80	48.12	74.18	1.05	1.05
98	755.86	715.39	680.81	595.17	473.22	48.12	74.18	1.05	1.05
99	790.96	748.56	712.43	622.79	494.93	48.12	74.18	1.05	1.05
100	825.35	781.40	743.53	649.90	516.47	48.12	74.18	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	19.98	19.18	18.37	16.77	13.39	22.76	36.37	1.79	1.29
41	21.37	20.58	19.59	17.20	13.99	23.38	37.56	1.79	1.29
42	21.78	20.98	20.19	17.58	14.38	23.76	38.14	1.77	1.27
43	22.76	21.96	21.19	18.18	14.99	24.77	39.75	1.74	1.26
44	23.76	23.19	21.58	19.18	15.38	25.58	41.17	1.71	1.25
45	24.77	23.97	22.59	20.37	15.77	26.37	42.56	1.69	1.24
46	26.37	24.98	23.38	21.19	16.77	27.57	44.34	1.66	1.23
47	27.18	25.76	24.98	22.18	17.98	28.77	45.95	1.63	1.21
48	28.58	27.18	25.76	22.98	18.18	29.75	47.54	1.61	1.20
49	29.96	28.58	27.18	23.76	18.97	30.76	49.35	1.61	1.20
50	31.18	29.75	28.37	25.17	20.58	31.76	51.13	1.61	1.20
51	32.75	30.98	29.58	26.37	21.19	33.17	53.36	1.61	1.19
52	34.57	32.57	31.36	27.57	22.59	34.57	55.55	1.58	1.17
53	35.95	34.17	32.96	29.18	23.19	35.95	57.73	1.55	1.16
54	37.96	36.17	34.36	30.18	24.36	37.35	59.73	1.53	1.15
55	39.75	38.16	36.37	32.36	25.97	38.35	61.54	1.50	1.14
56	43.36	41.17	39.36	34.36	28.17	40.56	65.13	1.47	1.13
57	46.55	44.34	42.16	37.17	30.18	42.36	67.93	1.45	1.12
58	50.16	47.55	45.35	39.96	32.57	44.55	71.31	1.42	1.11
59	53.94	51.34	49.35	43.56	34.76	46.95	75.32	1.42	1.10
60	58.54	55.55	53.15	46.95	37.96	48.95	78.52	1.42	1.10
61	62.92	59.93	56.93	50.16	40.56	50.54	81.12	1.40	1.10
62	68.13	64.32	61.54	53.94	43.74	51.94	83.32	1.38	1.09
63	73.11	69.54	66.33	58.33	46.95	53.15	85.31	1.35	1.08
64	78.91	74.93	71.52	62.72	50.54	54.54	87.30	1.32	1.07
65	90.69	85.90	82.12	72.32	57.73	56.33	90.50	1.28	1.07
66	97.11	92.10	88.11	77.30	62.14	57.33	91.89	1.26	1.07
67	104.89	99.68	95.10	83.50	66.72	58.13	93.31	1.24	1.06
68	113.67	107.89	103.28	90.69	72.53	58.93	94.50	1.22	1.06
69	123.26	116.88	111.27	97.89	78.11	59.93	96.10	1.20	1.05
70	126.87	120.39	114.85	101.09	80.65	58.28	93.44	1.20	1.05
71	138.44	131.34	125.14	109.80	87.37	58.01	93.03	1.20	1.05
72	146.79	139.33	132.71	116.39	92.76	57.33	91.89	1.18	1.05
73	161.57	153.40	146.27	128.21	101.81	58.88	94.50	1.17	1.05
74	175.81	166.77	158.77	139.33	110.66	60.80	97.63	1.15	1.05
75	189.01	179.28	170.94	149.75	118.82	62.72	100.59	1.12	1.05
76	205.33	194.91	185.70	162.95	129.24	63.75	102.31	1.11	1.05
77	221.84	210.39	200.65	175.81	139.50	64.97	104.23	1.10	1.05
78	241.29	229.13	218.20	191.27	151.66	66.19	106.15	1.10	1.05
79	261.46	248.24	236.61	207.26	164.35	67.93	108.75	1.09	1.05
80	282.98	268.58	255.89	224.28	177.54	68.96	110.47	1.08	1.05
81	305.75	290.11	276.56	242.16	191.97	70.36	112.74	1.08	1.05
82	332.49	315.48	300.88	263.71	208.64	71.05	113.79	1.08	1.05
83	359.26	341.02	325.20	284.91	225.31	72.62	116.39	1.07	1.05
84	388.09	368.28	351.44	307.83	243.21	74.52	119.51	1.07	1.05
85	427.88	406.16	387.40	339.28	265.06	76.44	122.65	1.06	1.05
86	469.73	446.12	425.27	372.63	294.28	78.70	126.12	1.06	1.05
87	506.93	481.39	459.15	402.34	317.57	80.60	129.24	1.06	1.05
88	547.40	519.60	495.46	434.13	342.93	82.69	132.55	1.06	1.05
89	586.83	557.12	531.41	465.58	367.60	84.44	135.33	1.06	1.05
90	619.49	588.23	561.13	491.64	388.09	83.73	134.11	1.06	1.05
91	657.36	624.19	595.17	521.69	411.54	83.73	134.11	1.06	1.05
92	695.41	660.14	629.57	551.74	435.35	83.73	134.11	1.06	1.05
93	733.97	696.81	664.66	582.49	459.68	83.73	134.11	1.05	1.05
94	772.89	733.80	699.92	613.24	484.00	83.73	134.11	1.05	1.05
95	812.15	771.14	735.53	644.50	508.66	83.73	134.11	1.05	1.05
96	852.28	809.37	771.85	676.30	533.51	83.73	134.11	1.05	1.05
97	893.98	848.81	809.54	709.31	559.57	83.73	134.11	1.05	1.05
98	938.10	890.85	849.50	744.39	587.18	83.73	134.11	1.05	1.05
99	981.70	932.02	888.76	778.80	614.10	83.73	134.11	1.05	1.05
100	1,024.27	972.49	927.49	812.32	640.16	83.73	134.11	1.05	1.05



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	26.76	24.98	24.19	21.78	17.58	23.97	41.35	1.79	1.29
41	26.97	26.18	25.37	22.18	17.98	24.98	42.96	1.79	1.29
42	28.17	27.36	25.76	23.38	18.37	25.97	44.55	1.77	1.27
43	29.96	28.37	26.76	24.36	19.77	26.76	45.74	1.74	1.26
44	30.76	29.18	28.37	25.37	19.98	27.57	47.55	1.71	1.25
45	32.36	30.76	29.37	26.37	20.98	28.37	48.75	1.69	1.24
46	33.76	32.17	30.76	27.18	21.96	29.58	50.94	1.66	1.23
47	34.97	33.56	32.17	28.58	22.98	30.76	52.94	1.63	1.21
48	36.17	34.97	33.56	29.96	24.36	32.17	55.14	1.61	1.20
49	37.96	36.75	34.57	31.18	25.17	33.17	57.36	1.61	1.20
50	40.35	38.35	36.37	32.36	26.37	34.36	59.13	1.61	1.20
51	41.76	39.96	38.56	34.17	27.57	35.95	61.93	1.61	1.19
52	43.95	41.95	40.16	35.74	28.77	37.35	64.32	1.58	1.17
53	46.35	43.95	41.95	37.75	30.56	38.76	66.72	1.55	1.16
54	48.75	46.35	44.55	39.16	31.96	40.35	69.71	1.53	1.15
55	51.34	49.15	46.74	41.56	33.56	41.76	71.91	1.50	1.14
56	55.14	52.34	50.16	44.55	35.95	44.34	76.51	1.47	1.13
57	59.14	56.33	54.15	47.55	38.95	46.74	80.50	1.45	1.12
58	63.94	60.73	58.13	51.74	41.56	49.15	84.91	1.42	1.11
59	69.13	65.53	62.92	55.55	44.75	52.14	89.91	1.42	1.10
60	74.31	70.71	67.72	60.14	47.95	54.74	94.29	1.42	1.10
61	79.91	76.13	72.71	64.32	51.74	56.73	97.69	1.40	1.10
62	85.51	81.71	77.93	68.91	55.34	58.93	101.29	1.38	1.09
63	92.10	87.51	83.50	74.13	59.14	61.15	105.08	1.35	1.08
64	98.89	94.11	90.11	79.70	63.52	63.14	108.70	1.32	1.07
65	113.28	107.68	103.10	91.12	72.71	66.33	114.27	1.28	1.07
66	121.85	116.08	110.67	97.49	77.71	68.13	117.29	1.26	1.07
67	131.25	124.87	119.27	105.28	83.92	70.31	121.06	1.24	1.06
68	142.25	135.25	129.47	114.09	90.90	72.12	124.28	1.22	1.06
69	153.63	146.04	139.64	122.87	97.89	74.72	128.86	1.40	1.05
70	158.02	150.38	143.52	126.32	100.70	74.33	128.03	1.20	1.05
71	171.82	163.08	155.76	136.81	108.53	75.88	130.80	1.20	1.05
72	181.88	172.85	164.86	144.72	114.65	76.96	132.55	1.18	1.05
73	199.95	190.05	181.36	159.29	125.95	80.78	138.98	1.17	1.05
74	217.15	206.38	196.83	172.67	136.56	84.94	146.27	1.15	1.05
75	233.13	221.50	211.25	185.35	146.10	88.94	153.22	1.12	1.05
76	253.11	240.60	229.49	201.18	158.77	92.60	159.66	1.11	1.05
77	273.26	259.53	247.73	216.98	171.11	96.94	166.96	1.10	1.05
78	296.89	282.12	269.27	235.73	185.88	101.62	175.28	1.10	1.05
79	321.56	305.57	291.51	255.19	200.83	107.70	185.70	1.09	1.05
80	347.27	329.90	314.78	275.53	216.63	113.44	195.61	1.08	1.05
81	374.38	355.78	339.28	296.89	233.31	119.18	205.52	1.08	1.05
82	406.32	386.18	368.28	322.26	252.77	124.55	214.71	1.08	1.05
83	438.30	416.25	397.14	347.27	272.05	131.85	227.21	1.07	1.05
84	471.99	448.54	427.70	373.85	292.19	139.66	240.76	1.07	1.05
85	519.95	494.06	471.13	411.72	321.73	149.06	256.94	1.06	1.05
86	570.50	542.01	517.00	451.68	352.83	158.08	272.56	1.06	1.05
87	615.50	584.75	557.64	487.11	380.45	167.12	288.20	1.06	1.05
88	664.14	630.95	601.60	525.51	410.33	175.98	303.14	1.06	1.05
89	711.91	676.12	644.69	563.20	439.52	184.67	318.25	1.06	1.05
90	751.52	713.99	680.81	594.82	464.02	188.49	324.68	1.06	1.05
91	797.20	757.42	721.99	630.79	492.32	194.23	334.76	1.06	1.05
92	843.24	801.04	764.03	667.27	520.82	200.30	345.18	1.06	1.05
93	890.32	845.84	806.25	704.45	549.83	207.26	357.18	1.05	1.05
94	937.22	890.50	849.15	741.79	578.67	213.50	368.11	1.05	1.05
95	985.00	935.68	892.06	779.33	608.03	219.57	378.36	1.05	1.05
96	1,033.47	981.70	936.17	817.89	638.08	224.79	387.40	1.05	1.05
97	1,083.68	1,029.48	981.53	857.31	668.65	228.97	394.53	1.05	1.05
98	1,136.83	1,079.86	1,029.48	899.01	700.96	231.39	398.86	1.05	1.05
99	1,188.43	1,128.84	1,076.03	939.49	731.55	234.17	403.74	1.05	1.05
100	1,237.94	1,175.75	1,120.33	977.36	760.03	237.82	409.81	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	31.76	29.96	29.18	25.97	20.98	35.95	64.32	1.79	1.29
41	32.75	31.18	30.35	26.97	21.37	36.97	66.33	1.79	1.29
42	33.76	32.17	31.36	27.36	22.59	38.35	68.73	1.77	1.27
43	35.36	33.76	32.36	28.37	22.76	39.56	70.92	1.74	1.26
44	36.97	35.36	33.76	29.96	23.76	41.35	74.11	1.71	1.25
45	38.35	35.95	34.57	30.76	24.77	42.36	76.32	1.69	1.24
46	39.56	38.16	36.75	32.17	26.37	44.34	79.70	1.66	1.23
47	41.56	39.36	37.96	33.56	27.18	45.95	82.52	1.63	1.21
48	43.16	41.17	39.75	35.57	28.58	47.55	85.51	1.61	1.20
49	45.55	43.56	41.35	36.75	29.96	49.94	89.51	1.61	1.20
50	47.55	45.55	43.56	38.35	31.18	51.94	93.30	1.61	1.20
51	49.56	47.55	45.74	40.56	32.17	54.54	97.71	1.61	1.19
52	52.14	49.56	47.75	41.95	33.97	56.93	101.89	1.58	1.17
53	54.95	52.34	49.94	44.55	35.36	58.73	105.48	1.55	1.16
54	57.53	54.54	52.14	46.35	37.35	61.73	110.67	1.53	1.15
55	60.53	57.73	54.95	49.15	39.36	64.15	115.08	1.50	1.14
56	64.72	61.93	59.14	52.34	42.36	68.32	122.48	1.47	1.13
57	69.54	66.33	63.52	55.72	44.95	72.12	129.47	1.45	1.12
58	74.72	71.52	68.32	60.33	48.55	76.32	137.45	1.42	1.11
59	80.51	76.91	73.32	64.93	51.94	80.92	145.24	1.42	1.10
60	86.91	82.90	79.31	69.71	56.15	85.90	154.23	1.42	1.10
61	93.10	88.71	84.91	74.52	59.54	90.11	161.82	1.40	1.10
62	99.50	94.90	90.69	79.91	63.94	94.11	169.02	1.38	1.09
63	107.09	101.69	97.11	85.69	68.13	98.49	177.19	1.35	1.08
64	115.08	109.27	104.48	91.89	73.13	103.48	185.79	1.32	1.07
65	131.25	124.87	119.27	105.08	83.32	110.67	198.78	1.28	1.07
66	141.24	134.25	128.06	112.67	89.31	115.48	207.37	1.26	1.07
67	151.83	144.64	138.05	121.67	96.30	120.66	216.55	1.24	1.06
68	164.61	156.62	149.62	131.46	104.10	126.86	227.76	1.22	1.06
69	177.40	168.80	161.43	141.65	112.08	132.01	237.16	1.20	1.05
70	182.69	173.70	165.68	145.62	115.24	132.44	237.73	1.20	1.05
71	197.73	187.87	179.49	157.24	124.23	136.08	244.26	1.20	1.05
72	209.15	198.73	189.53	166.08	130.98	139.33	250.16	1.18	1.05
73	229.83	218.55	208.29	182.41	143.67	148.54	266.66	1.17	1.05
74	249.11	236.78	226.01	197.70	155.48	157.56	282.82	1.15	1.05
75	267.35	254.16	242.16	211.94	166.60	165.21	296.55	1.12	1.05
76	290.30	275.70	262.84	230.01	180.49	174.25	312.70	1.11	1.05
77	312.87	297.41	283.51	247.90	194.56	183.62	329.72	1.10	1.05
78	339.63	322.78	307.83	269.27	210.89	194.04	348.32	1.10	1.05
79	367.60	349.00	332.85	290.98	228.10	204.30	366.74	1.09	1.05
80	396.26	376.28	358.91	313.57	245.47	216.10	387.90	1.08	1.05
81	426.30	405.11	386.18	337.36	263.71	226.52	406.85	1.08	1.05
82	461.92	439.00	418.33	365.34	285.08	239.39	432.79	1.08	1.05
83	497.19	472.34	450.12	392.80	306.10	251.21	450.99	1.07	1.05
84	534.37	507.45	483.64	421.96	328.15	264.05	474.08	1.07	1.05
85	588.05	558.52	532.27	464.02	360.65	282.30	506.74	1.06	1.05
86	645.03	612.54	583.53	508.82	395.39	302.09	542.36	1.06	1.05
87	695.57	660.49	629.22	548.62	425.97	324.33	582.32	1.06	1.05
88	749.95	712.26	678.39	591.53	459.15	343.79	617.22	1.06	1.05
89	803.46	762.82	726.85	633.73	491.81	362.73	651.29	1.06	1.05
90	848.45	805.72	767.67	669.00	519.24	375.59	674.21	1.06	1.05
91	899.88	854.53	814.07	709.65	550.69	391.56	702.87	1.06	1.05
92	952.00	903.88	861.32	750.66	582.65	408.07	732.75	1.06	1.05
93	1,004.98	954.26	909.26	792.36	614.98	425.79	764.38	1.05	1.05
94	1,057.97	1,004.64	957.20	834.39	647.29	442.99	795.30	1.05	1.05
95	1,111.64	1,055.36	1,005.66	876.42	680.12	459.68	825.18	1.05	1.05
96	1,166.19	1,107.30	1,055.01	919.51	713.31	475.31	853.49	1.05	1.05
97	1,222.32	1,160.47	1,105.74	963.47	747.53	490.41	880.24	1.05	1.05
98	1,281.37	1,216.58	1,158.91	1,009.84	782.80	503.79	904.56	1.05	1.05
99	1,337.83	1,270.09	1,209.79	1,053.62	816.32	517.00	928.20	1.05	1.05
100	1,390.46	1,319.60	1,256.87	1,093.76	846.02	529.68	950.95	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	3.04	2.88	2.88	2.40	1.92	7.69	11.86	1.79	1.29
41	3.37	3.20	3.04	2.57	2.09	8.00	12.32	1.79	1.29
42	3.52	3.37	3.20	2.72	2.23	8.32	12.80	1.77	1.27
43	3.68	3.52	3.37	2.88	2.40	8.81	13.61	1.74	1.26
44	4.01	3.84	3.52	3.20	2.57	9.12	14.09	1.71	1.25
45	4.32	4.01	3.84	3.37	2.72	9.60	14.89	1.69	1.24
46	4.49	4.32	4.16	3.52	2.88	10.09	15.53	1.66	1.23
47	4.80	4.63	4.32	3.84	3.04	10.57	16.34	1.63	1.21
48	5.28	4.97	4.63	4.16	3.37	11.21	17.29	1.61	1.20
49	5.60	5.28	5.12	4.49	3.52	11.84	18.24	1.61	1.20
50	6.08	5.77	5.44	4.80	3.84	12.49	19.21	1.61	1.20
51	6.56	6.08	5.92	5.12	4.16	13.13	20.16	1.61	1.19
52	7.04	6.56	6.24	5.60	4.49	13.78	21.29	1.58	1.17
53	7.52	7.20	6.89	5.92	4.80	14.57	22.42	1.55	1.16
54	8.17	7.69	7.37	6.41	5.28	15.37	23.70	1.53	1.15
55	8.98	8.32	8.00	7.04	5.60	16.01	24.65	1.50	1.14
56	9.77	9.29	8.81	7.69	6.24	17.12	26.41	1.47	1.13
57	10.88	10.24	9.77	8.64	6.89	18.10	27.86	1.45	1.12
58	12.01	11.38	10.88	9.44	7.69	19.21	29.62	1.42	1.11
59	13.44	12.64	12.01	10.57	8.48	20.33	31.37	1.42	1.10
60	14.89	14.09	13.44	11.69	9.44	21.29	32.82	1.42	1.10
61	16.64	15.70	14.89	13.13	10.57	22.42	34.58	1.40	1.10
62	18.58	17.45	16.64	14.57	11.69	23.38	36.02	1.38	1.09
63	20.81	19.52	18.58	16.32	13.13	24.32	37.45	1.35	1.08
64	23.21	21.92	20.81	18.24	14.72	25.30	38.90	1.32	1.07
65	27.22	25.61	24.32	21.29	17.12	26.41	40.66	1.28	1.07
66	30.25	28.64	27.22	23.84	19.04	27.22	41.94	1.26	1.07
67	33.94	32.02	30.42	26.58	21.29	27.85	42.89	1.24	1.06
68	37.93	35.86	34.10	29.78	23.84	28.64	44.17	1.22	1.06
69	42.25	40.02	38.10	33.30	26.58	29.45	45.29	1.20	1.05
70	45.17	42.58	40.57	35.38	28.33	28.79	44.40	1.20	1.05
71	50.58	47.80	45.31	39.61	31.72	28.94	44.58	1.20	1.05
72	55.26	52.20	49.56	43.30	34.52	28.81	44.40	1.18	1.05
73	62.36	58.88	55.96	48.86	38.98	30.07	46.36	1.17	1.05
74	69.46	65.57	62.36	54.43	43.43	31.32	48.30	1.15	1.05
75	76.56	72.38	68.76	60.00	47.75	32.71	50.39	1.12	1.05
76	84.77	80.18	76.14	66.40	52.90	33.55	51.65	1.11	1.05
77	93.96	88.81	84.49	73.63	58.74	34.38	53.03	1.10	1.05
78	104.40	98.56	93.68	81.85	65.15	35.22	54.29	1.10	1.05
79	115.39	109.13	103.70	90.62	72.11	35.92	55.40	1.09	1.05
80	127.51	120.55	114.70	100.08	79.62	36.61	56.38	1.08	1.05
81	140.74	133.08	126.53	110.52	87.97	36.89	56.80	1.08	1.05
82	155.35	146.86	139.75	122.08	97.16	37.03	57.07	1.08	1.05
83	171.64	162.44	154.51	135.02	107.33	37.03	57.07	1.07	1.05
84	188.20	178.18	169.55	148.10	117.77	37.03	57.07	1.07	1.05
85	210.74	199.33	189.73	165.79	131.82	37.03	57.07	1.06	1.05
86	233.16	220.63	210.05	183.60	146.02	37.03	57.07	1.06	1.05
87	255.71	241.93	230.23	201.29	160.08	37.03	57.07	1.06	1.05
88	278.12	263.23	250.56	218.96	174.14	37.03	57.07	1.06	1.05
89	300.53	284.52	270.74	236.78	188.20	37.03	57.07	1.06	1.05
90	319.88	302.76	288.14	251.95	200.30	37.03	57.07	1.06	1.05
91	339.37	321.13	305.69	267.26	212.42	37.03	55.68	1.06	1.05
92	358.99	339.79	323.36	282.72	224.81	37.03	57.07	1.06	1.05
93	379.04	358.72	341.46	298.44	237.34	37.03	57.07	1.05	1.05
94	399.08	377.65	359.41	314.32	249.86	37.03	57.07	1.05	1.05
95	419.41	396.86	377.78	330.18	262.54	37.03	57.07	1.05	1.05
96	440.15	416.48	396.44	346.61	275.47	37.03	57.07	1.05	1.05
97	461.59	436.81	415.79	363.46	288.98	37.03	57.07	1.05	1.05
98	484.56	458.52	436.39	381.55	303.31	37.03	57.07	1.05	1.05
99	506.96	479.82	456.72	399.23	317.23	37.03	57.07	1.05	1.05
100	529.10	500.84	476.62	416.63	331.02	37.03	57.07	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	3.84	3.68	3.52	3.20	2.57	8.64	13.76	1.79	1.29
41	4.16	4.01	3.84	3.37	2.72	8.98	14.41	1.79	1.29
42	4.32	4.16	4.01	3.52	2.88	9.29	14.89	1.77	1.27
43	4.63	4.49	4.32	3.68	3.04	9.77	15.70	1.74	1.26
44	4.97	4.80	4.49	4.01	3.20	10.24	16.48	1.71	1.25
45	5.28	5.12	4.80	4.32	3.37	10.73	17.29	1.69	1.24
46	5.77	5.44	5.12	4.63	3.68	11.38	18.25	1.66	1.23
47	6.08	5.77	5.60	4.97	4.01	12.01	19.21	1.63	1.21
48	6.56	6.24	5.92	5.28	4.16	12.64	20.16	1.61	1.20
49	7.04	6.72	6.41	5.60	4.49	13.28	21.29	1.61	1.20
50	7.52	7.20	6.89	6.08	4.97	13.92	22.42	1.61	1.20
51	8.17	7.69	7.37	6.56	5.28	14.72	23.70	1.61	1.19
52	8.81	8.32	8.00	7.04	5.77	15.53	24.96	1.58	1.17
53	9.44	8.98	8.64	7.69	6.08	16.49	26.41	1.55	1.16
54	10.24	9.77	9.29	8.17	6.56	17.29	27.70	1.53	1.15
55	11.04	10.57	10.09	8.98	7.20	18.10	28.98	1.50	1.14
56	12.32	11.69	11.21	9.77	8.00	19.38	31.07	1.47	1.13
57	13.61	12.97	12.32	10.88	8.77	20.50	32.82	1.45	1.12
58	15.05	14.24	13.61	12.01	9.77	21.78	34.90	1.42	1.11
59	16.64	15.84	15.20	13.44	10.73	23.05	36.97	1.42	1.10
60	18.58	17.60	16.81	14.89	12.01	24.32	39.06	1.42	1.10
61	20.64	19.69	18.73	16.49	13.28	25.61	41.14	1.40	1.10
62	23.21	21.92	20.98	18.41	14.89	26.89	43.07	1.38	1.09
63	25.93	24.65	23.53	20.64	16.64	28.02	44.99	1.35	1.08
64	28.98	27.53	26.24	23.05	18.56	29.29	46.91	1.32	1.07
65	33.94	32.18	30.73	27.05	21.61	30.73	49.31	1.28	1.07
66	37.79	35.86	34.25	30.10	24.18	31.85	51.06	1.26	1.07
67	42.25	40.19	38.26	33.61	26.89	32.82	52.66	1.24	1.06
68	47.22	44.82	42.90	37.62	30.10	33.94	54.43	1.22	1.06
69	52.82	50.11	47.71	41.94	33.46	35.05	56.18	1.20	1.05
70	56.20	53.29	50.83	44.71	35.68	34.61	55.44	1.20	1.05
71	63.00	59.77	57.00	49.98	39.76	34.93	55.97	1.20	1.05
72	68.76	65.28	62.22	54.56	43.43	35.08	56.23	1.18	1.05
73	77.53	73.63	70.15	61.52	48.86	36.89	59.16	1.17	1.05
74	86.45	81.98	78.10	68.48	54.43	38.70	62.09	1.15	1.05
75	95.21	90.34	86.16	75.44	59.86	40.51	65.02	1.12	1.05
76	105.52	100.08	95.35	83.66	66.40	41.90	67.24	1.11	1.05
77	116.93	110.94	105.79	92.71	73.50	43.43	69.60	1.10	1.05
78	129.73	123.19	117.35	102.86	81.58	44.96	72.11	1.10	1.05
79	143.52	136.27	129.88	113.72	90.20	46.49	74.47	1.09	1.05
80	158.54	150.48	143.38	125.70	99.53	48.02	76.98	1.08	1.05
81	174.97	166.07	158.27	138.65	109.82	49.42	79.20	1.08	1.05
82	193.07	183.19	174.70	153.12	121.10	50.81	81.43	1.08	1.05
83	213.25	202.39	193.07	169.13	133.78	52.48	84.07	1.07	1.05
84	233.86	221.88	211.73	185.41	146.58	54.29	87.00	1.07	1.05
85	261.70	248.47	236.92	207.55	163.98	56.23	90.19	1.06	1.05
86	289.54	274.92	262.12	229.68	181.38	58.32	93.54	1.06	1.05
87	317.38	301.37	287.45	251.81	198.78	60.41	96.88	1.06	1.05
88	345.36	327.82	312.65	273.95	216.31	62.50	100.22	1.06	1.05
89	373.20	354.26	337.98	296.08	233.71	64.45	103.28	1.06	1.05
90	397.14	377.09	359.69	315.14	248.75	64.45	103.28	1.06	1.05
91	421.36	400.06	381.55	334.36	263.78	64.45	103.28	1.06	1.05
92	445.72	423.17	403.54	353.71	279.10	64.45	103.28	1.06	1.05
93	470.50	446.69	426.10	373.33	294.68	64.45	103.28	1.05	1.05
94	495.41	470.35	448.64	393.10	310.27	64.45	103.28	1.05	1.05
95	520.61	494.30	471.47	413.15	326.00	64.45	103.28	1.05	1.05
96	546.36	518.80	494.71	433.46	342.01	64.45	103.28	1.05	1.05
97	573.08	544.13	518.94	454.63	358.72	64.45	103.28	1.05	1.05
98	601.34	571.00	544.55	477.18	376.39	64.45	103.28	1.05	1.05
99	629.33	597.44	569.75	499.18	393.66	64.45	103.28	1.05	1.05
100	656.60	623.34	594.53	520.75	410.36	64.45	103.28	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.12	4.80	4.63	4.16	3.37	9.12	15.70	1.79	1.29
41	5.28	5.12	4.97	4.32	3.52	9.60	16.49	1.79	1.29
42	5.60	5.44	5.12	4.63	3.68	10.09	17.29	1.77	1.27
43	6.08	5.77	5.44	4.97	4.01	10.57	18.10	1.74	1.26
44	6.41	6.08	5.92	5.28	4.16	11.04	19.04	1.71	1.25
45	6.89	6.56	6.24	5.60	4.49	11.52	19.85	1.69	1.24
46	7.37	7.04	6.72	5.92	4.80	12.17	20.98	1.66	1.23
47	7.84	7.52	7.20	6.41	5.12	12.80	22.09	1.63	1.21
48	8.32	8.00	7.69	6.89	5.60	13.61	23.38	1.61	1.20
49	8.98	8.64	8.17	7.37	5.92	14.24	24.65	1.61	1.20
50	9.77	9.29	8.81	7.84	6.41	15.05	25.93	1.61	1.20
51	10.40	9.92	9.60	8.48	6.89	16.01	27.53	1.61	1.19
52	11.21	10.73	10.24	9.12	7.37	16.81	28.98	1.58	1.17
53	12.17	11.52	11.04	9.92	8.00	17.77	30.58	1.55	1.16
54	13.13	12.49	12.01	10.57	8.64	18.73	32.33	1.53	1.15
55	14.24	13.61	12.97	11.52	9.29	19.69	33.94	1.50	1.14
56	15.70	14.89	14.24	12.64	10.24	21.13	36.50	1.47	1.13
57	17.29	16.49	15.84	13.92	11.38	22.57	38.90	1.45	1.12
58	19.21	18.24	17.45	15.53	12.49	24.01	41.46	1.42	1.11
59	21.29	20.17	19.38	17.12	13.78	25.61	44.18	1.42	1.10
60	23.53	22.42	21.44	19.04	15.20	27.22	46.91	1.42	1.10
61	26.24	24.98	23.84	21.13	16.98	28.81	49.62	1.40	1.10
62	29.14	27.85	26.58	23.53	18.89	30.42	52.34	1.38	1.09
63	32.65	31.06	29.62	26.24	20.98	32.18	55.39	1.35	1.08
64	36.34	34.61	33.13	29.29	23.38	33.94	58.43	1.32	1.07
65	42.42	40.33	38.58	34.10	27.22	36.18	62.28	1.28	1.07
66	47.39	45.14	43.06	37.93	30.25	37.93	65.32	1.26	1.07
67	52.82	50.26	48.02	42.42	33.78	39.71	68.35	1.24	1.06
68	59.06	56.20	53.80	47.39	37.79	41.62	71.72	1.22	1.06
69	65.80	62.59	59.87	52.66	41.94	43.70	75.41	1.20	1.05
70	69.97	66.61	63.54	55.88	44.57	44.10	75.95	1.20	1.05
71	78.19	74.26	70.88	62.27	49.40	45.76	78.79	1.20	1.05
72	85.19	81.01	77.26	67.79	53.74	47.05	81.01	1.18	1.05
73	95.90	91.18	87.00	76.42	60.41	50.53	87.00	1.17	1.05
74	106.76	101.47	96.74	84.91	67.09	54.01	92.99	1.15	1.05
75	117.48	111.64	106.49	93.41	73.63	57.49	98.98	1.12	1.05
76	130.01	123.61	117.90	103.28	81.58	60.83	104.82	1.11	1.05
77	144.07	136.84	130.57	114.42	90.20	64.73	111.50	1.10	1.05
78	159.66	151.73	144.77	126.82	99.95	69.05	119.02	1.10	1.05
79	176.51	167.74	159.94	140.04	110.24	73.78	127.22	1.09	1.05
80	194.60	184.86	176.36	154.37	121.38	79.07	136.28	1.08	1.05
81	214.22	203.65	194.18	169.97	133.49	83.80	144.49	1.08	1.05
82	235.94	224.26	213.82	187.08	146.71	89.09	153.54	1.08	1.05
83	260.16	247.08	235.67	206.16	161.47	95.21	164.11	1.07	1.05
84	284.39	270.19	257.66	225.23	176.09	101.76	175.39	1.07	1.05
85	318.07	302.21	288.14	251.81	196.82	109.55	188.89	1.06	1.05
86	351.62	334.08	318.62	278.40	217.43	117.35	202.26	1.06	1.05
87	385.31	366.10	349.12	304.99	238.18	125.14	215.76	1.06	1.05
88	418.99	398.11	379.60	331.57	258.91	133.08	229.27	1.06	1.05
89	452.68	429.98	409.94	358.16	279.52	140.87	242.76	1.06	1.05
90	481.78	457.69	436.39	381.26	297.47	145.19	250.14	1.06	1.05
91	511.01	485.53	462.84	404.38	315.56	149.64	257.94	1.06	1.05
92	540.52	513.50	489.71	427.76	333.80	154.37	266.00	1.06	1.05
93	570.72	542.18	516.85	451.56	352.45	159.66	275.20	1.05	1.05
94	600.79	570.86	544.27	475.51	370.97	164.53	283.69	1.05	1.05
95	631.42	599.81	571.84	499.58	389.76	169.13	291.48	1.05	1.05
96	662.45	629.33	600.10	524.23	408.97	173.16	298.44	1.05	1.05
97	694.61	659.95	629.18	549.56	428.59	176.36	303.88	1.05	1.05
98	728.71	692.24	659.95	576.29	449.34	178.32	307.36	1.05	1.05
99	761.84	723.56	689.74	602.18	468.96	180.41	310.98	1.05	1.05
100	793.58	753.62	718.13	626.54	487.20	183.19	315.71	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 4**

Benefit Period	<b>Lifetime</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	6.08	5.77	5.60	4.97	4.01	12.17	21.78	1.79	1.29
41	6.41	6.08	5.92	5.28	4.16	12.64	22.73	1.79	1.29
42	6.72	6.41	6.24	5.44	4.49	13.28	23.86	1.77	1.27
43	7.20	6.89	6.56	5.77	4.63	13.92	24.96	1.74	1.26
44	7.69	7.37	7.04	6.24	4.97	14.72	26.41	1.71	1.25
45	8.17	7.69	7.37	6.56	5.28	15.37	27.70	1.69	1.24
46	8.64	8.32	8.00	7.04	5.77	16.32	29.29	1.66	1.23
47	9.29	8.81	8.48	7.52	6.08	17.12	30.73	1.63	1.21
48	9.92	9.44	9.12	8.17	6.56	18.10	32.50	1.61	1.20
49	10.73	10.24	9.77	8.64	7.04	19.21	34.42	1.61	1.20
50	11.52	11.04	10.57	9.29	7.52	20.33	36.50	1.61	1.20
51	12.32	11.84	11.38	10.09	8.00	21.61	38.74	1.61	1.19
52	13.28	12.64	12.17	10.73	8.64	22.90	40.99	1.58	1.17
53	14.41	13.78	13.13	11.69	9.29	24.18	43.39	1.55	1.16
54	15.53	14.72	14.09	12.49	10.09	25.61	45.94	1.53	1.15
55	16.81	16.01	15.20	13.61	10.88	27.05	48.49	1.50	1.14
56	18.41	17.60	16.81	14.89	12.01	29.14	52.18	1.47	1.13
57	20.33	19.38	18.58	16.32	13.13	31.21	56.03	1.45	1.12
58	22.42	21.44	20.50	18.10	14.57	33.46	60.18	1.42	1.11
59	24.82	23.70	22.57	20.02	16.01	35.86	64.34	1.42	1.10
60	27.53	26.24	25.13	22.09	17.77	38.42	69.00	1.42	1.10
61	30.58	29.14	27.85	24.49	19.52	40.99	73.63	1.40	1.10
62	33.94	32.33	30.90	27.22	21.78	43.86	78.76	1.38	1.09
63	37.93	36.02	34.42	30.42	24.18	46.74	84.05	1.35	1.08
64	42.25	40.19	38.42	33.78	26.89	49.94	89.64	1.32	1.07
65	49.14	46.74	44.65	39.38	31.21	54.11	97.16	1.28	1.07
66	54.91	52.19	49.79	43.86	34.74	57.47	103.25	1.26	1.07
67	61.15	58.26	55.55	49.00	38.74	61.15	109.81	1.24	1.06
68	68.35	65.00	62.11	54.59	43.22	65.15	117.01	1.22	1.06
69	76.04	72.35	69.16	60.66	48.02	69.16	124.21	1.20	1.05
70	80.86	76.86	73.34	64.46	50.99	70.27	126.17	1.20	1.05
71	90.04	85.50	81.70	71.62	56.56	73.66	132.28	1.20	1.05
72	97.99	93.12	88.81	77.81	61.39	76.42	137.24	1.18	1.05
73	110.24	104.82	99.95	87.55	68.90	82.68	148.38	1.17	1.05
74	122.50	116.38	111.08	97.16	76.42	88.94	159.66	1.15	1.05
75	134.75	128.06	122.08	106.76	83.94	95.21	170.93	1.12	1.05
76	149.09	141.56	135.02	118.18	92.71	101.89	182.90	1.11	1.05
77	164.95	156.74	149.50	130.70	102.59	109.00	195.72	1.10	1.05
78	182.63	173.58	165.50	144.77	113.45	116.93	209.92	1.10	1.05
79	201.70	191.54	182.63	159.66	125.14	125.00	224.39	1.09	1.05
80	222.02	210.89	201.14	175.67	137.53	133.21	239.15	1.08	1.05
81	244.02	231.91	221.05	193.07	150.89	141.84	254.74	1.08	1.05
82	268.24	254.88	242.90	212.14	165.50	151.03	271.16	1.08	1.05
83	295.10	280.34	267.12	233.16	181.66	161.05	289.12	1.07	1.05
84	321.97	305.69	291.35	254.18	197.66	170.66	306.38	1.07	1.05
85	359.69	341.59	325.58	283.82	220.63	185.41	332.82	1.06	1.05
86	397.56	377.51	359.69	313.62	243.74	200.03	359.14	1.06	1.05
87	435.42	413.42	393.94	343.40	266.71	214.79	385.58	1.06	1.05
88	473.14	449.34	428.04	373.20	289.68	229.54	412.16	1.06	1.05
89	511.01	485.11	462.29	402.98	312.78	244.30	438.62	1.06	1.05
90	543.85	516.43	492.07	428.88	332.83	255.01	457.82	1.06	1.05
91	576.84	547.75	521.86	454.91	353.02	265.87	477.31	1.06	1.05
92	610.25	579.35	552.07	481.21	373.48	277.15	497.64	1.06	1.05
93	644.22	611.64	582.83	507.94	394.21	289.12	519.07	1.05	1.05
94	678.18	643.94	613.60	534.80	414.96	300.82	540.10	1.05	1.05
95	712.56	676.51	644.64	561.82	435.97	312.08	560.28	1.05	1.05
96	747.50	709.78	676.24	589.37	457.27	322.80	579.62	1.05	1.05
97	783.55	743.88	708.80	617.63	479.12	332.96	597.72	1.05	1.05
98	821.42	779.80	742.91	647.28	501.82	342.16	614.29	1.05	1.05
99	857.62	814.18	775.49	675.40	523.25	351.06	630.30	1.05	1.05
100	891.30	845.92	805.69	701.15	542.33	359.69	645.74	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.60	5.28	5.28	4.49	3.52	13.13	20.16	1.79	1.29
41	6.24	5.92	5.60	4.80	3.84	13.78	21.14	1.79	1.29
42	6.56	6.24	5.92	5.12	4.16	14.24	21.92	1.77	1.27
43	6.89	6.56	6.24	5.28	4.49	15.05	23.21	1.74	1.26
44	7.52	7.20	6.56	5.92	4.80	15.37	23.70	1.71	1.25
45	8.00	7.52	7.20	6.24	5.12	16.18	24.98	1.69	1.24
46	8.32	8.00	7.69	6.56	5.28	16.98	26.10	1.66	1.23
47	8.98	8.64	8.00	7.20	5.60	17.60	27.22	1.63	1.21
48	9.77	9.29	8.64	7.69	6.24	18.58	28.67	1.61	1.20
49	10.40	9.77	9.44	8.32	6.56	19.38	29.95	1.61	1.20
50	11.21	10.73	10.09	8.98	7.04	20.33	31.21	1.61	1.20
51	12.17	11.21	10.88	9.44	7.69	21.13	32.50	1.61	1.19
52	12.97	12.01	11.52	10.24	8.32	22.09	34.10	1.58	1.17
53	13.78	13.28	12.64	10.88	8.81	23.05	35.36	1.55	1.16
54	14.89	14.09	13.44	11.69	9.60	24.18	37.30	1.53	1.15
55	16.32	15.20	14.57	12.80	10.24	24.82	38.26	1.50	1.14
56	17.60	16.81	16.01	13.92	11.38	26.41	40.66	1.47	1.13
57	19.52	18.41	17.60	15.53	12.32	27.53	42.42	1.45	1.12
58	21.44	20.33	19.52	16.98	13.78	28.81	44.51	1.42	1.11
59	24.01	22.57	21.44	18.73	15.05	30.25	46.74	1.42	1.10
60	26.24	24.82	23.70	20.50	16.64	31.38	48.36	1.42	1.10
61	29.14	27.53	26.10	23.05	18.58	32.50	50.11	1.40	1.10
62	32.18	30.25	28.81	25.13	20.17	33.61	51.86	1.38	1.09
63	35.53	33.46	31.70	27.85	22.42	34.58	53.16	1.35	1.08
64	39.22	37.14	35.22	30.90	24.82	35.39	54.43	1.32	1.07
65	45.79	43.06	40.82	35.70	28.81	36.65	56.50	1.28	1.07
66	49.94	47.22	44.99	39.38	31.38	37.62	57.95	1.26	1.07
67	55.39	52.19	49.62	43.39	34.74	37.93	58.43	1.24	1.06
68	60.66	57.31	54.59	47.71	38.10	38.42	59.23	1.22	1.06
69	66.76	63.23	60.19	52.66	41.94	39.22	60.35	1.20	1.05
70	69.97	66.00	62.94	54.82	43.94	37.67	58.19	1.20	1.05
71	77.32	73.08	69.28	60.66	48.53	37.27	57.44	1.20	1.05
72	83.38	78.79	74.89	65.42	52.06	36.89	56.80	1.18	1.05
73	92.99	87.70	83.38	72.80	58.04	37.86	58.32	1.17	1.05
74	101.47	95.77	91.03	79.49	63.48	38.83	59.86	1.15	1.05
75	111.08	104.95	99.67	87.00	69.18	39.95	61.52	1.12	1.05
76	120.41	113.87	108.16	94.24	75.17	40.64	62.50	1.11	1.05
77	131.54	124.31	118.32	103.15	82.27	40.92	63.05	1.10	1.05
78	144.07	136.00	129.31	112.90	89.93	41.62	64.16	1.10	1.05
79	158.14	149.50	142.13	124.16	98.83	41.62	64.16	1.09	1.05
80	172.19	162.72	154.79	135.17	107.46	42.04	64.73	1.08	1.05
81	187.22	176.93	168.29	147.00	117.07	42.04	64.73	1.08	1.05
82	203.51	192.37	183.05	159.94	127.22	41.48	63.90	1.08	1.05
83	223.14	211.16	200.87	175.54	139.48	41.06	63.34	1.07	1.05
84	240.96	228.01	217.01	189.59	150.76	40.79	62.78	1.07	1.05
85	267.68	253.20	240.96	210.61	167.46	40.37	62.22	1.06	1.05
86	293.86	277.98	264.62	231.35	184.02	39.95	61.67	1.06	1.05
87	317.10	299.98	285.50	249.59	198.50	39.67	61.10	1.06	1.05
88	342.16	323.78	308.18	269.35	214.22	39.25	60.55	1.06	1.05
89	369.72	349.94	332.96	291.20	231.49	38.83	59.86	1.06	1.05
90	390.31	369.43	351.48	307.36	244.44	38.56	59.44	1.06	1.05
91	413.98	391.85	372.91	326.00	259.19	38.56	57.90	1.06	1.05
92	437.93	414.54	394.49	344.94	274.22	38.56	59.44	1.06	1.05
93	462.42	437.64	416.63	364.15	289.54	38.56	59.44	1.05	1.05
94	486.92	460.75	438.48	383.50	304.85	38.56	59.44	1.05	1.05
95	511.70	484.14	460.90	402.84	320.30	38.56	59.44	1.05	1.05
96	537.04	508.08	483.72	422.89	336.02	38.56	59.44	1.05	1.05
97	563.21	532.86	507.24	443.35	352.60	38.56	59.44	1.05	1.05
98	591.18	559.44	532.44	465.48	370.00	38.56	59.44	1.05	1.05
99	618.47	585.34	557.22	487.06	386.98	38.56	59.44	1.05	1.05
100	645.47	611.09	581.44	508.22	403.82	38.56	59.44	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	7.20	6.89	6.56	5.92	4.80	14.72	23.53	1.79	1.29
41	7.69	7.52	7.20	6.24	5.12	15.37	24.66	1.79	1.29
42	8.00	7.69	7.52	6.56	5.28	15.84	25.45	1.77	1.27
43	8.64	8.32	8.00	6.89	5.60	16.64	26.74	1.74	1.26
44	9.29	8.98	8.32	7.52	5.92	17.29	27.86	1.71	1.25
45	9.77	9.60	8.98	8.00	6.24	18.10	29.14	1.69	1.24
46	10.73	10.09	9.60	8.64	6.89	19.04	30.56	1.66	1.23
47	11.38	10.73	10.40	9.29	7.52	20.02	32.02	1.63	1.21
48	12.17	11.69	11.04	9.77	7.69	20.81	33.30	1.61	1.20
49	12.97	12.49	11.84	10.40	8.32	21.78	34.90	1.61	1.20
50	13.92	13.28	12.80	11.21	9.12	22.73	36.50	1.61	1.20
51	15.05	14.24	13.61	12.17	9.77	23.70	38.10	1.61	1.19
52	16.18	15.37	14.72	12.97	10.57	24.82	39.85	1.58	1.17
53	17.45	16.49	15.84	14.09	11.21	26.10	41.78	1.55	1.16
54	18.73	17.93	16.98	14.89	12.01	27.22	43.54	1.53	1.15
55	20.17	19.21	18.41	16.32	13.13	28.02	44.82	1.50	1.14
56	22.25	21.13	20.33	17.60	14.57	29.78	47.71	1.47	1.13
57	24.49	23.38	22.25	19.52	15.84	31.21	49.94	1.45	1.12
58	26.89	25.45	24.32	21.44	17.45	32.65	52.34	1.42	1.11
59	29.62	28.18	27.05	24.01	19.04	34.42	55.22	1.42	1.10
60	32.65	31.06	29.62	26.24	21.13	35.70	57.31	1.42	1.10
61	36.18	34.42	32.82	28.81	23.21	37.14	59.71	1.40	1.10
62	40.19	37.93	36.34	31.85	25.78	38.74	61.94	1.38	1.09
63	44.34	42.11	40.19	35.39	28.50	39.85	64.03	1.35	1.08
64	49.00	46.58	44.34	38.90	31.38	40.99	65.63	1.32	1.07
65	57.00	54.11	51.71	45.46	36.34	42.74	68.52	1.28	1.07
66	62.27	59.23	56.51	49.62	39.85	44.03	70.60	1.26	1.07
67	68.83	65.47	62.44	54.74	43.86	44.65	71.70	1.24	1.06
68	75.55	71.72	68.66	60.19	48.19	45.46	72.98	1.22	1.06
69	83.41	79.24	75.41	66.26	52.82	46.58	74.77	1.20	1.05
70	87.12	82.52	78.85	69.37	55.28	45.32	72.59	1.20	1.05
71	96.31	91.50	87.25	76.44	60.80	45.02	72.22	1.20	1.05
72	103.85	98.56	93.96	82.40	65.57	44.96	72.11	1.18	1.05
73	115.54	109.69	104.54	91.73	72.80	46.49	74.60	1.17	1.05
74	126.25	119.71	114.00	99.95	79.49	48.02	76.98	1.15	1.05
75	138.08	130.99	125.00	109.42	86.86	49.42	79.34	1.12	1.05
76	149.78	142.13	135.44	118.74	94.24	50.66	81.29	1.11	1.05
77	163.70	155.35	148.10	129.73	102.86	51.65	82.82	1.10	1.05
78	179.02	169.97	161.89	141.98	112.61	53.04	85.06	1.10	1.05
79	196.55	186.67	177.90	155.76	123.61	53.87	86.30	1.09	1.05
80	214.09	203.09	193.63	169.68	134.33	55.26	88.52	1.08	1.05
81	232.74	220.91	210.47	184.44	146.02	56.38	90.34	1.08	1.05
82	252.92	239.98	228.84	200.59	158.69	56.93	91.18	1.08	1.05
83	277.28	263.09	250.98	219.94	173.86	58.19	93.26	1.07	1.05
84	299.28	283.97	271.02	237.34	187.64	59.71	95.76	1.07	1.05
85	332.41	315.56	300.95	263.64	208.25	61.25	98.28	1.06	1.05
86	364.85	346.46	330.32	289.39	228.56	63.06	101.06	1.06	1.05
87	393.52	373.75	356.50	312.23	246.53	64.58	103.56	1.06	1.05
88	424.84	403.26	384.61	337.01	266.02	66.26	106.21	1.06	1.05
89	459.08	435.70	415.66	364.15	287.45	67.66	108.44	1.06	1.05
90	484.56	460.06	438.76	384.47	303.46	67.09	107.46	1.06	1.05
91	514.07	488.04	465.48	407.86	321.83	67.09	107.46	1.06	1.05
92	543.72	516.29	492.35	431.52	340.49	67.09	107.46	1.06	1.05
93	574.06	544.97	519.77	455.46	359.56	67.09	107.46	1.05	1.05
94	604.40	573.78	547.33	479.54	378.48	67.09	107.46	1.05	1.05
95	635.17	603.01	575.17	504.05	397.69	67.09	107.46	1.05	1.05
96	666.62	632.94	603.58	528.82	417.32	67.09	107.46	1.05	1.05
97	699.20	663.84	633.08	554.71	437.64	67.09	107.46	1.05	1.05
98	733.58	696.55	664.40	582.13	459.22	67.09	107.46	1.05	1.05
99	767.83	728.86	695.03	609.00	480.24	67.09	107.46	1.05	1.05
100	801.10	760.45	725.38	635.30	500.70	67.09	107.46	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	9.60	8.98	8.64	7.69	6.24	15.53	26.74	1.79	1.29
41	9.77	9.60	9.29	8.00	6.56	16.49	28.33	1.79	1.29
42	10.40	10.09	9.60	8.64	6.89	17.29	29.62	1.77	1.27
43	11.38	10.73	10.09	9.29	7.52	17.93	30.73	1.74	1.26
44	11.84	11.38	11.04	9.77	7.69	18.73	32.33	1.71	1.25
45	12.80	12.17	11.69	10.40	8.32	19.38	33.30	1.69	1.24
46	13.78	13.13	12.49	11.04	8.98	20.50	35.22	1.66	1.23
47	14.57	13.92	13.44	11.84	9.60	21.44	36.97	1.63	1.21
48	15.53	14.89	14.24	12.80	10.40	22.42	38.58	1.61	1.20
49	16.64	16.01	15.05	13.61	10.88	23.38	40.50	1.61	1.20
50	18.10	17.12	16.32	14.57	11.84	24.49	42.26	1.61	1.20
51	19.21	18.41	17.77	15.70	12.80	25.78	44.35	1.61	1.19
52	20.64	19.69	18.89	16.81	13.61	26.89	46.43	1.58	1.17
53	22.42	21.13	20.33	18.24	14.72	28.02	48.19	1.55	1.16
54	24.01	22.90	21.92	19.38	15.84	29.45	50.75	1.53	1.15
55	25.93	24.82	23.53	20.98	16.98	30.58	52.68	1.50	1.14
56	28.33	26.89	25.78	22.90	18.58	32.50	56.20	1.47	1.13
57	31.06	29.62	28.50	25.13	20.50	34.25	59.06	1.45	1.12
58	34.42	32.65	31.21	27.85	22.42	36.02	62.27	1.42	1.11
59	37.93	35.86	34.42	30.42	24.49	38.10	65.80	1.42	1.10
60	41.46	39.38	37.79	33.46	26.74	40.02	69.00	1.42	1.10
61	45.94	43.70	41.78	36.98	29.78	41.78	72.04	1.40	1.10
62	50.42	48.19	45.94	40.66	32.65	43.86	75.38	1.38	1.09
63	55.86	53.15	50.59	44.82	35.86	45.62	78.60	1.35	1.08
64	61.46	58.43	56.03	49.46	39.54	47.54	81.79	1.32	1.07
65	71.23	67.72	64.84	57.31	45.79	50.26	86.59	1.28	1.07
66	78.12	74.44	71.08	62.59	49.94	52.34	90.13	1.26	1.07
67	86.12	81.96	78.28	69.16	55.07	53.94	92.84	1.24	1.06
68	94.45	89.96	86.12	75.88	60.52	55.72	96.05	1.22	1.06
69	103.88	98.93	94.61	83.24	66.26	58.12	100.21	1.20	1.05
70	108.41	103.20	98.46	86.68	69.06	57.72	99.37	1.20	1.05
71	119.70	113.57	108.44	95.29	75.56	59.04	101.72	1.20	1.05
72	128.62	122.35	116.65	102.31	81.16	60.28	103.70	1.18	1.05
73	142.96	135.86	129.60	113.87	90.06	63.61	109.55	1.17	1.05
74	155.90	148.10	141.29	124.03	97.99	66.96	115.26	1.15	1.05
75	170.38	161.89	154.37	135.44	106.76	70.15	120.82	1.12	1.05
76	184.58	175.54	167.46	146.71	115.81	73.63	126.80	1.11	1.05
77	201.70	191.54	182.77	160.22	126.25	76.98	132.66	1.10	1.05
78	220.36	209.35	199.75	174.97	137.95	81.43	140.45	1.10	1.05
79	241.79	229.82	219.10	191.82	151.03	85.61	147.55	1.09	1.05
80	262.67	249.59	238.03	208.38	163.84	90.90	156.74	1.08	1.05
81	284.94	270.89	258.22	226.06	177.48	95.50	164.68	1.08	1.05
82	309.02	293.71	280.07	245.14	192.24	99.80	172.04	1.08	1.05
83	338.26	321.28	306.38	267.96	209.92	105.65	182.06	1.07	1.05
84	364.01	345.77	329.76	288.29	225.36	111.91	192.92	1.07	1.05
85	403.96	383.77	365.95	319.74	250.01	119.44	205.88	1.06	1.05
86	443.08	420.94	401.45	350.78	273.95	126.67	218.40	1.06	1.05
87	477.73	453.94	432.91	378.20	295.38	133.91	230.93	1.06	1.05
88	515.32	489.71	466.87	407.86	318.49	141.01	242.90	1.06	1.05
89	556.80	528.82	504.18	440.57	343.82	147.97	255.01	1.06	1.05
90	587.70	558.34	532.44	465.20	362.89	151.03	260.16	1.06	1.05
91	623.47	592.30	564.73	493.32	385.03	155.63	268.24	1.06	1.05
92	659.39	626.54	597.44	521.86	407.30	160.50	276.59	1.06	1.05
93	696.28	661.48	630.58	550.96	429.98	166.07	286.20	1.05	1.05
94	733.03	696.42	663.98	580.19	452.54	171.07	294.96	1.05	1.05
95	770.33	731.77	697.67	609.55	475.51	175.94	303.17	1.05	1.05
96	808.20	767.83	732.05	639.62	498.89	180.12	310.42	1.05	1.05
97	847.45	805.13	767.54	670.52	522.84	183.47	316.13	1.05	1.05
98	889.07	844.52	805.13	703.10	548.17	185.41	319.60	1.05	1.05
99	929.44	882.80	841.46	734.70	572.11	187.64	323.51	1.05	1.05
100	968.14	919.42	876.12	764.35	594.38	190.56	328.37	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1993 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.38	10.73	10.40	9.29	7.52	21.13	37.78	1.79	1.29
41	11.84	11.38	11.04	9.77	7.69	21.92	39.54	1.79	1.29
42	12.49	11.84	11.69	10.09	8.32	23.05	41.29	1.77	1.27
43	13.44	12.80	12.17	10.73	8.64	24.18	43.22	1.74	1.26
44	14.24	13.78	13.13	11.69	9.29	25.45	45.62	1.71	1.25
45	15.20	14.24	13.78	12.17	9.77	26.41	47.54	1.69	1.24
46	16.01	15.53	14.89	13.13	10.73	27.85	50.10	1.66	1.23
47	17.29	16.32	15.84	13.92	11.38	29.14	52.34	1.63	1.21
48	18.41	17.60	16.98	15.20	12.17	30.58	54.91	1.61	1.20
49	19.85	18.89	18.10	16.01	12.97	32.33	57.95	1.61	1.20
50	21.29	20.50	19.52	17.12	13.92	33.94	60.98	1.61	1.20
51	22.73	21.92	20.98	18.73	14.89	35.86	64.34	1.61	1.19
52	24.49	23.21	22.42	19.69	15.84	37.79	67.56	1.58	1.17
53	26.58	25.30	24.18	21.44	17.12	39.38	70.76	1.55	1.16
54	28.50	26.89	25.78	22.90	18.41	41.46	74.44	1.53	1.15
55	30.58	29.14	27.70	24.82	19.85	43.54	78.12	1.50	1.14
56	33.30	31.85	30.42	26.89	21.78	46.26	82.91	1.47	1.13
57	36.65	34.90	33.46	29.45	23.70	49.31	88.52	1.45	1.12
58	40.19	38.42	36.65	32.33	26.10	52.51	94.45	1.42	1.11
59	44.18	42.11	40.19	35.70	28.50	55.55	99.73	1.42	1.10
60	48.50	46.26	44.18	38.90	31.21	59.23	106.28	1.42	1.10
61	53.46	51.06	48.83	42.90	34.25	62.75	112.69	1.40	1.10
62	58.75	55.86	53.46	47.06	37.62	66.26	118.93	1.38	1.09
63	64.84	61.63	58.91	52.03	41.30	70.12	126.14	1.35	1.08
64	71.40	67.87	65.00	57.14	45.46	73.96	132.70	1.32	1.07
65	82.61	78.60	75.07	66.12	52.51	79.56	142.79	1.28	1.07
66	90.61	86.12	82.13	72.35	57.31	83.88	150.79	1.26	1.07
67	99.73	94.93	90.61	79.87	63.07	88.04	158.16	1.24	1.06
68	109.33	104.05	99.42	87.41	69.16	93.17	167.28	1.22	1.06
69	120.23	114.29	109.33	95.88	75.88	97.49	175.13	1.20	1.05
70	125.26	119.14	113.62	100.00	79.02	98.46	176.71	1.20	1.05
71	137.68	130.81	124.97	109.62	86.52	101.74	182.56	1.20	1.05
72	147.97	140.59	134.05	117.48	92.71	104.68	188.05	1.18	1.05
73	164.26	156.18	148.94	130.43	102.73	111.64	200.30	1.17	1.05
74	178.87	169.97	162.17	141.84	111.64	119.16	213.96	1.15	1.05
75	195.43	185.69	177.06	154.79	121.66	125.70	225.65	1.12	1.05
76	211.73	201.00	191.68	167.88	131.69	133.49	239.56	1.11	1.05
77	230.93	195.14	209.35	183.05	143.65	141.71	254.46	1.10	1.05
78	252.10	239.57	228.43	199.75	156.60	149.64	268.66	1.10	1.05
79	276.31	262.39	250.14	218.69	171.49	158.69	284.94	1.09	1.05
80	299.70	284.66	271.58	237.19	185.69	167.88	301.37	1.08	1.05
81	324.48	308.47	293.99	256.82	200.72	175.94	315.98	1.08	1.05
82	351.34	333.94	318.22	277.85	216.88	185.83	333.53	1.08	1.05
83	383.64	364.43	347.30	303.18	236.22	196.55	352.73	1.07	1.05
84	412.18	391.30	372.91	325.31	253.07	206.44	370.69	1.07	1.05
85	456.85	433.88	413.57	360.53	280.21	222.44	399.37	1.06	1.05
86	500.98	475.64	453.24	395.18	307.08	238.03	427.34	1.06	1.05
87	539.95	512.68	488.45	425.81	330.74	255.58	458.81	1.06	1.05
88	582.00	552.62	526.45	459.08	356.35	270.89	486.37	1.06	1.05
89	628.49	596.75	568.63	495.70	384.74	285.78	513.10	1.06	1.05
90	663.56	630.02	600.37	523.25	406.04	298.31	535.64	1.06	1.05
91	703.80	668.30	636.70	554.99	430.68	311.11	558.47	1.06	1.05
92	744.44	706.86	673.58	587.15	455.60	324.19	582.13	1.06	1.05
93	785.93	746.26	711.04	619.72	480.94	338.26	607.33	1.05	1.05
94	827.40	785.64	748.62	652.43	506.27	351.90	631.84	1.05	1.05
95	869.30	825.31	786.48	685.42	531.89	365.12	655.50	1.05	1.05
96	911.90	865.97	825.04	718.97	557.92	377.65	678.18	1.05	1.05
97	955.88	907.58	864.71	753.49	584.50	389.62	699.34	1.05	1.05
98	1,002.10	951.29	906.34	789.68	612.20	400.34	718.69	1.05	1.05
99	1,046.23	993.34	946.14	823.92	638.38	410.78	737.48	1.05	1.05
100	1,087.43	1,032.02	982.90	855.38	661.62	420.80	755.44	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.77	5.44	5.44	4.63	3.68	13.61	20.98	1.79	1.29
41	6.41	6.08	5.77	4.80	4.01	14.24	21.92	1.79	1.29
42	6.72	6.41	6.08	5.12	4.32	14.89	22.90	1.77	1.27
43	7.04	6.72	6.41	5.44	4.63	15.53	24.01	1.74	1.26
44	7.69	7.37	6.72	6.08	4.80	16.18	24.98	1.71	1.25
45	8.17	7.69	7.37	6.41	5.12	16.98	26.26	1.69	1.24
46	8.48	8.17	7.84	6.72	5.44	17.77	27.38	1.66	1.23
47	9.12	8.81	8.17	7.37	5.77	18.58	28.67	1.63	1.21
48	10.09	9.44	8.81	7.84	6.41	19.52	30.10	1.61	1.20
49	10.57	9.92	9.60	8.48	6.72	20.50	31.54	1.61	1.20
50	11.52	10.88	10.24	9.12	7.20	21.44	32.96	1.61	1.20
51	12.32	11.52	11.21	9.60	7.84	22.42	34.42	1.61	1.19
52	13.28	12.32	11.84	10.57	8.48	23.38	36.18	1.58	1.17
53	14.09	13.61	12.97	11.21	8.98	24.49	37.62	1.55	1.16
54	15.37	14.41	13.78	12.01	9.92	25.61	39.54	1.53	1.15
55	16.81	15.70	15.05	13.28	10.57	26.41	40.66	1.50	1.14
56	18.24	17.29	16.49	14.41	11.69	28.02	43.22	1.47	1.13
57	20.33	19.21	18.24	16.18	12.80	29.29	45.14	1.45	1.12
58	22.42	21.13	20.17	17.60	14.24	30.73	47.38	1.42	1.11
59	24.82	23.38	22.25	19.52	15.70	32.33	49.94	1.42	1.10
60	27.53	26.10	24.82	21.61	17.45	33.46	51.54	1.42	1.10
61	30.42	28.64	27.22	24.01	19.38	34.74	53.63	1.40	1.10
62	33.78	31.70	30.25	26.58	21.29	35.70	55.08	1.38	1.09
63	37.45	35.22	33.46	29.45	23.70	36.98	57.00	1.35	1.08
64	41.62	39.22	37.30	32.65	26.41	37.62	57.95	1.32	1.07
65	48.50	45.62	43.39	37.93	30.42	38.90	59.88	1.28	1.07
66	53.30	50.42	47.86	41.94	33.46	39.22	60.35	1.26	1.07
67	58.75	55.39	52.66	45.94	36.82	39.54	60.83	1.24	1.06
68	64.84	61.31	58.26	50.90	40.82	39.85	61.46	1.22	1.06
69	71.40	67.72	64.34	56.34	44.99	40.33	62.11	1.20	1.05
70	75.02	70.60	67.37	58.64	47.00	38.89	60.02	1.20	1.05
71	82.87	78.35	74.26	64.90	52.04	38.45	59.20	1.20	1.05
72	89.51	84.64	80.32	70.15	55.96	37.73	58.19	1.18	1.05
73	99.11	93.68	88.94	77.68	61.94	38.42	59.30	1.17	1.05
74	109.00	102.86	97.86	85.46	68.21	39.53	60.96	1.15	1.05
75	117.90	111.50	105.94	92.42	73.50	40.51	62.36	1.12	1.05
76	128.90	121.94	115.68	100.92	80.46	40.92	63.05	1.11	1.05
77	140.04	132.38	125.83	109.69	87.55	41.21	63.62	1.10	1.05
78	153.54	144.91	137.66	120.26	95.77	41.62	64.16	1.10	1.05
79	166.20	157.15	149.36	130.43	103.85	42.04	64.86	1.09	1.05
80	181.10	171.22	162.86	142.13	113.03	42.04	64.73	1.08	1.05
81	196.97	186.25	177.20	154.79	123.19	42.04	64.73	1.08	1.05
82	212.83	201.14	191.40	167.18	133.08	41.48	63.90	1.08	1.05
83	231.77	219.24	208.66	182.35	144.91	41.06	63.34	1.07	1.05
84	250.28	236.92	225.50	196.97	156.60	40.79	62.78	1.07	1.05
85	276.04	261.14	248.62	217.15	172.75	40.37	62.22	1.06	1.05
86	303.18	286.90	273.11	238.73	189.86	39.95	61.67	1.06	1.05
87	327.26	309.72	294.68	257.66	204.90	39.67	61.10	1.06	1.05
88	353.15	334.36	318.22	278.12	221.18	39.25	60.55	1.06	1.05
89	378.62	358.44	341.18	298.31	237.19	38.83	59.86	1.06	1.05
90	399.92	378.48	360.25	315.01	250.42	38.56	59.44	1.06	1.05
91	424.28	401.45	382.10	334.08	265.60	38.56	59.44	1.06	1.05
92	448.78	424.70	404.23	353.42	281.04	38.56	59.44	1.06	1.05
93	473.83	448.37	426.79	373.06	296.64	38.56	59.44	1.05	1.05
94	498.89	472.03	449.34	392.96	312.36	38.56	59.44	1.05	1.05
95	524.23	496.10	472.31	412.73	328.24	38.56	59.44	1.05	1.05
96	550.26	520.61	495.55	433.33	344.38	38.56	59.44	1.05	1.05
97	576.98	546.08	519.77	454.34	361.22	38.56	59.44	1.05	1.05
98	605.66	573.23	545.52	476.90	379.18	38.56	59.44	1.05	1.05
99	633.78	599.81	570.86	499.03	396.58	38.56	59.44	1.05	1.05
100	661.34	626.12	595.78	520.75	413.84	38.56	59.44	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	7.37	7.04	6.72	6.08	4.80	15.37	24.49	1.79	1.29
41	7.84	7.69	7.37	6.41	5.12	16.01	25.78	1.79	1.29
42	8.17	7.84	7.69	6.72	5.44	16.49	26.41	1.77	1.27
43	8.81	8.48	8.17	7.04	5.77	17.29	27.70	1.74	1.26
44	9.44	9.12	8.48	7.69	6.08	18.10	29.14	1.71	1.25
45	10.09	9.77	9.12	8.17	6.41	18.89	30.42	1.69	1.24
46	10.88	10.40	9.77	8.81	7.04	20.02	32.18	1.66	1.23
47	11.52	10.88	10.73	9.44	7.69	20.98	33.61	1.63	1.21
48	12.49	11.84	11.21	10.09	7.84	21.92	35.05	1.61	1.20
49	13.28	12.64	12.17	10.57	8.48	23.05	36.97	1.61	1.20
50	14.24	13.61	12.97	11.52	9.44	24.01	38.58	1.61	1.20
51	15.37	14.57	13.92	12.32	9.92	25.13	40.50	1.61	1.19
52	16.64	15.70	15.20	13.28	10.88	26.41	42.42	1.58	1.17
53	17.77	16.81	16.32	14.41	11.38	27.70	44.34	1.55	1.16
54	19.21	18.41	17.45	15.37	12.32	28.81	46.26	1.53	1.15
55	20.81	19.85	18.89	16.81	13.61	29.78	47.71	1.50	1.14
56	23.05	21.92	20.98	18.24	15.05	31.70	50.90	1.47	1.13
57	25.45	24.18	23.05	20.33	16.49	33.13	53.15	1.45	1.12
58	28.02	26.58	25.30	22.42	18.10	34.90	55.87	1.42	1.11
59	30.73	29.29	28.18	24.82	19.85	36.65	58.75	1.42	1.10
60	34.42	32.65	31.06	27.53	22.25	38.26	61.30	1.42	1.10
61	37.79	36.02	34.25	30.10	24.32	39.71	63.72	1.40	1.10
62	42.25	39.85	38.10	33.46	27.05	41.14	65.95	1.38	1.09
63	46.74	44.34	42.42	37.14	29.93	42.59	68.36	1.35	1.08
64	51.86	49.31	47.06	41.30	33.30	43.70	69.95	1.32	1.07
65	60.35	57.31	54.74	48.19	38.42	45.14	72.52	1.28	1.07
66	66.43	63.07	60.35	52.99	42.59	45.94	73.63	1.26	1.07
67	73.15	69.47	66.12	58.12	46.58	46.58	74.77	1.24	1.06
68	80.68	76.67	73.32	64.34	51.40	47.22	75.72	1.22	1.06
69	89.33	84.67	80.68	70.92	56.51	48.02	77.00	1.20	1.05
70	93.24	88.51	84.37	74.27	59.26	46.70	74.87	1.20	1.05
71	103.33	98.08	93.54	82.00	65.20	46.48	74.54	1.20	1.05
72	111.36	105.79	100.78	88.39	70.30	45.94	73.63	1.18	1.05
73	123.34	117.07	111.50	97.86	77.68	47.18	75.72	1.17	1.05
74	135.72	128.76	122.64	107.46	85.46	48.72	78.23	1.15	1.05
75	146.58	139.06	132.66	116.23	92.15	50.26	80.60	1.12	1.05
76	160.36	152.15	144.91	127.22	100.92	51.08	81.98	1.11	1.05
77	174.28	165.37	157.57	138.08	109.55	52.06	83.52	1.10	1.05
78	190.70	181.10	172.46	151.18	119.86	53.04	85.06	1.10	1.05
79	206.71	196.27	187.08	163.70	129.88	54.43	87.14	1.09	1.05
80	225.08	213.67	203.65	178.45	141.29	55.26	88.52	1.08	1.05
81	244.99	232.46	221.60	194.04	153.82	56.38	90.34	1.08	1.05
82	264.48	250.98	239.28	209.77	165.92	56.93	91.18	1.08	1.05
83	287.87	273.25	260.58	228.29	180.54	58.19	93.26	1.07	1.05
84	310.97	295.10	281.60	246.66	194.88	59.71	95.76	1.07	1.05
85	342.85	325.45	310.42	271.86	214.79	61.25	98.28	1.06	1.05
86	376.39	357.47	340.76	298.58	235.80	63.06	101.06	1.06	1.05
87	406.19	385.73	367.91	322.39	254.46	64.58	103.56	1.06	1.05
88	438.62	416.38	397.00	347.86	274.75	66.26	106.21	1.06	1.05
89	470.22	446.41	425.81	373.06	294.55	67.66	108.44	1.06	1.05
90	496.39	471.34	449.62	393.94	310.97	67.09	107.46	1.06	1.05
91	526.73	500.15	476.90	418.02	329.76	67.09	107.46	1.06	1.05
92	557.22	528.96	504.46	442.10	348.84	67.09	107.46	1.06	1.05
93	588.12	558.34	532.58	466.74	368.33	67.09	107.46	1.05	1.05
94	619.30	587.98	560.83	491.39	387.82	67.09	107.46	1.05	1.05
95	650.76	617.90	589.37	516.43	407.58	67.09	107.46	1.05	1.05
96	682.92	648.53	618.47	541.91	427.49	67.09	107.46	1.05	1.05
97	716.33	680.14	648.67	568.36	448.37	67.09	107.46	1.05	1.05
98	751.68	713.82	680.69	596.47	470.50	67.09	107.46	1.05	1.05
99	786.62	746.81	712.15	624.04	492.07	67.09	107.46	1.05	1.05
100	820.73	779.24	743.18	650.90	512.95	67.09	107.46	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	9.77	9.12	8.81	7.84	6.41	16.18	27.86	1.79	1.29
41	10.09	9.77	9.44	8.17	6.72	17.12	29.45	1.79	1.29
42	10.73	10.40	9.77	8.81	7.04	17.93	30.73	1.77	1.27
43	11.52	10.88	10.40	9.44	7.69	18.73	32.02	1.74	1.26
44	12.17	11.52	11.21	10.09	7.84	19.52	33.77	1.71	1.25
45	13.13	12.49	11.84	10.73	8.48	20.33	35.05	1.69	1.24
46	13.92	13.44	12.80	11.21	9.12	21.44	36.97	1.66	1.23
47	14.89	14.24	13.78	12.17	9.77	22.42	38.74	1.63	1.21
48	15.84	15.20	14.57	13.13	10.73	23.70	40.67	1.61	1.20
49	16.98	16.32	15.37	13.92	11.21	24.65	42.58	1.61	1.20
50	18.41	17.60	16.64	14.89	12.17	25.93	44.65	1.61	1.20
51	19.69	18.73	18.10	16.01	12.97	27.38	47.08	1.61	1.19
52	21.13	20.33	19.38	17.29	13.92	28.64	49.30	1.58	1.17
53	22.90	21.61	20.81	18.73	15.05	29.78	51.23	1.55	1.16
54	24.65	23.53	22.57	19.85	16.32	31.21	53.94	1.53	1.15
55	26.74	25.61	24.32	21.61	17.45	32.50	56.03	1.50	1.14
56	29.29	27.85	26.58	23.70	19.21	34.58	59.71	1.47	1.13
57	32.33	30.90	29.62	26.10	21.29	36.50	62.92	1.45	1.12
58	35.70	33.94	32.50	28.81	23.21	38.42	66.26	1.42	1.11
59	39.38	37.30	35.86	31.70	25.45	40.66	70.10	1.42	1.10
60	43.54	41.46	39.71	35.22	28.18	42.74	73.63	1.42	1.10
61	48.02	45.62	43.70	38.74	31.06	44.65	76.99	1.40	1.10
62	52.99	50.75	48.34	42.90	34.42	46.58	80.21	1.38	1.09
63	58.75	55.86	53.30	47.22	37.79	49.00	84.20	1.35	1.08
64	65.00	61.94	59.40	52.51	41.78	50.59	87.10	1.32	1.07
65	75.55	71.87	68.66	60.66	48.50	53.15	91.56	1.28	1.07
66	83.41	79.40	75.72	66.76	53.30	54.59	93.98	1.26	1.07
67	91.42	86.93	83.08	73.32	58.43	56.34	97.00	1.24	1.06
68	101.02	96.05	92.05	81.01	64.67	57.79	99.58	1.22	1.06
69	111.25	105.82	101.17	89.02	70.92	59.87	103.25	1.20	1.05
70	116.21	110.56	105.49	92.80	73.96	59.56	102.59	1.20	1.05
71	128.18	121.75	116.20	102.16	80.96	60.80	104.81	1.20	1.05
72	137.95	131.27	125.14	109.82	87.00	61.67	106.21	1.18	1.05
73	152.57	144.91	138.36	121.52	96.05	64.73	111.36	1.17	1.05
74	167.59	159.38	151.87	133.36	105.37	68.06	117.20	1.15	1.05
75	180.96	171.91	163.98	143.80	113.45	71.27	122.77	1.12	1.05
76	197.66	187.92	179.15	157.02	124.03	74.20	127.93	1.11	1.05
77	214.64	203.93	194.60	170.52	134.47	77.68	133.78	1.10	1.05
78	234.70	223.00	212.83	186.38	146.86	81.43	140.45	1.10	1.05
79	254.18	241.51	230.38	201.70	158.69	86.30	148.80	1.09	1.05
80	276.31	262.54	250.42	219.24	172.33	90.90	156.74	1.08	1.05
81	299.98	285.08	271.86	237.89	186.95	95.50	164.68	1.08	1.05
82	323.22	307.21	292.87	256.27	201.00	99.80	172.04	1.08	1.05
83	351.20	333.53	318.22	278.26	217.99	105.65	182.06	1.07	1.05
84	378.20	359.41	342.71	299.56	234.13	111.91	192.92	1.07	1.05
85	416.63	395.88	377.51	329.90	257.80	119.44	205.88	1.06	1.05
86	457.13	434.30	414.26	361.92	282.72	126.67	218.40	1.06	1.05
87	493.19	468.55	446.83	390.31	304.85	133.91	230.93	1.06	1.05
88	532.16	505.57	482.05	421.08	328.79	141.01	242.90	1.06	1.05
89	570.44	541.76	516.58	451.28	352.18	147.97	255.01	1.06	1.05
90	602.18	572.11	545.52	476.62	371.81	151.03	260.16	1.06	1.05
91	638.78	606.91	578.52	505.44	394.49	155.63	268.24	1.06	1.05
92	675.67	641.86	612.20	534.67	417.32	160.50	276.59	1.06	1.05
93	713.40	677.76	646.03	564.46	440.57	166.07	286.20	1.05	1.05
94	750.98	713.54	680.41	594.38	463.68	171.07	294.96	1.05	1.05
95	789.26	749.71	714.79	624.46	487.20	175.94	303.17	1.05	1.05
96	828.10	786.62	750.14	655.36	511.28	180.12	310.42	1.05	1.05
97	868.33	824.90	786.48	686.95	535.78	183.47	316.13	1.05	1.05
98	910.92	865.27	824.90	720.36	561.67	185.41	319.60	1.05	1.05
99	952.27	904.52	862.20	752.80	583.78	187.64	323.51	1.05	1.05
100	991.94	942.11	897.70	783.14	609.00	190.56	328.37	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.52	10.88	10.73	9.44	7.69	21.92	39.22	1.79	1.29
41	12.17	11.52	11.21	10.09	7.84	22.73	40.82	1.79	1.29
42	12.80	12.17	11.84	10.40	8.48	23.84	42.89	1.77	1.27
43	13.78	13.13	12.49	10.88	8.81	25.13	44.98	1.74	1.26
44	14.57	13.92	13.44	11.84	9.44	26.58	47.56	1.71	1.25
45	15.53	14.57	13.92	12.49	10.09	27.53	49.62	1.69	1.24
46	16.49	15.84	15.20	13.44	10.88	29.29	52.51	1.66	1.23
47	17.60	16.81	16.18	14.24	11.52	30.42	54.59	1.63	1.21
48	18.89	17.93	17.29	15.53	12.49	32.18	57.79	1.61	1.20
49	20.33	19.38	18.41	16.32	13.28	33.94	60.83	1.61	1.20
50	21.78	20.81	20.02	17.60	14.24	35.86	64.34	1.61	1.20
51	23.38	22.42	21.44	19.04	15.20	37.79	67.72	1.61	1.19
52	25.13	23.84	23.05	20.33	16.32	39.85	71.39	1.58	1.17
53	27.05	25.93	24.65	21.92	17.45	41.78	75.08	1.55	1.16
54	29.14	13.90	26.41	23.53	18.89	43.86	78.59	1.53	1.15
55	31.54	30.10	28.64	25.61	20.50	45.94	82.44	1.50	1.14
56	34.42	32.99	31.38	27.85	22.42	49.31	88.21	1.47	1.13
57	37.93	36.18	34.74	30.58	24.49	52.51	94.13	1.45	1.12
58	41.62	39.85	38.10	33.61	27.05	55.86	100.52	1.42	1.11
59	45.94	43.86	41.78	36.98	29.62	59.23	106.28	1.42	1.10
60	50.90	48.50	46.43	40.82	32.82	63.07	113.17	1.42	1.10
61	56.03	53.30	50.90	44.82	35.70	66.76	120.06	1.40	1.10
62	61.80	58.91	56.20	49.46	39.71	70.60	126.79	1.38	1.09
63	68.35	64.84	61.94	54.74	43.54	74.76	134.47	1.35	1.08
64	75.72	71.87	68.83	60.52	48.19	78.92	141.67	1.32	1.07
65	87.41	83.24	79.56	70.12	55.55	85.01	152.56	1.28	1.07
66	96.68	91.88	87.56	77.16	61.15	89.64	161.05	1.26	1.07
67	105.82	100.85	96.05	84.67	67.07	94.13	169.06	1.24	1.06
68	116.86	111.10	106.14	93.32	73.96	99.08	177.84	1.22	1.06
69	128.54	122.29	116.86	102.61	81.16	104.36	187.44	1.20	1.05
70	134.14	127.55	121.73	106.96	84.68	104.72	188.02	1.20	1.05
71	147.62	140.16	134.03	117.50	92.81	108.31	194.39	1.20	1.05
72	158.69	150.89	143.93	126.12	99.38	110.81	199.06	1.18	1.05
73	175.25	166.62	158.96	139.20	109.55	118.18	212.14	1.17	1.05
74	192.37	182.77	174.42	152.57	119.99	126.25	226.62	1.15	1.05
75	207.55	197.24	188.06	164.40	129.31	132.38	237.62	1.12	1.05
76	226.62	215.21	205.18	179.57	140.87	139.62	250.56	1.11	1.05
77	245.83	233.58	222.72	194.74	152.84	147.13	264.20	1.10	1.05
78	268.51	255.16	243.32	212.83	166.76	155.48	279.10	1.10	1.05
79	290.51	275.76	262.94	229.96	180.26	163.70	293.86	1.09	1.05
80	315.29	299.42	285.64	249.44	195.30	173.16	310.82	1.08	1.05
81	341.59	324.61	309.44	270.32	211.31	181.51	326.00	1.08	1.05
82	367.49	349.12	332.83	290.65	226.75	191.82	344.39	1.08	1.05
83	398.39	378.48	360.67	314.74	245.27	201.29	361.37	1.07	1.05
84	428.18	406.61	387.53	338.11	262.94	211.58	379.87	1.07	1.05
85	471.19	447.53	426.50	371.81	288.98	226.20	406.04	1.06	1.05
86	516.85	490.82	467.57	407.71	316.82	242.06	434.58	1.06	1.05
87	557.35	529.24	504.18	439.60	341.32	259.88	466.60	1.06	1.05
88	600.92	570.72	543.58	473.98	367.91	275.47	494.57	1.06	1.05
89	643.80	611.23	582.41	507.80	394.08	290.65	521.87	1.06	1.05
90	679.85	645.61	615.12	536.06	416.06	300.95	540.23	1.06	1.05
91	721.06	684.72	652.30	568.63	441.26	313.75	563.20	1.06	1.05
92	762.82	724.26	690.16	601.49	466.87	326.98	587.14	1.06	1.05
93	805.27	764.63	728.57	634.90	492.77	341.18	612.48	1.05	1.05
94	847.73	805.00	766.99	668.58	518.66	354.96	637.26	1.05	1.05
95	890.74	845.64	805.82	702.26	544.97	368.33	661.20	1.05	1.05
96	934.45	887.26	845.36	736.79	571.56	380.86	683.89	1.05	1.05
97	979.42	929.86	886.01	772.01	598.98	392.96	705.32	1.05	1.05
98	1,026.74	974.82	928.61	809.17	627.24	403.68	724.81	1.05	1.05
99	1,071.98	1,017.70	969.38	844.25	654.10	414.26	743.75	1.05	1.05
100	1,114.15	1,057.37	1,007.11	876.41	677.90	424.42	761.98	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	10.42	9.76	9.76	8.20	6.65	19.96	30.83	1.79	1.29
41	11.32	10.86	10.20	8.64	7.10	20.63	31.72	1.79	1.29
42	11.75	11.32	10.65	9.09	7.53	21.29	32.83	1.77	1.27
43	12.21	11.75	11.09	9.55	7.99	22.17	34.38	1.74	1.26
44	13.08	12.63	11.52	10.42	8.43	22.85	35.27	1.71	1.25
45	13.98	13.08	12.44	10.86	8.87	23.72	36.80	1.69	1.24
46	14.41	13.98	13.30	11.32	9.31	24.62	37.93	1.66	1.23
47	15.29	14.64	13.75	12.21	9.76	25.74	39.71	1.63	1.21
48	16.64	15.52	14.64	13.08	10.42	27.05	41.70	1.61	1.20
49	17.30	16.41	15.76	13.75	10.86	28.40	43.69	1.61	1.20
50	18.62	17.51	16.64	14.64	11.75	29.70	45.66	1.61	1.20
51	19.73	18.18	17.74	15.29	12.44	31.06	47.68	1.61	1.19
52	20.84	19.28	18.40	16.64	13.30	32.39	50.12	1.58	1.17
53	21.94	21.06	19.96	17.30	13.98	33.92	52.12	1.55	1.16
54	23.53	21.94	21.06	18.40	15.08	35.47	54.78	1.53	1.15
55	25.27	23.53	22.61	19.96	15.76	36.58	56.33	1.50	1.14
56	27.05	25.74	24.39	21.29	17.30	38.82	59.87	1.47	1.13
57	29.70	27.94	26.61	23.53	18.86	40.57	62.53	1.45	1.12
58	32.39	30.60	29.27	25.27	20.63	42.57	65.64	1.42	1.11
59	35.47	33.50	31.72	27.94	22.41	44.78	69.18	1.42	1.10
60	38.58	36.58	34.82	30.37	24.39	46.35	71.40	1.42	1.10
61	42.36	39.91	37.93	33.50	26.85	48.13	74.29	1.40	1.10
62	46.80	43.91	41.90	36.82	29.50	49.46	76.30	1.38	1.09
63	51.88	48.79	46.35	40.79	32.83	51.23	78.96	1.35	1.08
64	57.66	54.33	51.67	45.23	36.58	52.12	80.28	1.32	1.07
65	67.18	63.19	60.11	52.54	42.14	53.89	82.95	1.28	1.07
66	73.83	69.84	66.30	58.10	46.35	54.33	83.60	1.26	1.07
67	81.39	76.73	72.95	63.64	51.01	54.78	84.27	1.24	1.06
68	89.83	84.93	80.71	70.51	56.55	55.20	85.14	1.22	1.06
69	98.92	93.82	89.13	78.05	62.32	55.87	86.04	1.20	1.05
70	103.93	97.81	93.32	81.24	65.11	53.87	83.14	1.20	1.05
71	114.80	108.54	102.87	89.91	72.09	53.27	82.01	1.20	1.05
72	124.00	117.25	111.27	97.18	77.52	52.27	80.61	1.18	1.05
73	137.30	129.78	123.21	107.61	85.80	53.22	82.15	1.17	1.05
74	151.00	142.50	135.57	118.39	94.49	54.77	84.45	1.15	1.05
75	163.33	154.47	146.76	128.03	101.82	56.12	86.39	1.12	1.05
76	178.57	168.92	160.26	139.80	111.46	56.68	87.35	1.11	1.05
77	194.00	183.39	174.31	151.96	121.29	57.08	88.13	1.10	1.05
78	212.71	200.75	190.71	166.60	132.67	57.66	88.89	1.10	1.05
79	230.24	217.71	206.92	180.69	143.86	58.24	89.85	1.09	1.05
80	250.88	237.20	225.62	196.90	156.59	58.24	89.68	1.08	1.05
81	272.86	258.02	245.48	214.44	170.65	58.24	89.68	1.08	1.05
82	294.84	278.64	265.15	231.60	184.37	57.46	88.52	1.08	1.05
83	321.07	303.72	289.06	252.62	200.75	56.88	87.75	1.07	1.05
84	346.72	328.21	312.39	272.86	216.94	56.51	86.97	1.07	1.05
85	382.41	361.76	344.43	300.83	239.32	55.93	86.19	1.06	1.05
86	420.00	397.45	378.35	330.73	263.02	55.34	85.44	1.06	1.05
87	453.37	429.06	408.23	356.95	283.86	54.95	84.64	1.06	1.05
88	489.23	463.20	440.83	385.29	306.41	54.38	83.88	1.06	1.05
89	524.52	496.55	472.65	413.26	328.58	53.79	82.93	1.06	1.05
90	554.03	524.32	499.06	436.40	346.91	53.42	82.34	1.06	1.05
91	587.77	556.14	529.33	462.81	367.94	53.42	80.21	1.06	1.05
92	621.70	588.35	559.99	489.61	389.33	53.42	82.34	1.06	1.05
93	656.41	621.14	591.24	516.81	410.95	53.42	82.34	1.05	1.05
94	691.12	653.92	622.48	544.37	432.72	53.42	82.34	1.05	1.05
95	726.23	687.26	654.31	571.76	454.72	53.42	82.34	1.05	1.05
96	762.30	721.22	686.50	600.31	477.09	53.42	82.34	1.05	1.05
97	799.31	756.50	720.05	629.41	500.41	53.42	82.34	1.05	1.05
98	839.04	794.11	755.73	660.66	525.28	53.42	82.34	1.05	1.05
99	877.99	830.94	790.83	691.32	549.39	53.42	82.34	1.05	1.05
100	916.18	867.38	825.35	721.41	573.30	53.42	82.34	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	13.08	12.63	11.97	10.86	8.64	22.61	35.92	1.79	1.29
41	13.98	13.54	13.08	11.32	9.09	23.06	37.04	1.79	1.29
42	14.41	13.98	13.54	11.75	9.76	23.72	37.90	1.77	1.27
43	15.52	14.87	14.41	12.21	10.20	24.62	39.48	1.74	1.26
44	16.20	15.76	14.64	13.08	10.42	25.51	41.03	1.71	1.25
45	17.30	16.64	15.76	13.98	10.86	26.38	42.57	1.69	1.24
46	18.62	17.51	16.41	14.87	11.75	27.73	44.58	1.66	1.23
47	19.28	18.18	17.74	15.76	12.63	29.06	46.56	1.63	1.21
48	20.63	19.51	18.62	16.64	13.08	30.37	48.55	1.61	1.20
49	21.75	20.84	19.73	17.30	13.75	31.93	51.21	1.61	1.20
50	22.85	21.94	21.06	18.62	15.08	33.26	53.45	1.61	1.20
51	24.39	23.06	21.94	19.73	15.76	34.82	56.11	1.61	1.19
52	25.95	24.62	23.72	20.84	17.07	36.58	58.77	1.58	1.17
53	27.49	26.16	25.07	22.41	17.74	38.37	61.43	1.55	1.16
54	29.27	27.94	26.61	23.53	18.86	39.91	64.09	1.53	1.15
55	31.26	29.93	28.58	25.27	20.40	41.25	66.09	1.50	1.14
56	34.14	32.39	31.06	27.05	22.17	43.91	70.51	1.47	1.13
57	37.04	35.47	33.69	29.70	23.95	45.89	73.63	1.45	1.12
58	40.37	38.37	36.58	32.39	26.16	48.35	77.40	1.42	1.11
59	44.13	41.90	40.15	35.47	28.40	50.78	81.39	1.42	1.10
60	48.13	45.70	43.47	38.58	31.06	53.00	84.92	1.42	1.10
61	52.54	50.12	47.68	42.14	33.92	55.01	88.28	1.40	1.10
62	58.53	55.20	52.78	46.35	37.48	56.99	91.36	1.38	1.09
63	64.75	61.43	58.77	51.45	41.47	59.00	94.70	1.35	1.08
64	71.84	68.31	65.19	57.21	46.13	60.53	96.90	1.32	1.07
65	83.60	79.39	75.83	66.76	53.22	62.53	100.47	1.28	1.07
66	92.03	87.37	83.60	73.41	59.00	63.64	102.00	1.26	1.07
67	101.34	96.24	91.59	80.52	64.52	64.52	103.58	1.24	1.06
68	111.77	106.21	101.58	89.13	71.21	65.42	104.89	1.22	1.06
69	123.75	117.30	111.77	98.24	78.28	66.52	106.67	1.20	1.05
70	129.16	122.62	116.88	102.89	82.10	64.70	103.72	1.20	1.05
71	143.15	135.87	129.59	113.59	90.32	64.39	103.26	1.20	1.05
72	154.27	146.55	139.62	122.46	97.38	63.64	102.00	1.18	1.05
73	170.87	162.18	154.47	135.57	107.61	65.36	104.89	1.17	1.05
74	188.01	178.37	169.90	148.87	118.39	67.49	108.38	1.15	1.05
75	203.06	192.64	183.78	161.01	127.66	69.63	111.66	1.12	1.05
76	222.15	210.78	200.75	176.24	139.80	70.76	113.57	1.11	1.05
77	241.44	229.09	218.29	191.29	151.76	72.11	115.70	1.10	1.05
78	264.18	250.88	238.92	209.44	166.05	73.48	117.84	1.10	1.05
79	286.36	271.90	259.16	225.11	179.93	75.40	120.71	1.09	1.05
80	311.81	296.00	282.13	247.22	195.74	76.55	122.63	1.08	1.05
81	339.39	322.04	306.99	268.82	213.10	78.11	125.15	1.08	1.05
82	366.39	347.69	331.48	290.60	229.86	78.87	126.32	1.08	1.05
83	398.79	378.55	360.99	316.26	250.11	80.61	129.20	1.07	1.05
84	430.79	408.81	390.10	341.71	269.97	82.72	132.66	1.07	1.05
85	474.95	450.85	430.03	376.62	297.56	84.85	136.16	1.06	1.05
86	521.42	495.21	472.06	413.63	326.66	87.36	140.00	1.06	1.05
87	562.71	534.36	509.68	446.61	352.51	89.46	143.46	1.06	1.05
88	607.64	576.78	549.98	481.90	380.67	91.79	147.14	1.06	1.05
89	651.41	618.42	589.89	516.81	408.05	93.74	150.22	1.06	1.05
90	687.66	652.96	622.87	540.75	430.79	92.94	148.87	1.06	1.05
91	729.69	692.88	660.66	579.10	456.83	92.94	148.87	1.06	1.05
92	771.94	732.79	698.84	612.45	483.25	92.94	148.87	1.06	1.05
93	814.74	773.49	737.80	646.58	510.25	92.94	148.87	1.05	1.05
94	857.94	814.54	776.94	680.72	537.25	92.94	148.87	1.05	1.05
95	901.51	856.00	816.47	715.43	564.63	92.94	148.87	1.05	1.05
96	946.07	898.43	856.79	750.73	592.22	92.94	148.87	1.05	1.05
97	992.35	942.21	898.62	787.37	621.14	92.94	148.87	1.05	1.05
98	1,041.33	988.88	942.98	826.31	651.80	92.94	148.87	1.05	1.05
99	1,089.73	1,034.58	986.56	864.51	681.68	92.94	148.87	1.05	1.05
100	1,136.98	1,079.51	1,029.55	901.71	710.60	92.94	148.87	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	17.51	16.41	15.76	14.18	11.52	23.72	40.79	1.79	1.29
41	17.97	17.30	16.85	14.64	11.97	24.83	42.57	1.79	1.29
42	18.86	18.18	17.07	15.52	12.44	25.74	44.14	1.77	1.27
43	20.19	19.09	18.18	16.41	13.30	26.61	45.70	1.74	1.26
44	21.06	19.96	19.51	17.30	13.75	27.49	47.44	1.71	1.25
45	22.41	21.29	20.40	18.18	14.64	28.40	49.02	1.69	1.24
46	23.72	22.61	21.52	19.09	15.52	29.70	51.21	1.66	1.23
47	24.83	23.95	22.85	20.40	16.20	31.06	53.67	1.63	1.21
48	26.16	25.07	23.95	21.52	17.51	32.83	56.34	1.61	1.20
49	27.73	26.61	25.27	22.85	18.40	34.14	58.99	1.61	1.20
50	29.70	28.40	26.85	23.95	19.51	35.92	61.85	1.61	1.20
51	31.06	29.70	28.82	25.27	20.63	37.93	65.22	1.61	1.19
52	33.03	31.72	30.18	26.85	21.75	39.68	68.30	1.58	1.17
53	35.47	33.50	32.16	28.82	23.29	41.25	70.97	1.55	1.16
54	37.71	35.71	34.38	30.37	24.83	43.23	74.73	1.53	1.15
55	40.37	38.37	36.58	32.59	26.16	45.02	77.62	1.50	1.14
56	43.47	41.25	39.48	35.05	28.40	47.90	82.72	1.47	1.13
57	47.24	45.02	43.23	37.93	31.06	50.56	87.17	1.45	1.12
58	51.67	49.02	46.80	41.70	33.50	53.22	91.79	1.42	1.11
59	56.33	53.45	51.23	45.23	36.35	56.33	97.11	1.42	1.10
60	60.99	58.10	55.67	49.46	39.48	59.20	102.00	1.42	1.10
61	66.97	63.64	60.76	53.89	43.23	61.85	106.66	1.40	1.10
62	73.41	70.30	66.97	59.43	47.68	64.52	111.12	1.38	1.09
63	81.39	77.39	73.83	65.42	52.35	67.88	116.64	1.35	1.08
64	90.05	85.80	82.28	72.74	57.88	70.08	120.67	1.32	1.07
65	104.66	99.56	95.11	84.04	67.18	73.63	126.85	1.28	1.07
66	115.55	109.99	104.89	92.49	73.83	75.62	130.19	1.26	1.07
67	126.65	120.43	115.10	101.58	80.94	78.05	134.38	1.24	1.06
68	139.95	133.06	127.52	112.23	89.59	80.06	137.96	1.22	1.06
69	154.12	146.60	140.16	123.33	98.24	82.94	143.04	1.20	1.05
70	160.99	153.16	146.14	128.56	102.46	82.51	142.12	1.20	1.05
71	177.57	168.66	160.98	141.52	112.16	84.23	145.19	1.20	1.05
72	191.11	181.85	173.36	152.14	120.52	85.44	147.14	1.18	1.05
73	211.35	200.75	191.67	168.35	133.06	89.68	154.27	1.17	1.05
74	232.16	220.79	210.39	184.74	145.97	94.29	162.36	1.15	1.05
75	250.69	238.15	227.16	199.21	157.16	98.73	170.08	1.12	1.05
76	273.83	260.33	248.18	217.52	171.82	102.79	177.22	1.11	1.05
77	297.35	282.52	269.58	236.22	186.28	107.61	185.33	1.10	1.05
78	325.13	308.93	294.84	258.20	203.44	112.80	194.57	1.10	1.05
79	352.12	334.57	319.16	279.42	219.84	119.56	206.14	1.09	1.05
80	382.78	363.70	346.91	303.72	238.73	125.93	217.13	1.08	1.05
81	415.58	394.93	376.62	329.56	258.99	132.29	228.14	1.08	1.05
82	447.77	425.59	405.72	355.02	278.45	138.25	238.33	1.08	1.05
83	486.52	462.04	440.83	385.48	301.98	146.36	252.21	1.07	1.05
84	523.93	497.91	474.77	414.99	324.35	155.03	267.26	1.07	1.05
85	577.17	548.42	522.98	457.02	357.14	165.46	285.21	1.06	1.05
86	633.27	601.65	573.88	501.38	391.66	175.48	302.56	1.06	1.05
87	683.22	649.09	619.01	540.70	422.32	185.51	319.91	1.06	1.05
88	737.21	700.39	667.79	583.33	455.49	195.35	336.49	1.06	1.05
89	790.25	750.51	715.63	625.18	487.89	204.99	353.28	1.06	1.05
90	834.22	792.56	755.73	660.27	515.08	209.22	360.41	1.06	1.05
91	884.92	840.77	801.44	700.20	546.49	215.60	371.60	1.06	1.05
92	936.02	889.19	848.10	740.70	578.13	222.35	383.17	1.06	1.05
93	988.29	938.92	894.97	781.96	610.33	230.06	396.48	1.05	1.05
94	1,040.35	988.49	942.59	823.42	642.35	236.99	408.62	1.05	1.05
95	1,093.39	1,038.63	990.22	865.08	674.93	243.73	419.99	1.05	1.05
96	1,147.19	1,089.73	1,039.19	907.89	708.30	249.52	430.03	1.05	1.05
97	1,202.92	1,142.76	1,089.54	951.65	742.23	254.16	437.95	1.05	1.05
98	1,261.92	1,198.68	1,142.76	997.93	778.10	256.86	442.75	1.05	1.05
99	1,319.21	1,253.06	1,194.43	1,042.88	812.05	259.94	448.17	1.05	1.05
100	1,374.16	1,305.13	1,243.61	1,084.91	843.66	263.99	454.90	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	20.63	19.73	19.09	16.85	13.75	33.03	59.20	1.79	1.29
41	21.75	20.63	19.96	17.97	13.98	33.92	60.99	1.79	1.29
42	22.61	21.52	20.84	18.18	15.08	35.25	63.42	1.77	1.27
43	23.95	22.85	21.75	19.09	15.52	36.58	65.65	1.74	1.26
44	25.27	24.18	23.06	20.40	16.20	38.37	68.74	1.71	1.25
45	26.61	25.07	23.95	21.29	17.30	39.68	71.40	1.69	1.24
46	27.73	26.85	25.74	22.61	18.62	41.70	74.73	1.66	1.23
47	29.50	27.94	26.85	23.95	19.28	43.23	77.62	1.63	1.21
48	31.06	29.50	28.59	25.51	20.63	45.02	80.94	1.61	1.20
49	33.03	31.72	30.18	26.61	21.75	47.44	84.92	1.61	1.20
50	35.05	33.69	32.16	28.40	22.85	49.68	89.13	1.61	1.20
51	36.82	35.47	33.92	30.18	23.95	52.35	93.82	1.61	1.19
52	39.24	37.25	35.92	31.72	25.51	55.20	98.90	1.58	1.17
53	41.90	40.15	38.13	33.92	27.05	57.88	104.01	1.55	1.16
54	44.58	42.14	40.37	35.71	28.82	60.76	108.87	1.53	1.15
55	47.44	45.23	43.03	38.37	30.83	63.64	114.20	1.50	1.14
56	51.01	48.79	46.56	41.25	33.26	68.31	122.20	1.47	1.13
57	55.44	52.78	50.78	44.58	35.92	72.74	130.40	1.45	1.12
58	60.32	57.66	55.01	48.55	39.24	77.39	139.25	1.42	1.11
59	65.65	62.76	59.65	53.00	42.36	82.05	147.23	1.42	1.10
60	71.40	68.08	65.19	57.21	46.13	87.37	156.78	1.42	1.10
61	77.86	74.29	70.97	62.53	49.68	92.49	166.32	1.40	1.10
62	85.61	81.61	77.86	68.51	55.01	97.81	175.64	1.38	1.09
63	94.69	89.83	85.80	75.83	60.32	103.56	186.28	1.35	1.08
64	104.89	99.56	95.35	83.84	66.76	109.33	196.26	1.32	1.07
65	121.09	115.31	110.21	97.14	76.95	117.77	211.34	1.28	1.07
66	133.93	127.28	121.30	106.90	84.71	124.19	223.11	1.26	1.07
67	146.60	139.71	133.06	117.30	92.91	130.40	234.20	1.24	1.06
68	161.88	153.90	147.04	129.28	102.46	137.26	246.37	1.22	1.06
69	178.07	169.42	161.88	142.15	112.44	144.57	259.67	1.20	1.05
70	185.82	176.70	168.64	148.27	117.31	145.08	260.47	1.20	1.05
71	204.50	194.17	185.67	162.78	128.58	150.04	269.30	1.20	1.05
72	219.84	209.04	199.40	174.71	137.67	153.50	275.76	1.18	1.05
73	242.78	230.82	220.22	192.84	151.76	163.72	293.89	1.17	1.05
74	266.50	253.20	241.63	211.35	166.23	174.90	313.94	1.15	1.05
75	287.53	273.24	260.53	227.75	179.14	183.39	329.18	1.12	1.05
76	313.94	298.13	284.25	248.76	195.15	193.42	347.11	1.11	1.05
77	340.55	323.58	308.54	269.78	211.73	203.82	366.00	1.10	1.05
78	371.98	353.48	337.08	294.84	231.02	215.39	386.64	1.10	1.05
79	402.45	382.02	364.26	318.57	249.72	226.77	407.09	1.09	1.05
80	436.78	414.80	395.71	345.56	270.56	239.88	430.59	1.08	1.05
81	473.21	449.70	428.68	374.49	292.73	251.45	451.61	1.08	1.05
82	509.10	483.64	461.08	402.65	314.12	265.73	477.10	1.08	1.05
83	551.91	524.32	499.65	436.02	339.78	278.85	500.61	1.07	1.05
84	593.17	563.29	536.85	468.40	364.26	293.11	526.25	1.07	1.05
85	652.75	619.97	590.84	515.08	400.33	313.36	562.50	1.06	1.05
86	716.00	679.95	647.74	564.81	438.90	335.33	602.04	1.06	1.05
87	772.11	733.18	698.46	608.99	472.84	360.02	646.40	1.06	1.05
88	832.47	790.64	753.03	656.61	509.68	381.62	685.14	1.06	1.05
89	891.87	846.76	806.83	703.47	545.93	402.65	722.96	1.06	1.05
90	941.81	894.38	852.15	742.62	576.38	416.92	748.40	1.06	1.05
91	998.91	948.57	903.65	787.74	611.29	434.64	780.22	1.06	1.05
92	1,056.76	1,003.33	956.10	833.26	646.77	452.98	813.38	1.06	1.05
93	1,115.56	1,059.26	1,009.31	879.55	682.65	472.65	848.49	1.05	1.05
94	1,174.39	1,115.20	1,062.54	926.20	718.51	491.74	882.82	1.05	1.05
95	1,233.97	1,171.49	1,116.33	972.86	754.96	510.25	915.98	1.05	1.05
96	1,294.52	1,229.15	1,171.10	1,020.69	791.80	527.61	947.41	1.05	1.05
97	1,356.82	1,287.83	1,227.41	1,069.49	829.79	544.37	977.10	1.05	1.05
98	1,422.37	1,350.44	1,286.43	1,120.96	868.93	559.23	1,004.10	1.05	1.05
99	1,485.04	1,409.85	1,342.91	1,169.56	906.15	573.88	1,030.33	1.05	1.05
100	1,543.46	1,464.80	1,395.18	1,214.11	939.12	587.96	1,055.59	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	19.68	18.71	18.71	15.71	12.46	25.20	38.91	1.79	1.29
41	21.47	20.45	19.46	16.46	13.20	26.18	40.15	1.79	1.29
42	21.94	20.93	19.93	16.95	13.99	26.67	41.13	1.77	1.27
43	22.69	21.68	20.68	17.72	14.70	27.93	43.14	1.74	1.26
44	23.94	22.93	21.20	19.19	15.45	28.40	43.85	1.71	1.25
45	25.42	23.44	22.44	19.68	15.95	29.42	45.61	1.69	1.24
46	25.68	24.67	23.67	20.21	16.46	30.66	47.12	1.66	1.23
47	26.67	25.92	24.19	21.47	16.95	31.66	48.86	1.63	1.21
48	28.68	26.93	25.20	22.69	18.21	32.91	50.86	1.61	1.20
49	29.65	27.93	27.18	23.67	18.71	34.41	52.87	1.61	1.20
50	31.41	29.65	28.19	24.67	19.68	35.67	54.85	1.61	1.20
51	32.91	30.40	29.65	25.68	20.93	36.92	56.60	1.61	1.19
52	34.41	32.15	30.40	27.41	21.94	38.14	59.08	1.58	1.17
53	35.67	34.15	32.67	28.19	22.93	39.64	61.09	1.55	1.16
54	37.66	35.67	34.15	29.65	24.45	41.40	63.85	1.53	1.15
55	40.39	37.39	36.15	31.66	25.20	42.39	65.32	1.50	1.14
56	42.88	40.87	38.66	33.66	27.41	44.87	69.06	1.47	1.13
57	46.39	43.64	41.65	36.92	29.42	46.87	72.06	1.45	1.12
58	49.87	47.37	45.39	39.40	31.92	49.12	75.79	1.42	1.11
59	54.36	51.12	48.61	42.88	34.41	51.60	79.52	1.42	1.10
60	58.59	55.60	53.11	46.14	37.13	53.34	82.27	1.42	1.10
61	63.32	59.59	56.60	49.87	40.15	55.12	85.03	1.40	1.10
62	68.07	63.85	60.84	53.34	42.88	56.35	86.79	1.38	1.09
63	73.30	68.81	65.32	57.60	46.14	57.60	88.78	1.35	1.08
64	78.80	74.54	70.55	62.06	50.12	58.59	90.26	1.32	1.07
65	90.74	85.26	81.03	71.05	57.08	60.59	93.26	1.28	1.07
66	96.98	91.99	87.27	76.54	61.09	61.09	94.00	1.26	1.07
67	105.21	99.24	94.26	82.27	66.07	61.59	94.75	1.24	1.06
68	113.93	107.71	102.49	89.51	71.80	62.06	95.72	1.22	1.06
69	123.17	116.69	110.95	96.98	77.29	62.81	96.73	1.20	1.05
70	127.35	119.97	114.48	99.69	79.90	60.57	93.48	1.20	1.05
71	138.62	131.13	124.30	108.59	86.97	59.89	92.20	1.20	1.05
72	147.20	138.98	132.03	115.33	91.93	58.77	90.63	1.18	1.05
73	162.17	153.07	145.49	127.06	101.47	59.84	92.36	1.17	1.05
74	176.27	166.51	158.27	138.10	110.35	61.56	94.95	1.15	1.05
75	189.71	179.30	170.19	148.51	118.15	63.10	97.13	1.12	1.05
76	205.97	194.90	184.94	161.29	128.57	63.74	98.21	1.11	1.05
77	222.44	210.29	200.10	174.30	138.98	64.18	99.09	1.10	1.05
78	242.40	228.73	217.46	189.92	151.11	64.82	99.93	1.10	1.05
79	262.33	248.24	235.88	205.97	163.91	65.48	101.03	1.09	1.05
80	284.01	268.41	255.40	222.88	177.35	65.48	100.81	1.08	1.05
81	306.78	290.09	276.00	241.09	191.87	65.48	100.81	1.08	1.05
82	333.88	315.67	300.51	262.33	208.78	64.61	99.53	1.08	1.05
83	360.98	341.47	324.99	284.01	225.70	63.95	98.65	1.07	1.05
84	389.81	369.01	351.21	306.78	243.91	63.54	97.78	1.07	1.05
85	429.94	406.72	387.23	338.21	269.06	62.87	96.91	1.06	1.05
86	472.21	446.85	425.37	371.83	295.71	62.23	96.05	1.06	1.05
87	509.71	482.39	458.96	401.31	319.14	61.79	95.16	1.06	1.05
88	550.03	520.77	495.63	433.17	344.49	61.13	94.31	1.06	1.05
89	589.70	558.27	531.39	464.62	369.42	60.48	93.24	1.06	1.05
90	622.88	589.48	561.09	490.63	390.02	60.05	92.58	1.06	1.05
91	660.82	625.26	595.12	520.33	413.67	60.05	90.18	1.06	1.05
92	698.98	661.48	629.59	550.46	437.72	60.05	92.58	1.06	1.05
93	737.99	698.34	664.72	581.04	462.02	60.05	92.58	1.05	1.05
94	777.02	735.18	699.85	612.03	486.51	60.05	92.58	1.05	1.05
95	816.49	772.67	735.62	642.83	511.23	60.05	92.58	1.05	1.05
96	857.03	810.85	771.83	674.92	536.38	60.05	92.58	1.05	1.05
97	898.65	850.52	809.54	707.64	562.60	60.05	92.58	1.05	1.05
98	943.31	892.81	849.65	742.77	590.58	60.05	92.58	1.05	1.05
99	987.12	934.20	889.11	777.24	617.67	60.05	92.58	1.05	1.05
100	1,030.04	975.19	927.93	811.08	644.55	60.05	92.58	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	24.94	23.94	22.93	20.93	16.71	28.40	45.39	1.79	1.29
41	26.67	25.68	24.45	21.47	17.46	29.18	46.87	1.79	1.29
42	27.18	26.18	25.20	21.94	17.95	29.65	47.60	1.77	1.27
43	28.40	27.41	26.45	22.69	18.71	30.91	49.61	1.74	1.26
44	29.65	28.94	26.93	23.94	19.19	31.92	51.38	1.71	1.25
45	30.91	29.91	28.19	25.42	19.68	32.91	53.11	1.69	1.24
46	32.91	31.18	29.18	26.45	20.93	34.41	55.34	1.66	1.23
47	33.92	32.15	31.18	27.68	22.44	35.90	57.35	1.63	1.21
48	35.67	33.92	32.15	28.68	22.69	37.13	59.33	1.61	1.20
49	37.39	35.67	33.92	29.65	23.67	38.39	61.59	1.61	1.20
50	38.91	37.13	35.41	31.41	25.68	39.64	63.81	1.61	1.20
51	40.87	38.66	36.92	32.91	26.45	41.40	66.59	1.61	1.19
52	43.14	40.65	39.14	34.41	28.19	43.14	69.33	1.58	1.17
53	44.87	42.64	41.13	36.42	28.94	44.87	72.05	1.55	1.16
54	47.37	45.14	42.88	37.66	30.40	46.61	74.54	1.53	1.15
55	49.61	47.62	45.39	40.39	32.41	47.86	76.80	1.50	1.14
56	54.11	51.38	49.12	42.88	35.16	50.62	81.28	1.47	1.13
57	58.09	55.34	52.62	46.39	37.66	52.87	84.78	1.45	1.12
58	62.60	59.34	56.60	49.87	40.65	55.60	88.99	1.42	1.11
59	67.32	64.07	61.59	54.36	43.38	58.59	94.00	1.42	1.10
60	73.06	69.33	66.33	58.59	47.37	61.09	97.99	1.42	1.10
61	78.52	74.79	71.05	62.60	50.62	63.07	101.24	1.40	1.10
62	85.03	80.27	76.80	67.32	54.59	64.82	103.98	1.38	1.09
63	91.24	86.79	82.78	72.80	58.59	66.33	106.47	1.35	1.08
64	98.48	93.51	89.26	78.27	63.07	68.07	108.95	1.32	1.07
65	113.18	107.20	102.49	90.26	72.05	70.30	112.94	1.28	1.07
66	121.19	114.94	109.96	96.47	77.55	71.55	114.68	1.26	1.07
67	130.90	124.40	118.68	104.21	83.27	72.55	116.45	1.24	1.06
68	141.86	134.65	128.89	113.18	90.52	73.54	117.94	1.22	1.06
69	153.83	145.87	138.86	122.17	97.48	74.79	119.93	1.20	1.05
70	158.33	150.25	143.33	126.16	100.65	72.73	116.61	1.20	1.05
71	172.77	163.91	156.17	137.03	109.04	72.40	116.10	1.20	1.05
72	183.19	173.88	165.62	145.25	115.76	71.55	114.68	1.18	1.05
73	201.64	191.44	182.54	160.01	127.06	73.48	117.94	1.17	1.05
74	219.41	208.13	198.14	173.88	138.10	75.88	121.84	1.15	1.05
75	235.88	223.74	213.33	186.89	148.29	78.27	125.54	1.12	1.05
76	256.25	243.25	231.75	203.36	161.29	79.56	127.68	1.11	1.05
77	276.86	262.57	250.41	219.41	174.10	81.08	130.08	1.10	1.05
78	301.13	285.95	272.31	238.70	189.27	82.61	132.48	1.10	1.05
79	326.30	309.80	295.29	258.66	205.11	84.78	135.72	1.09	1.05
80	353.16	335.19	319.35	279.90	221.57	86.06	137.87	1.08	1.05
81	381.58	362.06	345.15	302.22	239.58	87.81	140.70	1.08	1.05
82	414.95	393.72	375.50	329.11	260.38	88.67	142.01	1.08	1.05
83	448.36	425.59	405.85	355.57	281.19	90.63	145.25	1.07	1.05
84	484.34	459.61	438.60	384.17	303.53	93.00	149.15	1.07	1.05
85	533.99	506.89	483.48	423.42	330.79	95.40	153.07	1.06	1.05
86	586.22	556.76	530.74	465.04	367.26	98.22	157.40	1.06	1.05
87	632.65	600.77	573.02	502.12	396.33	100.59	161.29	1.06	1.05
88	683.16	648.46	618.33	541.79	427.98	103.20	165.42	1.06	1.05
89	732.36	695.29	663.20	581.04	458.76	105.38	168.89	1.06	1.05
90	773.12	734.11	700.29	613.57	484.34	104.50	167.37	1.06	1.05
91	820.39	778.99	742.77	651.07	513.60	104.50	167.37	1.06	1.05
92	867.87	823.85	785.70	688.57	543.32	104.50	167.37	1.06	1.05
93	915.99	869.62	829.50	726.95	573.68	104.50	167.37	1.05	1.05
94	964.57	915.78	873.50	765.32	604.03	104.50	167.37	1.05	1.05
95	1,013.56	962.38	917.94	804.34	634.81	104.50	167.37	1.05	1.05
96	1,063.65	1,010.09	963.27	844.02	665.82	104.50	167.37	1.05	1.05
97	1,115.69	1,059.31	1,010.31	885.22	698.34	104.50	167.37	1.05	1.05
98	1,170.75	1,111.78	1,060.18	929.00	732.80	104.50	167.37	1.05	1.05
99	1,225.16	1,163.16	1,109.17	971.94	766.40	104.50	167.37	1.05	1.05
100	1,278.29	1,213.67	1,157.51	1,013.78	798.92	104.50	167.37	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1993 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	33.40	31.18	30.19	27.18	21.94	29.91	51.60	1.79	1.29
41	33.66	32.67	31.66	27.68	22.44	31.18	53.61	1.79	1.29
42	35.16	34.15	32.15	29.18	22.93	32.41	55.60	1.77	1.27
43	37.39	35.41	33.40	30.40	24.67	33.40	57.08	1.74	1.26
44	38.39	36.42	35.41	31.66	24.94	34.41	59.34	1.71	1.25
45	40.39	38.39	36.65	32.91	26.18	35.41	60.84	1.69	1.24
46	42.13	40.15	38.39	33.92	27.41	36.92	63.57	1.66	1.23
47	43.64	41.88	40.15	35.67	28.68	38.39	66.07	1.63	1.21
48	45.14	43.64	41.88	37.39	30.40	40.15	68.81	1.61	1.20
49	47.37	45.86	43.14	38.91	31.41	41.40	71.59	1.61	1.20
50	50.36	47.86	45.39	40.39	32.91	42.88	73.79	1.61	1.20
51	52.12	49.87	48.12	42.64	34.41	44.87	77.29	1.61	1.19
52	54.85	52.35	50.12	44.60	35.90	46.61	80.27	1.58	1.17
53	57.84	54.85	52.35	47.11	38.14	48.37	83.27	1.55	1.16
54	60.84	57.84	55.60	48.87	39.89	50.36	87.00	1.53	1.15
55	64.07	61.34	58.33	51.87	41.88	52.12	89.74	1.50	1.14
56	68.81	65.32	62.60	55.60	44.87	55.34	95.48	1.47	1.13
57	73.81	70.30	67.58	59.34	48.61	58.33	100.46	1.45	1.12
58	79.80	75.79	72.55	64.57	51.87	61.34	105.97	1.42	1.11
59	86.27	81.78	78.52	69.33	55.85	65.07	112.21	1.42	1.10
60	92.74	88.25	84.51	75.05	59.84	68.32	117.67	1.42	1.10
61	99.73	95.01	90.74	80.27	64.57	70.80	121.92	1.40	1.10
62	106.72	101.97	97.26	86.00	69.06	73.54	126.41	1.38	1.09
63	114.94	109.21	104.21	92.51	73.81	76.32	131.14	1.35	1.08
64	123.41	117.45	112.46	99.47	79.27	78.80	135.66	1.32	1.07
65	141.37	134.38	128.67	113.72	90.74	82.78	142.61	1.28	1.07
66	152.07	144.87	138.12	121.67	96.98	85.03	146.38	1.26	1.07
67	163.80	155.84	148.85	131.39	104.73	87.75	151.08	1.24	1.06
68	177.53	168.79	161.58	142.38	113.44	90.01	155.10	1.22	1.06
69	191.73	182.26	174.27	153.34	122.17	93.25	160.82	1.40	1.05
70	197.21	187.67	179.11	157.65	125.67	92.76	159.78	1.20	1.05
71	214.43	203.52	194.39	170.74	135.45	94.70	163.24	1.20	1.05
72	226.99	215.72	205.75	180.61	143.08	96.05	165.42	1.18	1.05
73	249.54	237.18	226.34	198.79	157.19	100.81	173.45	1.17	1.05
74	271.00	257.56	245.64	215.49	170.43	106.01	182.54	1.15	1.05
75	290.95	276.43	263.64	231.32	182.33	111.00	191.22	1.12	1.05
76	315.88	300.27	286.40	251.07	198.14	115.56	199.26	1.11	1.05
77	341.03	323.89	309.17	270.79	213.55	120.98	208.37	1.10	1.05
78	370.52	352.09	336.05	294.19	231.98	126.82	218.75	1.10	1.05
79	401.31	381.35	363.80	318.48	250.64	134.41	231.75	1.09	1.05
80	433.39	411.72	392.85	343.86	270.35	141.57	244.12	1.08	1.05
81	467.23	444.01	423.42	370.52	291.17	148.74	256.49	1.08	1.05
82	507.09	481.95	459.61	402.18	315.46	155.44	267.96	1.08	1.05
83	547.00	519.48	495.63	433.39	339.52	164.55	283.56	1.07	1.05
84	589.04	559.78	533.77	466.56	364.65	174.30	300.47	1.07	1.05
85	648.90	616.59	587.97	513.83	401.52	186.03	320.66	1.06	1.05
86	711.98	676.43	645.22	563.70	440.33	197.28	340.15	1.06	1.05
87	768.14	729.77	695.93	607.91	474.80	208.57	359.67	1.06	1.05
88	828.85	787.43	750.80	655.84	512.09	219.62	378.32	1.06	1.05
89	888.46	843.80	804.57	702.87	548.52	230.47	397.18	1.06	1.05
90	937.90	891.06	849.65	742.34	579.10	235.24	405.20	1.06	1.05
91	994.91	945.26	901.04	787.23	614.42	242.40	417.78	1.06	1.05
92	1,052.36	999.70	953.51	832.75	649.98	249.97	430.78	1.06	1.05
93	1,111.12	1,055.61	1,006.20	879.15	686.19	258.66	445.76	1.05	1.05
94	1,169.65	1,111.34	1,059.74	925.75	722.18	266.45	459.40	1.05	1.05
95	1,229.28	1,167.73	1,113.29	972.60	758.82	274.02	472.19	1.05	1.05
96	1,289.77	1,225.16	1,168.34	1,020.73	796.32	280.54	483.48	1.05	1.05
97	1,352.43	1,284.79	1,224.95	1,069.92	834.48	285.75	492.37	1.05	1.05
98	1,418.76	1,347.67	1,284.79	1,121.96	874.80	288.77	497.78	1.05	1.05
99	1,483.16	1,408.79	1,342.89	1,172.48	912.97	292.24	503.87	1.05	1.05
100	1,544.95	1,467.34	1,398.17	1,219.75	948.52	296.80	511.44	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	39.64	37.39	36.42	32.41	26.18	44.87	80.27	1.79	1.29
41	40.87	38.91	37.88	33.66	26.67	46.14	82.78	1.79	1.29
42	42.13	40.15	39.14	34.15	28.19	47.86	85.78	1.77	1.27
43	44.13	42.13	40.39	35.41	28.40	49.37	88.51	1.74	1.26
44	46.14	44.13	42.13	37.39	29.65	51.60	92.49	1.71	1.25
45	47.86	44.87	43.14	38.39	30.91	52.87	95.25	1.69	1.24
46	49.37	47.62	45.86	40.15	32.91	55.34	99.47	1.66	1.23
47	51.87	49.12	47.37	41.88	33.92	57.35	102.98	1.63	1.21
48	53.86	51.38	49.61	44.39	35.67	59.34	106.72	1.61	1.20
49	56.85	54.36	51.60	45.86	37.39	62.33	111.71	1.61	1.20
50	59.34	56.85	54.36	47.86	38.91	64.82	116.44	1.61	1.20
51	61.85	59.34	57.08	50.62	40.15	68.07	121.94	1.61	1.19
52	65.07	61.85	59.59	52.35	42.39	71.05	127.16	1.58	1.17
53	68.58	65.32	62.33	55.60	44.13	73.30	131.64	1.55	1.16
54	71.80	68.07	65.07	57.84	46.61	77.04	138.12	1.53	1.15
55	75.54	72.05	68.58	61.34	49.12	80.06	143.62	1.50	1.14
56	80.77	77.29	73.81	65.32	52.87	85.26	152.86	1.47	1.13
57	86.79	82.78	79.27	69.54	56.10	90.01	161.58	1.45	1.12
58	93.25	89.26	85.26	75.29	60.59	95.25	171.54	1.42	1.11
59	100.48	95.98	91.50	81.03	64.82	100.99	181.26	1.42	1.10
60	108.46	103.46	98.98	87.00	70.08	107.20	192.48	1.42	1.10
61	116.19	110.71	105.97	93.00	74.31	112.46	201.95	1.40	1.10
62	124.18	118.44	113.18	99.73	79.80	117.45	210.94	1.38	1.09
63	133.65	126.91	121.19	106.94	85.03	122.92	221.13	1.35	1.08
64	143.62	136.37	130.39	114.68	91.27	129.14	231.87	1.32	1.07
65	163.80	155.84	148.85	131.14	103.98	138.12	248.08	1.28	1.07
66	176.27	167.54	159.82	140.61	111.46	144.12	258.80	1.26	1.07
67	189.48	180.51	172.29	151.84	120.18	150.58	270.25	1.24	1.06
68	205.43	195.46	186.73	164.06	129.92	158.32	284.24	1.22	1.06
69	221.40	210.66	201.46	176.78	139.88	164.75	295.98	1.20	1.05
70	228.00	216.78	206.77	181.73	143.82	165.29	296.69	1.20	1.05
71	246.77	234.46	224.00	196.24	155.04	169.83	304.84	1.20	1.05
72	261.02	248.02	236.53	207.27	163.46	173.88	312.20	1.18	1.05
73	286.83	272.75	259.95	227.65	179.30	185.38	332.79	1.17	1.05
74	310.89	295.50	282.06	246.73	194.04	196.63	352.96	1.15	1.05
75	333.65	317.19	302.22	264.50	207.92	206.18	370.09	1.12	1.05
76	362.29	344.07	328.02	287.05	225.25	217.46	390.25	1.11	1.05
77	390.46	371.17	353.82	309.38	242.81	229.16	411.49	1.10	1.05
78	423.86	402.83	384.17	336.05	263.19	242.16	434.70	1.10	1.05
79	458.76	435.55	415.40	363.14	284.67	254.97	457.69	1.09	1.05
80	494.53	469.60	447.92	391.34	306.35	269.69	484.10	1.08	1.05
81	532.02	505.58	481.95	421.03	329.11	282.70	507.75	1.08	1.05
82	576.48	547.87	522.08	455.94	355.78	298.76	540.12	1.08	1.05
83	620.49	589.48	561.75	490.21	382.01	313.51	562.84	1.07	1.05
84	666.89	633.30	603.58	526.61	409.53	329.53	591.65	1.07	1.05
85	733.89	697.03	664.27	579.10	450.09	352.31	632.41	1.06	1.05
86	805.00	764.45	728.25	635.01	493.45	377.01	676.87	1.06	1.05
87	868.07	824.29	785.27	684.68	531.61	404.76	726.74	1.06	1.05
88	935.94	888.90	846.63	738.23	573.02	429.05	770.29	1.06	1.05
89	1,002.72	952.00	907.11	790.90	613.78	452.69	812.81	1.06	1.05
90	1,058.87	1,005.54	958.05	834.91	648.01	468.74	841.41	1.06	1.05
91	1,123.05	1,066.45	1,015.96	885.64	687.26	488.67	877.18	1.06	1.05
92	1,188.10	1,128.04	1,074.93	936.82	727.15	509.27	914.47	1.06	1.05
93	1,254.22	1,190.92	1,134.76	988.87	767.50	531.39	953.95	1.05	1.05
94	1,320.35	1,253.79	1,194.59	1,041.32	807.82	552.85	992.53	1.05	1.05
95	1,387.33	1,317.09	1,255.06	1,093.77	848.79	573.68	1,029.82	1.05	1.05
96	1,455.41	1,381.91	1,316.65	1,147.55	890.21	593.19	1,065.16	1.05	1.05
97	1,525.46	1,448.27	1,379.96	1,202.41	932.92	612.03	1,098.54	1.05	1.05
98	1,599.15	1,518.29	1,446.32	1,260.28	976.93	628.73	1,128.89	1.05	1.05
99	1,669.61	1,585.07	1,509.82	1,314.92	1,018.77	645.22	1,158.39	1.05	1.05
100	1,735.29	1,646.86	1,568.57	1,365.01	1,055.83	661.04	1,186.79	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	3.04	2.88	2.88	2.40	1.92	7.69	11.86	1.79	1.29
41	3.37	3.20	3.04	2.57	2.09	8.00	12.32	1.79	1.29
42	3.52	3.37	3.20	2.72	2.23	8.32	12.80	1.77	1.27
43	3.68	3.52	3.37	2.88	2.40	8.81	13.61	1.74	1.26
44	4.01	3.84	3.52	3.20	2.57	9.12	14.09	1.71	1.25
45	4.32	4.01	3.84	3.37	2.72	9.60	14.89	1.69	1.24
46	4.49	4.32	4.16	3.52	2.88	10.09	15.53	1.66	1.23
47	4.80	4.63	4.32	3.84	3.04	10.57	16.34	1.63	1.21
48	5.28	4.97	4.63	4.16	3.37	11.21	17.29	1.61	1.20
49	5.60	5.28	5.12	4.49	3.52	11.84	18.24	1.61	1.20
50	6.08	5.77	5.44	4.80	3.84	12.49	19.21	1.61	1.20
51	6.56	6.08	5.92	5.12	4.16	13.13	20.16	1.61	1.19
52	7.04	6.56	6.24	5.60	4.49	13.78	21.29	1.58	1.17
53	7.52	7.20	6.89	5.92	4.80	14.57	22.42	1.55	1.16
54	8.17	7.69	7.37	6.41	5.28	15.37	23.70	1.53	1.15
55	8.98	8.32	8.00	7.04	5.60	16.01	24.65	1.50	1.14
56	9.77	9.29	8.81	7.69	6.24	17.12	26.41	1.47	1.13
57	10.88	10.24	9.77	8.64	6.89	18.10	27.86	1.45	1.12
58	12.01	11.38	10.88	9.44	7.69	19.21	29.62	1.42	1.11
59	13.44	12.64	12.01	10.57	8.48	20.33	31.37	1.42	1.10
60	14.89	14.09	13.44	11.69	9.44	21.29	32.82	1.42	1.10
61	16.64	15.70	14.89	13.13	10.57	22.42	34.58	1.40	1.10
62	18.58	17.45	16.64	14.57	11.69	23.38	36.02	1.38	1.09
63	20.81	19.52	18.58	16.32	13.13	24.32	37.45	1.35	1.08
64	23.21	21.92	20.81	18.24	14.72	25.30	38.90	1.32	1.07
65	27.22	25.61	24.32	21.29	17.12	26.41	40.66	1.28	1.07
66	30.25	28.64	27.22	23.84	19.04	27.22	41.94	1.26	1.07
67	33.94	32.02	30.42	26.58	21.29	27.85	42.89	1.24	1.06
68	37.93	35.86	34.10	29.78	23.84	28.64	44.17	1.22	1.06
69	42.25	40.02	38.10	33.30	26.58	29.45	45.29	1.20	1.05
70	45.17	42.58	40.57	35.38	28.33	28.79	44.40	1.20	1.05
71	50.58	47.80	45.31	39.61	31.72	28.94	44.58	1.20	1.05
72	55.26	52.20	49.56	43.30	34.52	28.81	44.40	1.18	1.05
73	62.36	58.88	55.96	48.86	38.98	30.07	46.36	1.17	1.05
74	69.46	65.57	62.36	54.43	43.43	31.32	48.30	1.15	1.05
75	76.56	72.38	68.76	60.00	47.75	32.71	50.39	1.12	1.05
76	84.77	80.18	76.14	66.40	52.90	33.55	51.65	1.11	1.05
77	93.96	88.81	84.49	73.63	58.74	34.38	53.03	1.10	1.05
78	104.40	98.56	93.68	81.85	65.15	35.22	54.29	1.10	1.05
79	115.39	109.13	103.70	90.62	72.11	35.92	55.40	1.09	1.05
80	127.51	120.55	114.70	100.08	79.62	36.61	56.38	1.08	1.05
81	140.74	133.08	126.53	110.52	87.97	36.89	56.80	1.08	1.05
82	155.35	146.86	139.75	122.08	97.16	37.03	57.07	1.08	1.05
83	171.64	162.44	154.51	135.02	107.33	37.03	57.07	1.07	1.05
84	188.20	178.18	169.55	148.10	117.77	37.03	57.07	1.07	1.05
85	210.74	199.33	189.73	165.79	131.82	37.03	57.07	1.06	1.05
86	233.16	220.63	210.05	183.60	146.02	37.03	57.07	1.06	1.05
87	255.71	241.93	230.23	201.29	160.08	37.03	57.07	1.06	1.05
88	278.12	263.23	250.56	218.96	174.14	37.03	57.07	1.06	1.05
89	300.53	284.52	270.74	236.78	188.20	37.03	57.07	1.06	1.05
90	319.88	302.76	288.14	251.95	200.30	37.03	57.07	1.06	1.05
91	339.37	321.13	305.69	267.26	212.42	37.03	55.68	1.06	1.05
92	358.99	339.79	323.36	282.72	224.81	37.03	57.07	1.06	1.05
93	379.04	358.72	341.46	298.44	237.34	37.03	57.07	1.05	1.05
94	399.08	377.65	359.41	314.32	249.86	37.03	57.07	1.05	1.05
95	419.41	396.86	377.78	330.18	262.54	37.03	57.07	1.05	1.05
96	440.15	416.48	396.44	346.61	275.47	37.03	57.07	1.05	1.05
97	461.59	436.81	415.79	363.46	288.98	37.03	57.07	1.05	1.05
98	484.56	458.52	436.39	381.55	303.31	37.03	57.07	1.05	1.05
99	506.96	479.82	456.72	399.23	317.23	37.03	57.07	1.05	1.05
100	529.10	500.84	476.62	416.63	331.02	37.03	57.07	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	3.84	3.68	3.52	3.20	2.57	8.64	13.76	1.79	1.29
41	4.16	4.01	3.84	3.37	2.72	8.98	14.41	1.79	1.29
42	4.32	4.16	4.01	3.52	2.88	9.29	14.89	1.77	1.27
43	4.63	4.49	4.32	3.68	3.04	9.77	15.70	1.74	1.26
44	4.97	4.80	4.49	4.01	3.20	10.24	16.48	1.71	1.25
45	5.28	5.12	4.80	4.32	3.37	10.73	17.29	1.69	1.24
46	5.77	5.44	5.12	4.63	3.68	11.38	18.25	1.66	1.23
47	6.08	5.77	5.60	4.97	4.01	12.01	19.21	1.63	1.21
48	6.56	6.24	5.92	5.28	4.16	12.64	20.16	1.61	1.20
49	7.04	6.72	6.41	5.60	4.49	13.28	21.29	1.61	1.20
50	7.52	7.20	6.89	6.08	4.97	13.92	22.42	1.61	1.20
51	8.17	7.69	7.37	6.56	5.28	14.72	23.70	1.61	1.19
52	8.81	8.32	8.00	7.04	5.77	15.53	24.96	1.58	1.17
53	9.44	8.98	8.64	7.69	6.08	16.49	26.41	1.55	1.16
54	10.24	9.77	9.29	8.17	6.56	17.29	27.70	1.53	1.15
55	11.04	10.57	10.09	8.98	7.20	18.10	28.98	1.50	1.14
56	12.32	11.69	11.21	9.77	8.00	19.38	31.07	1.47	1.13
57	13.61	12.97	12.32	10.88	8.77	20.50	32.82	1.45	1.12
58	15.05	14.24	13.61	12.01	9.77	21.78	34.90	1.42	1.11
59	16.64	15.84	15.20	13.44	10.73	23.05	36.97	1.42	1.10
60	18.58	17.60	16.81	14.89	12.01	24.32	39.06	1.42	1.10
61	20.64	19.69	18.73	16.49	13.28	25.61	41.14	1.40	1.10
62	23.21	21.92	20.98	18.41	14.89	26.89	43.07	1.38	1.09
63	25.93	24.65	23.53	20.64	16.64	28.02	44.99	1.35	1.08
64	28.98	27.53	26.24	23.05	18.56	29.29	46.91	1.32	1.07
65	33.94	32.18	30.73	27.05	21.61	30.73	49.31	1.28	1.07
66	37.79	35.86	34.25	30.10	24.18	31.85	51.06	1.26	1.07
67	42.25	40.19	38.26	33.61	26.89	32.82	52.66	1.24	1.06
68	47.22	44.82	42.90	37.62	30.10	33.94	54.43	1.22	1.06
69	52.82	50.11	47.71	41.94	33.46	35.05	56.18	1.20	1.05
70	56.20	53.29	50.83	44.71	35.68	34.61	55.44	1.20	1.05
71	63.00	59.77	57.00	49.98	39.76	34.93	55.97	1.20	1.05
72	68.76	65.28	62.22	54.56	43.43	35.08	56.23	1.18	1.05
73	77.53	73.63	70.15	61.52	48.86	36.89	59.16	1.17	1.05
74	86.45	81.98	78.10	68.48	54.43	38.70	62.09	1.15	1.05
75	95.21	90.34	86.16	75.44	59.86	40.51	65.02	1.12	1.05
76	105.52	100.08	95.35	83.66	66.40	41.90	67.24	1.11	1.05
77	116.93	110.94	105.79	92.71	73.50	43.43	69.60	1.10	1.05
78	129.73	123.19	117.35	102.86	81.58	44.96	72.11	1.10	1.05
79	143.52	136.27	129.88	113.72	90.20	46.49	74.47	1.09	1.05
80	158.54	150.48	143.38	125.70	99.53	48.02	76.98	1.08	1.05
81	174.97	166.07	158.27	138.65	109.82	49.42	79.20	1.08	1.05
82	193.07	183.19	174.70	153.12	121.10	50.81	81.43	1.08	1.05
83	213.25	202.39	193.07	169.13	133.78	52.48	84.07	1.07	1.05
84	233.86	221.88	211.73	185.41	146.58	54.29	87.00	1.07	1.05
85	261.70	248.47	236.92	207.55	163.98	56.23	90.19	1.06	1.05
86	289.54	274.92	262.12	229.68	181.38	58.32	93.54	1.06	1.05
87	317.38	301.37	287.45	251.81	198.78	60.41	96.88	1.06	1.05
88	345.36	327.82	312.65	273.95	216.31	62.50	100.22	1.06	1.05
89	373.20	354.26	337.98	296.08	233.71	64.45	103.28	1.06	1.05
90	397.14	377.09	359.69	315.14	248.75	64.45	103.28	1.06	1.05
91	421.36	400.06	381.55	334.36	263.78	64.45	103.28	1.06	1.05
92	445.72	423.17	403.54	353.71	279.10	64.45	103.28	1.06	1.05
93	470.50	446.69	426.10	373.33	294.68	64.45	103.28	1.05	1.05
94	495.41	470.35	448.64	393.10	310.27	64.45	103.28	1.05	1.05
95	520.61	494.30	471.47	413.15	326.00	64.45	103.28	1.05	1.05
96	546.36	518.80	494.71	433.46	342.01	64.45	103.28	1.05	1.05
97	573.08	544.13	518.94	454.63	358.72	64.45	103.28	1.05	1.05
98	601.34	571.00	544.55	477.18	376.39	64.45	103.28	1.05	1.05
99	629.33	597.44	569.75	499.18	393.66	64.45	103.28	1.05	1.05
100	656.60	623.34	594.53	520.75	410.36	64.45	103.28	1.05	1.05



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.12	4.80	4.63	4.16	3.37	9.12	15.70	1.79	1.29
41	5.28	5.12	4.97	4.32	3.52	9.60	16.49	1.79	1.29
42	5.60	5.44	5.12	4.63	3.68	10.09	17.29	1.77	1.27
43	6.08	5.77	5.44	4.97	4.01	10.57	18.10	1.74	1.26
44	6.41	6.08	5.92	5.28	4.16	11.04	19.04	1.71	1.25
45	6.89	6.56	6.24	5.60	4.49	11.52	19.85	1.69	1.24
46	7.37	7.04	6.72	5.92	4.80	12.17	20.98	1.66	1.23
47	7.84	7.52	7.20	6.41	5.12	12.80	22.09	1.63	1.21
48	8.32	8.00	7.69	6.89	5.60	13.61	23.38	1.61	1.20
49	8.98	8.64	8.17	7.37	5.92	14.24	24.65	1.61	1.20
50	9.77	9.29	8.81	7.84	6.41	15.05	25.93	1.61	1.20
51	10.40	9.92	9.60	8.48	6.89	16.01	27.53	1.61	1.19
52	11.21	10.73	10.24	9.12	7.37	16.81	28.98	1.58	1.17
53	12.17	11.52	11.04	9.92	8.00	17.77	30.58	1.55	1.16
54	13.13	12.49	12.01	10.57	8.64	18.73	32.33	1.53	1.15
55	14.24	13.61	12.97	11.52	9.29	19.69	33.94	1.50	1.14
56	15.70	14.89	14.24	12.64	10.24	21.13	36.50	1.47	1.13
57	17.29	16.49	15.84	13.92	11.38	22.57	38.90	1.45	1.12
58	19.21	18.24	17.45	15.53	12.49	24.01	41.46	1.42	1.11
59	21.29	20.17	19.38	17.12	13.78	25.61	44.18	1.42	1.10
60	23.53	22.42	21.44	19.04	15.20	27.22	46.91	1.42	1.10
61	26.24	24.98	23.84	21.13	16.98	28.81	49.62	1.40	1.10
62	29.14	27.85	26.58	23.53	18.89	30.42	52.34	1.38	1.09
63	32.65	31.06	29.62	26.24	20.98	32.18	55.39	1.35	1.08
64	36.34	34.61	33.13	29.29	23.38	33.94	58.43	1.32	1.07
65	42.42	40.33	38.58	34.10	27.22	36.18	62.28	1.28	1.07
66	47.39	45.14	43.06	37.93	30.25	37.93	65.32	1.26	1.07
67	52.82	50.26	48.02	42.42	33.78	39.71	68.35	1.24	1.06
68	59.06	56.20	53.80	47.39	37.79	41.62	71.72	1.22	1.06
69	65.80	62.59	59.87	52.66	41.94	43.70	75.41	1.20	1.05
70	69.97	66.61	63.54	55.88	44.57	44.10	75.95	1.20	1.05
71	78.19	74.26	70.88	62.27	49.40	45.76	78.79	1.20	1.05
72	85.19	81.01	77.26	67.79	53.74	47.05	81.01	1.18	1.05
73	95.90	91.18	87.00	76.42	60.41	50.53	87.00	1.17	1.05
74	106.76	101.47	96.74	84.91	67.09	54.01	92.99	1.15	1.05
75	117.48	111.64	106.49	93.41	73.63	57.49	98.98	1.12	1.05
76	130.01	123.61	117.90	103.28	81.58	60.83	104.82	1.11	1.05
77	144.07	136.84	130.57	114.42	90.20	64.73	111.50	1.10	1.05
78	159.66	151.73	144.77	126.82	99.95	69.05	119.02	1.10	1.05
79	176.51	167.74	159.94	140.04	110.24	73.78	127.22	1.09	1.05
80	194.60	184.86	176.36	154.37	121.38	79.07	136.28	1.08	1.05
81	214.22	203.65	194.18	169.97	133.49	83.80	144.49	1.08	1.05
82	235.94	224.26	213.82	187.08	146.71	89.09	153.54	1.08	1.05
83	260.16	247.08	235.67	206.16	161.47	95.21	164.11	1.07	1.05
84	284.39	270.19	257.66	225.23	176.09	101.76	175.39	1.07	1.05
85	318.07	302.21	288.14	251.81	196.82	109.55	188.89	1.06	1.05
86	351.62	334.08	318.62	278.40	217.43	117.35	202.26	1.06	1.05
87	385.31	366.10	349.12	304.99	238.18	125.14	215.76	1.06	1.05
88	418.99	398.11	379.60	331.57	258.91	133.08	229.27	1.06	1.05
89	452.68	429.98	409.94	358.16	279.52	140.87	242.76	1.06	1.05
90	481.78	457.69	436.39	381.26	297.47	145.19	250.14	1.06	1.05
91	511.01	485.53	462.84	404.38	315.56	149.64	257.94	1.06	1.05
92	540.52	513.50	489.71	427.76	333.80	154.37	266.00	1.06	1.05
93	570.72	542.18	516.85	451.56	352.45	159.66	275.20	1.05	1.05
94	600.79	570.86	544.27	475.51	370.97	164.53	283.69	1.05	1.05
95	631.42	599.81	571.84	499.58	389.76	169.13	291.48	1.05	1.05
96	662.45	629.33	600.10	524.23	408.97	173.16	298.44	1.05	1.05
97	694.61	659.95	629.18	549.56	428.59	176.36	303.88	1.05	1.05
98	728.71	692.24	659.95	576.29	449.34	178.32	307.36	1.05	1.05
99	761.84	723.56	689.74	602.18	468.96	180.41	310.98	1.05	1.05
100	793.58	753.62	718.13	626.54	487.20	183.19	315.71	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 4**

Benefit Period	<b>Lifetime</b>
Inflation	<b>None</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	6.08	5.77	5.60	4.97	4.01	12.17	21.78	1.79	1.29
41	6.41	6.08	5.92	5.28	4.16	12.64	22.73	1.79	1.29
42	6.72	6.41	6.24	5.44	4.49	13.28	23.86	1.77	1.27
43	7.20	6.89	6.56	5.77	4.63	13.92	24.96	1.74	1.26
44	7.69	7.37	7.04	6.24	4.97	14.72	26.41	1.71	1.25
45	8.17	7.69	7.37	6.56	5.28	15.37	27.70	1.69	1.24
46	8.64	8.32	8.00	7.04	5.77	16.32	29.29	1.66	1.23
47	9.29	8.81	8.48	7.52	6.08	17.12	30.73	1.63	1.21
48	9.92	9.44	9.12	8.17	6.56	18.10	32.50	1.61	1.20
49	10.73	10.24	9.77	8.64	7.04	19.21	34.42	1.61	1.20
50	11.52	11.04	10.57	9.29	7.52	20.33	36.50	1.61	1.20
51	12.32	11.84	11.38	10.09	8.00	21.61	38.74	1.61	1.19
52	13.28	12.64	12.17	10.73	8.64	22.90	40.99	1.58	1.17
53	14.41	13.78	13.13	11.69	9.29	24.18	43.39	1.55	1.16
54	15.53	14.72	14.09	12.49	10.09	25.61	45.94	1.53	1.15
55	16.81	16.01	15.20	13.61	10.88	27.05	48.49	1.50	1.14
56	18.41	17.60	16.81	14.89	12.01	29.14	52.18	1.47	1.13
57	20.33	19.38	18.58	16.32	13.13	31.21	56.03	1.45	1.12
58	22.42	21.44	20.50	18.10	14.57	33.46	60.18	1.42	1.11
59	24.82	23.70	22.57	20.02	16.01	35.86	64.34	1.42	1.10
60	27.53	26.24	25.13	22.09	17.77	38.42	69.00	1.42	1.10
61	30.58	29.14	27.85	24.49	19.52	40.99	73.63	1.40	1.10
62	33.94	32.33	30.90	27.22	21.78	43.86	78.76	1.38	1.09
63	37.93	36.02	34.42	30.42	24.18	46.74	84.05	1.35	1.08
64	42.25	40.19	38.42	33.78	26.89	49.94	89.64	1.32	1.07
65	49.14	46.74	44.65	39.38	31.21	54.11	97.16	1.28	1.07
66	54.91	52.19	49.79	43.86	34.74	57.47	103.25	1.26	1.07
67	61.15	58.26	55.55	49.00	38.74	61.15	109.81	1.24	1.06
68	68.35	65.00	62.11	54.59	43.22	65.15	117.01	1.22	1.06
69	76.04	72.35	69.16	60.66	48.02	69.16	124.21	1.20	1.05
70	80.86	76.86	73.34	64.46	50.99	70.27	126.17	1.20	1.05
71	90.04	85.50	81.70	71.62	56.56	73.66	132.28	1.20	1.05
72	97.99	93.12	88.81	77.81	61.39	76.42	137.24	1.18	1.05
73	110.24	104.82	99.95	87.55	68.90	82.68	148.38	1.17	1.05
74	122.50	116.38	111.08	97.16	76.42	88.94	159.66	1.15	1.05
75	134.75	128.06	122.08	106.76	83.94	95.21	170.93	1.12	1.05
76	149.09	141.56	135.02	118.18	92.71	101.89	182.90	1.11	1.05
77	164.95	156.74	149.50	130.70	102.59	109.00	195.72	1.10	1.05
78	182.63	173.58	165.50	144.77	113.45	116.93	209.92	1.10	1.05
79	201.70	191.54	182.63	159.66	125.14	125.00	224.39	1.09	1.05
80	222.02	210.89	201.14	175.67	137.53	133.21	239.15	1.08	1.05
81	244.02	231.91	221.05	193.07	150.89	141.84	254.74	1.08	1.05
82	268.24	254.88	242.90	212.14	165.50	151.03	271.16	1.08	1.05
83	295.10	280.34	267.12	233.16	181.66	161.05	289.12	1.07	1.05
84	321.97	305.69	291.35	254.18	197.66	170.66	306.38	1.07	1.05
85	359.69	341.59	325.58	283.82	220.63	185.41	332.82	1.06	1.05
86	397.56	377.51	359.69	313.62	243.74	200.03	359.14	1.06	1.05
87	435.42	413.42	393.94	343.40	266.71	214.79	385.58	1.06	1.05
88	473.14	449.34	428.04	373.20	289.68	229.54	412.16	1.06	1.05
89	511.01	485.11	462.29	402.98	312.78	244.30	438.62	1.06	1.05
90	543.85	516.43	492.07	428.88	332.83	255.01	457.82	1.06	1.05
91	576.84	547.75	521.86	454.91	353.02	265.87	477.31	1.06	1.05
92	610.25	579.35	552.07	481.21	373.48	277.15	497.64	1.06	1.05
93	644.22	611.64	582.83	507.94	394.21	289.12	519.07	1.05	1.05
94	678.18	643.94	613.60	534.80	414.96	300.82	540.10	1.05	1.05
95	712.56	676.51	644.64	561.82	435.97	312.08	560.28	1.05	1.05
96	747.50	709.78	676.24	589.37	457.27	322.80	579.62	1.05	1.05
97	783.55	743.88	708.80	617.63	479.12	332.96	597.72	1.05	1.05
98	821.42	779.80	742.91	647.28	501.82	342.16	614.29	1.05	1.05
99	857.62	814.18	775.49	675.40	523.25	351.06	630.30	1.05	1.05
100	891.30	845.92	805.69	701.15	542.33	359.69	645.74	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.60	5.28	5.28	4.49	3.52	13.13	20.16	1.79	1.29
41	6.24	5.92	5.60	4.80	3.84	13.78	21.14	1.79	1.29
42	6.56	6.24	5.92	5.12	4.16	14.24	21.92	1.77	1.27
43	6.89	6.56	6.24	5.28	4.49	15.05	23.21	1.74	1.26
44	7.52	7.20	6.56	5.92	4.80	15.37	23.70	1.71	1.25
45	8.00	7.52	7.20	6.24	5.12	16.18	24.98	1.69	1.24
46	8.32	8.00	7.69	6.56	5.28	16.98	26.10	1.66	1.23
47	8.98	8.64	8.00	7.20	5.60	17.60	27.22	1.63	1.21
48	9.77	9.29	8.64	7.69	6.24	18.58	28.67	1.61	1.20
49	10.40	9.77	9.44	8.32	6.56	19.38	29.95	1.61	1.20
50	11.21	10.73	10.09	8.98	7.04	20.33	31.21	1.61	1.20
51	12.17	11.21	10.88	9.44	7.69	21.13	32.50	1.61	1.19
52	12.97	12.01	11.52	10.24	8.32	22.09	34.10	1.58	1.17
53	13.78	13.28	12.64	10.88	8.81	23.05	35.36	1.55	1.16
54	14.89	14.09	13.44	11.69	9.60	24.18	37.30	1.53	1.15
55	16.32	15.20	14.57	12.80	10.24	24.82	38.26	1.50	1.14
56	17.60	16.81	16.01	13.92	11.38	26.41	40.66	1.47	1.13
57	19.52	18.41	17.60	15.53	12.32	27.53	42.42	1.45	1.12
58	21.44	20.33	19.52	16.98	13.78	28.81	44.51	1.42	1.11
59	24.01	22.57	21.44	18.73	15.05	30.25	46.74	1.42	1.10
60	26.24	24.82	23.70	20.50	16.64	31.38	48.36	1.42	1.10
61	29.14	27.53	26.10	23.05	18.58	32.50	50.11	1.40	1.10
62	32.18	30.25	28.81	25.13	20.17	33.61	51.86	1.38	1.09
63	35.53	33.46	31.70	27.85	22.42	34.58	53.16	1.35	1.08
64	39.22	37.14	35.22	30.90	24.82	35.39	54.43	1.32	1.07
65	45.79	43.06	40.82	35.70	28.81	36.65	56.50	1.28	1.07
66	49.94	47.22	44.99	39.38	31.38	37.62	57.95	1.26	1.07
67	55.39	52.19	49.62	43.39	34.74	37.93	58.43	1.24	1.06
68	60.66	57.31	54.59	47.71	38.10	38.42	59.23	1.22	1.06
69	66.76	63.23	60.19	52.66	41.94	39.22	60.35	1.20	1.05
70	69.97	66.00	62.94	54.82	43.94	37.67	58.19	1.20	1.05
71	77.32	73.08	69.28	60.66	48.53	37.27	57.44	1.20	1.05
72	83.38	78.79	74.89	65.42	52.06	36.89	56.80	1.18	1.05
73	92.99	87.70	83.38	72.80	58.04	37.86	58.32	1.17	1.05
74	101.47	95.77	91.03	79.49	63.48	38.83	59.86	1.15	1.05
75	111.08	104.95	99.67	87.00	69.18	39.95	61.52	1.12	1.05
76	120.41	113.87	108.16	94.24	75.17	40.64	62.50	1.11	1.05
77	131.54	124.31	118.32	103.15	82.27	40.92	63.05	1.10	1.05
78	144.07	136.00	129.31	112.90	89.93	41.62	64.16	1.10	1.05
79	158.14	149.50	142.13	124.16	98.83	41.62	64.16	1.09	1.05
80	172.19	162.72	154.79	135.17	107.46	42.04	64.73	1.08	1.05
81	187.22	176.93	168.29	147.00	117.07	42.04	64.73	1.08	1.05
82	203.51	192.37	183.05	159.94	127.22	41.48	63.90	1.08	1.05
83	223.14	211.16	200.87	175.54	139.48	41.06	63.34	1.07	1.05
84	240.96	228.01	217.01	189.59	150.76	40.79	62.78	1.07	1.05
85	267.68	253.20	240.96	210.61	167.46	40.37	62.22	1.06	1.05
86	293.86	277.98	264.62	231.35	184.02	39.95	61.67	1.06	1.05
87	317.10	299.98	285.50	249.59	198.50	39.67	61.10	1.06	1.05
88	342.16	323.78	308.18	269.35	214.22	39.25	60.55	1.06	1.05
89	369.72	349.94	332.96	291.20	231.49	38.83	59.86	1.06	1.05
90	390.31	369.43	351.48	307.36	244.44	38.56	59.44	1.06	1.05
91	413.98	391.85	372.91	326.00	259.19	38.56	57.90	1.06	1.05
92	437.93	414.54	394.49	344.94	274.22	38.56	59.44	1.06	1.05
93	462.42	437.64	416.63	364.15	289.54	38.56	59.44	1.05	1.05
94	486.92	460.75	438.48	383.50	304.85	38.56	59.44	1.05	1.05
95	511.70	484.14	460.90	402.84	320.30	38.56	59.44	1.05	1.05
96	537.04	508.08	483.72	422.89	336.02	38.56	59.44	1.05	1.05
97	563.21	532.86	507.24	443.35	352.60	38.56	59.44	1.05	1.05
98	591.18	559.44	532.44	465.48	370.00	38.56	59.44	1.05	1.05
99	618.47	585.34	557.22	487.06	386.98	38.56	59.44	1.05	1.05
100	645.47	611.09	581.44	508.22	403.82	38.56	59.44	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	7.20	6.89	6.56	5.92	4.80	14.72	23.53	1.79	1.29
41	7.69	7.52	7.20	6.24	5.12	15.37	24.66	1.79	1.29
42	8.00	7.69	7.52	6.56	5.28	15.84	25.45	1.77	1.27
43	8.64	8.32	8.00	6.89	5.60	16.64	26.74	1.74	1.26
44	9.29	8.98	8.32	7.52	5.92	17.29	27.86	1.71	1.25
45	9.77	9.60	8.98	8.00	6.24	18.10	29.14	1.69	1.24
46	10.73	10.09	9.60	8.64	6.89	19.04	30.56	1.66	1.23
47	11.38	10.73	10.40	9.29	7.52	20.02	32.02	1.63	1.21
48	12.17	11.69	11.04	9.77	7.69	20.81	33.30	1.61	1.20
49	12.97	12.49	11.84	10.40	8.32	21.78	34.90	1.61	1.20
50	13.92	13.28	12.80	11.21	9.12	22.73	36.50	1.61	1.20
51	15.05	14.24	13.61	12.17	9.77	23.70	38.10	1.61	1.19
52	16.18	15.37	14.72	12.97	10.57	24.82	39.85	1.58	1.17
53	17.45	16.49	15.84	14.09	11.21	26.10	41.78	1.55	1.16
54	18.73	17.93	16.98	14.89	12.01	27.22	43.54	1.53	1.15
55	20.17	19.21	18.41	16.32	13.13	28.02	44.82	1.50	1.14
56	22.25	21.13	20.33	17.60	14.57	29.78	47.71	1.47	1.13
57	24.49	23.38	22.25	19.52	15.84	31.21	49.94	1.45	1.12
58	26.89	25.45	24.32	21.44	17.45	32.65	52.34	1.42	1.11
59	29.62	28.18	27.05	24.01	19.04	34.42	55.22	1.42	1.10
60	32.65	31.06	29.62	26.24	21.13	35.70	57.31	1.42	1.10
61	36.18	34.42	32.82	28.81	23.21	37.14	59.71	1.40	1.10
62	40.19	37.93	36.34	31.85	25.78	38.74	61.94	1.38	1.09
63	44.34	42.11	40.19	35.39	28.50	39.85	64.03	1.35	1.08
64	49.00	46.58	44.34	38.90	31.38	40.99	65.63	1.32	1.07
65	57.00	54.11	51.71	45.46	36.34	42.74	68.52	1.28	1.07
66	62.27	59.23	56.51	49.62	39.85	44.03	70.60	1.26	1.07
67	68.83	65.47	62.44	54.74	43.86	44.65	71.70	1.24	1.06
68	75.55	71.72	68.66	60.19	48.19	45.46	72.98	1.22	1.06
69	83.41	79.24	75.41	66.26	52.82	46.58	74.77	1.20	1.05
70	87.12	82.52	78.85	69.37	55.28	45.32	72.59	1.20	1.05
71	96.31	91.50	87.25	76.44	60.80	45.02	72.22	1.20	1.05
72	103.85	98.56	93.96	82.40	65.57	44.96	72.11	1.18	1.05
73	115.54	109.69	104.54	91.73	72.80	46.49	74.60	1.17	1.05
74	126.25	119.71	114.00	99.95	79.49	48.02	76.98	1.15	1.05
75	138.08	130.99	125.00	109.42	86.86	49.42	79.34	1.12	1.05
76	149.78	142.13	135.44	118.74	94.24	50.66	81.29	1.11	1.05
77	163.70	155.35	148.10	129.73	102.86	51.65	82.82	1.10	1.05
78	179.02	169.97	161.89	141.98	112.61	53.04	85.06	1.10	1.05
79	196.55	186.67	177.90	155.76	123.61	53.87	86.30	1.09	1.05
80	214.09	203.09	193.63	169.68	134.33	55.26	88.52	1.08	1.05
81	232.74	220.91	210.47	184.44	146.02	56.38	90.34	1.08	1.05
82	252.92	239.98	228.84	200.59	158.69	56.93	91.18	1.08	1.05
83	277.28	263.09	250.98	219.94	173.86	58.19	93.26	1.07	1.05
84	299.28	283.97	271.02	237.34	187.64	59.71	95.76	1.07	1.05
85	332.41	315.56	300.95	263.64	208.25	61.25	98.28	1.06	1.05
86	364.85	346.46	330.32	289.39	228.56	63.06	101.06	1.06	1.05
87	393.52	373.75	356.50	312.23	246.53	64.58	103.56	1.06	1.05
88	424.84	403.26	384.61	337.01	266.02	66.26	106.21	1.06	1.05
89	459.08	435.70	415.66	364.15	287.45	67.66	108.44	1.06	1.05
90	484.56	460.06	438.76	384.47	303.46	67.09	107.46	1.06	1.05
91	514.07	488.04	465.48	407.86	321.83	67.09	107.46	1.06	1.05
92	543.72	516.29	492.35	431.52	340.49	67.09	107.46	1.06	1.05
93	574.06	544.97	519.77	455.46	359.56	67.09	107.46	1.05	1.05
94	604.40	573.78	547.33	479.54	378.48	67.09	107.46	1.05	1.05
95	635.17	603.01	575.17	504.05	397.69	67.09	107.46	1.05	1.05
96	666.62	632.94	603.58	528.82	417.32	67.09	107.46	1.05	1.05
97	699.20	663.84	633.08	554.71	437.64	67.09	107.46	1.05	1.05
98	733.58	696.55	664.40	582.13	459.22	67.09	107.46	1.05	1.05
99	767.83	728.86	695.03	609.00	480.24	67.09	107.46	1.05	1.05
100	801.10	760.45	725.38	635.30	500.70	67.09	107.46	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	9.60	8.98	8.64	7.69	6.24	15.53	26.74	1.79	1.29
41	9.77	9.60	9.29	8.00	6.56	16.49	28.33	1.79	1.29
42	10.40	10.09	9.60	8.64	6.89	17.29	29.62	1.77	1.27
43	11.38	10.73	10.09	9.29	7.52	17.93	30.73	1.74	1.26
44	11.84	11.38	11.04	9.77	7.69	18.73	32.33	1.71	1.25
45	12.80	12.17	11.69	10.40	8.32	19.38	33.30	1.69	1.24
46	13.78	13.13	12.49	11.04	8.98	20.50	35.22	1.66	1.23
47	14.57	13.92	13.44	11.84	9.60	21.44	36.97	1.63	1.21
48	15.53	14.89	14.24	12.80	10.40	22.42	38.58	1.61	1.20
49	16.64	16.01	15.05	13.61	10.88	23.38	40.50	1.61	1.20
50	18.10	17.12	16.32	14.57	11.84	24.49	42.26	1.61	1.20
51	19.21	18.41	17.77	15.70	12.80	25.78	44.35	1.61	1.19
52	20.64	19.69	18.89	16.81	13.61	26.89	46.43	1.58	1.17
53	22.42	21.13	20.33	18.24	14.72	28.02	48.19	1.55	1.16
54	24.01	22.90	21.92	19.38	15.84	29.45	50.75	1.53	1.15
55	25.93	24.82	23.53	20.98	16.98	30.58	52.68	1.50	1.14
56	28.33	26.89	25.78	22.90	18.58	32.50	56.20	1.47	1.13
57	31.06	29.62	28.50	25.13	20.50	34.25	59.06	1.45	1.12
58	34.42	32.65	31.21	27.85	22.42	36.02	62.27	1.42	1.11
59	37.93	35.86	34.42	30.42	24.49	38.10	65.80	1.42	1.10
60	41.46	39.38	37.79	33.46	26.74	40.02	69.00	1.42	1.10
61	45.94	43.70	41.78	36.98	29.78	41.78	72.04	1.40	1.10
62	50.42	48.19	45.94	40.66	32.65	43.86	75.38	1.38	1.09
63	55.86	53.15	50.59	44.82	35.86	45.62	78.60	1.35	1.08
64	61.46	58.43	56.03	49.46	39.54	47.54	81.79	1.32	1.07
65	71.23	67.72	64.84	57.31	45.79	50.26	86.59	1.28	1.07
66	78.12	74.44	71.08	62.59	49.94	52.34	90.13	1.26	1.07
67	86.12	81.96	78.28	69.16	55.07	53.94	92.84	1.24	1.06
68	94.45	89.96	86.12	75.88	60.52	55.72	96.05	1.22	1.06
69	103.88	98.93	94.61	83.24	66.26	58.12	100.21	1.20	1.05
70	108.41	103.20	98.46	86.68	69.06	57.72	99.37	1.20	1.05
71	119.70	113.57	108.44	95.29	75.56	59.04	101.72	1.20	1.05
72	128.62	122.35	116.65	102.31	81.16	60.28	103.70	1.18	1.05
73	142.96	135.86	129.60	113.87	90.06	63.61	109.55	1.17	1.05
74	155.90	148.10	141.29	124.03	97.99	66.96	115.26	1.15	1.05
75	170.38	161.89	154.37	135.44	106.76	70.15	120.82	1.12	1.05
76	184.58	175.54	167.46	146.71	115.81	73.63	126.80	1.11	1.05
77	201.70	191.54	182.77	160.22	126.25	76.98	132.66	1.10	1.05
78	220.36	209.35	199.75	174.97	137.95	81.43	140.45	1.10	1.05
79	241.79	229.82	219.10	191.82	151.03	85.61	147.55	1.09	1.05
80	262.67	249.59	238.03	208.38	163.84	90.90	156.74	1.08	1.05
81	284.94	270.89	258.22	226.06	177.48	95.50	164.68	1.08	1.05
82	309.02	293.71	280.07	245.14	192.24	99.80	172.04	1.08	1.05
83	338.26	321.28	306.38	267.96	209.92	105.65	182.06	1.07	1.05
84	364.01	345.77	329.76	288.29	225.36	111.91	192.92	1.07	1.05
85	403.96	383.77	365.95	319.74	250.01	119.44	205.88	1.06	1.05
86	443.08	420.94	401.45	350.78	273.95	126.67	218.40	1.06	1.05
87	477.73	453.94	432.91	378.20	295.38	133.91	230.93	1.06	1.05
88	515.32	489.71	466.87	407.86	318.49	141.01	242.90	1.06	1.05
89	556.80	528.82	504.18	440.57	343.82	147.97	255.01	1.06	1.05
90	587.70	558.34	532.44	465.20	362.89	151.03	260.16	1.06	1.05
91	623.47	592.30	564.73	493.32	385.03	155.63	268.24	1.06	1.05
92	659.39	626.54	597.44	521.86	407.30	160.50	276.59	1.06	1.05
93	696.28	661.48	630.58	550.96	429.98	166.07	286.20	1.05	1.05
94	733.03	696.42	663.98	580.19	452.54	171.07	294.96	1.05	1.05
95	770.33	731.77	697.67	609.55	475.51	175.94	303.17	1.05	1.05
96	808.20	767.83	732.05	639.62	498.89	180.12	310.42	1.05	1.05
97	847.45	805.13	767.54	670.52	522.84	183.47	316.13	1.05	1.05
98	889.07	844.52	805.13	703.10	548.17	185.41	319.60	1.05	1.05
99	929.44	882.80	841.46	734.70	572.11	187.64	323.51	1.05	1.05
100	968.14	919.42	876.12	764.35	594.38	190.56	328.37	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.38	10.73	10.40	9.29	7.52	21.13	37.78	1.79	1.29
41	11.84	11.38	11.04	9.77	7.69	21.92	39.54	1.79	1.29
42	12.49	11.84	11.69	10.09	8.32	23.05	41.29	1.77	1.27
43	13.44	12.80	12.17	10.73	8.64	24.18	43.22	1.74	1.26
44	14.24	13.78	13.13	11.69	9.29	25.45	45.62	1.71	1.25
45	15.20	14.24	13.78	12.17	9.77	26.41	47.54	1.69	1.24
46	16.01	15.53	14.89	13.13	10.73	27.85	50.10	1.66	1.23
47	17.29	16.32	15.84	13.92	11.38	29.14	52.34	1.63	1.21
48	18.41	17.60	16.98	15.20	12.17	30.58	54.91	1.61	1.20
49	19.85	18.89	18.10	16.01	12.97	32.33	57.95	1.61	1.20
50	21.29	20.50	19.52	17.12	13.92	33.94	60.98	1.61	1.20
51	22.73	21.92	20.98	18.73	14.89	35.86	64.34	1.61	1.19
52	24.49	23.21	22.42	19.69	15.84	37.79	67.56	1.58	1.17
53	26.58	25.30	24.18	21.44	17.12	39.38	70.76	1.55	1.16
54	28.50	26.89	25.78	22.90	18.41	41.46	74.44	1.53	1.15
55	30.58	29.14	27.70	24.82	19.85	43.54	78.12	1.50	1.14
56	33.30	31.85	30.42	26.89	21.78	46.26	82.91	1.47	1.13
57	36.65	34.90	33.46	29.45	23.70	49.31	88.52	1.45	1.12
58	40.19	38.42	36.65	32.33	26.10	52.51	94.45	1.42	1.11
59	44.18	42.11	40.19	35.70	28.50	55.55	99.73	1.42	1.10
60	48.50	46.26	44.18	38.90	31.21	59.23	106.28	1.42	1.10
61	53.46	51.06	48.83	42.90	34.25	62.75	112.69	1.40	1.10
62	58.75	55.86	53.46	47.06	37.62	66.26	118.93	1.38	1.09
63	64.84	61.63	58.91	52.03	41.30	70.12	126.14	1.35	1.08
64	71.40	67.87	65.00	57.14	45.46	73.96	132.70	1.32	1.07
65	82.61	78.60	75.07	66.12	52.51	79.56	142.79	1.28	1.07
66	90.61	86.12	82.13	72.35	57.31	83.88	150.79	1.26	1.07
67	99.73	94.93	90.61	79.87	63.07	88.04	158.16	1.24	1.06
68	109.33	104.05	99.42	87.41	69.16	93.17	167.28	1.22	1.06
69	120.23	114.29	109.33	95.88	75.88	97.49	175.13	1.20	1.05
70	125.26	119.14	113.62	100.00	79.02	98.46	176.71	1.20	1.05
71	137.68	130.81	124.97	109.62	86.52	101.74	182.56	1.20	1.05
72	147.97	140.59	134.05	117.48	92.71	104.68	188.05	1.18	1.05
73	164.26	156.18	148.94	130.43	102.73	111.64	200.30	1.17	1.05
74	178.87	169.97	162.17	141.84	111.64	119.16	213.96	1.15	1.05
75	195.43	185.69	177.06	154.79	121.66	125.70	225.65	1.12	1.05
76	211.73	201.00	191.68	167.88	131.69	133.49	239.56	1.11	1.05
77	230.93	195.14	209.35	183.05	143.65	141.71	254.46	1.10	1.05
78	252.10	239.57	228.43	199.75	156.60	149.64	268.66	1.10	1.05
79	276.31	262.39	250.14	218.69	171.49	158.69	284.94	1.09	1.05
80	299.70	284.66	271.58	237.19	185.69	167.88	301.37	1.08	1.05
81	324.48	308.47	293.99	256.82	200.72	175.94	315.98	1.08	1.05
82	351.34	333.94	318.22	277.85	216.88	185.83	333.53	1.08	1.05
83	383.64	364.43	347.30	303.18	236.22	196.55	352.73	1.07	1.05
84	412.18	391.30	372.91	325.31	253.07	206.44	370.69	1.07	1.05
85	456.85	433.88	413.57	360.53	280.21	222.44	399.37	1.06	1.05
86	500.98	475.64	453.24	395.18	307.08	238.03	427.34	1.06	1.05
87	539.95	512.68	488.45	425.81	330.74	255.58	458.81	1.06	1.05
88	582.00	552.62	526.45	459.08	356.35	270.89	486.37	1.06	1.05
89	628.49	596.75	568.63	495.70	384.74	285.78	513.10	1.06	1.05
90	663.56	630.02	600.37	523.25	406.04	298.31	535.64	1.06	1.05
91	703.80	668.30	636.70	554.99	430.68	311.11	558.47	1.06	1.05
92	744.44	706.86	673.58	587.15	455.60	324.19	582.13	1.06	1.05
93	785.93	746.26	711.04	619.72	480.94	338.26	607.33	1.05	1.05
94	827.40	785.64	748.62	652.43	506.27	351.90	631.84	1.05	1.05
95	869.30	825.31	786.48	685.42	531.89	365.12	655.50	1.05	1.05
96	911.90	865.97	825.04	718.97	557.92	377.65	678.18	1.05	1.05
97	955.88	907.58	864.71	753.49	584.50	389.62	699.34	1.05	1.05
98	1,002.10	951.29	906.34	789.68	612.20	400.34	718.69	1.05	1.05
99	1,046.23	993.34	946.14	823.92	638.38	410.78	737.48	1.05	1.05
100	1,087.43	1,032.02	982.90	855.38	661.62	420.80	755.44	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	5.77	5.44	5.44	4.63	3.68	13.61	20.98	1.79	1.29
41	6.41	6.08	5.77	4.80	4.01	14.24	21.92	1.79	1.29
42	6.72	6.41	6.08	5.12	4.32	14.89	22.90	1.77	1.27
43	7.04	6.72	6.41	5.44	4.63	15.53	24.01	1.74	1.26
44	7.69	7.37	6.72	6.08	4.80	16.18	24.98	1.71	1.25
45	8.17	7.69	7.37	6.41	5.12	16.98	26.26	1.69	1.24
46	8.48	8.17	7.84	6.72	5.44	17.77	27.38	1.66	1.23
47	9.12	8.81	8.17	7.37	5.77	18.58	28.67	1.63	1.21
48	10.09	9.44	8.81	7.84	6.41	19.52	30.10	1.61	1.20
49	10.57	9.92	9.60	8.48	6.72	20.50	31.54	1.61	1.20
50	11.52	10.88	10.24	9.12	7.20	21.44	32.96	1.61	1.20
51	12.32	11.52	11.21	9.60	7.84	22.42	34.42	1.61	1.19
52	13.28	12.32	11.84	10.57	8.48	23.38	36.18	1.58	1.17
53	14.09	13.61	12.97	11.21	8.98	24.49	37.62	1.55	1.16
54	15.37	14.41	13.78	12.01	9.92	25.61	39.54	1.53	1.15
55	16.81	15.70	15.05	13.28	10.57	26.41	40.66	1.50	1.14
56	18.24	17.29	16.49	14.41	11.69	28.02	43.22	1.47	1.13
57	20.33	19.21	18.24	16.18	12.80	29.29	45.14	1.45	1.12
58	22.42	21.13	20.17	17.60	14.24	30.73	47.38	1.42	1.11
59	24.82	23.38	22.25	19.52	15.70	32.33	49.94	1.42	1.10
60	27.53	26.10	24.82	21.61	17.45	33.46	51.54	1.42	1.10
61	30.42	28.64	27.22	24.01	19.38	34.74	53.63	1.40	1.10
62	33.78	31.70	30.25	26.58	21.29	35.70	55.08	1.38	1.09
63	37.45	35.22	33.46	29.45	23.70	36.98	57.00	1.35	1.08
64	41.62	39.22	37.30	32.65	26.41	37.62	57.95	1.32	1.07
65	48.50	45.62	43.39	37.93	30.42	38.90	59.88	1.28	1.07
66	53.30	50.42	47.86	41.94	33.46	39.22	60.35	1.26	1.07
67	58.75	55.39	52.66	45.94	36.82	39.54	60.83	1.24	1.06
68	64.84	61.31	58.26	50.90	40.82	39.85	61.46	1.22	1.06
69	71.40	67.72	64.34	56.34	44.99	40.33	62.11	1.20	1.05
70	75.02	70.60	67.37	58.64	47.00	38.89	60.02	1.20	1.05
71	82.87	78.35	74.26	64.90	52.04	38.45	59.20	1.20	1.05
72	89.51	84.64	80.32	70.15	55.96	37.73	58.19	1.18	1.05
73	99.11	93.68	88.94	77.68	61.94	38.42	59.30	1.17	1.05
74	109.00	102.86	97.86	85.46	68.21	39.53	60.96	1.15	1.05
75	117.90	111.50	105.94	92.42	73.50	40.51	62.36	1.12	1.05
76	128.90	121.94	115.68	100.92	80.46	40.92	63.05	1.11	1.05
77	140.04	132.38	125.83	109.69	87.55	41.21	63.62	1.10	1.05
78	153.54	144.91	137.66	120.26	95.77	41.62	64.16	1.10	1.05
79	166.20	157.15	149.36	130.43	103.85	42.04	64.86	1.09	1.05
80	181.10	171.22	162.86	142.13	113.03	42.04	64.73	1.08	1.05
81	196.97	186.25	177.20	154.79	123.19	42.04	64.73	1.08	1.05
82	212.83	201.14	191.40	167.18	133.08	41.48	63.90	1.08	1.05
83	231.77	219.24	208.66	182.35	144.91	41.06	63.34	1.07	1.05
84	250.28	236.92	225.50	196.97	156.60	40.79	62.78	1.07	1.05
85	276.04	261.14	248.62	217.15	172.75	40.37	62.22	1.06	1.05
86	303.18	286.90	273.11	238.73	189.86	39.95	61.67	1.06	1.05
87	327.26	309.72	294.68	257.66	204.90	39.67	61.10	1.06	1.05
88	353.15	334.36	318.22	278.12	221.18	39.25	60.55	1.06	1.05
89	378.62	358.44	341.18	298.31	237.19	38.83	59.86	1.06	1.05
90	399.92	378.48	360.25	315.01	250.42	38.56	59.44	1.06	1.05
91	424.28	401.45	382.10	334.08	265.60	38.56	59.44	1.06	1.05
92	448.78	424.70	404.23	353.42	281.04	38.56	59.44	1.06	1.05
93	473.83	448.37	426.79	373.06	296.64	38.56	59.44	1.05	1.05
94	498.89	472.03	449.34	392.96	312.36	38.56	59.44	1.05	1.05
95	524.23	496.10	472.31	412.73	328.24	38.56	59.44	1.05	1.05
96	550.26	520.61	495.55	433.33	344.38	38.56	59.44	1.05	1.05
97	576.98	546.08	519.77	454.34	361.22	38.56	59.44	1.05	1.05
98	605.66	573.23	545.52	476.90	379.18	38.56	59.44	1.05	1.05
99	633.78	599.81	570.86	499.03	396.58	38.56	59.44	1.05	1.05
100	661.34	626.12	595.78	520.75	413.84	38.56	59.44	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	7.37	7.04	6.72	6.08	4.80	15.37	24.49	1.79	1.29
41	7.84	7.69	7.37	6.41	5.12	16.01	25.78	1.79	1.29
42	8.17	7.84	7.69	6.72	5.44	16.49	26.41	1.77	1.27
43	8.81	8.48	8.17	7.04	5.77	17.29	27.70	1.74	1.26
44	9.44	9.12	8.48	7.69	6.08	18.10	29.14	1.71	1.25
45	10.09	9.77	9.12	8.17	6.41	18.89	30.42	1.69	1.24
46	10.88	10.40	9.77	8.81	7.04	20.02	32.18	1.66	1.23
47	11.52	10.88	10.73	9.44	7.69	20.98	33.61	1.63	1.21
48	12.49	11.84	11.21	10.09	7.84	21.92	35.05	1.61	1.20
49	13.28	12.64	12.17	10.57	8.48	23.05	36.97	1.61	1.20
50	14.24	13.61	12.97	11.52	9.44	24.01	38.58	1.61	1.20
51	15.37	14.57	13.92	12.32	9.92	25.13	40.50	1.61	1.19
52	16.64	15.70	15.20	13.28	10.88	26.41	42.42	1.58	1.17
53	17.77	16.81	16.32	14.41	11.38	27.70	44.34	1.55	1.16
54	19.21	18.41	17.45	15.37	12.32	28.81	46.26	1.53	1.15
55	20.81	19.85	18.89	16.81	13.61	29.78	47.71	1.50	1.14
56	23.05	21.92	20.98	18.24	15.05	31.70	50.90	1.47	1.13
57	25.45	24.18	23.05	20.33	16.49	33.13	53.15	1.45	1.12
58	28.02	26.58	25.30	22.42	18.10	34.90	55.87	1.42	1.11
59	30.73	29.29	28.18	24.82	19.85	36.65	58.75	1.42	1.10
60	34.42	32.65	31.06	27.53	22.25	38.26	61.30	1.42	1.10
61	37.79	36.02	34.25	30.10	24.32	39.71	63.72	1.40	1.10
62	42.25	39.85	38.10	33.46	27.05	41.14	65.95	1.38	1.09
63	46.74	44.34	42.42	37.14	29.93	42.59	68.36	1.35	1.08
64	51.86	49.31	47.06	41.30	33.30	43.70	69.95	1.32	1.07
65	60.35	57.31	54.74	48.19	38.42	45.14	72.52	1.28	1.07
66	66.43	63.07	60.35	52.99	42.59	45.94	73.63	1.26	1.07
67	73.15	69.47	66.12	58.12	46.58	46.58	74.77	1.24	1.06
68	80.68	76.67	73.32	64.34	51.40	47.22	75.72	1.22	1.06
69	89.33	84.67	80.68	70.92	56.51	48.02	77.00	1.20	1.05
70	93.24	88.51	84.37	74.27	59.26	46.70	74.87	1.20	1.05
71	103.33	98.08	93.54	82.00	65.20	46.48	74.54	1.20	1.05
72	111.36	105.79	100.78	88.39	70.30	45.94	73.63	1.18	1.05
73	123.34	117.07	111.50	97.86	77.68	47.18	75.72	1.17	1.05
74	135.72	128.76	122.64	107.46	85.46	48.72	78.23	1.15	1.05
75	146.58	139.06	132.66	116.23	92.15	50.26	80.60	1.12	1.05
76	160.36	152.15	144.91	127.22	100.92	51.08	81.98	1.11	1.05
77	174.28	165.37	157.57	138.08	109.55	52.06	83.52	1.10	1.05
78	190.70	181.10	172.46	151.18	119.86	53.04	85.06	1.10	1.05
79	206.71	196.27	187.08	163.70	129.88	54.43	87.14	1.09	1.05
80	225.08	213.67	203.65	178.45	141.29	55.26	88.52	1.08	1.05
81	244.99	232.46	221.60	194.04	153.82	56.38	90.34	1.08	1.05
82	264.48	250.98	239.28	209.77	165.92	56.93	91.18	1.08	1.05
83	287.87	273.25	260.58	228.29	180.54	58.19	93.26	1.07	1.05
84	310.97	295.10	281.60	246.66	194.88	59.71	95.76	1.07	1.05
85	342.85	325.45	310.42	271.86	214.79	61.25	98.28	1.06	1.05
86	376.39	357.47	340.76	298.58	235.80	63.06	101.06	1.06	1.05
87	406.19	385.73	367.91	322.39	254.46	64.58	103.56	1.06	1.05
88	438.62	416.38	397.00	347.86	274.75	66.26	106.21	1.06	1.05
89	470.22	446.41	425.81	373.06	294.55	67.66	108.44	1.06	1.05
90	496.39	471.34	449.62	393.94	310.97	67.09	107.46	1.06	1.05
91	526.73	500.15	476.90	418.02	329.76	67.09	107.46	1.06	1.05
92	557.22	528.96	504.46	442.10	348.84	67.09	107.46	1.06	1.05
93	588.12	558.34	532.58	466.74	368.33	67.09	107.46	1.05	1.05
94	619.30	587.98	560.83	491.39	387.82	67.09	107.46	1.05	1.05
95	650.76	617.90	589.37	516.43	407.58	67.09	107.46	1.05	1.05
96	682.92	648.53	618.47	541.91	427.49	67.09	107.46	1.05	1.05
97	716.33	680.14	648.67	568.36	448.37	67.09	107.46	1.05	1.05
98	751.68	713.82	680.69	596.47	470.50	67.09	107.46	1.05	1.05
99	786.62	746.81	712.15	624.04	492.07	67.09	107.46	1.05	1.05
100	820.73	779.24	743.18	650.90	512.95	67.09	107.46	1.05	1.05



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	9.77	9.12	8.81	7.84	6.41	16.18	27.86	1.79	1.29
41	10.09	9.77	9.44	8.17	6.72	17.12	29.45	1.79	1.29
42	10.73	10.40	9.77	8.81	7.04	17.93	30.73	1.77	1.27
43	11.52	10.88	10.40	9.44	7.69	18.73	32.02	1.74	1.26
44	12.17	11.52	11.21	10.09	7.84	19.52	33.77	1.71	1.25
45	13.13	12.49	11.84	10.73	8.48	20.33	35.05	1.69	1.24
46	13.92	13.44	12.80	11.21	9.12	21.44	36.97	1.66	1.23
47	14.89	14.24	13.78	12.17	9.77	22.42	38.74	1.63	1.21
48	15.84	15.20	14.57	13.13	10.73	23.70	40.67	1.61	1.20
49	16.98	16.32	15.37	13.92	11.21	24.65	42.58	1.61	1.20
50	18.41	17.60	16.64	14.89	12.17	25.93	44.65	1.61	1.20
51	19.69	18.73	18.10	16.01	12.97	27.38	47.08	1.61	1.19
52	21.13	20.33	19.38	17.29	13.92	28.64	49.30	1.58	1.17
53	22.90	21.61	20.81	18.73	15.05	29.78	51.23	1.55	1.16
54	24.65	23.53	22.57	19.85	16.32	31.21	53.94	1.53	1.15
55	26.74	25.61	24.32	21.61	17.45	32.50	56.03	1.50	1.14
56	29.29	27.85	26.58	23.70	19.21	34.58	59.71	1.47	1.13
57	32.33	30.90	29.62	26.10	21.29	36.50	62.92	1.45	1.12
58	35.70	33.94	32.50	28.81	23.21	38.42	66.26	1.42	1.11
59	39.38	37.30	35.86	31.70	25.45	40.66	70.10	1.42	1.10
60	43.54	41.46	39.71	35.22	28.18	42.74	73.63	1.42	1.10
61	48.02	45.62	43.70	38.74	31.06	44.65	76.99	1.40	1.10
62	52.99	50.75	48.34	42.90	34.42	46.58	80.21	1.38	1.09
63	58.75	55.86	53.30	47.22	37.79	49.00	84.20	1.35	1.08
64	65.00	61.94	59.40	52.51	41.78	50.59	87.10	1.32	1.07
65	75.55	71.87	68.66	60.66	48.50	53.15	91.56	1.28	1.07
66	83.41	79.40	75.72	66.76	53.30	54.59	93.98	1.26	1.07
67	91.42	86.93	83.08	73.32	58.43	56.34	97.00	1.24	1.06
68	101.02	96.05	92.05	81.01	64.67	57.79	99.58	1.22	1.06
69	111.25	105.82	101.17	89.02	70.92	59.87	103.25	1.20	1.05
70	116.21	110.56	105.49	92.80	73.96	59.56	102.59	1.20	1.05
71	128.18	121.75	116.20	102.16	80.96	60.80	104.81	1.20	1.05
72	137.95	131.27	125.14	109.82	87.00	61.67	106.21	1.18	1.05
73	152.57	144.91	138.36	121.52	96.05	64.73	111.36	1.17	1.05
74	167.59	159.38	151.87	133.36	105.37	68.06	117.20	1.15	1.05
75	180.96	171.91	163.98	143.80	113.45	71.27	122.77	1.12	1.05
76	197.66	187.92	179.15	157.02	124.03	74.20	127.93	1.11	1.05
77	214.64	203.93	194.60	170.52	134.47	77.68	133.78	1.10	1.05
78	234.70	223.00	212.83	186.38	146.86	81.43	140.45	1.10	1.05
79	254.18	241.51	230.38	201.70	158.69	86.30	148.80	1.09	1.05
80	276.31	262.54	250.42	219.24	172.33	90.90	156.74	1.08	1.05
81	299.98	285.08	271.86	237.89	186.95	95.50	164.68	1.08	1.05
82	323.22	307.21	292.87	256.27	201.00	99.80	172.04	1.08	1.05
83	351.20	333.53	318.22	278.26	217.99	105.65	182.06	1.07	1.05
84	378.20	359.41	342.71	299.56	234.13	111.91	192.92	1.07	1.05
85	416.63	395.88	377.51	329.90	257.80	119.44	205.88	1.06	1.05
86	457.13	434.30	414.26	361.92	282.72	126.67	218.40	1.06	1.05
87	493.19	468.55	446.83	390.31	304.85	133.91	230.93	1.06	1.05
88	532.16	505.57	482.05	421.08	328.79	141.01	242.90	1.06	1.05
89	570.44	541.76	516.58	451.28	352.18	147.97	255.01	1.06	1.05
90	602.18	572.11	545.52	476.62	371.81	151.03	260.16	1.06	1.05
91	638.78	606.91	578.52	505.44	394.49	155.63	268.24	1.06	1.05
92	675.67	641.86	612.20	534.67	417.32	160.50	276.59	1.06	1.05
93	713.40	677.76	646.03	564.46	440.57	166.07	286.20	1.05	1.05
94	750.98	713.54	680.41	594.38	463.68	171.07	294.96	1.05	1.05
95	789.26	749.71	714.79	624.46	487.20	175.94	303.17	1.05	1.05
96	828.10	786.62	750.14	655.36	511.28	180.12	310.42	1.05	1.05
97	868.33	824.90	786.48	686.95	535.78	183.47	316.13	1.05	1.05
98	910.92	865.27	824.90	720.36	561.67	185.41	319.60	1.05	1.05
99	952.27	904.52	862.20	752.80	583.78	187.64	323.51	1.05	1.05
100	991.94	942.11	897.70	783.14	609.00	190.56	328.37	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	11.52	10.88	10.73	9.44	7.69	21.92	39.22	1.79	1.29
41	12.17	11.52	11.21	10.09	7.84	22.73	40.82	1.79	1.29
42	12.80	12.17	11.84	10.40	8.48	23.84	42.89	1.77	1.27
43	13.78	13.13	12.49	10.88	8.81	25.13	44.98	1.74	1.26
44	14.57	13.92	13.44	11.84	9.44	26.58	47.56	1.71	1.25
45	15.53	14.57	13.92	12.49	10.09	27.53	49.62	1.69	1.24
46	16.49	15.84	15.20	13.44	10.88	29.29	52.51	1.66	1.23
47	17.60	16.81	16.18	14.24	11.52	30.42	54.59	1.63	1.21
48	18.89	17.93	17.29	15.53	12.49	32.18	57.79	1.61	1.20
49	20.33	19.38	18.41	16.32	13.28	33.94	60.83	1.61	1.20
50	21.78	20.81	20.02	17.60	14.24	35.86	64.34	1.61	1.20
51	23.38	22.42	21.44	19.04	15.20	37.79	67.72	1.61	1.19
52	25.13	23.84	23.05	20.33	16.32	39.85	71.39	1.58	1.17
53	27.05	25.93	24.65	21.92	17.45	41.78	75.08	1.55	1.16
54	29.14	13.90	26.41	23.53	18.89	43.86	78.59	1.53	1.15
55	31.54	30.10	28.64	25.61	20.50	45.94	82.44	1.50	1.14
56	34.42	32.99	31.38	27.85	22.42	49.31	88.21	1.47	1.13
57	37.93	36.18	34.74	30.58	24.49	52.51	94.13	1.45	1.12
58	41.62	39.85	38.10	33.61	27.05	55.86	100.52	1.42	1.11
59	45.94	43.86	41.78	36.98	29.62	59.23	106.28	1.42	1.10
60	50.90	48.50	46.43	40.82	32.82	63.07	113.17	1.42	1.10
61	56.03	53.30	50.90	44.82	35.70	66.76	120.06	1.40	1.10
62	61.80	58.91	56.20	49.46	39.71	70.60	126.79	1.38	1.09
63	68.35	64.84	61.94	54.74	43.54	74.76	134.47	1.35	1.08
64	75.72	71.87	68.83	60.52	48.19	78.92	141.67	1.32	1.07
65	87.41	83.24	79.56	70.12	55.55	85.01	152.56	1.28	1.07
66	96.68	91.88	87.56	77.16	61.15	89.64	161.05	1.26	1.07
67	105.82	100.85	96.05	84.67	67.07	94.13	169.06	1.24	1.06
68	116.86	111.10	106.14	93.32	73.96	99.08	177.84	1.22	1.06
69	128.54	122.29	116.86	102.61	81.16	104.36	187.44	1.20	1.05
70	134.14	127.55	121.73	106.96	84.68	104.72	188.02	1.20	1.05
71	147.62	140.16	134.03	117.50	92.81	108.31	194.39	1.20	1.05
72	158.69	150.89	143.93	126.12	99.38	110.81	199.06	1.18	1.05
73	175.25	166.62	158.96	139.20	109.55	118.18	212.14	1.17	1.05
74	192.37	182.77	174.42	152.57	119.99	126.25	226.62	1.15	1.05
75	207.55	197.24	188.06	164.40	129.31	132.38	237.62	1.12	1.05
76	226.62	215.21	205.18	179.57	140.87	139.62	250.56	1.11	1.05
77	245.83	233.58	222.72	194.74	152.84	147.13	264.20	1.10	1.05
78	268.51	255.16	243.32	212.83	166.76	155.48	279.10	1.10	1.05
79	290.51	275.76	262.94	229.96	180.26	163.70	293.86	1.09	1.05
80	315.29	299.42	285.64	249.44	195.30	173.16	310.82	1.08	1.05
81	341.59	324.61	309.44	270.32	211.31	181.51	326.00	1.08	1.05
82	367.49	349.12	332.83	290.65	226.75	191.82	344.39	1.08	1.05
83	398.39	378.48	360.67	314.74	245.27	201.29	361.37	1.07	1.05
84	428.18	406.61	387.53	338.11	262.94	211.58	379.87	1.07	1.05
85	471.19	447.53	426.50	371.81	288.98	226.20	406.04	1.06	1.05
86	516.85	490.82	467.57	407.71	316.82	242.06	434.58	1.06	1.05
87	557.35	529.24	504.18	439.60	341.32	259.88	466.60	1.06	1.05
88	600.92	570.72	543.58	473.98	367.91	275.47	494.57	1.06	1.05
89	643.80	611.23	582.41	507.80	394.08	290.65	521.87	1.06	1.05
90	679.85	645.61	615.12	536.06	416.06	300.95	540.23	1.06	1.05
91	721.06	684.72	652.30	568.63	441.26	313.75	563.20	1.06	1.05
92	762.82	724.26	690.16	601.49	466.87	326.98	587.14	1.06	1.05
93	805.27	764.63	728.57	634.90	492.77	341.18	612.48	1.05	1.05
94	847.73	805.00	766.99	668.58	518.66	354.96	637.26	1.05	1.05
95	890.74	845.64	805.82	702.26	544.97	368.33	661.20	1.05	1.05
96	934.45	887.26	845.36	736.79	571.56	380.86	683.89	1.05	1.05
97	979.42	929.86	886.01	772.01	598.98	392.96	705.32	1.05	1.05
98	1,026.74	974.82	928.61	809.17	627.24	403.68	724.81	1.05	1.05
99	1,071.98	1,017.70	969.38	844.25	654.10	414.26	743.75	1.05	1.05
100	1,114.15	1,057.37	1,007.11	876.41	677.90	424.42	761.98	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	12.26	11.49	11.49	9.65	7.83	23.49	36.29	1.79	1.29
41	13.32	12.78	12.01	10.17	8.36	24.28	37.33	1.79	1.29
42	13.83	13.32	12.54	10.70	8.86	25.06	38.64	1.77	1.27
43	14.37	13.83	13.05	11.24	9.40	26.09	40.47	1.74	1.26
44	15.40	14.87	13.56	12.26	9.92	26.89	41.51	1.71	1.25
45	16.45	15.40	14.64	12.78	10.44	27.92	43.31	1.69	1.24
46	16.96	16.45	15.65	13.32	10.96	28.98	44.64	1.66	1.23
47	18.00	17.23	16.18	14.37	11.49	30.30	46.74	1.63	1.21
48	19.59	18.27	17.23	15.40	12.26	31.84	49.08	1.61	1.20
49	20.36	19.31	18.55	16.18	12.78	33.43	51.42	1.61	1.20
50	21.92	20.61	19.59	17.23	13.83	34.96	53.74	1.61	1.20
51	23.22	21.40	20.88	18.00	14.64	36.56	56.12	1.61	1.19
52	24.53	22.69	21.66	19.59	15.65	38.12	58.99	1.58	1.17
53	25.82	24.79	23.49	20.36	16.45	39.92	61.35	1.55	1.16
54	27.69	25.82	24.79	21.66	17.75	41.75	64.48	1.53	1.15
55	29.74	27.69	26.61	23.49	18.55	43.05	66.30	1.50	1.14
56	31.84	30.30	28.71	25.06	20.36	45.69	70.47	1.47	1.13
57	34.96	32.89	31.32	27.69	22.20	47.75	73.60	1.45	1.12
58	38.12	36.02	34.45	29.74	24.28	50.10	77.26	1.42	1.11
59	41.75	39.43	37.33	32.89	26.38	52.71	81.42	1.42	1.10
60	45.41	43.05	40.98	35.75	28.71	54.55	84.04	1.42	1.10
61	49.86	46.97	44.64	39.43	31.60	56.65	87.44	1.40	1.10
62	55.08	51.68	49.32	43.34	34.72	58.21	89.81	1.38	1.09
63	61.06	57.43	54.55	48.01	38.64	60.30	92.94	1.35	1.08
64	67.87	63.95	60.82	53.24	43.05	61.35	94.49	1.32	1.07
65	79.07	74.37	70.75	61.84	49.60	63.43	97.63	1.28	1.07
66	86.90	82.20	78.04	68.38	54.55	63.95	98.40	1.26	1.07
67	95.80	90.31	85.86	74.90	60.04	64.48	99.19	1.24	1.06
68	105.73	99.96	95.00	82.99	66.56	64.97	100.21	1.22	1.06
69	116.43	110.43	104.91	91.86	73.35	65.76	101.27	1.20	1.05
70	122.33	115.12	109.84	95.62	76.63	63.40	97.86	1.20	1.05
71	135.12	127.75	121.08	105.82	84.85	62.70	96.53	1.20	1.05
72	145.95	138.00	130.96	114.38	91.24	61.52	94.88	1.18	1.05
73	161.60	152.75	145.02	126.66	100.99	62.64	96.69	1.17	1.05
74	177.73	167.72	159.57	139.35	111.21	64.46	99.40	1.15	1.05
75	192.24	181.81	172.74	150.69	119.84	66.05	101.68	1.12	1.05
76	210.18	198.82	188.63	164.54	131.19	66.71	102.81	1.11	1.05
77	228.34	215.85	205.16	178.86	142.76	67.18	103.73	1.10	1.05
78	250.36	236.28	224.47	196.09	156.15	67.87	104.62	1.10	1.05
79	270.99	256.24	243.54	212.67	169.32	68.55	105.75	1.09	1.05
80	295.29	279.18	265.55	231.75	184.31	68.55	105.55	1.08	1.05
81	321.16	303.69	288.93	252.40	200.86	68.55	105.55	1.08	1.05
82	347.03	327.96	312.08	272.59	217.00	67.63	104.19	1.08	1.05
83	377.90	357.48	340.22	297.33	236.28	66.95	103.28	1.07	1.05
84	408.09	386.30	367.68	321.16	255.34	66.51	102.36	1.07	1.05
85	450.10	425.79	405.39	354.08	281.68	65.83	101.45	1.06	1.05
86	494.34	467.80	445.32	389.27	309.57	65.14	100.56	1.06	1.05
87	533.62	505.00	480.49	420.13	334.10	64.68	99.62	1.06	1.05
88	575.82	545.19	518.86	453.49	360.64	64.01	98.73	1.06	1.05
89	617.36	584.44	556.31	486.41	386.74	63.31	97.61	1.06	1.05
90	652.09	617.12	587.39	513.64	408.31	62.88	96.91	1.06	1.05
91	691.81	654.58	623.02	544.73	433.07	62.88	94.41	1.06	1.05
92	731.74	692.49	659.11	576.27	458.24	62.88	96.91	1.06	1.05
93	772.59	731.08	695.89	608.29	483.69	62.88	96.91	1.05	1.05
94	813.45	769.66	732.66	640.72	509.31	62.88	96.91	1.05	1.05
95	854.77	808.91	770.12	672.96	535.21	62.88	96.91	1.05	1.05
96	897.23	848.88	808.01	706.56	561.53	62.88	96.91	1.05	1.05
97	940.79	890.40	847.50	740.82	588.98	62.88	96.91	1.05	1.05
98	987.55	934.67	889.49	777.60	618.25	62.88	96.91	1.05	1.05
99	1,033.39	978.02	930.81	813.68	646.63	62.88	96.91	1.05	1.05
100	1,078.34	1,020.91	971.44	849.10	674.77	62.88	96.91	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	15.40	14.87	14.09	12.78	10.17	26.61	42.28	1.79	1.29
41	16.45	15.94	15.40	13.32	10.70	27.14	43.60	1.79	1.29
42	16.96	16.45	15.94	13.83	11.49	27.92	44.61	1.77	1.27
43	18.27	17.50	16.96	14.37	12.01	28.98	46.47	1.74	1.26
44	19.07	18.55	17.23	15.40	12.26	30.03	48.29	1.71	1.25
45	20.36	19.59	18.55	16.45	12.78	31.05	50.10	1.69	1.24
46	21.92	20.61	19.31	17.50	13.83	32.64	52.47	1.66	1.23
47	22.69	21.40	20.88	18.55	14.87	34.20	54.80	1.63	1.21
48	24.28	22.96	21.92	19.59	15.40	35.75	57.14	1.61	1.20
49	25.60	24.53	23.22	20.36	16.18	37.58	60.27	1.61	1.20
50	26.89	25.82	24.79	21.92	17.75	39.15	62.91	1.61	1.20
51	28.71	27.14	25.82	23.22	18.55	40.98	66.04	1.61	1.19
52	30.54	28.98	27.92	24.53	20.09	43.05	69.17	1.58	1.17
53	32.36	30.79	29.51	26.38	20.88	45.16	72.30	1.55	1.16
54	34.45	32.89	31.32	27.69	22.20	46.97	75.43	1.53	1.15
55	36.79	35.23	33.64	29.74	24.01	48.55	77.79	1.50	1.14
56	40.18	38.12	36.56	31.84	26.09	51.68	82.99	1.47	1.13
57	43.60	41.75	39.65	34.96	28.19	54.01	86.66	1.45	1.12
58	47.52	45.16	43.05	38.12	30.79	56.91	91.10	1.42	1.11
59	51.94	49.32	47.26	41.75	33.43	59.77	95.80	1.42	1.10
60	56.65	53.79	51.16	45.41	36.56	62.38	99.95	1.42	1.10
61	61.84	58.99	56.12	49.60	39.92	64.75	103.91	1.40	1.10
62	68.89	64.97	62.12	54.55	44.11	67.08	107.53	1.38	1.09
63	76.21	72.30	69.17	60.56	48.81	69.44	111.46	1.35	1.08
64	84.56	80.40	76.73	67.34	54.30	71.24	114.05	1.32	1.07
65	98.40	93.44	89.25	78.58	62.64	73.60	118.25	1.28	1.07
66	108.32	102.83	98.40	86.40	69.44	74.90	120.05	1.26	1.07
67	119.28	113.27	107.80	94.77	75.94	75.94	121.91	1.24	1.06
68	131.55	125.01	119.56	104.91	83.81	77.00	123.46	1.22	1.06
69	145.65	138.06	131.55	115.63	92.14	78.29	125.55	1.20	1.05
70	152.02	144.32	137.57	121.10	96.63	76.15	122.08	1.20	1.05
71	168.49	159.92	152.53	133.70	106.31	75.79	121.54	1.20	1.05
72	181.58	172.49	164.33	144.14	114.62	74.90	120.05	1.18	1.05
73	201.11	190.89	181.81	159.57	126.66	76.93	123.46	1.17	1.05
74	221.29	209.94	199.97	175.22	139.35	79.44	127.56	1.15	1.05
75	239.00	226.74	216.31	189.51	150.26	81.95	131.42	1.12	1.05
76	261.47	248.09	236.28	207.43	164.54	83.28	133.67	1.11	1.05
77	284.17	269.64	256.93	225.15	178.62	84.87	136.18	1.10	1.05
78	310.94	295.29	281.21	246.51	195.44	86.49	138.70	1.10	1.05
79	337.05	320.03	305.03	264.95	211.78	88.75	142.08	1.09	1.05
80	367.00	348.39	332.07	290.98	230.39	90.10	144.34	1.08	1.05
81	399.46	379.04	361.33	316.40	250.82	91.94	147.30	1.08	1.05
82	431.24	409.23	390.15	342.04	270.55	92.83	148.68	1.08	1.05
83	469.38	445.55	424.89	372.24	294.38	94.88	152.07	1.07	1.05
84	507.04	481.17	459.15	402.19	317.75	97.36	156.14	1.07	1.05
85	559.02	530.65	506.15	443.28	350.23	99.87	160.26	1.06	1.05
86	613.71	582.86	555.61	486.84	384.48	102.82	164.78	1.06	1.05
87	662.31	628.94	599.89	525.66	414.90	105.29	168.85	1.06	1.05
88	715.19	678.87	647.33	567.20	448.05	108.04	173.18	1.06	1.05
89	766.71	727.88	694.30	608.29	480.27	110.33	176.81	1.06	1.05
90	809.38	768.53	733.12	636.46	507.04	109.39	175.22	1.06	1.05
91	858.85	815.52	777.60	681.60	537.69	109.39	175.22	1.06	1.05
92	908.57	862.49	822.53	720.85	568.79	109.39	175.22	1.06	1.05
93	958.95	910.40	868.39	761.02	600.56	109.39	175.22	1.05	1.05
94	1,009.80	958.71	914.46	801.21	632.34	109.39	175.22	1.05	1.05
95	1,061.08	1,007.51	960.99	842.06	664.57	109.39	175.22	1.05	1.05
96	1,113.52	1,057.45	1,008.44	883.61	697.04	109.39	175.22	1.05	1.05
97	1,168.00	1,108.98	1,057.68	926.73	731.08	109.39	175.22	1.05	1.05
98	1,225.65	1,163.91	1,109.89	972.57	767.17	109.39	175.22	1.05	1.05
99	1,282.61	1,217.70	1,161.18	1,017.53	802.34	109.39	175.22	1.05	1.05
100	1,338.23	1,270.58	1,211.78	1,061.31	836.38	109.39	175.22	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	20.61	19.31	18.55	16.69	13.56	27.92	48.01	1.79	1.29
41	21.15	20.36	19.83	17.23	14.09	29.22	50.10	1.79	1.29
42	22.20	21.40	20.09	18.27	14.64	30.30	51.95	1.77	1.27
43	23.76	22.47	21.40	19.31	15.65	31.32	53.79	1.74	1.26
44	24.79	23.49	22.96	20.36	16.18	32.36	55.84	1.71	1.25
45	26.38	25.06	24.01	21.40	17.23	33.43	57.70	1.69	1.24
46	27.92	26.61	25.33	22.47	18.27	34.96	60.27	1.66	1.23
47	29.22	28.19	26.89	24.01	19.07	36.56	63.17	1.63	1.21
48	30.79	29.51	28.19	25.33	20.61	38.64	66.31	1.61	1.20
49	32.64	31.32	29.74	26.89	21.66	40.18	69.43	1.61	1.20
50	34.96	33.43	31.60	28.19	22.96	42.28	72.80	1.61	1.20
51	36.56	34.96	33.92	29.74	24.28	44.64	76.76	1.61	1.19
52	38.88	37.33	35.52	31.60	25.60	46.70	80.39	1.58	1.17
53	41.75	39.43	37.85	33.92	27.41	48.55	83.53	1.55	1.16
54	44.38	42.03	40.47	35.75	29.22	50.88	87.96	1.53	1.15
55	47.52	45.16	43.05	38.36	30.79	52.99	91.36	1.50	1.14
56	51.16	48.55	46.47	41.25	33.43	56.38	97.36	1.47	1.13
57	55.60	52.99	50.88	44.64	36.56	59.51	102.60	1.45	1.12
58	60.82	57.70	55.08	49.08	39.43	62.64	108.04	1.42	1.11
59	66.30	62.91	60.30	53.24	42.78	66.30	114.30	1.42	1.10
60	71.79	68.38	65.52	58.21	46.47	69.68	120.05	1.42	1.10
61	78.82	74.90	71.51	63.43	50.88	72.80	125.54	1.40	1.10
62	86.40	82.74	78.82	69.95	56.12	75.94	130.79	1.38	1.09
63	95.80	91.09	86.90	77.00	61.62	79.89	137.29	1.35	1.08
64	105.99	100.99	96.84	85.61	68.12	82.48	142.03	1.32	1.07
65	123.18	117.18	111.94	98.92	79.07	86.66	149.30	1.28	1.07
66	136.00	129.46	123.46	108.86	86.90	89.00	153.23	1.26	1.07
67	149.07	141.75	135.47	119.56	95.27	91.86	158.17	1.24	1.06
68	164.72	156.61	150.09	132.09	105.45	94.23	162.38	1.22	1.06
69	181.40	172.55	164.97	145.16	115.63	97.62	168.36	1.20	1.05
70	189.49	180.27	172.01	151.32	120.60	97.11	167.28	1.20	1.05
71	209.00	198.51	189.47	166.57	132.01	99.14	170.89	1.20	1.05
72	224.94	214.04	204.04	179.07	141.85	100.56	173.18	1.18	1.05
73	248.76	236.28	225.60	198.15	156.61	105.55	181.58	1.17	1.05
74	273.25	259.87	247.63	217.44	171.81	110.98	191.10	1.15	1.05
75	295.06	280.30	267.37	234.47	184.98	116.21	200.18	1.12	1.05
76	322.30	306.41	292.11	256.02	202.23	120.98	208.59	1.11	1.05
77	349.98	332.53	317.30	278.03	219.25	126.66	218.13	1.10	1.05
78	382.68	363.61	347.03	303.90	239.45	132.77	229.01	1.10	1.05
79	414.45	393.79	375.65	328.88	258.75	140.72	242.63	1.09	1.05
80	450.53	428.07	408.31	357.48	280.99	148.22	255.56	1.08	1.05
81	489.14	464.83	443.28	387.89	304.83	155.71	268.52	1.08	1.05
82	527.03	500.92	477.53	417.86	327.74	162.72	280.51	1.08	1.05
83	572.63	543.82	518.86	453.71	355.43	172.27	296.85	1.07	1.05
84	616.67	586.04	558.80	488.44	381.76	182.47	314.57	1.07	1.05
85	679.33	645.49	615.55	537.91	420.35	194.75	335.69	1.06	1.05
86	745.36	708.14	675.46	590.12	460.98	206.54	356.11	1.06	1.05
87	804.15	763.98	728.57	636.40	497.07	218.35	376.53	1.06	1.05
88	867.70	824.36	785.99	686.58	536.11	229.93	396.05	1.06	1.05
89	930.12	883.35	842.30	735.84	574.25	241.27	415.81	1.06	1.05
90	981.88	932.84	889.49	777.14	606.25	246.25	424.20	1.06	1.05
91	1,041.55	989.59	943.29	824.14	643.22	253.76	437.37	1.06	1.05
92	1,101.70	1,046.58	998.21	871.80	680.46	261.71	450.99	1.06	1.05
93	1,163.22	1,105.11	1,053.38	920.37	718.36	270.78	466.66	1.05	1.05
94	1,224.49	1,163.45	1,109.43	969.17	756.05	278.94	480.95	1.05	1.05
95	1,286.92	1,222.47	1,165.49	1,018.20	794.39	286.87	494.33	1.05	1.05
96	1,350.24	1,282.61	1,223.13	1,068.59	833.67	293.69	506.15	1.05	1.05
97	1,415.84	1,345.03	1,282.39	1,120.09	873.60	299.15	515.47	1.05	1.05
98	1,485.28	1,410.85	1,345.03	1,174.56	915.82	302.32	521.12	1.05	1.05
99	1,552.71	1,474.85	1,405.84	1,227.47	955.78	305.95	527.50	1.05	1.05
100	1,617.39	1,536.14	1,463.73	1,276.94	992.99	310.72	535.42	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	24.28	23.22	22.47	19.83	16.18	38.88	69.68	1.79	1.29
41	25.60	24.28	23.49	21.15	16.45	39.92	71.79	1.79	1.29
42	26.61	25.33	24.53	21.40	17.75	41.49	74.65	1.77	1.27
43	28.19	26.89	25.60	22.47	18.27	43.05	77.27	1.74	1.26
44	29.74	28.46	27.14	24.01	19.07	45.16	80.91	1.71	1.25
45	31.32	29.51	28.19	25.06	20.36	46.70	84.04	1.69	1.24
46	32.64	31.60	30.30	26.61	21.92	49.08	87.96	1.66	1.23
47	34.72	32.89	31.60	28.19	22.69	50.88	91.36	1.63	1.21
48	36.56	34.72	33.65	30.03	24.28	52.99	95.27	1.61	1.20
49	38.88	37.33	35.52	31.32	25.60	55.84	99.95	1.61	1.20
50	41.25	39.65	37.85	33.43	26.89	58.47	104.91	1.61	1.20
51	43.34	41.75	39.92	35.52	28.19	61.62	110.43	1.61	1.19
52	46.19	43.84	42.28	37.33	30.03	64.97	116.41	1.58	1.17
53	49.32	47.26	44.88	39.92	31.84	68.12	122.42	1.55	1.16
54	52.47	49.60	47.52	42.03	33.92	71.51	128.14	1.53	1.15
55	55.84	53.24	50.65	45.16	36.29	74.90	134.41	1.50	1.14
56	60.04	57.43	54.80	48.55	39.15	80.40	143.83	1.47	1.13
57	65.25	62.12	59.77	52.47	42.28	85.61	153.48	1.45	1.12
58	71.00	67.87	64.75	57.14	46.19	91.09	163.90	1.42	1.11
59	77.27	73.87	70.21	62.38	49.86	96.57	173.29	1.42	1.10
60	84.04	80.13	76.73	67.34	54.30	102.83	184.53	1.42	1.10
61	91.64	87.44	83.53	73.60	58.47	108.86	195.76	1.40	1.10
62	100.76	96.05	91.64	80.64	64.75	115.12	206.73	1.38	1.09
63	111.45	105.73	100.99	89.25	71.00	121.89	219.25	1.35	1.08
64	123.46	117.18	112.23	98.68	78.58	128.68	231.00	1.32	1.07
65	142.52	135.72	129.72	114.33	90.57	138.62	248.75	1.28	1.07
66	157.64	149.81	142.77	125.82	99.70	146.17	262.60	1.26	1.07
67	172.55	164.44	156.61	138.06	109.36	153.48	275.65	1.24	1.06
68	190.53	181.14	173.07	152.16	120.60	161.56	289.98	1.22	1.06
69	209.59	199.41	190.53	167.31	132.34	170.16	305.63	1.20	1.05
70	218.71	207.98	198.49	174.51	138.07	170.76	306.57	1.20	1.05
71	240.70	228.54	218.53	191.59	151.34	176.60	316.97	1.20	1.05
72	258.75	246.04	234.69	205.63	162.04	180.67	324.57	1.18	1.05
73	285.75	271.68	259.20	226.97	178.62	192.70	345.91	1.17	1.05
74	313.67	298.02	284.40	248.76	195.65	205.86	369.51	1.15	1.05
75	338.42	321.60	306.64	268.06	210.85	215.85	387.44	1.12	1.05
76	369.51	350.90	334.56	292.79	229.69	227.66	408.55	1.11	1.05
77	400.83	380.85	363.15	317.53	249.21	239.90	430.78	1.10	1.05
78	437.82	416.05	396.74	347.03	271.91	253.51	455.08	1.10	1.05
79	473.68	449.64	428.73	374.96	293.92	266.91	479.14	1.09	1.05
80	514.09	488.22	465.75	406.72	318.45	282.34	506.80	1.08	1.05
81	556.97	529.30	504.56	440.77	344.54	295.96	531.54	1.08	1.05
82	599.21	569.24	542.69	473.92	369.72	312.76	561.55	1.08	1.05
83	649.60	617.12	588.09	513.20	399.92	328.21	589.22	1.07	1.05
84	698.16	662.99	631.87	551.31	428.73	344.99	619.40	1.07	1.05
85	768.29	729.70	695.42	606.25	471.19	368.82	662.06	1.06	1.05
86	842.73	800.30	762.39	664.78	516.59	394.68	708.60	1.06	1.05
87	908.77	862.95	822.09	716.78	556.53	423.74	760.81	1.06	1.05
88	979.82	930.58	886.32	772.83	599.89	449.17	806.41	1.06	1.05
89	1,049.73	996.64	949.64	827.98	642.56	473.92	850.92	1.06	1.05
90	1,108.51	1,052.69	1,002.98	874.06	678.40	490.71	880.87	1.06	1.05
91	1,175.72	1,116.47	1,063.60	927.17	719.49	511.57	918.32	1.06	1.05
92	1,243.81	1,180.92	1,125.33	980.75	761.25	533.16	957.35	1.06	1.05
93	1,313.01	1,246.75	1,187.96	1,035.23	803.48	556.31	998.67	1.05	1.05
94	1,382.26	1,312.59	1,250.61	1,090.14	845.69	578.78	1,039.08	1.05	1.05
95	1,452.38	1,378.84	1,313.92	1,145.06	888.59	600.56	1,078.11	1.05	1.05
96	1,523.65	1,446.71	1,378.38	1,201.35	931.95	621.00	1,115.10	1.05	1.05
97	1,596.98	1,515.78	1,444.66	1,258.79	976.66	640.72	1,150.05	1.05	1.05
98	1,674.13	1,589.47	1,514.13	1,319.37	1,022.73	658.21	1,181.83	1.05	1.05
99	1,747.89	1,659.39	1,580.61	1,376.57	1,066.54	675.46	1,212.70	1.05	1.05
100	1,816.65	1,724.07	1,642.13	1,429.01	1,105.34	692.03	1,242.43	1.05	1.05

Annual Premium Per \$100 of Monthly Benefit

PA Incr Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	24.56	23.35	23.35	19.61	15.55	31.45	48.56	1.79	1.29
41	26.79	25.52	24.29	20.54	16.47	32.67	50.11	1.79	1.29
42	27.38	26.12	24.87	21.15	17.46	33.28	51.33	1.77	1.27
43	28.32	27.06	25.81	22.11	18.35	34.86	53.84	1.74	1.26
44	29.88	28.62	26.46	23.95	19.28	35.44	54.72	1.71	1.25
45	31.72	29.25	28.01	24.56	19.91	36.72	56.92	1.69	1.24
46	32.05	30.79	29.54	25.22	20.54	38.26	58.81	1.66	1.23
47	33.28	32.35	30.19	26.79	21.15	39.51	60.98	1.63	1.21
48	35.79	33.61	31.45	28.32	22.73	41.07	63.47	1.61	1.20
49	37.00	34.86	33.92	29.54	23.35	42.94	65.98	1.61	1.20
50	39.20	37.00	35.18	30.79	24.56	44.52	68.45	1.61	1.20
51	41.07	37.94	37.00	32.05	26.12	46.08	70.64	1.61	1.19
52	42.94	40.12	37.94	34.21	27.38	47.60	73.73	1.58	1.17
53	44.52	42.62	40.77	35.18	28.62	49.47	76.24	1.55	1.16
54	47.00	44.52	42.62	37.00	30.51	51.67	79.68	1.53	1.15
55	50.41	46.66	45.12	39.51	31.45	52.90	81.52	1.50	1.14
56	53.51	51.01	48.25	42.01	34.21	56.00	86.19	1.47	1.13
57	57.89	54.46	51.98	46.08	36.72	58.49	89.93	1.45	1.12
58	62.24	59.12	56.65	49.17	39.84	61.30	94.59	1.42	1.11
59	67.84	63.80	60.67	53.51	42.94	64.40	99.24	1.42	1.10
60	73.12	69.39	66.28	57.58	46.34	66.57	102.67	1.42	1.10
61	79.02	74.37	70.64	62.24	50.11	68.79	106.12	1.40	1.10
62	84.95	79.68	75.93	66.57	53.51	70.32	108.31	1.38	1.09
63	91.48	85.87	81.52	71.88	57.58	71.88	110.80	1.35	1.08
64	98.34	93.03	88.05	77.45	62.55	73.12	112.64	1.32	1.07
65	113.24	106.40	101.13	88.67	71.24	75.62	116.39	1.28	1.07
66	121.03	114.80	108.91	95.52	76.24	76.24	117.31	1.26	1.07
67	131.30	123.85	117.64	102.67	82.46	76.86	118.25	1.24	1.06
68	142.18	134.42	127.91	111.71	89.61	77.45	119.46	1.22	1.06
69	153.72	145.63	138.47	121.03	96.46	78.39	120.72	1.20	1.05
70	158.93	149.72	142.87	124.41	99.72	75.59	116.66	1.20	1.05
71	173.00	163.65	155.13	135.52	108.54	74.74	115.07	1.20	1.05
72	183.71	173.45	164.77	143.93	114.73	73.34	113.11	1.18	1.05
73	202.39	191.03	181.57	158.57	126.63	74.68	115.27	1.17	1.05
74	219.98	207.80	197.52	172.35	137.72	76.83	118.50	1.15	1.05
75	236.76	223.77	212.40	185.34	147.45	78.75	121.22	1.12	1.05
76	257.05	243.24	230.81	201.29	160.46	79.55	122.57	1.11	1.05
77	277.61	262.44	249.72	217.53	173.45	80.10	123.66	1.10	1.05
78	302.52	285.46	271.39	237.02	188.59	80.90	124.71	1.10	1.05
79	327.39	309.80	294.38	257.05	204.56	81.72	126.09	1.09	1.05
80	354.44	334.98	318.74	278.15	221.33	81.72	125.81	1.08	1.05
81	382.86	362.03	344.45	300.88	239.45	81.72	125.81	1.08	1.05
82	416.68	393.96	375.04	327.39	260.56	80.63	124.21	1.08	1.05
83	450.50	426.15	405.59	354.44	281.67	79.81	123.12	1.07	1.05
84	486.48	460.52	438.31	382.86	304.40	79.30	122.03	1.07	1.05
85	536.57	507.59	483.26	422.09	335.79	78.46	120.94	1.06	1.05
86	589.32	557.67	530.86	464.04	369.05	77.66	119.87	1.06	1.05
87	636.12	602.02	572.78	500.83	398.29	77.11	118.76	1.06	1.05
88	686.44	649.92	618.55	540.60	429.92	76.29	117.70	1.06	1.05
89	735.95	696.72	663.17	579.85	461.04	75.48	116.36	1.06	1.05
90	777.35	735.67	700.24	612.31	486.74	74.94	115.54	1.06	1.05
91	824.70	780.32	742.71	649.37	516.26	74.94	112.54	1.06	1.05
92	872.33	825.53	785.73	686.97	546.27	74.94	115.54	1.06	1.05
93	921.01	871.53	829.57	725.14	576.60	74.94	115.54	1.05	1.05
94	969.72	917.50	873.41	763.81	607.16	74.94	115.54	1.05	1.05
95	1,018.98	964.29	918.05	802.25	638.02	74.94	115.54	1.05	1.05
96	1,069.57	1,011.94	963.24	842.30	669.40	74.94	115.54	1.05	1.05
97	1,121.52	1,061.45	1,010.31	883.13	702.12	74.94	115.54	1.05	1.05
98	1,177.25	1,114.23	1,060.36	926.98	737.04	74.94	115.54	1.05	1.05
99	1,231.93	1,165.88	1,109.61	970.00	770.85	74.94	115.54	1.05	1.05
100	1,285.49	1,217.04	1,158.06	1,012.23	804.40	74.94	115.54	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	31.13	29.88	28.62	26.12	20.85	35.44	56.65	1.79	1.29
41	33.28	32.05	30.51	26.79	21.79	36.42	58.49	1.79	1.29
42	33.92	32.67	31.45	27.38	22.40	37.00	59.40	1.77	1.27
43	35.44	34.21	33.01	28.32	23.35	38.58	61.91	1.74	1.26
44	37.00	36.12	33.61	29.88	23.95	39.84	64.12	1.71	1.25
45	38.58	37.33	35.18	31.72	24.56	41.07	66.28	1.69	1.24
46	41.07	38.91	36.42	33.01	26.12	42.94	69.06	1.66	1.23
47	42.33	40.12	38.91	34.54	28.01	44.80	71.57	1.63	1.21
48	44.52	42.33	40.12	35.79	28.32	46.34	74.04	1.61	1.20
49	46.66	44.52	42.33	37.00	29.54	47.91	76.86	1.61	1.20
50	48.56	46.34	44.19	39.20	32.05	49.47	79.63	1.61	1.20
51	51.01	48.25	46.08	41.07	33.01	51.67	83.10	1.61	1.19
52	53.84	50.73	48.85	42.94	35.18	53.84	86.52	1.58	1.17
53	56.00	53.21	51.33	45.45	36.12	56.00	89.92	1.55	1.16
54	59.12	56.33	53.51	47.00	37.94	58.17	93.03	1.53	1.15
55	61.91	59.43	56.65	50.41	40.45	59.73	95.85	1.50	1.14
56	67.53	64.12	61.30	53.51	43.88	63.17	101.44	1.47	1.13
57	72.50	69.06	65.67	57.89	47.00	65.98	105.81	1.45	1.12
58	78.12	74.06	70.64	62.24	50.73	69.39	111.06	1.42	1.11
59	84.02	79.96	76.86	67.84	54.14	73.12	117.31	1.42	1.10
60	91.18	86.52	82.78	73.12	59.12	76.24	122.29	1.42	1.10
61	97.99	93.34	88.67	78.12	63.17	78.71	126.35	1.40	1.10
62	106.12	100.18	95.85	84.02	68.13	80.90	129.77	1.38	1.09
63	113.87	108.31	103.31	90.85	73.12	82.78	132.87	1.35	1.08
64	122.90	116.70	111.40	97.68	78.71	84.95	135.97	1.32	1.07
65	141.25	133.79	127.91	112.64	89.92	87.73	140.95	1.28	1.07
66	151.25	143.45	137.23	120.39	96.78	89.29	143.12	1.26	1.07
67	163.36	155.25	148.11	130.05	103.92	90.54	145.33	1.24	1.06
68	177.04	168.04	160.85	141.25	112.97	91.78	147.19	1.22	1.06
69	191.98	182.05	173.30	152.47	121.66	93.34	149.67	1.20	1.05
70	197.60	187.51	178.88	157.45	125.61	90.77	145.53	1.20	1.05
71	215.62	204.56	194.90	171.01	136.08	90.36	144.89	1.20	1.05
72	228.62	217.00	206.69	181.27	144.47	89.29	143.12	1.18	1.05
73	251.65	238.92	227.81	199.69	158.57	91.70	147.19	1.17	1.05
74	273.82	259.75	247.28	217.00	172.35	94.70	152.06	1.15	1.05
75	294.38	279.23	266.24	233.24	185.07	97.68	156.67	1.12	1.05
76	319.80	303.58	289.22	253.79	201.29	99.29	159.34	1.11	1.05
77	345.52	327.69	312.51	273.82	217.28	101.19	162.34	1.10	1.05
78	375.81	356.87	339.84	297.90	236.21	103.10	165.34	1.10	1.05
79	407.22	386.63	368.52	322.81	255.98	105.81	169.38	1.09	1.05
80	440.74	418.32	398.55	349.32	276.52	107.40	172.06	1.08	1.05
81	476.21	451.85	430.75	377.17	299.00	109.59	175.59	1.08	1.05
82	517.86	491.36	468.62	410.73	324.95	110.66	177.23	1.08	1.05
83	559.55	531.14	506.50	443.75	350.93	113.11	181.27	1.07	1.05
84	604.46	573.59	547.37	479.44	378.81	116.06	186.14	1.07	1.05
85	666.42	632.60	603.38	528.43	412.83	119.06	191.03	1.06	1.05
86	731.60	694.84	662.36	580.37	458.34	122.58	196.44	1.06	1.05
87	789.55	749.76	715.13	626.65	494.62	125.54	201.29	1.06	1.05
88	852.58	809.28	771.68	676.15	534.12	128.79	206.44	1.06	1.05
89	913.99	867.72	827.67	725.14	572.53	131.51	210.77	1.06	1.05
90	964.85	916.17	873.96	765.74	604.46	130.42	208.88	1.06	1.05
91	1,023.85	972.18	926.98	812.54	640.97	130.42	208.88	1.06	1.05
92	1,083.10	1,028.16	980.55	859.34	678.06	130.42	208.88	1.06	1.05
93	1,143.16	1,085.29	1,035.22	907.23	715.95	130.42	208.88	1.05	1.05
94	1,203.78	1,142.89	1,090.13	955.12	753.83	130.42	208.88	1.05	1.05
95	1,264.92	1,201.05	1,145.59	1,003.82	792.24	130.42	208.88	1.05	1.05
96	1,327.44	1,260.59	1,202.16	1,053.34	830.94	130.42	208.88	1.05	1.05
97	1,392.38	1,322.02	1,260.87	1,104.75	871.53	130.42	208.88	1.05	1.05
98	1,461.10	1,387.50	1,323.10	1,159.39	914.53	130.42	208.88	1.05	1.05
99	1,529.00	1,451.62	1,384.24	1,212.98	956.47	130.42	208.88	1.05	1.05
100	1,595.31	1,514.66	1,444.57	1,265.20	997.05	130.42	208.88	1.05	1.05



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	41.68	38.91	37.68	33.92	27.38	37.33	64.40	1.79	1.29
41	42.01	40.77	39.51	34.54	28.01	38.91	66.91	1.79	1.29
42	43.88	42.62	40.12	36.42	28.62	40.45	69.39	1.77	1.27
43	46.66	44.19	41.68	37.94	30.79	41.68	71.24	1.74	1.26
44	47.91	45.45	44.19	39.51	31.13	42.94	74.06	1.71	1.25
45	50.41	47.91	45.74	41.07	32.67	44.19	75.93	1.69	1.24
46	52.58	50.11	47.91	42.33	34.21	46.08	79.34	1.66	1.23
47	54.46	52.27	50.11	44.52	35.79	47.91	82.46	1.63	1.21
48	56.33	54.46	52.27	46.66	37.94	50.11	85.87	1.61	1.20
49	59.12	57.23	53.84	48.56	39.20	51.67	89.34	1.61	1.20
50	62.85	59.73	56.65	50.41	41.07	53.51	92.09	1.61	1.20
51	65.05	62.24	60.05	53.21	42.94	56.00	96.46	1.61	1.19
52	68.45	65.33	62.55	55.66	44.80	58.17	100.18	1.58	1.17
53	72.18	68.45	65.33	58.79	47.60	60.37	103.92	1.55	1.16
54	75.93	72.18	69.39	60.99	49.78	62.85	108.58	1.53	1.15
55	79.96	76.55	72.80	64.73	52.27	65.05	112.00	1.50	1.14
56	85.87	81.52	78.12	69.39	56.00	69.06	119.16	1.47	1.13
57	92.11	87.73	84.34	74.06	60.67	72.80	125.37	1.45	1.12
58	99.59	94.59	90.54	80.58	64.73	76.55	132.25	1.42	1.11
59	107.66	102.06	97.99	86.52	69.70	81.21	140.04	1.42	1.10
60	115.74	110.14	105.47	93.66	74.68	85.26	146.85	1.42	1.10
61	124.46	118.57	113.24	100.18	80.58	88.36	152.16	1.40	1.10
62	133.19	127.26	121.38	107.33	86.19	91.78	157.76	1.38	1.09
63	143.45	136.29	130.05	115.45	92.11	95.25	163.66	1.35	1.08
64	154.02	146.58	140.35	124.14	98.93	98.34	169.30	1.32	1.07
65	176.43	167.71	160.58	141.92	113.24	103.31	177.98	1.28	1.07
66	189.78	180.80	172.37	151.84	121.03	106.12	182.68	1.26	1.07
67	204.42	194.49	185.76	163.97	130.70	109.51	188.55	1.24	1.06
68	221.56	210.65	201.65	177.69	141.57	112.33	193.56	1.22	1.06
69	239.28	227.46	217.49	191.37	152.47	116.38	200.70	1.40	1.05
70	246.12	234.21	223.53	196.75	156.84	115.76	199.41	1.20	1.05
71	267.61	253.99	242.60	213.08	169.04	118.19	203.72	1.20	1.05
72	283.28	269.22	256.78	225.40	178.56	119.87	206.44	1.18	1.05
73	311.43	296.00	282.47	248.09	196.17	125.81	216.47	1.17	1.05
74	338.21	321.43	306.56	268.93	212.70	132.30	227.81	1.15	1.05
75	363.11	344.98	329.02	288.69	227.55	138.53	238.64	1.12	1.05
76	394.22	374.74	357.43	313.34	247.28	144.22	248.68	1.11	1.05
77	425.61	404.21	385.84	337.95	266.51	150.98	260.05	1.10	1.05
78	462.41	439.41	419.39	367.15	289.51	158.27	273.00	1.10	1.05
79	500.83	475.92	454.02	397.46	312.80	167.74	289.22	1.09	1.05
80	540.87	513.83	490.28	429.14	337.40	176.68	304.66	1.08	1.05
81	583.10	554.12	528.43	462.41	363.38	185.63	320.10	1.08	1.05
82	632.85	601.47	573.59	501.92	393.69	193.99	334.41	1.08	1.05
83	682.66	648.31	618.55	540.87	423.72	205.36	353.88	1.07	1.05
84	735.12	698.61	666.14	582.27	455.08	217.53	374.99	1.07	1.05
85	809.83	769.50	733.79	641.26	501.10	232.17	400.18	1.06	1.05
86	888.55	844.18	805.23	703.50	549.53	246.21	424.51	1.06	1.05
87	958.64	910.75	868.52	758.67	592.55	260.30	448.87	1.06	1.05
88	1,034.40	982.71	937.00	818.49	639.09	274.09	472.14	1.06	1.05
89	1,108.80	1,053.06	1,004.10	877.18	684.55	287.63	495.68	1.06	1.05
90	1,170.50	1,112.04	1,060.36	926.44	722.72	293.58	505.69	1.06	1.05
91	1,241.65	1,179.68	1,124.50	982.46	766.80	302.52	521.39	1.06	1.05
92	1,313.35	1,247.63	1,189.98	1,039.27	811.18	311.96	537.61	1.06	1.05
93	1,386.68	1,317.40	1,255.74	1,097.18	856.37	322.81	556.31	1.05	1.05
94	1,459.72	1,386.95	1,322.56	1,155.34	901.28	332.53	573.33	1.05	1.05
95	1,534.14	1,457.33	1,389.39	1,213.80	947.01	341.98	589.29	1.05	1.05
96	1,609.63	1,529.00	1,458.09	1,273.87	993.81	350.11	603.38	1.05	1.05
97	1,687.83	1,603.42	1,528.74	1,335.26	1,041.43	356.62	614.48	1.05	1.05
98	1,770.61	1,681.89	1,603.42	1,400.21	1,091.75	360.38	621.23	1.05	1.05
99	1,850.98	1,758.17	1,675.93	1,463.26	1,139.39	364.72	628.83	1.05	1.05
100	1,928.10	1,831.24	1,744.92	1,522.25	1,183.75	370.41	638.28	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1993 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

Issue Age	Nursing Home					Home Care		Paid-Up Factor	
	Elimination Period (Waiting Period Days)					Professional	Total	Nursing Home	Home Care
	30	60	90	180	365				
18-40	49.47	46.66	45.45	40.45	32.67	56.00	100.18	1.79	1.29
41	51.01	48.56	47.27	42.01	33.28	57.58	103.31	1.79	1.29
42	52.58	50.11	48.85	42.62	35.18	59.73	107.05	1.77	1.27
43	55.07	52.58	50.41	44.19	35.44	61.61	110.46	1.74	1.26
44	57.58	55.07	52.58	46.66	37.00	64.40	115.43	1.71	1.25
45	59.73	56.00	53.84	47.91	38.58	65.98	118.87	1.69	1.24
46	61.61	59.43	57.23	50.11	41.07	69.06	124.14	1.66	1.23
47	64.73	61.30	59.12	52.27	42.33	71.57	128.52	1.63	1.21
48	67.22	64.12	61.91	55.40	44.52	74.06	133.19	1.61	1.20
49	70.95	67.84	64.40	57.23	46.66	77.79	139.41	1.61	1.20
50	74.06	70.95	67.84	59.73	48.56	80.90	145.32	1.61	1.20
51	77.19	74.06	71.24	63.17	50.11	84.95	152.18	1.61	1.19
52	81.21	77.19	74.37	65.33	52.90	88.67	158.70	1.58	1.17
53	85.59	81.52	77.79	69.39	55.07	91.48	164.29	1.55	1.16
54	89.61	84.95	81.21	72.18	58.17	96.15	172.37	1.53	1.15
55	94.27	89.92	85.59	76.55	61.30	99.91	179.24	1.50	1.14
56	100.80	96.46	92.11	81.52	65.98	106.40	190.77	1.47	1.13
57	108.31	103.31	98.93	86.79	70.01	112.33	201.65	1.45	1.12
58	116.38	111.40	106.40	93.96	75.62	118.87	214.08	1.42	1.11
59	125.40	119.78	114.19	101.13	80.90	126.04	226.21	1.42	1.10
60	135.36	129.12	123.53	108.58	87.46	133.79	240.22	1.42	1.10
61	145.01	138.17	132.25	116.06	92.74	140.35	252.03	1.40	1.10
62	154.98	147.81	141.25	124.46	99.59	146.58	263.25	1.38	1.09
63	166.80	158.38	151.25	133.46	106.12	153.40	275.97	1.35	1.08
64	179.24	170.19	162.73	143.12	113.90	161.17	289.37	1.32	1.07
65	204.42	194.49	185.76	163.66	129.77	172.37	309.60	1.28	1.07
66	219.98	209.09	199.46	175.48	139.10	179.86	322.98	1.26	1.07
67	236.47	225.28	215.02	189.50	149.98	187.92	337.27	1.24	1.06
68	256.38	243.93	233.04	204.75	162.14	197.58	354.73	1.22	1.06
69	276.31	262.90	251.42	220.62	174.57	205.61	369.38	1.20	1.05
70	284.54	270.54	258.05	226.80	179.49	206.28	370.27	1.20	1.05
71	307.97	292.61	279.55	244.91	193.49	211.95	380.44	1.20	1.05
72	325.75	309.53	295.19	258.67	204.00	217.00	389.63	1.18	1.05
73	357.96	340.39	324.42	284.11	223.77	231.35	415.32	1.17	1.05
74	387.99	368.78	352.01	307.92	242.16	245.39	440.49	1.15	1.05
75	416.40	395.85	377.17	330.10	259.48	257.31	461.87	1.12	1.05
76	452.14	429.40	409.37	358.24	281.11	271.39	487.03	1.11	1.05
77	487.29	463.22	441.57	386.11	303.03	285.99	513.54	1.10	1.05
78	528.98	502.73	479.44	419.39	328.46	302.22	542.51	1.10	1.05
79	572.53	543.57	518.42	453.20	355.27	318.20	571.20	1.09	1.05
80	617.17	586.06	559.00	488.39	382.32	336.57	604.16	1.08	1.05
81	663.96	630.96	601.47	525.45	410.73	352.81	633.67	1.08	1.05
82	719.45	683.74	651.56	569.01	444.01	372.85	674.07	1.08	1.05
83	774.37	735.67	701.06	611.78	476.75	391.26	702.42	1.07	1.05
84	832.28	790.36	753.27	657.21	511.09	411.25	738.38	1.07	1.05
85	915.89	869.89	829.01	722.72	561.71	439.68	789.25	1.06	1.05
86	1,004.64	954.03	908.86	792.49	615.83	470.51	844.73	1.06	1.05
87	1,083.35	1,028.71	980.02	854.48	663.45	505.14	906.97	1.06	1.05
88	1,168.05	1,109.35	1,056.59	921.31	715.13	535.45	961.32	1.06	1.05
89	1,251.39	1,188.10	1,132.07	987.04	766.00	564.96	1,014.39	1.06	1.05
90	1,321.47	1,254.91	1,195.65	1,041.97	808.72	584.99	1,050.08	1.06	1.05
91	1,401.57	1,330.93	1,267.92	1,105.28	857.70	609.86	1,094.72	1.06	1.05
92	1,482.75	1,407.79	1,341.51	1,169.15	907.48	635.57	1,141.26	1.06	1.05
93	1,565.27	1,486.27	1,416.18	1,234.11	957.84	663.17	1,190.53	1.05	1.05
94	1,647.80	1,564.73	1,490.85	1,299.57	1,008.16	689.96	1,238.68	1.05	1.05
95	1,731.39	1,643.73	1,566.31	1,365.02	1,059.29	715.95	1,285.22	1.05	1.05
96	1,816.35	1,724.62	1,643.18	1,432.14	1,110.98	740.30	1,329.32	1.05	1.05
97	1,903.77	1,807.44	1,722.19	1,500.61	1,164.28	763.81	1,370.98	1.05	1.05
98	1,995.74	1,894.83	1,805.01	1,572.83	1,219.21	784.66	1,408.85	1.05	1.05
99	2,083.67	1,978.17	1,884.26	1,641.02	1,271.42	805.23	1,445.67	1.05	1.05
100	2,165.64	2,055.28	1,957.58	1,703.53	1,317.68	824.98	1,481.11	1.05	1.05

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	11.48	16.02	17.41	18.05	26.59	31.31	33.38
56	12.66	17.32	18.77	19.39	28.70	33.77	35.94
57	13.94	18.71	20.23	20.87	30.97	36.37	38.66
58	15.38	20.26	21.82	22.46	33.41	39.18	41.57
59	17.03	21.96	23.56	24.20	35.99	42.14	44.62
60	18.88	23.84	25.48	26.11	38.74	45.26	47.84
61	20.94	25.93	27.58	28.24	41.69	48.60	51.32
62	23.24	28.21	29.89	30.55	44.86	52.16	55.02
63	25.79	30.74	32.44	33.11	48.28	56.02	59.00
64	28.67	33.55	35.26	35.92	51.96	60.08	63.22
65	33.23	38.05	39.78	40.46	57.35	66.06	69.42
66	36.91	41.87	43.69	44.41	61.66	70.80	74.34
67	40.94	46.02	47.94	48.68	66.32	75.90	79.67
68	45.32	50.53	52.55	53.35	71.41	81.46	85.45
69	50.15	55.49	57.59	58.43	76.90	87.38	91.61
70	53.06	58.30	60.40	61.25	79.21	89.71	93.96
71	58.70	63.94	66.12	67.01	84.86	95.78	100.20
72	63.59	68.80	71.04	71.95	89.65	100.90	105.46
73	71.24	76.69	79.10	80.09	98.47	110.57	115.49
74	78.92	84.60	87.19	88.24	107.29	120.26	125.51
75	86.58	92.50	95.26	96.37	116.11	129.94	135.53
76	95.59	101.62	104.53	105.72	125.68	140.24	146.18
77	105.36	111.49	114.56	115.84	136.07	151.42	157.70
78	116.02	122.30	125.54	126.88	147.50	163.68	170.29
79	127.76	134.16	137.56	138.94	159.76	176.76	183.65
80	140.87	147.32	150.89	152.30	173.15	190.94	198.02
81	155.64	162.07	165.89	167.39	187.75	206.90	214.36
82	170.90	177.34	181.46	183.00	203.16	223.72	231.46
83	186.72	193.30	197.70	199.30	219.60	241.63	249.55
84	203.30	209.94	214.66	216.25	236.56	260.06	268.04
85	227.12	233.75	238.90	240.65	260.27	286.00	294.72
86	250.96	257.56	263.14	265.04	283.98	311.90	321.40
87	274.80	281.36	287.40	289.44	307.68	337.82	348.07
88	298.62	305.17	311.64	313.84	331.39	363.74	374.76
89	322.45	328.99	335.90	338.26	355.10	389.65	401.44
90	343.13	349.25	356.51	359.04	373.78	410.09	422.66
91	364.25	369.97	377.60	380.28	392.89	430.97	444.37
92	385.49	390.86	398.84	401.69	412.30	452.20	466.40
93	407.00	412.06	420.42	423.42	432.28	474.07	489.11
94	428.99	433.63	442.37	445.55	452.24	495.91	511.79
95	451.88	455.98	465.08	468.43	472.36	517.88	534.65
96	476.38	479.66	489.17	492.70	492.85	540.29	557.98
97	501.85	504.08	513.95	517.67	513.04	562.33	581.00
98	529.27	530.03	540.23	544.18	533.00	584.08	603.80
99	560.29	559.10	569.71	573.89	562.08	607.37	628.30
100	598.01	594.22	605.24	609.74	597.20	634.22	656.62

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	14.46	19.57	21.98	23.38	31.52	39.50	44.23
56	15.92	21.18	23.66	25.13	34.07	42.62	47.66
57	17.57	22.94	25.51	27.02	36.82	45.97	51.32
58	19.38	24.88	27.52	29.06	39.77	49.56	55.27
59	21.42	27.02	29.71	31.28	42.94	53.34	59.42
60	23.72	29.36	32.12	33.73	46.33	57.37	63.79
61	26.30	31.99	34.80	36.42	49.94	61.67	68.46
62	29.18	34.86	37.72	39.36	53.88	66.31	73.44
63	32.39	38.05	40.94	42.59	58.14	71.28	78.82
64	35.95	41.58	44.50	46.16	62.74	76.61	84.49
65	41.66	47.22	50.22	51.89	69.49	84.44	92.84
66	46.28	52.01	55.18	56.93	74.92	90.70	99.50
67	51.31	57.22	60.53	62.38	80.80	97.43	106.68
68	56.80	62.89	66.40	68.32	87.23	104.78	114.46
69	62.81	69.08	72.78	74.80	94.18	112.64	122.75
70	66.44	72.62	76.32	78.35	97.30	115.88	125.90
71	73.44	79.69	83.56	85.62	104.62	123.92	134.24
72	79.51	85.76	89.75	91.85	110.82	130.69	141.23
73	89.06	95.66	99.94	102.18	121.99	143.36	154.61
74	98.63	105.54	110.10	112.49	133.18	156.05	167.98
75	108.17	115.40	120.29	122.82	144.35	168.72	181.37
76	119.42	126.86	132.06	134.69	156.61	182.56	195.77
77	131.59	139.26	144.78	147.54	169.94	197.58	211.32
78	144.88	152.83	158.71	161.57	184.64	214.09	228.35
79	159.52	167.71	173.98	176.90	200.51	231.80	246.48
80	175.82	184.24	190.87	193.87	217.87	251.02	266.04
81	194.21	202.68	209.72	212.94	236.60	271.85	287.88
82	213.14	221.78	229.26	232.69	256.32	293.70	310.85
83	232.80	241.69	249.61	253.28	277.30	316.88	335.24
84	253.33	262.45	270.78	274.72	298.94	340.63	360.22
85	283.00	292.27	301.28	305.57	329.33	374.46	395.92
86	312.66	322.07	331.78	336.44	359.70	408.31	431.59
87	342.31	351.86	362.28	367.31	390.10	442.16	467.28
88	371.96	381.67	392.77	398.16	420.47	476.02	502.98
89	401.63	411.47	423.26	429.04	450.85	509.86	538.67
90	427.37	436.88	449.22	455.27	474.97	536.65	566.90
91	453.68	462.86	475.75	482.09	499.63	564.05	595.76
92	480.13	489.05	502.49	509.14	524.66	591.90	625.10
93	506.93	515.62	529.66	536.59	550.38	620.57	655.34
94	534.30	542.66	557.28	564.55	576.12	649.21	685.52
95	562.81	570.68	585.86	593.42	602.11	678.04	715.90
96	593.32	600.40	616.14	624.01	628.74	707.45	746.86
97	625.00	631.02	647.28	655.46	655.06	736.40	777.31
98	659.11	663.55	680.30	688.78	681.25	764.99	807.36
99	697.67	700.03	717.25	726.04	709.48	795.65	839.54
100	744.47	744.02	761.78	770.90	753.47	831.00	876.62

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	18.65	24.49	28.40	31.49	38.15	51.13	61.42
56	20.51	26.56	30.60	33.78	41.36	55.30	66.32
57	22.55	28.80	32.96	36.30	44.81	59.78	71.58
58	24.85	31.26	35.58	39.00	48.60	64.62	77.26
59	27.40	33.96	38.40	41.93	52.68	69.77	83.26
60	30.26	36.96	41.54	45.13	57.06	75.31	89.69
61	33.49	40.30	44.96	48.61	61.82	81.26	96.56
62	37.07	43.96	48.72	52.44	67.01	87.68	103.94
63	41.03	48.00	52.84	56.62	72.67	94.66	111.94
64	45.46	52.48	57.37	61.21	78.86	102.19	120.48
65	52.48	59.58	64.64	68.59	88.02	113.26	133.03
66	58.25	65.68	71.03	75.22	95.40	122.10	143.03
67	64.50	72.29	77.93	82.36	103.44	131.69	153.84
68	71.28	79.48	85.45	90.16	112.25	142.15	165.60
69	78.70	87.31	93.64	98.60	121.80	153.38	178.19
70	83.10	91.75	98.15	103.14	126.47	158.38	183.43
71	91.52	100.54	107.21	112.45	136.56	169.91	196.10
72	98.81	108.07	114.97	120.40	145.16	179.65	206.80
73	110.45	120.40	127.86	133.73	160.25	197.48	226.81
74	122.09	132.72	140.72	147.04	175.33	215.33	246.84
75	133.70	145.04	153.60	160.33	190.43	233.16	266.87
76	147.52	159.53	168.62	175.75	207.62	253.08	288.71
77	162.40	175.20	184.87	192.41	226.39	274.78	312.41
78	178.61	192.30	202.61	210.56	247.15	298.69	338.42
79	196.37	211.06	222.00	230.36	269.78	324.53	366.29
80	216.10	231.85	243.44	252.19	294.80	352.82	396.56
81	238.21	254.86	267.22	276.53	321.46	383.24	429.74
82	260.87	278.58	291.73	301.63	349.44	415.24	464.68
83	284.22	303.20	317.21	327.74	379.14	449.24	501.82
84	308.42	328.74	343.62	354.74	410.02	484.38	540.02
85	344.22	366.07	382.14	394.15	453.48	533.82	593.88
86	380.02	403.40	420.67	433.56	496.94	583.25	647.72
87	415.82	440.74	459.19	472.98	540.40	632.69	701.58
88	451.62	478.07	497.72	512.39	583.86	682.13	755.44
89	487.40	515.39	536.23	551.78	627.34	731.57	809.28
90	518.65	547.40	569.10	585.28	662.44	770.90	851.80
91	550.58	580.13	602.69	619.52	698.32	811.13	895.25
92	582.67	613.07	636.53	654.04	734.62	851.93	939.42
93	615.16	646.48	670.91	689.11	771.78	893.87	984.91
94	648.37	680.52	705.85	724.76	809.12	935.84	1,030.34
95	682.91	715.73	741.97	761.53	847.07	978.26	1,076.09
96	719.78	753.10	780.17	800.38	886.33	1,021.75	1,122.73
97	758.04	791.53	819.40	840.16	925.54	1,064.80	1,168.63
98	799.02	832.26	860.76	882.01	965.23	1,107.74	1,213.96
99	844.94	877.64	906.76	928.45	1,008.47	1,154.04	1,262.50
100	899.95	931.82	961.52	983.64	1,059.30	1,207.86	1,318.42

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 4**

Benefit Period	<b>Lifetime</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.09	32.59	37.69	42.79	54.82	71.80	88.80
56	25.33	35.22	40.54	45.82	59.42	77.70	95.99
57	27.82	38.08	43.58	49.09	64.40	84.07	103.74
58	30.60	41.18	46.88	52.58	69.83	90.95	112.07
59	33.66	44.59	50.47	56.34	75.65	98.29	120.96
60	37.09	48.31	54.37	60.44	81.97	106.22	130.46
61	40.97	52.48	58.68	64.90	88.87	114.80	140.75
62	45.25	57.00	63.37	69.74	96.34	124.03	151.76
63	49.98	61.97	68.47	74.99	104.45	134.05	163.66
64	55.26	67.44	74.05	80.69	113.24	144.83	176.40
65	63.64	76.16	83.02	89.92	126.25	160.67	195.07
66	70.60	83.90	91.20	98.53	137.14	173.71	210.28
67	78.10	92.26	100.02	107.81	148.84	187.69	226.57
68	86.26	101.29	109.55	117.82	161.42	202.76	244.08
69	95.12	111.10	119.86	128.63	174.90	218.78	262.66
70	100.32	116.51	125.40	134.32	181.22	225.76	270.28
71	110.28	127.21	136.54	145.85	194.94	241.55	288.17
72	118.86	136.39	146.05	155.72	206.54	254.86	303.16
73	132.68	151.63	162.07	172.52	227.44	279.66	331.90
74	146.50	166.87	178.09	189.32	248.32	304.46	360.62
75	160.32	182.10	194.11	206.14	269.22	329.28	389.34
76	176.76	200.05	212.88	225.70	293.24	357.36	421.50
77	194.46	219.38	233.08	246.78	319.10	387.59	456.07
78	213.65	240.36	255.01	269.65	347.26	420.47	493.68
79	234.62	263.21	278.82	294.43	377.53	455.58	533.64
80	257.81	288.34	304.94	321.56	410.52	493.57	576.62
81	283.69	316.36	334.00	351.66	446.98	535.24	623.50
82	310.07	344.93	363.68	382.44	484.43	578.20	671.95
83	337.06	374.29	394.21	414.13	523.24	622.86	722.48
84	364.84	404.40	425.47	446.53	562.66	667.98	773.29
85	406.86	449.96	472.69	495.42	622.37	736.01	849.66
86	448.87	495.52	519.91	544.32	682.08	804.06	926.03
87	490.90	541.07	567.14	593.20	741.78	872.09	1,002.40
88	532.91	586.64	614.36	642.08	801.49	940.12	1,078.75
89	574.94	632.20	661.58	690.97	861.20	1,008.17	1,098.97
90	611.77	671.57	702.16	732.74	910.74	1,063.70	1,216.64
91	649.43	711.82	743.64	775.44	961.38	1,120.44	1,279.51
92	687.28	752.32	785.40	818.48	1,012.50	1,177.92	1,343.33
93	725.54	793.37	827.80	862.22	1,064.69	1,236.83	1,408.98
94	764.64	835.15	870.89	906.62	1,117.22	1,295.90	1,474.60
95	805.26	878.36	915.36	952.34	1,170.79	1,355.75	1,540.72
96	848.57	924.14	962.32	1,000.49	1,226.48	1,417.37	1,608.25
97	893.27	971.06	1,010.30	1,049.56	1,282.22	1,478.45	1,674.65
98	940.87	1,020.46	1,060.58	1,100.69	1,338.83	1,539.41	1,740.01
99	993.62	1,074.90	1,115.81	1,156.70	1,400.00	1,604.54	1,809.07
100	1,055.89	1,138.90	1,180.46	1,222.03	1,470.94	1,678.76	1,886.59

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	18.60	24.35	26.48	27.43	40.42	47.58	50.76
56	20.36	26.14	28.33	29.28	43.34	50.99	54.28
57	22.30	28.26	30.55	31.50	46.75	54.94	58.38
58	24.64	30.38	32.72	33.68	50.11	58.78	62.36
59	27.07	32.94	35.34	36.31	53.99	63.22	66.94
60	29.82	35.52	37.97	38.89	57.71	67.44	71.29
61	32.87	38.38	40.82	41.80	61.72	71.93	75.96
62	36.24	41.46	43.94	44.90	65.94	76.70	80.87
63	39.74	45.20	47.68	48.66	70.97	82.33	86.75
64	43.87	48.97	51.48	52.44	75.84	87.73	92.30
65	50.51	55.18	57.70	58.67	83.17	95.78	100.64
66	55.38	60.29	62.90	63.94	88.79	101.94	107.05
67	61.00	65.80	68.54	69.62	94.85	108.54	113.93
68	66.61	71.27	74.09	75.23	100.70	114.88	120.49
69	73.21	77.68	80.62	81.80	107.64	122.34	128.23
70	76.40	81.04	83.93	85.13	110.10	124.70	130.58
71	83.36	88.22	91.25	92.48	117.12	132.19	138.26
72	89.65	94.26	97.33	98.56	122.82	138.23	144.47
73	99.02	103.54	106.80	108.12	132.92	149.28	155.90
74	108.90	113.36	116.83	118.24	143.78	161.15	168.17
75	117.74	123.02	126.68	128.18	154.43	172.81	180.26
76	129.06	134.12	137.99	139.56	165.89	185.12	192.97
77	140.14	144.94	148.93	150.59	176.89	196.84	205.02
78	153.14	157.78	161.96	163.68	190.27	211.46	219.68
79	166.09	170.39	174.71	176.45	202.90	224.48	233.22
80	181.73	185.63	190.12	191.89	218.17	240.59	249.50
81	199.22	202.58	207.37	209.24	234.68	258.64	267.95
82	215.33	219.90	225.01	226.92	251.93	277.42	287.00
83	233.39	235.82	241.19	243.14	267.91	294.79	304.45
84	250.06	254.03	259.74	261.66	286.22	314.69	324.32
85	277.09	280.50	286.68	288.77	312.32	343.20	353.65
86	303.66	306.49	313.14	315.40	337.94	371.17	382.45
87	329.75	334.82	342.00	344.44	366.13	402.00	414.19
88	358.33	360.10	367.74	370.33	391.04	429.22	442.21
89	383.71	388.21	396.36	399.14	419.02	459.79	473.70
90	404.88	408.62	417.11	420.07	437.32	479.81	494.52
91	429.82	429.17	438.01	441.12	455.76	499.92	515.47
92	451.03	453.40	462.66	465.96	478.26	524.56	541.04
93	476.20	473.87	483.49	486.92	497.12	545.17	562.48
94	497.63	498.68	508.73	512.39	520.09	570.29	588.55
95	524.20	519.80	530.20	534.02	538.48	590.40	609.49
96	547.84	546.83	557.65	561.68	561.85	615.94	636.11
97	577.14	569.62	580.75	584.96	579.73	635.44	656.54
98	603.37	598.93	610.46	614.92	602.30	660.00	682.30
99	638.72	626.20	638.08	642.77	629.54	680.26	703.68
100	675.74	665.53	677.88	682.91	668.87	710.33	735.42

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.44	29.74	33.41	35.53	47.92	60.05	67.22
56	25.66	31.99	35.75	37.97	51.43	64.37	71.98
57	28.09	34.64	38.52	40.79	55.60	69.42	77.50
58	31.00	37.33	41.28	43.60	59.68	74.33	82.92
59	34.04	40.54	44.56	46.93	64.40	80.02	89.12
60	37.48	43.76	47.89	50.24	69.01	85.49	95.04
61	41.30	47.35	51.50	53.89	73.91	91.27	101.32
62	45.53	51.24	55.44	57.86	79.19	97.46	107.95
63	49.87	55.93	60.19	62.62	85.46	104.77	115.85
64	55.01	60.71	64.96	67.40	91.61	111.84	123.37
65	63.31	68.46	72.83	75.23	100.76	122.45	134.62
66	69.43	74.90	79.43	81.97	107.88	130.58	143.27
67	76.44	81.80	86.57	89.21	115.55	139.32	152.54
68	83.50	88.67	93.60	96.32	122.99	147.76	161.39
69	91.69	96.71	101.90	104.71	131.84	157.70	171.85
70	95.69	100.94	106.10	108.89	135.24	161.08	175.00
71	104.29	109.97	115.31	118.15	144.37	171.01	185.24
72	112.12	117.50	122.96	125.84	151.82	179.05	193.49
73	123.80	129.13	134.90	137.95	164.69	193.55	208.73
74	136.09	141.42	147.54	150.74	178.46	209.10	225.10
75	147.11	153.49	160.00	163.34	191.98	224.39	241.22
76	161.21	167.45	174.31	177.79	206.71	240.97	258.42
77	175.02	181.04	188.22	191.81	220.93	256.86	274.72
78	191.24	197.15	204.73	208.43	238.18	276.18	294.58
79	207.37	213.00	220.94	224.68	254.64	294.38	313.03
80	226.82	232.14	240.49	244.28	274.51	316.30	335.21
81	248.59	253.34	262.16	266.18	295.76	339.82	359.86
82	268.56	275.02	284.28	288.54	317.83	364.19	385.44
83	291.00	294.85	304.52	309.00	338.30	386.60	409.00
84	311.59	317.57	327.65	332.40	361.72	412.15	435.86
85	345.26	350.72	361.55	366.70	395.20	449.36	475.10
86	378.31	383.26	394.82	400.38	428.05	485.89	513.60
87	410.78	418.70	431.11	437.10	464.21	526.18	556.07
88	446.36	450.37	463.48	469.82	496.16	561.71	593.52
89	477.94	485.53	499.45	506.26	532.01	601.63	635.63
90	504.29	511.15	525.58	532.67	555.72	627.89	663.28
91	535.34	536.92	551.88	559.21	579.58	654.30	691.08
92	561.76	567.30	582.90	590.60	608.60	686.60	725.12
93	593.10	592.96	609.11	617.09	632.94	713.65	753.64
94	619.79	624.06	640.86	649.22	662.54	746.58	788.36
95	652.86	650.57	667.88	676.51	686.41	772.97	816.13
96	682.31	684.46	702.40	711.37	716.77	806.48	851.41
97	718.75	713.06	731.42	740.68	740.22	832.14	878.38
98	751.39	749.82	768.73	778.32	769.81	864.44	912.32
99	795.34	784.04	803.33	813.17	794.60	891.12	940.30
100	841.25	833.30	853.20	863.41	843.89	930.71	981.82



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	30.19	37.24	43.16	47.86	57.98	77.72	93.35
56	33.01	40.10	46.20	51.00	62.45	83.50	100.15
57	36.07	43.49	49.79	54.82	67.68	90.25	108.10
58	39.76	46.88	53.38	58.50	72.90	96.94	115.88
59	43.55	50.95	57.62	62.90	79.01	104.66	124.91
60	47.82	55.07	61.88	67.22	85.03	112.22	133.64
61	52.58	59.63	66.54	71.95	91.50	120.26	142.90
62	57.83	64.62	71.59	77.09	98.50	128.90	152.80
63	63.19	70.55	77.66	83.23	106.84	139.14	164.52
64	69.55	76.62	83.77	89.39	115.13	149.20	175.88
65	79.76	86.39	93.72	99.44	127.62	164.22	192.90
66	87.38	94.58	102.28	108.29	137.38	175.82	205.96
67	96.11	103.34	111.44	117.78	147.92	188.33	219.98
68	104.77	112.06	120.49	127.12	158.27	200.45	233.51
69	114.91	122.24	131.09	138.02	170.53	214.74	249.47
70	119.64	127.54	136.40	143.38	175.79	220.13	254.96
71	129.98	138.74	147.95	155.18	188.46	234.49	270.61
72	139.32	148.06	157.51	164.95	198.86	246.12	283.31
73	153.52	162.54	172.62	180.53	216.32	266.60	306.19
74	168.48	177.85	188.57	197.03	234.94	288.54	330.77
75	181.85	192.91	204.29	213.25	253.27	310.09	354.94
76	199.15	210.56	222.58	231.98	274.06	334.06	381.10
77	215.99	227.76	240.34	250.13	294.31	357.20	406.13
78	235.76	248.08	261.38	271.63	318.82	385.32	436.57
79	255.28	268.04	281.94	292.56	342.62	412.15	465.19
80	278.76	292.13	306.73	317.76	371.45	444.55	499.67
81	304.92	318.56	334.01	345.66	401.82	479.06	537.19
82	328.69	345.44	361.75	374.02	433.31	514.90	576.20
83	355.27	369.91	386.99	399.84	462.55	548.09	612.23
84	379.36	397.76	415.79	429.24	496.12	586.10	653.44
85	419.94	439.28	458.57	472.98	544.18	640.58	712.66
86	459.83	480.05	500.60	515.93	591.35	694.08	770.80
87	498.98	524.47	546.43	562.85	643.08	752.90	834.88
88	541.94	564.11	587.30	604.61	688.96	804.91	891.42
89	580.01	608.17	632.75	651.11	740.27	863.24	954.96
90	612.00	640.46	665.86	684.78	775.06	901.96	996.59
91	649.69	672.95	699.12	718.64	810.05	940.90	1,038.49
92	681.73	711.16	738.36	758.68	852.17	988.25	1,089.72
93	719.74	743.45	771.54	792.48	887.54	1,027.94	1,132.64
94	752.11	782.59	811.73	833.47	930.49	1,076.23	1,184.90
95	792.17	815.93	845.84	868.14	965.65	1,115.21	1,226.74
96	827.75	858.53	889.40	912.43	1,010.41	1,164.80	1,279.92
97	871.74	894.43	925.91	949.37	1,045.86	1,203.22	1,320.55
98	910.88	940.46	972.66	996.67	1,090.72	1,251.74	1,371.77
99	963.24	982.96	1,015.56	1,039.86	1,129.48	1,292.52	1,413.98
100	1,016.95	1,043.64	1,076.90	1,101.67	1,186.42	1,352.80	1,476.64

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	37.42	49.56	57.30	65.04	83.32	109.13	134.98
56	40.78	53.17	61.19	69.19	89.71	117.32	144.96
57	44.53	57.48	65.80	74.11	97.25	126.95	156.64
58	48.94	61.76	70.32	78.88	104.72	136.42	168.11
59	53.52	66.88	75.71	84.54	113.50	147.46	181.43
60	58.61	72.00	81.02	90.06	122.14	158.27	194.39
61	64.33	77.66	86.84	96.07	131.54	169.91	208.30
62	70.57	83.78	93.16	102.54	141.61	182.34	223.09
63	76.97	91.08	100.66	110.24	153.53	197.05	240.56
64	84.54	98.45	108.12	117.82	165.34	211.45	257.54
65	96.71	110.42	120.40	130.37	183.08	232.97	282.86
66	105.90	120.83	131.34	141.86	197.46	250.15	302.78
67	116.36	131.92	143.03	154.16	212.82	268.39	323.99
68	126.79	142.81	154.45	166.12	227.60	285.90	344.15
69	138.86	155.53	167.80	180.07	244.87	306.29	367.72
70	144.44	161.94	174.31	186.70	251.90	313.80	375.68
71	156.58	175.55	188.41	201.28	269.02	333.32	397.66
72	167.59	186.85	200.09	213.34	282.97	349.16	415.32
73	184.43	204.71	218.80	232.91	307.04	377.53	448.04
74	202.18	223.61	238.63	253.69	332.75	407.99	483.24
75	218.04	242.20	258.17	274.18	358.07	437.95	517.82
76	238.63	264.07	281.00	297.92	387.08	471.73	556.38
77	258.61	285.20	303.00	320.82	414.84	503.87	592.90
78	282.00	310.07	328.97	347.84	447.96	542.40	636.84
79	305.02	334.26	354.11	373.93	479.47	578.59	677.72
80	332.58	363.31	384.23	405.17	517.25	621.90	726.54
81	363.12	395.45	417.50	439.57	558.72	669.05	779.38
82	390.68	427.72	450.96	474.23	600.70	716.96	833.23
83	421.32	456.62	480.94	505.24	638.35	759.89	881.44
84	448.75	489.32	514.84	540.31	680.82	808.25	935.69
85	496.38	539.96	567.23	594.52	746.83	883.21	1,019.58
86	543.14	589.67	618.70	647.72	811.67	956.83	1,101.98
87	589.09	643.87	674.89	705.90	882.73	1,037.80	1,192.86
88	639.49	692.23	724.94	757.66	945.77	1,109.35	1,272.92
89	684.17	745.99	780.67	815.35	1,016.22	1,189.64	1,363.06
90	721.90	785.72	821.53	857.32	1,065.58	1,244.53	1,423.46
91	766.32	825.71	862.62	899.51	1,115.20	1,299.72	1,484.23
92	804.12	872.68	911.05	949.45	1,174.51	1,366.39	1,558.27
93	848.89	912.38	951.97	991.57	1,224.38	1,422.36	1,620.32
94	886.97	960.42	1,001.52	1,042.63	1,284.82	1,490.30	1,695.78
95	934.09	1,001.33	1,043.52	1,085.69	1,334.70	1,545.55	1,756.42
96	975.84	1,053.53	1,097.04	1,140.56	1,398.19	1,615.80	1,833.41
97	1,027.26	1,097.30	1,141.64	1,186.00	1,448.92	1,670.64	1,892.34
98	1,072.60	1,153.12	1,198.45	1,243.78	1,512.88	1,739.52	1,966.21
99	1,132.73	1,203.89	1,249.70	1,295.52	1,568.00	1,797.08	2,026.16
100	1,193.15	1,275.56	1,322.14	1,368.67	1,647.46	1,880.22	2,112.97

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	19.19	25.48	27.70	28.70	42.26	49.79	53.09
56	20.99	27.36	29.65	30.64	45.35	53.35	56.78
57	23.15	29.56	31.98	32.96	48.92	57.48	61.09
58	25.40	31.81	34.25	35.27	52.44	61.52	65.26
59	28.09	34.49	36.97	37.99	56.50	66.16	70.07
60	30.95	37.19	39.74	40.73	60.42	70.62	74.64
61	34.13	40.19	42.74	43.78	64.62	75.34	79.57
62	37.63	43.72	46.33	47.36	69.53	80.86	85.28
63	41.80	47.36	49.94	50.96	74.34	86.26	90.88
64	46.16	51.67	54.29	55.31	80.02	92.52	97.36
65	53.16	58.22	60.89	61.90	87.74	101.05	106.20
66	58.34	63.65	66.40	67.50	93.72	107.60	113.00
67	64.28	69.48	72.40	73.51	100.15	114.62	120.31
68	70.25	75.29	78.29	79.49	106.43	121.38	127.32
69	77.21	82.13	85.22	86.47	113.80	129.34	135.58
70	80.65	85.69	88.78	90.02	116.45	131.88	138.10
71	88.06	93.32	96.54	97.84	123.90	139.85	146.29
72	94.74	99.06	102.30	103.60	129.11	145.30	151.85
73	104.72	109.67	113.14	114.54	140.81	158.12	165.14
74	115.22	119.28	122.93	124.42	151.28	169.57	176.95
75	124.68	129.49	133.34	134.93	162.55	181.91	189.74
76	135.76	140.23	144.25	145.90	173.42	193.54	201.74
77	147.52	152.74	156.95	158.69	186.41	207.43	216.05
78	161.26	165.11	169.50	171.29	199.12	220.96	229.90
79	175.03	179.77	184.33	186.17	214.08	236.87	246.07
80	190.18	194.47	199.16	201.04	228.55	252.05	261.40
81	207.00	210.70	215.65	217.61	244.08	268.98	278.66
82	223.87	228.78	234.08	236.08	262.08	288.60	298.58
83	242.74	245.50	251.09	253.09	278.89	306.86	316.93
84	260.22	264.53	270.47	272.47	298.07	327.68	337.73
85	286.16	289.85	296.23	298.39	322.73	354.64	365.45
86	313.70	316.79	323.66	326.00	349.30	383.65	395.30
87	340.75	343.26	350.63	353.12	375.37	412.14	424.64
88	367.31	369.25	377.09	379.75	400.98	440.14	453.46
89	393.38	394.79	403.07	405.91	426.13	467.59	481.73
90	415.18	415.62	424.25	427.25	444.79	488.02	502.98
91	437.10	436.57	445.57	448.74	463.60	508.55	524.35
92	462.59	461.22	470.64	473.99	486.50	533.60	550.37
93	484.33	482.10	491.90	495.40	505.76	554.66	572.26
94	510.49	507.35	517.57	521.29	529.12	580.21	598.79
95	533.22	528.94	539.50	543.38	547.93	600.76	620.20
96	557.35	551.62	562.55	566.59	566.78	621.34	641.68
97	582.14	579.70	591.04	595.33	589.99	646.68	668.16
98	613.96	604.24	615.85	620.36	607.62	665.86	688.33
99	644.33	637.38	649.48	654.23	640.78	692.41	716.26
100	681.73	671.47	683.94	689.00	674.84	716.66	741.98

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	24.16	31.13	34.94	37.18	50.12	62.81	70.31
56	26.44	33.48	37.38	39.72	53.82	67.34	75.31
57	29.16	36.25	40.31	42.68	58.16	72.61	81.08
58	31.98	39.07	43.20	45.62	62.45	77.80	86.77
59	35.34	42.41	46.64	49.12	67.40	83.74	93.29
60	38.89	45.82	50.12	52.62	72.25	89.51	99.52
61	42.88	49.58	53.94	56.46	77.42	95.60	106.13
62	47.29	54.04	58.44	61.01	83.52	102.78	113.86
63	52.45	58.60	63.04	65.59	89.53	109.75	121.37
64	57.88	64.04	68.52	71.09	96.61	117.97	130.12
65	66.66	72.24	76.82	79.39	106.33	129.20	142.04
66	73.13	79.04	83.84	86.53	113.88	137.84	151.24
67	80.56	86.39	91.42	94.19	122.00	147.12	161.06
68	88.03	93.68	98.92	101.78	129.96	156.13	170.54
69	96.74	102.24	107.71	110.69	139.38	166.72	181.67
70	100.99	106.75	112.21	115.15	143.04	170.35	185.08
71	110.17	116.35	121.98	124.99	152.75	180.92	196.00
72	118.49	123.50	129.23	132.28	159.59	188.20	203.36
73	130.92	136.80	142.91	146.12	174.46	205.02	221.10
74	143.99	148.81	155.26	158.62	187.78	220.02	236.86
75	155.77	161.57	168.41	171.95	202.08	236.20	253.91
76	169.57	175.07	182.24	185.88	216.12	251.93	270.16
77	184.22	190.79	198.36	202.13	232.84	270.67	289.50
78	201.38	206.33	214.27	218.12	249.28	289.02	308.27
79	218.52	224.74	233.12	237.06	268.68	310.61	330.29
80	237.37	243.19	251.94	255.92	287.59	331.34	351.17
81	258.29	263.48	272.64	276.83	307.58	353.40	374.24
82	279.23	286.10	295.74	300.18	330.66	378.88	401.00
83	302.64	306.95	317.00	321.67	352.15	402.44	425.76
84	324.26	330.68	341.18	346.15	376.67	429.19	453.89
85	356.58	362.40	373.58	378.91	408.37	464.34	490.93
86	390.83	396.13	408.10	413.82	442.43	502.22	530.86
87	424.46	429.26	441.98	448.12	475.91	539.45	570.08
88	457.51	461.82	475.26	481.78	508.76	575.99	608.60
89	489.98	493.75	507.90	514.84	541.02	611.83	646.40
90	517.10	519.89	534.56	541.78	565.22	638.62	674.63
91	544.40	546.19	561.38	568.87	589.57	665.58	703.00
92	576.17	577.08	592.94	600.79	619.10	698.45	737.63
93	603.24	603.26	619.69	627.80	643.96	726.07	766.75
94	635.82	634.92	652.02	660.52	674.06	759.58	802.06
95	664.13	661.99	679.60	688.37	698.46	786.52	830.45
96	694.19	690.46	708.55	717.61	723.06	813.55	858.88
97	724.99	725.68	744.37	753.79	753.32	846.86	893.92
98	764.57	756.44	775.54	785.20	776.63	872.09	920.40
99	802.31	798.04	817.68	827.69	808.80	907.03	957.07
100	848.69	840.74	860.81	871.12	851.41	939.02	990.59

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	31.13	38.93	45.16	50.05	60.64	81.31	97.64
56	34.03	41.94	48.32	53.38	65.34	87.37	104.78
57	37.44	45.50	52.09	57.34	70.81	94.46	113.09
58	41.00	49.07	55.85	61.24	76.30	101.46	121.27
59	45.20	53.33	60.29	65.83	82.70	109.55	130.72
60	49.64	57.66	64.78	70.38	89.03	117.49	139.90
61	54.59	62.45	69.67	75.36	95.81	125.98	149.66
62	60.05	68.14	75.49	81.29	103.86	135.91	161.11
63	66.48	73.91	81.36	87.19	111.94	145.76	172.37
64	73.20	80.83	88.36	94.26	121.45	157.38	185.51
65	83.96	91.15	98.90	104.94	134.66	173.29	203.53
66	92.03	99.84	107.95	114.32	145.01	185.59	217.38
67	101.26	109.14	117.67	124.37	156.20	198.88	232.28
68	110.47	118.42	127.32	134.32	167.26	211.81	246.74
69	121.20	129.23	138.56	145.92	180.25	227.02	263.70
70	126.30	134.88	144.26	151.63	185.90	232.81	269.64
71	137.30	146.77	156.53	164.18	199.38	248.08	286.31
72	147.23	155.63	165.56	173.38	209.03	258.70	297.79
73	162.36	172.18	182.83	191.22	229.15	282.40	324.34
74	178.25	187.14	198.43	207.31	247.21	303.61	348.04
75	192.54	203.06	215.03	224.47	266.60	326.41	373.62
76	209.47	220.15	232.69	242.53	286.51	349.25	398.42
77	227.35	240.02	253.28	263.60	310.14	376.44	428.00
78	248.26	259.60	273.53	284.27	333.65	403.22	456.88
79	269.04	282.82	297.49	308.69	361.51	434.87	490.82
80	291.72	306.04	321.35	332.89	389.15	465.72	523.48
81	316.82	331.31	347.38	359.48	417.89	498.22	558.67
82	341.74	359.38	376.33	389.10	450.78	535.66	599.44
83	369.49	385.07	402.85	416.22	481.51	570.54	637.31
84	394.79	414.22	432.96	446.98	516.62	610.32	680.42
85	433.72	453.92	473.86	488.75	562.32	661.94	736.42
86	475.02	496.19	517.42	533.27	611.24	717.40	796.70
87	515.62	537.68	560.21	577.03	659.29	771.89	855.92
88	555.50	578.45	602.24	619.98	706.48	825.36	914.06
89	594.64	618.48	643.49	662.15	752.81	877.87	971.14
90	627.58	651.41	677.23	696.48	788.30	917.38	1,013.63
91	660.71	684.56	711.17	731.03	824.03	957.12	1,056.40
92	699.20	723.42	751.10	771.77	866.84	1,005.28	1,108.50
93	732.04	756.38	784.96	806.27	902.98	1,045.82	1,152.34
94	771.56	796.21	825.85	847.97	946.67	1,094.93	1,205.51
95	805.84	830.24	860.69	883.38	982.60	1,134.78	1,248.26
96	842.15	866.05	897.20	920.44	1,019.27	1,175.03	1,291.15
97	879.32	910.26	942.30	966.17	1,064.35	1,224.50	1,343.93
98	926.86	948.78	981.28	1,005.48	1,100.36	1,262.82	1,383.92
99	971.68	1,000.51	1,033.70	1,058.42	1,149.65	1,315.61	1,439.24
100	1,025.94	1,052.95	1,086.53	1,111.51	1,197.02	1,364.89	1,489.81

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	38.56	51.83	59.93	68.04	87.13	114.16	141.20
56	42.05	55.66	64.03	72.40	93.88	122.76	151.69
57	46.20	60.16	68.84	77.56	101.76	132.83	163.91
58	50.47	64.64	73.60	82.56	109.61	142.76	175.96
59	55.54	69.98	79.22	88.46	118.78	154.32	189.90
60	60.86	75.36	84.82	94.30	127.87	165.71	203.51
61	66.79	81.34	90.96	100.61	137.76	177.92	218.15
62	73.31	88.33	98.23	108.11	149.33	192.26	235.21
63	80.96	95.42	105.44	115.48	160.85	206.44	252.01
64	88.97	103.86	114.05	124.27	174.37	223.03	271.67
65	101.82	116.53	127.03	137.56	193.18	245.83	298.46
66	111.53	127.54	138.64	149.76	208.45	264.04	319.62
67	122.60	139.28	151.01	162.78	224.74	283.42	342.12
68	133.69	150.94	163.21	175.55	240.52	302.11	363.66
69	146.48	164.40	177.38	190.38	258.86	323.81	388.75
70	152.48	171.25	184.36	197.45	266.41	331.86	397.31
71	165.40	185.71	199.33	212.94	284.60	352.64	420.70
72	177.10	196.40	210.30	224.23	297.43	367.00	436.55
73	195.04	216.84	231.76	246.70	325.22	399.92	474.60
74	213.89	235.30	251.11	266.95	350.12	429.30	508.49
75	230.87	254.94	271.75	288.60	376.91	460.99	545.08
76	251.00	276.07	293.76	311.47	404.68	493.16	581.66
77	272.23	300.55	319.32	338.09	437.16	530.99	624.82
78	296.96	324.49	344.26	364.03	468.79	567.64	666.47
79	321.44	352.68	373.62	394.54	505.90	610.48	715.09
80	348.04	380.60	402.53	424.46	541.88	651.50	761.14
81	377.30	411.26	434.20	457.16	581.06	695.81	810.54
82	406.19	444.96	469.15	493.33	624.90	745.88	866.82
83	438.17	475.34	500.65	525.96	664.51	791.03	917.56
84	466.99	509.54	536.10	562.63	708.96	841.66	974.34
85	512.65	557.96	586.14	614.33	771.73	912.65	1,053.58
86	561.10	609.49	639.49	669.50	838.96	988.99	1,139.02
87	608.71	660.10	691.91	723.70	904.97	1,063.96	1,222.92
88	655.48	709.84	743.38	776.92	969.80	1,137.54	1,305.30
89	701.42	758.63	793.90	829.18	1,033.44	1,209.79	1,386.16
90	740.23	799.15	835.57	871.97	1,083.78	1,265.80	1,447.80
91	779.32	839.94	877.49	915.02	1,134.43	1,322.11	1,509.83
92	824.72	887.74	926.76	965.81	1,194.76	1,389.95	1,585.13
93	863.40	928.25	968.53	1,008.80	1,245.67	1,447.09	1,648.50
94	909.91	977.12	1,018.93	1,060.75	1,307.16	1,516.21	1,725.26
95	950.20	1,018.90	1,061.82	1,104.73	1,358.12	1,572.67	1,787.23
96	992.82	1,062.77	1,106.66	1,150.56	1,410.46	1,629.98	1,849.49
97	1,036.20	1,116.73	1,161.84	1,206.98	1,474.56	1,700.21	1,925.83
98	1,091.41	1,163.33	1,209.06	1,254.79	1,526.26	1,754.93	1,983.60
99	1,142.66	1,225.39	1,272.02	1,318.66	1,596.00	1,829.18	2,062.33
100	1,203.71	1,286.95	1,333.92	1,380.90	1,662.17	1,897.01	2,131.85

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.93	30.18	32.81	33.99	50.06	58.97	62.88
56	26.06	32.39	35.11	36.30	53.72	63.19	67.25
57	28.38	34.79	37.64	38.79	57.58	67.65	71.90
58	30.81	37.17	40.05	41.24	61.36	71.94	76.34
59	33.66	40.05	42.98	44.15	65.65	76.88	81.41
60	36.88	43.22	46.17	47.32	70.21	82.05	86.72
61	40.41	46.68	49.67	50.85	75.08	87.52	92.43
62	44.29	50.13	53.13	54.32	79.72	92.71	97.79
63	48.59	54.28	57.27	58.45	85.24	98.88	104.18
64	53.32	58.45	61.39	62.57	90.51	104.67	110.14
65	61.00	65.83	68.84	70.01	99.24	114.31	120.08
66	66.92	71.96	75.07	76.32	105.94	121.63	127.75
67	73.26	77.99	81.24	82.51	112.42	128.66	135.04
68	79.47	85.04	88.43	89.81	120.21	137.12	143.81
69	86.77	92.08	95.57	96.97	127.60	145.01	152.02
70	90.55	96.05	99.52	100.93	130.52	147.83	154.82
71	98.81	104.60	108.18	109.63	138.85	156.72	163.93
72	106.27	110.94	114.56	116.01	144.56	162.70	170.04
73	117.39	122.76	126.63	128.20	157.61	177.00	184.86
74	129.12	133.42	137.51	139.17	169.23	189.67	197.94
75	139.62	144.79	149.10	150.87	181.76	203.40	212.17
76	151.90	157.86	162.41	164.26	195.25	217.89	227.13
77	166.17	170.59	175.29	177.24	208.20	231.68	241.31
78	180.25	185.71	190.63	192.65	223.95	248.52	258.56
79	197.01	200.55	205.63	207.68	238.81	264.21	274.50
80	213.90	218.49	223.77	225.85	256.79	283.17	293.66
81	234.48	238.44	244.07	246.28	276.22	304.42	315.38
82	253.44	258.82	264.84	267.08	296.52	326.52	337.80
83	274.70	277.56	283.88	286.18	315.33	346.97	358.34
84	294.32	298.99	305.71	307.97	336.88	370.39	381.72
85	326.13	330.15	337.42	339.88	367.60	403.95	416.25
86	357.41	360.74	368.57	371.23	397.76	436.87	450.14
87	388.12	394.08	402.53	405.41	430.94	473.15	487.50
88	421.75	423.84	432.83	435.88	460.25	505.19	520.48
89	451.63	456.92	466.52	469.79	493.19	541.17	557.54
90	476.54	480.95	490.94	494.42	514.73	564.74	582.05
91	505.90	505.13	515.54	519.20	536.43	588.41	606.71
92	530.86	533.65	544.55	548.43	562.91	617.41	636.80
93	560.49	557.74	569.07	573.10	585.11	641.67	662.04
94	585.71	586.95	598.78	603.08	612.15	671.23	692.72
95	616.98	611.80	624.05	628.54	633.79	694.90	717.37
96	644.81	643.62	656.35	661.10	661.30	724.96	748.70
97	679.29	670.44	683.54	688.50	682.34	747.91	772.75
98	710.17	704.94	718.51	723.76	708.91	776.82	803.07
99	751.77	737.04	751.02	756.54	740.97	800.67	828.23
100	795.35	783.33	797.86	803.79	787.26	836.06	865.59

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	30.13	36.88	41.38	44.04	59.34	74.39	83.27
56	32.81	39.64	44.28	47.03	63.76	79.78	89.22
57	35.76	42.67	47.44	50.23	68.45	85.46	95.43
58	38.77	45.69	50.54	53.37	73.04	90.98	101.48
59	42.36	49.28	54.21	57.07	78.32	97.30	108.40
60	46.35	53.24	58.24	61.15	83.96	104.00	115.63
61	50.76	57.60	62.66	65.59	89.96	111.07	123.26
62	55.66	61.95	67.02	69.96	95.76	117.84	130.55
63	60.97	67.21	72.29	75.19	102.67	125.84	139.14
64	66.85	72.44	77.49	80.41	109.30	133.45	147.18
65	76.48	81.71	86.91	89.76	120.27	146.10	160.61
66	83.90	89.38	94.82	97.82	128.74	155.83	170.97
67	91.79	96.97	102.61	105.72	136.96	165.13	180.80
68	99.60	105.84	111.74	114.98	146.82	176.39	192.64
69	108.67	114.66	120.77	124.10	156.27	186.93	203.69
70	113.39	119.68	125.77	129.08	160.32	190.94	207.47
71	123.63	130.38	136.70	140.09	171.16	202.74	219.60
72	132.90	138.30	144.72	148.11	178.69	210.74	227.74
73	146.76	153.13	159.97	163.56	195.28	229.47	247.50
74	161.35	166.45	173.65	177.42	210.05	246.11	264.94
75	174.43	180.66	188.32	192.25	225.96	264.11	283.92
76	189.74	197.09	205.16	209.26	243.30	283.62	304.16
77	207.54	213.08	221.53	225.76	260.03	302.32	323.35
78	225.09	232.05	240.97	245.32	280.34	325.06	346.72
79	245.96	250.70	260.05	264.45	299.71	346.49	368.44
80	266.97	273.23	283.06	287.52	323.10	372.29	394.54
81	292.59	298.18	308.56	313.29	348.11	399.97	423.56
82	316.10	323.70	334.60	339.61	374.09	428.65	453.66
83	342.51	347.04	358.42	363.69	398.18	455.03	481.39
84	366.74	373.78	385.64	391.23	425.74	485.10	513.01
85	406.37	412.80	425.54	431.61	465.15	528.90	559.19
86	445.27	451.10	464.70	471.25	503.81	571.89	604.51
87	483.49	492.81	507.42	514.47	546.38	619.31	654.49
88	525.37	530.09	545.52	552.98	583.98	661.13	698.57
89	562.54	571.47	587.85	595.87	626.18	708.12	748.14
90	593.55	601.62	618.61	626.95	654.08	739.03	780.68
91	630.10	631.95	649.56	658.19	682.17	770.11	813.40
92	661.19	667.71	686.07	695.14	716.32	808.13	853.47
93	698.08	697.91	716.92	726.31	744.97	839.97	887.03
94	729.49	734.52	754.29	764.13	779.81	878.72	927.90
95	768.42	765.72	786.09	796.25	807.90	909.79	960.59
96	803.08	805.61	826.72	837.28	843.64	949.23	1,002.11
97	845.97	839.27	860.88	871.78	871.24	979.43	1,033.85
98	884.39	882.54	904.80	916.08	906.07	1,017.45	1,073.80
99	936.12	922.82	945.52	957.10	935.24	1,048.85	1,106.73
100	990.15	980.79	1,004.22	1,016.23	993.26	1,095.45	1,155.60



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	38.84	46.11	53.48	59.30	71.83	96.28	115.65
56	42.23	49.69	57.25	63.22	77.40	103.47	124.10
57	45.93	53.55	61.31	67.49	83.34	111.18	133.11
58	49.73	57.39	65.31	71.60	89.24	118.65	141.83
59	54.17	61.95	70.08	76.48	96.09	127.27	151.90
60	59.12	66.99	75.28	81.78	103.45	136.52	162.54
61	64.66	72.55	80.95	87.56	111.32	146.35	173.87
62	70.68	78.13	86.58	93.21	119.09	155.85	184.74
63	77.27	84.74	93.28	99.95	128.32	167.10	197.62
64	84.54	91.41	99.94	106.64	137.38	178.01	209.84
65	96.35	103.09	111.84	118.67	152.28	195.96	230.16
66	105.58	112.86	122.04	129.22	163.93	209.82	245.77
67	115.37	122.51	132.08	139.59	175.33	223.21	260.73
68	125.00	133.77	143.81	151.74	188.93	239.26	278.73
69	136.18	144.90	155.39	163.63	202.13	254.57	295.70
70	141.80	151.20	161.72	169.97	208.39	260.96	302.27
71	154.05	164.50	175.40	183.97	223.39	277.96	320.83
72	165.13	174.27	185.39	194.15	234.06	289.68	333.46
73	182.00	192.72	204.67	214.05	256.50	316.11	363.06
74	199.73	209.33	221.95	231.90	276.52	339.61	389.32
75	215.60	227.06	240.45	251.00	298.10	364.98	417.76
76	234.40	247.83	261.98	273.04	322.57	393.19	448.55
77	256.13	268.07	282.88	294.40	346.40	420.42	478.02
78	277.49	291.99	307.64	319.71	375.25	453.52	513.84
79	302.77	315.48	331.84	344.34	403.26	485.10	547.53
80	328.10	343.84	361.02	374.00	437.20	523.24	588.11
81	358.89	374.95	393.13	406.84	472.94	563.85	632.27
82	386.87	406.58	425.78	440.22	510.01	606.04	678.19
83	418.15	435.38	455.49	470.61	544.42	645.10	720.59
84	446.51	468.16	489.38	505.22	583.93	689.84	769.10
85	494.27	517.03	539.74	556.70	640.50	753.96	838.80
86	541.22	565.02	589.21	607.25	696.02	816.93	907.23
87	587.30	617.30	643.15	662.47	756.91	886.16	982.65
88	637.86	663.96	691.25	711.63	810.91	947.38	1,049.20
89	682.67	715.82	744.75	766.36	871.30	1,016.03	1,123.99
90	720.32	753.82	783.72	805.99	912.25	1,061.61	1,172.99
91	764.69	792.06	822.86	845.84	953.43	1,107.44	1,222.30
92	802.40	837.04	869.05	892.97	1,003.00	1,163.17	1,282.60
93	847.13	875.04	908.10	932.75	1,044.63	1,209.89	1,333.12
94	885.23	921.11	955.41	980.99	1,095.19	1,266.72	1,394.63
95	932.38	960.35	995.55	1,021.80	1,136.57	1,312.60	1,443.87
96	974.26	1,010.49	1,046.82	1,073.93	1,189.25	1,370.97	1,506.47
97	1,026.04	1,052.74	1,089.80	1,117.41	1,230.98	1,416.19	1,554.29
98	1,072.11	1,106.92	1,144.82	1,173.08	1,283.78	1,473.30	1,614.57
99	1,133.73	1,156.94	1,195.31	1,223.92	1,329.40	1,521.30	1,664.25
100	1,196.95	1,228.36	1,267.51	1,296.67	1,396.42	1,592.25	1,738.01

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	48.09	61.38	71.00	80.58	103.20	135.21	167.23
56	52.18	65.90	75.86	85.74	111.20	145.41	179.65
57	56.65	70.81	81.02	91.29	119.77	156.34	192.92
58	61.22	75.59	86.07	96.55	128.22	166.97	205.77
59	66.57	81.34	92.06	102.82	138.02	179.32	220.66
60	72.48	87.57	98.56	109.54	148.57	192.52	236.48
61	79.11	94.50	105.69	116.90	160.05	206.72	253.46
62	86.29	101.28	112.62	123.96	171.23	220.45	269.71
63	94.12	109.39	120.91	132.40	184.40	236.66	288.92
64	102.75	117.46	129.00	140.56	197.27	252.28	307.29
65	116.83	131.77	143.65	155.58	218.47	277.98	337.54
66	127.96	144.16	156.75	169.29	235.65	298.51	361.35
67	139.71	156.34	169.50	182.71	252.25	318.12	384.01
68	151.27	170.48	184.39	198.29	271.69	341.28	410.81
69	164.57	184.37	198.91	213.47	290.26	363.08	435.91
70	171.21	191.99	206.63	221.32	298.63	371.98	445.35
71	185.60	208.13	223.37	238.62	318.92	395.17	471.44
72	198.65	219.92	235.51	251.10	333.06	410.96	488.83
73	218.63	242.72	259.43	276.15	364.05	447.66	531.26
74	239.67	263.19	280.87	298.59	391.65	480.20	568.77
75	258.52	285.07	303.87	322.71	421.45	515.47	609.47
76	280.87	310.81	330.74	350.65	455.59	555.23	654.86
77	306.69	335.68	356.63	377.61	488.27	593.05	697.84
78	331.91	364.95	387.20	409.41	527.25	638.40	749.56
79	361.76	393.42	416.79	440.12	564.34	681.00	797.68
80	391.45	427.62	452.24	476.89	608.80	731.98	855.14
81	427.39	465.44	491.40	517.37	657.61	787.47	917.33
82	459.83	503.43	530.78	558.17	707.02	843.86	980.71
83	495.89	537.44	566.07	594.67	751.34	894.39	1,037.45
84	528.18	575.93	605.97	635.94	801.33	951.31	1,101.31
85	584.24	635.53	667.63	699.75	879.02	1,039.54	1,200.05
86	639.28	694.04	728.21	762.37	955.34	1,126.19	1,297.03
87	693.36	757.83	794.35	830.84	1,038.97	1,221.49	1,404.00
88	752.68	814.75	853.25	891.77	1,113.17	1,305.70	1,498.23
89	805.27	878.03	918.85	959.67	1,196.09	1,400.21	1,604.32
90	849.68	924.79	966.94	1,009.07	1,254.19	1,464.81	1,675.41
91	901.96	971.86	1,015.30	1,058.72	1,312.59	1,529.77	1,746.94
92	946.45	1,027.14	1,072.31	1,117.50	1,382.40	1,608.24	1,834.08
93	999.14	1,073.87	1,120.47	1,167.08	1,441.10	1,674.12	1,907.12
94	1,043.96	1,130.41	1,178.79	1,227.18	1,512.23	1,754.08	1,995.93
95	1,099.42	1,178.57	1,228.22	1,277.86	1,570.94	1,819.11	2,067.31
96	1,148.56	1,240.00	1,291.22	1,342.44	1,645.67	1,901.80	2,157.92
97	1,209.09	1,291.52	1,343.71	1,395.92	1,705.38	1,966.34	2,227.28
98	1,262.45	1,357.22	1,410.58	1,463.93	1,780.66	2,047.42	2,314.23
99	1,333.22	1,416.98	1,470.90	1,524.83	1,845.54	2,115.16	2,384.79
100	1,404.34	1,501.33	1,556.16	1,610.92	1,939.06	2,213.02	2,486.97

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	35.69	41.20	44.78	46.40	68.35	80.50	85.84
56	38.20	43.64	47.31	48.90	72.36	85.13	90.59
57	40.88	46.25	49.99	51.57	76.50	89.91	95.53
58	43.79	49.30	53.08	54.65	81.29	95.37	101.15
59	46.95	52.34	56.15	57.71	85.76	100.46	106.34
60	50.39	55.65	59.45	60.93	90.38	105.63	111.65
61	54.61	59.54	63.30	64.85	95.75	111.62	117.85
62	59.16	63.71	67.52	69.01	101.31	117.84	124.28
63	63.74	67.93	71.65	73.13	106.64	123.73	130.35
64	69.04	72.86	76.55	77.98	112.83	130.45	137.30
65	77.96	81.19	84.93	86.34	122.40	140.97	148.13
66	84.31	87.78	91.59	93.09	129.27	148.42	155.89
67	91.48	94.75	98.72	100.25	136.58	156.29	164.06
68	98.40	101.54	105.59	107.20	143.50	163.69	171.67
69	106.40	109.41	113.57	115.23	151.63	172.31	180.61
70	109.26	112.77	116.80	118.47	153.23	173.52	181.73
71	118.68	122.08	126.27	127.96	162.04	182.91	191.32
72	126.17	128.79	132.99	134.68	167.83	188.90	197.41
73	137.83	141.66	146.12	147.91	181.88	204.22	213.31
74	149.71	153.08	157.77	159.66	194.16	217.61	227.11
75	161.00	165.05	170.00	172.01	207.21	231.88	241.87
76	175.37	178.83	183.93	186.05	221.15	246.79	257.24
77	189.36	193.40	198.73	200.93	236.03	262.65	273.59
78	205.61	207.58	213.10	215.34	250.35	277.80	289.04
79	221.63	224.35	230.04	232.34	267.17	295.61	307.10
80	240.84	242.70	248.55	250.90	285.23	314.56	326.23
81	262.23	262.95	269.13	271.58	304.61	335.69	347.77
82	283.66	285.52	292.13	294.63	327.08	360.17	372.63
83	305.26	306.38	313.36	315.86	348.05	382.96	395.53
84	327.29	330.13	337.55	340.04	371.99	408.94	421.49
85	359.97	361.73	369.70	372.39	402.77	442.59	456.08
86	394.63	395.35	403.93	406.85	435.93	478.80	493.33
87	428.69	428.39	437.59	440.69	468.46	514.35	529.95
88	458.40	460.82	470.61	473.93	500.42	549.29	565.92
89	490.94	492.70	503.03	506.58	531.81	583.55	601.20
90	518.14	518.69	529.46	533.21	555.10	609.05	627.72
91	545.50	544.84	556.07	560.03	578.57	634.67	654.39
92	577.31	575.60	587.36	591.54	607.15	665.93	686.86
93	604.44	601.66	613.89	618.26	631.19	692.22	714.18
94	637.09	633.17	645.93	650.57	660.34	724.10	747.29
95	665.46	660.12	673.30	678.14	683.82	749.75	774.01
96	695.57	688.42	702.06	707.10	707.34	775.43	800.82
97	726.51	723.47	737.62	742.97	736.31	807.06	833.86
98	766.22	754.09	768.58	774.21	758.31	830.99	859.04
99	804.12	795.45	810.55	816.48	799.69	864.13	893.89
100	850.80	837.99	853.56	859.87	842.20	894.39	925.99

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	44.93	50.31	56.51	60.08	81.03	101.56	113.68
56	48.12	53.41	59.63	63.36	85.89	107.47	120.17
57	51.52	56.70	63.05	66.78	90.97	113.58	126.85
58	55.12	60.58	66.96	70.74	96.79	120.58	134.51
59	59.09	64.40	70.82	74.58	102.34	127.12	141.65
60	63.35	68.53	74.98	78.72	108.08	133.89	148.89
61	68.59	73.46	79.92	83.63	114.70	141.65	157.19
62	74.31	78.75	85.20	88.90	121.69	149.78	165.91
63	80.02	84.04	90.44	94.07	128.44	157.45	174.10
64	86.59	90.29	96.62	100.24	136.26	166.36	183.48
65	97.73	100.78	107.15	110.72	148.34	180.22	198.13
66	105.71	109.04	115.66	119.36	157.09	190.13	208.60
67	114.62	117.81	124.65	128.44	166.40	200.62	219.65
68	123.34	126.34	133.42	137.27	175.24	210.55	229.98
69	133.27	136.26	143.52	147.46	185.68	222.12	242.02
70	136.83	140.49	147.64	151.54	188.24	224.17	243.53
71	148.49	152.16	159.56	163.48	199.77	236.60	256.30
72	157.77	160.56	168.02	171.95	207.47	244.66	264.39
73	172.29	176.69	184.58	188.72	225.33	264.79	285.57
74	187.08	190.97	199.24	203.57	241.01	282.37	303.99
75	201.15	205.97	214.68	219.17	257.61	301.09	323.68
76	219.09	223.23	232.38	237.01	275.58	321.24	344.47
77	236.47	241.59	251.16	255.95	294.82	342.73	366.59
78	256.75	259.40	269.39	274.24	313.39	363.39	387.58
79	276.71	280.48	290.93	295.85	335.31	387.64	412.20
80	300.62	303.50	314.42	319.39	358.91	413.51	438.26
81	327.20	328.82	340.25	345.48	383.86	441.04	467.05
82	353.80	357.05	369.08	374.62	412.66	472.84	500.45
83	380.60	383.07	395.62	401.44	439.48	502.25	531.35
84	407.82	412.69	425.79	432.00	470.08	535.63	566.45
85	448.54	452.28	466.23	472.88	509.65	579.50	612.68
86	491.65	494.37	509.31	516.45	552.15	626.77	662.51
87	534.02	535.72	551.59	559.25	593.94	673.23	711.46
88	570.97	576.35	593.12	601.26	634.93	718.84	759.53
89	611.50	616.20	633.86	642.52	675.19	763.56	806.71
90	645.34	648.82	667.13	676.14	705.39	797.00	841.94
91	679.41	681.65	700.60	709.95	735.78	830.64	877.34
92	719.06	720.20	739.99	749.79	772.64	871.67	920.56
93	752.84	752.87	773.37	783.49	803.66	906.14	956.90
94	793.50	792.38	813.72	824.33	841.23	947.96	1,000.97
95	828.83	826.16	848.14	859.09	871.68	981.58	1,036.40
96	866.35	861.69	884.27	895.58	902.38	1,015.31	1,071.88
97	904.79	905.65	928.97	940.73	940.14	1,056.88	1,115.61
98	954.18	944.04	967.87	979.93	969.23	1,088.37	1,148.66
99	1,001.28	995.95	1,020.46	1,032.96	1,009.38	1,131.97	1,194.42
100	1,059.17	1,049.24	1,074.29	1,087.16	1,062.56	1,171.90	1,236.26

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	57.91	62.96	73.01	80.95	98.07	131.44	157.86
56	61.93	66.94	77.11	85.16	104.25	139.40	167.19
57	66.13	71.15	81.48	89.69	110.75	147.69	176.88
58	70.70	76.05	86.57	94.92	118.29	157.26	188.00
59	75.57	80.96	91.55	99.94	125.56	166.30	198.44
60	80.82	86.25	96.92	105.29	133.16	175.76	209.29
61	87.37	92.54	103.23	111.63	141.96	186.61	221.72
62	94.37	99.30	110.01	118.46	151.34	198.07	234.80
63	101.38	106.02	116.73	125.06	160.53	209.09	247.24
64	109.50	113.97	124.60	132.92	171.26	221.89	261.58
65	123.12	127.15	137.93	146.37	187.82	241.70	283.90
66	133.05	137.69	148.91	157.68	200.02	256.00	299.87
67	144.08	148.84	160.48	169.60	213.01	271.20	316.79
68	154.78	159.69	171.67	181.13	225.54	285.64	332.75
69	166.97	172.17	184.63	194.41	240.17	302.45	351.35
70	171.10	177.48	189.82	199.53	244.65	306.36	354.81
71	185.05	191.97	204.71	214.71	260.76	324.44	374.45
72	196.06	202.33	215.23	225.39	271.74	336.30	387.12
73	213.65	222.39	236.16	247.00	295.99	364.75	418.93
74	231.60	240.19	254.65	266.06	317.28	389.65	446.67
75	248.63	258.86	274.12	286.14	339.86	416.11	476.26
76	270.62	280.73	296.72	309.27	365.35	445.32	508.05
77	291.83	303.93	320.71	333.77	392.73	476.66	541.93
78	316.52	326.40	343.90	357.39	419.48	506.96	574.40
79	340.64	352.96	371.27	385.25	451.16	542.72	612.54
80	369.46	381.94	401.04	415.45	485.66	581.22	653.30
81	401.36	413.47	433.53	448.63	521.53	621.78	697.22
82	432.98	448.51	469.66	485.60	562.57	668.50	748.10
83	464.66	480.57	502.76	519.44	600.92	712.03	795.36
84	496.55	516.95	540.33	557.83	644.74	761.68	849.16
85	545.58	566.49	591.38	609.96	701.78	826.10	919.05
86	597.57	619.25	645.74	665.52	762.83	895.32	994.28
87	648.69	671.02	699.14	720.13	822.79	963.32	1,068.19
88	693.26	721.91	751.60	773.74	881.69	1,030.05	1,140.75
89	742.11	771.86	803.08	826.36	939.51	1,095.58	1,211.98
90	783.22	812.96	845.18	869.21	983.80	1,144.89	1,265.01
91	824.57	854.33	887.54	912.33	1,028.39	1,194.49	1,318.39
92	872.60	902.83	937.37	963.17	1,081.82	1,254.59	1,383.41
93	913.59	943.96	979.63	1,006.22	1,126.92	1,305.18	1,438.12
94	962.91	993.67	1,030.66	1,058.27	1,181.44	1,366.47	1,504.48
95	1,005.69	1,036.14	1,074.14	1,102.46	1,226.28	1,416.21	1,557.83
96	1,051.00	1,080.83	1,119.71	1,148.71	1,272.05	1,466.44	1,611.36
97	1,097.39	1,136.00	1,175.99	1,205.78	1,328.31	1,528.18	1,677.22
98	1,156.72	1,184.08	1,224.64	1,254.84	1,373.25	1,576.00	1,727.13
99	1,212.66	1,248.64	1,290.06	1,320.91	1,434.76	1,641.88	1,796.17
100	1,280.37	1,314.08	1,355.99	1,387.16	1,493.88	1,703.38	1,859.28

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	71.76	83.80	96.89	110.00	140.90	184.58	228.30
56	76.50	88.78	102.16	115.51	149.78	195.89	242.01
57	81.62	94.07	107.68	121.28	159.13	207.72	256.30
58	87.02	100.20	114.09	127.97	169.92	221.33	272.76
59	92.84	106.27	120.31	134.32	180.32	234.31	288.30
60	99.09	112.76	126.90	141.06	191.29	247.90	304.47
61	106.88	120.51	134.77	149.04	204.10	263.60	323.19
62	115.19	128.73	143.15	157.55	217.61	280.18	342.80
63	123.50	136.88	151.26	165.66	230.73	296.10	361.51
64	133.07	146.44	160.83	175.23	245.91	314.50	383.06
65	149.29	162.54	177.18	191.89	269.47	342.90	416.33
66	161.22	175.91	191.22	206.58	287.53	364.20	440.87
67	174.47	189.95	205.97	222.01	306.46	386.48	466.53
68	187.30	203.52	220.10	236.72	324.36	407.40	490.40
69	201.80	219.04	236.33	253.64	344.87	431.38	517.93
70	206.58	225.36	242.59	259.82	350.58	436.71	522.82
71	222.94	242.90	260.71	278.49	372.24	461.19	550.23
72	235.85	255.34	273.40	291.51	386.66	477.11	567.52
73	256.66	280.08	299.36	318.64	420.08	516.55	613.02
74	277.89	301.98	322.27	342.59	449.35	550.97	652.59
75	298.12	324.98	346.41	367.89	480.48	587.65	694.84
76	324.29	352.04	374.60	397.16	516.02	628.84	741.70
77	349.46	380.57	404.33	428.08	553.54	672.36	791.16
78	378.61	407.97	432.83	457.67	589.39	713.66	837.92
79	407.02	440.14	466.28	492.39	631.36	761.88	892.43
80	440.79	474.99	502.36	529.73	676.27	813.07	949.90
81	477.96	513.25	541.88	570.54	725.16	868.37	1,011.55
82	514.66	555.31	585.50	615.68	779.88	930.86	1,081.79
83	551.04	593.22	624.81	656.40	829.31	987.21	1,145.11
84	587.36	635.91	669.05	702.16	884.78	1,050.39	1,215.98
85	644.87	696.33	731.50	766.68	963.12	1,138.99	1,314.87
86	705.84	760.64	798.08	835.54	1,047.02	1,234.26	1,421.50
87	765.81	823.80	863.50	903.18	1,129.40	1,327.82	1,526.20
88	818.04	885.88	927.74	969.60	1,210.31	1,419.65	1,629.01
89	875.37	946.77	990.79	1,034.82	1,289.73	1,509.82	1,729.93
90	923.81	997.34	1,042.79	1,088.22	1,352.56	1,579.72	1,806.85
91	972.59	1,048.25	1,095.11	1,141.94	1,415.77	1,649.99	1,884.27
92	1,029.25	1,107.90	1,156.60	1,205.33	1,491.06	1,734.66	1,978.24
93	1,077.52	1,158.46	1,208.73	1,258.98	1,554.60	1,805.97	2,057.33
94	1,135.57	1,219.45	1,271.62	1,323.82	1,631.34	1,892.23	2,153.12
95	1,185.85	1,271.59	1,325.15	1,378.70	1,694.93	1,962.69	2,230.46
96	1,239.04	1,326.34	1,381.11	1,435.90	1,760.25	2,034.22	2,308.16
97	1,293.18	1,393.68	1,449.98	1,506.31	1,840.25	2,121.86	2,403.44
98	1,362.08	1,451.84	1,508.91	1,565.98	1,904.77	2,190.15	2,475.53
99	1,426.04	1,529.29	1,587.48	1,645.69	1,991.81	2,282.82	2,573.79
100	1,502.23	1,606.11	1,664.73	1,723.36	2,074.39	2,367.47	2,660.55

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	11.48	16.02	17.41	18.05	26.59	31.31	33.38
56	12.66	17.32	18.77	19.39	28.70	33.77	35.94
57	13.94	18.71	20.23	20.87	30.97	36.37	38.66
58	15.38	20.26	21.82	22.46	33.41	39.18	41.57
59	17.03	21.96	23.56	24.20	35.99	42.14	44.62
60	18.88	23.84	25.48	26.11	38.74	45.26	47.84
61	20.94	25.93	27.58	28.24	41.69	48.60	51.32
62	23.24	28.21	29.89	30.55	44.86	52.16	55.02
63	25.79	30.74	32.44	33.11	48.28	56.02	59.00
64	28.67	33.55	35.26	35.92	51.96	60.08	63.22
65	33.23	38.05	39.78	40.46	57.35	66.06	69.42
66	36.91	41.87	43.69	44.41	61.66	70.80	74.34
67	40.94	46.02	47.94	48.68	66.32	75.90	79.67
68	45.32	50.53	52.55	53.35	71.41	81.46	85.45
69	50.15	55.49	57.59	58.43	76.90	87.38	91.61
70	53.06	58.30	60.40	61.25	79.21	89.71	93.96
71	58.70	63.94	66.12	67.01	84.86	95.78	100.20
72	63.59	68.80	71.04	71.95	89.65	100.90	105.46
73	71.24	76.69	79.10	80.09	98.47	110.57	115.49
74	78.92	84.60	87.19	88.24	107.29	120.26	125.51
75	86.58	92.50	95.26	96.37	116.11	129.94	135.53
76	95.59	101.62	104.53	105.72	125.68	140.24	146.18
77	105.36	111.49	114.56	115.84	136.07	151.42	157.70
78	116.02	122.30	125.54	126.88	147.50	163.68	170.29
79	127.76	134.16	137.56	138.94	159.76	176.76	183.65
80	140.87	147.32	150.89	152.30	173.15	190.94	198.02
81	155.64	162.07	165.89	167.39	187.75	206.90	214.36
82	170.90	177.34	181.46	183.00	203.16	223.72	231.46
83	186.72	193.30	197.70	199.30	219.60	241.63	249.55
84	203.30	209.94	214.66	216.25	236.56	260.06	268.04
85	227.12	233.75	238.90	240.65	260.27	286.00	294.72
86	250.96	257.56	263.14	265.04	283.98	311.90	321.40
87	274.80	281.36	287.40	289.44	307.68	337.82	348.07
88	298.62	305.17	311.64	313.84	331.39	363.74	374.76
89	322.45	328.99	335.90	338.26	355.10	389.65	401.44
90	343.13	349.25	356.51	359.04	373.78	410.09	422.66
91	364.25	369.97	377.60	380.28	392.89	430.97	444.37
92	385.49	390.86	398.84	401.69	412.30	452.20	466.40
93	407.00	412.06	420.42	423.42	432.28	474.07	489.11
94	428.99	433.63	442.37	445.55	452.24	495.91	511.79
95	451.88	455.98	465.08	468.43	472.36	517.88	534.65
96	476.38	479.66	489.17	492.70	492.85	540.29	557.98
97	501.85	504.08	513.95	517.67	513.04	562.33	581.00
98	529.27	530.03	540.23	544.18	533.00	584.08	603.80
99	560.29	559.10	569.71	573.89	562.08	607.37	628.30
100	598.01	594.22	605.24	609.74	597.20	634.22	656.62

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	14.46	19.57	21.98	23.38	31.52	39.50	44.23
56	15.92	21.18	23.66	25.13	34.07	42.62	47.66
57	17.57	22.94	25.51	27.02	36.82	45.97	51.32
58	19.38	24.88	27.52	29.06	39.77	49.56	55.27
59	21.42	27.02	29.71	31.28	42.94	53.34	59.42
60	23.72	29.36	32.12	33.73	46.33	57.37	63.79
61	26.30	31.99	34.80	36.42	49.94	61.67	68.46
62	29.18	34.86	37.72	39.36	53.88	66.31	73.44
63	32.39	38.05	40.94	42.59	58.14	71.28	78.82
64	35.95	41.58	44.50	46.16	62.74	76.61	84.49
65	41.66	47.22	50.22	51.89	69.49	84.44	92.84
66	46.28	52.01	55.18	56.93	74.92	90.70	99.50
67	51.31	57.22	60.53	62.38	80.80	97.43	106.68
68	56.80	62.89	66.40	68.32	87.23	104.78	114.46
69	62.81	69.08	72.78	74.80	94.18	112.64	122.75
70	66.44	72.62	76.32	78.35	97.30	115.88	125.90
71	73.44	79.69	83.56	85.62	104.62	123.92	134.24
72	79.51	85.76	89.75	91.85	110.82	130.69	141.23
73	89.06	95.66	99.94	102.18	121.99	143.36	154.61
74	98.63	105.54	110.10	112.49	133.18	156.05	167.98
75	108.17	115.40	120.29	122.82	144.35	168.72	181.37
76	119.42	126.86	132.06	134.69	156.61	182.56	195.77
77	131.59	139.26	144.78	147.54	169.94	197.58	211.32
78	144.88	152.83	158.71	161.57	184.64	214.09	228.35
79	159.52	167.71	173.98	176.90	200.51	231.80	246.48
80	175.82	184.24	190.87	193.87	217.87	251.02	266.04
81	194.21	202.68	209.72	212.94	236.60	271.85	287.88
82	213.14	221.78	229.26	232.69	256.32	293.70	310.85
83	232.80	241.69	249.61	253.28	277.30	316.88	335.24
84	253.33	262.45	270.78	274.72	298.94	340.63	360.22
85	283.00	292.27	301.28	305.57	329.33	374.46	395.92
86	312.66	322.07	331.78	336.44	359.70	408.31	431.59
87	342.31	351.86	362.28	367.31	390.10	442.16	467.28
88	371.96	381.67	392.77	398.16	420.47	476.02	502.98
89	401.63	411.47	423.26	429.04	450.85	509.86	538.67
90	427.37	436.88	449.22	455.27	474.97	536.65	566.90
91	453.68	462.86	475.75	482.09	499.63	564.05	595.76
92	480.13	489.05	502.49	509.14	524.66	591.90	625.10
93	506.93	515.62	529.66	536.59	550.38	620.57	655.34
94	534.30	542.66	557.28	564.55	576.12	649.21	685.52
95	562.81	570.68	585.86	593.42	602.11	678.04	715.90
96	593.32	600.40	616.14	624.01	628.74	707.45	746.86
97	625.00	631.02	647.28	655.46	655.06	736.40	777.31
98	659.11	663.55	680.30	688.78	681.25	764.99	807.36
99	697.67	700.03	717.25	726.04	709.48	795.65	839.54
100	744.47	744.02	761.78	770.90	753.47	831.00	876.62



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	18.65	24.49	28.40	31.49	38.15	51.13	61.42
56	20.51	26.56	30.60	33.78	41.36	55.30	66.32
57	22.55	28.80	32.96	36.30	44.81	59.78	71.58
58	24.85	31.26	35.58	39.00	48.60	64.62	77.26
59	27.40	33.96	38.40	41.93	52.68	69.77	83.26
60	30.26	36.96	41.54	45.13	57.06	75.31	89.69
61	33.49	40.30	44.96	48.61	61.82	81.26	96.56
62	37.07	43.96	48.72	52.44	67.01	87.68	103.94
63	41.03	48.00	52.84	56.62	72.67	94.66	111.94
64	45.46	52.48	57.37	61.21	78.86	102.19	120.48
65	52.48	59.58	64.64	68.59	88.02	113.26	133.03
66	58.25	65.68	71.03	75.22	95.40	122.10	143.03
67	64.50	72.29	77.93	82.36	103.44	131.69	153.84
68	71.28	79.48	85.45	90.16	112.25	142.15	165.60
69	78.70	87.31	93.64	98.60	121.80	153.38	178.19
70	83.10	91.75	98.15	103.14	126.47	158.38	183.43
71	91.52	100.54	107.21	112.45	136.56	169.91	196.10
72	98.81	108.07	114.97	120.40	145.16	179.65	206.80
73	110.45	120.40	127.86	133.73	160.25	197.48	226.81
74	122.09	132.72	140.72	147.04	175.33	215.33	246.84
75	133.70	145.04	153.60	160.33	190.43	233.16	266.87
76	147.52	159.53	168.62	175.75	207.62	253.08	288.71
77	162.40	175.20	184.87	192.41	226.39	274.78	312.41
78	178.61	192.30	202.61	210.56	247.15	298.69	338.42
79	196.37	211.06	222.00	230.36	269.78	324.53	366.29
80	216.10	231.85	243.44	252.19	294.80	352.82	396.56
81	238.21	254.86	267.22	276.53	321.46	383.24	429.74
82	260.87	278.58	291.73	301.63	349.44	415.24	464.68
83	284.22	303.20	317.21	327.74	379.14	449.24	501.82
84	308.42	328.74	343.62	354.74	410.02	484.38	540.02
85	344.22	366.07	382.14	394.15	453.48	533.82	593.88
86	380.02	403.40	420.67	433.56	496.94	583.25	647.72
87	415.82	440.74	459.19	472.98	540.40	632.69	701.58
88	451.62	478.07	497.72	512.39	583.86	682.13	755.44
89	487.40	515.39	536.23	551.78	627.34	731.57	809.28
90	518.65	547.40	569.10	585.28	662.44	770.90	851.80
91	550.58	580.13	602.69	619.52	698.32	811.13	895.25
92	582.67	613.07	636.53	654.04	734.62	851.93	939.42
93	615.16	646.48	670.91	689.11	771.78	893.87	984.91
94	648.37	680.52	705.85	724.76	809.12	935.84	1,030.34
95	682.91	715.73	741.97	761.53	847.07	978.26	1,076.09
96	719.78	753.10	780.17	800.38	886.33	1,021.75	1,122.73
97	758.04	791.53	819.40	840.16	925.54	1,064.80	1,168.63
98	799.02	832.26	860.76	882.01	965.23	1,107.74	1,213.96
99	844.94	877.64	906.76	928.45	1,008.47	1,154.04	1,262.50
100	899.95	931.82	961.52	983.64	1,059.30	1,207.86	1,318.42

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 4**

Benefit Period	<b>Lifetime</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.09	32.59	37.69	42.79	54.82	71.80	88.80
56	25.33	35.22	40.54	45.82	59.42	77.70	95.99
57	27.82	38.08	43.58	49.09	64.40	84.07	103.74
58	30.60	41.18	46.88	52.58	69.83	90.95	112.07
59	33.66	44.59	50.47	56.34	75.65	98.29	120.96
60	37.09	48.31	54.37	60.44	81.97	106.22	130.46
61	40.97	52.48	58.68	64.90	88.87	114.80	140.75
62	45.25	57.00	63.37	69.74	96.34	124.03	151.76
63	49.98	61.97	68.47	74.99	104.45	134.05	163.66
64	55.26	67.44	74.05	80.69	113.24	144.83	176.40
65	63.64	76.16	83.02	89.92	126.25	160.67	195.07
66	70.60	83.90	91.20	98.53	137.14	173.71	210.28
67	78.10	92.26	100.02	107.81	148.84	187.69	226.57
68	86.26	101.29	109.55	117.82	161.42	202.76	244.08
69	95.12	111.10	119.86	128.63	174.90	218.78	262.66
70	100.32	116.51	125.40	134.32	181.22	225.76	270.28
71	110.28	127.21	136.54	145.85	194.94	241.55	288.17
72	118.86	136.39	146.05	155.72	206.54	254.86	303.16
73	132.68	151.63	162.07	172.52	227.44	279.66	331.90
74	146.50	166.87	178.09	189.32	248.32	304.46	360.62
75	160.32	182.10	194.11	206.14	269.22	329.28	389.34
76	176.76	200.05	212.88	225.70	293.24	357.36	421.50
77	194.46	219.38	233.08	246.78	319.10	387.59	456.07
78	213.65	240.36	255.01	269.65	347.26	420.47	493.68
79	234.62	263.21	278.82	294.43	377.53	455.58	533.64
80	257.81	288.34	304.94	321.56	410.52	493.57	576.62
81	283.69	316.36	334.00	351.66	446.98	535.24	623.50
82	310.07	344.93	363.68	382.44	484.43	578.20	671.95
83	337.06	374.29	394.21	414.13	523.24	622.86	722.48
84	364.84	404.40	425.47	446.53	562.66	667.98	773.29
85	406.86	449.96	472.69	495.42	622.37	736.01	849.66
86	448.87	495.52	519.91	544.32	682.08	804.06	926.03
87	490.90	541.07	567.14	593.20	741.78	872.09	1,002.40
88	532.91	586.64	614.36	642.08	801.49	940.12	1,078.75
89	574.94	632.20	661.58	690.97	861.20	1,008.17	1,098.97
90	611.77	671.57	702.16	732.74	910.74	1,063.70	1,216.64
91	649.43	711.82	743.64	775.44	961.38	1,120.44	1,279.51
92	687.28	752.32	785.40	818.48	1,012.50	1,177.92	1,343.33
93	725.54	793.37	827.80	862.22	1,064.69	1,236.83	1,408.98
94	764.64	835.15	870.89	906.62	1,117.22	1,295.90	1,474.60
95	805.26	878.36	915.36	952.34	1,170.79	1,355.75	1,540.72
96	848.57	924.14	962.32	1,000.49	1,226.48	1,417.37	1,608.25
97	893.27	971.06	1,010.30	1,049.56	1,282.22	1,478.45	1,674.65
98	940.87	1,020.46	1,060.58	1,100.69	1,338.83	1,539.41	1,740.01
99	993.62	1,074.90	1,115.81	1,156.70	1,400.00	1,604.54	1,809.07
100	1,055.89	1,138.90	1,180.46	1,222.03	1,470.94	1,678.76	1,886.59

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	18.60	24.35	26.48	27.43	40.42	47.58	50.76
56	20.36	26.14	28.33	29.28	43.34	50.99	54.28
57	22.30	28.26	30.55	31.50	46.75	54.94	58.38
58	24.64	30.38	32.72	33.68	50.11	58.78	62.36
59	27.07	32.94	35.34	36.31	53.99	63.22	66.94
60	29.82	35.52	37.97	38.89	57.71	67.44	71.29
61	32.87	38.38	40.82	41.80	61.72	71.93	75.96
62	36.24	41.46	43.94	44.90	65.94	76.70	80.87
63	39.74	45.20	47.68	48.66	70.97	82.33	86.75
64	43.87	48.97	51.48	52.44	75.84	87.73	92.30
65	50.51	55.18	57.70	58.67	83.17	95.78	100.64
66	55.38	60.29	62.90	63.94	88.79	101.94	107.05
67	61.00	65.80	68.54	69.62	94.85	108.54	113.93
68	66.61	71.27	74.09	75.23	100.70	114.88	120.49
69	73.21	77.68	80.62	81.80	107.64	122.34	128.23
70	76.40	81.04	83.93	85.13	110.10	124.70	130.58
71	83.36	88.22	91.25	92.48	117.12	132.19	138.26
72	89.65	94.26	97.33	98.56	122.82	138.23	144.47
73	99.02	103.54	106.80	108.12	132.92	149.28	155.90
74	108.90	113.36	116.83	118.24	143.78	161.15	168.17
75	117.74	123.02	126.68	128.18	154.43	172.81	180.26
76	129.06	134.12	137.99	139.56	165.89	185.12	192.97
77	140.14	144.94	148.93	150.59	176.89	196.84	205.02
78	153.14	157.78	161.96	163.68	190.27	211.46	219.68
79	166.09	170.39	174.71	176.45	202.90	224.48	233.22
80	181.73	185.63	190.12	191.89	218.17	240.59	249.50
81	199.22	202.58	207.37	209.24	234.68	258.64	267.95
82	215.33	219.90	225.01	226.92	251.93	277.42	287.00
83	233.39	235.82	241.19	243.14	267.91	294.79	304.45
84	250.06	254.03	259.74	261.66	286.22	314.69	324.32
85	277.09	280.50	286.68	288.77	312.32	343.20	353.65
86	303.66	306.49	313.14	315.40	337.94	371.17	382.45
87	329.75	334.82	342.00	344.44	366.13	402.00	414.19
88	358.33	360.10	367.74	370.33	391.04	429.22	442.21
89	383.71	388.21	396.36	399.14	419.02	459.79	473.70
90	404.88	408.62	417.11	420.07	437.32	479.81	494.52
91	429.82	429.17	438.01	441.12	455.76	499.92	515.47
92	451.03	453.40	462.66	465.96	478.26	524.56	541.04
93	476.20	473.87	483.49	486.92	497.12	545.17	562.48
94	497.63	498.68	508.73	512.39	520.09	570.29	588.55
95	524.20	519.80	530.20	534.02	538.48	590.40	609.49
96	547.84	546.83	557.65	561.68	561.85	615.94	636.11
97	577.14	569.62	580.75	584.96	579.73	635.44	656.54
98	603.37	598.93	610.46	614.92	602.30	660.00	682.30
99	638.72	626.20	638.08	642.77	629.54	680.26	703.68
100	675.74	665.53	677.88	682.91	668.87	710.33	735.42

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.44	29.74	33.41	35.53	47.92	60.05	67.22
56	25.66	31.99	35.75	37.97	51.43	64.37	71.98
57	28.09	34.64	38.52	40.79	55.60	69.42	77.50
58	31.00	37.33	41.28	43.60	59.68	74.33	82.92
59	34.04	40.54	44.56	46.93	64.40	80.02	89.12
60	37.48	43.76	47.89	50.24	69.01	85.49	95.04
61	41.30	47.35	51.50	53.89	73.91	91.27	101.32
62	45.53	51.24	55.44	57.86	79.19	97.46	107.95
63	49.87	55.93	60.19	62.62	85.46	104.77	115.85
64	55.01	60.71	64.96	67.40	91.61	111.84	123.37
65	63.31	68.46	72.83	75.23	100.76	122.45	134.62
66	69.43	74.90	79.43	81.97	107.88	130.58	143.27
67	76.44	81.80	86.57	89.21	115.55	139.32	152.54
68	83.50	88.67	93.60	96.32	122.99	147.76	161.39
69	91.69	96.71	101.90	104.71	131.84	157.70	171.85
70	95.69	100.94	106.10	108.89	135.24	161.08	175.00
71	104.29	109.97	115.31	118.15	144.37	171.01	185.24
72	112.12	117.50	122.96	125.84	151.82	179.05	193.49
73	123.80	129.13	134.90	137.95	164.69	193.55	208.73
74	136.09	141.42	147.54	150.74	178.46	209.10	225.10
75	147.11	153.49	160.00	163.34	191.98	224.39	241.22
76	161.21	167.45	174.31	177.79	206.71	240.97	258.42
77	175.02	181.04	188.22	191.81	220.93	256.86	274.72
78	191.24	197.15	204.73	208.43	238.18	276.18	294.58
79	207.37	213.00	220.94	224.68	254.64	294.38	313.03
80	226.82	232.14	240.49	244.28	274.51	316.30	335.21
81	248.59	253.34	262.16	266.18	295.76	339.82	359.86
82	268.56	275.02	284.28	288.54	317.83	364.19	385.44
83	291.00	294.85	304.52	309.00	338.30	386.60	409.00
84	311.59	317.57	327.65	332.40	361.72	412.15	435.86
85	345.26	350.72	361.55	366.70	395.20	449.36	475.10
86	378.31	383.26	394.82	400.38	428.05	485.89	513.60
87	410.78	418.70	431.11	437.10	464.21	526.18	556.07
88	446.36	450.37	463.48	469.82	496.16	561.71	593.52
89	477.94	485.53	499.45	506.26	532.01	601.63	635.63
90	504.29	511.15	525.58	532.67	555.72	627.89	663.28
91	535.34	536.92	551.88	559.21	579.58	654.30	691.08
92	561.76	567.30	582.90	590.60	608.60	686.60	725.12
93	593.10	592.96	609.11	617.09	632.94	713.65	753.64
94	619.79	624.06	640.86	649.22	662.54	746.58	788.36
95	652.86	650.57	667.88	676.51	686.41	772.97	816.13
96	682.31	684.46	702.40	711.37	716.77	806.48	851.41
97	718.75	713.06	731.42	740.68	740.22	832.14	878.38
98	751.39	749.82	768.73	778.32	769.81	864.44	912.32
99	795.34	784.04	803.33	813.17	794.60	891.12	940.30
100	841.25	833.30	853.20	863.41	843.89	930.71	981.82

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	30.19	37.24	43.16	47.86	57.98	77.72	93.35
56	33.01	40.10	46.20	51.00	62.45	83.50	100.15
57	36.07	43.49	49.79	54.82	67.68	90.25	108.10
58	39.76	46.88	53.38	58.50	72.90	96.94	115.88
59	43.55	50.95	57.62	62.90	79.01	104.66	124.91
60	47.82	55.07	61.88	67.22	85.03	112.22	133.64
61	52.58	59.63	66.54	71.95	91.50	120.26	142.90
62	57.83	64.62	71.59	77.09	98.50	128.90	152.80
63	63.19	70.55	77.66	83.23	106.84	139.14	164.52
64	69.55	76.62	83.77	89.39	115.13	149.20	175.88
65	79.76	86.39	93.72	99.44	127.62	164.22	192.90
66	87.38	94.58	102.28	108.29	137.38	175.82	205.96
67	96.11	103.34	111.44	117.78	147.92	188.33	219.98
68	104.77	112.06	120.49	127.12	158.27	200.45	233.51
69	114.91	122.24	131.09	138.02	170.53	214.74	249.47
70	119.64	127.54	136.40	143.38	175.79	220.13	254.96
71	129.98	138.74	147.95	155.18	188.46	234.49	270.61
72	139.32	148.06	157.51	164.95	198.86	246.12	283.31
73	153.52	162.54	172.62	180.53	216.32	266.60	306.19
74	168.48	177.85	188.57	197.03	234.94	288.54	330.77
75	181.85	192.91	204.29	213.25	253.27	310.09	354.94
76	199.15	210.56	222.58	231.98	274.06	334.06	381.10
77	215.99	227.76	240.34	250.13	294.31	357.20	406.13
78	235.76	248.08	261.38	271.63	318.82	385.32	436.57
79	255.28	268.04	281.94	292.56	342.62	412.15	465.19
80	278.76	292.13	306.73	317.76	371.45	444.55	499.67
81	304.92	318.56	334.01	345.66	401.82	479.06	537.19
82	328.69	345.44	361.75	374.02	433.31	514.90	576.20
83	355.27	369.91	386.99	399.84	462.55	548.09	612.23
84	379.36	397.76	415.79	429.24	496.12	586.10	653.44
85	419.94	439.28	458.57	472.98	544.18	640.58	712.66
86	459.83	480.05	500.60	515.93	591.35	694.08	770.80
87	498.98	524.47	546.43	562.85	643.08	752.90	834.88
88	541.94	564.11	587.30	604.61	688.96	804.91	891.42
89	580.01	608.17	632.75	651.11	740.27	863.24	954.96
90	612.00	640.46	665.86	684.78	775.06	901.96	996.59
91	649.69	672.95	699.12	718.64	810.05	940.90	1,038.49
92	681.73	711.16	738.36	758.68	852.17	988.25	1,089.72
93	719.74	743.45	771.54	792.48	887.54	1,027.94	1,132.64
94	752.11	782.59	811.73	833.47	930.49	1,076.23	1,184.90
95	792.17	815.93	845.84	868.14	965.65	1,115.21	1,226.74
96	827.75	858.53	889.40	912.43	1,010.41	1,164.80	1,279.92
97	871.74	894.43	925.91	949.37	1,045.86	1,203.22	1,320.55
98	910.88	940.46	972.66	996.67	1,090.72	1,251.74	1,371.77
99	963.24	982.96	1,015.56	1,039.86	1,129.48	1,292.52	1,413.98
100	1,016.95	1,043.64	1,076.90	1,101.67	1,186.42	1,352.80	1,476.64

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	37.42	49.56	57.30	65.04	83.32	109.13	134.98
56	40.78	53.17	61.19	69.19	89.71	117.32	144.96
57	44.53	57.48	65.80	74.11	97.25	126.95	156.64
58	48.94	61.76	70.32	78.88	104.72	136.42	168.11
59	53.52	66.88	75.71	84.54	113.50	147.46	181.43
60	58.61	72.00	81.02	90.06	122.14	158.27	194.39
61	64.33	77.66	86.84	96.07	131.54	169.91	208.30
62	70.57	83.78	93.16	102.54	141.61	182.34	223.09
63	76.97	91.08	100.66	110.24	153.53	197.05	240.56
64	84.54	98.45	108.12	117.82	165.34	211.45	257.54
65	96.71	110.42	120.40	130.37	183.08	232.97	282.86
66	105.90	120.83	131.34	141.86	197.46	250.15	302.78
67	116.36	131.92	143.03	154.16	212.82	268.39	323.99
68	126.79	142.81	154.45	166.12	227.60	285.90	344.15
69	138.86	155.53	167.80	180.07	244.87	306.29	367.72
70	144.44	161.94	174.31	186.70	251.90	313.80	375.68
71	156.58	175.55	188.41	201.28	269.02	333.32	397.66
72	167.59	186.85	200.09	213.34	282.97	349.16	415.32
73	184.43	204.71	218.80	232.91	307.04	377.53	448.04
74	202.18	223.61	238.63	253.69	332.75	407.99	483.24
75	218.04	242.20	258.17	274.18	358.07	437.95	517.82
76	238.63	264.07	281.00	297.92	387.08	471.73	556.38
77	258.61	285.20	303.00	320.82	414.84	503.87	592.90
78	282.00	310.07	328.97	347.84	447.96	542.40	636.84
79	305.02	334.26	354.11	373.93	479.47	578.59	677.72
80	332.58	363.31	384.23	405.17	517.25	621.90	726.54
81	363.12	395.45	417.50	439.57	558.72	669.05	779.38
82	390.68	427.72	450.96	474.23	600.70	716.96	833.23
83	421.32	456.62	480.94	505.24	638.35	759.89	881.44
84	448.75	489.32	514.84	540.31	680.82	808.25	935.69
85	496.38	539.96	567.23	594.52	746.83	883.21	1,019.58
86	543.14	589.67	618.70	647.72	811.67	956.83	1,101.98
87	589.09	643.87	674.89	705.90	882.73	1,037.80	1,192.86
88	639.49	692.23	724.94	757.66	945.77	1,109.35	1,272.92
89	684.17	745.99	780.67	815.35	1,016.22	1,189.64	1,363.06
90	721.90	785.72	821.53	857.32	1,065.58	1,244.53	1,423.46
91	766.32	825.71	862.62	899.51	1,115.20	1,299.72	1,484.23
92	804.12	872.68	911.05	949.45	1,174.51	1,366.39	1,558.27
93	848.89	912.38	951.97	991.57	1,224.38	1,422.36	1,620.32
94	886.97	960.42	1,001.52	1,042.63	1,284.82	1,490.30	1,695.78
95	934.09	1,001.33	1,043.52	1,085.69	1,334.70	1,545.55	1,756.42
96	975.84	1,053.53	1,097.04	1,140.56	1,398.19	1,615.80	1,833.41
97	1,027.26	1,097.30	1,141.64	1,186.00	1,448.92	1,670.64	1,892.34
98	1,072.60	1,153.12	1,198.45	1,243.78	1,512.88	1,739.52	1,966.21
99	1,132.73	1,203.89	1,249.70	1,295.52	1,568.00	1,797.08	2,026.16
100	1,193.15	1,275.56	1,322.14	1,368.67	1,647.46	1,880.22	2,112.97

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	19.19	25.48	27.70	28.70	42.26	49.79	53.09
56	20.99	27.36	29.65	30.64	45.35	53.35	56.78
57	23.15	29.56	31.98	32.96	48.92	57.48	61.09
58	25.40	31.81	34.25	35.27	52.44	61.52	65.26
59	28.09	34.49	36.97	37.99	56.50	66.16	70.07
60	30.95	37.19	39.74	40.73	60.42	70.62	74.64
61	34.13	40.19	42.74	43.78	64.62	75.34	79.57
62	37.63	43.72	46.33	47.36	69.53	80.86	85.28
63	41.80	47.36	49.94	50.96	74.34	86.26	90.88
64	46.16	51.67	54.29	55.31	80.02	92.52	97.36
65	53.16	58.22	60.89	61.90	87.74	101.05	106.20
66	58.34	63.65	66.40	67.50	93.72	107.60	113.00
67	64.28	69.48	72.40	73.51	100.15	114.62	120.31
68	70.25	75.29	78.29	79.49	106.43	121.38	127.32
69	77.21	82.13	85.22	86.47	113.80	129.34	135.58
70	80.65	85.69	88.78	90.02	116.45	131.88	138.10
71	88.06	93.32	96.54	97.84	123.90	139.85	146.29
72	94.74	99.06	102.30	103.60	129.11	145.30	151.85
73	104.72	109.67	113.14	114.54	140.81	158.12	165.14
74	115.22	119.28	122.93	124.42	151.28	169.57	176.95
75	124.68	129.49	133.34	134.93	162.55	181.91	189.74
76	135.76	140.23	144.25	145.90	173.42	193.54	201.74
77	147.52	152.74	156.95	158.69	186.41	207.43	216.05
78	161.26	165.11	169.50	171.29	199.12	220.96	229.90
79	175.03	179.77	184.33	186.17	214.08	236.87	246.07
80	190.18	194.47	199.16	201.04	228.55	252.05	261.40
81	207.00	210.70	215.65	217.61	244.08	268.98	278.66
82	223.87	228.78	234.08	236.08	262.08	288.60	298.58
83	242.74	245.50	251.09	253.09	278.89	306.86	316.93
84	260.22	264.53	270.47	272.47	298.07	327.68	337.73
85	286.16	289.85	296.23	298.39	322.73	354.64	365.45
86	313.70	316.79	323.66	326.00	349.30	383.65	395.30
87	340.75	343.26	350.63	353.12	375.37	412.14	424.64
88	367.31	369.25	377.09	379.75	400.98	440.14	453.46
89	393.38	394.79	403.07	405.91	426.13	467.59	481.73
90	415.18	415.62	424.25	427.25	444.79	488.02	502.98
91	437.10	436.57	445.57	448.74	463.60	508.55	524.35
92	462.59	461.22	470.64	473.99	486.50	533.60	550.37
93	484.33	482.10	491.90	495.40	505.76	554.66	572.26
94	510.49	507.35	517.57	521.29	529.12	580.21	598.79
95	533.22	528.94	539.50	543.38	547.93	600.76	620.20
96	557.35	551.62	562.55	566.59	566.78	621.34	641.68
97	582.14	579.70	591.04	595.33	589.99	646.68	668.16
98	613.96	604.24	615.85	620.36	607.62	665.86	688.33
99	644.33	637.38	649.48	654.23	640.78	692.41	716.26
100	681.73	671.47	683.94	689.00	674.84	716.66	741.98

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	24.16	31.13	34.94	37.18	50.12	62.81	70.31
56	26.44	33.48	37.38	39.72	53.82	67.34	75.31
57	29.16	36.25	40.31	42.68	58.16	72.61	81.08
58	31.98	39.07	43.20	45.62	62.45	77.80	86.77
59	35.34	42.41	46.64	49.12	67.40	83.74	93.29
60	38.89	45.82	50.12	52.62	72.25	89.51	99.52
61	42.88	49.58	53.94	56.46	77.42	95.60	106.13
62	47.29	54.04	58.44	61.01	83.52	102.78	113.86
63	52.45	58.60	63.04	65.59	89.53	109.75	121.37
64	57.88	64.04	68.52	71.09	96.61	117.97	130.12
65	66.66	72.24	76.82	79.39	106.33	129.20	142.04
66	73.13	79.04	83.84	86.53	113.88	137.84	151.24
67	80.56	86.39	91.42	94.19	122.00	147.12	161.06
68	88.03	93.68	98.92	101.78	129.96	156.13	170.54
69	96.74	102.24	107.71	110.69	139.38	166.72	181.67
70	100.99	106.75	112.21	115.15	143.04	170.35	185.08
71	110.17	116.35	121.98	124.99	152.75	180.92	196.00
72	118.49	123.50	129.23	132.28	159.59	188.20	203.36
73	130.92	136.80	142.91	146.12	174.46	205.02	221.10
74	143.99	148.81	155.26	158.62	187.78	220.02	236.86
75	155.77	161.57	168.41	171.95	202.08	236.20	253.91
76	169.57	175.07	182.24	185.88	216.12	251.93	270.16
77	184.22	190.79	198.36	202.13	232.84	270.67	289.50
78	201.38	206.33	214.27	218.12	249.28	289.02	308.27
79	218.52	224.74	233.12	237.06	268.68	310.61	330.29
80	237.37	243.19	251.94	255.92	287.59	331.34	351.17
81	258.29	263.48	272.64	276.83	307.58	353.40	374.24
82	279.23	286.10	295.74	300.18	330.66	378.88	401.00
83	302.64	306.95	317.00	321.67	352.15	402.44	425.76
84	324.26	330.68	341.18	346.15	376.67	429.19	453.89
85	356.58	362.40	373.58	378.91	408.37	464.34	490.93
86	390.83	396.13	408.10	413.82	442.43	502.22	530.86
87	424.46	429.26	441.98	448.12	475.91	539.45	570.08
88	457.51	461.82	475.26	481.78	508.76	575.99	608.60
89	489.98	493.75	507.90	514.84	541.02	611.83	646.40
90	517.10	519.89	534.56	541.78	565.22	638.62	674.63
91	544.40	546.19	561.38	568.87	589.57	665.58	703.00
92	576.17	577.08	592.94	600.79	619.10	698.45	737.63
93	603.24	603.26	619.69	627.80	643.96	726.07	766.75
94	635.82	634.92	652.02	660.52	674.06	759.58	802.06
95	664.13	661.99	679.60	688.37	698.46	786.52	830.45
96	694.19	690.46	708.55	717.61	723.06	813.55	858.88
97	724.99	725.68	744.37	753.79	753.32	846.86	893.92
98	764.57	756.44	775.54	785.20	776.63	872.09	920.40
99	802.31	798.04	817.68	827.69	808.80	907.03	957.07
100	848.69	840.74	860.81	871.12	851.41	939.02	990.59



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	31.13	38.93	45.16	50.05	60.64	81.31	97.64
56	34.03	41.94	48.32	53.38	65.34	87.37	104.78
57	37.44	45.50	52.09	57.34	70.81	94.46	113.09
58	41.00	49.07	55.85	61.24	76.30	101.46	121.27
59	45.20	53.33	60.29	65.83	82.70	109.55	130.72
60	49.64	57.66	64.78	70.38	89.03	117.49	139.90
61	54.59	62.45	69.67	75.36	95.81	125.98	149.66
62	60.05	68.14	75.49	81.29	103.86	135.91	161.11
63	66.48	73.91	81.36	87.19	111.94	145.76	172.37
64	73.20	80.83	88.36	94.26	121.45	157.38	185.51
65	83.96	91.15	98.90	104.94	134.66	173.29	203.53
66	92.03	99.84	107.95	114.32	145.01	185.59	217.38
67	101.26	109.14	117.67	124.37	156.20	198.88	232.28
68	110.47	118.42	127.32	134.32	167.26	211.81	246.74
69	121.20	129.23	138.56	145.92	180.25	227.02	263.70
70	126.30	134.88	144.26	151.63	185.90	232.81	269.64
71	137.30	146.77	156.53	164.18	199.38	248.08	286.31
72	147.23	155.63	165.56	173.38	209.03	258.70	297.79
73	162.36	172.18	182.83	191.22	229.15	282.40	324.34
74	178.25	187.14	198.43	207.31	247.21	303.61	348.04
75	192.54	203.06	215.03	224.47	266.60	326.41	373.62
76	209.47	220.15	232.69	242.53	286.51	349.25	398.42
77	227.35	240.02	253.28	263.60	310.14	376.44	428.00
78	248.26	259.60	273.53	284.27	333.65	403.22	456.88
79	269.04	282.82	297.49	308.69	361.51	434.87	490.82
80	291.72	306.04	321.35	332.89	389.15	465.72	523.48
81	316.82	331.31	347.38	359.48	417.89	498.22	558.67
82	341.74	359.38	376.33	389.10	450.78	535.66	599.44
83	369.49	385.07	402.85	416.22	481.51	570.54	637.31
84	394.79	414.22	432.96	446.98	516.62	610.32	680.42
85	433.72	453.92	473.86	488.75	562.32	661.94	736.42
86	475.02	496.19	517.42	533.27	611.24	717.40	796.70
87	515.62	537.68	560.21	577.03	659.29	771.89	855.92
88	555.50	578.45	602.24	619.98	706.48	825.36	914.06
89	594.64	618.48	643.49	662.15	752.81	877.87	971.14
90	627.58	651.41	677.23	696.48	788.30	917.38	1,013.63
91	660.71	684.56	711.17	731.03	824.03	957.12	1,056.40
92	699.20	723.42	751.10	771.77	866.84	1,005.28	1,108.50
93	732.04	756.38	784.96	806.27	902.98	1,045.82	1,152.34
94	771.56	796.21	825.85	847.97	946.67	1,094.93	1,205.51
95	805.84	830.24	860.69	883.38	982.60	1,134.78	1,248.26
96	842.15	866.05	897.20	920.44	1,019.27	1,175.03	1,291.15
97	879.32	910.26	942.30	966.17	1,064.35	1,224.50	1,343.93
98	926.86	948.78	981.28	1,005.48	1,100.36	1,262.82	1,383.92
99	971.68	1,000.51	1,033.70	1,058.42	1,149.65	1,315.61	1,439.24
100	1,025.94	1,052.95	1,086.53	1,111.51	1,197.02	1,364.89	1,489.81

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	38.56	51.83	59.93	68.04	87.13	114.16	141.20
56	42.05	55.66	64.03	72.40	93.88	122.76	151.69
57	46.20	60.16	68.84	77.56	101.76	132.83	163.91
58	50.47	64.64	73.60	82.56	109.61	142.76	175.96
59	55.54	69.98	79.22	88.46	118.78	154.32	189.90
60	60.86	75.36	84.82	94.30	127.87	165.71	203.51
61	66.79	81.34	90.96	100.61	137.76	177.92	218.15
62	73.31	88.33	98.23	108.11	149.33	192.26	235.21
63	80.96	95.42	105.44	115.48	160.85	206.44	252.01
64	88.97	103.86	114.05	124.27	174.37	223.03	271.67
65	101.82	116.53	127.03	137.56	193.18	245.83	298.46
66	111.53	127.54	138.64	149.76	208.45	264.04	319.62
67	122.60	139.28	151.01	162.78	224.74	283.42	342.12
68	133.69	150.94	163.21	175.55	240.52	302.11	363.66
69	146.48	164.40	177.38	190.38	258.86	323.81	388.75
70	152.48	171.25	184.36	197.45	266.41	331.86	397.31
71	165.40	185.71	199.33	212.94	284.60	352.64	420.70
72	177.10	196.40	210.30	224.23	297.43	367.00	436.55
73	195.04	216.84	231.76	246.70	325.22	399.92	474.60
74	213.89	235.30	251.11	266.95	350.12	429.30	508.49
75	230.87	254.94	271.75	288.60	376.91	460.99	545.08
76	251.00	276.07	293.76	311.47	404.68	493.16	581.66
77	272.23	300.55	319.32	338.09	437.16	530.99	624.82
78	296.96	324.49	344.26	364.03	468.79	567.64	666.47
79	321.44	352.68	373.62	394.54	505.90	610.48	715.09
80	348.04	380.60	402.53	424.46	541.88	651.50	761.14
81	377.30	411.26	434.20	457.16	581.06	695.81	810.54
82	406.19	444.96	469.15	493.33	624.90	745.88	866.82
83	438.17	475.34	500.65	525.96	664.51	791.03	917.56
84	466.99	509.54	536.10	562.63	708.96	841.66	974.34
85	512.65	557.96	586.14	614.33	771.73	912.65	1,053.58
86	561.10	609.49	639.49	669.50	838.96	988.99	1,139.02
87	608.71	660.10	691.91	723.70	904.97	1,063.96	1,222.92
88	655.48	709.84	743.38	776.92	969.80	1,137.54	1,305.30
89	701.42	758.63	793.90	829.18	1,033.44	1,209.79	1,386.16
90	740.23	799.15	835.57	871.97	1,083.78	1,265.80	1,447.80
91	779.32	839.94	877.49	915.02	1,134.43	1,322.11	1,509.83
92	824.72	887.74	926.76	965.81	1,194.76	1,389.95	1,585.13
93	863.40	928.25	968.53	1,008.80	1,245.67	1,447.09	1,648.50
94	909.91	977.12	1,018.93	1,060.75	1,307.16	1,516.21	1,725.26
95	950.20	1,018.90	1,061.82	1,104.73	1,358.12	1,572.67	1,787.23
96	992.82	1,062.77	1,106.66	1,150.56	1,410.46	1,629.98	1,849.49
97	1,036.20	1,116.73	1,161.84	1,206.98	1,474.56	1,700.21	1,925.83
98	1,091.41	1,163.33	1,209.06	1,254.79	1,526.26	1,754.93	1,983.60
99	1,142.66	1,225.39	1,272.02	1,318.66	1,596.00	1,829.18	2,062.33
100	1,203.71	1,286.95	1,333.92	1,380.90	1,662.17	1,897.01	2,131.85

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	28.17	35.52	38.62	40.01	58.92	69.41	74.01
56	30.67	38.12	41.32	42.73	63.23	74.37	79.15
57	33.40	40.95	44.30	45.66	67.77	79.62	84.63
58	36.26	43.75	47.14	48.54	72.22	84.67	89.85
59	39.62	47.14	50.59	51.96	77.27	90.49	95.82
60	43.41	50.87	54.34	55.70	82.64	96.57	102.07
61	47.56	54.94	58.46	59.85	88.37	103.01	108.79
62	52.13	59.00	62.53	63.93	93.83	109.12	115.10
63	57.19	63.89	67.41	68.80	100.33	116.38	122.62
64	62.76	68.80	72.26	73.64	106.53	123.20	129.63
65	71.80	77.48	81.02	82.40	116.81	134.54	141.33
66	78.76	84.70	88.36	89.83	124.69	143.16	150.36
67	86.23	91.79	95.62	97.11	132.32	151.43	158.94
68	93.54	100.09	104.08	105.71	141.49	161.39	169.26
69	102.13	108.38	112.49	114.13	150.19	170.68	178.93
70	106.58	113.05	117.14	118.79	153.62	174.00	182.22
71	116.30	123.11	127.33	129.03	163.43	184.46	192.95
72	125.08	130.58	134.84	136.54	170.15	191.50	200.14
73	138.17	144.49	149.04	150.89	185.51	208.33	217.58
74	151.97	157.04	161.85	163.80	199.18	223.24	232.98
75	164.33	170.42	175.49	177.57	213.93	239.40	249.72
76	178.79	185.80	191.16	193.33	229.81	256.46	267.33
77	195.58	200.78	206.32	208.61	245.05	272.69	284.02
78	212.15	218.58	224.37	226.75	263.59	292.51	304.33
79	231.88	236.05	242.03	244.44	281.08	310.98	323.09
80	251.76	257.16	263.38	265.83	302.24	333.29	345.64
81	275.98	280.64	287.27	289.87	325.11	358.30	371.20
82	298.30	304.63	311.72	314.35	349.00	384.31	397.59
83	323.32	326.69	334.13	336.83	371.14	408.38	421.77
84	346.41	351.91	359.82	362.48	396.51	435.95	449.28
85	383.86	388.59	397.14	400.04	432.67	475.45	489.93
86	420.67	424.59	433.81	436.94	468.16	514.20	529.81
87	456.82	463.83	473.78	477.17	507.22	556.90	573.79
88	496.40	498.86	509.44	513.03	541.71	594.61	612.60
89	531.57	537.79	549.09	552.94	580.48	636.96	656.22
90	560.89	566.08	577.84	581.93	605.84	664.70	685.07
91	595.44	594.54	606.79	611.10	631.38	692.56	714.10
92	624.82	628.11	640.94	645.50	662.55	726.69	749.51
93	659.70	656.46	669.80	674.54	688.67	755.25	779.22
94	689.38	690.84	704.76	709.83	720.50	790.04	815.33
95	726.19	720.09	734.51	739.79	745.97	817.90	844.34
96	758.94	757.54	772.52	778.11	778.35	853.28	881.22
97	799.52	789.11	804.53	810.36	803.11	880.29	909.53
98	835.87	829.71	845.69	851.87	834.39	914.32	945.21
99	884.83	867.50	883.95	890.45	872.12	942.39	974.83
100	936.13	921.98	939.08	946.06	926.61	984.04	1,018.80

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	35.46	43.41	48.70	51.84	69.84	87.56	98.01
56	38.62	46.66	52.12	55.35	75.05	93.90	105.01
57	42.09	50.22	55.84	59.12	80.57	100.59	112.32
58	45.63	53.78	59.49	62.82	85.97	107.08	119.44
59	49.86	58.00	63.81	67.17	92.18	114.52	127.59
60	54.55	62.66	68.55	71.97	98.82	122.41	136.10
61	59.74	67.80	73.75	77.20	105.88	130.73	145.08
62	65.51	72.92	78.88	82.34	112.71	138.70	153.66
63	71.76	79.11	85.09	88.50	120.84	148.11	163.77
64	78.68	85.26	91.21	94.64	128.65	157.07	173.23
65	90.02	96.17	102.29	105.65	141.56	171.96	189.04
66	98.75	105.20	111.60	115.13	151.53	183.41	201.23
67	108.04	114.13	120.77	124.43	161.20	194.36	212.80
68	117.23	124.57	131.52	135.33	172.81	207.61	226.74
69	127.90	134.95	142.15	146.07	183.93	220.02	239.74
70	133.46	140.86	148.03	151.93	188.70	224.74	244.19
71	145.51	153.46	160.90	164.89	201.46	238.62	258.47
72	156.42	162.78	170.34	174.33	210.32	248.04	268.05
73	172.74	180.23	188.28	192.51	229.84	270.09	291.31
74	189.91	195.91	204.39	208.82	247.23	289.67	311.83
75	205.30	212.64	221.65	226.28	265.95	310.86	334.17
76	223.32	231.97	241.47	246.30	286.36	333.82	358.00
77	244.27	250.80	260.74	265.72	306.06	355.83	380.58
78	264.93	273.12	283.62	288.74	329.96	382.60	408.09
79	289.49	295.07	306.08	311.26	352.76	407.82	433.65
80	314.22	321.59	333.16	338.41	380.29	438.19	464.37
81	344.38	350.96	363.18	368.74	409.73	470.76	498.53
82	372.05	380.99	393.82	399.72	440.30	504.52	533.96
83	403.13	408.47	421.86	428.06	468.66	535.57	566.60
84	431.65	439.94	453.90	460.48	501.10	570.96	603.81
85	478.30	485.87	500.86	508.00	547.48	622.52	658.17
86	524.08	530.94	546.95	554.66	592.98	673.11	711.51
87	569.07	580.04	597.23	605.53	643.09	728.93	770.33
88	618.36	623.92	642.08	650.86	687.34	778.15	822.22
89	662.11	672.62	691.90	701.34	737.01	833.46	880.56
90	698.61	708.11	728.10	737.92	769.85	869.84	918.86
91	741.63	743.81	764.53	774.69	802.91	906.42	957.37
92	778.22	785.89	807.50	818.18	843.11	951.17	1,004.53
93	821.64	821.44	843.81	854.87	876.83	988.64	1,044.03
94	858.61	864.53	887.80	899.38	917.84	1,034.25	1,092.14
95	904.43	901.25	925.23	937.19	950.90	1,070.82	1,130.61
96	945.23	948.20	973.05	985.48	992.96	1,117.24	1,179.48
97	995.71	987.82	1,013.26	1,026.09	1,025.45	1,152.79	1,216.84
98	1,040.93	1,038.75	1,064.95	1,078.23	1,066.44	1,197.54	1,263.86
99	1,101.81	1,086.16	1,112.88	1,126.51	1,100.78	1,234.50	1,302.62
100	1,165.41	1,154.39	1,181.97	1,196.10	1,169.07	1,289.34	1,360.14

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	45.71	54.27	62.95	69.80	84.54	113.32	136.12
56	49.70	58.49	67.38	74.41	91.10	121.78	146.07
57	54.06	63.03	72.16	79.44	98.09	130.86	156.67
58	58.53	67.55	76.87	84.27	105.04	139.65	166.93
59	63.76	72.92	82.48	90.02	113.10	149.80	178.79
60	69.58	78.85	88.60	96.26	121.76	160.68	191.31
61	76.10	85.39	95.28	103.06	131.02	172.25	204.64
62	83.19	91.96	101.90	109.71	140.17	183.44	217.44
63	90.95	99.74	109.79	117.64	151.03	196.68	232.60
64	99.50	107.59	117.63	125.52	161.70	209.52	246.98
65	113.40	121.34	131.64	139.67	179.23	230.64	270.90
66	124.27	132.84	143.64	152.09	192.95	246.96	289.27
67	135.79	144.19	155.46	164.30	206.36	262.72	306.88
68	147.13	157.45	169.26	178.60	222.37	281.61	328.07
69	160.28	170.55	182.89	192.59	237.91	299.63	348.04
70	166.90	177.96	190.34	200.05	245.28	307.15	355.77
71	181.32	193.62	206.45	216.53	262.93	327.16	377.62
72	194.36	205.12	218.20	228.51	275.49	340.95	392.48
73	214.21	226.83	240.90	251.94	301.90	372.06	427.32
74	235.08	246.38	261.24	272.95	325.46	399.72	458.23
75	253.76	267.25	283.01	295.43	350.86	429.58	491.70
76	275.89	291.70	308.35	321.37	379.66	462.78	527.94
77	301.47	315.52	332.95	346.51	407.71	494.83	562.63
78	326.61	343.67	362.09	376.30	441.67	533.79	604.79
79	356.36	371.32	390.58	405.29	474.64	570.96	644.44
80	386.17	404.70	424.92	440.20	514.58	615.85	692.21
81	422.41	441.32	462.71	478.85	556.65	663.65	744.18
82	455.35	478.54	501.14	518.14	600.28	713.31	798.23
83	492.16	512.44	536.11	553.91	640.78	759.28	848.13
84	525.54	551.02	576.00	594.64	687.29	811.94	905.23
85	581.76	608.54	635.27	655.24	753.87	887.41	987.27
86	637.02	665.03	693.50	714.73	819.22	961.53	1,067.81
87	691.25	726.56	756.99	779.73	890.88	1,043.01	1,156.58
88	750.76	781.48	813.60	837.59	954.44	1,115.07	1,234.91
89	803.50	842.52	876.57	902.01	1,025.52	1,195.87	1,322.94
90	847.82	887.25	922.44	948.65	1,073.72	1,249.51	1,380.61
91	900.04	932.25	968.51	995.55	1,122.19	1,303.46	1,438.65
92	944.42	985.20	1,022.87	1,051.03	1,180.53	1,369.05	1,509.62
93	997.07	1,029.92	1,068.83	1,097.85	1,229.53	1,424.04	1,569.08
94	1,041.92	1,084.15	1,124.52	1,154.63	1,289.04	1,490.93	1,641.48
95	1,097.41	1,130.33	1,171.76	1,202.66	1,337.74	1,544.93	1,699.43
96	1,146.70	1,189.35	1,232.11	1,264.02	1,399.75	1,613.63	1,773.12
97	1,207.65	1,239.07	1,282.69	1,315.19	1,448.86	1,666.86	1,829.40
98	1,261.87	1,302.84	1,347.45	1,380.72	1,511.01	1,734.07	1,900.35
99	1,334.40	1,361.72	1,406.88	1,440.55	1,564.70	1,790.57	1,958.82
100	1,408.81	1,445.78	1,491.86	1,526.18	1,643.59	1,874.08	2,045.64

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	56.60	72.24	83.57	94.84	121.47	159.14	196.83
56	61.42	77.56	89.29	100.92	130.88	171.15	211.45
57	66.68	83.34	95.36	107.45	140.97	184.01	227.07
58	72.06	88.97	101.30	113.64	150.91	196.52	242.19
59	78.35	95.74	108.35	121.02	162.45	211.06	259.72
60	85.31	103.07	116.01	128.93	174.87	226.60	278.34
61	93.11	111.23	124.40	137.59	188.38	243.31	298.32
62	101.56	119.21	132.55	145.90	201.54	259.47	317.45
63	110.78	128.75	142.31	155.83	217.04	278.55	340.06
64	120.94	138.25	151.83	165.44	232.19	296.93	361.68
65	137.51	155.09	169.08	183.12	257.14	327.18	397.28
66	150.61	169.68	184.49	199.25	277.36	351.35	425.31
67	164.44	184.01	199.50	215.05	296.90	374.43	451.98
68	178.04	200.65	217.03	233.39	319.78	401.69	483.52
69	193.70	217.00	234.12	251.25	341.64	427.35	513.07
70	201.51	225.97	243.20	260.49	351.49	437.82	524.18
71	218.45	244.97	262.91	280.86	375.37	465.12	554.88
72	233.81	258.85	277.20	295.54	392.01	483.70	575.35
73	257.33	285.68	305.35	325.03	428.49	526.90	625.29
74	282.09	309.77	330.58	351.44	460.97	565.20	669.44
75	304.28	335.53	357.65	379.83	496.05	606.71	717.35
76	330.58	365.82	389.28	412.72	536.23	653.51	770.77
77	360.97	395.10	419.75	444.45	574.69	698.02	821.36
78	390.66	429.55	455.73	481.88	620.57	751.40	882.23
79	425.79	463.06	490.56	518.02	664.23	801.54	938.87
80	460.74	503.31	532.29	561.30	716.56	861.54	1,006.50
81	503.04	547.82	578.38	608.94	774.01	926.85	1,079.70
82	541.22	592.54	624.73	656.97	832.16	993.22	1,154.30
83	583.66	632.57	666.26	699.93	884.33	1,052.70	1,221.08
84	621.67	677.87	713.23	748.50	943.17	1,119.69	1,296.24
85	687.65	748.02	785.80	823.61	1,034.61	1,223.54	1,412.46
86	752.43	816.89	857.10	897.31	1,124.44	1,325.53	1,526.60
87	816.08	891.97	934.95	977.90	1,222.87	1,437.69	1,652.51
88	885.90	958.96	1,004.28	1,049.61	1,310.20	1,536.81	1,763.42
89	947.80	1,033.44	1,081.49	1,129.53	1,407.80	1,648.05	1,888.28
90	1,000.07	1,088.48	1,138.09	1,187.68	1,476.18	1,724.08	1,971.96
91	1,061.61	1,143.88	1,195.01	1,246.11	1,544.92	1,800.54	2,056.15
92	1,113.97	1,208.94	1,262.11	1,315.30	1,627.08	1,892.90	2,158.71
93	1,175.99	1,263.94	1,318.79	1,373.65	1,696.17	1,970.44	2,244.68
94	1,228.74	1,330.49	1,387.44	1,444.39	1,779.89	2,064.55	2,349.21
95	1,294.02	1,387.18	1,445.61	1,504.04	1,849.00	2,141.09	2,433.22
96	1,351.86	1,459.48	1,519.77	1,580.05	1,936.95	2,238.42	2,539.87
97	1,423.10	1,520.12	1,581.55	1,643.00	2,007.23	2,314.38	2,621.51
98	1,485.90	1,597.45	1,660.25	1,723.05	2,095.84	2,409.81	2,723.85
99	1,569.20	1,667.79	1,731.25	1,794.72	2,172.20	2,489.54	2,806.90
100	1,652.91	1,767.07	1,831.60	1,896.05	2,282.27	2,604.72	2,927.16

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	44.54	51.42	55.89	57.91	85.30	100.46	107.13
56	47.67	54.46	59.04	61.03	90.31	106.24	113.06
57	51.02	57.72	62.39	64.36	95.47	112.21	119.22
58	54.65	61.53	66.24	68.20	101.45	119.02	126.24
59	58.59	65.32	70.08	72.02	107.03	125.37	132.71
60	62.89	69.45	74.19	76.04	112.79	131.83	139.34
61	68.15	74.31	79.00	80.93	119.50	139.30	147.08
62	73.83	79.51	84.26	86.12	126.43	147.06	155.10
63	79.55	84.78	89.42	91.27	133.09	154.42	162.68
64	86.16	90.93	95.53	97.32	140.81	162.80	171.35
65	97.29	101.33	105.99	107.75	152.76	175.93	184.87
66	105.22	109.55	114.30	116.18	161.33	185.23	194.55
67	114.17	118.25	123.20	125.11	170.45	195.05	204.75
68	122.80	126.72	131.78	133.79	179.09	204.29	214.24
69	132.79	136.54	141.74	143.81	189.23	215.04	225.40
70	136.36	140.74	145.77	147.85	191.23	216.55	226.80
71	148.11	152.36	157.58	159.69	202.23	228.27	238.77
72	157.46	160.73	165.97	168.08	209.45	235.75	246.37
73	172.01	176.79	182.36	184.59	226.99	254.87	266.21
74	186.84	191.04	196.90	199.26	242.31	271.58	283.43
75	200.93	205.98	212.16	214.67	258.60	289.39	301.85
76	218.86	223.18	229.54	232.19	276.00	307.99	321.04
77	236.32	241.36	248.02	250.76	294.57	327.79	341.44
78	256.60	259.06	265.95	268.74	312.44	346.69	360.72
79	276.59	279.99	287.09	289.96	333.43	368.92	383.26
80	300.57	302.89	310.19	313.12	355.97	392.57	407.14
81	327.26	328.16	335.87	338.93	380.15	418.94	434.02
82	354.01	356.33	364.58	367.70	408.20	449.49	465.04
83	380.96	382.36	391.07	394.19	434.37	477.93	493.62
84	408.46	412.00	421.26	424.37	464.24	510.36	526.02
85	449.24	451.44	461.39	464.74	502.66	552.35	569.19
86	492.50	493.40	504.10	507.75	544.04	597.54	615.68
87	535.01	534.63	546.11	549.98	584.64	641.91	661.38
88	572.08	575.10	587.32	591.46	624.52	685.51	706.27
89	612.69	614.89	627.78	632.21	663.70	728.27	750.30
90	646.64	647.33	660.77	665.45	692.76	760.09	783.39
91	680.78	679.96	693.98	698.92	722.06	792.07	816.68
92	720.48	718.35	733.03	738.24	757.72	831.08	857.20
93	754.34	750.87	766.13	771.59	787.73	863.89	891.30
94	795.09	790.20	806.12	811.91	824.10	903.68	932.62
95	830.49	823.83	840.28	846.32	853.41	935.69	965.96
96	868.07	859.15	876.17	882.46	882.76	967.74	999.42
97	906.68	902.89	920.55	927.23	918.91	1,007.21	1,040.66
98	956.24	941.10	959.19	966.21	946.37	1,037.08	1,072.08
99	1,003.54	992.72	1,011.57	1,018.97	998.01	1,078.43	1,115.57
100	1,061.80	1,045.81	1,065.24	1,073.12	1,051.07	1,116.20	1,155.64

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	56.07	62.79	70.52	74.98	101.13	126.75	141.87
56	60.05	66.66	74.42	79.07	107.19	134.12	149.97
57	64.30	70.76	78.69	83.34	113.53	141.75	158.31
58	68.79	75.60	83.57	88.28	120.79	150.48	167.87
59	73.74	80.37	88.38	93.08	127.72	158.65	176.78
60	79.06	85.53	93.58	98.24	134.88	167.09	185.81
61	85.60	91.68	99.74	104.37	143.15	176.78	196.17
62	92.74	98.28	106.33	110.95	151.87	186.93	207.06
63	99.86	104.88	112.87	117.40	160.29	196.50	217.28
64	108.06	112.68	120.58	125.10	170.05	207.62	228.98
65	121.97	125.77	133.72	138.18	185.13	224.91	247.27
66	131.93	136.08	144.34	148.96	196.05	237.28	260.33
67	143.05	147.03	155.56	160.29	207.67	250.37	274.12
68	153.93	157.67	166.51	171.31	218.70	262.77	287.02
69	166.32	170.05	179.11	184.03	231.73	277.21	302.04
70	170.76	175.33	184.25	189.12	234.92	279.76	303.93
71	185.32	189.90	199.13	204.02	249.31	295.28	319.86
72	196.90	200.38	209.69	214.59	258.92	305.34	329.96
73	215.02	220.51	230.36	235.52	281.21	330.46	356.39
74	233.48	238.33	248.65	254.06	300.78	352.40	379.38
75	251.04	257.05	267.92	273.52	321.50	375.76	403.95
76	273.42	278.59	290.01	295.79	343.92	400.91	429.90
77	295.11	301.50	313.45	319.43	367.94	427.73	457.50
78	320.42	323.73	336.20	342.25	391.11	453.51	483.70
79	345.33	350.04	363.08	369.22	418.47	483.77	514.43
80	375.17	378.77	392.40	398.60	447.92	516.06	546.95
81	408.35	410.37	424.63	431.16	479.06	550.42	582.88
82	441.54	445.60	460.61	467.53	515.00	590.10	624.56
83	474.99	478.07	493.73	501.00	548.47	626.81	663.12
84	508.96	515.04	531.39	539.14	586.66	668.47	706.93
85	559.78	564.45	581.86	590.15	636.04	723.22	764.62
86	613.58	616.97	635.62	644.53	689.08	782.21	826.81
87	666.46	668.58	688.38	697.94	741.24	840.19	887.90
88	712.57	719.28	740.21	750.37	792.39	897.11	947.89
89	763.15	769.02	791.06	801.86	842.64	952.92	1,006.77
90	805.38	809.73	832.58	843.82	880.33	994.66	1,050.74
91	847.90	850.70	874.35	886.02	918.25	1,036.64	1,094.92
92	897.39	898.81	923.51	935.74	964.25	1,087.84	1,148.86
93	939.54	939.58	965.17	977.80	1,002.97	1,130.86	1,194.21
94	990.29	988.89	1,015.52	1,028.76	1,049.86	1,183.05	1,249.21
95	1,034.38	1,031.05	1,058.48	1,072.14	1,087.86	1,225.01	1,293.43
96	1,081.20	1,075.39	1,103.57	1,117.68	1,126.17	1,267.11	1,337.71
97	1,129.18	1,130.25	1,159.35	1,174.03	1,173.29	1,318.99	1,392.28
98	1,190.82	1,178.16	1,207.90	1,222.95	1,209.60	1,358.29	1,433.53
99	1,249.60	1,242.95	1,273.53	1,289.13	1,259.71	1,412.70	1,490.64
100	1,321.84	1,309.45	1,340.71	1,356.78	1,326.07	1,462.53	1,542.85



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	72.27	78.57	91.12	101.03	122.39	164.04	197.01
56	77.29	83.54	96.23	106.28	130.10	173.97	208.65
57	82.53	88.80	101.69	111.93	138.22	184.32	220.75
58	88.23	94.91	108.04	118.46	147.63	196.26	234.62
59	94.31	101.04	114.25	124.73	156.70	207.54	247.65
60	100.86	107.64	120.96	131.40	166.18	219.35	261.19
61	109.04	115.49	128.83	139.31	177.17	232.89	276.71
62	117.77	123.93	137.29	147.84	188.87	247.19	293.03
63	126.52	132.31	145.68	156.07	200.34	260.94	308.56
64	136.66	142.23	155.50	165.88	213.73	276.92	326.45
65	153.65	158.68	172.14	182.67	234.40	301.64	354.31
66	166.05	171.84	185.84	196.78	249.62	319.49	374.24
67	179.81	185.75	200.28	211.66	265.84	338.46	395.35
68	193.17	199.29	214.24	226.05	281.47	356.48	415.27
69	208.38	214.87	230.42	242.62	299.73	377.46	438.48
70	213.53	221.50	236.90	249.01	305.32	382.34	442.80
71	230.94	239.58	255.48	267.96	325.43	404.90	467.31
72	244.68	252.51	268.61	281.29	339.13	419.70	483.13
73	266.64	277.54	294.73	308.26	369.40	455.21	522.82
74	289.04	299.76	317.80	332.04	395.97	486.28	557.44
75	310.29	323.06	342.10	357.10	424.15	519.31	594.37
76	337.73	350.35	370.31	385.97	455.96	555.76	634.05
77	364.20	379.30	400.25	416.54	490.13	594.87	676.33
78	395.02	407.35	429.19	446.02	523.51	632.69	716.85
79	425.12	440.49	463.34	480.79	563.05	677.31	764.45
80	461.09	476.66	500.50	518.48	606.10	725.36	815.32
81	500.90	516.01	541.05	559.89	650.87	775.98	870.13
82	540.36	559.74	586.14	606.03	702.09	834.29	933.63
83	579.90	599.75	627.44	648.26	749.95	888.61	992.61
84	619.69	645.15	674.33	696.17	804.64	950.58	1,059.75
85	680.88	706.98	738.04	761.23	875.82	1,030.97	1,146.97
86	745.77	772.82	805.88	830.57	952.01	1,117.36	1,240.86
87	809.57	837.43	872.53	898.72	1,026.84	1,202.22	1,333.10
88	865.19	900.94	938.00	965.63	1,100.35	1,285.50	1,423.66
89	926.15	963.28	1,002.24	1,031.30	1,172.51	1,367.28	1,512.55
90	977.46	1,014.57	1,054.78	1,084.77	1,227.78	1,428.82	1,578.73
91	1,029.06	1,066.20	1,107.65	1,138.59	1,283.43	1,490.72	1,645.35
92	1,089.00	1,126.73	1,169.84	1,202.04	1,350.11	1,565.73	1,726.50
93	1,140.16	1,178.06	1,222.58	1,255.76	1,406.40	1,628.86	1,794.77
94	1,201.71	1,240.10	1,286.26	1,320.72	1,474.44	1,705.35	1,877.59
95	1,255.10	1,293.10	1,340.53	1,375.87	1,530.40	1,767.43	1,944.17
96	1,311.65	1,348.88	1,397.40	1,433.59	1,587.52	1,830.12	2,010.98
97	1,369.54	1,417.73	1,467.64	1,504.81	1,657.73	1,907.17	2,093.17
98	1,443.59	1,477.73	1,528.35	1,566.04	1,713.82	1,966.85	2,155.46
99	1,513.40	1,558.30	1,609.99	1,648.50	1,790.58	2,049.07	2,241.62
100	1,597.90	1,639.97	1,692.28	1,731.18	1,864.36	2,125.82	2,320.38

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	89.56	104.58	120.92	137.28	175.84	230.36	284.92
56	95.47	110.80	127.50	144.16	186.93	244.47	302.03
57	101.86	117.40	134.38	151.36	198.59	259.23	319.86
58	108.60	125.05	142.38	159.71	212.06	276.22	340.40
59	115.86	132.62	150.15	167.63	225.04	292.42	359.80
60	123.66	140.72	158.37	176.04	238.73	309.38	379.98
61	133.39	150.40	168.19	186.00	254.72	328.97	403.34
62	143.76	160.66	178.65	196.62	271.58	349.66	427.81
63	154.13	170.83	188.77	206.74	287.95	369.53	451.16
64	166.07	182.76	200.72	218.69	306.90	392.50	478.06
65	186.31	202.85	221.12	239.48	336.30	427.94	519.58
66	201.20	219.54	238.64	257.81	358.84	454.52	550.21
67	217.74	237.06	257.05	277.07	382.46	482.33	582.23
68	233.75	253.99	274.68	295.43	404.80	508.44	612.02
69	251.85	273.36	294.94	316.54	430.40	538.36	646.38
70	257.81	281.25	302.75	324.26	437.52	545.01	652.48
71	278.23	303.14	325.37	347.56	464.56	575.57	686.69
72	294.34	318.66	341.20	363.80	482.55	595.43	708.26
73	320.31	349.54	373.60	397.66	524.26	644.65	765.05
74	346.81	376.87	402.19	427.55	560.79	687.61	814.43
75	372.05	405.58	432.32	459.13	599.64	733.39	867.16
76	404.71	439.35	467.50	495.66	643.99	784.79	925.64
77	436.13	474.95	504.60	534.24	690.82	839.11	987.37
78	472.51	509.15	540.17	571.17	735.56	890.65	1,045.72
79	507.96	549.29	581.92	614.50	787.94	950.83	1,113.75
80	550.11	592.79	626.95	661.10	843.98	1,014.71	1,185.48
81	596.49	640.54	676.27	712.03	905.00	1,083.73	1,262.41
82	642.30	693.03	730.70	768.37	973.29	1,161.71	1,350.07
83	687.70	740.34	779.76	819.19	1,034.98	1,232.04	1,429.10
84	733.03	793.62	834.97	876.30	1,104.21	1,310.89	1,517.54
85	804.80	869.02	912.91	956.82	1,201.97	1,421.46	1,640.96
86	880.89	949.28	996.00	1,042.75	1,306.68	1,540.36	1,774.03
87	955.73	1,028.10	1,077.65	1,127.17	1,409.49	1,657.12	1,904.70
88	1,020.91	1,105.58	1,157.82	1,210.06	1,510.47	1,771.72	2,033.00
89	1,092.46	1,181.57	1,236.51	1,291.46	1,609.58	1,884.26	2,158.95
90	1,152.91	1,244.68	1,301.40	1,358.10	1,687.99	1,971.49	2,254.95
91	1,213.79	1,308.22	1,366.70	1,425.14	1,766.88	2,059.19	2,351.57
92	1,284.50	1,382.66	1,443.44	1,504.25	1,860.84	2,164.86	2,468.84
93	1,344.74	1,445.76	1,508.50	1,571.21	1,940.14	2,253.85	2,567.55
94	1,417.19	1,521.87	1,586.98	1,652.13	2,035.91	2,361.50	2,687.09
95	1,479.94	1,586.94	1,653.79	1,720.62	2,115.27	2,449.44	2,783.61
96	1,546.32	1,655.27	1,723.63	1,792.00	2,196.79	2,538.71	2,880.58
97	1,613.89	1,739.31	1,809.58	1,879.87	2,296.63	2,648.08	2,999.49
98	1,699.88	1,811.90	1,883.12	1,954.34	2,377.15	2,733.31	3,089.46
99	1,779.70	1,908.55	1,981.18	2,053.82	2,485.78	2,848.96	3,212.09
100	1,874.78	2,004.43	2,077.58	2,150.75	2,588.84	2,954.60	3,320.37

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	11.48	16.02	17.41	18.05	26.59	31.31	33.38
56	12.66	17.32	18.77	19.39	28.70	33.77	35.94
57	13.94	18.71	20.23	20.87	30.97	36.37	38.66
58	15.38	20.26	21.82	22.46	33.41	39.18	41.57
59	17.03	21.96	23.56	24.20	35.99	42.14	44.62
60	18.88	23.84	25.48	26.11	38.74	45.26	47.84
61	20.94	25.93	27.58	28.24	41.69	48.60	51.32
62	23.24	28.21	29.89	30.55	44.86	52.16	55.02
63	25.79	30.74	32.44	33.11	48.28	56.02	59.00
64	28.67	33.55	35.26	35.92	51.96	60.08	63.22
65	33.23	38.05	39.78	40.46	57.35	66.06	69.42
66	36.91	41.87	43.69	44.41	61.66	70.80	74.34
67	40.94	46.02	47.94	48.68	66.32	75.90	79.67
68	45.32	50.53	52.55	53.35	71.41	81.46	85.45
69	50.15	55.49	57.59	58.43	76.90	87.38	91.61
70	53.06	58.30	60.40	61.25	79.21	89.71	93.96
71	58.70	63.94	66.12	67.01	84.86	95.78	100.20
72	63.59	68.80	71.04	71.95	89.65	100.90	105.46
73	71.24	76.69	79.10	80.09	98.47	110.57	115.49
74	78.92	84.60	87.19	88.24	107.29	120.26	125.51
75	86.58	92.50	95.26	96.37	116.11	129.94	135.53
76	95.59	101.62	104.53	105.72	125.68	140.24	146.18
77	105.36	111.49	114.56	115.84	136.07	151.42	157.70
78	116.02	122.30	125.54	126.88	147.50	163.68	170.29
79	127.76	134.16	137.56	138.94	159.76	176.76	183.65
80	140.87	147.32	150.89	152.30	173.15	190.94	198.02
81	155.64	162.07	165.89	167.39	187.75	206.90	214.36
82	170.90	177.34	181.46	183.00	203.16	223.72	231.46
83	186.72	193.30	197.70	199.30	219.60	241.63	249.55
84	203.30	209.94	214.66	216.25	236.56	260.06	268.04
85	227.12	233.75	238.90	240.65	260.27	286.00	294.72
86	250.96	257.56	263.14	265.04	283.98	311.90	321.40
87	274.80	281.36	287.40	289.44	307.68	337.82	348.07
88	298.62	305.17	311.64	313.84	331.39	363.74	374.76
89	322.45	328.99	335.90	338.26	355.10	389.65	401.44
90	343.13	349.25	356.51	359.04	373.78	410.09	422.66
91	364.25	369.97	377.60	380.28	392.89	430.97	444.37
92	385.49	390.86	398.84	401.69	412.30	452.20	466.40
93	407.00	412.06	420.42	423.42	432.28	474.07	489.11
94	428.99	433.63	442.37	445.55	452.24	495.91	511.79
95	451.88	455.98	465.08	468.43	472.36	517.88	534.65
96	476.38	479.66	489.17	492.70	492.85	540.29	557.98
97	501.85	504.08	513.95	517.67	513.04	562.33	581.00
98	529.27	530.03	540.23	544.18	533.00	584.08	603.80
99	560.29	559.10	569.71	573.89	562.08	607.37	628.30
100	598.01	594.22	605.24	609.74	597.20	634.22	656.62

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	14.46	19.57	21.98	23.38	31.52	39.50	44.23
56	15.92	21.18	23.66	25.13	34.07	42.62	47.66
57	17.57	22.94	25.51	27.02	36.82	45.97	51.32
58	19.38	24.88	27.52	29.06	39.77	49.56	55.27
59	21.42	27.02	29.71	31.28	42.94	53.34	59.42
60	23.72	29.36	32.12	33.73	46.33	57.37	63.79
61	26.30	31.99	34.80	36.42	49.94	61.67	68.46
62	29.18	34.86	37.72	39.36	53.88	66.31	73.44
63	32.39	38.05	40.94	42.59	58.14	71.28	78.82
64	35.95	41.58	44.50	46.16	62.74	76.61	84.49
65	41.66	47.22	50.22	51.89	69.49	84.44	92.84
66	46.28	52.01	55.18	56.93	74.92	90.70	99.50
67	51.31	57.22	60.53	62.38	80.80	97.43	106.68
68	56.80	62.89	66.40	68.32	87.23	104.78	114.46
69	62.81	69.08	72.78	74.80	94.18	112.64	122.75
70	66.44	72.62	76.32	78.35	97.30	115.88	125.90
71	73.44	79.69	83.56	85.62	104.62	123.92	134.24
72	79.51	85.76	89.75	91.85	110.82	130.69	141.23
73	89.06	95.66	99.94	102.18	121.99	143.36	154.61
74	98.63	105.54	110.10	112.49	133.18	156.05	167.98
75	108.17	115.40	120.29	122.82	144.35	168.72	181.37
76	119.42	126.86	132.06	134.69	156.61	182.56	195.77
77	131.59	139.26	144.78	147.54	169.94	197.58	211.32
78	144.88	152.83	158.71	161.57	184.64	214.09	228.35
79	159.52	167.71	173.98	176.90	200.51	231.80	246.48
80	175.82	184.24	190.87	193.87	217.87	251.02	266.04
81	194.21	202.68	209.72	212.94	236.60	271.85	287.88
82	213.14	221.78	229.26	232.69	256.32	293.70	310.85
83	232.80	241.69	249.61	253.28	277.30	316.88	335.24
84	253.33	262.45	270.78	274.72	298.94	340.63	360.22
85	283.00	292.27	301.28	305.57	329.33	374.46	395.92
86	312.66	322.07	331.78	336.44	359.70	408.31	431.59
87	342.31	351.86	362.28	367.31	390.10	442.16	467.28
88	371.96	381.67	392.77	398.16	420.47	476.02	502.98
89	401.63	411.47	423.26	429.04	450.85	509.86	538.67
90	427.37	436.88	449.22	455.27	474.97	536.65	566.90
91	453.68	462.86	475.75	482.09	499.63	564.05	595.76
92	480.13	489.05	502.49	509.14	524.66	591.90	625.10
93	506.93	515.62	529.66	536.59	550.38	620.57	655.34
94	534.30	542.66	557.28	564.55	576.12	649.21	685.52
95	562.81	570.68	585.86	593.42	602.11	678.04	715.90
96	593.32	600.40	616.14	624.01	628.74	707.45	746.86
97	625.00	631.02	647.28	655.46	655.06	736.40	777.31
98	659.11	663.55	680.30	688.78	681.25	764.99	807.36
99	697.67	700.03	717.25	726.04	709.48	795.65	839.54
100	744.47	744.02	761.78	770.90	753.47	831.00	876.62

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	18.65	24.49	28.40	31.49	38.15	51.13	61.42
56	20.51	26.56	30.60	33.78	41.36	55.30	66.32
57	22.55	28.80	32.96	36.30	44.81	59.78	71.58
58	24.85	31.26	35.58	39.00	48.60	64.62	77.26
59	27.40	33.96	38.40	41.93	52.68	69.77	83.26
60	30.26	36.96	41.54	45.13	57.06	75.31	89.69
61	33.49	40.30	44.96	48.61	61.82	81.26	96.56
62	37.07	43.96	48.72	52.44	67.01	87.68	103.94
63	41.03	48.00	52.84	56.62	72.67	94.66	111.94
64	45.46	52.48	57.37	61.21	78.86	102.19	120.48
65	52.48	59.58	64.64	68.59	88.02	113.26	133.03
66	58.25	65.68	71.03	75.22	95.40	122.10	143.03
67	64.50	72.29	77.93	82.36	103.44	131.69	153.84
68	71.28	79.48	85.45	90.16	112.25	142.15	165.60
69	78.70	87.31	93.64	98.60	121.80	153.38	178.19
70	83.10	91.75	98.15	103.14	126.47	158.38	183.43
71	91.52	100.54	107.21	112.45	136.56	169.91	196.10
72	98.81	108.07	114.97	120.40	145.16	179.65	206.80
73	110.45	120.40	127.86	133.73	160.25	197.48	226.81
74	122.09	132.72	140.72	147.04	175.33	215.33	246.84
75	133.70	145.04	153.60	160.33	190.43	233.16	266.87
76	147.52	159.53	168.62	175.75	207.62	253.08	288.71
77	162.40	175.20	184.87	192.41	226.39	274.78	312.41
78	178.61	192.30	202.61	210.56	247.15	298.69	338.42
79	196.37	211.06	222.00	230.36	269.78	324.53	366.29
80	216.10	231.85	243.44	252.19	294.80	352.82	396.56
81	238.21	254.86	267.22	276.53	321.46	383.24	429.74
82	260.87	278.58	291.73	301.63	349.44	415.24	464.68
83	284.22	303.20	317.21	327.74	379.14	449.24	501.82
84	308.42	328.74	343.62	354.74	410.02	484.38	540.02
85	344.22	366.07	382.14	394.15	453.48	533.82	593.88
86	380.02	403.40	420.67	433.56	496.94	583.25	647.72
87	415.82	440.74	459.19	472.98	540.40	632.69	701.58
88	451.62	478.07	497.72	512.39	583.86	682.13	755.44
89	487.40	515.39	536.23	551.78	627.34	731.57	809.28
90	518.65	547.40	569.10	585.28	662.44	770.90	851.80
91	550.58	580.13	602.69	619.52	698.32	811.13	895.25
92	582.67	613.07	636.53	654.04	734.62	851.93	939.42
93	615.16	646.48	670.91	689.11	771.78	893.87	984.91
94	648.37	680.52	705.85	724.76	809.12	935.84	1,030.34
95	682.91	715.73	741.97	761.53	847.07	978.26	1,076.09
96	719.78	753.10	780.17	800.38	886.33	1,021.75	1,122.73
97	758.04	791.53	819.40	840.16	925.54	1,064.80	1,168.63
98	799.02	832.26	860.76	882.01	965.23	1,107.74	1,213.96
99	844.94	877.64	906.76	928.45	1,008.47	1,154.04	1,262.50
100	899.95	931.82	961.52	983.64	1,059.30	1,207.86	1,318.42

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 4**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.09	32.59	37.69	42.79	54.82	71.80	88.80
56	25.33	35.22	40.54	45.82	59.42	77.70	95.99
57	27.82	38.08	43.58	49.09	64.40	84.07	103.74
58	30.60	41.18	46.88	52.58	69.83	90.95	112.07
59	33.66	44.59	50.47	56.34	75.65	98.29	120.96
60	37.09	48.31	54.37	60.44	81.97	106.22	130.46
61	40.97	52.48	58.68	64.90	88.87	114.80	140.75
62	45.25	57.00	63.37	69.74	96.34	124.03	151.76
63	49.98	61.97	68.47	74.99	104.45	134.05	163.66
64	55.26	67.44	74.05	80.69	113.24	144.83	176.40
65	63.64	76.16	83.02	89.92	126.25	160.67	195.07
66	70.60	83.90	91.20	98.53	137.14	173.71	210.28
67	78.10	92.26	100.02	107.81	148.84	187.69	226.57
68	86.26	101.29	109.55	117.82	161.42	202.76	244.08
69	95.12	111.10	119.86	128.63	174.90	218.78	262.66
70	100.32	116.51	125.40	134.32	181.22	225.76	270.28
71	110.28	127.21	136.54	145.85	194.94	241.55	288.17
72	118.86	136.39	146.05	155.72	206.54	254.86	303.16
73	132.68	151.63	162.07	172.52	227.44	279.66	331.90
74	146.50	166.87	178.09	189.32	248.32	304.46	360.62
75	160.32	182.10	194.11	206.14	269.22	329.28	389.34
76	176.76	200.05	212.88	225.70	293.24	357.36	421.50
77	194.46	219.38	233.08	246.78	319.10	387.59	456.07
78	213.65	240.36	255.01	269.65	347.26	420.47	493.68
79	234.62	263.21	278.82	294.43	377.53	455.58	533.64
80	257.81	288.34	304.94	321.56	410.52	493.57	576.62
81	283.69	316.36	334.00	351.66	446.98	535.24	623.50
82	310.07	344.93	363.68	382.44	484.43	578.20	671.95
83	337.06	374.29	394.21	414.13	523.24	622.86	722.48
84	364.84	404.40	425.47	446.53	562.66	667.98	773.29
85	406.86	449.96	472.69	495.42	622.37	736.01	849.66
86	448.87	495.52	519.91	544.32	682.08	804.06	926.03
87	490.90	541.07	567.14	593.20	741.78	872.09	1,002.40
88	532.91	586.64	614.36	642.08	801.49	940.12	1,078.75
89	574.94	632.20	661.58	690.97	861.20	1,008.17	1,098.97
90	611.77	671.57	702.16	732.74	910.74	1,063.70	1,216.64
91	649.43	711.82	743.64	775.44	961.38	1,120.44	1,279.51
92	687.28	752.32	785.40	818.48	1,012.50	1,177.92	1,343.33
93	725.54	793.37	827.80	862.22	1,064.69	1,236.83	1,408.98
94	764.64	835.15	870.89	906.62	1,117.22	1,295.90	1,474.60
95	805.26	878.36	915.36	952.34	1,170.79	1,355.75	1,540.72
96	848.57	924.14	962.32	1,000.49	1,226.48	1,417.37	1,608.25
97	893.27	971.06	1,010.30	1,049.56	1,282.22	1,478.45	1,674.65
98	940.87	1,020.46	1,060.58	1,100.69	1,338.83	1,539.41	1,740.01
99	993.62	1,074.90	1,115.81	1,156.70	1,400.00	1,604.54	1,809.07
100	1,055.89	1,138.90	1,180.46	1,222.03	1,470.94	1,678.76	1,886.59

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	18.60	24.35	26.48	27.43	40.42	47.58	50.76
56	20.36	26.14	28.33	29.28	43.34	50.99	54.28
57	22.30	28.26	30.55	31.50	46.75	54.94	58.38
58	24.64	30.38	32.72	33.68	50.11	58.78	62.36
59	27.07	32.94	35.34	36.31	53.99	63.22	66.94
60	29.82	35.52	37.97	38.89	57.71	67.44	71.29
61	32.87	38.38	40.82	41.80	61.72	71.93	75.96
62	36.24	41.46	43.94	44.90	65.94	76.70	80.87
63	39.74	45.20	47.68	48.66	70.97	82.33	86.75
64	43.87	48.97	51.48	52.44	75.84	87.73	92.30
65	50.51	55.18	57.70	58.67	83.17	95.78	100.64
66	55.38	60.29	62.90	63.94	88.79	101.94	107.05
67	61.00	65.80	68.54	69.62	94.85	108.54	113.93
68	66.61	71.27	74.09	75.23	100.70	114.88	120.49
69	73.21	77.68	80.62	81.80	107.64	122.34	128.23
70	76.40	81.04	83.93	85.13	110.10	124.70	130.58
71	83.36	88.22	91.25	92.48	117.12	132.19	138.26
72	89.65	94.26	97.33	98.56	122.82	138.23	144.47
73	99.02	103.54	106.80	108.12	132.92	149.28	155.90
74	108.90	113.36	116.83	118.24	143.78	161.15	168.17
75	117.74	123.02	126.68	128.18	154.43	172.81	180.26
76	129.06	134.12	137.99	139.56	165.89	185.12	192.97
77	140.14	144.94	148.93	150.59	176.89	196.84	205.02
78	153.14	157.78	161.96	163.68	190.27	211.46	219.68
79	166.09	170.39	174.71	176.45	202.90	224.48	233.22
80	181.73	185.63	190.12	191.89	218.17	240.59	249.50
81	199.22	202.58	207.37	209.24	234.68	258.64	267.95
82	215.33	219.90	225.01	226.92	251.93	277.42	287.00
83	233.39	235.82	241.19	243.14	267.91	294.79	304.45
84	250.06	254.03	259.74	261.66	286.22	314.69	324.32
85	277.09	280.50	286.68	288.77	312.32	343.20	353.65
86	303.66	306.49	313.14	315.40	337.94	371.17	382.45
87	329.75	334.82	342.00	344.44	366.13	402.00	414.19
88	358.33	360.10	367.74	370.33	391.04	429.22	442.21
89	383.71	388.21	396.36	399.14	419.02	459.79	473.70
90	404.88	408.62	417.11	420.07	437.32	479.81	494.52
91	429.82	429.17	438.01	441.12	455.76	499.92	515.47
92	451.03	453.40	462.66	465.96	478.26	524.56	541.04
93	476.20	473.87	483.49	486.92	497.12	545.17	562.48
94	497.63	498.68	508.73	512.39	520.09	570.29	588.55
95	524.20	519.80	530.20	534.02	538.48	590.40	609.49
96	547.84	546.83	557.65	561.68	561.85	615.94	636.11
97	577.14	569.62	580.75	584.96	579.73	635.44	656.54
98	603.37	598.93	610.46	614.92	602.30	660.00	682.30
99	638.72	626.20	638.08	642.77	629.54	680.26	703.68
100	675.74	665.53	677.88	682.91	668.87	710.33	735.42

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	23.44	29.74	33.41	35.53	47.92	60.05	67.22
56	25.66	31.99	35.75	37.97	51.43	64.37	71.98
57	28.09	34.64	38.52	40.79	55.60	69.42	77.50
58	31.00	37.33	41.28	43.60	59.68	74.33	82.92
59	34.04	40.54	44.56	46.93	64.40	80.02	89.12
60	37.48	43.76	47.89	50.24	69.01	85.49	95.04
61	41.30	47.35	51.50	53.89	73.91	91.27	101.32
62	45.53	51.24	55.44	57.86	79.19	97.46	107.95
63	49.87	55.93	60.19	62.62	85.46	104.77	115.85
64	55.01	60.71	64.96	67.40	91.61	111.84	123.37
65	63.31	68.46	72.83	75.23	100.76	122.45	134.62
66	69.43	74.90	79.43	81.97	107.88	130.58	143.27
67	76.44	81.80	86.57	89.21	115.55	139.32	152.54
68	83.50	88.67	93.60	96.32	122.99	147.76	161.39
69	91.69	96.71	101.90	104.71	131.84	157.70	171.85
70	95.69	100.94	106.10	108.89	135.24	161.08	175.00
71	104.29	109.97	115.31	118.15	144.37	171.01	185.24
72	112.12	117.50	122.96	125.84	151.82	179.05	193.49
73	123.80	129.13	134.90	137.95	164.69	193.55	208.73
74	136.09	141.42	147.54	150.74	178.46	209.10	225.10
75	147.11	153.49	160.00	163.34	191.98	224.39	241.22
76	161.21	167.45	174.31	177.79	206.71	240.97	258.42
77	175.02	181.04	188.22	191.81	220.93	256.86	274.72
78	191.24	197.15	204.73	208.43	238.18	276.18	294.58
79	207.37	213.00	220.94	224.68	254.64	294.38	313.03
80	226.82	232.14	240.49	244.28	274.51	316.30	335.21
81	248.59	253.34	262.16	266.18	295.76	339.82	359.86
82	268.56	275.02	284.28	288.54	317.83	364.19	385.44
83	291.00	294.85	304.52	309.00	338.30	386.60	409.00
84	311.59	317.57	327.65	332.40	361.72	412.15	435.86
85	345.26	350.72	361.55	366.70	395.20	449.36	475.10
86	378.31	383.26	394.82	400.38	428.05	485.89	513.60
87	410.78	418.70	431.11	437.10	464.21	526.18	556.07
88	446.36	450.37	463.48	469.82	496.16	561.71	593.52
89	477.94	485.53	499.45	506.26	532.01	601.63	635.63
90	504.29	511.15	525.58	532.67	555.72	627.89	663.28
91	535.34	536.92	551.88	559.21	579.58	654.30	691.08
92	561.76	567.30	582.90	590.60	608.60	686.60	725.12
93	593.10	592.96	609.11	617.09	632.94	713.65	753.64
94	619.79	624.06	640.86	649.22	662.54	746.58	788.36
95	652.86	650.57	667.88	676.51	686.41	772.97	816.13
96	682.31	684.46	702.40	711.37	716.77	806.48	851.41
97	718.75	713.06	731.42	740.68	740.22	832.14	878.38
98	751.39	749.82	768.73	778.32	769.81	864.44	912.32
99	795.34	784.04	803.33	813.17	794.60	891.12	940.30
100	841.25	833.30	853.20	863.41	843.89	930.71	981.82



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	30.19	37.24	43.16	47.86	57.98	77.72	93.35
56	33.01	40.10	46.20	51.00	62.45	83.50	100.15
57	36.07	43.49	49.79	54.82	67.68	90.25	108.10
58	39.76	46.88	53.38	58.50	72.90	96.94	115.88
59	43.55	50.95	57.62	62.90	79.01	104.66	124.91
60	47.82	55.07	61.88	67.22	85.03	112.22	133.64
61	52.58	59.63	66.54	71.95	91.50	120.26	142.90
62	57.83	64.62	71.59	77.09	98.50	128.90	152.80
63	63.19	70.55	77.66	83.23	106.84	139.14	164.52
64	69.55	76.62	83.77	89.39	115.13	149.20	175.88
65	79.76	86.39	93.72	99.44	127.62	164.22	192.90
66	87.38	94.58	102.28	108.29	137.38	175.82	205.96
67	96.11	103.34	111.44	117.78	147.92	188.33	219.98
68	104.77	112.06	120.49	127.12	158.27	200.45	233.51
69	114.91	122.24	131.09	138.02	170.53	214.74	249.47
70	119.64	127.54	136.40	143.38	175.79	220.13	254.96
71	129.98	138.74	147.95	155.18	188.46	234.49	270.61
72	139.32	148.06	157.51	164.95	198.86	246.12	283.31
73	153.52	162.54	172.62	180.53	216.32	266.60	306.19
74	168.48	177.85	188.57	197.03	234.94	288.54	330.77
75	181.85	192.91	204.29	213.25	253.27	310.09	354.94
76	199.15	210.56	222.58	231.98	274.06	334.06	381.10
77	215.99	227.76	240.34	250.13	294.31	357.20	406.13
78	235.76	248.08	261.38	271.63	318.82	385.32	436.57
79	255.28	268.04	281.94	292.56	342.62	412.15	465.19
80	278.76	292.13	306.73	317.76	371.45	444.55	499.67
81	304.92	318.56	334.01	345.66	401.82	479.06	537.19
82	328.69	345.44	361.75	374.02	433.31	514.90	576.20
83	355.27	369.91	386.99	399.84	462.55	548.09	612.23
84	379.36	397.76	415.79	429.24	496.12	586.10	653.44
85	419.94	439.28	458.57	472.98	544.18	640.58	712.66
86	459.83	480.05	500.60	515.93	591.35	694.08	770.80
87	498.98	524.47	546.43	562.85	643.08	752.90	834.88
88	541.94	564.11	587.30	604.61	688.96	804.91	891.42
89	580.01	608.17	632.75	651.11	740.27	863.24	954.96
90	612.00	640.46	665.86	684.78	775.06	901.96	996.59
91	649.69	672.95	699.12	718.64	810.05	940.90	1,038.49
92	681.73	711.16	738.36	758.68	852.17	988.25	1,089.72
93	719.74	743.45	771.54	792.48	887.54	1,027.94	1,132.64
94	752.11	782.59	811.73	833.47	930.49	1,076.23	1,184.90
95	792.17	815.93	845.84	868.14	965.65	1,115.21	1,226.74
96	827.75	858.53	889.40	912.43	1,010.41	1,164.80	1,279.92
97	871.74	894.43	925.91	949.37	1,045.86	1,203.22	1,320.55
98	910.88	940.46	972.66	996.67	1,090.72	1,251.74	1,371.77
99	963.24	982.96	1,015.56	1,039.86	1,129.48	1,292.52	1,413.98
100	1,016.95	1,043.64	1,076.90	1,101.67	1,186.42	1,352.80	1,476.64

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	37.42	49.56	57.30	65.04	83.32	109.13	134.98
56	40.78	53.17	61.19	69.19	89.71	117.32	144.96
57	44.53	57.48	65.80	74.11	97.25	126.95	156.64
58	48.94	61.76	70.32	78.88	104.72	136.42	168.11
59	53.52	66.88	75.71	84.54	113.50	147.46	181.43
60	58.61	72.00	81.02	90.06	122.14	158.27	194.39
61	64.33	77.66	86.84	96.07	131.54	169.91	208.30
62	70.57	83.78	93.16	102.54	141.61	182.34	223.09
63	76.97	91.08	100.66	110.24	153.53	197.05	240.56
64	84.54	98.45	108.12	117.82	165.34	211.45	257.54
65	96.71	110.42	120.40	130.37	183.08	232.97	282.86
66	105.90	120.83	131.34	141.86	197.46	250.15	302.78
67	116.36	131.92	143.03	154.16	212.82	268.39	323.99
68	126.79	142.81	154.45	166.12	227.60	285.90	344.15
69	138.86	155.53	167.80	180.07	244.87	306.29	367.72
70	144.44	161.94	174.31	186.70	251.90	313.80	375.68
71	156.58	175.55	188.41	201.28	269.02	333.32	397.66
72	167.59	186.85	200.09	213.34	282.97	349.16	415.32
73	184.43	204.71	218.80	232.91	307.04	377.53	448.04
74	202.18	223.61	238.63	253.69	332.75	407.99	483.24
75	218.04	242.20	258.17	274.18	358.07	437.95	517.82
76	238.63	264.07	281.00	297.92	387.08	471.73	556.38
77	258.61	285.20	303.00	320.82	414.84	503.87	592.90
78	282.00	310.07	328.97	347.84	447.96	542.40	636.84
79	305.02	334.26	354.11	373.93	479.47	578.59	677.72
80	332.58	363.31	384.23	405.17	517.25	621.90	726.54
81	363.12	395.45	417.50	439.57	558.72	669.05	779.38
82	390.68	427.72	450.96	474.23	600.70	716.96	833.23
83	421.32	456.62	480.94	505.24	638.35	759.89	881.44
84	448.75	489.32	514.84	540.31	680.82	808.25	935.69
85	496.38	539.96	567.23	594.52	746.83	883.21	1,019.58
86	543.14	589.67	618.70	647.72	811.67	956.83	1,101.98
87	589.09	643.87	674.89	705.90	882.73	1,037.80	1,192.86
88	639.49	692.23	724.94	757.66	945.77	1,109.35	1,272.92
89	684.17	745.99	780.67	815.35	1,016.22	1,189.64	1,363.06
90	721.90	785.72	821.53	857.32	1,065.58	1,244.53	1,423.46
91	766.32	825.71	862.62	899.51	1,115.20	1,299.72	1,484.23
92	804.12	872.68	911.05	949.45	1,174.51	1,366.39	1,558.27
93	848.89	912.38	951.97	991.57	1,224.38	1,422.36	1,620.32
94	886.97	960.42	1,001.52	1,042.63	1,284.82	1,490.30	1,695.78
95	934.09	1,001.33	1,043.52	1,085.69	1,334.70	1,545.55	1,756.42
96	975.84	1,053.53	1,097.04	1,140.56	1,398.19	1,615.80	1,833.41
97	1,027.26	1,097.30	1,141.64	1,186.00	1,448.92	1,670.64	1,892.34
98	1,072.60	1,153.12	1,198.45	1,243.78	1,512.88	1,739.52	1,966.21
99	1,132.73	1,203.89	1,249.70	1,295.52	1,568.00	1,797.08	2,026.16
100	1,193.15	1,275.56	1,322.14	1,368.67	1,647.46	1,880.22	2,112.97

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	19.19	25.48	27.70	28.70	42.26	49.79	53.09
56	20.99	27.36	29.65	30.64	45.35	53.35	56.78
57	23.15	29.56	31.98	32.96	48.92	57.48	61.09
58	25.40	31.81	34.25	35.27	52.44	61.52	65.26
59	28.09	34.49	36.97	37.99	56.50	66.16	70.07
60	30.95	37.19	39.74	40.73	60.42	70.62	74.64
61	34.13	40.19	42.74	43.78	64.62	75.34	79.57
62	37.63	43.72	46.33	47.36	69.53	80.86	85.28
63	41.80	47.36	49.94	50.96	74.34	86.26	90.88
64	46.16	51.67	54.29	55.31	80.02	92.52	97.36
65	53.16	58.22	60.89	61.90	87.74	101.05	106.20
66	58.34	63.65	66.40	67.50	93.72	107.60	113.00
67	64.28	69.48	72.40	73.51	100.15	114.62	120.31
68	70.25	75.29	78.29	79.49	106.43	121.38	127.32
69	77.21	82.13	85.22	86.47	113.80	129.34	135.58
70	80.65	85.69	88.78	90.02	116.45	131.88	138.10
71	88.06	93.32	96.54	97.84	123.90	139.85	146.29
72	94.74	99.06	102.30	103.60	129.11	145.30	151.85
73	104.72	109.67	113.14	114.54	140.81	158.12	165.14
74	115.22	119.28	122.93	124.42	151.28	169.57	176.95
75	124.68	129.49	133.34	134.93	162.55	181.91	189.74
76	135.76	140.23	144.25	145.90	173.42	193.54	201.74
77	147.52	152.74	156.95	158.69	186.41	207.43	216.05
78	161.26	165.11	169.50	171.29	199.12	220.96	229.90
79	175.03	179.77	184.33	186.17	214.08	236.87	246.07
80	190.18	194.47	199.16	201.04	228.55	252.05	261.40
81	207.00	210.70	215.65	217.61	244.08	268.98	278.66
82	223.87	228.78	234.08	236.08	262.08	288.60	298.58
83	242.74	245.50	251.09	253.09	278.89	306.86	316.93
84	260.22	264.53	270.47	272.47	298.07	327.68	337.73
85	286.16	289.85	296.23	298.39	322.73	354.64	365.45
86	313.70	316.79	323.66	326.00	349.30	383.65	395.30
87	340.75	343.26	350.63	353.12	375.37	412.14	424.64
88	367.31	369.25	377.09	379.75	400.98	440.14	453.46
89	393.38	394.79	403.07	405.91	426.13	467.59	481.73
90	415.18	415.62	424.25	427.25	444.79	488.02	502.98
91	437.10	436.57	445.57	448.74	463.60	508.55	524.35
92	462.59	461.22	470.64	473.99	486.50	533.60	550.37
93	484.33	482.10	491.90	495.40	505.76	554.66	572.26
94	510.49	507.35	517.57	521.29	529.12	580.21	598.79
95	533.22	528.94	539.50	543.38	547.93	600.76	620.20
96	557.35	551.62	562.55	566.59	566.78	621.34	641.68
97	582.14	579.70	591.04	595.33	589.99	646.68	668.16
98	613.96	604.24	615.85	620.36	607.62	665.86	688.33
99	644.33	637.38	649.48	654.23	640.78	692.41	716.26
100	681.73	671.47	683.94	689.00	674.84	716.66	741.98

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	24.16	31.13	34.94	37.18	50.12	62.81	70.31
56	26.44	33.48	37.38	39.72	53.82	67.34	75.31
57	29.16	36.25	40.31	42.68	58.16	72.61	81.08
58	31.98	39.07	43.20	45.62	62.45	77.80	86.77
59	35.34	42.41	46.64	49.12	67.40	83.74	93.29
60	38.89	45.82	50.12	52.62	72.25	89.51	99.52
61	42.88	49.58	53.94	56.46	77.42	95.60	106.13
62	47.29	54.04	58.44	61.01	83.52	102.78	113.86
63	52.45	58.60	63.04	65.59	89.53	109.75	121.37
64	57.88	64.04	68.52	71.09	96.61	117.97	130.12
65	66.66	72.24	76.82	79.39	106.33	129.20	142.04
66	73.13	79.04	83.84	86.53	113.88	137.84	151.24
67	80.56	86.39	91.42	94.19	122.00	147.12	161.06
68	88.03	93.68	98.92	101.78	129.96	156.13	170.54
69	96.74	102.24	107.71	110.69	139.38	166.72	181.67
70	100.99	106.75	112.21	115.15	143.04	170.35	185.08
71	110.17	116.35	121.98	124.99	152.75	180.92	196.00
72	118.49	123.50	129.23	132.28	159.59	188.20	203.36
73	130.92	136.80	142.91	146.12	174.46	205.02	221.10
74	143.99	148.81	155.26	158.62	187.78	220.02	236.86
75	155.77	161.57	168.41	171.95	202.08	236.20	253.91
76	169.57	175.07	182.24	185.88	216.12	251.93	270.16
77	184.22	190.79	198.36	202.13	232.84	270.67	289.50
78	201.38	206.33	214.27	218.12	249.28	289.02	308.27
79	218.52	224.74	233.12	237.06	268.68	310.61	330.29
80	237.37	243.19	251.94	255.92	287.59	331.34	351.17
81	258.29	263.48	272.64	276.83	307.58	353.40	374.24
82	279.23	286.10	295.74	300.18	330.66	378.88	401.00
83	302.64	306.95	317.00	321.67	352.15	402.44	425.76
84	324.26	330.68	341.18	346.15	376.67	429.19	453.89
85	356.58	362.40	373.58	378.91	408.37	464.34	490.93
86	390.83	396.13	408.10	413.82	442.43	502.22	530.86
87	424.46	429.26	441.98	448.12	475.91	539.45	570.08
88	457.51	461.82	475.26	481.78	508.76	575.99	608.60
89	489.98	493.75	507.90	514.84	541.02	611.83	646.40
90	517.10	519.89	534.56	541.78	565.22	638.62	674.63
91	544.40	546.19	561.38	568.87	589.57	665.58	703.00
92	576.17	577.08	592.94	600.79	619.10	698.45	737.63
93	603.24	603.26	619.69	627.80	643.96	726.07	766.75
94	635.82	634.92	652.02	660.52	674.06	759.58	802.06
95	664.13	661.99	679.60	688.37	698.46	786.52	830.45
96	694.19	690.46	708.55	717.61	723.06	813.55	858.88
97	724.99	725.68	744.37	753.79	753.32	846.86	893.92
98	764.57	756.44	775.54	785.20	776.63	872.09	920.40
99	802.31	798.04	817.68	827.69	808.80	907.03	957.07
100	848.69	840.74	860.81	871.12	851.41	939.02	990.59

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	31.13	38.93	45.16	50.05	60.64	81.31	97.64
56	34.03	41.94	48.32	53.38	65.34	87.37	104.78
57	37.44	45.50	52.09	57.34	70.81	94.46	113.09
58	41.00	49.07	55.85	61.24	76.30	101.46	121.27
59	45.20	53.33	60.29	65.83	82.70	109.55	130.72
60	49.64	57.66	64.78	70.38	89.03	117.49	139.90
61	54.59	62.45	69.67	75.36	95.81	125.98	149.66
62	60.05	68.14	75.49	81.29	103.86	135.91	161.11
63	66.48	73.91	81.36	87.19	111.94	145.76	172.37
64	73.20	80.83	88.36	94.26	121.45	157.38	185.51
65	83.96	91.15	98.90	104.94	134.66	173.29	203.53
66	92.03	99.84	107.95	114.32	145.01	185.59	217.38
67	101.26	109.14	117.67	124.37	156.20	198.88	232.28
68	110.47	118.42	127.32	134.32	167.26	211.81	246.74
69	121.20	129.23	138.56	145.92	180.25	227.02	263.70
70	126.30	134.88	144.26	151.63	185.90	232.81	269.64
71	137.30	146.77	156.53	164.18	199.38	248.08	286.31
72	147.23	155.63	165.56	173.38	209.03	258.70	297.79
73	162.36	172.18	182.83	191.22	229.15	282.40	324.34
74	178.25	187.14	198.43	207.31	247.21	303.61	348.04
75	192.54	203.06	215.03	224.47	266.60	326.41	373.62
76	209.47	220.15	232.69	242.53	286.51	349.25	398.42
77	227.35	240.02	253.28	263.60	310.14	376.44	428.00
78	248.26	259.60	273.53	284.27	333.65	403.22	456.88
79	269.04	282.82	297.49	308.69	361.51	434.87	490.82
80	291.72	306.04	321.35	332.89	389.15	465.72	523.48
81	316.82	331.31	347.38	359.48	417.89	498.22	558.67
82	341.74	359.38	376.33	389.10	450.78	535.66	599.44
83	369.49	385.07	402.85	416.22	481.51	570.54	637.31
84	394.79	414.22	432.96	446.98	516.62	610.32	680.42
85	433.72	453.92	473.86	488.75	562.32	661.94	736.42
86	475.02	496.19	517.42	533.27	611.24	717.40	796.70
87	515.62	537.68	560.21	577.03	659.29	771.89	855.92
88	555.50	578.45	602.24	619.98	706.48	825.36	914.06
89	594.64	618.48	643.49	662.15	752.81	877.87	971.14
90	627.58	651.41	677.23	696.48	788.30	917.38	1,013.63
91	660.71	684.56	711.17	731.03	824.03	957.12	1,056.40
92	699.20	723.42	751.10	771.77	866.84	1,005.28	1,108.50
93	732.04	756.38	784.96	806.27	902.98	1,045.82	1,152.34
94	771.56	796.21	825.85	847.97	946.67	1,094.93	1,205.51
95	805.84	830.24	860.69	883.38	982.60	1,134.78	1,248.26
96	842.15	866.05	897.20	920.44	1,019.27	1,175.03	1,291.15
97	879.32	910.26	942.30	966.17	1,064.35	1,224.50	1,343.93
98	926.86	948.78	981.28	1,005.48	1,100.36	1,262.82	1,383.92
99	971.68	1,000.51	1,033.70	1,058.42	1,149.65	1,315.61	1,439.24
100	1,025.94	1,052.95	1,086.53	1,111.51	1,197.02	1,364.89	1,489.81

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	38.56	51.83	59.93	68.04	87.13	114.16	141.20
56	42.05	55.66	64.03	72.40	93.88	122.76	151.69
57	46.20	60.16	68.84	77.56	101.76	132.83	163.91
58	50.47	64.64	73.60	82.56	109.61	142.76	175.96
59	55.54	69.98	79.22	88.46	118.78	154.32	189.90
60	60.86	75.36	84.82	94.30	127.87	165.71	203.51
61	66.79	81.34	90.96	100.61	137.76	177.92	218.15
62	73.31	88.33	98.23	108.11	149.33	192.26	235.21
63	80.96	95.42	105.44	115.48	160.85	206.44	252.01
64	88.97	103.86	114.05	124.27	174.37	223.03	271.67
65	101.82	116.53	127.03	137.56	193.18	245.83	298.46
66	111.53	127.54	138.64	149.76	208.45	264.04	319.62
67	122.60	139.28	151.01	162.78	224.74	283.42	342.12
68	133.69	150.94	163.21	175.55	240.52	302.11	363.66
69	146.48	164.40	177.38	190.38	258.86	323.81	388.75
70	152.48	171.25	184.36	197.45	266.41	331.86	397.31
71	165.40	185.71	199.33	212.94	284.60	352.64	420.70
72	177.10	196.40	210.30	224.23	297.43	367.00	436.55
73	195.04	216.84	231.76	246.70	325.22	399.92	474.60
74	213.89	235.30	251.11	266.95	350.12	429.30	508.49
75	230.87	254.94	271.75	288.60	376.91	460.99	545.08
76	251.00	276.07	293.76	311.47	404.68	493.16	581.66
77	272.23	300.55	319.32	338.09	437.16	530.99	624.82
78	296.96	324.49	344.26	364.03	468.79	567.64	666.47
79	321.44	352.68	373.62	394.54	505.90	610.48	715.09
80	348.04	380.60	402.53	424.46	541.88	651.50	761.14
81	377.30	411.26	434.20	457.16	581.06	695.81	810.54
82	406.19	444.96	469.15	493.33	624.90	745.88	866.82
83	438.17	475.34	500.65	525.96	664.51	791.03	917.56
84	466.99	509.54	536.10	562.63	708.96	841.66	974.34
85	512.65	557.96	586.14	614.33	771.73	912.65	1,053.58
86	561.10	609.49	639.49	669.50	838.96	988.99	1,139.02
87	608.71	660.10	691.91	723.70	904.97	1,063.96	1,222.92
88	655.48	709.84	743.38	776.92	969.80	1,137.54	1,305.30
89	701.42	758.63	793.90	829.18	1,033.44	1,209.79	1,386.16
90	740.23	799.15	835.57	871.97	1,083.78	1,265.80	1,447.80
91	779.32	839.94	877.49	915.02	1,134.43	1,322.11	1,509.83
92	824.72	887.74	926.76	965.81	1,194.76	1,389.95	1,585.13
93	863.40	928.25	968.53	1,008.80	1,245.67	1,447.09	1,648.50
94	909.91	977.12	1,018.93	1,060.75	1,307.16	1,516.21	1,725.26
95	950.20	1,018.90	1,061.82	1,104.73	1,358.12	1,572.67	1,787.23
96	992.82	1,062.77	1,106.66	1,150.56	1,410.46	1,629.98	1,849.49
97	1,036.20	1,116.73	1,161.84	1,206.98	1,474.56	1,700.21	1,925.83
98	1,091.41	1,163.33	1,209.06	1,254.79	1,526.26	1,754.93	1,983.60
99	1,142.66	1,225.39	1,272.02	1,318.66	1,596.00	1,829.18	2,062.33
100	1,203.71	1,286.95	1,333.92	1,380.90	1,662.17	1,897.01	2,131.85

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	33.16	41.81	45.46	47.09	69.35	81.70	87.11
56	36.10	44.87	48.63	50.29	74.42	87.53	93.16
57	39.31	48.20	52.14	53.74	79.77	93.71	99.61
58	42.68	51.49	55.48	57.13	85.00	99.66	105.75
59	46.63	55.48	59.54	61.16	90.95	106.51	112.78
60	51.09	59.87	63.96	65.56	97.27	113.66	120.14
61	55.98	64.66	68.81	70.44	104.01	121.24	128.05
62	61.36	69.44	73.60	75.25	110.44	128.43	135.47
63	67.31	75.20	79.34	80.98	118.09	136.98	144.32
64	73.87	80.98	85.05	86.67	125.39	145.01	152.57
65	84.51	91.19	95.36	96.98	137.49	158.35	166.35
66	92.70	99.69	104.00	105.73	146.76	168.50	176.97
67	101.49	108.04	112.54	114.30	155.74	178.23	187.07
68	110.10	117.81	122.50	124.42	166.53	189.96	199.22
69	120.21	127.56	132.40	134.33	176.77	200.89	210.60
70	125.44	133.06	137.87	139.82	180.81	204.80	214.47
71	136.89	144.90	149.87	151.87	192.36	217.11	227.10
72	147.22	153.69	158.71	160.71	200.27	225.40	235.56
73	162.63	170.06	175.42	177.60	218.35	245.20	256.09
74	178.87	184.84	190.50	192.79	234.43	262.75	274.22
75	193.42	200.58	206.55	209.00	251.80	281.77	293.92
76	210.44	218.69	225.00	227.55	270.49	301.85	314.65
77	230.20	236.32	242.84	245.53	288.42	320.96	334.29
78	249.70	257.27	264.08	266.88	310.25	344.28	358.20
79	272.92	277.83	284.87	287.71	330.83	366.02	380.28
80	296.32	302.68	310.00	312.88	355.74	392.28	406.82
81	324.83	330.31	338.12	341.18	382.65	421.72	436.90
82	351.10	358.55	366.89	369.99	410.77	452.33	467.96
83	380.55	384.51	393.27	396.45	436.83	480.66	496.42
84	407.72	414.20	423.51	426.64	466.69	513.11	528.80
85	451.80	457.37	467.43	470.85	509.25	559.60	576.65
86	495.13	499.74	510.59	514.28	551.02	605.21	623.59
87	537.68	545.93	557.64	561.63	597.00	655.47	675.35
88	584.26	587.16	599.61	603.84	637.59	699.86	721.03
89	625.66	632.98	646.28	650.81	683.22	749.70	772.37
90	660.17	666.28	680.12	684.93	713.07	782.35	806.33
91	700.83	699.77	714.19	719.26	743.13	815.14	840.50
92	735.41	739.29	754.39	759.75	779.82	855.31	882.17
93	776.47	772.65	788.35	793.93	810.56	888.93	917.14
94	811.40	813.12	829.50	835.47	848.03	929.88	959.64
95	854.73	847.55	864.52	870.73	878.01	962.67	993.79
96	893.27	891.62	909.26	915.84	916.12	1,004.31	1,037.20
97	941.04	928.78	946.93	953.79	945.26	1,036.10	1,070.52
98	983.82	976.57	995.38	1,002.65	982.08	1,076.15	1,112.51
99	1,041.44	1,021.05	1,040.41	1,048.06	1,026.49	1,109.19	1,147.37
100	1,101.83	1,085.17	1,105.30	1,113.51	1,090.62	1,158.22	1,199.13

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	41.74	51.09	57.32	61.02	82.20	103.06	115.36
56	45.46	54.92	61.35	65.15	88.33	110.52	123.60
57	49.54	59.11	65.72	69.58	94.83	118.39	132.20
58	53.71	63.30	70.02	73.94	101.19	126.03	140.58
59	58.69	68.27	75.10	79.06	108.50	134.79	150.17
60	64.21	73.75	80.68	84.71	116.31	144.08	160.19
61	70.31	79.80	86.80	90.86	124.62	153.87	170.76
62	77.11	85.83	92.84	96.91	132.66	163.25	180.86
63	84.46	93.11	100.15	104.16	142.23	174.33	192.76
64	92.61	100.35	107.35	111.39	151.42	184.87	203.89
65	105.95	113.19	120.40	124.35	166.62	202.40	222.50
66	116.23	123.82	131.35	135.51	178.35	215.87	236.85
67	127.16	134.33	142.15	146.45	189.73	228.76	250.47
68	137.98	146.62	154.80	159.28	203.40	244.36	266.87
69	150.54	158.84	167.31	171.92	216.49	258.96	282.17
70	157.08	165.79	174.23	178.82	222.10	264.52	287.41
71	171.27	180.62	189.38	194.08	237.12	280.86	304.22
72	184.11	191.59	200.49	205.19	247.55	291.94	315.49
73	203.31	212.13	221.61	226.58	270.52	317.90	342.87
74	223.52	230.59	240.57	245.78	290.99	340.94	367.02
75	241.64	250.28	260.88	266.33	313.02	365.88	393.32
76	262.85	273.03	284.21	289.90	337.05	392.91	421.37
77	287.51	295.19	306.89	312.75	360.23	418.81	447.94
78	311.82	321.46	333.82	339.85	388.36	450.32	480.32
79	340.73	347.30	360.26	366.35	415.20	480.00	510.41
80	369.84	378.51	392.13	398.31	447.60	515.75	546.56
81	405.34	413.08	427.46	434.01	482.25	554.08	586.77
82	437.90	448.43	463.53	470.47	518.23	593.82	628.47
83	474.48	480.77	496.53	503.83	551.61	630.37	666.89
84	508.05	517.81	534.24	541.98	589.79	672.02	710.68
85	562.96	571.87	589.51	597.92	644.38	732.71	774.67
86	616.84	624.92	643.76	652.83	697.94	792.25	837.45
87	669.80	682.71	702.94	712.71	756.92	857.95	906.68
88	727.81	734.35	755.73	766.06	809.00	915.88	967.75
89	779.30	791.67	814.37	825.48	867.46	980.98	1,036.42
90	822.26	833.45	856.97	868.53	906.11	1,023.80	1,081.50
91	872.90	875.46	899.85	911.81	945.03	1,066.86	1,126.82
92	915.96	924.99	950.43	963.00	992.34	1,119.53	1,182.33
93	967.07	966.83	993.16	1,006.18	1,032.03	1,163.63	1,228.82
94	1,010.58	1,017.55	1,044.94	1,058.57	1,080.30	1,217.31	1,285.45
95	1,064.51	1,060.77	1,089.00	1,103.07	1,119.21	1,260.36	1,330.73
96	1,112.54	1,116.03	1,145.28	1,159.91	1,168.71	1,314.99	1,388.25
97	1,171.95	1,162.66	1,192.61	1,207.71	1,206.95	1,356.83	1,432.22
98	1,225.17	1,222.61	1,253.45	1,269.08	1,255.20	1,409.50	1,487.56
99	1,296.83	1,278.41	1,309.86	1,325.90	1,295.62	1,453.01	1,533.18
100	1,371.69	1,358.72	1,391.18	1,407.81	1,376.00	1,517.55	1,600.88



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	53.80	63.88	74.09	82.15	99.50	133.38	160.21
56	58.50	68.84	79.31	87.58	107.22	143.34	171.92
57	63.63	74.19	84.93	93.50	115.45	154.02	184.40
58	68.89	79.51	90.48	99.19	123.63	164.37	196.48
59	75.05	85.83	97.08	105.95	133.12	176.31	210.44
60	81.90	92.81	104.28	113.30	143.31	189.12	225.17
61	89.57	100.50	112.14	121.30	154.21	202.74	240.86
62	97.91	108.24	119.94	129.13	164.98	215.91	255.93
63	107.05	117.39	129.22	138.46	177.76	231.49	273.77
64	117.11	126.63	138.45	147.74	190.32	246.61	290.70
65	133.47	142.82	154.94	164.39	210.95	271.46	318.85
66	146.27	156.35	169.06	179.01	227.10	290.67	340.47
67	159.82	169.71	182.98	193.38	242.89	309.22	361.20
68	173.17	185.32	199.22	210.21	261.73	331.45	386.14
69	188.65	200.74	215.26	226.68	280.02	352.66	409.64
70	196.44	209.46	224.03	235.46	288.69	361.52	418.74
71	213.41	227.89	242.99	254.86	309.47	385.07	444.46
72	228.76	241.43	256.82	268.96	324.25	401.30	461.95
73	252.13	266.98	283.54	296.53	355.34	437.91	502.96
74	276.69	289.99	307.48	321.26	383.07	470.47	539.34
75	298.68	314.55	333.10	347.72	412.96	505.62	578.73
76	324.72	343.33	362.93	378.25	446.86	544.69	621.39
77	354.83	371.37	391.88	407.84	479.87	582.41	662.22
78	384.42	404.50	426.18	442.91	519.85	628.27	711.84
79	419.44	437.04	459.71	477.03	558.65	672.02	758.51
80	454.52	476.33	500.13	518.12	605.66	724.86	814.73
81	497.18	519.43	544.61	563.61	655.18	781.12	875.90
82	535.95	563.24	589.84	609.85	706.53	839.57	939.52
83	579.27	603.14	631.00	651.95	754.20	893.67	998.25
84	618.56	648.55	677.95	699.89	808.94	955.65	1,065.46
85	684.73	716.25	747.71	771.22	887.30	1,044.48	1,162.02
86	749.77	782.74	816.25	841.24	964.22	1,131.72	1,256.81
87	813.60	855.16	890.98	917.74	1,048.57	1,227.62	1,361.29
88	883.64	919.80	957.61	985.84	1,123.38	1,312.44	1,453.49
89	945.72	991.65	1,031.72	1,061.67	1,207.04	1,407.54	1,557.10
90	997.88	1,044.29	1,085.71	1,116.56	1,263.77	1,470.67	1,624.98
91	1,059.35	1,097.26	1,139.94	1,171.76	1,320.82	1,534.17	1,693.29
92	1,111.58	1,159.58	1,203.92	1,237.06	1,389.48	1,611.37	1,776.82
93	1,173.55	1,212.22	1,258.01	1,292.17	1,447.16	1,676.10	1,846.81
94	1,226.34	1,276.04	1,323.56	1,359.00	1,517.20	1,754.82	1,932.02
95	1,291.65	1,330.40	1,379.16	1,415.53	1,574.52	1,818.38	2,000.23
96	1,349.67	1,399.86	1,450.19	1,487.75	1,647.51	1,899.24	2,086.96
97	1,421.40	1,458.39	1,509.73	1,547.98	1,705.31	1,961.89	2,153.20
98	1,485.22	1,533.44	1,585.95	1,625.11	1,778.46	2,041.00	2,236.71
99	1,570.59	1,602.74	1,655.90	1,695.53	1,841.65	2,107.50	2,305.53
100	1,658.17	1,701.68	1,755.92	1,796.31	1,934.51	2,205.79	2,407.72

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	66.62	85.03	98.36	111.63	142.97	187.31	231.67
56	72.29	91.29	105.09	118.78	154.05	201.44	248.88
57	78.48	98.09	112.24	126.47	165.92	216.58	267.26
58	84.81	104.72	119.23	133.75	177.62	231.30	285.06
59	92.22	112.69	127.53	142.44	191.20	248.42	305.69
60	100.41	121.31	136.54	151.75	205.82	266.71	327.61
61	109.59	130.92	146.42	161.94	221.72	286.38	351.12
62	119.54	140.31	156.01	171.72	237.21	305.40	373.64
63	130.39	151.54	167.50	183.41	255.46	327.85	400.25
64	142.35	162.72	178.70	194.72	273.29	349.49	425.70
65	161.85	182.54	199.01	215.53	302.65	385.09	467.60
66	177.27	199.71	217.14	234.52	326.45	413.54	500.59
67	193.55	216.58	234.81	253.11	349.45	440.70	531.98
68	209.55	236.17	255.44	274.70	376.38	472.79	569.10
69	227.98	255.41	275.56	295.72	402.11	502.99	603.88
70	237.18	265.97	286.25	306.60	413.70	515.31	616.96
71	257.12	288.33	309.45	330.57	441.81	547.45	653.09
72	275.19	304.67	326.26	347.85	461.40	569.31	677.19
73	302.88	336.25	359.40	382.56	504.33	620.16	735.97
74	332.02	364.60	389.09	413.64	542.56	665.24	787.93
75	358.14	394.92	420.95	447.06	583.85	714.10	844.32
76	389.09	430.57	458.18	485.77	631.14	769.18	907.20
77	424.86	465.03	494.05	523.12	676.41	821.57	966.74
78	459.81	505.58	536.39	567.17	730.41	884.40	1,038.38
79	501.15	545.02	577.39	609.71	781.80	943.41	1,105.05
80	542.29	592.40	626.51	660.65	843.39	1,014.03	1,184.65
81	592.08	644.78	680.75	716.72	911.01	1,090.90	1,270.81
82	637.02	697.42	735.31	773.25	979.45	1,169.02	1,358.61
83	686.97	744.53	784.19	823.82	1,040.86	1,239.03	1,437.21
84	731.71	797.85	839.47	880.98	1,110.11	1,317.88	1,525.67
85	809.36	880.42	924.89	969.39	1,217.74	1,440.11	1,662.47
86	885.61	961.48	1,008.81	1,056.13	1,323.47	1,560.15	1,796.81
87	960.53	1,049.85	1,100.44	1,150.99	1,439.32	1,692.16	1,945.00
88	1,042.70	1,128.70	1,182.04	1,235.39	1,542.11	1,808.83	2,075.55
89	1,115.56	1,216.36	1,272.91	1,329.46	1,656.98	1,939.75	2,222.51
90	1,177.08	1,281.14	1,339.53	1,397.90	1,737.46	2,029.24	2,321.00
91	1,249.51	1,346.35	1,406.53	1,466.67	1,818.37	2,119.24	2,420.09
92	1,311.14	1,422.92	1,485.50	1,548.11	1,915.07	2,227.94	2,540.80
93	1,384.14	1,487.66	1,552.22	1,616.79	1,996.39	2,319.21	2,641.99
94	1,446.23	1,565.99	1,633.02	1,700.05	2,094.93	2,429.98	2,765.02
95	1,523.06	1,632.71	1,701.48	1,770.26	2,176.27	2,520.06	2,863.90
96	1,591.14	1,717.81	1,788.77	1,859.72	2,279.79	2,634.62	2,989.43
97	1,674.99	1,789.18	1,861.48	1,933.81	2,362.51	2,724.03	3,085.52
98	1,748.90	1,880.20	1,954.11	2,028.03	2,466.80	2,836.35	3,205.97
99	1,846.95	1,962.99	2,037.68	2,112.39	2,556.68	2,930.19	3,303.72
100	1,945.48	2,079.84	2,155.79	2,231.65	2,686.23	3,065.76	3,445.27

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	55.59	64.17	69.75	72.27	106.45	125.37	133.70
56	59.49	67.97	73.68	76.17	112.71	132.59	141.10
57	63.67	72.03	77.86	80.32	119.15	140.04	148.79
58	68.20	76.79	82.67	85.11	126.61	148.54	157.55
59	73.12	81.52	87.46	89.88	133.57	156.46	165.62
60	78.49	86.67	92.59	94.90	140.76	164.52	173.90
61	85.05	92.74	98.59	101.00	149.14	173.85	183.56
62	92.14	99.23	105.16	107.48	157.78	183.53	193.56
63	99.28	105.81	111.60	113.90	166.10	192.72	203.02
64	107.53	113.48	119.22	121.46	175.73	203.17	213.84
65	121.42	126.46	132.28	134.47	190.64	219.56	230.72
66	131.31	136.72	142.65	144.99	201.34	231.17	242.80
67	142.48	147.58	153.75	156.14	212.72	243.42	255.53
68	153.25	158.15	164.46	166.97	223.50	254.95	267.37
69	165.72	170.40	176.89	179.47	236.16	268.37	281.30
70	170.18	175.64	181.92	184.52	238.66	270.25	283.05
71	184.84	190.15	196.66	199.29	252.38	284.88	297.98
72	196.51	200.59	207.13	209.76	261.39	294.22	307.47
73	214.67	220.63	227.59	230.37	283.28	318.08	332.23
74	233.18	238.42	245.73	248.68	302.40	338.93	353.72
75	250.76	257.06	264.78	267.91	322.73	361.16	376.71
76	273.14	278.53	286.47	289.77	344.45	384.37	400.66
77	294.93	301.22	309.53	312.95	367.62	409.08	426.12
78	320.24	323.31	331.91	335.39	389.93	432.67	450.18
79	345.18	349.43	358.29	361.87	416.12	460.41	478.31
80	375.11	378.01	387.12	390.77	444.25	489.93	508.11
81	408.42	409.54	419.17	422.98	474.43	522.84	541.66
82	441.80	444.70	455.00	458.89	509.43	560.96	580.37
83	475.44	477.19	488.06	491.95	542.09	596.46	616.04
84	509.76	514.18	525.73	529.61	579.37	636.93	656.47
85	560.65	563.40	575.81	580.00	627.32	689.33	710.35
86	614.64	615.76	629.12	633.67	678.96	745.73	768.37
87	667.69	667.22	681.55	686.38	729.63	801.10	825.40
88	713.96	717.72	732.98	738.14	779.40	855.52	881.42
89	764.64	767.38	783.47	789.00	828.30	908.88	936.37
90	807.01	807.87	824.64	830.48	864.56	948.59	977.67
91	849.61	848.59	866.09	872.25	901.13	988.50	1,019.22
92	899.16	896.50	914.82	921.32	945.63	1,037.19	1,069.79
93	941.42	937.09	956.13	962.94	983.09	1,078.13	1,112.34
94	992.27	986.17	1,006.04	1,013.26	1,028.48	1,127.79	1,163.91
95	1,036.45	1,028.14	1,048.67	1,056.21	1,065.06	1,167.74	1,205.52
96	1,083.35	1,072.22	1,093.46	1,101.31	1,101.68	1,207.74	1,247.28
97	1,131.54	1,126.81	1,148.85	1,157.18	1,146.80	1,257.00	1,298.74
98	1,193.39	1,174.49	1,197.07	1,205.83	1,181.07	1,294.28	1,337.96
99	1,252.42	1,238.91	1,262.44	1,271.67	1,245.52	1,345.88	1,392.23
100	1,325.13	1,305.17	1,329.42	1,339.25	1,311.74	1,393.02	1,442.24

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	69.98	78.36	88.01	93.58	126.21	158.18	177.05
56	74.94	83.19	92.88	98.68	133.77	167.38	187.16
57	80.25	88.31	98.21	104.01	141.69	176.90	197.57
58	85.85	94.35	104.30	110.17	150.75	187.80	209.50
59	92.03	100.30	110.30	116.16	159.39	198.00	220.62
60	98.67	106.74	116.79	122.60	168.33	208.53	231.89
61	106.83	114.42	124.48	130.25	178.65	220.62	244.82
62	115.74	122.65	132.70	138.47	189.53	233.29	258.41
63	124.63	130.89	140.86	146.52	200.04	245.23	271.17
64	134.86	140.62	150.48	156.12	212.22	259.11	285.77
65	152.22	156.96	166.88	172.45	231.04	280.69	308.59
66	164.65	169.83	180.14	185.90	244.67	296.13	324.89
67	178.53	183.49	194.14	200.04	259.17	312.46	342.10
68	192.10	196.77	207.80	213.79	272.94	327.94	358.20
69	207.57	212.22	223.53	229.67	289.20	345.96	376.95
70	213.11	218.81	229.94	236.02	293.18	349.14	379.30
71	231.28	237.00	248.51	254.62	311.14	368.51	399.19
72	245.73	250.07	261.69	267.81	323.13	381.06	411.79
73	268.34	275.20	287.49	293.93	350.95	412.41	444.77
74	291.38	297.44	310.32	317.07	375.37	439.80	473.47
75	313.30	320.80	334.36	341.35	401.23	468.95	504.13
76	341.23	347.68	361.93	369.15	429.21	500.34	536.52
77	368.30	376.27	391.19	398.65	459.19	533.81	570.96
78	399.88	404.02	419.58	427.13	488.11	565.98	603.66
79	430.97	436.85	453.12	460.79	522.25	603.74	642.01
80	468.21	472.70	489.72	497.45	559.00	644.04	682.59
81	509.62	512.14	529.94	538.09	597.87	686.92	727.43
82	551.04	556.11	574.84	583.48	642.72	736.44	779.45
83	592.79	596.63	616.18	625.25	684.49	782.26	827.57
84	635.18	642.77	663.17	672.85	732.15	834.25	882.25
85	698.61	704.43	726.16	736.51	793.78	902.58	954.25
86	765.75	769.98	793.25	804.37	859.97	976.20	1,031.86
87	831.74	834.39	859.10	871.03	925.07	1,048.56	1,108.10
88	889.29	897.66	923.78	936.46	988.90	1,119.59	1,182.97
89	952.41	959.74	987.24	1,000.72	1,051.61	1,189.24	1,256.45
90	1,005.11	1,010.54	1,039.06	1,053.09	1,098.65	1,241.34	1,311.32
91	1,058.18	1,061.67	1,091.19	1,105.75	1,145.98	1,293.73	1,366.46
92	1,119.94	1,121.71	1,152.54	1,167.80	1,203.38	1,357.62	1,433.78
93	1,172.55	1,172.60	1,204.53	1,220.29	1,251.71	1,411.31	1,490.37
94	1,235.88	1,234.13	1,267.37	1,283.89	1,310.23	1,476.45	1,559.01
95	1,290.91	1,286.75	1,320.98	1,338.03	1,357.65	1,528.81	1,614.20
96	1,349.34	1,342.09	1,377.26	1,394.86	1,405.46	1,581.35	1,669.46
97	1,409.22	1,410.55	1,446.87	1,465.19	1,464.27	1,646.10	1,737.57
98	1,486.14	1,470.34	1,507.46	1,526.24	1,509.58	1,695.15	1,789.05
99	1,559.50	1,551.20	1,589.37	1,608.83	1,572.12	1,763.05	1,860.32
100	1,649.66	1,634.19	1,673.21	1,693.26	1,654.94	1,825.24	1,925.48

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	90.19	98.06	113.72	126.09	152.74	204.72	245.87
56	96.46	104.26	120.10	132.64	162.36	217.11	260.40
57	103.00	110.82	126.91	139.69	172.50	230.03	275.50
58	110.11	118.45	134.83	147.84	184.24	244.93	292.81
59	117.70	126.10	142.58	155.66	195.56	259.01	309.07
60	125.87	134.33	150.96	163.99	207.39	273.75	325.97
61	136.08	144.13	160.78	173.86	221.11	290.65	345.33
62	146.98	154.66	171.34	184.50	235.71	308.49	365.70
63	157.90	165.12	181.81	194.78	250.02	325.65	385.08
64	170.55	177.50	194.06	207.02	266.74	345.60	407.41
65	191.76	198.03	214.83	227.97	292.53	376.45	442.18
66	207.23	214.46	231.93	245.58	311.53	398.72	467.05
67	224.40	231.82	249.95	264.15	331.77	422.40	493.40
68	241.08	248.71	267.37	282.11	351.27	444.89	518.26
69	260.06	268.16	287.56	302.79	374.06	471.07	547.22
70	266.49	276.43	295.65	310.76	381.04	477.16	552.61
71	288.21	299.00	318.84	334.41	406.14	505.32	583.20
72	305.36	315.13	335.23	351.05	423.23	523.79	602.95
73	332.77	346.37	367.82	384.71	461.01	568.10	652.48
74	360.72	374.10	396.61	414.39	494.17	606.88	695.69
75	387.24	403.18	426.94	445.66	529.34	648.10	741.77
76	421.49	437.24	462.15	481.69	569.04	693.59	791.29
77	454.52	473.37	499.51	519.84	611.68	742.40	844.06
78	492.98	508.37	535.63	556.63	653.34	789.60	894.63
79	530.55	549.73	578.25	600.03	702.69	845.28	954.03
80	575.44	594.87	624.62	647.06	756.41	905.25	1,017.52
81	625.12	643.98	675.23	698.74	812.29	968.42	1,085.92
82	674.37	698.56	731.50	756.33	876.21	1,041.19	1,165.17
83	723.72	748.49	783.05	809.03	935.94	1,108.99	1,238.78
84	773.37	805.15	841.56	868.82	1,004.19	1,186.32	1,322.57
85	849.74	882.31	921.07	950.02	1,093.02	1,286.65	1,431.42
86	930.72	964.48	1,005.74	1,036.55	1,188.11	1,394.47	1,548.59
87	1,010.34	1,045.11	1,088.92	1,121.60	1,281.50	1,500.37	1,663.71
88	1,079.76	1,124.37	1,170.62	1,205.11	1,373.24	1,604.30	1,776.73
89	1,155.84	1,202.17	1,250.80	1,287.06	1,463.29	1,706.37	1,887.66
90	1,219.87	1,266.18	1,316.37	1,353.79	1,532.27	1,783.17	1,970.26
91	1,284.27	1,330.62	1,382.35	1,420.96	1,601.72	1,860.42	2,053.40
92	1,359.07	1,406.16	1,459.96	1,500.15	1,684.94	1,954.03	2,154.67
93	1,422.92	1,470.22	1,525.78	1,567.19	1,755.19	2,032.82	2,239.87
94	1,499.73	1,547.64	1,605.25	1,648.26	1,840.10	2,128.28	2,343.23
95	1,566.36	1,613.79	1,672.98	1,717.09	1,909.94	2,205.75	2,426.32
96	1,636.94	1,683.40	1,743.96	1,789.12	1,981.22	2,283.99	2,509.70
97	1,709.19	1,769.33	1,831.61	1,878.00	2,068.85	2,380.15	2,612.28
98	1,801.60	1,844.21	1,907.38	1,954.42	2,138.85	2,454.63	2,690.01
99	1,888.72	1,944.76	2,009.27	2,057.33	2,234.64	2,557.24	2,797.54
100	1,994.18	2,046.68	2,111.97	2,160.51	2,326.72	2,653.02	2,895.83

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
1995 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
PHCC = Professional Home and Community  
THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-55	111.77	130.52	150.91	171.33	219.45	287.49	355.58
56	119.15	138.28	159.12	179.91	233.29	305.10	376.93
57	127.12	146.52	167.71	188.90	247.84	323.52	399.19
58	135.53	156.06	177.69	199.32	264.65	344.72	424.82
59	144.59	165.51	187.39	209.20	280.85	364.94	449.03
60	154.33	175.62	197.65	219.70	297.94	386.11	474.22
61	166.47	187.70	209.90	232.13	317.89	410.55	503.37
62	179.41	200.50	222.96	245.38	338.93	436.38	533.91
63	192.35	213.20	235.58	258.01	359.36	461.17	563.05
64	207.26	228.08	250.50	272.93	383.01	489.84	596.62
65	232.51	253.16	275.96	298.87	419.70	534.07	648.44
66	251.10	273.99	297.82	321.75	447.83	567.24	686.66
67	271.74	295.85	320.80	345.78	477.31	601.95	726.62
68	291.72	316.98	342.80	368.70	505.19	634.53	763.80
69	314.31	341.15	368.09	395.04	537.14	671.87	806.68
70	321.75	351.00	377.83	404.68	546.02	680.17	814.30
71	347.23	378.32	406.06	433.75	579.77	718.31	856.99
72	367.34	397.69	425.82	454.02	602.22	743.10	883.91
73	399.75	436.23	466.25	496.28	654.28	804.52	954.78
74	432.82	470.33	501.93	533.58	699.87	858.14	1,016.41
75	464.32	506.16	539.54	572.99	748.35	915.27	1,082.22
76	505.08	548.31	583.44	618.58	803.70	979.42	1,155.20
77	544.29	592.74	629.74	666.73	862.14	1,047.21	1,232.24
78	589.69	635.42	674.13	712.82	917.98	1,111.53	1,305.06
79	633.93	685.51	726.24	766.90	983.35	1,186.64	1,389.96
80	686.54	739.80	782.43	825.05	1,053.29	1,266.36	1,479.48
81	744.42	799.39	843.98	888.61	1,129.44	1,352.50	1,575.49
82	801.59	864.90	911.91	958.93	1,214.67	1,449.81	1,684.89
83	858.25	923.94	973.14	1,022.35	1,291.66	1,537.59	1,783.52
84	914.82	990.44	1,042.04	1,093.62	1,378.05	1,635.99	1,893.89
85	1,004.39	1,084.54	1,139.31	1,194.11	1,500.06	1,773.98	2,047.92
86	1,099.35	1,184.70	1,243.01	1,301.35	1,630.74	1,922.37	2,213.99
87	1,192.75	1,283.07	1,344.91	1,406.71	1,759.04	2,068.09	2,377.07
88	1,274.10	1,379.76	1,444.96	1,510.15	1,885.07	2,211.11	2,537.18
89	1,363.39	1,474.60	1,543.16	1,611.74	2,008.76	2,351.56	2,694.37
90	1,438.83	1,553.36	1,624.15	1,694.91	2,106.61	2,460.42	2,814.18
91	1,514.81	1,632.66	1,705.64	1,778.57	2,205.07	2,569.87	2,934.76
92	1,603.06	1,725.56	1,801.41	1,877.30	2,322.33	2,701.75	3,081.11
93	1,678.24	1,804.31	1,882.61	1,960.87	2,421.29	2,812.80	3,204.30
94	1,768.65	1,899.29	1,980.55	2,061.86	2,540.82	2,947.15	3,353.49
95	1,846.97	1,980.50	2,063.93	2,147.33	2,639.86	3,056.90	3,473.95
96	1,929.81	2,065.78	2,151.09	2,236.42	2,741.59	3,168.31	3,594.96
97	2,014.13	2,170.66	2,258.36	2,346.08	2,866.19	3,304.80	3,743.36
98	2,121.45	2,261.25	2,350.13	2,439.02	2,966.68	3,411.17	3,855.65
99	2,221.07	2,381.87	2,472.51	2,563.17	3,102.25	3,555.50	4,008.69
100	2,339.73	2,501.53	2,592.82	2,684.14	3,230.87	3,687.34	4,143.82

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	4.06	6.28	7.39	8.50	9.62	12.38	15.17
31	4.06	6.28	7.39	8.50	9.62	12.38	15.17
32	4.12	6.28	7.39	8.50	9.62	12.38	15.17
33	4.14	6.34	7.42	8.50	9.62	12.38	15.17
34	4.22	6.41	7.49	8.59	9.70	12.43	15.18
35	4.31	6.52	7.63	8.72	9.83	12.60	15.36
36	4.42	6.65	7.76	8.89	10.01	12.80	15.61
37	4.54	6.80	7.94	9.08	10.22	13.08	15.91
38	4.67	6.98	8.15	9.31	10.48	13.37	16.27
39	4.85	7.21	8.39	9.58	10.76	13.74	16.70
40	5.03	7.46	8.66	9.88	11.11	14.16	17.18
41	5.22	7.73	8.98	10.22	11.48	14.60	17.72
42	5.42	8.00	9.29	10.58	11.88	15.11	18.34
43	5.68	8.35	9.67	11.00	12.32	15.66	19.01
44	5.96	8.72	10.10	11.48	12.86	16.31	19.75
45	6.24	9.11	10.52	11.96	13.40	16.99	20.57
46	6.59	9.49	10.94	12.40	14.04	17.75	21.47
47	6.96	9.91	11.38	12.84	14.71	18.59	22.46
48	7.37	10.36	11.86	13.34	15.47	19.50	23.56
49	7.79	10.84	12.36	13.88	16.26	20.50	24.71
50	8.29	11.38	12.91	14.46	17.11	21.53	25.94
51	8.81	11.95	13.52	15.08	18.05	22.66	27.26
52	9.38	12.58	14.16	15.74	19.03	23.86	28.69
53	10.03	13.24	14.84	16.46	20.11	25.15	30.19
54	10.70	13.98	15.61	17.23	21.24	26.50	31.76
55	11.48	14.77	16.43	18.06	22.43	27.90	33.37
56	12.66	16.02	17.70	19.39	24.29	30.12	35.94
57	13.96	17.41	19.14	20.87	26.30	32.48	38.66
58	15.42	18.94	20.69	22.46	28.49	35.03	41.57
59	17.03	20.62	22.42	24.20	30.82	37.73	44.62
60	18.85	22.50	24.31	26.12	33.36	40.60	47.83
61	20.94	24.59	26.41	28.24	36.13	43.72	51.32
62	23.24	26.89	28.72	30.55	39.12	47.08	55.02
63	25.79	29.46	31.27	33.11	42.40	50.70	59.00
64	28.67	32.29	34.10	35.92	45.94	54.58	63.22
65	33.20	36.83	38.64	40.46	51.31	60.35	69.38
66	36.91	40.66	42.53	44.41	55.63	65.00	74.36
67	40.94	44.81	46.75	48.68	60.29	69.98	79.67
68	45.32	49.33	51.35	53.35	65.38	75.42	85.45
69	50.15	54.29	56.38	58.43	70.86	81.23	91.61
70	53.06	57.14	59.18	61.22	73.50	83.72	93.96
71	56.08	60.11	62.12	64.15	76.26	86.36	96.44
72	58.93	62.92	64.91	66.91	78.86	88.82	98.80
73	64.93	69.07	71.14	73.21	85.64	95.99	106.34
74	71.46	75.76	77.89	80.03	92.88	103.60	114.30
75	86.59	91.48	93.92	96.37	111.06	123.29	135.52
76	95.59	100.67	103.20	105.72	120.90	133.55	146.21
77	105.36	110.59	113.21	115.81	131.52	144.61	157.68
78	116.02	121.45	124.16	126.86	143.15	156.72	170.29
79	127.76	133.34	136.14	138.94	155.70	169.67	183.65
80	140.88	146.59	149.45	152.32	169.45	183.73	198.02
81	155.65	161.52	164.46	167.39	185.00	199.68	214.34
82	170.88	176.95	179.98	183.00	201.17	216.31	231.44
83	186.73	193.01	196.14	199.30	218.14	233.84	249.55
84	203.30	209.77	213.02	216.25	235.67	251.84	268.04
85	241.91	249.43	253.19	256.94	279.50	298.31	317.10
86	261.86	269.53	273.36	277.20	300.18	319.32	338.47
87	281.90	289.68	293.56	297.44	320.77	340.19	359.62
88	302.08	309.92	313.84	317.77	341.27	360.86	380.45
89	322.44	330.35	334.30	338.24	361.93	381.68	401.44
90	343.13	351.08	355.06	359.04	382.88	402.78	422.65
91	364.26	372.26	376.26	380.27	404.30	424.33	444.37
92	385.49	393.59	397.63	401.66	425.94	446.17	466.40
93	406.99	415.21	419.32	423.42	448.04	468.58	489.10
94	428.99	437.27	441.41	445.54	470.39	491.09	511.79
95	451.88	460.16	464.30	468.46	493.26	513.95	534.62
96	476.39	484.55	488.63	492.71	517.19	537.59	557.98
97	501.85	509.76	513.72	517.67	541.43	561.22	581.00
98	529.27	536.74	540.47	544.19	566.53	585.17	603.80
99	560.29	567.10	570.49	573.88	594.30	611.29	628.30
100	598.01	603.88	606.80	609.73	627.32	641.98	656.64

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.18	8.15	9.62	11.08	12.58	16.26	19.96
31	5.18	8.15	9.62	11.08	12.58	16.26	19.96
32	5.21	8.15	9.62	11.08	12.58	16.26	19.96
33	5.27	8.18	9.64	11.08	12.58	16.26	19.96
34	5.33	8.27	9.74	11.22	12.68	16.34	20.03
35	5.45	8.42	9.91	11.40	12.86	16.56	20.27
36	5.58	8.57	10.09	11.59	13.09	16.85	20.59
37	5.74	8.80	10.32	11.86	13.37	17.18	21.00
38	5.92	9.02	10.58	12.14	13.70	17.59	21.49
39	6.11	9.29	10.88	12.49	14.09	18.06	22.06
40	6.32	9.58	11.23	12.86	14.50	18.59	22.67
41	6.59	9.94	11.62	13.32	15.00	19.20	23.39
42	6.86	10.32	12.06	13.80	15.53	19.86	24.20
43	7.16	10.75	12.54	14.34	16.13	20.62	25.10
44	7.49	11.22	13.08	14.93	16.80	21.42	26.06
45	7.85	11.71	13.64	15.56	17.51	22.34	27.16
46	8.30	12.22	14.16	16.10	18.34	23.34	28.34
47	8.75	12.72	14.71	16.70	19.20	24.41	29.64
48	9.26	13.32	15.32	17.35	20.18	25.64	31.09
49	9.82	13.92	15.98	18.04	21.23	26.92	32.60
50	10.42	14.60	16.68	18.77	22.34	28.31	34.26
51	11.08	15.35	17.46	19.57	23.56	29.80	36.02
52	11.83	16.13	18.29	20.41	24.88	31.39	37.92
53	12.61	16.99	19.19	21.36	26.29	33.12	39.95
54	13.50	17.93	20.14	22.34	27.76	34.90	42.04
55	14.46	18.94	21.17	23.39	29.35	36.78	44.23
56	15.91	20.52	22.84	25.13	31.80	39.72	47.65
57	17.54	22.28	24.65	27.02	34.44	42.89	51.35
58	19.38	24.22	26.65	29.06	37.32	46.30	55.27
59	21.41	26.36	28.82	31.28	40.40	49.92	59.40
60	23.70	28.72	31.21	33.73	43.76	53.76	63.79
61	26.32	31.38	33.91	36.43	47.40	57.94	68.46
62	29.17	34.28	36.83	39.38	51.32	62.39	73.48
63	32.39	37.50	40.04	42.59	55.60	67.21	78.82
64	35.95	41.06	43.61	46.16	60.24	72.37	84.52
65	41.66	46.76	49.33	51.90	67.24	80.05	92.84
66	46.27	51.60	54.25	56.93	72.89	86.21	99.52
67	51.32	56.86	59.62	62.39	79.00	92.84	106.68
68	56.78	62.56	65.44	68.34	85.63	100.06	114.46
69	62.81	68.81	71.80	74.80	92.80	107.76	122.75
70	66.44	72.41	75.37	78.35	96.19	111.04	125.90
71	70.16	76.09	79.04	82.00	99.70	114.44	129.23
72	73.74	79.60	82.52	85.44	103.02	117.66	132.30
73	81.20	87.31	90.37	93.43	111.79	127.08	142.38
74	89.33	95.69	98.87	102.06	121.16	137.08	152.99
75	108.17	115.49	119.15	122.81	144.77	163.07	181.37
76	119.44	127.07	130.87	134.69	157.61	176.69	195.77
77	131.60	139.57	143.56	147.54	171.46	191.40	211.32
78	144.88	153.23	157.40	161.57	186.62	207.49	228.37
79	159.52	168.22	172.55	176.90	202.99	224.74	246.47
80	175.85	184.86	189.37	193.87	220.94	243.48	266.04
81	194.21	203.57	208.25	212.93	241.06	264.47	287.90
82	213.14	222.92	227.81	232.69	262.01	286.43	310.86
83	232.79	243.04	248.16	253.28	284.02	309.62	335.23
84	253.34	264.04	269.36	274.72	306.78	333.49	360.22
85	301.30	313.81	320.06	326.32	363.88	395.16	426.44
86	326.16	339.04	345.48	351.90	390.55	422.72	454.91
87	351.12	364.32	370.92	377.51	417.08	450.06	483.04
88	376.24	389.70	396.43	403.15	443.51	477.14	510.78
89	401.63	415.32	422.17	429.04	470.14	504.41	538.67
90	427.37	441.31	448.28	455.27	497.14	532.02	566.92
91	453.68	467.89	474.98	482.09	524.72	560.24	595.76
92	480.13	494.63	501.89	509.14	552.61	588.86	625.10
93	506.93	521.76	529.19	536.59	581.11	618.23	655.32
94	534.30	549.43	556.98	564.55	609.91	647.72	685.52
95	562.81	578.12	585.78	593.42	639.37	677.63	715.92
96	593.32	608.66	616.34	624.01	670.08	708.46	746.86
97	625.02	640.24	647.86	655.46	701.16	739.24	777.31
98	659.11	673.93	681.36	688.78	733.25	770.32	807.36
99	697.67	711.84	718.94	726.04	768.61	804.07	839.54
100	744.48	757.69	764.29	770.89	810.54	843.59	876.62



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	6.88	10.98	13.03	15.07	17.14	22.26	27.40
31	6.88	10.98	13.03	15.07	17.14	22.26	27.40
32	6.89	10.98	13.03	15.07	17.14	22.26	27.40
33	6.94	11.00	13.04	15.07	17.14	22.26	27.40
34	7.06	11.14	13.19	15.24	17.28	22.38	27.50
35	7.19	11.32	13.39	15.44	17.51	22.67	27.85
36	7.34	11.53	13.63	15.73	17.83	23.08	28.31
37	7.55	11.80	13.94	16.08	18.22	23.54	28.87
38	7.75	12.12	14.29	16.46	18.65	24.10	29.53
39	7.99	12.44	14.70	16.92	19.15	24.74	30.32
40	8.26	12.85	15.14	17.45	19.72	25.46	31.18
41	8.57	13.28	15.66	18.01	20.39	26.29	32.18
42	8.93	13.81	16.25	18.67	21.12	27.22	33.30
43	9.31	14.35	16.87	19.39	21.92	28.22	34.54
44	9.73	14.96	17.58	20.21	22.82	29.36	35.92
45	10.22	15.66	18.37	21.10	23.82	30.61	37.42
46	10.76	16.28	19.06	21.82	24.92	32.00	39.10
47	11.35	16.98	19.79	22.60	26.14	33.54	40.92
48	12.01	17.72	20.58	23.44	27.44	35.17	42.89
49	12.72	18.55	21.46	24.38	28.90	36.97	45.07
50	13.51	19.43	22.38	25.36	30.44	38.89	47.36
51	14.35	20.40	23.42	26.42	32.10	40.96	49.82
52	15.29	21.42	24.50	27.58	33.89	43.20	52.50
53	16.28	22.55	25.67	28.80	35.82	45.58	55.37
54	17.41	23.75	26.93	30.08	37.87	48.10	58.32
55	18.65	25.06	28.27	31.46	40.02	50.71	61.42
56	20.50	27.14	30.46	33.79	43.40	54.85	66.32
57	22.56	29.42	32.84	36.28	47.08	59.33	71.58
58	24.85	31.92	35.45	39.00	51.06	64.15	77.26
59	27.40	34.67	38.28	41.93	55.32	69.29	83.26
60	30.26	37.69	41.40	45.13	59.98	74.81	89.66
61	33.48	41.04	44.83	48.61	65.02	80.78	96.53
62	37.06	44.77	48.60	52.45	70.49	87.20	103.93
63	41.03	48.84	52.73	56.64	76.48	94.20	111.94
64	45.44	53.34	57.28	61.21	82.96	101.72	120.48
65	52.48	60.53	64.57	68.60	92.75	112.88	133.01
66	58.25	66.73	70.97	75.22	100.64	121.82	143.03
67	64.50	73.43	77.90	82.36	109.18	131.50	153.84
68	71.28	80.71	85.40	90.13	118.44	142.03	165.60
69	78.68	88.63	93.60	98.60	128.44	153.30	178.19
70	83.06	93.11	98.15	103.14	133.26	158.34	183.43
71	87.59	97.68	102.72	107.78	138.07	163.31	188.57
72	91.84	101.99	107.08	112.15	142.64	168.06	193.45
73	100.87	111.65	117.04	122.41	154.74	181.67	208.58
74	110.71	122.11	127.81	133.50	167.69	196.18	224.65
75	133.73	147.04	153.70	160.36	200.29	233.58	266.87
76	147.52	161.63	168.70	175.76	218.12	253.40	288.71
77	162.41	177.41	184.90	192.40	237.40	274.91	312.41
78	178.58	194.58	202.57	210.56	258.50	298.48	338.45
79	196.37	213.36	221.87	230.36	281.33	323.81	366.29
80	216.10	234.14	243.17	252.19	306.34	351.46	396.56
81	238.20	257.35	266.93	276.53	333.98	381.88	429.77
82	260.88	281.26	291.44	301.64	362.78	413.72	464.68
83	284.20	305.98	316.85	327.74	393.01	447.42	501.84
84	308.42	331.58	343.16	354.74	424.22	482.12	540.01
85	365.66	393.13	406.86	420.61	503.00	571.68	640.34
86	395.86	424.58	438.94	453.30	539.51	611.35	683.18
87	426.13	456.07	471.05	486.02	575.83	650.69	725.54
88	456.62	487.69	503.22	518.76	611.95	689.62	767.29
89	487.40	519.60	535.70	551.78	648.35	728.82	809.29
90	518.64	551.96	568.62	585.28	685.21	768.50	851.80
91	550.58	585.05	602.28	619.52	722.92	809.10	895.25
92	582.67	618.35	636.18	654.04	761.05	850.24	939.42
93	615.17	652.14	670.63	689.11	800.05	892.48	984.91
94	648.37	686.56	705.67	724.76	839.36	934.86	1,030.34
95	682.90	722.22	741.88	761.54	879.49	977.80	1,076.10
96	719.78	760.08	780.24	800.38	921.26	1,021.99	1,122.73
97	758.04	799.09	819.62	840.16	963.34	1,065.98	1,168.63
98	799.00	840.49	861.24	882.01	1,006.48	1,110.22	1,213.96
99	844.93	886.69	907.56	928.45	1,053.72	1,158.11	1,262.50
100	899.93	941.78	962.71	983.63	1,109.17	1,213.80	1,318.42

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 4**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	8.77	14.96	18.05	21.13	24.26	31.99	39.74
31	8.77	14.96	18.05	21.13	24.26	31.99	39.74
32	8.77	14.96	18.05	21.13	24.26	31.99	39.74
33	8.84	14.96	18.05	21.13	24.26	31.99	39.74
34	8.95	15.12	18.22	21.29	24.38	32.10	39.78
35	9.11	15.35	18.47	21.59	24.68	32.47	40.28
36	9.31	15.65	18.79	21.96	25.12	33.01	40.92
37	9.53	15.97	19.20	22.42	25.61	33.67	41.71
38	9.80	16.38	19.67	22.94	26.23	34.44	42.66
39	10.09	16.82	20.18	23.56	26.93	35.34	43.76
40	10.42	17.35	20.81	24.26	27.72	36.36	44.99
41	10.80	17.93	21.49	25.04	28.62	37.51	46.40
42	11.23	18.59	22.26	25.94	29.60	38.81	48.00
43	11.70	19.31	23.10	26.93	30.73	40.24	49.75
44	12.22	20.11	24.05	28.03	31.94	41.82	51.71
45	12.79	21.00	25.12	29.23	33.32	43.60	53.86
46	13.50	21.82	26.00	30.16	34.87	45.56	56.28
47	14.23	22.72	26.96	31.20	36.55	47.74	58.91
48	15.00	23.66	27.98	32.33	38.40	50.11	61.81
49	15.89	24.71	29.12	33.54	40.38	52.66	64.90
50	16.82	25.84	30.34	34.85	42.56	55.39	68.27
51	17.88	27.05	31.64	36.23	44.87	58.36	71.86
52	19.02	28.36	33.05	37.73	47.36	61.54	75.71
53	20.26	29.78	34.56	39.34	50.06	64.98	79.88
54	21.59	31.28	36.16	41.02	52.91	68.59	84.25
55	23.09	32.94	37.87	42.79	55.93	72.37	88.80
56	25.33	35.58	40.72	45.82	60.65	78.32	95.98
57	27.85	38.46	43.78	49.09	65.78	84.74	103.74
58	30.60	41.58	47.10	52.58	71.32	91.69	112.06
59	33.66	44.99	50.66	56.33	77.30	99.12	120.92
60	37.09	48.78	54.61	60.44	83.78	107.11	130.48
61	40.97	52.93	58.94	64.90	90.88	115.81	140.75
62	45.25	57.50	63.62	69.73	98.50	125.11	151.73
63	49.98	62.48	68.72	74.98	106.81	135.23	163.66
64	55.26	67.98	74.33	80.69	115.82	146.12	176.40
65	63.62	76.76	83.34	89.92	129.35	162.22	195.06
66	70.57	84.55	91.55	98.53	140.42	175.34	210.28
67	78.11	92.94	100.38	107.78	152.33	189.44	226.57
68	86.26	102.02	109.92	117.82	165.17	204.62	244.09
69	95.12	111.88	120.24	128.62	178.87	220.78	262.66
70	100.33	117.32	125.82	134.33	185.32	227.81	270.29
71	105.64	122.86	131.46	140.05	191.69	234.68	277.70
72	110.60	128.00	136.69	145.38	197.56	241.03	284.51
73	121.33	139.81	149.06	158.29	213.72	259.91	306.11
74	132.97	152.57	162.35	172.15	230.89	279.85	328.81
75	160.32	183.24	194.69	206.14	274.84	332.09	389.34
76	176.76	201.24	213.47	225.70	299.14	360.31	421.50
77	194.46	220.62	233.70	246.78	325.26	390.66	456.07
78	213.65	241.64	255.65	269.65	353.66	423.66	493.68
79	234.62	264.53	279.49	294.43	384.13	458.89	533.64
80	257.81	289.69	305.64	321.56	417.20	496.92	576.62
81	283.70	317.68	334.67	351.66	453.60	538.55	623.50
82	310.07	346.25	364.34	382.44	491.02	581.50	671.98
83	337.04	375.59	394.87	414.13	529.76	626.11	722.47
84	364.84	405.68	426.12	446.53	569.05	671.17	773.28
85	431.35	479.32	503.29	527.27	671.15	791.03	910.92
86	466.94	517.51	542.81	568.10	719.87	846.31	972.78
87	502.67	555.79	582.35	608.92	768.31	901.14	1,033.97
88	538.63	594.20	621.98	649.78	816.50	955.44	1,094.38
89	574.94	632.95	661.97	690.98	865.03	1,010.09	1,155.14
90	611.77	672.26	702.52	732.77	914.21	1,065.43	1,216.66
91	649.43	712.44	743.93	775.44	964.48	1,122.00	1,279.52
92	687.28	752.89	785.70	818.48	1,015.31	1,179.32	1,343.35
93	725.54	793.88	828.05	862.22	1,067.26	1,238.11	1,408.98
94	764.64	835.63	871.14	906.62	1,119.61	1,297.10	1,474.60
95	805.26	878.80	915.56	952.34	1,173.00	1,356.85	1,540.72
96	848.57	924.54	962.52	1,000.51	1,228.40	1,418.34	1,608.25
97	893.27	971.41	1,010.47	1,049.56	1,283.98	1,479.31	1,674.66
98	940.87	1,020.79	1,060.74	1,100.69	1,340.45	1,540.22	1,740.01
99	993.62	1,075.16	1,115.95	1,156.70	1,401.35	1,605.19	1,809.06
100	1,055.90	1,138.96	1,180.50	1,222.03	1,471.24	1,678.91	1,886.57

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.76	8.80	10.36	11.90	13.45	17.33	21.23
31	5.80	8.86	10.42	11.98	13.56	17.46	21.36
32	5.96	8.99	10.57	12.16	13.74	17.70	21.67
33	6.10	9.11	10.68	12.25	13.86	17.83	21.83
34	6.24	9.35	10.94	12.54	14.17	18.16	22.16
35	6.42	9.58	11.22	12.80	14.46	18.52	22.56
36	6.65	9.85	11.50	13.15	14.82	18.96	23.10
37	6.91	10.14	11.84	13.52	15.24	19.49	23.72
38	7.14	10.48	12.22	13.98	15.72	20.05	24.41
39	7.46	10.88	12.68	14.46	16.26	20.76	25.22
40	7.79	11.34	13.16	15.02	16.87	21.52	26.12
41	8.15	11.83	13.73	15.65	17.57	22.34	27.13
42	8.50	12.24	14.23	16.20	18.18	23.10	28.06
43	8.95	12.85	14.89	16.93	18.97	24.11	29.26
44	9.47	13.42	15.55	17.69	19.80	25.12	30.43
45	10.00	14.11	16.32	18.55	20.77	26.33	31.86
46	10.52	14.71	16.98	19.21	21.74	27.50	33.29
47	11.22	15.44	17.75	20.02	22.94	28.99	35.04
48	11.88	16.15	18.49	20.82	24.13	30.43	36.73
49	12.61	16.91	19.30	21.65	25.36	31.98	38.53
50	13.42	17.75	20.15	22.55	26.69	33.59	40.48
51	14.27	18.65	21.10	23.54	28.15	35.34	42.53
52	15.19	19.62	22.08	24.58	29.70	37.24	44.74
53	16.26	20.64	23.18	25.69	31.38	39.23	47.10
54	17.35	21.65	24.20	26.74	32.93	41.06	49.25
55	18.60	22.44	24.95	27.47	34.09	42.41	50.71
56	20.36	24.18	26.74	29.28	36.70	45.48	54.28
57	22.34	26.30	28.90	31.50	39.72	49.07	58.38
58	24.65	28.40	31.03	33.68	42.74	52.52	62.36
59	27.07	30.92	33.61	36.31	46.24	56.60	66.94
60	29.80	33.50	36.23	38.92	49.69	60.50	71.27
61	32.87	36.41	39.10	41.80	53.47	64.70	75.96
62	36.24	39.54	42.22	44.90	57.52	69.19	80.87
63	39.74	43.31	45.97	48.66	62.32	74.52	86.75
64	43.87	47.14	49.79	52.44	67.08	79.67	92.30
65	50.48	53.41	56.03	58.67	74.40	87.50	100.63
66	55.38	58.54	61.25	63.94	80.11	93.59	107.09
67	61.00	64.09	66.86	69.62	86.22	100.07	113.93
68	66.61	69.56	72.40	75.23	92.17	106.34	120.49
69	73.21	76.00	78.92	81.80	99.20	113.72	128.23
70	76.40	79.44	82.26	85.12	102.16	116.39	130.58
71	79.62	82.93	85.72	88.51	105.23	119.17	133.09
72	83.10	86.20	88.93	91.67	108.04	121.69	135.35
73	90.25	93.25	96.04	98.84	115.63	129.59	143.57
74	98.63	101.51	104.38	107.23	124.45	138.83	153.16
75	117.77	121.67	124.92	128.18	147.70	163.97	180.24
76	129.06	132.88	136.22	139.56	159.59	176.29	192.98
77	140.14	143.77	147.17	150.55	170.98	187.99	204.98
78	153.14	156.67	160.16	163.64	184.66	202.16	219.68
79	166.09	169.36	172.90	176.45	197.75	215.48	233.22
80	181.74	184.70	188.30	191.93	213.50	231.50	249.50
81	199.25	201.91	205.57	209.24	231.25	249.60	267.94
82	215.32	219.42	223.18	226.92	249.44	268.22	286.99
83	233.42	235.46	239.29	243.14	266.12	285.29	304.45
84	250.06	253.82	257.76	261.66	285.16	304.73	324.32
85	295.14	299.32	303.83	308.34	335.40	357.96	380.52
86	316.85	320.75	325.30	329.87	357.20	379.98	402.78
87	338.29	344.71	349.33	353.96	381.72	404.82	427.94
88	362.50	365.71	370.33	374.98	402.70	425.82	448.93
89	383.70	389.81	394.46	399.13	427.08	450.38	473.70
90	404.88	410.76	415.42	420.07	447.97	471.24	494.51
91	429.83	431.82	436.45	441.11	469.00	492.23	515.47
92	451.03	456.56	461.24	465.94	494.10	517.56	541.04
93	476.17	477.48	482.21	486.92	515.26	538.87	562.46
94	497.63	502.87	507.61	512.36	540.95	564.76	588.55
95	524.20	524.59	529.31	534.04	562.32	585.89	609.48
96	547.86	552.40	557.03	561.70	589.58	612.86	636.11
97	577.14	576.04	580.51	584.96	611.82	634.18	656.54
98	603.37	606.52	610.73	614.94	640.18	661.24	682.30
99	638.72	635.14	638.94	642.73	665.62	684.64	703.68
100	675.74	676.34	679.63	682.90	702.61	719.00	735.43

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	7.36	11.41	13.45	15.53	17.59	22.74	27.94
31	7.42	11.48	13.56	15.62	17.72	22.91	28.13
32	7.55	11.65	13.74	15.85	17.98	23.26	28.52
33	7.75	11.78	13.87	15.97	18.11	23.42	28.72
34	7.90	12.07	14.23	16.38	18.52	23.86	29.23
35	8.12	12.36	14.54	16.74	18.91	24.35	29.80
36	8.44	12.68	14.93	17.15	19.38	24.94	30.48
37	8.72	13.09	15.37	17.68	19.91	25.60	31.31
38	9.07	13.55	15.89	18.23	20.57	26.41	32.23
39	9.42	14.04	16.45	18.85	21.26	27.29	33.30
40	9.80	14.57	17.09	19.56	22.02	28.26	34.46
41	10.28	15.20	17.77	20.36	22.94	29.36	35.80
42	10.76	15.79	18.43	21.12	23.74	30.38	37.02
43	11.30	16.55	19.31	22.07	24.83	31.74	38.64
44	11.94	17.28	20.15	22.98	25.85	33.00	40.14
45	12.58	18.16	21.17	24.13	27.14	34.62	42.11
46	13.28	18.95	21.95	24.98	28.42	36.18	43.94
47	14.10	19.85	22.94	26.05	29.95	38.09	46.24
48	14.90	20.77	23.90	27.07	31.49	40.00	48.49
49	15.90	21.72	24.94	28.13	33.11	41.98	50.88
50	16.87	22.79	26.03	29.28	34.85	44.17	53.46
51	17.95	23.93	27.23	30.54	36.73	46.48	56.20
52	19.15	25.15	28.52	31.85	38.82	48.97	59.16
53	20.44	26.50	29.92	33.32	41.00	51.67	62.32
54	21.84	27.77	31.20	34.62	43.02	54.10	65.16
55	23.44	28.78	32.18	35.57	44.62	55.91	67.22
56	25.61	30.98	34.49	37.97	48.01	59.98	71.95
57	28.08	33.65	37.24	40.79	52.01	64.76	77.54
58	31.00	36.34	39.96	43.60	55.97	69.47	82.92
59	34.03	39.54	43.25	46.93	60.60	74.87	89.11
60	37.44	42.79	46.52	50.24	65.20	80.12	95.04
61	41.32	46.45	50.17	53.93	70.14	85.74	101.32
62	45.52	50.40	54.13	57.89	75.46	91.73	108.00
63	49.87	55.12	58.86	62.62	81.73	98.80	115.85
64	55.01	59.96	63.67	67.40	87.96	105.67	123.38
65	63.31	67.81	71.54	75.26	97.51	116.08	134.62
66	69.42	74.28	78.13	81.97	104.96	124.13	143.30
67	76.48	81.31	85.26	89.23	112.96	132.76	152.54
68	83.47	88.21	92.28	96.35	120.73	141.07	161.39
69	91.69	96.32	100.52	104.71	129.90	150.88	171.85
70	95.69	100.62	104.77	108.89	133.69	154.36	175.00
71	99.64	105.00	109.08	113.15	137.58	157.94	178.33
72	103.98	109.04	113.05	117.05	141.13	161.20	181.26
73	112.87	117.88	122.00	126.13	150.91	171.55	192.20
74	123.28	128.23	132.49	136.75	162.36	183.70	205.00
75	147.11	153.60	158.48	163.33	192.54	216.88	241.22
76	161.24	167.71	172.74	177.79	208.04	233.22	258.42
77	175.03	181.44	186.62	191.81	222.89	248.82	274.72
78	191.24	197.65	203.05	208.43	240.74	267.66	294.59
79	207.37	213.62	219.13	224.68	257.80	285.42	313.02
80	226.84	232.92	238.61	244.28	278.39	306.79	335.21
81	248.59	254.45	260.30	266.15	301.32	330.58	359.88
82	268.56	276.43	282.48	288.54	324.89	355.18	385.46
83	290.99	296.50	302.76	309.00	346.49	377.76	408.98
84	311.62	319.48	325.93	332.40	371.21	403.52	435.86
85	367.58	376.57	384.07	391.60	436.64	474.19	511.73
86	394.67	403.45	411.12	418.76	464.76	503.05	541.36
87	421.36	433.54	441.41	449.23	496.33	535.58	574.81
88	451.50	459.85	467.78	475.73	523.33	563.02	602.72
89	477.94	490.08	498.16	506.26	554.77	595.20	635.63
90	504.29	516.32	524.48	532.67	581.66	622.48	663.30
91	535.34	542.76	550.99	559.21	608.68	649.88	691.08
92	561.76	573.77	582.19	590.60	641.04	683.09	725.12
93	593.10	600.02	608.56	617.09	668.29	710.98	753.62
94	619.79	631.85	640.54	649.22	701.41	744.89	788.36
95	652.86	659.05	667.79	676.51	728.88	772.50	816.14
96	682.31	693.88	702.62	711.37	763.90	807.65	851.41
97	718.78	723.47	732.07	740.68	792.31	835.33	878.38
98	751.39	761.54	769.94	778.32	828.56	870.44	912.32
99	795.34	797.27	805.21	813.17	860.84	900.55	940.30
100	841.26	848.60	856.01	863.40	907.81	944.82	981.82

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.76	15.37	18.23	21.10	23.99	31.16	38.35
31	9.83	15.48	18.37	21.24	24.17	31.39	38.63
32	10.00	15.71	18.61	21.54	24.50	31.85	39.18
33	10.21	15.84	18.78	21.71	24.67	32.05	39.46
34	10.45	16.27	19.25	22.25	25.22	32.69	40.14
35	10.70	16.64	19.68	22.72	25.75	33.32	40.92
36	11.08	17.09	20.18	23.28	26.39	34.14	41.89
37	11.48	17.58	20.77	23.95	27.13	35.08	43.00
38	11.86	18.18	21.46	24.71	27.97	36.16	44.30
39	12.30	18.79	22.19	25.55	28.94	37.36	45.79
40	12.79	19.51	23.02	26.50	29.96	38.70	47.40
41	13.39	20.34	23.98	27.56	31.18	40.20	49.25
42	14.04	21.13	24.85	28.58	32.30	41.64	50.95
43	14.71	22.10	26.00	29.88	33.77	43.45	53.20
44	15.47	23.03	27.07	31.10	35.15	45.23	55.31
45	16.37	24.28	28.46	32.71	36.91	47.44	57.98
46	17.22	25.24	29.53	33.83	38.63	49.61	60.59
47	18.29	26.48	30.88	35.23	40.78	52.32	63.83
48	19.32	27.64	32.10	36.54	42.82	54.89	66.91
49	20.62	28.94	33.48	38.03	45.08	57.68	70.31
50	21.89	30.30	34.93	39.54	47.48	60.68	73.87
51	23.26	31.82	36.53	41.22	50.06	63.88	77.72
52	24.76	33.42	38.23	43.02	52.87	67.38	81.90
53	26.39	35.17	40.04	44.92	55.90	71.11	86.36
54	28.22	36.82	41.75	46.63	58.70	74.56	90.41
55	30.19	38.09	42.98	47.83	60.83	77.09	93.35
56	33.00	41.00	46.00	51.05	65.53	82.84	100.15
57	36.12	44.42	49.61	54.77	71.09	89.59	108.10
58	39.76	47.89	53.17	58.50	76.60	96.23	115.88
59	43.55	51.98	57.42	62.90	82.99	103.93	124.91
60	47.82	56.15	61.70	67.22	89.35	111.47	133.60
61	52.56	60.74	66.36	71.95	96.23	119.54	142.87
62	57.78	65.80	71.45	77.10	103.62	128.21	152.78
63	63.19	71.77	77.50	83.26	112.43	138.48	164.52
64	69.53	77.87	83.60	89.39	121.10	148.50	175.88
65	79.76	87.77	93.64	99.48	134.50	163.67	192.85
66	87.38	96.11	102.20	108.29	144.91	175.44	205.96
67	96.11	105.00	111.40	117.78	156.12	188.05	219.98
68	104.77	113.81	120.43	127.08	167.00	200.27	233.51
69	114.89	124.09	131.06	138.02	179.82	214.62	249.47
70	119.62	129.43	136.40	143.38	185.21	220.09	254.96
71	124.38	134.80	141.76	148.73	190.54	225.37	260.23
72	129.49	139.73	146.70	153.65	195.42	230.24	265.03
73	140.21	150.73	157.99	165.25	208.90	245.24	281.59
74	152.78	163.64	171.28	178.90	224.70	262.87	301.03
75	181.86	195.55	204.41	213.26	266.39	310.66	354.94
76	199.15	213.36	222.67	232.01	287.92	334.50	381.10
77	216.01	230.63	240.36	250.12	308.62	357.38	406.13
78	235.73	251.00	261.31	271.63	333.48	385.04	436.60
79	255.28	270.97	281.77	292.56	357.29	411.23	465.19
80	278.76	295.01	306.40	317.76	385.99	442.84	499.67
81	304.88	321.68	333.67	345.66	417.47	477.35	537.20
82	328.70	348.76	361.39	374.04	449.84	513.02	576.20
83	355.26	373.30	386.56	399.84	479.47	545.86	612.24
84	379.36	401.22	415.24	429.24	513.32	583.37	653.41
85	446.11	471.76	488.23	504.72	603.61	686.02	768.42
86	478.98	505.25	522.34	539.44	642.02	727.51	813.00
87	511.36	542.72	560.54	578.35	685.24	774.32	863.40
88	547.96	575.47	593.80	612.14	722.11	813.74	905.39
89	580.01	613.13	632.12	651.11	765.06	859.99	954.97
90	611.99	645.79	665.29	684.78	801.70	899.15	996.59
91	649.69	678.65	698.65	718.64	838.60	938.54	1,038.49
92	681.73	717.29	737.98	758.68	882.82	986.27	1,089.72
93	719.75	749.98	771.22	792.48	920.05	1,026.36	1,132.64
94	752.11	789.55	811.51	833.47	965.27	1,075.09	1,184.90
95	792.16	823.32	845.74	868.15	1,002.62	1,114.68	1,226.75
96	827.75	866.48	889.46	912.43	1,050.24	1,165.07	1,279.92
97	871.74	902.98	926.17	949.37	1,088.57	1,204.56	1,320.55
98	910.87	949.76	973.21	996.67	1,137.32	1,254.55	1,371.77
99	963.23	993.10	1,016.46	1,039.86	1,180.18	1,297.09	1,413.98
100	1,016.92	1,054.81	1,078.22	1,101.66	1,242.28	1,359.47	1,476.64

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.44	20.95	25.26	29.59	33.96	44.78	55.63
31	12.54	21.10	25.43	29.80	34.20	45.10	56.03
32	12.72	21.41	25.82	30.24	34.68	45.74	56.82
33	13.01	21.54	26.00	30.43	34.93	46.07	57.23
34	13.26	22.08	26.59	31.09	35.59	46.86	58.08
35	13.58	22.55	27.14	31.72	36.30	47.74	59.21
36	14.06	23.16	27.82	32.51	37.18	48.85	60.56
37	14.47	23.80	28.60	33.38	38.17	50.17	62.14
38	14.99	24.58	29.50	34.43	39.35	51.67	64.00
39	15.53	25.40	30.48	35.58	40.67	53.38	66.07
40	16.16	26.38	31.63	36.88	42.12	55.27	68.39
41	16.85	27.41	32.88	38.33	43.78	57.40	71.00
42	17.64	28.44	34.07	39.68	45.30	59.36	73.43
43	18.48	29.72	35.59	41.48	47.32	61.97	76.61
44	19.43	30.97	37.06	43.15	49.21	64.40	79.61
45	20.46	32.57	38.93	45.30	51.67	67.58	83.47
46	21.59	33.83	40.30	46.75	54.06	70.63	87.23
47	22.91	35.44	42.07	48.67	57.04	74.46	91.91
48	24.16	36.91	43.67	50.42	59.92	78.17	96.41
49	25.73	38.53	45.43	52.32	63.01	82.15	101.26
50	27.26	40.30	47.32	54.36	66.38	86.41	106.50
51	28.98	42.20	49.38	56.51	70.01	91.06	112.08
52	30.80	44.24	51.55	58.86	73.87	95.99	118.10
53	32.82	46.46	53.92	61.36	78.11	101.36	124.63
54	34.97	48.49	56.03	63.56	82.00	106.32	130.58
55	37.42	50.06	57.58	65.04	85.02	110.02	134.98
56	40.78	53.71	61.46	69.19	91.60	118.28	144.94
57	44.54	58.07	66.08	74.11	99.34	127.97	156.64
58	48.94	62.38	70.64	78.88	106.98	137.54	168.08
59	53.52	67.50	76.00	84.49	115.96	148.68	181.42
60	58.61	72.67	81.38	90.06	124.82	159.61	194.41
61	64.33	78.35	87.23	96.07	134.48	171.38	208.30
62	70.57	84.52	93.53	102.50	144.78	183.92	223.04
63	76.97	91.85	101.04	110.21	157.02	198.79	240.56
64	84.54	99.25	108.53	117.82	169.10	213.35	257.54
65	96.70	111.32	120.83	130.37	187.57	235.21	282.84
66	105.86	121.75	131.82	141.86	202.22	252.52	302.78
67	116.38	132.92	143.53	154.12	217.84	270.91	323.99
68	126.79	143.87	154.99	166.12	232.91	288.52	344.16
69	138.86	156.61	168.34	180.06	250.43	309.06	367.72
70	144.49	163.07	174.88	186.72	257.58	316.64	375.70
71	150.00	169.54	181.42	193.27	264.53	323.88	383.24
72	155.95	175.36	187.26	199.16	270.66	330.22	389.78
73	168.65	188.75	201.23	213.68	288.53	350.88	413.24
74	183.50	204.44	217.55	230.68	309.40	374.99	440.63
75	218.04	243.71	258.92	274.18	365.54	441.68	517.82
76	238.63	265.63	281.78	297.92	394.85	475.61	556.38
77	258.61	286.81	303.82	320.82	422.84	507.86	592.90
78	282.00	311.72	329.80	347.84	456.24	546.53	636.84
79	305.02	335.95	354.95	373.93	487.85	582.78	677.72
80	332.58	365.00	385.10	405.17	525.67	626.12	726.54
81	363.13	397.10	418.33	439.57	567.00	673.19	779.38
82	390.68	429.35	451.78	474.23	608.86	721.04	833.24
83	421.30	458.22	481.74	505.24	646.31	763.86	881.41
84	448.75	490.87	515.59	540.31	688.55	812.12	935.65
85	526.25	575.17	603.94	632.72	805.37	949.22	1,093.09
86	565.00	615.84	645.94	676.04	856.64	1,007.12	1,157.62
87	603.19	661.39	693.00	724.61	914.30	1,072.34	1,230.42
88	646.37	701.16	733.94	766.73	963.47	1,127.41	1,291.36
89	684.17	746.88	781.13	815.36	1,020.74	1,191.90	1,363.08
90	721.90	786.55	821.95	857.33	1,069.63	1,246.55	1,423.49
91	766.32	826.43	862.96	899.51	1,118.78	1,301.52	1,484.24
92	804.12	873.35	911.40	949.45	1,177.75	1,368.02	1,558.28
93	848.89	912.97	952.26	991.57	1,227.35	1,423.82	1,620.32
94	886.97	960.97	1,001.80	1,042.63	1,287.56	1,491.67	1,695.78
95	934.09	1,001.83	1,043.75	1,085.69	1,337.22	1,546.82	1,756.42
96	975.84	1,053.97	1,097.27	1,140.58	1,400.38	1,616.90	1,833.41
97	1,027.26	1,097.70	1,141.85	1,186.00	1,450.90	1,671.64	1,892.38
98	1,072.60	1,153.50	1,198.63	1,243.78	1,514.70	1,740.44	1,966.21
99	1,132.73	1,204.20	1,249.86	1,295.52	1,569.52	1,797.83	2,026.14
100	1,193.17	1,275.62	1,322.16	1,368.67	1,647.78	1,880.38	2,112.96

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	8.40	12.12	14.28	16.41	18.56	23.92	29.26
31	8.49	12.26	14.43	16.61	18.80	24.18	29.64
32	8.70	12.42	14.62	16.81	19.01	24.48	29.99
33	8.95	12.59	14.74	16.90	19.14	24.62	30.14
34	9.12	12.81	15.02	17.18	19.42	24.87	30.35
35	9.38	13.18	15.44	17.66	19.91	25.48	31.08
36	9.72	13.46	15.74	17.96	20.27	25.92	31.59
37	10.05	13.85	16.17	18.49	20.82	26.62	32.41
38	10.37	14.29	16.68	19.07	21.46	27.38	33.32
39	10.76	14.76	17.18	19.62	22.05	28.15	34.20
40	11.24	15.28	17.74	20.26	22.74	29.00	35.19
41	11.68	15.83	18.37	20.96	23.52	29.90	36.30
42	12.12	16.38	19.02	21.68	24.34	30.94	37.55
43	12.66	17.09	19.80	22.53	25.23	32.07	38.91
44	13.32	17.87	20.69	23.52	26.34	33.42	40.47
45	13.89	18.56	21.46	24.36	27.28	34.58	41.88
46	14.57	19.34	22.29	25.23	28.58	36.13	43.73
47	15.34	20.04	23.02	25.98	29.78	37.64	45.47
48	16.24	20.83	23.86	26.86	31.12	39.26	47.41
49	16.96	21.81	24.87	27.95	32.71	41.24	49.73
50	17.95	22.75	25.85	28.93	34.25	43.08	51.89
51	18.99	23.79	26.89	30.00	35.90	45.06	54.25
52	20.00	24.87	28.01	31.16	37.64	47.17	56.72
53	21.24	25.87	29.01	32.18	39.29	49.14	58.99
54	22.45	27.14	30.32	33.49	41.25	51.46	61.71
55	23.93	27.81	30.91	34.02	42.23	52.53	62.84
56	26.06	29.99	33.13	36.30	45.47	56.38	67.25
57	28.44	32.39	35.60	38.79	48.92	60.40	71.90
58	30.84	34.76	37.99	41.24	52.31	64.31	76.34
59	33.66	37.59	40.89	44.15	56.23	68.84	81.41
60	36.85	40.77	44.07	47.34	60.45	73.60	86.71
61	40.41	44.29	47.55	50.85	65.05	78.74	92.43
62	44.29	47.79	51.05	54.32	69.54	83.67	97.79
63	48.59	52.00	55.22	58.45	74.86	89.52	104.18
64	53.32	56.24	59.40	62.57	80.02	95.07	110.14
65	60.97	63.71	66.85	70.01	88.77	104.42	120.07
66	66.92	69.84	73.10	76.32	95.60	111.71	127.80
67	73.26	75.94	79.25	82.51	102.20	118.59	135.04
68	79.47	83.05	86.43	89.81	110.03	126.95	143.81
69	86.77	90.10	93.55	96.97	117.61	134.80	152.02
70	90.55	94.16	97.54	100.89	121.11	137.97	154.82
71	94.37	98.33	101.62	104.94	124.74	141.26	157.78
72	98.51	101.46	104.67	107.90	127.16	143.23	159.31
73	106.99	110.58	113.89	117.18	137.09	153.65	170.22
74	116.92	119.48	122.86	126.21	146.48	163.40	180.27
75	139.64	143.21	147.03	150.87	173.84	192.99	212.14
76	151.90	156.40	160.33	164.26	187.84	207.49	227.14
77	166.17	169.22	173.22	177.20	201.24	221.26	241.26
78	180.25	184.40	188.51	192.60	217.34	237.94	258.56
79	197.01	199.34	203.50	207.68	232.75	253.62	274.50
80	213.91	217.39	221.63	225.90	251.29	272.48	293.66
81	234.52	237.65	241.96	246.28	272.18	293.78	315.37
82	253.43	258.26	262.68	267.08	293.59	315.69	337.79
83	274.74	277.14	281.64	286.18	313.22	335.79	358.34
84	294.32	298.75	303.38	307.97	335.63	358.67	381.72
85	347.38	352.30	357.61	362.92	394.77	421.32	447.87
86	372.93	377.52	382.88	388.26	420.42	447.24	474.07
87	398.17	405.72	411.16	416.61	449.28	476.47	503.69
88	426.66	430.44	435.88	441.35	473.98	501.19	528.39
89	451.61	458.81	464.28	469.78	502.67	530.10	557.54
90	476.54	483.46	488.95	494.42	527.26	554.65	582.04
91	505.91	508.25	513.70	519.19	552.01	579.35	606.71
92	530.86	537.37	542.88	548.41	581.56	609.17	636.80
93	560.45	561.99	567.56	573.10	606.46	634.25	662.02
94	585.71	591.88	597.46	603.05	636.70	664.72	692.72
95	616.98	617.44	623.00	628.57	661.85	689.59	717.36
96	644.83	650.17	655.62	661.12	693.94	721.34	748.70
97	679.29	678.00	683.26	688.50	720.11	746.43	772.75
98	710.17	713.87	718.83	723.78	753.49	778.28	803.07
99	751.77	747.56	752.03	756.49	783.43	805.82	828.23
100	795.35	796.05	799.92	803.77	826.97	846.26	865.60



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	10.75	15.74	18.56	21.41	24.28	31.38	38.51
31	10.85	15.91	18.80	21.67	24.58	31.76	38.98
32	11.03	16.11	19.01	21.90	24.87	32.14	39.43
33	11.36	16.27	19.16	22.05	25.02	32.33	39.68
34	11.53	16.55	19.49	22.45	25.38	32.71	40.05
35	11.88	17.03	20.04	23.07	26.04	33.53	41.04
36	12.30	17.36	20.42	23.46	26.53	34.11	41.71
37	12.71	17.89	21.02	24.15	27.21	34.98	42.78
38	13.18	18.49	21.68	24.87	28.06	36.04	44.04
39	13.61	19.02	22.30	25.56	28.84	37.00	45.14
40	14.14	19.62	23.00	26.34	29.68	38.08	46.44
41	14.71	20.35	23.81	27.26	30.73	39.32	47.93
42	15.34	21.13	24.69	28.25	31.79	40.68	49.56
43	16.01	22.01	25.68	29.35	33.03	42.22	51.40
44	16.76	22.96	26.76	30.57	34.40	43.87	53.38
45	17.47	23.86	27.81	31.72	35.64	45.48	55.31
46	18.37	24.87	28.82	32.81	37.33	47.53	57.71
47	19.28	25.75	29.78	33.80	38.85	49.42	59.98
48	20.39	26.81	30.84	34.93	40.62	51.61	62.57
49	21.37	28.02	32.18	36.30	42.73	54.17	65.65
50	22.59	29.22	33.38	37.55	44.70	56.65	68.56
51	23.88	30.52	34.72	38.94	46.87	59.26	71.67
52	25.20	31.87	36.16	40.38	49.20	62.07	75.01
53	26.72	33.20	37.49	41.75	51.35	64.69	78.06
54	28.27	34.79	39.08	43.37	53.91	67.77	81.64
55	30.13	35.64	39.85	44.06	55.27	69.27	83.27
56	32.78	38.42	42.74	47.03	59.47	74.32	89.18
57	35.73	41.44	45.83	50.23	64.06	79.78	95.49
58	38.77	44.48	48.93	53.37	68.52	85.01	101.48
59	42.31	48.08	52.60	57.07	73.72	91.05	108.38
60	46.31	52.07	56.59	61.15	79.31	97.46	115.63
61	50.80	56.51	61.07	65.61	85.36	104.31	123.26
62	55.63	60.95	65.46	69.97	91.22	110.90	130.56
63	60.97	66.19	70.69	75.19	98.17	118.65	139.14
64	66.85	71.54	75.98	80.41	104.94	126.06	147.23
65	76.48	80.92	85.37	89.81	116.33	138.50	160.61
66	83.88	88.68	93.23	97.82	125.27	148.14	171.02
67	91.83	96.35	101.05	105.74	133.87	157.35	180.80
68	99.59	105.28	110.16	115.02	144.12	168.41	192.64
69	108.67	114.17	119.15	124.10	154.00	178.86	203.69
70	113.39	119.30	124.20	129.08	158.48	182.98	207.47
71	118.10	124.49	129.31	134.13	163.11	187.24	211.42
72	123.24	128.34	133.06	137.77	166.11	189.73	213.34
73	133.80	139.77	144.64	149.56	178.95	203.43	227.91
74	146.14	150.93	155.94	160.95	191.10	216.21	241.29
75	174.43	180.79	186.53	192.24	226.62	255.27	283.92
76	189.78	197.39	203.31	209.26	244.86	274.50	304.16
77	207.55	213.55	219.65	225.76	262.34	292.86	323.35
78	225.09	232.63	238.99	245.32	283.35	315.04	346.73
79	245.96	251.43	257.92	264.45	303.43	335.94	368.42
80	266.99	274.15	280.84	287.52	327.67	361.09	394.54
81	292.59	299.49	306.37	313.26	354.65	389.09	423.58
82	316.10	325.36	332.48	339.61	382.40	418.05	453.69
83	342.50	348.98	356.35	363.69	407.82	444.62	481.37
84	366.78	376.03	383.62	391.23	436.91	474.94	513.01
85	432.64	443.22	452.05	460.91	513.93	558.12	602.31
86	464.53	474.86	483.89	492.88	547.02	592.09	637.18
87	495.94	510.28	519.54	528.74	584.18	630.38	676.55
88	531.42	541.24	550.58	559.93	615.96	662.67	709.40
89	562.54	576.82	586.33	595.87	652.96	700.55	748.14
90	593.55	607.71	617.31	626.95	684.61	732.66	780.70
91	630.10	638.83	648.52	658.19	716.42	764.91	813.40
92	661.19	675.33	685.24	695.14	754.50	804.00	853.47
93	698.08	706.22	716.28	726.31	786.58	836.82	887.01
94	729.49	743.69	753.92	764.13	825.56	876.74	927.90
95	768.42	775.70	785.99	796.25	857.89	909.23	960.60
96	803.08	816.70	826.98	837.28	899.11	950.60	1,002.11
97	846.00	851.52	861.65	871.78	932.55	983.18	1,033.85
98	884.39	896.33	906.22	916.08	975.22	1,024.51	1,073.80
99	936.12	938.39	947.73	957.10	1,013.21	1,059.95	1,106.73
100	990.16	998.80	1,007.52	1,016.22	1,068.49	1,112.05	1,155.60



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	14.22	21.20	25.14	29.10	33.06	42.98	52.87
31	14.41	21.46	25.45	29.44	33.47	43.50	53.53
32	14.59	21.69	25.76	29.79	33.87	44.04	54.17
33	14.95	21.88	25.96	29.99	34.09	44.28	54.50
34	15.27	22.30	26.40	30.46	34.56	44.82	55.02
35	15.68	22.93	27.09	31.27	35.45	45.90	56.37
36	16.16	23.36	27.60	31.84	36.10	46.70	57.30
37	16.69	24.02	28.38	32.72	37.08	47.94	58.78
38	17.23	24.81	29.28	33.71	38.18	49.35	60.46
39	17.75	25.51	30.10	34.65	39.22	50.66	62.09
40	18.44	26.32	31.03	35.71	40.38	52.14	63.85
41	19.16	27.21	32.07	36.89	41.75	53.82	65.94
42	19.99	28.30	33.26	38.23	43.23	55.74	68.20
43	20.82	29.40	34.56	39.71	44.90	57.79	70.74
44	21.75	30.64	36.02	41.37	46.74	60.12	73.54
45	22.74	31.87	37.43	42.95	48.50	62.30	76.15
46	23.81	33.17	38.78	44.42	50.75	65.17	79.60
47	25.00	34.34	40.05	45.71	52.92	67.89	82.84
48	26.41	35.66	41.40	47.15	55.24	70.81	86.34
49	27.71	37.33	43.20	49.07	58.18	74.41	90.72
50	29.26	38.86	44.82	50.72	60.93	77.84	94.76
51	30.91	40.59	46.56	52.55	63.84	81.45	99.09
52	32.57	42.36	48.47	54.53	67.02	85.43	103.81
53	34.51	44.07	50.15	56.24	70.01	89.05	108.18
54	36.49	46.14	52.31	58.43	73.54	93.42	113.26
55	38.84	47.20	53.26	59.25	75.38	95.50	115.65
56	42.22	50.80	57.01	63.26	81.21	102.67	124.10
57	45.95	54.71	61.09	67.47	87.56	110.33	133.11
58	49.73	58.60	65.10	71.60	93.76	117.81	141.83
59	54.17	63.25	69.84	76.48	100.93	126.40	151.90
60	59.12	68.34	75.05	81.78	108.70	135.60	162.52
61	64.62	73.93	80.73	87.56	117.09	145.49	173.84
62	70.63	79.54	86.38	93.23	125.28	154.99	184.69
63	77.27	86.22	93.10	100.01	135.04	166.32	197.62
64	84.51	92.91	99.74	106.64	144.51	177.21	209.84
65	96.35	104.73	111.72	118.69	160.47	195.31	230.14
66	105.58	114.68	121.96	129.22	172.95	209.38	245.77
67	115.37	124.44	132.01	139.59	185.02	222.88	260.73
68	125.00	135.86	143.76	151.69	199.35	239.05	278.73
69	136.13	147.11	155.35	163.63	213.13	254.39	295.70
70	141.78	153.43	161.72	169.97	219.56	260.89	302.27
71	147.41	159.81	168.06	176.34	225.89	267.17	308.52
72	153.50	164.46	172.67	180.85	230.01	270.99	311.94
73	166.22	178.73	187.34	195.96	247.69	290.79	333.90
74	181.14	192.60	201.60	210.57	264.47	309.40	354.31
75	215.63	230.16	240.59	251.01	313.54	365.65	417.76
76	234.40	251.12	262.08	273.08	338.88	393.71	448.55
77	256.15	271.45	282.90	294.39	363.25	420.64	478.02
78	277.45	295.43	307.56	319.71	392.51	453.19	513.88
79	302.77	318.93	331.64	344.34	420.53	484.02	547.53
80	328.10	347.23	360.63	374.00	454.31	521.22	588.11
81	358.84	378.62	392.73	406.84	491.36	561.84	632.28
82	386.88	410.49	425.36	440.25	529.46	603.82	678.19
83	418.14	439.37	454.98	470.61	564.34	642.48	720.61
84	446.51	472.24	488.74	505.22	604.18	686.63	769.06
85	525.07	555.26	574.65	594.06	710.45	807.45	904.43
86	563.76	594.68	614.79	634.92	755.66	856.28	956.90
87	601.87	638.78	659.76	680.72	806.53	911.37	1,016.22
88	644.95	677.33	698.90	720.49	849.92	957.77	1,065.64
89	682.67	721.65	744.01	766.36	900.48	1,012.21	1,124.00
90	720.31	760.09	783.05	805.99	943.60	1,058.30	1,172.99
91	764.69	798.77	822.31	845.84	987.03	1,104.66	1,222.30
92	802.40	844.25	868.60	892.97	1,039.08	1,160.84	1,282.60
93	847.15	882.73	907.73	932.75	1,082.90	1,208.03	1,333.12
94	885.23	929.30	955.15	980.99	1,136.12	1,265.38	1,394.63
95	932.37	969.05	995.44	1,021.81	1,180.08	1,311.98	1,443.88
96	974.26	1,019.85	1,046.89	1,073.93	1,236.13	1,371.29	1,506.47
97	1,026.04	1,062.81	1,090.10	1,117.41	1,281.25	1,417.77	1,554.29
98	1,072.09	1,117.87	1,145.47	1,173.08	1,338.63	1,476.61	1,614.57
99	1,133.72	1,168.88	1,196.37	1,223.92	1,389.07	1,526.67	1,664.25
100	1,196.91	1,241.51	1,269.06	1,296.65	1,462.16	1,600.10	1,738.01

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	18.17	28.88	34.84	40.81	46.81	61.73	76.71
31	18.37	29.22	35.26	41.29	47.39	62.50	77.63
32	18.58	29.58	35.69	41.80	47.95	63.25	78.58
33	19.06	29.75	35.90	42.03	48.26	63.63	79.04
34	19.37	30.25	36.45	42.60	48.77	64.21	79.61
35	19.84	31.06	37.37	43.70	49.99	65.74	81.52
36	20.49	31.68	38.08	44.47	50.85	66.83	82.84
37	21.07	32.51	39.08	45.62	52.16	68.56	84.93
38	21.80	33.56	40.27	46.99	53.72	70.54	87.37
39	22.43	34.46	41.34	48.26	55.15	72.37	89.62
40	23.30	35.53	42.60	49.67	56.75	74.48	92.15
41	24.15	36.70	44.04	51.29	58.60	76.81	95.04
42	25.12	38.08	45.60	53.13	60.62	79.47	98.30
43	26.18	39.54	47.32	55.15	62.93	82.41	101.89
44	27.32	41.18	49.27	57.39	65.44	85.65	105.91
45	28.46	42.78	51.14	59.49	67.87	88.77	109.66
46	29.86	44.42	52.94	61.39	71.02	92.78	114.59
47	31.31	45.99	54.59	63.15	74.02	96.66	119.25
48	33.00	47.62	56.33	65.05	77.31	100.85	124.39
49	34.56	49.73	58.60	67.49	81.28	105.99	130.64
50	36.45	51.68	60.72	69.70	85.14	110.86	136.60
51	38.55	53.82	62.93	72.04	89.25	116.09	142.91
52	40.52	56.08	65.37	74.60	93.65	121.68	149.71
53	42.91	58.19	67.50	76.85	97.82	126.97	156.09
54	45.20	60.76	70.21	79.66	102.75	133.19	163.60
55	48.09	62.03	71.33	80.58	105.35	136.28	167.23
56	52.18	66.58	76.19	85.74	113.51	146.60	179.63
57	56.71	71.54	81.41	91.29	122.34	157.60	192.92
58	61.22	76.35	86.49	96.55	130.93	168.36	205.74
59	66.57	82.07	92.43	102.76	141.03	180.83	220.64
60	72.48	88.40	98.99	109.54	151.88	194.16	236.49
61	79.11	95.35	106.13	116.90	163.63	208.54	253.46
62	86.29	102.20	113.05	123.94	175.06	222.37	269.70
63	94.12	110.33	121.35	132.39	188.58	238.75	288.92
64	102.75	118.42	129.49	140.56	201.76	254.56	307.29
65	116.82	132.82	144.16	155.58	223.81	280.67	337.49
66	127.90	145.29	157.32	169.29	241.33	301.32	361.35
67	139.73	157.54	170.12	182.69	258.17	321.09	384.01
68	151.27	171.72	185.02	198.29	278.01	344.41	410.84
69	164.57	185.67	199.55	213.43	296.87	366.36	435.91
70	171.23	193.33	207.34	221.35	305.37	375.37	445.38
71	177.80	201.00	215.06	229.15	313.60	383.97	454.35
72	184.86	206.40	220.41	234.41	318.57	388.67	458.77
73	199.94	223.78	238.61	253.38	342.11	416.05	489.99
74	217.53	240.63	256.06	271.51	364.16	441.36	518.62
75	258.52	286.85	304.75	322.71	430.24	519.86	609.47
76	280.87	312.65	331.66	350.65	464.74	559.79	654.86
77	306.69	337.58	357.60	377.61	497.68	597.75	697.84
78	331.91	366.89	388.17	409.41	536.99	643.27	749.56
79	361.76	395.41	417.78	440.12	574.20	685.93	797.68
80	391.45	429.61	453.26	476.89	618.71	736.94	855.14
81	427.40	467.39	492.37	517.37	667.36	792.34	917.33
82	459.83	505.34	531.75	558.17	716.63	848.66	980.72
83	495.87	539.32	567.01	594.67	760.71	899.06	1,037.42
84	528.18	577.75	606.85	635.94	810.42	955.87	1,101.26
85	619.40	676.98	710.84	744.71	947.92	1,117.23	1,286.57
86	665.01	724.84	760.27	795.70	1,008.27	1,185.38	1,362.52
87	709.95	778.46	815.66	852.87	1,076.13	1,262.14	1,448.20
88	760.78	825.27	863.85	902.44	1,134.00	1,326.96	1,519.93
89	805.27	879.08	919.39	959.68	1,201.41	1,402.87	1,604.35
90	849.68	925.77	967.44	1,009.08	1,258.95	1,467.19	1,675.45
91	901.96	972.71	1,015.70	1,058.72	1,316.80	1,531.89	1,746.95
92	946.45	1,027.93	1,072.72	1,117.50	1,386.21	1,610.16	1,834.10
93	999.14	1,074.57	1,120.81	1,167.08	1,444.59	1,675.84	1,907.12
94	1,043.96	1,131.06	1,179.12	1,227.18	1,515.46	1,755.70	1,995.93
95	1,099.42	1,179.15	1,228.49	1,277.86	1,573.91	1,820.61	2,067.31
96	1,148.56	1,240.52	1,291.49	1,342.46	1,648.25	1,903.09	2,157.92
97	1,209.09	1,291.99	1,343.96	1,395.92	1,707.71	1,967.52	2,227.33
98	1,262.45	1,357.67	1,410.79	1,463.93	1,782.80	2,048.50	2,314.23
99	1,333.22	1,417.34	1,471.09	1,524.83	1,847.33	2,116.05	2,384.77
100	1,404.36	1,501.40	1,556.18	1,610.92	1,939.44	2,213.21	2,486.95

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.83	8.92	10.50	12.07	13.64	17.58	21.53
31	5.92	9.04	10.64	12.25	13.86	17.83	21.83
32	6.05	9.17	10.80	12.42	14.05	18.06	22.14
33	6.17	9.31	10.88	12.50	14.14	18.19	22.28
34	6.37	9.47	11.11	12.72	14.36	18.41	22.46
35	6.55	9.78	11.44	13.08	14.75	18.89	23.03
36	6.74	10.04	11.74	13.40	15.12	19.33	23.57
37	7.04	10.33	12.07	13.80	15.54	19.87	24.18
38	7.28	10.68	12.48	14.24	16.03	20.45	24.90
39	7.61	11.11	12.94	14.75	16.57	21.17	25.73
40	7.93	11.58	13.44	15.32	17.21	21.95	26.65
41	8.30	12.06	13.99	15.95	17.90	22.79	27.64
42	8.66	12.56	14.59	16.62	18.65	23.72	28.80
43	9.13	13.19	15.29	17.39	19.48	24.74	30.01
44	9.65	13.87	16.07	18.25	20.45	25.93	31.40
45	10.18	14.50	16.74	19.03	21.31	27.02	32.69
46	10.80	15.18	17.51	19.85	22.44	28.39	34.37
47	11.41	15.84	18.19	20.52	23.54	29.74	35.94
48	12.16	16.67	19.08	21.49	24.90	31.39	37.92
49	12.85	17.45	19.90	22.36	26.18	33.00	39.77
50	13.76	18.31	20.80	23.28	27.56	34.67	41.76
51	14.63	19.24	21.78	24.29	29.06	36.47	43.90
52	15.66	20.26	22.79	25.37	30.64	38.40	46.18
53	16.75	21.31	23.92	26.51	32.39	40.49	48.61
54	17.88	22.50	25.13	27.76	34.20	42.66	51.14
55	19.19	23.48	26.11	28.72	35.66	44.35	53.05
56	20.99	25.31	27.97	30.64	38.38	47.59	56.78
57	23.16	27.52	30.25	32.96	41.56	51.32	61.09
58	25.42	29.71	32.47	35.27	44.72	55.00	65.26
59	28.09	32.36	35.17	37.99	48.38	59.24	70.07
60	30.92	35.09	37.92	40.74	52.03	63.32	74.62
61	34.13	38.12	40.94	43.78	56.02	67.76	79.57
62	37.63	41.68	44.53	47.36	60.65	72.96	85.28
63	41.80	45.37	48.14	50.96	65.29	78.08	90.88
64	46.16	49.74	52.52	55.31	70.75	84.06	97.36
65	53.15	56.34	59.14	61.90	78.50	92.34	106.16
66	58.34	61.79	64.66	67.50	84.56	98.80	113.03
67	64.28	67.68	70.60	73.51	91.06	105.68	120.31
68	70.25	73.51	76.49	79.49	97.42	112.37	127.32
69	77.21	80.33	83.42	86.47	104.88	120.22	135.58
70	80.65	84.00	87.00	90.01	108.05	123.07	138.10
71	84.12	87.74	90.68	93.65	111.32	126.07	140.81
72	87.82	90.60	93.48	96.35	113.56	127.91	142.27
73	95.44	98.78	101.72	104.69	122.47	137.27	152.06
74	104.33	106.81	109.82	112.84	130.97	146.08	161.16
75	124.69	128.08	131.50	134.93	155.48	172.60	189.73
76	135.76	138.92	142.42	145.90	166.85	184.30	201.76
77	147.52	151.51	155.10	158.66	180.18	198.12	216.02
78	161.26	163.96	167.63	171.25	193.25	211.57	229.90
79	175.03	178.68	182.42	186.17	208.66	227.35	246.07
80	190.20	193.50	197.28	201.05	223.67	242.53	261.40
81	207.02	209.98	213.80	217.61	240.50	259.58	278.65
82	223.86	228.26	232.18	236.08	259.51	279.04	298.55
83	242.75	245.11	249.10	253.09	277.02	296.98	316.93
84	260.22	264.31	268.40	272.47	296.95	317.32	337.73
85	304.81	309.29	313.96	318.61	346.58	369.89	393.20
86	327.34	331.54	336.23	340.96	369.22	392.76	416.32
87	349.56	353.40	358.14	362.89	391.34	415.04	438.72
88	371.56	375.01	379.75	384.50	412.93	436.64	460.34
89	393.37	396.41	401.16	405.88	434.32	458.02	481.73
90	415.18	417.78	422.51	427.25	455.63	479.32	502.96
91	437.11	439.26	443.98	448.72	477.08	500.71	524.35
92	462.59	464.42	469.20	473.98	502.62	526.49	550.37
93	484.32	485.80	490.58	495.40	524.22	548.23	572.24
94	510.49	511.61	516.44	521.28	550.36	574.58	598.79
95	533.22	533.80	538.60	543.41	572.17	596.17	620.16
96	557.38	557.23	561.91	566.63	594.77	618.23	641.68
97	582.14	586.24	590.78	595.33	622.64	645.38	668.16
98	613.96	611.88	616.13	620.38	645.84	667.10	688.33
99	644.33	646.48	650.36	654.22	677.50	696.86	716.26
100	681.73	682.38	685.70	688.99	708.88	725.44	742.00

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	7.46	11.58	13.64	15.74	17.86	23.09	28.33
31	7.57	11.74	13.86	15.97	18.11	23.42	28.72
32	7.64	11.89	14.05	16.19	18.36	23.74	29.14
33	7.85	12.02	14.16	16.28	18.48	23.90	29.34
34	8.03	12.24	14.42	16.60	18.77	24.18	29.64
35	8.29	12.62	14.84	17.10	19.31	24.85	30.42
36	8.54	12.96	15.24	17.50	19.78	25.43	31.09
37	8.90	13.37	15.67	18.04	20.32	26.12	31.93
38	9.25	13.81	16.20	18.59	20.98	26.93	32.88
39	9.60	14.32	16.78	19.24	21.70	27.82	33.96
40	9.97	14.84	17.40	19.93	22.46	28.81	35.15
41	10.48	15.49	18.13	20.77	23.39	29.95	36.49
42	10.96	16.20	18.94	21.65	24.36	31.18	37.99
43	11.52	16.98	19.80	22.64	25.48	32.57	39.65
44	12.14	17.83	20.80	23.74	26.69	34.04	41.44
45	12.80	18.61	21.71	24.76	27.85	35.52	43.18
46	13.62	19.56	22.64	25.78	29.34	37.36	45.35
47	14.35	20.34	23.54	26.74	30.72	39.07	47.41
48	15.26	21.44	24.67	27.94	32.48	41.28	50.05
49	16.20	22.42	25.75	29.02	34.19	43.33	52.51
50	17.29	23.52	26.86	30.20	35.95	45.58	55.18
51	18.41	24.71	28.12	31.52	37.92	47.96	58.00
52	19.75	25.96	29.44	32.87	40.06	50.54	61.07
53	21.06	27.36	30.88	34.40	42.32	53.33	64.32
54	22.54	28.85	32.40	35.95	44.69	56.17	67.68
55	24.16	30.08	33.66	37.19	46.66	58.49	70.31
56	26.41	32.44	36.07	39.72	50.23	62.75	75.28
57	29.12	35.21	38.94	42.68	54.43	67.78	81.13
58	31.98	38.03	41.82	45.62	58.60	72.70	86.77
59	35.30	41.38	45.26	49.12	63.44	78.36	93.25
60	38.86	44.81	48.68	52.62	68.27	83.88	99.52
61	42.89	48.64	52.56	56.47	73.48	89.80	106.13
62	47.26	53.15	57.10	61.03	79.57	96.71	113.87
63	52.45	57.76	61.66	65.59	85.62	103.50	121.37
64	57.88	63.24	67.16	71.09	92.76	111.44	130.16
65	66.66	71.57	75.49	79.40	102.86	122.47	142.04
66	73.12	78.44	82.45	86.53	110.80	131.03	151.25
67	80.59	85.85	90.01	94.22	119.29	140.18	161.06
68	88.02	93.22	97.52	101.82	127.60	149.08	170.54
69	96.74	101.83	106.26	110.69	137.34	159.49	181.67
70	100.99	106.43	110.78	115.15	141.38	163.24	185.08
71	105.26	111.10	115.40	119.72	145.56	167.09	188.66
72	109.87	114.61	118.84	123.04	148.36	169.42	190.52
73	119.35	124.86	129.23	133.60	159.85	181.73	203.62
74	130.42	134.93	139.42	143.89	170.83	193.28	215.71
75	155.77	161.68	166.81	171.92	202.68	228.29	253.91
76	169.61	175.34	180.60	185.88	217.50	243.83	270.16
77	184.24	191.21	196.67	202.13	234.90	262.22	289.50
78	201.38	206.86	212.51	218.12	251.94	280.12	308.30
79	218.52	225.41	231.23	237.06	272.00	301.14	330.26
80	237.38	244.02	249.96	255.92	291.65	321.41	351.17
81	258.29	264.64	270.72	276.80	313.37	343.81	374.28
82	279.23	287.57	293.87	300.18	337.99	369.50	401.02
83	302.63	308.65	315.17	321.67	360.71	393.23	425.74
84	324.28	332.69	339.40	346.15	386.53	420.20	453.89
85	379.64	389.12	396.88	404.63	451.20	490.00	528.79
86	407.71	417.02	424.94	432.84	480.37	519.96	559.54
87	435.40	444.48	452.52	460.56	508.84	549.07	589.31
88	462.78	471.54	479.69	487.81	536.64	577.34	618.04
89	489.98	498.38	506.59	514.84	564.16	605.29	646.40
90	517.10	525.16	533.46	541.78	591.60	633.11	674.64
91	544.40	552.12	560.50	568.87	619.16	661.08	703.00
92	576.17	583.66	592.22	600.79	652.08	694.87	737.63
93	603.24	610.46	619.15	627.80	679.91	723.32	766.73
94	635.82	642.83	651.67	660.52	713.59	757.85	802.06
95	664.13	670.61	679.50	688.37	741.67	786.05	830.47
96	694.19	699.97	708.79	717.61	770.59	814.73	858.88
97	725.02	736.27	745.02	753.79	806.33	850.13	893.92
98	764.57	768.29	776.76	785.20	835.90	878.16	920.40
99	802.31	811.50	819.59	827.69	876.22	916.64	957.07
100	848.70	856.19	863.65	871.10	915.92	953.26	990.59

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.91	15.60	18.49	21.41	24.32	31.62	38.89
31	10.03	15.80	18.76	21.71	24.67	32.05	39.46
32	10.12	16.03	19.02	22.00	25.01	32.51	40.00
33	10.36	16.16	19.19	22.16	25.19	32.72	40.28
34	10.64	16.49	19.51	22.55	25.57	33.13	40.72
35	10.94	16.99	20.08	23.18	26.26	34.02	41.76
36	11.23	17.41	20.59	23.75	26.93	34.85	42.76
37	11.71	17.94	21.18	24.44	27.68	35.77	43.88
38	12.08	18.53	21.88	25.21	28.52	36.88	45.17
39	12.54	19.19	22.62	26.05	29.52	38.10	46.70
40	13.04	19.91	23.46	27.04	30.55	39.46	48.32
41	13.63	20.74	24.44	28.09	31.80	41.00	50.22
42	14.29	21.70	25.49	29.32	33.14	42.74	52.27
43	15.00	22.67	26.68	30.64	34.64	44.59	54.58
44	15.74	23.80	27.95	32.11	36.28	46.70	57.11
45	16.67	24.90	29.20	33.55	37.90	48.67	59.48
46	17.65	26.06	30.48	34.92	39.86	51.20	62.54
47	18.61	27.16	31.67	36.13	41.82	53.64	65.48
48	19.80	28.54	33.13	37.73	44.18	56.64	69.07
49	20.99	29.88	34.56	39.25	46.54	59.52	72.55
50	22.43	31.28	36.05	40.82	49.02	62.62	76.25
51	23.82	32.84	37.69	42.56	51.67	65.95	80.21
52	25.54	34.49	39.46	44.41	54.55	69.55	84.52
53	27.20	36.31	41.33	46.36	57.68	73.39	89.12
54	29.10	38.26	43.36	48.44	60.98	77.44	93.90
55	31.13	39.84	44.96	50.04	63.64	80.65	97.64
56	34.02	42.89	48.13	53.41	68.57	86.69	104.78
57	37.45	46.48	51.90	57.32	74.39	93.74	113.09
58	41.00	50.11	55.66	61.24	80.15	100.72	121.27
59	45.20	54.41	60.10	65.83	86.87	108.77	130.72
60	49.64	58.80	64.58	70.38	93.56	116.71	139.87
61	54.58	63.62	69.48	75.36	100.76	125.22	149.63
62	60.01	69.37	75.34	81.31	109.26	135.18	161.09
63	66.48	75.22	81.20	87.23	117.78	145.08	172.37
64	73.15	82.13	88.20	94.26	127.75	156.66	185.51
65	83.96	92.62	98.78	104.96	141.90	172.70	203.50
66	92.03	101.44	107.88	114.32	152.98	185.18	217.38
67	101.26	110.87	117.61	124.37	164.83	198.55	232.28
68	110.47	120.26	127.26	134.30	176.47	211.62	246.74
69	121.16	131.20	138.55	145.92	190.08	226.88	263.70
70	126.26	136.87	144.26	151.63	195.89	232.75	269.64
71	131.38	142.61	149.98	157.36	201.58	238.43	275.32
72	136.85	146.88	154.19	161.50	205.40	242.00	278.57
73	148.28	159.67	167.35	175.04	221.27	259.78	298.28
74	161.65	172.18	180.22	188.24	236.44	276.60	316.76
75	192.56	205.85	215.17	224.50	280.42	327.01	373.62
76	209.47	223.04	232.80	242.54	301.01	349.70	398.42
77	227.38	243.05	253.30	263.58	325.25	376.62	428.00
78	248.24	262.69	273.47	284.27	348.98	402.95	456.89
79	269.04	285.90	297.29	308.69	376.99	433.90	490.82
80	291.72	309.07	320.99	332.89	404.36	463.91	523.48
81	316.80	334.56	347.00	359.48	434.18	496.44	558.70
82	341.75	362.81	375.96	389.11	467.99	533.71	599.44
83	369.46	388.60	402.41	416.22	499.13	568.24	637.34
84	394.79	417.78	432.38	446.98	534.52	607.46	680.41
85	460.73	487.49	504.50	521.56	623.74	708.88	794.04
86	494.82	522.24	539.90	557.56	663.59	751.96	840.32
87	528.41	556.40	574.67	592.94	702.52	793.84	885.16
88	561.65	590.10	608.90	627.70	740.47	834.43	928.42
89	594.64	623.53	642.84	662.15	778.02	874.58	971.16
90	627.55	656.84	676.67	696.48	815.41	914.52	1,013.63
91	660.71	690.36	710.69	731.03	853.04	954.73	1,056.40
92	699.20	729.66	750.71	771.77	898.03	1,003.27	1,108.50
93	732.05	763.01	784.63	806.27	936.05	1,044.20	1,152.34
94	771.56	803.28	825.64	847.97	982.06	1,093.80	1,205.51
95	805.82	837.77	860.58	883.39	1,020.20	1,134.24	1,248.28
96	842.15	874.08	897.26	920.44	1,059.44	1,175.29	1,291.15
97	879.32	918.96	942.56	966.17	1,107.84	1,225.88	1,343.93
98	926.84	958.16	981.82	1,005.48	1,147.39	1,265.66	1,383.92
99	971.66	1,010.82	1,034.63	1,058.42	1,201.24	1,320.24	1,439.24
100	1,025.92	1,064.22	1,087.87	1,111.50	1,253.36	1,371.60	1,489.81

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.62	21.24	25.64	30.01	34.44	45.43	56.42
31	12.80	21.54	26.00	30.43	34.93	46.07	57.23
32	12.90	21.84	26.36	30.85	35.41	46.70	58.02
33	13.19	22.00	26.53	31.08	35.64	47.02	58.42
34	13.51	22.38	26.95	31.52	36.07	47.50	58.90
35	13.86	23.02	27.70	32.39	37.02	48.72	60.42
36	14.24	23.63	28.39	33.14	37.92	49.84	61.79
37	14.77	24.28	29.17	34.04	38.94	51.18	63.40
38	15.29	25.06	30.08	35.11	40.13	52.70	65.26
39	15.83	25.93	31.09	36.28	41.48	54.43	67.38
40	16.46	26.89	32.26	37.61	42.97	56.38	69.73
41	17.17	27.95	33.54	39.07	44.63	58.52	72.41
42	17.98	29.18	34.94	40.73	46.48	60.92	75.35
43	18.84	30.50	36.52	42.56	48.56	63.58	78.59
44	19.79	31.98	38.26	44.56	50.81	66.49	82.21
45	20.86	33.41	39.94	46.46	52.99	69.31	85.63
46	22.12	34.92	41.58	48.26	55.79	72.90	90.05
47	23.34	36.35	43.15	49.92	58.50	76.38	94.26
48	24.74	38.10	45.07	52.04	61.84	80.68	99.50
49	26.20	39.77	46.88	53.99	65.02	84.77	104.51
50	27.94	41.58	48.85	56.10	68.52	89.21	109.91
51	29.70	43.55	50.95	58.32	72.24	93.95	115.67
52	31.75	45.66	53.21	60.74	76.25	99.07	121.88
53	33.83	47.95	55.63	63.31	80.62	104.60	128.62
54	36.05	50.38	58.20	66.02	85.18	110.42	135.64
55	38.56	52.37	60.20	68.04	88.94	115.07	141.20
56	42.05	56.21	64.32	72.40	95.84	123.74	151.64
57	46.21	60.78	69.17	77.56	103.94	133.90	163.91
58	50.47	65.29	73.93	82.56	111.96	143.95	175.92
59	55.54	70.64	79.55	88.44	121.37	155.60	189.86
60	60.86	76.10	85.20	94.30	130.70	167.12	203.56
61	66.79	82.06	91.36	100.61	140.84	179.50	218.15
62	73.31	89.12	98.60	108.10	152.66	193.93	235.19
63	80.96	96.23	105.85	115.46	164.50	208.27	252.01
64	88.97	104.69	114.46	124.27	178.37	225.02	271.67
65	101.78	117.46	127.50	137.56	197.89	248.18	298.45
66	111.52	128.52	139.16	149.76	213.47	266.52	319.62
67	122.64	140.35	151.55	162.76	230.00	286.08	342.12
68	133.69	152.02	163.78	175.55	246.10	304.90	363.70
69	146.48	165.58	177.95	190.34	264.74	326.75	388.75
70	152.50	172.46	184.94	197.46	272.42	334.86	397.32
71	158.46	179.36	191.93	204.47	279.86	342.66	405.46
72	164.80	184.32	196.82	209.34	284.48	347.09	409.70
73	178.37	199.93	213.16	226.36	305.62	371.68	437.72
74	194.15	215.12	228.91	242.72	325.56	394.58	463.63
75	230.87	256.52	272.57	288.60	384.78	464.93	545.08
76	251.00	277.72	294.59	311.47	412.81	497.23	581.66
77	272.23	302.26	320.17	338.09	445.62	535.20	624.82
78	296.96	326.23	345.13	364.03	477.46	571.94	666.47
79	321.44	354.47	374.51	394.54	514.74	614.90	715.09
80	348.04	382.39	403.43	424.46	550.72	655.93	761.14
81	377.32	412.98	435.07	457.16	589.68	700.12	810.54
82	406.19	446.66	469.99	493.33	633.41	750.13	866.84
83	438.16	477.00	501.48	525.96	672.79	795.14	917.53
84	466.99	511.15	536.90	562.63	717.01	845.68	974.33
85	543.50	594.35	624.08	653.81	832.21	980.88	1,129.54
86	583.68	636.54	667.64	698.77	885.42	1,040.98	1,196.52
87	623.30	678.07	710.47	742.87	937.34	1,099.38	1,261.45
88	662.52	718.99	752.60	786.23	987.96	1,156.08	1,324.19
89	701.42	759.55	794.36	829.19	1,038.04	1,212.11	1,386.18
90	740.23	800.00	835.99	871.99	1,087.91	1,267.86	1,447.82
91	779.32	840.67	877.85	915.02	1,138.08	1,323.96	1,509.85
92	824.72	888.41	927.12	965.81	1,198.07	1,391.62	1,585.15
93	863.40	928.84	968.82	1,008.80	1,248.68	1,448.58	1,648.50
94	909.91	977.69	1,019.23	1,060.75	1,309.94	1,517.62	1,725.26
95	950.20	1,019.40	1,062.05	1,104.73	1,360.68	1,573.94	1,787.23
96	992.82	1,063.22	1,106.90	1,150.58	1,412.68	1,631.09	1,849.49
97	1,036.20	1,117.13	1,162.04	1,206.98	1,476.58	1,701.22	1,925.87
98	1,091.41	1,163.70	1,209.24	1,254.79	1,528.12	1,755.84	1,983.60
99	1,142.66	1,225.69	1,272.18	1,318.66	1,597.54	1,829.93	2,062.32
100	1,203.73	1,287.01	1,333.96	1,380.90	1,662.49	1,897.16	2,131.82

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	18.43	22.56	26.57	30.56	34.57	44.48	54.50
31	18.57	22.74	26.76	30.79	34.79	44.79	54.87
32	18.87	22.83	26.86	30.88	34.92	44.95	55.06
33	19.03	22.99	26.91	30.88	34.92	44.95	55.06
34	19.31	23.28	27.23	31.21	35.24	45.15	55.12
35	19.62	23.57	27.61	31.55	35.58	45.59	55.57
36	19.99	24.01	28.01	32.04	36.12	46.19	56.28
37	20.32	24.35	28.45	32.51	36.63	46.85	57.01
38	20.74	24.76	28.85	33.00	37.15	47.39	57.67
39	21.27	25.38	29.55	33.72	37.89	48.36	58.78
40	21.78	25.88	30.08	34.31	38.54	49.11	59.62
41	22.29	26.53	30.79	35.11	39.40	50.14	60.83
42	22.74	27.08	31.44	35.81	40.16	51.09	62.01
43	23.42	27.81	32.22	36.64	41.06	52.19	63.30
44	24.10	28.60	33.16	37.68	42.23	53.53	64.85
45	24.70	29.35	33.90	38.54	43.14	54.69	66.21
46	25.53	30.09	34.68	39.30	44.47	56.25	68.07
47	26.33	30.90	35.49	40.04	45.90	57.98	70.08
48	27.24	31.66	36.25	40.82	47.30	59.62	72.02
49	28.08	32.60	37.17	41.77	48.88	61.63	74.31
50	29.05	33.50	38.04	42.59	50.39	63.41	76.43
51	30.11	34.59	39.16	43.67	52.25	65.59	78.95
52	31.25	35.62	40.09	44.63	53.91	67.60	81.27
53	32.52	36.85	41.33	45.83	55.99	70.00	84.03
54	33.80	38.20	42.67	47.15	58.06	72.43	86.81
55	35.69	38.69	43.04	47.37	58.78	73.13	87.46
56	38.20	40.39	44.64	48.90	61.24	75.95	90.59
57	40.91	43.06	47.31	51.57	65.00	80.28	95.53
58	43.87	46.05	50.32	54.65	69.34	85.21	101.15
59	46.95	49.15	53.41	57.71	73.46	89.93	106.34
60	50.37	52.50	56.73	60.96	77.83	94.75	111.62
61	54.61	56.48	60.63	64.85	82.98	100.39	117.85
62	59.16	60.74	64.87	69.01	88.38	106.33	124.28
63	63.74	65.07	69.09	73.13	93.66	112.00	130.35
64	69.04	70.14	74.06	77.98	99.77	118.51	137.30
65	77.93	78.61	82.46	86.34	109.50	128.79	148.09
66	84.31	85.23	89.18	93.09	116.65	136.28	155.91
67	91.48	92.30	96.28	100.25	124.18	144.12	164.06
68	98.40	99.13	103.17	107.20	131.35	151.53	171.67
69	106.40	107.03	111.13	115.23	139.73	160.17	180.61
70	109.26	110.55	114.49	118.44	142.18	161.95	181.73
71	113.36	114.77	118.61	122.45	145.59	164.89	184.18
72	116.95	117.79	121.53	125.26	147.64	166.28	184.95
73	125.59	127.58	131.40	135.23	158.20	177.29	196.42
74	135.56	137.08	140.95	144.83	168.08	187.47	206.83
75	161.02	163.26	167.63	172.01	198.19	220.01	241.85
76	175.37	177.15	181.58	186.05	212.75	235.00	257.29
77	189.36	191.84	196.39	200.90	228.16	250.86	273.54
78	205.61	206.13	210.72	215.33	242.96	266.00	289.04
79	221.63	222.99	227.66	232.34	260.41	283.73	307.10
80	240.88	241.49	246.21	250.91	279.14	302.68	326.23
81	262.24	262.06	266.82	271.58	300.14	323.96	347.76
82	283.65	284.87	289.76	294.63	323.87	348.24	372.59
83	305.29	305.90	310.88	315.86	345.72	370.63	395.53
84	327.29	329.86	334.96	340.04	370.59	396.02	421.49
85	383.41	385.99	391.82	397.63	432.53	461.62	490.71
86	411.77	413.76	419.62	425.52	460.79	490.16	519.57
87	439.78	441.04	446.96	452.89	488.39	517.97	547.52
88	463.71	468.01	473.93	479.86	515.34	544.93	574.50
89	490.93	494.72	500.65	506.54	542.03	571.61	601.20
90	518.14	521.39	527.29	533.21	568.63	598.19	627.69
91	545.51	548.20	554.09	560.00	595.40	624.89	654.39
92	577.31	579.60	585.56	591.53	627.27	657.06	686.86
93	604.43	606.28	612.24	618.26	654.23	684.19	714.16
94	637.09	638.49	644.52	650.56	686.85	717.08	747.29
95	665.46	666.18	672.17	678.18	714.07	744.02	773.96
96	695.61	695.42	701.26	707.15	742.27	771.55	800.82
97	726.51	731.63	737.29	742.97	777.05	805.43	833.86
98	766.22	763.63	768.93	774.23	806.01	832.54	859.04
99	804.12	806.81	811.65	816.47	845.52	869.68	893.89
100	850.80	851.61	855.75	859.86	884.68	905.35	926.02



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	23.56	29.28	34.57	39.85	45.22	58.42	71.72
31	23.75	29.49	34.79	40.14	45.51	58.81	72.21
32	23.89	29.58	34.92	40.26	45.68	59.02	72.46
33	24.24	29.71	34.99	40.26	45.68	59.02	72.46
34	24.41	30.05	35.37	40.73	46.05	59.35	72.71
35	24.85	30.45	35.84	41.25	46.55	59.93	73.37
36	25.28	30.91	36.37	41.80	47.24	60.75	74.28
37	25.73	31.47	36.94	42.47	47.86	61.55	75.24
38	26.31	32.00	37.53	43.06	48.58	62.38	76.17
39	26.87	32.71	38.34	43.95	49.57	63.59	77.60
40	27.33	33.26	38.95	44.63	50.29	64.48	78.67
41	28.10	34.12	39.91	45.69	51.47	65.89	80.28
42	28.74	34.88	40.76	46.65	52.48	67.17	81.86
43	29.58	35.81	41.78	47.76	53.74	68.68	83.63
44	30.31	36.82	42.92	48.98	55.12	70.30	85.54
45	31.08	37.74	43.95	50.14	56.37	71.91	87.46
46	32.25	38.73	44.87	51.07	58.12	74.01	89.86
47	33.11	39.70	45.90	52.12	59.90	76.20	92.46
48	34.20	40.68	46.85	53.04	61.70	78.39	95.07
49	35.39	41.87	48.07	54.23	63.82	80.95	98.08
50	36.55	43.01	49.15	55.29	65.77	83.37	100.93
51	37.90	44.42	50.53	56.67	68.20	86.29	104.32
52	39.40	45.69	51.79	57.83	70.47	88.96	107.45
53	40.91	47.30	53.38	59.47	73.15	92.18	111.18
54	42.61	48.98	55.01	61.05	75.85	95.38	114.88
55	44.93	49.62	55.47	61.30	76.93	96.40	115.91
56	48.07	51.74	57.56	63.36	80.13	100.13	120.12
57	51.44	55.06	60.93	66.78	85.13	105.98	126.87
58	55.12	58.94	64.85	70.74	90.82	112.68	134.51
59	59.03	62.82	68.73	74.58	96.30	118.97	141.59
60	63.29	67.03	72.86	78.72	102.11	125.47	148.89
61	68.65	72.03	77.86	83.67	108.83	133.00	157.19
62	74.27	77.45	83.20	88.96	115.93	140.95	165.95
63	80.02	82.82	88.45	94.07	122.82	148.44	174.10
64	86.59	89.18	94.71	100.24	130.82	157.16	183.52
65	97.73	99.80	105.29	110.76	143.50	170.83	198.13
66	105.67	108.19	113.74	119.36	152.83	180.74	208.64
67	114.65	117.09	122.75	128.49	162.66	191.18	219.65
68	123.30	125.70	131.49	137.30	172.07	201.04	229.98
69	133.27	135.67	141.57	147.46	182.98	212.50	242.02
70	136.83	140.04	145.79	151.54	186.05	214.81	243.53
71	141.87	145.28	150.91	156.57	190.36	218.52	246.74
72	146.33	149.00	154.49	159.96	192.87	220.25	247.69
73	157.07	161.28	166.92	172.57	206.49	234.72	262.98
74	169.45	173.15	178.91	184.68	219.26	248.05	276.84
75	201.15	206.09	212.65	219.16	258.35	291.01	323.68
76	219.10	223.58	230.27	237.01	277.34	310.91	344.47
77	236.50	242.11	249.03	255.95	297.42	332.02	366.59
78	256.75	260.06	267.16	274.24	316.75	352.17	387.60
79	276.71	281.31	288.58	295.85	339.46	375.82	412.16
80	300.66	304.54	311.95	319.39	363.98	401.12	438.26
81	327.20	330.27	337.86	345.45	391.09	429.07	467.10
82	353.80	358.89	366.75	374.62	421.81	461.14	500.47
83	380.57	385.20	393.33	401.44	450.17	490.75	531.32
84	407.87	415.20	423.57	432.00	482.39	524.41	566.45
85	477.56	485.62	495.31	504.98	563.10	611.52	659.93
86	512.88	520.44	530.33	540.18	599.50	648.91	698.31
87	547.76	554.71	564.74	574.78	635.03	685.24	735.46
88	577.55	588.48	598.65	608.79	669.73	720.52	771.31
89	611.50	621.98	632.22	642.52	704.07	755.40	806.71
90	645.34	655.40	665.76	676.14	738.32	790.12	841.95
91	679.41	689.05	699.50	709.95	772.71	825.03	877.34
92	719.06	728.41	739.09	749.79	813.80	867.20	920.56
93	752.84	761.85	772.70	783.49	848.53	902.70	956.88
94	793.50	802.25	813.28	824.33	890.56	945.80	1,000.97
95	828.83	836.92	848.02	859.09	925.60	980.99	1,036.43
96	866.35	873.56	884.57	895.58	961.70	1,016.78	1,071.88
97	904.82	918.86	929.78	940.73	1,006.30	1,060.96	1,115.61
98	954.18	958.83	969.40	979.93	1,043.20	1,095.94	1,148.66
99	1,001.28	1,012.75	1,022.85	1,032.96	1,093.52	1,143.97	1,194.42
100	1,059.18	1,068.53	1,077.84	1,087.13	1,143.07	1,189.67	1,236.26



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	31.21	39.47	46.81	54.16	61.56	80.02	98.47
31	31.47	39.75	47.15	54.54	62.01	80.58	99.13
32	31.65	39.86	47.31	54.72	62.23	80.85	99.50
33	31.89	39.94	47.39	54.72	62.23	80.85	99.50
34	32.29	40.45	47.90	55.32	62.74	81.32	99.88
35	32.77	40.97	48.43	55.91	63.36	82.08	100.78
36	33.26	41.58	49.17	56.76	64.32	83.22	102.09
37	33.83	42.26	49.93	57.60	65.22	84.30	103.38
38	34.43	42.92	50.67	58.36	66.06	85.39	104.68
39	35.06	43.82	51.72	59.54	67.44	87.07	106.70
40	35.73	44.55	52.54	60.50	68.42	88.33	108.19
41	36.62	45.61	53.75	61.80	69.94	90.22	110.46
42	37.45	46.73	54.91	63.15	71.42	92.04	112.62
43	38.46	47.84	56.25	64.62	73.06	94.04	115.08
44	39.31	49.11	57.71	66.28	74.89	96.40	117.89
45	40.45	50.42	59.16	67.93	76.70	98.53	120.43
46	41.78	51.64	60.38	69.16	78.99	101.45	123.93
47	42.93	52.95	61.75	70.47	81.56	104.62	127.68
48	44.33	54.20	62.91	71.65	83.94	107.55	131.14
49	45.89	55.80	64.53	73.33	86.94	111.21	135.55
50	47.39	57.22	65.94	74.67	89.68	114.55	139.49
51	49.10	59.06	67.78	76.50	92.91	118.60	144.24
52	50.94	60.67	69.43	78.11	96.00	122.38	148.71
53	52.85	62.76	71.44	80.13	99.69	126.86	154.09
54	55.01	64.93	73.59	82.23	103.51	131.44	159.41
55	57.91	65.68	74.11	82.46	104.91	132.92	160.93
56	61.88	68.43	76.80	85.21	109.40	138.30	167.19
57	66.18	72.70	81.17	89.64	116.34	146.60	176.88
58	70.70	77.68	86.26	94.92	124.25	156.12	188.00
59	75.57	82.62	91.27	99.94	131.88	165.14	198.44
60	80.82	87.97	96.65	105.29	139.95	174.60	209.26
61	87.32	94.26	102.95	111.63	149.29	185.53	221.67
62	94.34	101.11	109.77	118.49	159.21	196.98	234.76
63	101.38	107.85	116.46	125.11	168.95	208.08	247.24
64	109.46	115.83	124.35	132.92	180.15	220.90	261.58
65	123.12	129.18	137.78	146.40	197.93	240.89	283.85
66	133.05	139.94	148.80	157.68	211.02	255.44	299.87
67	144.08	151.20	160.39	169.60	224.79	270.82	316.79
68	154.78	162.17	171.62	181.11	237.98	285.38	332.75
69	166.93	174.78	184.58	194.41	253.24	302.28	351.35
70	171.05	180.10	189.82	199.53	257.76	306.28	354.81
71	177.08	186.50	196.16	205.78	263.63	311.83	360.05
72	182.23	190.93	200.45	209.95	267.03	314.62	362.17
73	195.12	206.22	216.17	226.11	285.80	335.55	385.27
74	210.01	220.98	231.29	241.59	303.44	354.99	406.52
75	248.66	262.39	274.27	286.18	357.45	416.84	476.26
76	270.62	284.42	296.85	309.28	383.83	445.91	508.05
77	291.88	307.74	320.72	333.75	411.83	476.90	541.93
78	316.49	330.25	343.82	357.39	438.77	506.59	574.43
79	340.64	356.80	371.02	385.25	470.48	541.51	612.54
80	369.46	385.72	400.60	415.45	504.64	578.96	653.30
81	401.31	417.53	433.06	448.63	541.86	619.56	697.26
82	433.03	452.79	469.20	485.61	584.05	666.07	748.10
83	464.64	484.97	502.21	519.44	622.91	709.16	795.40
84	496.55	521.39	539.61	557.83	667.08	758.11	849.15
85	579.57	608.39	629.62	650.91	778.43	884.68	990.96
86	622.48	651.76	673.80	695.83	828.16	938.45	1,048.72
87	664.77	694.39	717.19	739.99	876.74	990.71	1,104.68
88	700.94	736.44	759.91	783.37	924.11	1,041.37	1,158.67
89	742.11	778.17	802.26	826.36	970.97	1,091.48	1,212.01
90	783.18	819.74	844.48	869.21	1,017.63	1,141.32	1,265.01
91	824.57	861.57	886.94	912.33	1,064.59	1,191.50	1,318.39
92	872.60	910.62	936.89	963.17	1,120.74	1,252.08	1,383.41
93	913.60	952.24	979.22	1,006.22	1,168.19	1,303.16	1,438.12
94	962.91	1,002.49	1,030.40	1,058.27	1,225.61	1,365.06	1,504.48
95	1,005.66	1,045.54	1,074.00	1,102.47	1,273.21	1,415.53	1,557.85
96	1,051.00	1,090.85	1,119.78	1,148.71	1,322.18	1,466.76	1,611.36
97	1,097.39	1,146.86	1,176.31	1,205.78	1,382.58	1,529.90	1,677.22
98	1,156.70	1,195.78	1,225.31	1,254.84	1,431.94	1,579.54	1,727.13
99	1,212.63	1,261.50	1,291.22	1,320.91	1,499.15	1,647.66	1,796.17
100	1,280.35	1,328.15	1,357.66	1,387.15	1,564.19	1,711.76	1,859.28

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	39.85	53.78	64.86	75.98	87.17	114.97	142.82
31	40.20	54.16	65.31	76.48	87.78	115.76	143.83
32	40.30	54.34	65.53	76.74	88.07	116.19	144.32
33	40.61	54.34	65.53	76.74	88.07	116.19	144.32
34	40.98	54.91	66.13	77.34	88.56	116.56	144.51
35	41.51	55.54	66.81	78.11	89.33	117.54	145.78
36	42.17	56.41	67.83	79.20	90.59	119.06	147.60
37	42.68	57.18	68.75	80.27	91.74	120.61	149.40
38	43.52	58.06	69.70	81.32	92.98	122.08	151.21
39	44.28	59.23	71.05	82.90	94.77	124.38	153.98
40	45.14	60.18	72.21	84.17	96.17	126.17	156.11
41	46.11	61.50	73.78	85.96	98.19	128.73	159.27
42	47.09	62.87	75.30	87.75	100.13	131.25	162.31
43	48.31	64.32	77.00	89.73	102.41	134.10	165.77
44	49.40	65.99	78.97	91.97	104.86	137.27	169.70
45	50.61	67.63	80.87	94.11	107.33	140.38	173.41
46	52.37	69.16	82.39	95.61	110.55	144.46	178.39
47	53.81	70.86	84.14	97.34	114.09	148.95	183.82
48	55.42	72.36	85.58	98.85	117.44	153.20	188.97
49	57.27	74.31	87.56	100.84	121.47	158.36	195.21
50	59.02	76.08	89.34	102.61	125.34	163.16	201.05
51	61.18	78.34	91.63	104.86	129.90	168.98	208.04
52	63.36	80.36	93.60	106.88	134.18	174.32	214.47
53	65.72	82.89	96.17	109.42	139.35	180.84	222.32
54	68.15	85.51	98.82	112.08	144.58	187.45	230.24
55	71.76	86.34	99.24	112.16	146.60	189.66	232.74
56	76.50	89.69	102.61	115.51	152.92	197.46	241.95
57	81.64	95.05	108.15	121.28	162.56	209.43	256.30
58	87.02	101.19	114.62	127.97	173.52	223.13	272.70
59	92.84	107.24	120.77	134.26	184.27	236.27	288.28
60	99.09	113.87	127.45	141.06	195.52	250.00	304.51
61	106.88	121.58	135.32	149.04	208.67	265.91	323.19
62	115.19	129.87	143.68	157.52	222.48	282.62	342.75
63	123.50	138.03	151.81	165.61	235.96	298.72	361.51
64	133.07	147.61	161.42	175.23	251.50	317.32	383.06
65	149.25	163.82	177.84	191.89	276.03	346.18	416.28
66	161.19	177.27	191.94	206.58	294.43	367.64	440.87
67	174.50	191.41	206.69	221.94	313.67	390.11	466.53
68	187.30	205.00	220.83	236.72	331.88	411.15	490.46
69	201.80	220.60	237.08	253.61	352.71	435.30	517.93
70	206.61	226.95	243.41	259.83	358.45	440.66	522.84
71	213.56	234.59	250.99	267.42	366.00	448.14	530.28
72	219.47	239.62	255.88	272.16	369.83	451.23	532.61
73	234.72	258.24	275.31	292.38	394.75	480.06	565.39
74	252.25	276.08	293.78	311.51	417.82	506.43	595.02
75	298.12	327.01	347.44	367.89	490.49	592.68	694.84
76	324.29	354.12	375.62	397.16	526.38	634.03	741.70
77	349.46	382.70	405.41	428.08	564.25	677.66	791.16
78	378.61	410.13	433.92	457.67	600.29	719.09	837.92
79	407.02	442.38	467.39	492.39	642.40	767.40	892.43
80	440.79	477.22	503.48	529.73	687.30	818.60	949.90
81	477.97	515.40	542.97	570.54	735.92	873.75	1,011.55
82	514.66	557.43	586.55	615.68	790.50	936.16	1,081.82
83	551.03	595.30	625.85	656.40	839.64	992.33	1,145.08
84	587.36	637.92	670.05	702.16	894.83	1,055.41	1,215.96
85	683.68	741.75	778.85	815.95	1,038.60	1,224.14	1,409.67
86	734.25	794.40	833.21	872.06	1,105.00	1,299.14	1,493.26
87	784.16	846.23	886.67	927.10	1,169.80	1,372.03	1,574.29
88	826.82	897.30	939.24	981.22	1,232.97	1,442.79	1,652.59
89	875.37	947.92	991.36	1,034.83	1,295.47	1,512.71	1,729.95
90	923.81	998.40	1,043.32	1,088.24	1,357.71	1,582.29	1,806.88
91	972.59	1,049.16	1,095.56	1,141.94	1,420.32	1,652.30	1,884.29
92	1,029.25	1,108.74	1,157.05	1,205.33	1,495.19	1,736.74	1,978.27
93	1,077.52	1,159.19	1,209.09	1,258.98	1,558.35	1,807.83	2,057.33
94	1,135.57	1,220.16	1,272.00	1,323.82	1,634.81	1,893.99	2,153.12
95	1,185.85	1,272.21	1,325.44	1,378.70	1,698.13	1,964.28	2,230.46
96	1,239.04	1,326.90	1,381.41	1,435.92	1,763.02	2,035.60	2,308.16
97	1,293.18	1,394.18	1,450.23	1,506.31	1,842.77	2,123.12	2,403.49
98	1,362.08	1,452.30	1,509.13	1,565.98	1,907.09	2,191.29	2,475.53
99	1,426.04	1,529.66	1,587.68	1,645.69	1,993.73	2,283.75	2,573.78
100	1,502.26	1,606.19	1,664.78	1,723.36	2,074.79	2,367.66	2,660.51

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	4.06	6.28	7.39	8.50	9.62	12.38	15.17
31	4.06	6.28	7.39	8.50	9.62	12.38	15.17
32	4.12	6.28	7.39	8.50	9.62	12.38	15.17
33	4.14	6.34	7.42	8.50	9.62	12.38	15.17
34	4.22	6.41	7.49	8.59	9.70	12.43	15.18
35	4.31	6.52	7.63	8.72	9.83	12.60	15.36
36	4.42	6.65	7.76	8.89	10.01	12.80	15.61
37	4.54	6.80	7.94	9.08	10.22	13.08	15.91
38	4.67	6.98	8.15	9.31	10.48	13.37	16.27
39	4.85	7.21	8.39	9.58	10.76	13.74	16.70
40	5.03	7.46	8.66	9.88	11.11	14.16	17.18
41	5.22	7.73	8.98	10.22	11.48	14.60	17.72
42	5.42	8.00	9.29	10.58	11.88	15.11	18.34
43	5.68	8.35	9.67	11.00	12.32	15.66	19.01
44	5.96	8.72	10.10	11.48	12.86	16.31	19.75
45	6.24	9.11	10.52	11.96	13.40	16.99	20.57
46	6.59	9.49	10.94	12.40	14.04	17.75	21.47
47	6.96	9.91	11.38	12.84	14.71	18.59	22.46
48	7.37	10.36	11.86	13.34	15.47	19.50	23.56
49	7.79	10.84	12.36	13.88	16.26	20.50	24.71
50	8.29	11.38	12.91	14.46	17.11	21.53	25.94
51	8.81	11.95	13.52	15.08	18.05	22.66	27.26
52	9.38	12.58	14.16	15.74	19.03	23.86	28.69
53	10.03	13.24	14.84	16.46	20.11	25.15	30.19
54	10.70	13.98	15.61	17.23	21.24	26.50	31.76
55	11.48	14.77	16.43	18.06	22.43	27.90	33.37
56	12.66	16.02	17.70	19.39	24.29	30.12	35.94
57	13.96	17.41	19.14	20.87	26.30	32.48	38.66
58	15.42	18.94	20.69	22.46	28.49	35.03	41.57
59	17.03	20.62	22.42	24.20	30.82	37.73	44.62
60	18.85	22.50	24.31	26.12	33.36	40.60	47.83
61	20.94	24.59	26.41	28.24	36.13	43.72	51.32
62	23.24	26.89	28.72	30.55	39.12	47.08	55.02
63	25.79	29.46	31.27	33.11	42.40	50.70	59.00
64	28.67	32.29	34.10	35.92	45.94	54.58	63.22
65	33.20	36.83	38.64	40.46	51.31	60.35	69.38
66	36.91	40.66	42.53	44.41	55.63	65.00	74.36
67	40.94	44.81	46.75	48.68	60.29	69.98	79.67
68	45.32	49.33	51.35	53.35	65.38	75.42	85.45
69	50.15	54.29	56.38	58.43	70.86	81.23	91.61
70	53.06	57.14	59.18	61.22	73.50	83.72	93.96
71	56.08	60.11	62.12	64.15	76.26	86.36	96.44
72	58.93	62.92	64.91	66.91	78.86	88.82	98.80
73	64.93	69.07	71.14	73.21	85.64	95.99	106.34
74	71.46	75.76	77.89	80.03	92.88	103.60	114.30
75	86.59	91.48	93.92	96.37	111.06	123.29	135.52
76	95.59	100.67	103.20	105.72	120.90	133.55	146.21
77	105.36	110.59	113.21	115.81	131.52	144.61	157.68
78	116.02	121.45	124.16	126.86	143.15	156.72	170.29
79	127.76	133.34	136.14	138.94	155.70	169.67	183.65
80	140.88	146.59	149.45	152.32	169.45	183.73	198.02
81	155.65	161.52	164.46	167.39	185.00	199.68	214.34
82	170.88	176.95	179.98	183.00	201.17	216.31	231.44
83	186.73	193.01	196.14	199.30	218.14	233.84	249.55
84	203.30	209.77	213.02	216.25	235.67	251.84	268.04
85	241.91	249.43	253.19	256.94	279.50	298.31	317.10
86	261.86	269.53	273.36	277.20	300.18	319.32	338.47
87	281.90	289.68	293.56	297.44	320.77	340.19	359.62
88	302.08	309.92	313.84	317.77	341.27	360.86	380.45
89	322.44	330.35	334.30	338.24	361.93	381.68	401.44
90	343.13	351.08	355.06	359.04	382.88	402.78	422.65
91	364.26	372.26	376.26	380.27	404.30	424.33	444.37
92	385.49	393.59	397.63	401.66	425.94	446.17	466.40
93	406.99	415.21	419.32	423.42	448.04	468.58	489.10
94	428.99	437.27	441.41	445.54	470.39	491.09	511.79
95	451.88	460.16	464.30	468.46	493.26	513.95	534.62
96	476.39	484.55	488.63	492.71	517.19	537.59	557.98
97	501.85	509.76	513.72	517.67	541.43	561.22	581.00
98	529.27	536.74	540.47	544.19	566.53	585.17	603.80
99	560.29	567.10	570.49	573.88	594.30	611.29	628.30
100	598.01	603.88	606.80	609.73	627.32	641.98	656.64

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.18	8.15	9.62	11.08	12.58	16.26	19.96
31	5.18	8.15	9.62	11.08	12.58	16.26	19.96
32	5.21	8.15	9.62	11.08	12.58	16.26	19.96
33	5.27	8.18	9.64	11.08	12.58	16.26	19.96
34	5.33	8.27	9.74	11.22	12.68	16.34	20.03
35	5.45	8.42	9.91	11.40	12.86	16.56	20.27
36	5.58	8.57	10.09	11.59	13.09	16.85	20.59
37	5.74	8.80	10.32	11.86	13.37	17.18	21.00
38	5.92	9.02	10.58	12.14	13.70	17.59	21.49
39	6.11	9.29	10.88	12.49	14.09	18.06	22.06
40	6.32	9.58	11.23	12.86	14.50	18.59	22.67
41	6.59	9.94	11.62	13.32	15.00	19.20	23.39
42	6.86	10.32	12.06	13.80	15.53	19.86	24.20
43	7.16	10.75	12.54	14.34	16.13	20.62	25.10
44	7.49	11.22	13.08	14.93	16.80	21.42	26.06
45	7.85	11.71	13.64	15.56	17.51	22.34	27.16
46	8.30	12.22	14.16	16.10	18.34	23.34	28.34
47	8.75	12.72	14.71	16.70	19.20	24.41	29.64
48	9.26	13.32	15.32	17.35	20.18	25.64	31.09
49	9.82	13.92	15.98	18.04	21.23	26.92	32.60
50	10.42	14.60	16.68	18.77	22.34	28.31	34.26
51	11.08	15.35	17.46	19.57	23.56	29.80	36.02
52	11.83	16.13	18.29	20.41	24.88	31.39	37.92
53	12.61	16.99	19.19	21.36	26.29	33.12	39.95
54	13.50	17.93	20.14	22.34	27.76	34.90	42.04
55	14.46	18.94	21.17	23.39	29.35	36.78	44.23
56	15.91	20.52	22.84	25.13	31.80	39.72	47.65
57	17.54	22.28	24.65	27.02	34.44	42.89	51.35
58	19.38	24.22	26.65	29.06	37.32	46.30	55.27
59	21.41	26.36	28.82	31.28	40.40	49.92	59.40
60	23.70	28.72	31.21	33.73	43.76	53.76	63.79
61	26.32	31.38	33.91	36.43	47.40	57.94	68.46
62	29.17	34.28	36.83	39.38	51.32	62.39	73.48
63	32.39	37.50	40.04	42.59	55.60	67.21	78.82
64	35.95	41.06	43.61	46.16	60.24	72.37	84.52
65	41.66	46.76	49.33	51.90	67.24	80.05	92.84
66	46.27	51.60	54.25	56.93	72.89	86.21	99.52
67	51.32	56.86	59.62	62.39	79.00	92.84	106.68
68	56.78	62.56	65.44	68.34	85.63	100.06	114.46
69	62.81	68.81	71.80	74.80	92.80	107.76	122.75
70	66.44	72.41	75.37	78.35	96.19	111.04	125.90
71	70.16	76.09	79.04	82.00	99.70	114.44	129.23
72	73.74	79.60	82.52	85.44	103.02	117.66	132.30
73	81.20	87.31	90.37	93.43	111.79	127.08	142.38
74	89.33	95.69	98.87	102.06	121.16	137.08	152.99
75	108.17	115.49	119.15	122.81	144.77	163.07	181.37
76	119.44	127.07	130.87	134.69	157.61	176.69	195.77
77	131.60	139.57	143.56	147.54	171.46	191.40	211.32
78	144.88	153.23	157.40	161.57	186.62	207.49	228.37
79	159.52	168.22	172.55	176.90	202.99	224.74	246.47
80	175.85	184.86	189.37	193.87	220.94	243.48	266.04
81	194.21	203.57	208.25	212.93	241.06	264.47	287.90
82	213.14	222.92	227.81	232.69	262.01	286.43	310.86
83	232.79	243.04	248.16	253.28	284.02	309.62	335.23
84	253.34	264.04	269.36	274.72	306.78	333.49	360.22
85	301.30	313.81	320.06	326.32	363.88	395.16	426.44
86	326.16	339.04	345.48	351.90	390.55	422.72	454.91
87	351.12	364.32	370.92	377.51	417.08	450.06	483.04
88	376.24	389.70	396.43	403.15	443.51	477.14	510.78
89	401.63	415.32	422.17	429.04	470.14	504.41	538.67
90	427.37	441.31	448.28	455.27	497.14	532.02	566.92
91	453.68	467.89	474.98	482.09	524.72	560.24	595.76
92	480.13	494.63	501.89	509.14	552.61	588.86	625.10
93	506.93	521.76	529.19	536.59	581.11	618.23	655.32
94	534.30	549.43	556.98	564.55	609.91	647.72	685.52
95	562.81	578.12	585.78	593.42	639.37	677.63	715.92
96	593.32	608.66	616.34	624.01	670.08	708.46	746.86
97	625.02	640.24	647.86	655.46	701.16	739.24	777.31
98	659.11	673.93	681.36	688.78	733.25	770.32	807.36
99	697.67	711.84	718.94	726.04	768.61	804.07	839.54
100	744.48	757.69	764.29	770.89	810.54	843.59	876.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	6.88	10.98	13.03	15.07	17.14	22.26	27.40
31	6.88	10.98	13.03	15.07	17.14	22.26	27.40
32	6.89	10.98	13.03	15.07	17.14	22.26	27.40
33	6.94	11.00	13.04	15.07	17.14	22.26	27.40
34	7.06	11.14	13.19	15.24	17.28	22.38	27.50
35	7.19	11.32	13.39	15.44	17.51	22.67	27.85
36	7.34	11.53	13.63	15.73	17.83	23.08	28.31
37	7.55	11.80	13.94	16.08	18.22	23.54	28.87
38	7.75	12.12	14.29	16.46	18.65	24.10	29.53
39	7.99	12.44	14.70	16.92	19.15	24.74	30.32
40	8.26	12.85	15.14	17.45	19.72	25.46	31.18
41	8.57	13.28	15.66	18.01	20.39	26.29	32.18
42	8.93	13.81	16.25	18.67	21.12	27.22	33.30
43	9.31	14.35	16.87	19.39	21.92	28.22	34.54
44	9.73	14.96	17.58	20.21	22.82	29.36	35.92
45	10.22	15.66	18.37	21.10	23.82	30.61	37.42
46	10.76	16.28	19.06	21.82	24.92	32.00	39.10
47	11.35	16.98	19.79	22.60	26.14	33.54	40.92
48	12.01	17.72	20.58	23.44	27.44	35.17	42.89
49	12.72	18.55	21.46	24.38	28.90	36.97	45.07
50	13.51	19.43	22.38	25.36	30.44	38.89	47.36
51	14.35	20.40	23.42	26.42	32.10	40.96	49.82
52	15.29	21.42	24.50	27.58	33.89	43.20	52.50
53	16.28	22.55	25.67	28.80	35.82	45.58	55.37
54	17.41	23.75	26.93	30.08	37.87	48.10	58.32
55	18.65	25.06	28.27	31.46	40.02	50.71	61.42
56	20.50	27.14	30.46	33.79	43.40	54.85	66.32
57	22.56	29.42	32.84	36.28	47.08	59.33	71.58
58	24.85	31.92	35.45	39.00	51.06	64.15	77.26
59	27.40	34.67	38.28	41.93	55.32	69.29	83.26
60	30.26	37.69	41.40	45.13	59.98	74.81	89.66
61	33.48	41.04	44.83	48.61	65.02	80.78	96.53
62	37.06	44.77	48.60	52.45	70.49	87.20	103.93
63	41.03	48.84	52.73	56.64	76.48	94.20	111.94
64	45.44	53.34	57.28	61.21	82.96	101.72	120.48
65	52.48	60.53	64.57	68.60	92.75	112.88	133.01
66	58.25	66.73	70.97	75.22	100.64	121.82	143.03
67	64.50	73.43	77.90	82.36	109.18	131.50	153.84
68	71.28	80.71	85.40	90.13	118.44	142.03	165.60
69	78.68	88.63	93.60	98.60	128.44	153.30	178.19
70	83.06	93.11	98.15	103.14	133.26	158.34	183.43
71	87.59	97.68	102.72	107.78	138.07	163.31	188.57
72	91.84	101.99	107.08	112.15	142.64	168.06	193.45
73	100.87	111.65	117.04	122.41	154.74	181.67	208.58
74	110.71	122.11	127.81	133.50	167.69	196.18	224.65
75	133.73	147.04	153.70	160.36	200.29	233.58	266.87
76	147.52	161.63	168.70	175.76	218.12	253.40	288.71
77	162.41	177.41	184.90	192.40	237.40	274.91	312.41
78	178.58	194.58	202.57	210.56	258.50	298.48	338.45
79	196.37	213.36	221.87	230.36	281.33	323.81	366.29
80	216.10	234.14	243.17	252.19	306.34	351.46	396.56
81	238.20	257.35	266.93	276.53	333.98	381.88	429.77
82	260.88	281.26	291.44	301.64	362.78	413.72	464.68
83	284.20	305.98	316.85	327.74	393.01	447.42	501.84
84	308.42	331.58	343.16	354.74	424.22	482.12	540.01
85	365.66	393.13	406.86	420.61	503.00	571.68	640.34
86	395.86	424.58	438.94	453.30	539.51	611.35	683.18
87	426.13	456.07	471.05	486.02	575.83	650.69	725.54
88	456.62	487.69	503.22	518.76	611.95	689.62	767.29
89	487.40	519.60	535.70	551.78	648.35	728.82	809.29
90	518.64	551.96	568.62	585.28	685.21	768.50	851.80
91	550.58	585.05	602.28	619.52	722.92	809.10	895.25
92	582.67	618.35	636.18	654.04	761.05	850.24	939.42
93	615.17	652.14	670.63	689.11	800.05	892.48	984.91
94	648.37	686.56	705.67	724.76	839.36	934.86	1,030.34
95	682.90	722.22	741.88	761.54	879.49	977.80	1,076.10
96	719.78	760.08	780.24	800.38	921.26	1,021.99	1,122.73
97	758.04	799.09	819.62	840.16	963.34	1,065.98	1,168.63
98	799.00	840.49	861.24	882.01	1,006.48	1,110.22	1,213.96
99	844.93	886.69	907.56	928.45	1,053.72	1,158.11	1,262.50
100	899.93	941.78	962.71	983.63	1,109.17	1,213.80	1,318.42

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 4**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	8.77	14.96	18.05	21.13	24.26	31.99	39.74
31	8.77	14.96	18.05	21.13	24.26	31.99	39.74
32	8.77	14.96	18.05	21.13	24.26	31.99	39.74
33	8.84	14.96	18.05	21.13	24.26	31.99	39.74
34	8.95	15.12	18.22	21.29	24.38	32.10	39.78
35	9.11	15.35	18.47	21.59	24.68	32.47	40.28
36	9.31	15.65	18.79	21.96	25.12	33.01	40.92
37	9.53	15.97	19.20	22.42	25.61	33.67	41.71
38	9.80	16.38	19.67	22.94	26.23	34.44	42.66
39	10.09	16.82	20.18	23.56	26.93	35.34	43.76
40	10.42	17.35	20.81	24.26	27.72	36.36	44.99
41	10.80	17.93	21.49	25.04	28.62	37.51	46.40
42	11.23	18.59	22.26	25.94	29.60	38.81	48.00
43	11.70	19.31	23.10	26.93	30.73	40.24	49.75
44	12.22	20.11	24.05	28.03	31.94	41.82	51.71
45	12.79	21.00	25.12	29.23	33.32	43.60	53.86
46	13.50	21.82	26.00	30.16	34.87	45.56	56.28
47	14.23	22.72	26.96	31.20	36.55	47.74	58.91
48	15.00	23.66	27.98	32.33	38.40	50.11	61.81
49	15.89	24.71	29.12	33.54	40.38	52.66	64.90
50	16.82	25.84	30.34	34.85	42.56	55.39	68.27
51	17.88	27.05	31.64	36.23	44.87	58.36	71.86
52	19.02	28.36	33.05	37.73	47.36	61.54	75.71
53	20.26	29.78	34.56	39.34	50.06	64.98	79.88
54	21.59	31.28	36.16	41.02	52.91	68.59	84.25
55	23.09	32.94	37.87	42.79	55.93	72.37	88.80
56	25.33	35.58	40.72	45.82	60.65	78.32	95.98
57	27.85	38.46	43.78	49.09	65.78	84.74	103.74
58	30.60	41.58	47.10	52.58	71.32	91.69	112.06
59	33.66	44.99	50.66	56.33	77.30	99.12	120.92
60	37.09	48.78	54.61	60.44	83.78	107.11	130.48
61	40.97	52.93	58.94	64.90	90.88	115.81	140.75
62	45.25	57.50	63.62	69.73	98.50	125.11	151.73
63	49.98	62.48	68.72	74.98	106.81	135.23	163.66
64	55.26	67.98	74.33	80.69	115.82	146.12	176.40
65	63.62	76.76	83.34	89.92	129.35	162.22	195.06
66	70.57	84.55	91.55	98.53	140.42	175.34	210.28
67	78.11	92.94	100.38	107.78	152.33	189.44	226.57
68	86.26	102.02	109.92	117.82	165.17	204.62	244.09
69	95.12	111.88	120.24	128.62	178.87	220.78	262.66
70	100.33	117.32	125.82	134.33	185.32	227.81	270.29
71	105.64	122.86	131.46	140.05	191.69	234.68	277.70
72	110.60	128.00	136.69	145.38	197.56	241.03	284.51
73	121.33	139.81	149.06	158.29	213.72	259.91	306.11
74	132.97	152.57	162.35	172.15	230.89	279.85	328.81
75	160.32	183.24	194.69	206.14	274.84	332.09	389.34
76	176.76	201.24	213.47	225.70	299.14	360.31	421.50
77	194.46	220.62	233.70	246.78	325.26	390.66	456.07
78	213.65	241.64	255.65	269.65	353.66	423.66	493.68
79	234.62	264.53	279.49	294.43	384.13	458.89	533.64
80	257.81	289.69	305.64	321.56	417.20	496.92	576.62
81	283.70	317.68	334.67	351.66	453.60	538.55	623.50
82	310.07	346.25	364.34	382.44	491.02	581.50	671.98
83	337.04	375.59	394.87	414.13	529.76	626.11	722.47
84	364.84	405.68	426.12	446.53	569.05	671.17	773.28
85	431.35	479.32	503.29	527.27	671.15	791.03	910.92
86	466.94	517.51	542.81	568.10	719.87	846.31	972.78
87	502.67	555.79	582.35	608.92	768.31	901.14	1,033.97
88	538.63	594.20	621.98	649.78	816.50	955.44	1,094.38
89	574.94	632.95	661.97	690.98	865.03	1,010.09	1,155.14
90	611.77	672.26	702.52	732.77	914.21	1,065.43	1,216.66
91	649.43	712.44	743.93	775.44	964.48	1,122.00	1,279.52
92	687.28	752.89	785.70	818.48	1,015.31	1,179.32	1,343.35
93	725.54	793.88	828.05	862.22	1,067.26	1,238.11	1,408.98
94	764.64	835.63	871.14	906.62	1,119.61	1,297.10	1,474.60
95	805.26	878.80	915.56	952.34	1,173.00	1,356.85	1,540.72
96	848.57	924.54	962.52	1,000.51	1,228.40	1,418.34	1,608.25
97	893.27	971.41	1,010.47	1,049.56	1,283.98	1,479.31	1,674.66
98	940.87	1,020.79	1,060.74	1,100.69	1,340.45	1,540.22	1,740.01
99	993.62	1,075.16	1,115.95	1,156.70	1,401.35	1,605.19	1,809.06
100	1,055.90	1,138.96	1,180.50	1,222.03	1,471.24	1,678.91	1,886.57

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.76	8.80	10.36	11.90	13.45	17.33	21.23
31	5.80	8.86	10.42	11.98	13.56	17.46	21.36
32	5.96	8.99	10.57	12.16	13.74	17.70	21.67
33	6.10	9.11	10.68	12.25	13.86	17.83	21.83
34	6.24	9.35	10.94	12.54	14.17	18.16	22.16
35	6.42	9.58	11.22	12.80	14.46	18.52	22.56
36	6.65	9.85	11.50	13.15	14.82	18.96	23.10
37	6.91	10.14	11.84	13.52	15.24	19.49	23.72
38	7.14	10.48	12.22	13.98	15.72	20.05	24.41
39	7.46	10.88	12.68	14.46	16.26	20.76	25.22
40	7.79	11.34	13.16	15.02	16.87	21.52	26.12
41	8.15	11.83	13.73	15.65	17.57	22.34	27.13
42	8.50	12.24	14.23	16.20	18.18	23.10	28.06
43	8.95	12.85	14.89	16.93	18.97	24.11	29.26
44	9.47	13.42	15.55	17.69	19.80	25.12	30.43
45	10.00	14.11	16.32	18.55	20.77	26.33	31.86
46	10.52	14.71	16.98	19.21	21.74	27.50	33.29
47	11.22	15.44	17.75	20.02	22.94	28.99	35.04
48	11.88	16.15	18.49	20.82	24.13	30.43	36.73
49	12.61	16.91	19.30	21.65	25.36	31.98	38.53
50	13.42	17.75	20.15	22.55	26.69	33.59	40.48
51	14.27	18.65	21.10	23.54	28.15	35.34	42.53
52	15.19	19.62	22.08	24.58	29.70	37.24	44.74
53	16.26	20.64	23.18	25.69	31.38	39.23	47.10
54	17.35	21.65	24.20	26.74	32.93	41.06	49.25
55	18.60	22.44	24.95	27.47	34.09	42.41	50.71
56	20.36	24.18	26.74	29.28	36.70	45.48	54.28
57	22.34	26.30	28.90	31.50	39.72	49.07	58.38
58	24.65	28.40	31.03	33.68	42.74	52.52	62.36
59	27.07	30.92	33.61	36.31	46.24	56.60	66.94
60	29.80	33.50	36.23	38.92	49.69	60.50	71.27
61	32.87	36.41	39.10	41.80	53.47	64.70	75.96
62	36.24	39.54	42.22	44.90	57.52	69.19	80.87
63	39.74	43.31	45.97	48.66	62.32	74.52	86.75
64	43.87	47.14	49.79	52.44	67.08	79.67	92.30
65	50.48	53.41	56.03	58.67	74.40	87.50	100.63
66	55.38	58.54	61.25	63.94	80.11	93.59	107.09
67	61.00	64.09	66.86	69.62	86.22	100.07	113.93
68	66.61	69.56	72.40	75.23	92.17	106.34	120.49
69	73.21	76.00	78.92	81.80	99.20	113.72	128.23
70	76.40	79.44	82.26	85.12	102.16	116.39	130.58
71	79.62	82.93	85.72	88.51	105.23	119.17	133.09
72	83.10	86.20	88.93	91.67	108.04	121.69	135.35
73	90.25	93.25	96.04	98.84	115.63	129.59	143.57
74	98.63	101.51	104.38	107.23	124.45	138.83	153.16
75	117.77	121.67	124.92	128.18	147.70	163.97	180.24
76	129.06	132.88	136.22	139.56	159.59	176.29	192.98
77	140.14	143.77	147.17	150.55	170.98	187.99	204.98
78	153.14	156.67	160.16	163.64	184.66	202.16	219.68
79	166.09	169.36	172.90	176.45	197.75	215.48	233.22
80	181.74	184.70	188.30	191.93	213.50	231.50	249.50
81	199.25	201.91	205.57	209.24	231.25	249.60	267.94
82	215.32	219.42	223.18	226.92	249.44	268.22	286.99
83	233.42	235.46	239.29	243.14	266.12	285.29	304.45
84	250.06	253.82	257.76	261.66	285.16	304.73	324.32
85	295.14	299.32	303.83	308.34	335.40	357.96	380.52
86	316.85	320.75	325.30	329.87	357.20	379.98	402.78
87	338.29	344.71	349.33	353.96	381.72	404.82	427.94
88	362.50	365.71	370.33	374.98	402.70	425.82	448.93
89	383.70	389.81	394.46	399.13	427.08	450.38	473.70
90	404.88	410.76	415.42	420.07	447.97	471.24	494.51
91	429.83	431.82	436.45	441.11	469.00	492.23	515.47
92	451.03	456.56	461.24	465.94	494.10	517.56	541.04
93	476.17	477.48	482.21	486.92	515.26	538.87	562.46
94	497.63	502.87	507.61	512.36	540.95	564.76	588.55
95	524.20	524.59	529.31	534.04	562.32	585.89	609.48
96	547.86	552.40	557.03	561.70	589.58	612.86	636.11
97	577.14	576.04	580.51	584.96	611.82	634.18	656.54
98	603.37	606.52	610.73	614.94	640.18	661.24	682.30
99	638.72	635.14	638.94	642.73	665.62	684.64	703.68
100	675.74	676.34	679.63	682.90	702.61	719.00	735.43



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	7.36	11.41	13.45	15.53	17.59	22.74	27.94
31	7.42	11.48	13.56	15.62	17.72	22.91	28.13
32	7.55	11.65	13.74	15.85	17.98	23.26	28.52
33	7.75	11.78	13.87	15.97	18.11	23.42	28.72
34	7.90	12.07	14.23	16.38	18.52	23.86	29.23
35	8.12	12.36	14.54	16.74	18.91	24.35	29.80
36	8.44	12.68	14.93	17.15	19.38	24.94	30.48
37	8.72	13.09	15.37	17.68	19.91	25.60	31.31
38	9.07	13.55	15.89	18.23	20.57	26.41	32.23
39	9.42	14.04	16.45	18.85	21.26	27.29	33.30
40	9.80	14.57	17.09	19.56	22.02	28.26	34.46
41	10.28	15.20	17.77	20.36	22.94	29.36	35.80
42	10.76	15.79	18.43	21.12	23.74	30.38	37.02
43	11.30	16.55	19.31	22.07	24.83	31.74	38.64
44	11.94	17.28	20.15	22.98	25.85	33.00	40.14
45	12.58	18.16	21.17	24.13	27.14	34.62	42.11
46	13.28	18.95	21.95	24.98	28.42	36.18	43.94
47	14.10	19.85	22.94	26.05	29.95	38.09	46.24
48	14.90	20.77	23.90	27.07	31.49	40.00	48.49
49	15.90	21.72	24.94	28.13	33.11	41.98	50.88
50	16.87	22.79	26.03	29.28	34.85	44.17	53.46
51	17.95	23.93	27.23	30.54	36.73	46.48	56.20
52	19.15	25.15	28.52	31.85	38.82	48.97	59.16
53	20.44	26.50	29.92	33.32	41.00	51.67	62.32
54	21.84	27.77	31.20	34.62	43.02	54.10	65.16
55	23.44	28.78	32.18	35.57	44.62	55.91	67.22
56	25.61	30.98	34.49	37.97	48.01	59.98	71.95
57	28.08	33.65	37.24	40.79	52.01	64.76	77.54
58	31.00	36.34	39.96	43.60	55.97	69.47	82.92
59	34.03	39.54	43.25	46.93	60.60	74.87	89.11
60	37.44	42.79	46.52	50.24	65.20	80.12	95.04
61	41.32	46.45	50.17	53.93	70.14	85.74	101.32
62	45.52	50.40	54.13	57.89	75.46	91.73	108.00
63	49.87	55.12	58.86	62.62	81.73	98.80	115.85
64	55.01	59.96	63.67	67.40	87.96	105.67	123.38
65	63.31	67.81	71.54	75.26	97.51	116.08	134.62
66	69.42	74.28	78.13	81.97	104.96	124.13	143.30
67	76.48	81.31	85.26	89.23	112.96	132.76	152.54
68	83.47	88.21	92.28	96.35	120.73	141.07	161.39
69	91.69	96.32	100.52	104.71	129.90	150.88	171.85
70	95.69	100.62	104.77	108.89	133.69	154.36	175.00
71	99.64	105.00	109.08	113.15	137.58	157.94	178.33
72	103.98	109.04	113.05	117.05	141.13	161.20	181.26
73	112.87	117.88	122.00	126.13	150.91	171.55	192.20
74	123.28	128.23	132.49	136.75	162.36	183.70	205.00
75	147.11	153.60	158.48	163.33	192.54	216.88	241.22
76	161.24	167.71	172.74	177.79	208.04	233.22	258.42
77	175.03	181.44	186.62	191.81	222.89	248.82	274.72
78	191.24	197.65	203.05	208.43	240.74	267.66	294.59
79	207.37	213.62	219.13	224.68	257.80	285.42	313.02
80	226.84	232.92	238.61	244.28	278.39	306.79	335.21
81	248.59	254.45	260.30	266.15	301.32	330.58	359.88
82	268.56	276.43	282.48	288.54	324.89	355.18	385.46
83	290.99	296.50	302.76	309.00	346.49	377.76	408.98
84	311.62	319.48	325.93	332.40	371.21	403.52	435.86
85	367.58	376.57	384.07	391.60	436.64	474.19	511.73
86	394.67	403.45	411.12	418.76	464.76	503.05	541.36
87	421.36	433.54	441.41	449.23	496.33	535.58	574.81
88	451.50	459.85	467.78	475.73	523.33	563.02	602.72
89	477.94	490.08	498.16	506.26	554.77	595.20	635.63
90	504.29	516.32	524.48	532.67	581.66	622.48	663.30
91	535.34	542.76	550.99	559.21	608.68	649.88	691.08
92	561.76	573.77	582.19	590.60	641.04	683.09	725.12
93	593.10	600.02	608.56	617.09	668.29	710.98	753.62
94	619.79	631.85	640.54	649.22	701.41	744.89	788.36
95	652.86	659.05	667.79	676.51	728.88	772.50	816.14
96	682.31	693.88	702.62	711.37	763.90	807.65	851.41
97	718.78	723.47	732.07	740.68	792.31	835.33	878.38
98	751.39	761.54	769.94	778.32	828.56	870.44	912.32
99	795.34	797.27	805.21	813.17	860.84	900.55	940.30
100	841.26	848.60	856.01	863.40	907.81	944.82	981.82



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.76	15.37	18.23	21.10	23.99	31.16	38.35
31	9.83	15.48	18.37	21.24	24.17	31.39	38.63
32	10.00	15.71	18.61	21.54	24.50	31.85	39.18
33	10.21	15.84	18.78	21.71	24.67	32.05	39.46
34	10.45	16.27	19.25	22.25	25.22	32.69	40.14
35	10.70	16.64	19.68	22.72	25.75	33.32	40.92
36	11.08	17.09	20.18	23.28	26.39	34.14	41.89
37	11.48	17.58	20.77	23.95	27.13	35.08	43.00
38	11.86	18.18	21.46	24.71	27.97	36.16	44.30
39	12.30	18.79	22.19	25.55	28.94	37.36	45.79
40	12.79	19.51	23.02	26.50	29.96	38.70	47.40
41	13.39	20.34	23.98	27.56	31.18	40.20	49.25
42	14.04	21.13	24.85	28.58	32.30	41.64	50.95
43	14.71	22.10	26.00	29.88	33.77	43.45	53.20
44	15.47	23.03	27.07	31.10	35.15	45.23	55.31
45	16.37	24.28	28.46	32.71	36.91	47.44	57.98
46	17.22	25.24	29.53	33.83	38.63	49.61	60.59
47	18.29	26.48	30.88	35.23	40.78	52.32	63.83
48	19.32	27.64	32.10	36.54	42.82	54.89	66.91
49	20.62	28.94	33.48	38.03	45.08	57.68	70.31
50	21.89	30.30	34.93	39.54	47.48	60.68	73.87
51	23.26	31.82	36.53	41.22	50.06	63.88	77.72
52	24.76	33.42	38.23	43.02	52.87	67.38	81.90
53	26.39	35.17	40.04	44.92	55.90	71.11	86.36
54	28.22	36.82	41.75	46.63	58.70	74.56	90.41
55	30.19	38.09	42.98	47.83	60.83	77.09	93.35
56	33.00	41.00	46.00	51.05	65.53	82.84	100.15
57	36.12	44.42	49.61	54.77	71.09	89.59	108.10
58	39.76	47.89	53.17	58.50	76.60	96.23	115.88
59	43.55	51.98	57.42	62.90	82.99	103.93	124.91
60	47.82	56.15	61.70	67.22	89.35	111.47	133.60
61	52.56	60.74	66.36	71.95	96.23	119.54	142.87
62	57.78	65.80	71.45	77.10	103.62	128.21	152.78
63	63.19	71.77	77.50	83.26	112.43	138.48	164.52
64	69.53	77.87	83.60	89.39	121.10	148.50	175.88
65	79.76	87.77	93.64	99.48	134.50	163.67	192.85
66	87.38	96.11	102.20	108.29	144.91	175.44	205.96
67	96.11	105.00	111.40	117.78	156.12	188.05	219.98
68	104.77	113.81	120.43	127.08	167.00	200.27	233.51
69	114.89	124.09	131.06	138.02	179.82	214.62	249.47
70	119.62	129.43	136.40	143.38	185.21	220.09	254.96
71	124.38	134.80	141.76	148.73	190.54	225.37	260.23
72	129.49	139.73	146.70	153.65	195.42	230.24	265.03
73	140.21	150.73	157.99	165.25	208.90	245.24	281.59
74	152.78	163.64	171.28	178.90	224.70	262.87	301.03
75	181.86	195.55	204.41	213.26	266.39	310.66	354.94
76	199.15	213.36	222.67	232.01	287.92	334.50	381.10
77	216.01	230.63	240.36	250.12	308.62	357.38	406.13
78	235.73	251.00	261.31	271.63	333.48	385.04	436.60
79	255.28	270.97	281.77	292.56	357.29	411.23	465.19
80	278.76	295.01	306.40	317.76	385.99	442.84	499.67
81	304.88	321.68	333.67	345.66	417.47	477.35	537.20
82	328.70	348.76	361.39	374.04	449.84	513.02	576.20
83	355.26	373.30	386.56	399.84	479.47	545.86	612.24
84	379.36	401.22	415.24	429.24	513.32	583.37	653.41
85	446.11	471.76	488.23	504.72	603.61	686.02	768.42
86	478.98	505.25	522.34	539.44	642.02	727.51	813.00
87	511.36	542.72	560.54	578.35	685.24	774.32	863.40
88	547.96	575.47	593.80	612.14	722.11	813.74	905.39
89	580.01	613.13	632.12	651.11	765.06	859.99	954.97
90	611.99	645.79	665.29	684.78	801.70	899.15	996.59
91	649.69	678.65	698.65	718.64	838.60	938.54	1,038.49
92	681.73	717.29	737.98	758.68	882.82	986.27	1,089.72
93	719.75	749.98	771.22	792.48	920.05	1,026.36	1,132.64
94	752.11	789.55	811.51	833.47	965.27	1,075.09	1,184.90
95	792.16	823.32	845.74	868.15	1,002.62	1,114.68	1,226.75
96	827.75	866.48	889.46	912.43	1,050.24	1,165.07	1,279.92
97	871.74	902.98	926.17	949.37	1,088.57	1,204.56	1,320.55
98	910.87	949.76	973.21	996.67	1,137.32	1,254.55	1,371.77
99	963.23	993.10	1,016.46	1,039.86	1,180.18	1,297.09	1,413.98
100	1,016.92	1,054.81	1,078.22	1,101.66	1,242.28	1,359.47	1,476.64

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.44	20.95	25.26	29.59	33.96	44.78	55.63
31	12.54	21.10	25.43	29.80	34.20	45.10	56.03
32	12.72	21.41	25.82	30.24	34.68	45.74	56.82
33	13.01	21.54	26.00	30.43	34.93	46.07	57.23
34	13.26	22.08	26.59	31.09	35.59	46.86	58.08
35	13.58	22.55	27.14	31.72	36.30	47.74	59.21
36	14.06	23.16	27.82	32.51	37.18	48.85	60.56
37	14.47	23.80	28.60	33.38	38.17	50.17	62.14
38	14.99	24.58	29.50	34.43	39.35	51.67	64.00
39	15.53	25.40	30.48	35.58	40.67	53.38	66.07
40	16.16	26.38	31.63	36.88	42.12	55.27	68.39
41	16.85	27.41	32.88	38.33	43.78	57.40	71.00
42	17.64	28.44	34.07	39.68	45.30	59.36	73.43
43	18.48	29.72	35.59	41.48	47.32	61.97	76.61
44	19.43	30.97	37.06	43.15	49.21	64.40	79.61
45	20.46	32.57	38.93	45.30	51.67	67.58	83.47
46	21.59	33.83	40.30	46.75	54.06	70.63	87.23
47	22.91	35.44	42.07	48.67	57.04	74.46	91.91
48	24.16	36.91	43.67	50.42	59.92	78.17	96.41
49	25.73	38.53	45.43	52.32	63.01	82.15	101.26
50	27.26	40.30	47.32	54.36	66.38	86.41	106.50
51	28.98	42.20	49.38	56.51	70.01	91.06	112.08
52	30.80	44.24	51.55	58.86	73.87	95.99	118.10
53	32.82	46.46	53.92	61.36	78.11	101.36	124.63
54	34.97	48.49	56.03	63.56	82.00	106.32	130.58
55	37.42	50.06	57.58	65.04	85.02	110.02	134.98
56	40.78	53.71	61.46	69.19	91.60	118.28	144.94
57	44.54	58.07	66.08	74.11	99.34	127.97	156.64
58	48.94	62.38	70.64	78.88	106.98	137.54	168.08
59	53.52	67.50	76.00	84.49	115.96	148.68	181.42
60	58.61	72.67	81.38	90.06	124.82	159.61	194.41
61	64.33	78.35	87.23	96.07	134.48	171.38	208.30
62	70.57	84.52	93.53	102.50	144.78	183.92	223.04
63	76.97	91.85	101.04	110.21	157.02	198.79	240.56
64	84.54	99.25	108.53	117.82	169.10	213.35	257.54
65	96.70	111.32	120.83	130.37	187.57	235.21	282.84
66	105.86	121.75	131.82	141.86	202.22	252.52	302.78
67	116.38	132.92	143.53	154.12	217.84	270.91	323.99
68	126.79	143.87	154.99	166.12	232.91	288.52	344.16
69	138.86	156.61	168.34	180.06	250.43	309.06	367.72
70	144.49	163.07	174.88	186.72	257.58	316.64	375.70
71	150.00	169.54	181.42	193.27	264.53	323.88	383.24
72	155.95	175.36	187.26	199.16	270.66	330.22	389.78
73	168.65	188.75	201.23	213.68	288.53	350.88	413.24
74	183.50	204.44	217.55	230.68	309.40	374.99	440.63
75	218.04	243.71	258.92	274.18	365.54	441.68	517.82
76	238.63	265.63	281.78	297.92	394.85	475.61	556.38
77	258.61	286.81	303.82	320.82	422.84	507.86	592.90
78	282.00	311.72	329.80	347.84	456.24	546.53	636.84
79	305.02	335.95	354.95	373.93	487.85	582.78	677.72
80	332.58	365.00	385.10	405.17	525.67	626.12	726.54
81	363.13	397.10	418.33	439.57	567.00	673.19	779.38
82	390.68	429.35	451.78	474.23	608.86	721.04	833.24
83	421.30	458.22	481.74	505.24	646.31	763.86	881.41
84	448.75	490.87	515.59	540.31	688.55	812.12	935.65
85	526.25	575.17	603.94	632.72	805.37	949.22	1,093.09
86	565.00	615.84	645.94	676.04	856.64	1,007.12	1,157.62
87	603.19	661.39	693.00	724.61	914.30	1,072.34	1,230.42
88	646.37	701.16	733.94	766.73	963.47	1,127.41	1,291.36
89	684.17	746.88	781.13	815.36	1,020.74	1,191.90	1,363.08
90	721.90	786.55	821.95	857.33	1,069.63	1,246.55	1,423.49
91	766.32	826.43	862.96	899.51	1,118.78	1,301.52	1,484.24
92	804.12	873.35	911.40	949.45	1,177.75	1,368.02	1,558.28
93	848.89	912.97	952.26	991.57	1,227.35	1,423.82	1,620.32
94	886.97	960.97	1,001.80	1,042.63	1,287.56	1,491.67	1,695.78
95	934.09	1,001.83	1,043.75	1,085.69	1,337.22	1,546.82	1,756.42
96	975.84	1,053.97	1,097.27	1,140.58	1,400.38	1,616.90	1,833.41
97	1,027.26	1,097.70	1,141.85	1,186.00	1,450.90	1,671.64	1,892.38
98	1,072.60	1,153.50	1,198.63	1,243.78	1,514.70	1,740.44	1,966.21
99	1,132.73	1,204.20	1,249.86	1,295.52	1,569.52	1,797.83	2,026.14
100	1,193.17	1,275.62	1,322.16	1,368.67	1,647.78	1,880.38	2,112.96

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.89	14.27	16.81	19.31	21.85	28.15	34.44
31	9.99	14.43	16.98	19.55	22.13	28.46	34.89
32	10.24	14.62	17.21	19.79	22.37	28.81	35.30
33	10.53	14.82	17.35	19.89	22.53	28.98	35.47
34	10.73	15.08	17.68	20.22	22.86	29.27	35.72
35	11.04	15.51	18.17	20.79	23.43	29.99	36.58
36	11.44	15.84	18.53	21.14	23.86	30.51	37.18
37	11.83	16.30	19.03	21.76	24.51	31.33	38.15
38	12.21	16.82	19.63	22.45	25.26	32.23	39.22
39	12.66	17.37	20.22	23.09	25.95	33.13	40.25
40	13.23	17.98	20.88	23.85	26.76	34.13	41.42
41	13.75	18.63	21.62	24.67	27.68	35.19	42.73
42	14.27	19.28	22.39	25.52	28.65	36.42	44.20
43	14.90	20.11	23.30	26.52	29.70	37.75	45.80
44	15.68	21.03	24.35	27.68	31.00	39.34	47.63
45	16.35	21.85	25.26	28.67	32.11	40.70	49.29
46	17.15	22.76	26.24	29.70	33.64	42.53	51.47
47	18.06	23.59	27.09	30.58	35.05	44.30	53.52
48	19.11	24.52	28.08	31.61	36.63	46.21	55.80
49	19.96	25.67	29.27	32.90	38.50	48.54	58.53
50	21.13	26.78	30.43	34.05	40.31	50.71	61.07
51	22.35	28.00	31.65	35.31	42.25	53.04	63.85
52	23.54	29.27	32.97	36.68	44.30	55.52	66.76
53	25.00	30.45	34.14	37.88	46.24	57.84	69.43
54	26.42	31.94	35.69	39.42	48.55	60.57	72.63
55	28.17	32.73	36.38	40.04	49.70	61.83	73.96
56	30.67	35.30	38.99	42.73	53.52	66.36	79.15
57	33.47	38.12	41.90	45.66	57.58	71.09	84.63
58	36.30	40.91	44.71	48.54	61.57	75.69	89.85
59	39.62	44.24	48.13	51.96	66.18	81.02	95.82
60	43.37	47.99	51.87	55.72	71.15	86.63	102.06
61	47.56	52.13	55.97	59.85	76.56	92.68	108.79
62	52.13	56.25	60.09	63.93	81.85	98.48	115.10
63	57.19	61.20	64.99	68.80	88.11	105.37	122.62
64	62.76	66.19	69.91	73.64	94.18	111.90	129.63
65	71.76	74.99	78.68	82.40	104.48	122.90	141.32
66	78.76	82.20	86.04	89.83	112.52	131.48	150.42
67	86.23	89.38	93.28	97.11	120.29	139.58	158.94
68	93.54	97.75	101.73	105.71	129.51	149.42	169.26
69	102.13	106.05	110.11	114.13	138.43	158.66	178.93
70	106.58	110.83	114.80	118.75	142.55	162.39	182.22
71	111.07	115.73	119.61	123.51	146.82	166.26	185.71
72	115.95	119.42	123.20	127.00	149.67	168.58	187.51
73	125.93	130.15	134.05	137.92	161.35	180.85	200.35
74	137.61	140.63	144.61	148.55	172.41	192.32	212.18
75	164.36	168.56	173.05	177.57	204.61	227.15	249.69
76	178.79	184.08	188.71	193.33	221.09	244.22	267.34
77	195.58	199.17	203.88	208.56	236.86	260.42	283.96
78	212.15	217.04	221.88	226.69	255.81	280.06	304.33
79	231.88	234.62	239.52	244.44	273.95	298.51	323.09
80	251.77	255.87	260.86	265.88	295.77	320.71	345.64
81	276.03	279.71	284.79	289.87	320.36	345.78	371.19
82	298.29	303.97	309.17	314.35	345.56	371.57	397.58
83	323.37	326.19	331.49	336.83	368.66	395.22	421.77
84	346.41	351.63	357.08	362.48	395.04	422.15	449.28
85	408.87	414.66	420.91	427.16	464.64	495.89	527.14
86	438.94	444.34	450.65	456.98	494.83	526.40	557.98
87	468.65	477.53	483.94	490.35	528.80	560.81	592.84
88	502.18	506.63	513.03	519.47	557.87	589.90	621.92
89	531.54	540.02	546.46	552.93	591.64	623.93	656.22
90	560.89	569.03	575.49	581.93	620.59	652.82	685.06
91	595.46	598.21	604.62	611.09	649.72	681.89	714.10
92	624.82	632.48	638.97	645.48	684.50	716.99	749.51
93	659.65	661.46	668.02	674.54	713.80	746.51	779.20
94	689.38	696.64	703.21	709.79	749.40	782.38	815.33
95	726.19	726.73	733.27	739.83	779.00	811.65	844.33
96	758.96	765.25	771.66	778.14	816.77	849.02	881.22
97	799.52	798.01	804.20	810.36	847.57	878.55	909.53
98	835.87	840.22	846.06	851.89	886.86	916.04	945.21
99	884.83	879.88	885.14	890.39	922.10	948.45	974.83
100	936.13	936.95	941.51	946.04	973.34	996.05	1,018.81

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.65	18.53	21.85	25.20	28.58	36.93	45.33
31	12.77	18.73	22.13	25.51	28.93	37.38	45.88
32	12.98	18.96	22.37	25.78	29.27	37.83	46.41
33	13.37	19.15	22.55	25.95	29.45	38.05	46.70
34	13.57	19.48	22.94	26.42	29.87	38.50	47.14
35	13.98	20.04	23.59	27.15	30.65	39.46	48.30
36	14.48	20.43	24.03	27.61	31.23	40.15	49.09
37	14.96	21.06	24.74	28.42	32.03	41.17	50.35
38	15.51	21.76	25.52	29.27	33.03	42.42	51.84
39	16.02	22.39	26.25	30.08	33.94	43.55	53.13
40	16.64	23.09	27.07	31.00	34.93	44.82	54.66
41	17.31	23.95	28.02	32.09	36.17	46.28	56.41
42	18.06	24.87	29.06	33.25	37.42	47.88	58.33
43	18.84	25.91	30.23	34.54	38.88	49.69	60.50
44	19.73	27.02	31.50	35.98	40.49	51.63	62.83
45	20.56	28.08	32.73	37.33	41.95	53.53	65.10
46	21.62	29.27	33.92	38.62	43.94	55.94	67.92
47	22.69	30.31	35.05	39.78	45.73	58.17	70.60
48	24.00	31.56	36.30	41.11	47.81	60.74	73.64
49	25.15	32.98	37.88	42.73	50.29	63.76	77.27
50	26.59	34.39	39.29	44.20	52.61	66.68	80.70
51	28.11	35.92	40.87	45.83	55.17	69.75	84.36
52	29.66	37.51	42.56	47.53	57.91	73.06	88.29
53	31.45	39.08	44.13	49.14	60.44	76.14	91.88
54	33.27	40.95	46.00	51.05	63.45	79.77	96.09
55	35.46	41.95	46.90	51.86	65.05	81.53	98.01
56	38.58	45.22	50.30	55.35	70.00	87.47	104.96
57	42.05	48.77	53.94	59.12	75.40	93.90	112.39
58	45.63	52.35	57.59	62.82	80.65	100.06	119.44
59	49.80	56.59	61.91	67.17	86.77	107.17	127.56
60	54.51	61.29	66.61	71.97	93.35	114.71	136.10
61	59.79	66.51	71.88	77.22	100.47	122.77	145.08
62	65.48	71.74	77.05	82.35	107.37	130.53	153.67
63	71.76	77.91	83.20	88.50	115.55	139.65	163.77
64	78.68	84.20	89.43	94.64	123.51	148.37	173.29
65	90.02	95.24	100.48	105.71	136.92	163.01	189.04
66	98.73	104.38	109.73	115.13	147.44	174.36	201.29
67	108.08	113.40	118.94	124.46	157.56	185.20	212.80
68	117.22	123.91	129.66	135.38	169.63	198.22	226.74
69	127.90	134.38	140.24	146.07	181.26	210.52	239.74
70	133.46	140.42	146.18	151.93	186.53	215.37	244.19
71	139.00	146.52	152.20	157.87	191.98	220.38	248.84
72	145.05	151.06	156.61	162.16	195.51	223.31	251.10
73	157.48	164.51	170.24	176.03	210.62	239.44	268.25
74	172.01	177.64	183.54	189.44	224.92	254.48	284.00
75	205.30	212.79	219.55	226.27	266.73	300.45	334.17
76	223.37	232.33	239.30	246.30	288.20	323.09	358.00
77	244.29	251.35	258.53	265.72	308.77	344.70	380.58
78	264.93	273.81	281.29	288.74	333.50	370.80	408.10
79	289.49	295.93	303.57	311.26	357.14	395.40	433.63
80	314.25	322.67	330.55	338.41	385.67	425.00	464.37
81	344.38	352.50	360.60	368.71	417.42	457.96	498.55
82	372.05	382.95	391.33	399.72	450.08	492.04	533.99
83	403.12	410.75	419.42	428.06	480.00	523.32	566.57
84	431.70	442.59	451.52	460.48	514.24	559.00	603.81
85	509.22	521.67	532.06	542.49	604.90	656.91	708.92
86	546.75	558.91	569.54	580.12	643.84	696.89	749.96
87	583.72	600.60	611.50	622.33	687.58	741.96	796.30
88	625.48	637.04	648.03	659.04	724.98	779.96	834.96
89	662.11	678.92	690.11	701.34	768.53	824.55	880.56
90	698.61	715.27	726.57	737.92	805.79	862.34	918.88
91	741.63	751.90	763.31	774.69	843.23	900.30	957.37
92	778.22	794.86	806.53	818.18	888.05	946.31	1,004.53
93	821.64	831.22	843.06	854.87	925.80	984.94	1,044.01
94	858.61	875.32	887.36	899.38	971.68	1,031.92	1,092.14
95	904.43	913.00	925.11	937.19	1,009.74	1,070.16	1,130.63
96	945.23	961.26	973.36	985.48	1,058.25	1,118.86	1,179.48
97	995.74	1,002.24	1,014.16	1,026.09	1,097.61	1,157.20	1,216.84
98	1,040.93	1,054.98	1,066.62	1,078.23	1,147.83	1,205.85	1,263.86
99	1,101.81	1,104.49	1,115.48	1,126.51	1,192.55	1,247.56	1,302.62
100	1,165.42	1,175.59	1,185.85	1,196.09	1,257.61	1,308.88	1,360.14

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	16.74	24.95	29.59	34.25	38.91	50.59	62.23
31	16.96	25.26	29.95	34.65	39.39	51.20	63.00
32	17.17	25.53	30.32	35.06	39.86	51.84	63.76
33	17.60	25.75	30.55	35.30	40.12	52.12	64.15
34	17.97	26.25	31.07	35.85	40.68	52.75	64.76
35	18.46	26.99	31.88	36.80	41.72	54.02	66.35
36	19.02	27.49	32.49	37.48	42.49	54.97	67.44
37	19.64	28.27	33.40	38.51	43.64	56.43	69.18
38	20.28	29.20	34.46	39.68	44.94	58.08	71.16
39	20.89	30.03	35.43	40.78	46.16	59.63	73.08
40	21.70	30.98	36.52	42.03	47.53	61.37	75.15
41	22.55	32.03	37.75	43.42	49.14	63.35	77.61
42	23.53	33.31	39.15	45.00	50.88	65.61	80.27
43	24.51	34.60	40.68	46.74	52.85	68.02	83.26
44	25.60	36.06	42.40	48.69	55.01	70.76	86.56
45	26.76	37.51	44.06	50.55	57.08	73.33	89.63
46	28.02	39.04	45.64	52.28	59.73	76.71	93.69
47	29.43	40.42	47.14	53.80	62.29	79.91	97.50
48	31.08	41.97	48.73	55.50	65.02	83.34	101.62
49	32.61	43.94	50.85	57.76	68.48	87.58	106.78
50	34.44	45.74	52.75	59.70	71.71	91.62	111.53
51	36.38	47.77	54.80	61.85	75.14	95.87	116.63
52	38.33	49.86	57.05	64.18	78.88	100.55	122.18
53	40.62	51.87	59.03	66.19	82.40	104.81	127.33
54	42.95	54.31	61.57	68.77	86.56	109.96	133.31
55	45.71	55.55	62.69	69.74	88.72	112.40	136.12
56	49.69	59.79	67.10	74.46	95.58	120.84	146.07
57	54.08	64.39	71.90	79.41	103.06	129.86	156.67
58	58.53	68.97	76.62	84.27	110.36	138.66	166.93
59	63.76	74.45	82.20	90.02	118.79	148.77	178.79
60	69.58	80.44	88.33	96.26	127.94	159.60	191.29
61	76.06	87.02	95.02	103.06	137.81	171.24	204.61
62	83.13	93.62	101.67	109.73	147.45	182.42	217.38
63	90.95	101.48	109.58	117.71	158.94	195.76	232.60
64	99.47	109.36	117.39	125.52	170.09	208.58	246.98
65	113.40	123.27	131.49	139.70	188.87	229.88	270.87
66	124.27	134.98	143.55	152.09	203.56	246.44	289.27
67	135.79	146.47	155.38	164.30	217.77	262.33	306.88
68	147.13	159.91	169.21	178.54	234.63	281.36	328.07
69	160.23	173.15	182.85	192.59	250.85	299.42	348.04
70	166.88	180.59	190.34	200.05	258.42	307.07	355.77
71	173.50	188.10	197.81	207.55	265.87	314.46	363.13
72	180.67	193.57	203.23	212.86	270.72	318.96	367.15
73	195.64	210.37	220.50	230.64	291.53	342.26	393.00
74	213.20	226.69	237.28	247.84	311.28	364.16	417.02
75	253.80	270.90	283.17	295.44	369.04	430.37	491.70
76	275.89	295.57	308.47	321.42	398.86	463.40	527.94
77	301.49	319.50	332.97	346.50	427.55	495.09	562.63
78	326.56	347.72	362.00	376.30	461.98	533.40	604.84
79	356.36	375.38	390.34	405.29	494.96	569.69	644.44
80	386.17	408.69	424.46	440.20	534.72	613.48	692.21
81	422.35	445.64	462.24	478.85	578.33	661.29	744.19
82	455.36	483.15	500.65	518.17	623.17	710.70	798.23
83	492.15	517.14	535.51	553.91	664.23	756.20	848.16
84	525.54	555.83	575.25	594.64	711.12	808.16	905.18
85	618.01	653.54	676.36	699.21	836.20	950.37	1,064.51
86	663.55	699.94	723.61	747.30	889.41	1,007.84	1,126.27
87	708.40	751.84	776.54	801.21	949.29	1,072.68	1,196.09
88	759.11	797.22	822.61	848.02	1,000.36	1,127.30	1,254.26
89	803.50	849.38	875.70	902.01	1,059.86	1,191.37	1,322.95
90	847.80	894.63	921.65	948.65	1,110.62	1,245.62	1,380.61
91	900.04	940.15	967.86	995.55	1,161.73	1,300.18	1,438.65
92	944.42	993.68	1,022.34	1,051.03	1,223.00	1,366.31	1,509.62
93	997.10	1,038.97	1,068.40	1,097.85	1,274.57	1,421.85	1,569.08
94	1,041.92	1,093.79	1,124.21	1,154.63	1,337.21	1,489.35	1,641.48
95	1,097.40	1,140.57	1,171.63	1,202.67	1,388.95	1,544.20	1,699.45
96	1,146.70	1,200.36	1,232.19	1,264.02	1,454.93	1,614.01	1,773.12
97	1,207.65	1,250.93	1,283.05	1,315.19	1,508.03	1,668.72	1,829.40
98	1,261.85	1,315.73	1,348.22	1,380.72	1,575.57	1,737.97	1,900.35
99	1,334.39	1,375.77	1,408.13	1,440.55	1,634.94	1,796.89	1,958.82
100	1,408.76	1,461.26	1,493.68	1,526.16	1,720.96	1,883.32	2,045.64

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	21.39	33.99	41.01	48.03	55.10	72.66	90.29
31	21.62	34.39	41.50	48.60	55.78	73.56	91.37
32	21.87	34.82	42.01	49.20	56.44	74.45	92.49
33	22.43	35.02	42.25	49.47	56.80	74.89	93.03
34	22.80	35.60	42.90	50.14	57.40	75.58	93.70
35	23.35	36.56	43.98	51.43	58.84	77.38	95.95
36	24.12	37.29	44.82	52.34	59.85	78.66	97.50
37	24.80	38.26	46.00	53.69	61.39	80.70	99.96
38	25.66	39.50	47.40	55.31	63.23	83.03	102.83
39	26.40	40.56	48.66	56.80	64.91	85.18	105.48
40	27.42	41.82	50.14	58.46	66.79	87.66	108.46
41	28.42	43.20	51.84	60.37	68.97	90.41	111.86
42	29.57	44.82	53.67	62.53	71.35	93.54	115.70
43	30.81	46.54	55.70	64.91	74.07	97.00	119.92
44	32.16	48.47	57.99	67.55	77.02	100.81	124.66
45	33.50	50.35	60.19	70.02	79.88	104.48	129.07
46	35.15	52.28	62.31	72.26	83.59	109.20	134.87
47	36.85	54.13	64.25	74.33	87.12	113.77	140.36
48	38.84	56.05	66.30	76.56	90.99	118.70	146.41
49	40.68	58.53	68.97	79.44	95.67	124.75	153.76
50	42.90	60.83	71.47	82.04	100.21	130.48	160.78
51	45.37	63.35	74.07	84.79	105.05	136.64	168.21
52	47.69	66.01	76.94	87.80	110.23	143.22	176.21
53	50.51	68.49	79.45	90.45	115.13	149.44	183.72
54	53.20	71.51	82.64	93.76	120.94	156.76	192.56
55	56.60	73.01	83.96	94.84	124.00	160.40	196.83
56	61.42	78.36	89.68	100.92	133.60	172.55	211.42
57	66.75	84.20	95.82	107.45	143.99	185.50	227.07
58	72.06	89.86	101.80	113.64	154.10	198.16	242.16
59	78.35	96.60	108.79	120.95	165.99	212.84	259.69
60	85.31	104.05	116.51	128.93	178.76	228.53	278.35
61	93.11	112.23	124.92	137.59	192.59	245.45	298.32
62	101.56	120.29	133.06	145.88	206.05	261.73	317.44
63	110.78	129.86	142.83	155.82	221.96	281.01	340.06
64	120.94	139.38	152.41	165.44	237.47	299.62	361.68
65	137.50	156.33	169.68	183.12	263.42	330.35	397.23
66	150.54	171.01	185.17	199.25	284.05	354.65	425.31
67	164.46	185.42	200.23	215.03	303.87	377.92	451.98
68	178.04	202.11	217.77	233.39	327.22	405.37	483.56
69	193.70	218.53	234.87	251.21	349.42	431.21	513.07
70	201.54	227.55	244.04	260.53	359.42	441.81	524.21
71	209.27	236.58	253.13	269.71	369.11	451.93	534.77
72	217.58	242.93	259.42	275.90	374.96	457.46	539.97
73	235.33	263.39	280.84	298.23	402.66	489.69	576.72
74	256.03	283.22	301.38	319.57	428.62	519.48	610.42
75	304.28	337.62	358.69	379.83	506.39	611.88	717.35
76	330.58	367.99	390.36	412.72	547.00	658.87	770.77
77	360.97	397.33	420.90	444.45	585.77	703.55	821.36
78	390.66	431.83	456.88	481.88	632.04	757.13	882.23
79	425.79	465.40	491.73	518.02	675.83	807.34	938.87
80	460.74	505.65	533.49	561.30	728.22	867.38	1,006.50
81	503.05	550.12	579.52	608.94	785.48	932.58	1,079.70
82	541.22	594.79	625.87	656.97	843.47	998.87	1,154.31
83	583.64	634.78	667.37	699.93	895.36	1,058.19	1,221.04
84	621.67	680.01	714.26	748.50	953.86	1,125.06	1,296.18
85	729.03	796.81	836.66	876.52	1,115.70	1,314.98	1,514.29
86	782.72	853.14	894.84	936.54	1,186.73	1,395.19	1,603.69
87	835.61	916.25	960.03	1,003.83	1,266.61	1,485.54	1,704.53
88	895.44	971.34	1,016.75	1,062.17	1,334.72	1,561.83	1,788.96
89	947.80	1,034.68	1,082.12	1,129.54	1,414.06	1,651.18	1,888.32
90	1,000.07	1,089.63	1,138.68	1,187.69	1,481.78	1,726.88	1,972.00
91	1,061.61	1,144.88	1,195.48	1,246.11	1,549.87	1,803.03	2,056.16
92	1,113.97	1,209.87	1,262.59	1,315.30	1,631.57	1,895.16	2,158.74
93	1,175.99	1,264.77	1,319.19	1,373.65	1,700.28	1,972.46	2,244.68
94	1,228.74	1,331.26	1,387.82	1,444.39	1,783.70	2,066.46	2,349.21
95	1,294.02	1,387.86	1,445.93	1,504.04	1,852.49	2,142.86	2,433.22
96	1,351.86	1,460.09	1,520.08	1,580.08	1,939.99	2,239.94	2,539.87
97	1,423.10	1,520.67	1,581.84	1,643.00	2,009.97	2,315.77	2,621.57
98	1,485.90	1,597.98	1,660.50	1,723.05	2,098.36	2,411.08	2,723.85
99	1,569.20	1,668.21	1,731.47	1,794.72	2,174.31	2,490.59	2,806.87
100	1,652.93	1,767.15	1,831.62	1,896.05	2,282.72	2,604.95	2,927.14

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.83	8.92	10.50	12.07	13.64	17.58	21.53
31	5.92	9.04	10.64	12.25	13.86	17.83	21.83
32	6.05	9.17	10.80	12.42	14.05	18.06	22.14
33	6.17	9.31	10.88	12.50	14.14	18.19	22.28
34	6.37	9.47	11.11	12.72	14.36	18.41	22.46
35	6.55	9.78	11.44	13.08	14.75	18.89	23.03
36	6.74	10.04	11.74	13.40	15.12	19.33	23.57
37	7.04	10.33	12.07	13.80	15.54	19.87	24.18
38	7.28	10.68	12.48	14.24	16.03	20.45	24.90
39	7.61	11.11	12.94	14.75	16.57	21.17	25.73
40	7.93	11.58	13.44	15.32	17.21	21.95	26.65
41	8.30	12.06	13.99	15.95	17.90	22.79	27.64
42	8.66	12.56	14.59	16.62	18.65	23.72	28.80
43	9.13	13.19	15.29	17.39	19.48	24.74	30.01
44	9.65	13.87	16.07	18.25	20.45	25.93	31.40
45	10.18	14.50	16.74	19.03	21.31	27.02	32.69
46	10.80	15.18	17.51	19.85	22.44	28.39	34.37
47	11.41	15.84	18.19	20.52	23.54	29.74	35.94
48	12.16	16.67	19.08	21.49	24.90	31.39	37.92
49	12.85	17.45	19.90	22.36	26.18	33.00	39.77
50	13.76	18.31	20.80	23.28	27.56	34.67	41.76
51	14.63	19.24	21.78	24.29	29.06	36.47	43.90
52	15.66	20.26	22.79	25.37	30.64	38.40	46.18
53	16.75	21.31	23.92	26.51	32.39	40.49	48.61
54	17.88	22.50	25.13	27.76	34.20	42.66	51.14
55	19.19	23.48	26.11	28.72	35.66	44.35	53.05
56	20.99	25.31	27.97	30.64	38.38	47.59	56.78
57	23.16	27.52	30.25	32.96	41.56	51.32	61.09
58	25.42	29.71	32.47	35.27	44.72	55.00	65.26
59	28.09	32.36	35.17	37.99	48.38	59.24	70.07
60	30.92	35.09	37.92	40.74	52.03	63.32	74.62
61	34.13	38.12	40.94	43.78	56.02	67.76	79.57
62	37.63	41.68	44.53	47.36	60.65	72.96	85.28
63	41.80	45.37	48.14	50.96	65.29	78.08	90.88
64	46.16	49.74	52.52	55.31	70.75	84.06	97.36
65	53.15	56.34	59.14	61.90	78.50	92.34	106.16
66	58.34	61.79	64.66	67.50	84.56	98.80	113.03
67	64.28	67.68	70.60	73.51	91.06	105.68	120.31
68	70.25	73.51	76.49	79.49	97.42	112.37	127.32
69	77.21	80.33	83.42	86.47	104.88	120.22	135.58
70	80.65	84.00	87.00	90.01	108.05	123.07	138.10
71	84.12	87.74	90.68	93.65	111.32	126.07	140.81
72	87.82	90.60	93.48	96.35	113.56	127.91	142.27
73	95.44	98.78	101.72	104.69	122.47	137.27	152.06
74	104.33	106.81	109.82	112.84	130.97	146.08	161.16
75	124.69	128.08	131.50	134.93	155.48	172.60	189.73
76	135.76	138.92	142.42	145.90	166.85	184.30	201.76
77	147.52	151.51	155.10	158.66	180.18	198.12	216.02
78	161.26	163.96	167.63	171.25	193.25	211.57	229.90
79	175.03	178.68	182.42	186.17	208.66	227.35	246.07
80	190.20	193.50	197.28	201.05	223.67	242.53	261.40
81	207.02	209.98	213.80	217.61	240.50	259.58	278.65
82	223.86	228.26	232.18	236.08	259.51	279.04	298.55
83	242.75	245.11	249.10	253.09	277.02	296.98	316.93
84	260.22	264.31	268.40	272.47	296.95	317.32	337.73
85	304.81	309.29	313.96	318.61	346.58	369.89	393.20
86	327.34	331.54	336.23	340.96	369.22	392.76	416.32
87	349.56	353.40	358.14	362.89	391.34	415.04	438.72
88	371.56	375.01	379.75	384.50	412.93	436.64	460.34
89	393.37	396.41	401.16	405.88	434.32	458.02	481.73
90	415.18	417.78	422.51	427.25	455.63	479.32	502.96
91	437.11	439.26	443.98	448.72	477.08	500.71	524.35
92	462.59	464.42	469.20	473.98	502.62	526.49	550.37
93	484.32	485.80	490.58	495.40	524.22	548.23	572.24
94	510.49	511.61	516.44	521.28	550.36	574.58	598.79
95	533.22	533.80	538.60	543.41	572.17	596.17	620.16
96	557.38	557.23	561.91	566.63	594.77	618.23	641.68
97	582.14	586.24	590.78	595.33	622.64	645.38	668.16
98	613.96	611.88	616.13	620.38	645.84	667.10	688.33
99	644.33	646.48	650.36	654.22	677.50	696.86	716.26
100	681.73	682.38	685.70	688.99	708.88	725.44	742.00



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	7.46	11.58	13.64	15.74	17.86	23.09	28.33
31	7.57	11.74	13.86	15.97	18.11	23.42	28.72
32	7.64	11.89	14.05	16.19	18.36	23.74	29.14
33	7.85	12.02	14.16	16.28	18.48	23.90	29.34
34	8.03	12.24	14.42	16.60	18.77	24.18	29.64
35	8.29	12.62	14.84	17.10	19.31	24.85	30.42
36	8.54	12.96	15.24	17.50	19.78	25.43	31.09
37	8.90	13.37	15.67	18.04	20.32	26.12	31.93
38	9.25	13.81	16.20	18.59	20.98	26.93	32.88
39	9.60	14.32	16.78	19.24	21.70	27.82	33.96
40	9.97	14.84	17.40	19.93	22.46	28.81	35.15
41	10.48	15.49	18.13	20.77	23.39	29.95	36.49
42	10.96	16.20	18.94	21.65	24.36	31.18	37.99
43	11.52	16.98	19.80	22.64	25.48	32.57	39.65
44	12.14	17.83	20.80	23.74	26.69	34.04	41.44
45	12.80	18.61	21.71	24.76	27.85	35.52	43.18
46	13.62	19.56	22.64	25.78	29.34	37.36	45.35
47	14.35	20.34	23.54	26.74	30.72	39.07	47.41
48	15.26	21.44	24.67	27.94	32.48	41.28	50.05
49	16.20	22.42	25.75	29.02	34.19	43.33	52.51
50	17.29	23.52	26.86	30.20	35.95	45.58	55.18
51	18.41	24.71	28.12	31.52	37.92	47.96	58.00
52	19.75	25.96	29.44	32.87	40.06	50.54	61.07
53	21.06	27.36	30.88	34.40	42.32	53.33	64.32
54	22.54	28.85	32.40	35.95	44.69	56.17	67.68
55	24.16	30.08	33.66	37.19	46.66	58.49	70.31
56	26.41	32.44	36.07	39.72	50.23	62.75	75.28
57	29.12	35.21	38.94	42.68	54.43	67.78	81.13
58	31.98	38.03	41.82	45.62	58.60	72.70	86.77
59	35.30	41.38	45.26	49.12	63.44	78.36	93.25
60	38.86	44.81	48.68	52.62	68.27	83.88	99.52
61	42.89	48.64	52.56	56.47	73.48	89.80	106.13
62	47.26	53.15	57.10	61.03	79.57	96.71	113.87
63	52.45	57.76	61.66	65.59	85.62	103.50	121.37
64	57.88	63.24	67.16	71.09	92.76	111.44	130.16
65	66.66	71.57	75.49	79.40	102.86	122.47	142.04
66	73.12	78.44	82.45	86.53	110.80	131.03	151.25
67	80.59	85.85	90.01	94.22	119.29	140.18	161.06
68	88.02	93.22	97.52	101.82	127.60	149.08	170.54
69	96.74	101.83	106.26	110.69	137.34	159.49	181.67
70	100.99	106.43	110.78	115.15	141.38	163.24	185.08
71	105.26	111.10	115.40	119.72	145.56	167.09	188.66
72	109.87	114.61	118.84	123.04	148.36	169.42	190.52
73	119.35	124.86	129.23	133.60	159.85	181.73	203.62
74	130.42	134.93	139.42	143.89	170.83	193.28	215.71
75	155.77	161.68	166.81	171.92	202.68	228.29	253.91
76	169.61	175.34	180.60	185.88	217.50	243.83	270.16
77	184.24	191.21	196.67	202.13	234.90	262.22	289.50
78	201.38	206.86	212.51	218.12	251.94	280.12	308.30
79	218.52	225.41	231.23	237.06	272.00	301.14	330.26
80	237.38	244.02	249.96	255.92	291.65	321.41	351.17
81	258.29	264.64	270.72	276.80	313.37	343.81	374.28
82	279.23	287.57	293.87	300.18	337.99	369.50	401.02
83	302.63	308.65	315.17	321.67	360.71	393.23	425.74
84	324.28	332.69	339.40	346.15	386.53	420.20	453.89
85	379.64	389.12	396.88	404.63	451.20	490.00	528.79
86	407.71	417.02	424.94	432.84	480.37	519.96	559.54
87	435.40	444.48	452.52	460.56	508.84	549.07	589.31
88	462.78	471.54	479.69	487.81	536.64	577.34	618.04
89	489.98	498.38	506.59	514.84	564.16	605.29	646.40
90	517.10	525.16	533.46	541.78	591.60	633.11	674.64
91	544.40	552.12	560.50	568.87	619.16	661.08	703.00
92	576.17	583.66	592.22	600.79	652.08	694.87	737.63
93	603.24	610.46	619.15	627.80	679.91	723.32	766.73
94	635.82	642.83	651.67	660.52	713.59	757.85	802.06
95	664.13	670.61	679.50	688.37	741.67	786.05	830.47
96	694.19	699.97	708.79	717.61	770.59	814.73	858.88
97	725.02	736.27	745.02	753.79	806.33	850.13	893.92
98	764.57	768.29	776.76	785.20	835.90	878.16	920.40
99	802.31	811.50	819.59	827.69	876.22	916.64	957.07
100	848.70	856.19	863.65	871.10	915.92	953.26	990.59



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.91	15.60	18.49	21.41	24.32	31.62	38.89
31	10.03	15.80	18.76	21.71	24.67	32.05	39.46
32	10.12	16.03	19.02	22.00	25.01	32.51	40.00
33	10.36	16.16	19.19	22.16	25.19	32.72	40.28
34	10.64	16.49	19.51	22.55	25.57	33.13	40.72
35	10.94	16.99	20.08	23.18	26.26	34.02	41.76
36	11.23	17.41	20.59	23.75	26.93	34.85	42.76
37	11.71	17.94	21.18	24.44	27.68	35.77	43.88
38	12.08	18.53	21.88	25.21	28.52	36.88	45.17
39	12.54	19.19	22.62	26.05	29.52	38.10	46.70
40	13.04	19.91	23.46	27.04	30.55	39.46	48.32
41	13.63	20.74	24.44	28.09	31.80	41.00	50.22
42	14.29	21.70	25.49	29.32	33.14	42.74	52.27
43	15.00	22.67	26.68	30.64	34.64	44.59	54.58
44	15.74	23.80	27.95	32.11	36.28	46.70	57.11
45	16.67	24.90	29.20	33.55	37.90	48.67	59.48
46	17.65	26.06	30.48	34.92	39.86	51.20	62.54
47	18.61	27.16	31.67	36.13	41.82	53.64	65.48
48	19.80	28.54	33.13	37.73	44.18	56.64	69.07
49	20.99	29.88	34.56	39.25	46.54	59.52	72.55
50	22.43	31.28	36.05	40.82	49.02	62.62	76.25
51	23.82	32.84	37.69	42.56	51.67	65.95	80.21
52	25.54	34.49	39.46	44.41	54.55	69.55	84.52
53	27.20	36.31	41.33	46.36	57.68	73.39	89.12
54	29.10	38.26	43.36	48.44	60.98	77.44	93.90
55	31.13	39.84	44.96	50.04	63.64	80.65	97.64
56	34.02	42.89	48.13	53.41	68.57	86.69	104.78
57	37.45	46.48	51.90	57.32	74.39	93.74	113.09
58	41.00	50.11	55.66	61.24	80.15	100.72	121.27
59	45.20	54.41	60.10	65.83	86.87	108.77	130.72
60	49.64	58.80	64.58	70.38	93.56	116.71	139.87
61	54.58	63.62	69.48	75.36	100.76	125.22	149.63
62	60.01	69.37	75.34	81.31	109.26	135.18	161.09
63	66.48	75.22	81.20	87.23	117.78	145.08	172.37
64	73.15	82.13	88.20	94.26	127.75	156.66	185.51
65	83.96	92.62	98.78	104.96	141.90	172.70	203.50
66	92.03	101.44	107.88	114.32	152.98	185.18	217.38
67	101.26	110.87	117.61	124.37	164.83	198.55	232.28
68	110.47	120.26	127.26	134.30	176.47	211.62	246.74
69	121.16	131.20	138.55	145.92	190.08	226.88	263.70
70	126.26	136.87	144.26	151.63	195.89	232.75	269.64
71	131.38	142.61	149.98	157.36	201.58	238.43	275.32
72	136.85	146.88	154.19	161.50	205.40	242.00	278.57
73	148.28	159.67	167.35	175.04	221.27	259.78	298.28
74	161.65	172.18	180.22	188.24	236.44	276.60	316.76
75	192.56	205.85	215.17	224.50	280.42	327.01	373.62
76	209.47	223.04	232.80	242.54	301.01	349.70	398.42
77	227.38	243.05	253.30	263.58	325.25	376.62	428.00
78	248.24	262.69	273.47	284.27	348.98	402.95	456.89
79	269.04	285.90	297.29	308.69	376.99	433.90	490.82
80	291.72	309.07	320.99	332.89	404.36	463.91	523.48
81	316.80	334.56	347.00	359.48	434.18	496.44	558.70
82	341.75	362.81	375.96	389.11	467.99	533.71	599.44
83	369.46	388.60	402.41	416.22	499.13	568.24	637.34
84	394.79	417.78	432.38	446.98	534.52	607.46	680.41
85	460.73	487.49	504.50	521.56	623.74	708.88	794.04
86	494.82	522.24	539.90	557.56	663.59	751.96	840.32
87	528.41	556.40	574.67	592.94	702.52	793.84	885.16
88	561.65	590.10	608.90	627.70	740.47	834.43	928.42
89	594.64	623.53	642.84	662.15	778.02	874.58	971.16
90	627.55	656.84	676.67	696.48	815.41	914.52	1,013.63
91	660.71	690.36	710.69	731.03	853.04	954.73	1,056.40
92	699.20	729.66	750.71	771.77	898.03	1,003.27	1,108.50
93	732.05	763.01	784.63	806.27	936.05	1,044.20	1,152.34
94	771.56	803.28	825.64	847.97	982.06	1,093.80	1,205.51
95	805.82	837.77	860.58	883.39	1,020.20	1,134.24	1,248.28
96	842.15	874.08	897.26	920.44	1,059.44	1,175.29	1,291.15
97	879.32	918.96	942.56	966.17	1,107.84	1,225.88	1,343.93
98	926.84	958.16	981.82	1,005.48	1,147.39	1,265.66	1,383.92
99	971.66	1,010.82	1,034.63	1,058.42	1,201.24	1,320.24	1,439.24
100	1,025.92	1,064.22	1,087.87	1,111.50	1,253.36	1,371.60	1,489.81

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.62	21.24	25.64	30.01	34.44	45.43	56.42
31	12.80	21.54	26.00	30.43	34.93	46.07	57.23
32	12.90	21.84	26.36	30.85	35.41	46.70	58.02
33	13.19	22.00	26.53	31.08	35.64	47.02	58.42
34	13.51	22.38	26.95	31.52	36.07	47.50	58.90
35	13.86	23.02	27.70	32.39	37.02	48.72	60.42
36	14.24	23.63	28.39	33.14	37.92	49.84	61.79
37	14.77	24.28	29.17	34.04	38.94	51.18	63.40
38	15.29	25.06	30.08	35.11	40.13	52.70	65.26
39	15.83	25.93	31.09	36.28	41.48	54.43	67.38
40	16.46	26.89	32.26	37.61	42.97	56.38	69.73
41	17.17	27.95	33.54	39.07	44.63	58.52	72.41
42	17.98	29.18	34.94	40.73	46.48	60.92	75.35
43	18.84	30.50	36.52	42.56	48.56	63.58	78.59
44	19.79	31.98	38.26	44.56	50.81	66.49	82.21
45	20.86	33.41	39.94	46.46	52.99	69.31	85.63
46	22.12	34.92	41.58	48.26	55.79	72.90	90.05
47	23.34	36.35	43.15	49.92	58.50	76.38	94.26
48	24.74	38.10	45.07	52.04	61.84	80.68	99.50
49	26.20	39.77	46.88	53.99	65.02	84.77	104.51
50	27.94	41.58	48.85	56.10	68.52	89.21	109.91
51	29.70	43.55	50.95	58.32	72.24	93.95	115.67
52	31.75	45.66	53.21	60.74	76.25	99.07	121.88
53	33.83	47.95	55.63	63.31	80.62	104.60	128.62
54	36.05	50.38	58.20	66.02	85.18	110.42	135.64
55	38.56	52.37	60.20	68.04	88.94	115.07	141.20
56	42.05	56.21	64.32	72.40	95.84	123.74	151.64
57	46.21	60.78	69.17	77.56	103.94	133.90	163.91
58	50.47	65.29	73.93	82.56	111.96	143.95	175.92
59	55.54	70.64	79.55	88.44	121.37	155.60	189.86
60	60.86	76.10	85.20	94.30	130.70	167.12	203.56
61	66.79	82.06	91.36	100.61	140.84	179.50	218.15
62	73.31	89.12	98.60	108.10	152.66	193.93	235.19
63	80.96	96.23	105.85	115.46	164.50	208.27	252.01
64	88.97	104.69	114.46	124.27	178.37	225.02	271.67
65	101.78	117.46	127.50	137.56	197.89	248.18	298.45
66	111.52	128.52	139.16	149.76	213.47	266.52	319.62
67	122.64	140.35	151.55	162.76	230.00	286.08	342.12
68	133.69	152.02	163.78	175.55	246.10	304.90	363.70
69	146.48	165.58	177.95	190.34	264.74	326.75	388.75
70	152.50	172.46	184.94	197.46	272.42	334.86	397.32
71	158.46	179.36	191.93	204.47	279.86	342.66	405.46
72	164.80	184.32	196.82	209.34	284.48	347.09	409.70
73	178.37	199.93	213.16	226.36	305.62	371.68	437.72
74	194.15	215.12	228.91	242.72	325.56	394.58	463.63
75	230.87	256.52	272.57	288.60	384.78	464.93	545.08
76	251.00	277.72	294.59	311.47	412.81	497.23	581.66
77	272.23	302.26	320.17	338.09	445.62	535.20	624.82
78	296.96	326.23	345.13	364.03	477.46	571.94	666.47
79	321.44	354.47	374.51	394.54	514.74	614.90	715.09
80	348.04	382.39	403.43	424.46	550.72	655.93	761.14
81	377.32	412.98	435.07	457.16	589.68	700.12	810.54
82	406.19	446.66	469.99	493.33	633.41	750.13	866.84
83	438.16	477.00	501.48	525.96	672.79	795.14	917.53
84	466.99	511.15	536.90	562.63	717.01	845.68	974.33
85	543.50	594.35	624.08	653.81	832.21	980.88	1,129.54
86	583.68	636.54	667.64	698.77	885.42	1,040.98	1,196.52
87	623.30	678.07	710.47	742.87	937.34	1,099.38	1,261.45
88	662.52	718.99	752.60	786.23	987.96	1,156.08	1,324.19
89	701.42	759.55	794.36	829.19	1,038.04	1,212.11	1,386.18
90	740.23	800.00	835.99	871.99	1,087.91	1,267.86	1,447.82
91	779.32	840.67	877.85	915.02	1,138.08	1,323.96	1,509.85
92	824.72	888.41	927.12	965.81	1,198.07	1,391.62	1,585.15
93	863.40	928.84	968.82	1,008.80	1,248.68	1,448.58	1,648.50
94	909.91	977.69	1,019.23	1,060.75	1,309.94	1,517.62	1,725.26
95	950.20	1,019.40	1,062.05	1,104.73	1,360.68	1,573.94	1,787.23
96	992.82	1,063.22	1,106.90	1,150.58	1,412.68	1,631.09	1,849.49
97	1,036.20	1,117.13	1,162.04	1,206.98	1,476.58	1,701.22	1,925.87
98	1,091.41	1,163.70	1,209.24	1,254.79	1,528.12	1,755.84	1,983.60
99	1,142.66	1,225.69	1,272.18	1,318.66	1,597.54	1,829.93	2,062.32
100	1,203.73	1,287.01	1,333.96	1,380.90	1,662.49	1,897.16	2,131.82

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	23.00	28.15	33.16	38.14	43.14	55.51	68.02
31	23.18	28.38	33.40	38.43	43.42	55.90	68.48
32	23.55	28.49	33.52	38.54	43.58	56.10	68.71
33	23.75	28.69	33.58	38.54	43.58	56.10	68.71
34	24.10	29.05	33.98	38.95	43.98	56.35	68.79
35	24.49	29.42	34.46	39.37	44.40	56.90	69.35
36	24.95	29.96	34.96	39.99	45.08	57.65	70.24
37	25.36	30.39	35.51	40.57	45.71	58.47	71.15
38	25.88	30.90	36.00	41.18	46.36	59.14	71.97
39	26.54	31.67	36.88	42.08	47.29	60.35	73.36
40	27.18	32.30	37.54	42.82	48.10	61.29	74.41
41	27.82	33.11	38.43	43.82	49.17	62.57	75.92
42	28.38	33.80	39.24	44.69	50.12	63.76	77.39
43	29.23	34.71	40.21	45.73	51.24	65.13	79.00
44	30.08	35.69	41.38	47.02	52.70	66.81	80.93
45	30.83	36.63	42.31	48.10	53.84	68.25	82.63
46	31.86	37.55	43.28	49.05	55.50	70.20	84.95
47	32.86	38.56	44.29	49.97	57.28	72.36	87.46
48	34.00	39.51	45.24	50.94	59.03	74.41	89.88
49	35.04	40.68	46.39	52.13	61.00	76.91	92.74
50	36.25	41.81	47.47	53.15	62.89	79.14	95.38
51	37.58	43.17	48.87	54.50	65.21	81.86	98.53
52	39.00	44.45	50.03	55.70	67.28	84.36	101.42
53	40.58	45.99	51.58	57.20	69.88	87.36	104.87
54	42.18	47.67	53.25	58.84	72.46	90.39	108.34
55	44.54	48.29	53.71	59.12	73.36	91.27	109.15
56	47.67	50.41	55.71	61.03	76.43	94.79	113.06
57	51.06	53.74	59.04	64.36	81.12	100.19	119.22
58	54.75	57.47	62.80	68.20	86.54	106.34	126.24
59	58.59	61.34	66.66	72.02	91.68	112.23	132.71
60	62.86	65.52	70.80	76.08	97.13	118.25	139.30
61	68.15	70.49	75.67	80.93	103.56	125.29	147.08
62	73.83	75.80	80.96	86.12	110.30	132.70	155.10
63	79.55	81.21	86.22	91.27	116.89	139.78	162.68
64	86.16	87.53	92.43	97.32	124.51	147.90	171.35
65	97.26	98.11	102.91	107.75	136.66	160.73	184.82
66	105.22	106.37	111.30	116.18	145.58	170.08	194.58
67	114.17	115.19	120.16	125.11	154.98	179.86	204.75
68	122.80	123.71	128.76	133.79	163.92	189.11	214.24
69	132.79	133.57	138.69	143.81	174.38	199.89	225.40
70	136.36	137.97	142.88	147.81	177.44	202.11	226.80
71	141.47	143.23	148.03	152.82	181.70	205.78	229.86
72	145.95	147.00	151.67	156.32	184.25	207.52	230.82
73	156.74	159.22	163.99	168.77	197.43	221.26	245.13
74	169.18	171.08	175.91	180.75	209.76	233.96	258.12
75	200.95	203.75	209.20	214.67	247.34	274.57	301.83
76	218.86	221.08	226.61	232.19	265.51	293.28	321.10
77	236.32	239.42	245.09	250.72	284.74	313.07	341.38
78	256.60	257.25	262.98	268.73	303.21	331.97	360.72
79	276.59	278.29	284.12	289.96	324.99	354.10	383.26
80	300.62	301.38	307.27	313.14	348.37	377.74	407.14
81	327.28	327.05	332.99	338.93	374.57	404.30	434.00
82	354.00	355.52	361.62	367.70	404.19	434.60	464.99
83	381.00	381.76	387.98	394.19	431.46	462.55	493.62
84	408.46	411.67	418.03	424.37	462.50	494.23	526.02
85	478.50	481.72	488.99	496.24	539.80	576.10	612.41
86	513.89	516.37	523.69	531.05	575.07	611.72	648.42
87	548.85	550.42	557.81	565.21	609.51	646.43	683.30
88	578.71	584.08	591.46	598.87	643.14	680.07	716.98
89	612.68	617.41	624.81	632.16	676.45	713.37	750.30
90	646.64	650.69	658.06	665.45	709.65	746.54	783.36
91	680.80	684.15	691.50	698.88	743.06	779.86	816.68
92	720.48	723.34	730.78	738.23	782.83	820.01	857.20
93	754.33	756.64	764.08	771.59	816.48	853.87	891.27
94	795.09	796.84	804.36	811.90	857.19	894.92	932.62
95	830.49	831.39	838.87	846.37	891.16	928.54	965.90
96	868.12	867.88	875.17	882.52	926.35	962.89	999.42
97	906.68	913.07	920.14	927.23	969.76	1,005.18	1,040.66
98	956.24	953.01	959.62	966.24	1,005.90	1,039.01	1,072.08
99	1,003.54	1,006.90	1,012.94	1,018.95	1,055.21	1,085.36	1,115.57
100	1,061.80	1,062.81	1,067.98	1,073.11	1,104.08	1,129.88	1,155.67

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	29.40	36.54	43.14	49.73	56.43	72.91	89.51
31	29.64	36.80	43.42	50.09	56.80	73.39	90.12
32	29.81	36.92	43.58	50.24	57.01	73.66	90.43
33	30.25	37.08	43.67	50.24	57.01	73.66	90.43
34	30.46	37.50	44.14	50.83	57.47	74.07	90.74
35	31.01	38.00	44.73	51.48	58.09	74.79	91.57
36	31.55	38.58	45.39	52.17	58.96	75.82	92.70
37	32.11	39.27	46.10	53.00	59.73	76.81	93.90
38	32.83	39.94	46.84	53.74	60.63	77.85	95.06
39	33.53	40.82	47.85	54.85	61.86	79.36	96.84
40	34.11	41.51	48.61	55.70	62.76	80.47	98.18
41	35.07	42.58	49.81	57.02	64.23	82.23	100.19
42	35.87	43.53	50.87	58.22	65.50	83.83	102.16
43	36.92	44.69	52.14	59.60	67.07	85.71	104.37
44	37.83	45.95	53.56	61.13	68.79	87.73	106.75
45	38.79	47.10	54.85	62.57	70.35	89.74	109.15
46	40.25	48.34	56.00	63.74	72.53	92.36	112.15
47	41.32	49.55	57.28	65.05	74.76	95.10	115.39
48	42.68	50.77	58.47	66.19	77.00	97.83	118.65
49	44.17	52.25	59.99	67.68	79.65	101.03	122.40
50	45.61	53.68	61.34	69.00	82.08	104.05	125.96
51	47.30	55.44	63.06	70.72	85.11	107.69	130.19
52	49.17	57.02	64.63	72.17	87.95	111.02	134.10
53	51.06	59.03	66.62	74.22	91.29	115.04	138.75
54	53.18	61.13	68.65	76.19	94.66	119.03	143.37
55	56.07	61.93	69.23	76.50	96.01	120.31	144.66
56	59.99	64.57	71.83	79.07	100.00	124.96	149.91
57	64.20	68.71	76.04	83.34	106.24	132.26	158.33
58	68.79	73.56	80.93	88.28	113.34	140.62	167.87
59	73.67	78.40	85.78	93.08	120.18	148.47	176.70
60	78.99	83.65	90.93	98.24	127.43	156.59	185.81
61	85.68	89.89	97.17	104.42	135.82	165.98	196.17
62	92.69	96.66	103.83	111.02	144.68	175.91	207.11
63	99.86	103.36	110.39	117.40	153.28	185.25	217.28
64	108.06	111.30	118.20	125.10	163.26	196.14	229.03
65	121.97	124.55	131.40	138.23	179.09	213.20	247.27
66	131.88	135.02	141.95	148.96	190.73	225.56	260.38
67	143.08	146.13	153.19	160.36	203.00	238.59	274.12
68	153.88	156.87	164.10	171.35	214.74	250.90	287.02
69	166.32	169.32	176.68	184.03	228.36	265.20	302.04
70	170.76	174.77	181.95	189.12	232.19	268.08	303.93
71	177.05	181.31	188.34	195.40	237.57	272.71	307.93
72	182.62	185.95	192.80	199.63	240.70	274.87	309.12
73	196.02	201.28	208.32	215.37	257.70	292.93	328.20
74	211.47	216.09	223.28	230.48	273.64	309.57	345.50
75	251.04	257.20	265.39	273.51	322.42	363.18	403.95
76	273.44	279.03	287.38	295.79	346.12	388.02	429.90
77	295.15	302.15	310.79	319.43	371.18	414.36	457.50
78	320.42	324.55	333.42	342.25	395.30	439.51	483.72
79	345.33	351.07	360.15	369.22	423.65	469.02	514.38
80	375.22	380.07	389.31	398.60	454.25	500.60	546.95
81	408.35	412.18	421.65	431.12	488.08	535.48	582.94
82	441.54	447.89	457.70	467.53	526.42	575.50	624.59
83	474.95	480.73	490.88	501.00	561.81	612.46	663.09
84	509.02	518.17	528.62	539.14	602.02	654.46	706.93
85	595.99	606.05	618.15	630.22	702.75	763.18	823.59
86	640.07	649.51	661.85	674.14	748.18	809.84	871.49
87	683.60	692.28	704.80	717.33	792.52	855.18	917.85
88	720.78	734.42	747.12	759.77	835.82	899.21	962.59
89	763.15	776.23	789.01	801.86	878.68	942.74	1,006.77
90	805.38	817.94	830.87	843.82	921.42	986.07	1,050.75
91	847.90	859.93	872.98	886.02	964.34	1,029.64	1,094.92
92	897.39	909.06	922.38	935.74	1,015.62	1,082.27	1,148.86
93	939.54	950.79	964.33	977.80	1,058.97	1,126.57	1,194.19
94	990.29	1,001.21	1,014.97	1,028.76	1,111.42	1,180.36	1,249.21
95	1,034.38	1,044.48	1,058.33	1,072.14	1,155.15	1,224.28	1,293.46
96	1,081.20	1,090.20	1,103.94	1,117.68	1,200.20	1,268.94	1,337.71
97	1,129.22	1,146.74	1,160.37	1,174.03	1,255.86	1,324.08	1,392.28
98	1,190.82	1,196.62	1,209.81	1,222.95	1,301.91	1,367.73	1,433.53
99	1,249.60	1,263.91	1,276.52	1,289.13	1,364.71	1,427.67	1,490.64
100	1,321.86	1,333.53	1,345.14	1,356.74	1,426.55	1,484.71	1,542.85

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	38.95	49.26	58.42	67.59	76.83	99.86	122.89
31	39.27	49.61	58.84	68.07	77.39	100.56	123.71
32	39.50	49.75	59.04	68.29	77.66	100.90	124.18
33	39.80	49.85	59.14	68.29	77.66	100.90	124.18
34	40.30	50.48	59.78	69.04	78.30	101.49	124.65
35	40.90	51.13	60.44	69.78	79.07	102.44	125.77
36	41.51	51.89	61.36	70.84	80.27	103.86	127.41
37	42.22	52.74	62.31	71.88	81.39	105.21	129.02
38	42.97	53.56	63.24	72.83	82.44	106.57	130.64
39	43.75	54.69	64.55	74.31	84.17	108.66	133.16
40	44.59	55.60	65.57	75.50	85.39	110.24	135.02
41	45.70	56.92	67.08	77.13	87.29	112.59	137.85
42	46.74	58.32	68.53	78.81	89.13	114.87	140.55
43	48.00	59.70	70.20	80.65	91.18	117.36	143.62
44	49.06	61.29	72.02	82.72	93.46	120.31	147.13
45	50.48	62.92	73.83	84.78	95.72	122.97	150.30
46	52.14	64.45	75.35	86.31	98.58	126.61	154.66
47	53.58	66.08	77.06	87.95	101.79	130.57	159.34
48	55.32	67.64	78.51	89.42	104.76	134.22	163.66
49	57.27	69.64	80.53	91.52	108.50	138.79	169.17
50	59.14	71.41	82.29	93.19	111.92	142.96	174.08
51	61.28	73.71	84.59	95.47	115.95	148.01	180.01
52	63.57	75.72	86.65	97.48	119.81	152.73	185.59
53	65.96	78.32	89.16	100.00	124.41	158.32	192.30
54	68.65	81.03	91.84	102.62	129.18	164.04	198.94
55	72.27	81.97	92.49	102.91	130.93	165.88	200.84
56	77.23	85.40	95.85	106.34	136.53	172.60	208.65
57	82.59	90.73	101.30	111.87	145.19	182.96	220.75
58	88.23	96.94	107.65	118.46	155.06	194.84	234.62
59	94.31	103.11	113.90	124.73	164.59	206.09	247.65
60	100.86	109.79	120.62	131.40	174.66	217.90	261.16
61	108.98	117.64	128.48	139.31	186.31	231.54	276.64
62	117.74	126.19	136.99	147.88	198.69	245.83	292.98
63	126.52	134.60	145.34	156.14	210.85	259.68	308.56
64	136.61	144.56	155.19	165.88	224.83	275.68	326.45
65	153.65	161.22	171.95	182.71	247.02	300.63	354.24
66	166.05	174.65	185.70	196.78	263.35	318.79	374.24
67	179.81	188.70	200.17	211.66	280.54	337.98	395.35
68	193.17	202.39	214.18	226.03	297.00	356.15	415.27
69	208.33	218.13	230.36	242.62	316.04	377.25	438.48
70	213.47	224.76	236.90	249.01	321.68	382.24	442.80
71	221.00	232.75	244.81	256.81	329.01	389.16	449.34
72	227.42	238.28	250.16	262.02	333.25	392.65	451.99
73	243.51	257.36	269.78	282.19	356.68	418.77	480.82
74	262.09	275.78	288.65	301.50	378.69	443.03	507.34
75	310.33	327.46	342.29	357.15	446.10	520.22	594.37
76	337.73	354.96	370.47	385.98	479.02	556.50	634.05
77	364.27	384.06	400.26	416.52	513.96	595.17	676.33
78	394.98	412.15	429.09	446.02	547.58	632.22	716.89
79	425.12	445.29	463.03	480.79	587.16	675.80	764.45
80	461.09	481.38	499.95	518.48	629.79	722.54	815.32
81	500.83	521.08	540.46	559.89	676.24	773.21	870.18
82	540.42	565.08	585.56	606.04	728.89	831.26	933.63
83	579.87	605.24	626.76	648.26	777.39	885.03	992.66
84	619.69	650.69	673.43	696.17	832.52	946.12	1,059.74
85	723.30	759.27	785.77	812.34	971.48	1,104.08	1,236.72
86	776.86	813.40	840.90	868.40	1,033.54	1,171.19	1,308.80
87	829.63	866.60	895.05	923.51	1,094.17	1,236.41	1,378.64
88	874.77	919.08	948.37	977.65	1,153.29	1,299.63	1,446.02
89	926.15	971.16	1,001.22	1,031.30	1,211.77	1,362.17	1,512.59
90	977.41	1,023.04	1,053.91	1,084.77	1,270.00	1,424.37	1,578.73
91	1,029.06	1,075.24	1,106.90	1,138.59	1,328.61	1,486.99	1,645.35
92	1,089.00	1,136.45	1,169.24	1,202.04	1,398.68	1,562.60	1,726.50
93	1,140.17	1,188.40	1,222.07	1,255.76	1,457.90	1,626.34	1,794.77
94	1,201.71	1,251.11	1,285.94	1,320.72	1,529.56	1,703.59	1,877.59
95	1,255.06	1,304.83	1,340.35	1,375.88	1,588.97	1,766.58	1,944.20
96	1,311.65	1,361.38	1,397.49	1,433.59	1,650.08	1,830.52	2,010.98
97	1,369.54	1,431.28	1,468.03	1,504.81	1,725.46	1,909.32	2,093.17
98	1,443.56	1,492.33	1,529.19	1,566.04	1,787.06	1,971.27	2,155.46
99	1,513.36	1,574.35	1,611.44	1,648.50	1,870.94	2,056.28	2,241.62
100	1,597.88	1,657.53	1,694.36	1,731.16	1,952.11	2,136.28	2,320.38

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	49.73	67.12	80.95	94.82	108.79	143.48	178.24
31	50.17	67.59	81.51	95.45	109.55	144.47	179.50
32	50.29	67.82	81.78	95.77	109.91	145.01	180.11
33	50.68	67.82	81.78	95.77	109.91	145.01	180.11
34	51.14	68.53	82.53	96.52	110.52	145.47	180.35
35	51.80	69.31	83.38	97.48	111.48	146.69	181.93
36	52.63	70.40	84.65	98.84	113.06	148.59	184.20
37	53.26	71.36	85.80	100.18	114.49	150.52	186.45
38	54.31	72.46	86.99	101.49	116.04	152.36	188.71
39	55.26	73.92	88.67	103.46	118.27	155.23	192.17
40	56.33	75.10	90.12	105.04	120.02	157.46	194.83
41	57.55	76.75	92.08	107.28	122.54	160.66	198.77
42	58.77	78.46	93.97	109.51	124.96	163.80	202.56
43	60.29	80.27	96.10	111.98	127.81	167.36	206.88
44	61.65	82.36	98.55	114.78	130.87	171.31	211.79
45	63.16	84.40	100.93	117.45	133.95	175.19	216.42
46	65.36	86.31	102.82	119.32	137.97	180.29	222.63
47	67.15	88.43	105.01	121.48	142.38	185.89	229.41
48	69.16	90.31	106.80	123.36	146.57	191.19	235.83
49	71.47	92.74	109.27	125.85	151.59	197.63	243.62
50	73.66	94.95	111.50	128.06	156.42	203.62	250.91
51	76.35	97.77	114.35	130.87	162.12	210.89	259.63
52	79.07	100.29	116.81	133.39	167.46	217.55	267.66
53	82.02	103.45	120.02	136.56	173.91	225.69	277.46
54	85.05	106.72	123.33	139.88	180.44	233.94	287.34
55	89.56	107.75	123.85	139.98	182.96	236.70	290.46
56	95.47	111.93	128.06	144.16	190.84	246.43	301.95
57	101.89	118.62	134.97	151.36	202.87	261.37	319.86
58	108.60	126.29	143.05	159.71	216.55	278.47	340.33
59	115.86	133.84	150.72	167.56	229.97	294.86	359.77
60	123.66	142.11	159.06	176.04	244.01	312.00	380.03
61	133.39	151.73	168.88	186.00	260.42	331.86	403.34
62	143.76	162.08	179.31	196.58	277.66	352.71	427.75
63	154.13	172.26	189.46	206.68	294.48	372.80	451.16
64	166.07	184.22	201.45	218.69	313.87	396.02	478.06
65	186.26	204.45	221.94	239.48	344.49	432.03	519.52
66	201.17	221.23	239.54	257.81	367.45	458.81	550.21
67	217.78	238.88	257.95	276.98	391.46	486.86	582.23
68	233.75	255.84	275.60	295.43	414.19	513.12	612.09
69	251.85	275.31	295.88	316.51	440.18	543.25	646.38
70	257.85	283.23	303.78	324.27	447.35	549.94	652.50
71	266.52	292.77	313.24	333.74	456.77	559.28	661.79
72	273.90	299.05	319.34	339.66	461.55	563.14	664.70
73	292.93	322.28	343.59	364.89	492.65	599.11	705.61
74	314.81	344.55	366.64	388.76	521.44	632.02	742.58
75	372.05	408.11	433.61	459.13	612.13	739.66	867.16
76	404.71	441.94	468.77	495.66	656.92	791.27	925.64
77	436.13	477.61	505.95	534.24	704.18	845.72	987.37
78	472.51	511.84	541.53	571.17	749.16	897.42	1,045.72
79	507.96	552.09	583.30	614.50	801.72	957.72	1,113.75
80	550.11	595.57	628.34	661.10	857.75	1,021.61	1,185.48
81	596.51	643.22	677.63	712.03	918.43	1,090.44	1,262.41
82	642.30	695.67	732.01	768.37	986.54	1,168.33	1,350.11
83	687.69	742.93	781.06	819.19	1,047.87	1,238.43	1,429.06
84	733.03	796.12	836.22	876.30	1,116.75	1,317.15	1,517.52
85	853.23	925.70	972.00	1,018.31	1,296.17	1,527.73	1,759.27
86	916.34	991.41	1,039.85	1,088.33	1,379.04	1,621.33	1,863.59
87	978.63	1,056.10	1,106.56	1,157.02	1,459.91	1,712.29	1,964.71
88	1,031.87	1,119.83	1,172.17	1,224.56	1,538.75	1,800.60	2,062.43
89	1,092.46	1,183.00	1,237.22	1,291.47	1,616.75	1,887.86	2,158.98
90	1,152.91	1,246.00	1,302.06	1,358.12	1,694.42	1,974.70	2,254.99
91	1,213.79	1,309.35	1,367.26	1,425.14	1,772.56	2,062.07	2,351.59
92	1,284.50	1,383.71	1,444.00	1,504.25	1,866.00	2,167.45	2,468.88
93	1,344.74	1,446.67	1,508.94	1,571.21	1,944.82	2,256.17	2,567.55
94	1,417.19	1,522.76	1,587.46	1,652.13	2,040.24	2,363.70	2,687.09
95	1,479.94	1,587.72	1,654.15	1,720.62	2,119.27	2,451.42	2,783.61
96	1,546.32	1,655.97	1,724.00	1,792.03	2,200.25	2,540.43	2,880.58
97	1,613.89	1,739.94	1,809.89	1,879.87	2,299.78	2,649.65	2,999.56
98	1,699.88	1,812.47	1,883.39	1,954.34	2,380.05	2,734.73	3,089.46
99	1,779.70	1,909.02	1,981.42	2,053.82	2,488.18	2,850.12	3,212.08
100	1,874.82	2,004.53	2,077.65	2,150.75	2,589.34	2,954.84	3,320.32

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	4.06	6.28	7.39	8.50	9.62	12.38	15.17
31	4.06	6.28	7.39	8.50	9.62	12.38	15.17
32	4.12	6.28	7.39	8.50	9.62	12.38	15.17
33	4.14	6.34	7.42	8.50	9.62	12.38	15.17
34	4.22	6.41	7.49	8.59	9.70	12.43	15.18
35	4.31	6.52	7.63	8.72	9.83	12.60	15.36
36	4.42	6.65	7.76	8.89	10.01	12.80	15.61
37	4.54	6.80	7.94	9.08	10.22	13.08	15.91
38	4.67	6.98	8.15	9.31	10.48	13.37	16.27
39	4.85	7.21	8.39	9.58	10.76	13.74	16.70
40	5.03	7.46	8.66	9.88	11.11	14.16	17.18
41	5.22	7.73	8.98	10.22	11.48	14.60	17.72
42	5.42	8.00	9.29	10.58	11.88	15.11	18.34
43	5.68	8.35	9.67	11.00	12.32	15.66	19.01
44	5.96	8.72	10.10	11.48	12.86	16.31	19.75
45	6.24	9.11	10.52	11.96	13.40	16.99	20.57
46	6.59	9.49	10.94	12.40	14.04	17.75	21.47
47	6.96	9.91	11.38	12.84	14.71	18.59	22.46
48	7.37	10.36	11.86	13.34	15.47	19.50	23.56
49	7.79	10.84	12.36	13.88	16.26	20.50	24.71
50	8.29	11.38	12.91	14.46	17.11	21.53	25.94
51	8.81	11.95	13.52	15.08	18.05	22.66	27.26
52	9.38	12.58	14.16	15.74	19.03	23.86	28.69
53	10.03	13.24	14.84	16.46	20.11	25.15	30.19
54	10.70	13.98	15.61	17.23	21.24	26.50	31.76
55	11.48	14.77	16.43	18.06	22.43	27.90	33.37
56	12.66	16.02	17.70	19.39	24.29	30.12	35.94
57	13.96	17.41	19.14	20.87	26.30	32.48	38.66
58	15.42	18.94	20.69	22.46	28.49	35.03	41.57
59	17.03	20.62	22.42	24.20	30.82	37.73	44.62
60	18.85	22.50	24.31	26.12	33.36	40.60	47.83
61	20.94	24.59	26.41	28.24	36.13	43.72	51.32
62	23.24	26.89	28.72	30.55	39.12	47.08	55.02
63	25.79	29.46	31.27	33.11	42.40	50.70	59.00
64	28.67	32.29	34.10	35.92	45.94	54.58	63.22
65	33.20	36.83	38.64	40.46	51.31	60.35	69.38
66	36.91	40.66	42.53	44.41	55.63	65.00	74.36
67	40.94	44.81	46.75	48.68	60.29	69.98	79.67
68	45.32	49.33	51.35	53.35	65.38	75.42	85.45
69	50.15	54.29	56.38	58.43	70.86	81.23	91.61
70	53.06	57.14	59.18	61.22	73.50	83.72	93.96
71	56.08	60.11	62.12	64.15	76.26	86.36	96.44
72	58.93	62.92	64.91	66.91	78.86	88.82	98.80
73	64.93	69.07	71.14	73.21	85.64	95.99	106.34
74	71.46	75.76	77.89	80.03	92.88	103.60	114.30
75	86.59	91.48	93.92	96.37	111.06	123.29	135.52
76	95.59	100.67	103.20	105.72	120.90	133.55	146.21
77	105.36	110.59	113.21	115.81	131.52	144.61	157.68
78	116.02	121.45	124.16	126.86	143.15	156.72	170.29
79	127.76	133.34	136.14	138.94	155.70	169.67	183.65
80	140.88	146.59	149.45	152.32	169.45	183.73	198.02
81	155.65	161.52	164.46	167.39	185.00	199.68	214.34
82	170.88	176.95	179.98	183.00	201.17	216.31	231.44
83	186.73	193.01	196.14	199.30	218.14	233.84	249.55
84	203.30	209.77	213.02	216.25	235.67	251.84	268.04
85	241.91	249.43	253.19	256.94	279.50	298.31	317.10
86	261.86	269.53	273.36	277.20	300.18	319.32	338.47
87	281.90	289.68	293.56	297.44	320.77	340.19	359.62
88	302.08	309.92	313.84	317.77	341.27	360.86	380.45
89	322.44	330.35	334.30	338.24	361.93	381.68	401.44
90	343.13	351.08	355.06	359.04	382.88	402.78	422.65
91	364.26	372.26	376.26	380.27	404.30	424.33	444.37
92	385.49	393.59	397.63	401.66	425.94	446.17	466.40
93	406.99	415.21	419.32	423.42	448.04	468.58	489.10
94	428.99	437.27	441.41	445.54	470.39	491.09	511.79
95	451.88	460.16	464.30	468.46	493.26	513.95	534.62
96	476.39	484.55	488.63	492.71	517.19	537.59	557.98
97	501.85	509.76	513.72	517.67	541.43	561.22	581.00
98	529.27	536.74	540.47	544.19	566.53	585.17	603.80
99	560.29	567.10	570.49	573.88	594.30	611.29	628.30
100	598.01	603.88	606.80	609.73	627.32	641.98	656.64



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.18	8.15	9.62	11.08	12.58	16.26	19.96
31	5.18	8.15	9.62	11.08	12.58	16.26	19.96
32	5.21	8.15	9.62	11.08	12.58	16.26	19.96
33	5.27	8.18	9.64	11.08	12.58	16.26	19.96
34	5.33	8.27	9.74	11.22	12.68	16.34	20.03
35	5.45	8.42	9.91	11.40	12.86	16.56	20.27
36	5.58	8.57	10.09	11.59	13.09	16.85	20.59
37	5.74	8.80	10.32	11.86	13.37	17.18	21.00
38	5.92	9.02	10.58	12.14	13.70	17.59	21.49
39	6.11	9.29	10.88	12.49	14.09	18.06	22.06
40	6.32	9.58	11.23	12.86	14.50	18.59	22.67
41	6.59	9.94	11.62	13.32	15.00	19.20	23.39
42	6.86	10.32	12.06	13.80	15.53	19.86	24.20
43	7.16	10.75	12.54	14.34	16.13	20.62	25.10
44	7.49	11.22	13.08	14.93	16.80	21.42	26.06
45	7.85	11.71	13.64	15.56	17.51	22.34	27.16
46	8.30	12.22	14.16	16.10	18.34	23.34	28.34
47	8.75	12.72	14.71	16.70	19.20	24.41	29.64
48	9.26	13.32	15.32	17.35	20.18	25.64	31.09
49	9.82	13.92	15.98	18.04	21.23	26.92	32.60
50	10.42	14.60	16.68	18.77	22.34	28.31	34.26
51	11.08	15.35	17.46	19.57	23.56	29.80	36.02
52	11.83	16.13	18.29	20.41	24.88	31.39	37.92
53	12.61	16.99	19.19	21.36	26.29	33.12	39.95
54	13.50	17.93	20.14	22.34	27.76	34.90	42.04
55	14.46	18.94	21.17	23.39	29.35	36.78	44.23
56	15.91	20.52	22.84	25.13	31.80	39.72	47.65
57	17.54	22.28	24.65	27.02	34.44	42.89	51.35
58	19.38	24.22	26.65	29.06	37.32	46.30	55.27
59	21.41	26.36	28.82	31.28	40.40	49.92	59.40
60	23.70	28.72	31.21	33.73	43.76	53.76	63.79
61	26.32	31.38	33.91	36.43	47.40	57.94	68.46
62	29.17	34.28	36.83	39.38	51.32	62.39	73.48
63	32.39	37.50	40.04	42.59	55.60	67.21	78.82
64	35.95	41.06	43.61	46.16	60.24	72.37	84.52
65	41.66	46.76	49.33	51.90	67.24	80.05	92.84
66	46.27	51.60	54.25	56.93	72.89	86.21	99.52
67	51.32	56.86	59.62	62.39	79.00	92.84	106.68
68	56.78	62.56	65.44	68.34	85.63	100.06	114.46
69	62.81	68.81	71.80	74.80	92.80	107.76	122.75
70	66.44	72.41	75.37	78.35	96.19	111.04	125.90
71	70.16	76.09	79.04	82.00	99.70	114.44	129.23
72	73.74	79.60	82.52	85.44	103.02	117.66	132.30
73	81.20	87.31	90.37	93.43	111.79	127.08	142.38
74	89.33	95.69	98.87	102.06	121.16	137.08	152.99
75	108.17	115.49	119.15	122.81	144.77	163.07	181.37
76	119.44	127.07	130.87	134.69	157.61	176.69	195.77
77	131.60	139.57	143.56	147.54	171.46	191.40	211.32
78	144.88	153.23	157.40	161.57	186.62	207.49	228.37
79	159.52	168.22	172.55	176.90	202.99	224.74	246.47
80	175.85	184.86	189.37	193.87	220.94	243.48	266.04
81	194.21	203.57	208.25	212.93	241.06	264.47	287.90
82	213.14	222.92	227.81	232.69	262.01	286.43	310.86
83	232.79	243.04	248.16	253.28	284.02	309.62	335.23
84	253.34	264.04	269.36	274.72	306.78	333.49	360.22
85	301.30	313.81	320.06	326.32	363.88	395.16	426.44
86	326.16	339.04	345.48	351.90	390.55	422.72	454.91
87	351.12	364.32	370.92	377.51	417.08	450.06	483.04
88	376.24	389.70	396.43	403.15	443.51	477.14	510.78
89	401.63	415.32	422.17	429.04	470.14	504.41	538.67
90	427.37	441.31	448.28	455.27	497.14	532.02	566.92
91	453.68	467.89	474.98	482.09	524.72	560.24	595.76
92	480.13	494.63	501.89	509.14	552.61	588.86	625.10
93	506.93	521.76	529.19	536.59	581.11	618.23	655.32
94	534.30	549.43	556.98	564.55	609.91	647.72	685.52
95	562.81	578.12	585.78	593.42	639.37	677.63	715.92
96	593.32	608.66	616.34	624.01	670.08	708.46	746.86
97	625.02	640.24	647.86	655.46	701.16	739.24	777.31
98	659.11	673.93	681.36	688.78	733.25	770.32	807.36
99	697.67	711.84	718.94	726.04	768.61	804.07	839.54
100	744.48	757.69	764.29	770.89	810.54	843.59	876.62



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 3**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	6.88	10.98	13.03	15.07	17.14	22.26	27.40
31	6.88	10.98	13.03	15.07	17.14	22.26	27.40
32	6.89	10.98	13.03	15.07	17.14	22.26	27.40
33	6.94	11.00	13.04	15.07	17.14	22.26	27.40
34	7.06	11.14	13.19	15.24	17.28	22.38	27.50
35	7.19	11.32	13.39	15.44	17.51	22.67	27.85
36	7.34	11.53	13.63	15.73	17.83	23.08	28.31
37	7.55	11.80	13.94	16.08	18.22	23.54	28.87
38	7.75	12.12	14.29	16.46	18.65	24.10	29.53
39	7.99	12.44	14.70	16.92	19.15	24.74	30.32
40	8.26	12.85	15.14	17.45	19.72	25.46	31.18
41	8.57	13.28	15.66	18.01	20.39	26.29	32.18
42	8.93	13.81	16.25	18.67	21.12	27.22	33.30
43	9.31	14.35	16.87	19.39	21.92	28.22	34.54
44	9.73	14.96	17.58	20.21	22.82	29.36	35.92
45	10.22	15.66	18.37	21.10	23.82	30.61	37.42
46	10.76	16.28	19.06	21.82	24.92	32.00	39.10
47	11.35	16.98	19.79	22.60	26.14	33.54	40.92
48	12.01	17.72	20.58	23.44	27.44	35.17	42.89
49	12.72	18.55	21.46	24.38	28.90	36.97	45.07
50	13.51	19.43	22.38	25.36	30.44	38.89	47.36
51	14.35	20.40	23.42	26.42	32.10	40.96	49.82
52	15.29	21.42	24.50	27.58	33.89	43.20	52.50
53	16.28	22.55	25.67	28.80	35.82	45.58	55.37
54	17.41	23.75	26.93	30.08	37.87	48.10	58.32
55	18.65	25.06	28.27	31.46	40.02	50.71	61.42
56	20.50	27.14	30.46	33.79	43.40	54.85	66.32
57	22.56	29.42	32.84	36.28	47.08	59.33	71.58
58	24.85	31.92	35.45	39.00	51.06	64.15	77.26
59	27.40	34.67	38.28	41.93	55.32	69.29	83.26
60	30.26	37.69	41.40	45.13	59.98	74.81	89.66
61	33.48	41.04	44.83	48.61	65.02	80.78	96.53
62	37.06	44.77	48.60	52.45	70.49	87.20	103.93
63	41.03	48.84	52.73	56.64	76.48	94.20	111.94
64	45.44	53.34	57.28	61.21	82.96	101.72	120.48
65	52.48	60.53	64.57	68.60	92.75	112.88	133.01
66	58.25	66.73	70.97	75.22	100.64	121.82	143.03
67	64.50	73.43	77.90	82.36	109.18	131.50	153.84
68	71.28	80.71	85.40	90.13	118.44	142.03	165.60
69	78.68	88.63	93.60	98.60	128.44	153.30	178.19
70	83.06	93.11	98.15	103.14	133.26	158.34	183.43
71	87.59	97.68	102.72	107.78	138.07	163.31	188.57
72	91.84	101.99	107.08	112.15	142.64	168.06	193.45
73	100.87	111.65	117.04	122.41	154.74	181.67	208.58
74	110.71	122.11	127.81	133.50	167.69	196.18	224.65
75	133.73	147.04	153.70	160.36	200.29	233.58	266.87
76	147.52	161.63	168.70	175.76	218.12	253.40	288.71
77	162.41	177.41	184.90	192.40	237.40	274.91	312.41
78	178.58	194.58	202.57	210.56	258.50	298.48	338.45
79	196.37	213.36	221.87	230.36	281.33	323.81	366.29
80	216.10	234.14	243.17	252.19	306.34	351.46	396.56
81	238.20	257.35	266.93	276.53	333.98	381.88	429.77
82	260.88	281.26	291.44	301.64	362.78	413.72	464.68
83	284.20	305.98	316.85	327.74	393.01	447.42	501.84
84	308.42	331.58	343.16	354.74	424.22	482.12	540.01
85	365.66	393.13	406.86	420.61	503.00	571.68	640.34
86	395.86	424.58	438.94	453.30	539.51	611.35	683.18
87	426.13	456.07	471.05	486.02	575.83	650.69	725.54
88	456.62	487.69	503.22	518.76	611.95	689.62	767.29
89	487.40	519.60	535.70	551.78	648.35	728.82	809.29
90	518.64	551.96	568.62	585.28	685.21	768.50	851.80
91	550.58	585.05	602.28	619.52	722.92	809.10	895.25
92	582.67	618.35	636.18	654.04	761.05	850.24	939.42
93	615.17	652.14	670.63	689.11	800.05	892.48	984.91
94	648.37	686.56	705.67	724.76	839.36	934.86	1,030.34
95	682.90	722.22	741.88	761.54	879.49	977.80	1,076.10
96	719.78	760.08	780.24	800.38	921.26	1,021.99	1,122.73
97	758.04	799.09	819.62	840.16	963.34	1,065.98	1,168.63
98	799.00	840.49	861.24	882.01	1,006.48	1,110.22	1,213.96
99	844.93	886.69	907.56	928.45	1,053.72	1,158.11	1,262.50
100	899.93	941.78	962.71	983.63	1,109.17	1,213.80	1,318.42

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 4**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	8.77	14.96	18.05	21.13	24.26	31.99	39.74
31	8.77	14.96	18.05	21.13	24.26	31.99	39.74
32	8.77	14.96	18.05	21.13	24.26	31.99	39.74
33	8.84	14.96	18.05	21.13	24.26	31.99	39.74
34	8.95	15.12	18.22	21.29	24.38	32.10	39.78
35	9.11	15.35	18.47	21.59	24.68	32.47	40.28
36	9.31	15.65	18.79	21.96	25.12	33.01	40.92
37	9.53	15.97	19.20	22.42	25.61	33.67	41.71
38	9.80	16.38	19.67	22.94	26.23	34.44	42.66
39	10.09	16.82	20.18	23.56	26.93	35.34	43.76
40	10.42	17.35	20.81	24.26	27.72	36.36	44.99
41	10.80	17.93	21.49	25.04	28.62	37.51	46.40
42	11.23	18.59	22.26	25.94	29.60	38.81	48.00
43	11.70	19.31	23.10	26.93	30.73	40.24	49.75
44	12.22	20.11	24.05	28.03	31.94	41.82	51.71
45	12.79	21.00	25.12	29.23	33.32	43.60	53.86
46	13.50	21.82	26.00	30.16	34.87	45.56	56.28
47	14.23	22.72	26.96	31.20	36.55	47.74	58.91
48	15.00	23.66	27.98	32.33	38.40	50.11	61.81
49	15.89	24.71	29.12	33.54	40.38	52.66	64.90
50	16.82	25.84	30.34	34.85	42.56	55.39	68.27
51	17.88	27.05	31.64	36.23	44.87	58.36	71.86
52	19.02	28.36	33.05	37.73	47.36	61.54	75.71
53	20.26	29.78	34.56	39.34	50.06	64.98	79.88
54	21.59	31.28	36.16	41.02	52.91	68.59	84.25
55	23.09	32.94	37.87	42.79	55.93	72.37	88.80
56	25.33	35.58	40.72	45.82	60.65	78.32	95.98
57	27.85	38.46	43.78	49.09	65.78	84.74	103.74
58	30.60	41.58	47.10	52.58	71.32	91.69	112.06
59	33.66	44.99	50.66	56.33	77.30	99.12	120.92
60	37.09	48.78	54.61	60.44	83.78	107.11	130.48
61	40.97	52.93	58.94	64.90	90.88	115.81	140.75
62	45.25	57.50	63.62	69.73	98.50	125.11	151.73
63	49.98	62.48	68.72	74.98	106.81	135.23	163.66
64	55.26	67.98	74.33	80.69	115.82	146.12	176.40
65	63.62	76.76	83.34	89.92	129.35	162.22	195.06
66	70.57	84.55	91.55	98.53	140.42	175.34	210.28
67	78.11	92.94	100.38	107.78	152.33	189.44	226.57
68	86.26	102.02	109.92	117.82	165.17	204.62	244.09
69	95.12	111.88	120.24	128.62	178.87	220.78	262.66
70	100.33	117.32	125.82	134.33	185.32	227.81	270.29
71	105.64	122.86	131.46	140.05	191.69	234.68	277.70
72	110.60	128.00	136.69	145.38	197.56	241.03	284.51
73	121.33	139.81	149.06	158.29	213.72	259.91	306.11
74	132.97	152.57	162.35	172.15	230.89	279.85	328.81
75	160.32	183.24	194.69	206.14	274.84	332.09	389.34
76	176.76	201.24	213.47	225.70	299.14	360.31	421.50
77	194.46	220.62	233.70	246.78	325.26	390.66	456.07
78	213.65	241.64	255.65	269.65	353.66	423.66	493.68
79	234.62	264.53	279.49	294.43	384.13	458.89	533.64
80	257.81	289.69	305.64	321.56	417.20	496.92	576.62
81	283.70	317.68	334.67	351.66	453.60	538.55	623.50
82	310.07	346.25	364.34	382.44	491.02	581.50	671.98
83	337.04	375.59	394.87	414.13	529.76	626.11	722.47
84	364.84	405.68	426.12	446.53	569.05	671.17	773.28
85	431.35	479.32	503.29	527.27	671.15	791.03	910.92
86	466.94	517.51	542.81	568.10	719.87	846.31	972.78
87	502.67	555.79	582.35	608.92	768.31	901.14	1,033.97
88	538.63	594.20	621.98	649.78	816.50	955.44	1,094.38
89	574.94	632.95	661.97	690.98	865.03	1,010.09	1,155.14
90	611.77	672.26	702.52	732.77	914.21	1,065.43	1,216.66
91	649.43	712.44	743.93	775.44	964.48	1,122.00	1,279.52
92	687.28	752.89	785.70	818.48	1,015.31	1,179.32	1,343.35
93	725.54	793.88	828.05	862.22	1,067.26	1,238.11	1,408.98
94	764.64	835.63	871.14	906.62	1,119.61	1,297.10	1,474.60
95	805.26	878.80	915.56	952.34	1,173.00	1,356.85	1,540.72
96	848.57	924.54	962.52	1,000.51	1,228.40	1,418.34	1,608.25
97	893.27	971.41	1,010.47	1,049.56	1,283.98	1,479.31	1,674.66
98	940.87	1,020.79	1,060.74	1,100.69	1,340.45	1,540.22	1,740.01
99	993.62	1,075.16	1,115.95	1,156.70	1,401.35	1,605.19	1,809.06
100	1,055.90	1,138.96	1,180.50	1,222.03	1,471.24	1,678.91	1,886.57

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 5**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.76	8.80	10.36	11.90	13.45	17.33	21.23
31	5.80	8.86	10.42	11.98	13.56	17.46	21.36
32	5.96	8.99	10.57	12.16	13.74	17.70	21.67
33	6.10	9.11	10.68	12.25	13.86	17.83	21.83
34	6.24	9.35	10.94	12.54	14.17	18.16	22.16
35	6.42	9.58	11.22	12.80	14.46	18.52	22.56
36	6.65	9.85	11.50	13.15	14.82	18.96	23.10
37	6.91	10.14	11.84	13.52	15.24	19.49	23.72
38	7.14	10.48	12.22	13.98	15.72	20.05	24.41
39	7.46	10.88	12.68	14.46	16.26	20.76	25.22
40	7.79	11.34	13.16	15.02	16.87	21.52	26.12
41	8.15	11.83	13.73	15.65	17.57	22.34	27.13
42	8.50	12.24	14.23	16.20	18.18	23.10	28.06
43	8.95	12.85	14.89	16.93	18.97	24.11	29.26
44	9.47	13.42	15.55	17.69	19.80	25.12	30.43
45	10.00	14.11	16.32	18.55	20.77	26.33	31.86
46	10.52	14.71	16.98	19.21	21.74	27.50	33.29
47	11.22	15.44	17.75	20.02	22.94	28.99	35.04
48	11.88	16.15	18.49	20.82	24.13	30.43	36.73
49	12.61	16.91	19.30	21.65	25.36	31.98	38.53
50	13.42	17.75	20.15	22.55	26.69	33.59	40.48
51	14.27	18.65	21.10	23.54	28.15	35.34	42.53
52	15.19	19.62	22.08	24.58	29.70	37.24	44.74
53	16.26	20.64	23.18	25.69	31.38	39.23	47.10
54	17.35	21.65	24.20	26.74	32.93	41.06	49.25
55	18.60	22.44	24.95	27.47	34.09	42.41	50.71
56	20.36	24.18	26.74	29.28	36.70	45.48	54.28
57	22.34	26.30	28.90	31.50	39.72	49.07	58.38
58	24.65	28.40	31.03	33.68	42.74	52.52	62.36
59	27.07	30.92	33.61	36.31	46.24	56.60	66.94
60	29.80	33.50	36.23	38.92	49.69	60.50	71.27
61	32.87	36.41	39.10	41.80	53.47	64.70	75.96
62	36.24	39.54	42.22	44.90	57.52	69.19	80.87
63	39.74	43.31	45.97	48.66	62.32	74.52	86.75
64	43.87	47.14	49.79	52.44	67.08	79.67	92.30
65	50.48	53.41	56.03	58.67	74.40	87.50	100.63
66	55.38	58.54	61.25	63.94	80.11	93.59	107.09
67	61.00	64.09	66.86	69.62	86.22	100.07	113.93
68	66.61	69.56	72.40	75.23	92.17	106.34	120.49
69	73.21	76.00	78.92	81.80	99.20	113.72	128.23
70	76.40	79.44	82.26	85.12	102.16	116.39	130.58
71	79.62	82.93	85.72	88.51	105.23	119.17	133.09
72	83.10	86.20	88.93	91.67	108.04	121.69	135.35
73	90.25	93.25	96.04	98.84	115.63	129.59	143.57
74	98.63	101.51	104.38	107.23	124.45	138.83	153.16
75	117.77	121.67	124.92	128.18	147.70	163.97	180.24
76	129.06	132.88	136.22	139.56	159.59	176.29	192.98
77	140.14	143.77	147.17	150.55	170.98	187.99	204.98
78	153.14	156.67	160.16	163.64	184.66	202.16	219.68
79	166.09	169.36	172.90	176.45	197.75	215.48	233.22
80	181.74	184.70	188.30	191.93	213.50	231.50	249.50
81	199.25	201.91	205.57	209.24	231.25	249.60	267.94
82	215.32	219.42	223.18	226.92	249.44	268.22	286.99
83	233.42	235.46	239.29	243.14	266.12	285.29	304.45
84	250.06	253.82	257.76	261.66	285.16	304.73	324.32
85	295.14	299.32	303.83	308.34	335.40	357.96	380.52
86	316.85	320.75	325.30	329.87	357.20	379.98	402.78
87	338.29	344.71	349.33	353.96	381.72	404.82	427.94
88	362.50	365.71	370.33	374.98	402.70	425.82	448.93
89	383.70	389.81	394.46	399.13	427.08	450.38	473.70
90	404.88	410.76	415.42	420.07	447.97	471.24	494.51
91	429.83	431.82	436.45	441.11	469.00	492.23	515.47
92	451.03	456.56	461.24	465.94	494.10	517.56	541.04
93	476.17	477.48	482.21	486.92	515.26	538.87	562.46
94	497.63	502.87	507.61	512.36	540.95	564.76	588.55
95	524.20	524.59	529.31	534.04	562.32	585.89	609.48
96	547.86	552.40	557.03	561.70	589.58	612.86	636.11
97	577.14	576.04	580.51	584.96	611.82	634.18	656.54
98	603.37	606.52	610.73	614.94	640.18	661.24	682.30
99	638.72	635.14	638.94	642.73	665.62	684.64	703.68
100	675.74	676.34	679.63	682.90	702.61	719.00	735.43

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 6**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	7.36	11.41	13.45	15.53	17.59	22.74	27.94
31	7.42	11.48	13.56	15.62	17.72	22.91	28.13
32	7.55	11.65	13.74	15.85	17.98	23.26	28.52
33	7.75	11.78	13.87	15.97	18.11	23.42	28.72
34	7.90	12.07	14.23	16.38	18.52	23.86	29.23
35	8.12	12.36	14.54	16.74	18.91	24.35	29.80
36	8.44	12.68	14.93	17.15	19.38	24.94	30.48
37	8.72	13.09	15.37	17.68	19.91	25.60	31.31
38	9.07	13.55	15.89	18.23	20.57	26.41	32.23
39	9.42	14.04	16.45	18.85	21.26	27.29	33.30
40	9.80	14.57	17.09	19.56	22.02	28.26	34.46
41	10.28	15.20	17.77	20.36	22.94	29.36	35.80
42	10.76	15.79	18.43	21.12	23.74	30.38	37.02
43	11.30	16.55	19.31	22.07	24.83	31.74	38.64
44	11.94	17.28	20.15	22.98	25.85	33.00	40.14
45	12.58	18.16	21.17	24.13	27.14	34.62	42.11
46	13.28	18.95	21.95	24.98	28.42	36.18	43.94
47	14.10	19.85	22.94	26.05	29.95	38.09	46.24
48	14.90	20.77	23.90	27.07	31.49	40.00	48.49
49	15.90	21.72	24.94	28.13	33.11	41.98	50.88
50	16.87	22.79	26.03	29.28	34.85	44.17	53.46
51	17.95	23.93	27.23	30.54	36.73	46.48	56.20
52	19.15	25.15	28.52	31.85	38.82	48.97	59.16
53	20.44	26.50	29.92	33.32	41.00	51.67	62.32
54	21.84	27.77	31.20	34.62	43.02	54.10	65.16
55	23.44	28.78	32.18	35.57	44.62	55.91	67.22
56	25.61	30.98	34.49	37.97	48.01	59.98	71.95
57	28.08	33.65	37.24	40.79	52.01	64.76	77.54
58	31.00	36.34	39.96	43.60	55.97	69.47	82.92
59	34.03	39.54	43.25	46.93	60.60	74.87	89.11
60	37.44	42.79	46.52	50.24	65.20	80.12	95.04
61	41.32	46.45	50.17	53.93	70.14	85.74	101.32
62	45.52	50.40	54.13	57.89	75.46	91.73	108.00
63	49.87	55.12	58.86	62.62	81.73	98.80	115.85
64	55.01	59.96	63.67	67.40	87.96	105.67	123.38
65	63.31	67.81	71.54	75.26	97.51	116.08	134.62
66	69.42	74.28	78.13	81.97	104.96	124.13	143.30
67	76.48	81.31	85.26	89.23	112.96	132.76	152.54
68	83.47	88.21	92.28	96.35	120.73	141.07	161.39
69	91.69	96.32	100.52	104.71	129.90	150.88	171.85
70	95.69	100.62	104.77	108.89	133.69	154.36	175.00
71	99.64	105.00	109.08	113.15	137.58	157.94	178.33
72	103.98	109.04	113.05	117.05	141.13	161.20	181.26
73	112.87	117.88	122.00	126.13	150.91	171.55	192.20
74	123.28	128.23	132.49	136.75	162.36	183.70	205.00
75	147.11	153.60	158.48	163.33	192.54	216.88	241.22
76	161.24	167.71	172.74	177.79	208.04	233.22	258.42
77	175.03	181.44	186.62	191.81	222.89	248.82	274.72
78	191.24	197.65	203.05	208.43	240.74	267.66	294.59
79	207.37	213.62	219.13	224.68	257.80	285.42	313.02
80	226.84	232.92	238.61	244.28	278.39	306.79	335.21
81	248.59	254.45	260.30	266.15	301.32	330.58	359.88
82	268.56	276.43	282.48	288.54	324.89	355.18	385.46
83	290.99	296.50	302.76	309.00	346.49	377.76	408.98
84	311.62	319.48	325.93	332.40	371.21	403.52	435.86
85	367.58	376.57	384.07	391.60	436.64	474.19	511.73
86	394.67	403.45	411.12	418.76	464.76	503.05	541.36
87	421.36	433.54	441.41	449.23	496.33	535.58	574.81
88	451.50	459.85	467.78	475.73	523.33	563.02	602.72
89	477.94	490.08	498.16	506.26	554.77	595.20	635.63
90	504.29	516.32	524.48	532.67	581.66	622.48	663.30
91	535.34	542.76	550.99	559.21	608.68	649.88	691.08
92	561.76	573.77	582.19	590.60	641.04	683.09	725.12
93	593.10	600.02	608.56	617.09	668.29	710.98	753.62
94	619.79	631.85	640.54	649.22	701.41	744.89	788.36
95	652.86	659.05	667.79	676.51	728.88	772.50	816.14
96	682.31	693.88	702.62	711.37	763.90	807.65	851.41
97	718.78	723.47	732.07	740.68	792.31	835.33	878.38
98	751.39	761.54	769.94	778.32	828.56	870.44	912.32
99	795.34	797.27	805.21	813.17	860.84	900.55	940.30
100	841.26	848.60	856.01	863.40	907.81	944.82	981.82

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 7**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.76	15.37	18.23	21.10	23.99	31.16	38.35
31	9.83	15.48	18.37	21.24	24.17	31.39	38.63
32	10.00	15.71	18.61	21.54	24.50	31.85	39.18
33	10.21	15.84	18.78	21.71	24.67	32.05	39.46
34	10.45	16.27	19.25	22.25	25.22	32.69	40.14
35	10.70	16.64	19.68	22.72	25.75	33.32	40.92
36	11.08	17.09	20.18	23.28	26.39	34.14	41.89
37	11.48	17.58	20.77	23.95	27.13	35.08	43.00
38	11.86	18.18	21.46	24.71	27.97	36.16	44.30
39	12.30	18.79	22.19	25.55	28.94	37.36	45.79
40	12.79	19.51	23.02	26.50	29.96	38.70	47.40
41	13.39	20.34	23.98	27.56	31.18	40.20	49.25
42	14.04	21.13	24.85	28.58	32.30	41.64	50.95
43	14.71	22.10	26.00	29.88	33.77	43.45	53.20
44	15.47	23.03	27.07	31.10	35.15	45.23	55.31
45	16.37	24.28	28.46	32.71	36.91	47.44	57.98
46	17.22	25.24	29.53	33.83	38.63	49.61	60.59
47	18.29	26.48	30.88	35.23	40.78	52.32	63.83
48	19.32	27.64	32.10	36.54	42.82	54.89	66.91
49	20.62	28.94	33.48	38.03	45.08	57.68	70.31
50	21.89	30.30	34.93	39.54	47.48	60.68	73.87
51	23.26	31.82	36.53	41.22	50.06	63.88	77.72
52	24.76	33.42	38.23	43.02	52.87	67.38	81.90
53	26.39	35.17	40.04	44.92	55.90	71.11	86.36
54	28.22	36.82	41.75	46.63	58.70	74.56	90.41
55	30.19	38.09	42.98	47.83	60.83	77.09	93.35
56	33.00	41.00	46.00	51.05	65.53	82.84	100.15
57	36.12	44.42	49.61	54.77	71.09	89.59	108.10
58	39.76	47.89	53.17	58.50	76.60	96.23	115.88
59	43.55	51.98	57.42	62.90	82.99	103.93	124.91
60	47.82	56.15	61.70	67.22	89.35	111.47	133.60
61	52.56	60.74	66.36	71.95	96.23	119.54	142.87
62	57.78	65.80	71.45	77.10	103.62	128.21	152.78
63	63.19	71.77	77.50	83.26	112.43	138.48	164.52
64	69.53	77.87	83.60	89.39	121.10	148.50	175.88
65	79.76	87.77	93.64	99.48	134.50	163.67	192.85
66	87.38	96.11	102.20	108.29	144.91	175.44	205.96
67	96.11	105.00	111.40	117.78	156.12	188.05	219.98
68	104.77	113.81	120.43	127.08	167.00	200.27	233.51
69	114.89	124.09	131.06	138.02	179.82	214.62	249.47
70	119.62	129.43	136.40	143.38	185.21	220.09	254.96
71	124.38	134.80	141.76	148.73	190.54	225.37	260.23
72	129.49	139.73	146.70	153.65	195.42	230.24	265.03
73	140.21	150.73	157.99	165.25	208.90	245.24	281.59
74	152.78	163.64	171.28	178.90	224.70	262.87	301.03
75	181.86	195.55	204.41	213.26	266.39	310.66	354.94
76	199.15	213.36	222.67	232.01	287.92	334.50	381.10
77	216.01	230.63	240.36	250.12	308.62	357.38	406.13
78	235.73	251.00	261.31	271.63	333.48	385.04	436.60
79	255.28	270.97	281.77	292.56	357.29	411.23	465.19
80	278.76	295.01	306.40	317.76	385.99	442.84	499.67
81	304.88	321.68	333.67	345.66	417.47	477.35	537.20
82	328.70	348.76	361.39	374.04	449.84	513.02	576.20
83	355.26	373.30	386.56	399.84	479.47	545.86	612.24
84	379.36	401.22	415.24	429.24	513.32	583.37	653.41
85	446.11	471.76	488.23	504.72	603.61	686.02	768.42
86	478.98	505.25	522.34	539.44	642.02	727.51	813.00
87	511.36	542.72	560.54	578.35	685.24	774.32	863.40
88	547.96	575.47	593.80	612.14	722.11	813.74	905.39
89	580.01	613.13	632.12	651.11	765.06	859.99	954.97
90	611.99	645.79	665.29	684.78	801.70	899.15	996.59
91	649.69	678.65	698.65	718.64	838.60	938.54	1,038.49
92	681.73	717.29	737.98	758.68	882.82	986.27	1,089.72
93	719.75	749.98	771.22	792.48	920.05	1,026.36	1,132.64
94	752.11	789.55	811.51	833.47	965.27	1,075.09	1,184.90
95	792.16	823.32	845.74	868.15	1,002.62	1,114.68	1,226.75
96	827.75	866.48	889.46	912.43	1,050.24	1,165.07	1,279.92
97	871.74	902.98	926.17	949.37	1,088.57	1,204.56	1,320.55
98	910.87	949.76	973.21	996.67	1,137.32	1,254.55	1,371.77
99	963.23	993.10	1,016.46	1,039.86	1,180.18	1,297.09	1,413.98
100	1,016.92	1,054.81	1,078.22	1,101.66	1,242.28	1,359.47	1,476.64

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 8**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.44	20.95	25.26	29.59	33.96	44.78	55.63
31	12.54	21.10	25.43	29.80	34.20	45.10	56.03
32	12.72	21.41	25.82	30.24	34.68	45.74	56.82
33	13.01	21.54	26.00	30.43	34.93	46.07	57.23
34	13.26	22.08	26.59	31.09	35.59	46.86	58.08
35	13.58	22.55	27.14	31.72	36.30	47.74	59.21
36	14.06	23.16	27.82	32.51	37.18	48.85	60.56
37	14.47	23.80	28.60	33.38	38.17	50.17	62.14
38	14.99	24.58	29.50	34.43	39.35	51.67	64.00
39	15.53	25.40	30.48	35.58	40.67	53.38	66.07
40	16.16	26.38	31.63	36.88	42.12	55.27	68.39
41	16.85	27.41	32.88	38.33	43.78	57.40	71.00
42	17.64	28.44	34.07	39.68	45.30	59.36	73.43
43	18.48	29.72	35.59	41.48	47.32	61.97	76.61
44	19.43	30.97	37.06	43.15	49.21	64.40	79.61
45	20.46	32.57	38.93	45.30	51.67	67.58	83.47
46	21.59	33.83	40.30	46.75	54.06	70.63	87.23
47	22.91	35.44	42.07	48.67	57.04	74.46	91.91
48	24.16	36.91	43.67	50.42	59.92	78.17	96.41
49	25.73	38.53	45.43	52.32	63.01	82.15	101.26
50	27.26	40.30	47.32	54.36	66.38	86.41	106.50
51	28.98	42.20	49.38	56.51	70.01	91.06	112.08
52	30.80	44.24	51.55	58.86	73.87	95.99	118.10
53	32.82	46.46	53.92	61.36	78.11	101.36	124.63
54	34.97	48.49	56.03	63.56	82.00	106.32	130.58
55	37.42	50.06	57.58	65.04	85.02	110.02	134.98
56	40.78	53.71	61.46	69.19	91.60	118.28	144.94
57	44.54	58.07	66.08	74.11	99.34	127.97	156.64
58	48.94	62.38	70.64	78.88	106.98	137.54	168.08
59	53.52	67.50	76.00	84.49	115.96	148.68	181.42
60	58.61	72.67	81.38	90.06	124.82	159.61	194.41
61	64.33	78.35	87.23	96.07	134.48	171.38	208.30
62	70.57	84.52	93.53	102.50	144.78	183.92	223.04
63	76.97	91.85	101.04	110.21	157.02	198.79	240.56
64	84.54	99.25	108.53	117.82	169.10	213.35	257.54
65	96.70	111.32	120.83	130.37	187.57	235.21	282.84
66	105.86	121.75	131.82	141.86	202.22	252.52	302.78
67	116.38	132.92	143.53	154.12	217.84	270.91	323.99
68	126.79	143.87	154.99	166.12	232.91	288.52	344.16
69	138.86	156.61	168.34	180.06	250.43	309.06	367.72
70	144.49	163.07	174.88	186.72	257.58	316.64	375.70
71	150.00	169.54	181.42	193.27	264.53	323.88	383.24
72	155.95	175.36	187.26	199.16	270.66	330.22	389.78
73	168.65	188.75	201.23	213.68	288.53	350.88	413.24
74	183.50	204.44	217.55	230.68	309.40	374.99	440.63
75	218.04	243.71	258.92	274.18	365.54	441.68	517.82
76	238.63	265.63	281.78	297.92	394.85	475.61	556.38
77	258.61	286.81	303.82	320.82	422.84	507.86	592.90
78	282.00	311.72	329.80	347.84	456.24	546.53	636.84
79	305.02	335.95	354.95	373.93	487.85	582.78	677.72
80	332.58	365.00	385.10	405.17	525.67	626.12	726.54
81	363.13	397.10	418.33	439.57	567.00	673.19	779.38
82	390.68	429.35	451.78	474.23	608.86	721.04	833.24
83	421.30	458.22	481.74	505.24	646.31	763.86	881.41
84	448.75	490.87	515.59	540.31	688.55	812.12	935.65
85	526.25	575.17	603.94	632.72	805.37	949.22	1,093.09
86	565.00	615.84	645.94	676.04	856.64	1,007.12	1,157.62
87	603.19	661.39	693.00	724.61	914.30	1,072.34	1,230.42
88	646.37	701.16	733.94	766.73	963.47	1,127.41	1,291.36
89	684.17	746.88	781.13	815.36	1,020.74	1,191.90	1,363.08
90	721.90	786.55	821.95	857.33	1,069.63	1,246.55	1,423.49
91	766.32	826.43	862.96	899.51	1,118.78	1,301.52	1,484.24
92	804.12	873.35	911.40	949.45	1,177.75	1,368.02	1,558.28
93	848.89	912.97	952.26	991.57	1,227.35	1,423.82	1,620.32
94	886.97	960.97	1,001.80	1,042.63	1,287.56	1,491.67	1,695.78
95	934.09	1,001.83	1,043.75	1,085.69	1,337.22	1,546.82	1,756.42
96	975.84	1,053.97	1,097.27	1,140.58	1,400.38	1,616.90	1,833.41
97	1,027.26	1,097.70	1,141.85	1,186.00	1,450.90	1,671.64	1,892.38
98	1,072.60	1,153.50	1,198.63	1,243.78	1,514.70	1,740.44	1,966.21
99	1,132.73	1,204.20	1,249.86	1,295.52	1,569.52	1,797.83	2,026.14
100	1,193.17	1,275.62	1,322.16	1,368.67	1,647.78	1,880.38	2,112.96

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 9**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	11.64	16.80	19.79	22.73	25.72	33.13	40.54
31	11.76	16.98	19.99	23.01	26.05	33.50	41.07
32	12.05	17.21	20.26	23.29	26.33	33.91	41.55
33	12.39	17.44	20.42	23.41	26.52	34.11	41.75
34	12.63	17.75	20.81	23.80	26.91	34.45	42.04
35	12.99	18.26	21.39	24.47	27.58	35.30	43.05
36	13.46	18.64	21.81	24.88	28.08	35.91	43.76
37	13.92	19.19	22.40	25.61	28.85	36.88	44.90
38	14.37	19.80	23.10	26.42	29.73	37.93	46.16
39	14.90	20.44	23.80	27.18	30.54	38.99	47.37
40	15.57	21.16	24.58	28.07	31.50	40.17	48.75
41	16.18	21.93	25.45	29.04	32.58	41.42	50.29
42	16.80	22.69	26.35	30.04	33.72	42.87	52.02
43	17.54	23.67	27.42	31.21	34.96	44.43	53.91
44	18.46	24.75	28.66	32.58	36.49	46.30	56.06
45	19.24	25.72	29.73	33.74	37.79	47.90	58.01
46	20.19	26.79	30.88	34.96	39.59	50.06	60.58
47	21.26	27.77	31.88	35.99	41.25	52.14	62.99
48	22.49	28.86	33.05	37.20	43.11	54.39	65.68
49	23.49	30.21	34.45	38.72	45.31	57.13	68.89
50	24.87	31.52	35.82	40.08	47.44	59.69	71.88
51	26.31	32.96	37.25	41.56	49.73	62.43	75.15
52	27.71	34.45	38.81	43.17	52.14	65.35	78.58
53	29.43	35.84	40.18	44.58	54.42	68.08	81.72
54	31.10	37.59	42.01	46.40	57.14	71.29	85.49
55	33.16	38.52	42.82	47.13	58.50	72.77	87.05
56	36.10	41.55	45.89	50.29	62.99	78.11	93.16
57	39.39	44.87	49.32	53.74	67.77	83.67	99.61
58	42.73	48.15	52.62	57.13	72.47	89.09	105.75
59	46.63	52.07	56.65	61.16	77.89	95.36	112.78
60	51.05	56.48	61.05	65.58	83.74	101.96	120.12
61	55.98	61.36	65.88	70.44	90.11	109.08	128.05
62	61.36	66.21	70.73	75.25	96.34	115.91	135.47
63	67.31	72.03	76.49	80.98	103.71	124.02	144.32
64	73.87	77.91	82.28	86.67	110.85	131.71	152.57
65	84.46	88.26	92.61	96.98	122.97	144.65	166.33
66	92.70	96.75	101.27	105.73	132.44	154.75	177.04
67	101.49	105.20	109.79	114.30	141.58	164.29	187.07
68	110.10	115.05	119.74	124.42	152.43	175.87	199.22
69	120.21	124.82	129.60	134.33	162.93	186.74	210.60
70	125.44	130.45	135.12	139.77	167.78	191.13	214.47
71	130.73	136.21	140.78	145.37	172.81	195.69	218.58
72	136.47	140.56	145.01	149.48	176.16	198.42	220.70
73	148.22	153.19	157.78	162.33	189.91	212.86	235.81
74	161.97	165.52	170.21	174.84	202.93	226.36	249.74
75	193.45	198.40	203.68	209.00	240.83	267.36	293.89
76	210.44	216.66	222.11	227.55	260.22	287.45	314.66
77	230.20	234.42	239.97	245.48	278.78	306.51	334.22
78	249.70	255.46	261.15	266.81	301.09	329.63	358.20
79	272.92	276.15	281.92	287.71	322.44	351.35	380.28
80	296.33	301.16	307.03	312.94	348.12	377.48	406.82
81	324.89	329.22	335.20	341.18	377.06	406.98	436.89
82	351.09	357.77	363.89	369.99	406.72	437.34	467.95
83	380.61	383.93	390.16	396.45	433.91	465.17	496.42
84	407.72	413.87	420.28	426.64	464.96	496.87	528.80
85	481.24	488.05	495.41	502.77	546.88	583.66	620.44
86	516.63	522.99	530.42	537.87	582.41	619.57	656.74
87	551.60	562.05	569.60	577.14	622.40	660.07	697.77
88	591.07	596.30	603.84	611.42	656.61	694.31	732.00
89	625.62	635.60	643.18	650.80	696.36	734.37	772.37
90	660.17	669.75	677.35	684.93	730.43	768.37	806.32
91	700.86	704.09	711.64	719.25	764.72	802.58	840.50
92	735.41	744.43	752.07	759.73	805.66	843.90	882.17
93	776.41	778.54	786.26	793.93	840.14	878.64	917.12
94	811.40	819.95	827.68	835.42	882.04	920.86	959.64
95	854.73	855.36	863.06	870.78	916.88	955.31	993.78
96	893.30	900.70	908.24	915.87	961.34	999.30	1,037.20
97	941.04	939.26	946.54	953.79	997.59	1,034.05	1,070.52
98	983.82	988.94	995.81	1,002.67	1,043.83	1,078.18	1,112.51
99	1,041.44	1,035.62	1,041.81	1,047.99	1,085.31	1,116.33	1,147.37
100	1,101.83	1,102.79	1,108.16	1,113.49	1,145.62	1,172.35	1,199.14



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 10**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	14.89	21.81	25.72	29.66	33.64	43.47	53.35
31	15.03	22.05	26.05	30.03	34.05	44.00	54.00
32	15.28	22.32	26.33	30.34	34.45	44.53	54.62
33	15.74	22.54	26.54	30.54	34.66	44.78	54.97
34	15.97	22.93	27.00	31.10	35.16	45.31	55.48
35	16.45	23.59	27.77	31.96	36.08	46.44	56.85
36	17.04	24.05	28.28	32.50	36.76	47.26	57.78
37	17.61	24.79	29.12	33.45	37.70	48.46	59.26
38	18.26	25.61	30.04	34.45	38.88	49.93	61.02
39	18.86	26.35	30.90	35.40	39.95	51.26	62.53
40	19.59	27.18	31.86	36.49	41.11	52.75	64.33
41	20.37	28.19	32.98	37.77	42.57	54.47	66.39
42	21.26	29.27	34.20	39.14	44.04	56.35	68.65
43	22.17	30.50	35.58	40.65	45.76	58.49	71.21
44	23.22	31.80	37.08	42.35	47.66	60.77	73.95
45	24.20	33.05	38.52	43.94	49.38	63.00	76.62
46	25.45	34.45	39.92	45.46	51.72	65.84	79.94
47	26.71	35.67	41.25	46.82	53.82	68.47	83.10
48	28.25	37.15	42.73	48.39	56.27	71.49	86.67
49	29.60	38.82	44.58	50.29	59.19	75.05	90.95
50	31.30	40.48	46.24	52.02	61.92	78.48	94.98
51	33.09	42.28	48.10	53.94	64.94	82.10	99.29
52	34.91	44.15	50.09	55.94	68.16	85.99	103.92
53	37.02	46.00	51.94	57.84	71.14	89.62	108.14
54	39.16	48.20	54.14	60.09	74.68	93.89	113.10
55	41.74	49.38	55.20	61.04	76.56	95.96	115.36
56	45.41	53.22	59.20	65.15	82.39	102.95	123.54
57	49.49	57.40	63.49	69.58	88.75	110.52	132.28
58	53.71	61.62	67.78	73.94	94.93	117.77	140.58
59	58.61	66.61	72.87	79.06	102.13	126.14	150.14
60	64.16	72.14	78.40	84.71	109.87	135.01	160.19
61	70.37	78.28	84.60	90.89	118.25	144.50	170.76
62	77.07	84.44	90.69	96.93	126.37	153.63	180.87
63	84.46	91.70	97.93	104.16	136.00	164.37	192.76
64	92.61	99.10	105.26	111.39	145.37	174.63	203.96
65	105.95	112.10	118.26	124.42	161.15	191.86	222.50
66	116.21	122.86	129.15	135.51	173.54	205.22	236.92
67	127.21	133.47	139.99	146.49	185.45	217.98	250.47
68	137.97	145.84	152.61	159.34	199.65	233.30	266.87
69	150.54	158.17	165.06	171.92	213.34	247.78	282.17
70	157.08	165.27	172.05	178.82	219.55	253.49	287.41
71	163.60	172.45	179.14	185.81	225.96	259.39	292.88
72	170.72	177.80	184.33	190.86	230.12	262.84	295.54
73	185.35	193.63	200.37	207.19	247.90	281.82	315.73
74	202.46	209.08	216.03	222.97	264.73	299.52	334.27
75	241.64	250.45	258.41	266.32	313.94	353.63	393.32
76	262.91	273.45	281.66	289.90	339.21	380.28	421.37
77	287.53	295.84	304.29	312.75	363.42	405.71	447.94
78	311.82	322.27	331.08	339.85	392.53	436.43	480.33
79	340.73	348.31	357.30	366.35	420.35	465.39	510.38
80	369.87	379.78	389.06	398.31	453.93	500.23	546.56
81	405.34	414.89	424.43	433.97	491.30	539.02	586.79
82	437.90	450.73	460.60	470.47	529.74	579.13	628.51
83	474.47	483.45	493.66	503.83	564.96	615.95	666.85
84	508.11	520.93	531.44	541.98	605.26	657.94	710.68
85	599.35	614.01	626.23	638.51	711.97	773.18	834.40
86	643.52	657.84	670.35	682.80	757.80	820.24	882.70
87	687.04	706.91	719.74	732.48	809.28	873.29	937.25
88	736.19	749.80	762.73	775.69	853.30	918.01	982.75
89	779.30	799.09	812.26	825.48	904.56	970.50	1,036.42
90	822.26	841.87	855.17	868.53	948.41	1,014.97	1,081.52
91	872.90	884.99	898.42	911.81	992.48	1,059.65	1,126.82
92	915.96	935.55	949.29	963.00	1,045.23	1,113.81	1,182.33
93	967.07	978.35	992.28	1,006.18	1,089.67	1,159.27	1,228.80
94	1,010.58	1,030.25	1,044.42	1,058.57	1,143.67	1,214.57	1,285.45
95	1,064.51	1,074.60	1,088.85	1,103.07	1,188.46	1,259.58	1,330.75
96	1,112.54	1,131.40	1,145.64	1,159.91	1,245.56	1,316.90	1,388.25
97	1,171.99	1,179.64	1,193.67	1,207.71	1,291.89	1,362.02	1,432.22
98	1,225.17	1,241.71	1,255.41	1,269.08	1,351.00	1,419.29	1,487.56
99	1,296.83	1,299.98	1,312.92	1,325.90	1,403.63	1,468.38	1,533.18
100	1,371.70	1,383.67	1,395.75	1,407.80	1,480.21	1,540.55	1,600.88



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	19.70	29.37	34.83	40.31	45.80	59.54	73.24
31	19.96	29.73	35.25	40.78	46.36	60.26	74.15
32	20.21	30.05	35.69	41.27	46.92	61.02	75.05
33	20.72	30.31	35.96	41.55	47.22	61.35	75.50
34	21.15	30.90	36.57	42.20	47.88	62.09	76.22
35	21.73	31.77	37.52	43.31	49.10	63.58	78.09
36	22.39	32.36	38.24	44.11	50.01	64.70	79.38
37	23.12	33.27	39.31	45.33	51.36	66.42	81.42
38	23.87	34.37	40.56	46.70	52.89	68.36	83.76
39	24.59	35.35	41.70	48.00	54.33	70.18	86.02
40	25.54	36.46	42.98	49.47	55.94	72.23	88.45
41	26.54	37.70	44.43	51.11	57.84	74.56	91.35
42	27.69	39.21	46.08	52.97	59.89	77.22	94.48
43	28.85	40.72	47.88	55.01	62.20	80.06	98.00
44	30.13	42.44	49.90	57.31	64.75	83.28	101.88
45	31.50	44.15	51.86	59.50	67.18	86.31	105.49
46	32.98	45.95	53.72	61.53	70.30	90.29	110.27
47	34.64	47.57	55.48	63.32	73.32	94.05	114.76
48	36.58	49.40	57.36	65.32	76.53	98.09	119.61
49	38.38	51.72	59.85	67.98	80.60	103.08	125.68
50	40.54	53.84	62.09	70.27	84.40	107.84	131.27
51	42.82	56.23	64.50	72.80	88.44	112.84	137.27
52	45.11	58.69	67.15	75.54	92.84	118.35	143.81
53	47.81	61.05	69.48	77.91	96.98	123.36	149.87
54	50.55	63.92	72.47	80.94	101.88	129.42	156.91
55	53.80	65.38	73.79	82.08	104.42	132.29	160.21
56	58.49	70.37	78.98	87.64	112.50	142.23	171.92
57	63.65	75.79	84.63	93.47	121.30	152.85	184.40
58	68.89	81.18	90.18	99.19	129.89	163.20	196.48
59	75.05	87.63	96.75	105.95	139.82	175.10	210.44
60	81.90	94.68	103.96	113.30	150.59	187.85	225.15
61	89.52	102.42	111.84	121.30	162.20	201.55	240.83
62	97.84	110.19	119.67	129.15	173.55	214.71	255.86
63	107.05	119.44	128.98	138.54	187.07	230.41	273.77
64	117.08	128.72	138.17	147.74	200.20	245.50	290.70
65	133.47	145.09	154.76	164.43	222.30	270.57	318.81
66	146.27	158.87	168.96	179.01	239.59	290.06	340.47
67	159.82	172.40	182.88	193.38	256.32	308.76	361.20
68	173.17	188.21	199.16	210.14	276.16	331.16	386.14
69	188.59	203.80	215.21	226.68	295.25	352.42	409.64
70	196.42	212.55	224.03	235.46	304.16	361.42	418.74
71	204.21	221.39	232.82	244.29	312.93	370.12	427.40
72	212.65	227.83	239.20	250.54	318.64	375.42	432.14
73	230.27	247.61	259.53	271.46	343.13	402.84	462.56
74	250.94	266.81	279.28	291.71	366.38	428.62	490.83
75	298.72	318.85	333.29	347.73	434.36	506.55	578.73
76	324.72	347.89	363.07	378.31	469.46	545.42	621.39
77	354.85	376.05	391.91	407.83	503.23	582.72	662.22
78	384.36	409.27	426.07	442.91	543.75	627.81	711.90
79	419.44	441.82	459.43	477.03	582.57	670.53	758.51
80	454.52	481.03	499.59	518.12	629.37	722.07	814.73
81	497.11	524.52	544.06	563.61	680.69	778.34	875.91
82	535.96	568.67	589.27	609.89	733.47	836.49	939.52
83	579.26	608.67	630.30	651.95	781.80	890.05	998.28
84	618.56	654.21	677.07	699.89	836.99	951.20	1,065.40
85	727.40	769.22	796.08	822.97	984.21	1,118.59	1,252.93
86	781.00	823.83	851.69	879.57	1,046.84	1,186.23	1,325.62
87	833.79	884.92	913.99	943.02	1,117.31	1,262.54	1,407.80
88	893.47	938.33	968.21	998.12	1,177.42	1,326.83	1,476.26
89	945.72	999.72	1,030.70	1,061.67	1,247.46	1,402.24	1,557.11
90	997.86	1,052.98	1,084.78	1,116.56	1,307.20	1,466.09	1,624.98
91	1,059.35	1,106.56	1,139.17	1,171.76	1,367.36	1,530.31	1,693.29
92	1,111.58	1,169.56	1,203.29	1,237.06	1,439.47	1,608.15	1,776.82
93	1,173.59	1,222.87	1,257.51	1,292.17	1,500.17	1,673.52	1,846.81
94	1,226.34	1,287.39	1,323.20	1,359.00	1,573.90	1,752.96	1,932.02
95	1,291.64	1,342.45	1,379.01	1,415.54	1,634.79	1,817.52	2,000.25
96	1,349.67	1,412.82	1,450.29	1,487.75	1,712.45	1,899.69	2,086.96
97	1,421.40	1,472.34	1,510.15	1,547.98	1,774.95	1,964.08	2,153.20
98	1,485.20	1,548.61	1,586.85	1,625.11	1,854.45	2,045.59	2,236.71
99	1,570.58	1,619.28	1,657.37	1,695.53	1,924.32	2,114.94	2,305.53
100	1,658.11	1,719.90	1,758.06	1,796.29	2,025.57	2,216.67	2,407.72

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	25.18	40.01	48.27	56.53	64.85	85.52	106.27
31	25.45	40.48	48.85	57.20	65.65	86.58	107.54
32	25.74	40.98	49.45	57.91	66.43	87.63	108.86
33	26.40	41.22	49.73	58.23	66.85	88.15	109.50
34	26.84	41.90	50.49	59.01	67.56	88.96	110.28
35	27.48	43.03	51.76	60.53	69.25	91.08	112.93
36	28.39	43.89	52.75	61.60	70.44	92.58	114.76
37	29.19	45.03	54.14	63.19	72.26	94.98	117.65
38	30.20	46.49	55.79	65.10	74.42	97.73	121.03
39	31.07	47.74	57.27	66.85	76.40	100.26	124.15
40	32.27	49.22	59.01	68.81	78.61	103.18	127.66
41	33.45	50.85	61.02	71.06	81.18	106.41	131.66
42	34.80	52.75	63.17	73.60	83.98	110.10	136.18
43	36.26	54.78	65.56	76.40	87.18	114.17	141.15
44	37.85	57.05	68.25	79.51	90.65	118.65	146.72
45	39.43	59.26	70.84	82.41	94.02	122.97	151.92
46	41.37	61.53	73.34	85.05	98.39	128.53	158.74
47	43.37	63.71	75.62	87.49	102.54	133.91	165.20
48	45.71	65.97	78.04	90.11	107.10	139.71	172.32
49	47.88	68.89	81.18	93.50	112.60	146.83	180.98
50	50.49	71.60	84.12	96.56	117.95	153.57	189.24
51	53.40	74.56	87.18	99.80	123.64	160.83	197.98
52	56.13	77.69	90.56	103.34	129.74	168.57	207.40
53	59.45	80.61	93.51	106.46	135.51	175.89	216.24
54	62.62	84.17	97.27	110.36	142.35	184.51	226.64
55	66.62	85.93	98.82	111.63	145.95	188.79	231.67
56	72.29	92.23	105.55	118.78	157.25	203.09	248.84
57	78.56	99.10	112.78	126.47	169.48	218.33	267.26
58	84.81	105.77	119.82	133.75	181.38	233.23	285.02
59	92.22	113.70	128.05	142.36	195.37	250.51	305.66
60	100.41	122.47	137.13	151.75	210.40	268.98	327.62
61	109.59	132.09	147.03	161.94	226.68	288.89	351.12
62	119.54	141.58	156.61	171.70	242.52	308.06	373.63
63	130.39	152.85	168.11	183.40	261.25	330.75	400.25
64	142.35	164.05	179.39	194.72	279.50	352.65	425.70
65	161.84	184.00	199.71	215.53	310.05	388.82	467.54
66	177.19	201.28	217.95	234.52	334.33	417.42	500.59
67	193.57	218.24	235.67	253.09	357.65	444.81	531.98
68	209.55	237.88	256.32	274.70	385.14	477.12	569.15
69	227.98	257.21	276.44	295.67	411.27	507.53	603.88
70	237.21	267.83	287.24	306.64	423.04	520.01	617.00
71	246.31	278.45	297.93	317.45	434.44	531.92	629.42
72	256.09	285.93	305.34	324.73	441.33	538.43	635.54
73	276.98	310.01	330.55	351.02	473.93	576.37	678.80
74	301.35	333.35	354.72	376.13	504.49	611.43	718.46
75	358.14	397.38	422.18	447.06	596.02	720.18	844.32
76	389.09	433.12	459.45	485.77	643.82	775.49	907.20
77	424.86	467.66	495.40	523.12	689.45	828.08	966.74
78	459.81	508.26	537.75	567.17	743.91	891.14	1,038.38
79	501.15	547.78	578.77	609.71	795.45	950.24	1,105.05
80	542.29	595.15	627.92	660.65	857.11	1,020.91	1,184.65
81	592.09	647.49	682.10	716.72	924.51	1,097.65	1,270.81
82	637.02	700.07	736.65	773.25	992.76	1,175.67	1,358.62
83	686.94	747.14	785.49	823.82	1,053.84	1,245.49	1,437.16
84	731.71	800.37	840.68	880.98	1,122.69	1,324.20	1,525.60
85	858.07	937.85	984.75	1,031.66	1,313.18	1,547.73	1,782.32
86	921.26	1,004.15	1,053.23	1,102.31	1,396.78	1,642.14	1,887.54
87	983.51	1,078.43	1,129.96	1,181.51	1,490.80	1,748.48	2,006.23
88	1,053.93	1,143.27	1,196.71	1,250.17	1,570.97	1,838.27	2,105.61
89	1,115.56	1,217.82	1,273.66	1,329.47	1,664.35	1,943.44	2,222.55
90	1,177.08	1,282.49	1,340.23	1,397.91	1,744.06	2,032.54	2,321.04
91	1,249.51	1,347.52	1,407.08	1,466.67	1,824.20	2,122.17	2,420.10
92	1,311.14	1,424.02	1,486.07	1,548.11	1,920.36	2,230.60	2,540.84
93	1,384.14	1,488.63	1,552.69	1,616.79	2,001.23	2,321.59	2,641.99
94	1,446.23	1,566.89	1,633.46	1,700.05	2,099.41	2,432.22	2,765.02
95	1,523.06	1,633.51	1,701.86	1,770.26	2,180.38	2,522.15	2,863.90
96	1,591.14	1,718.53	1,789.13	1,859.75	2,283.37	2,636.41	2,989.43
97	1,674.99	1,789.83	1,861.83	1,933.81	2,365.73	2,725.66	3,085.59
98	1,748.90	1,880.82	1,954.41	2,028.03	2,469.77	2,837.84	3,205.97
99	1,846.95	1,963.48	2,037.94	2,112.39	2,559.16	2,931.42	3,303.69
100	1,945.50	2,079.94	2,155.82	2,231.65	2,686.76	3,066.03	3,445.24

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	5.83	8.92	10.50	12.07	13.64	17.58	21.53
31	5.92	9.04	10.64	12.25	13.86	17.83	21.83
32	6.05	9.17	10.80	12.42	14.05	18.06	22.14
33	6.17	9.31	10.88	12.50	14.14	18.19	22.28
34	6.37	9.47	11.11	12.72	14.36	18.41	22.46
35	6.55	9.78	11.44	13.08	14.75	18.89	23.03
36	6.74	10.04	11.74	13.40	15.12	19.33	23.57
37	7.04	10.33	12.07	13.80	15.54	19.87	24.18
38	7.28	10.68	12.48	14.24	16.03	20.45	24.90
39	7.61	11.11	12.94	14.75	16.57	21.17	25.73
40	7.93	11.58	13.44	15.32	17.21	21.95	26.65
41	8.30	12.06	13.99	15.95	17.90	22.79	27.64
42	8.66	12.56	14.59	16.62	18.65	23.72	28.80
43	9.13	13.19	15.29	17.39	19.48	24.74	30.01
44	9.65	13.87	16.07	18.25	20.45	25.93	31.40
45	10.18	14.50	16.74	19.03	21.31	27.02	32.69
46	10.80	15.18	17.51	19.85	22.44	28.39	34.37
47	11.41	15.84	18.19	20.52	23.54	29.74	35.94
48	12.16	16.67	19.08	21.49	24.90	31.39	37.92
49	12.85	17.45	19.90	22.36	26.18	33.00	39.77
50	13.76	18.31	20.80	23.28	27.56	34.67	41.76
51	14.63	19.24	21.78	24.29	29.06	36.47	43.90
52	15.66	20.26	22.79	25.37	30.64	38.40	46.18
53	16.75	21.31	23.92	26.51	32.39	40.49	48.61
54	17.88	22.50	25.13	27.76	34.20	42.66	51.14
55	19.19	23.48	26.11	28.72	35.66	44.35	53.05
56	20.99	25.31	27.97	30.64	38.38	47.59	56.78
57	23.16	27.52	30.25	32.96	41.56	51.32	61.09
58	25.42	29.71	32.47	35.27	44.72	55.00	65.26
59	28.09	32.36	35.17	37.99	48.38	59.24	70.07
60	30.92	35.09	37.92	40.74	52.03	63.32	74.62
61	34.13	38.12	40.94	43.78	56.02	67.76	79.57
62	37.63	41.68	44.53	47.36	60.65	72.96	85.28
63	41.80	45.37	48.14	50.96	65.29	78.08	90.88
64	46.16	49.74	52.52	55.31	70.75	84.06	97.36
65	53.15	56.34	59.14	61.90	78.50	92.34	106.16
66	58.34	61.79	64.66	67.50	84.56	98.80	113.03
67	64.28	67.68	70.60	73.51	91.06	105.68	120.31
68	70.25	73.51	76.49	79.49	97.42	112.37	127.32
69	77.21	80.33	83.42	86.47	104.88	120.22	135.58
70	80.65	84.00	87.00	90.01	108.05	123.07	138.10
71	84.12	87.74	90.68	93.65	111.32	126.07	140.81
72	87.82	90.60	93.48	96.35	113.56	127.91	142.27
73	95.44	98.78	101.72	104.69	122.47	137.27	152.06
74	104.33	106.81	109.82	112.84	130.97	146.08	161.16
75	124.69	128.08	131.50	134.93	155.48	172.60	189.73
76	135.76	138.92	142.42	145.90	166.85	184.30	201.76
77	147.52	151.51	155.10	158.66	180.18	198.12	216.02
78	161.26	163.96	167.63	171.25	193.25	211.57	229.90
79	175.03	178.68	182.42	186.17	208.66	227.35	246.07
80	190.20	193.50	197.28	201.05	223.67	242.53	261.40
81	207.02	209.98	213.80	217.61	240.50	259.58	278.65
82	223.86	228.26	232.18	236.08	259.51	279.04	298.55
83	242.75	245.11	249.10	253.09	277.02	296.98	316.93
84	260.22	264.31	268.40	272.47	296.95	317.32	337.73
85	304.81	309.29	313.96	318.61	346.58	369.89	393.20
86	327.34	331.54	336.23	340.96	369.22	392.76	416.32
87	349.56	353.40	358.14	362.89	391.34	415.04	438.72
88	371.56	375.01	379.75	384.50	412.93	436.64	460.34
89	393.37	396.41	401.16	405.88	434.32	458.02	481.73
90	415.18	417.78	422.51	427.25	455.63	479.32	502.96
91	437.11	439.26	443.98	448.72	477.08	500.71	524.35
92	462.59	464.42	469.20	473.98	502.62	526.49	550.37
93	484.32	485.80	490.58	495.40	524.22	548.23	572.24
94	510.49	511.61	516.44	521.28	550.36	574.58	598.79
95	533.22	533.80	538.60	543.41	572.17	596.17	620.16
96	557.38	557.23	561.91	566.63	594.77	618.23	641.68
97	582.14	586.24	590.78	595.33	622.64	645.38	668.16
98	613.96	611.88	616.13	620.38	645.84	667.10	688.33
99	644.33	646.48	650.36	654.22	677.50	696.86	716.26
100	681.73	682.38	685.70	688.99	708.88	725.44	742.00

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	7.46	11.58	13.64	15.74	17.86	23.09	28.33
31	7.57	11.74	13.86	15.97	18.11	23.42	28.72
32	7.64	11.89	14.05	16.19	18.36	23.74	29.14
33	7.85	12.02	14.16	16.28	18.48	23.90	29.34
34	8.03	12.24	14.42	16.60	18.77	24.18	29.64
35	8.29	12.62	14.84	17.10	19.31	24.85	30.42
36	8.54	12.96	15.24	17.50	19.78	25.43	31.09
37	8.90	13.37	15.67	18.04	20.32	26.12	31.93
38	9.25	13.81	16.20	18.59	20.98	26.93	32.88
39	9.60	14.32	16.78	19.24	21.70	27.82	33.96
40	9.97	14.84	17.40	19.93	22.46	28.81	35.15
41	10.48	15.49	18.13	20.77	23.39	29.95	36.49
42	10.96	16.20	18.94	21.65	24.36	31.18	37.99
43	11.52	16.98	19.80	22.64	25.48	32.57	39.65
44	12.14	17.83	20.80	23.74	26.69	34.04	41.44
45	12.80	18.61	21.71	24.76	27.85	35.52	43.18
46	13.62	19.56	22.64	25.78	29.34	37.36	45.35
47	14.35	20.34	23.54	26.74	30.72	39.07	47.41
48	15.26	21.44	24.67	27.94	32.48	41.28	50.05
49	16.20	22.42	25.75	29.02	34.19	43.33	52.51
50	17.29	23.52	26.86	30.20	35.95	45.58	55.18
51	18.41	24.71	28.12	31.52	37.92	47.96	58.00
52	19.75	25.96	29.44	32.87	40.06	50.54	61.07
53	21.06	27.36	30.88	34.40	42.32	53.33	64.32
54	22.54	28.85	32.40	35.95	44.69	56.17	67.68
55	24.16	30.08	33.66	37.19	46.66	58.49	70.31
56	26.41	32.44	36.07	39.72	50.23	62.75	75.28
57	29.12	35.21	38.94	42.68	54.43	67.78	81.13
58	31.98	38.03	41.82	45.62	58.60	72.70	86.77
59	35.30	41.38	45.26	49.12	63.44	78.36	93.25
60	38.86	44.81	48.68	52.62	68.27	83.88	99.52
61	42.89	48.64	52.56	56.47	73.48	89.80	106.13
62	47.26	53.15	57.10	61.03	79.57	96.71	113.87
63	52.45	57.76	61.66	65.59	85.62	103.50	121.37
64	57.88	63.24	67.16	71.09	92.76	111.44	130.16
65	66.66	71.57	75.49	79.40	102.86	122.47	142.04
66	73.12	78.44	82.45	86.53	110.80	131.03	151.25
67	80.59	85.85	90.01	94.22	119.29	140.18	161.06
68	88.02	93.22	97.52	101.82	127.60	149.08	170.54
69	96.74	101.83	106.26	110.69	137.34	159.49	181.67
70	100.99	106.43	110.78	115.15	141.38	163.24	185.08
71	105.26	111.10	115.40	119.72	145.56	167.09	188.66
72	109.87	114.61	118.84	123.04	148.36	169.42	190.52
73	119.35	124.86	129.23	133.60	159.85	181.73	203.62
74	130.42	134.93	139.42	143.89	170.83	193.28	215.71
75	155.77	161.68	166.81	171.92	202.68	228.29	253.91
76	169.61	175.34	180.60	185.88	217.50	243.83	270.16
77	184.24	191.21	196.67	202.13	234.90	262.22	289.50
78	201.38	206.86	212.51	218.12	251.94	280.12	308.30
79	218.52	225.41	231.23	237.06	272.00	301.14	330.26
80	237.38	244.02	249.96	255.92	291.65	321.41	351.17
81	258.29	264.64	270.72	276.80	313.37	343.81	374.28
82	279.23	287.57	293.87	300.18	337.99	369.50	401.02
83	302.63	308.65	315.17	321.67	360.71	393.23	425.74
84	324.28	332.69	339.40	346.15	386.53	420.20	453.89
85	379.64	389.12	396.88	404.63	451.20	490.00	528.79
86	407.71	417.02	424.94	432.84	480.37	519.96	559.54
87	435.40	444.48	452.52	460.56	508.84	549.07	589.31
88	462.78	471.54	479.69	487.81	536.64	577.34	618.04
89	489.98	498.38	506.59	514.84	564.16	605.29	646.40
90	517.10	525.16	533.46	541.78	591.60	633.11	674.64
91	544.40	552.12	560.50	568.87	619.16	661.08	703.00
92	576.17	583.66	592.22	600.79	652.08	694.87	737.63
93	603.24	610.46	619.15	627.80	679.91	723.32	766.73
94	635.82	642.83	651.67	660.52	713.59	757.85	802.06
95	664.13	670.61	679.50	688.37	741.67	786.05	830.47
96	694.19	699.97	708.79	717.61	770.59	814.73	858.88
97	725.02	736.27	745.02	753.79	806.33	850.13	893.92
98	764.57	768.29	776.76	785.20	835.90	878.16	920.40
99	802.31	811.50	819.59	827.69	876.22	916.64	957.07
100	848.70	856.19	863.65	871.10	915.92	953.26	990.59

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 15**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	9.91	15.60	18.49	21.41	24.32	31.62	38.89
31	10.03	15.80	18.76	21.71	24.67	32.05	39.46
32	10.12	16.03	19.02	22.00	25.01	32.51	40.00
33	10.36	16.16	19.19	22.16	25.19	32.72	40.28
34	10.64	16.49	19.51	22.55	25.57	33.13	40.72
35	10.94	16.99	20.08	23.18	26.26	34.02	41.76
36	11.23	17.41	20.59	23.75	26.93	34.85	42.76
37	11.71	17.94	21.18	24.44	27.68	35.77	43.88
38	12.08	18.53	21.88	25.21	28.52	36.88	45.17
39	12.54	19.19	22.62	26.05	29.52	38.10	46.70
40	13.04	19.91	23.46	27.04	30.55	39.46	48.32
41	13.63	20.74	24.44	28.09	31.80	41.00	50.22
42	14.29	21.70	25.49	29.32	33.14	42.74	52.27
43	15.00	22.67	26.68	30.64	34.64	44.59	54.58
44	15.74	23.80	27.95	32.11	36.28	46.70	57.11
45	16.67	24.90	29.20	33.55	37.90	48.67	59.48
46	17.65	26.06	30.48	34.92	39.86	51.20	62.54
47	18.61	27.16	31.67	36.13	41.82	53.64	65.48
48	19.80	28.54	33.13	37.73	44.18	56.64	69.07
49	20.99	29.88	34.56	39.25	46.54	59.52	72.55
50	22.43	31.28	36.05	40.82	49.02	62.62	76.25
51	23.82	32.84	37.69	42.56	51.67	65.95	80.21
52	25.54	34.49	39.46	44.41	54.55	69.55	84.52
53	27.20	36.31	41.33	46.36	57.68	73.39	89.12
54	29.10	38.26	43.36	48.44	60.98	77.44	93.90
55	31.13	39.84	44.96	50.04	63.64	80.65	97.64
56	34.02	42.89	48.13	53.41	68.57	86.69	104.78
57	37.45	46.48	51.90	57.32	74.39	93.74	113.09
58	41.00	50.11	55.66	61.24	80.15	100.72	121.27
59	45.20	54.41	60.10	65.83	86.87	108.77	130.72
60	49.64	58.80	64.58	70.38	93.56	116.71	139.87
61	54.58	63.62	69.48	75.36	100.76	125.22	149.63
62	60.01	69.37	75.34	81.31	109.26	135.18	161.09
63	66.48	75.22	81.20	87.23	117.78	145.08	172.37
64	73.15	82.13	88.20	94.26	127.75	156.66	185.51
65	83.96	92.62	98.78	104.96	141.90	172.70	203.50
66	92.03	101.44	107.88	114.32	152.98	185.18	217.38
67	101.26	110.87	117.61	124.37	164.83	198.55	232.28
68	110.47	120.26	127.26	134.30	176.47	211.62	246.74
69	121.16	131.20	138.55	145.92	190.08	226.88	263.70
70	126.26	136.87	144.26	151.63	195.89	232.75	269.64
71	131.38	142.61	149.98	157.36	201.58	238.43	275.32
72	136.85	146.88	154.19	161.50	205.40	242.00	278.57
73	148.28	159.67	167.35	175.04	221.27	259.78	298.28
74	161.65	172.18	180.22	188.24	236.44	276.60	316.76
75	192.56	205.85	215.17	224.50	280.42	327.01	373.62
76	209.47	223.04	232.80	242.54	301.01	349.70	398.42
77	227.38	243.05	253.30	263.58	325.25	376.62	428.00
78	248.24	262.69	273.47	284.27	348.98	402.95	456.89
79	269.04	285.90	297.29	308.69	376.99	433.90	490.82
80	291.72	309.07	320.99	332.89	404.36	463.91	523.48
81	316.80	334.56	347.00	359.48	434.18	496.44	558.70
82	341.75	362.81	375.96	389.11	467.99	533.71	599.44
83	369.46	388.60	402.41	416.22	499.13	568.24	637.34
84	394.79	417.78	432.38	446.98	534.52	607.46	680.41
85	460.73	487.49	504.50	521.56	623.74	708.88	794.04
86	494.82	522.24	539.90	557.56	663.59	751.96	840.32
87	528.41	556.40	574.67	592.94	702.52	793.84	885.16
88	561.65	590.10	608.90	627.70	740.47	834.43	928.42
89	594.64	623.53	642.84	662.15	778.02	874.58	971.16
90	627.55	656.84	676.67	696.48	815.41	914.52	1,013.63
91	660.71	690.36	710.69	731.03	853.04	954.73	1,056.40
92	699.20	729.66	750.71	771.77	898.03	1,003.27	1,108.50
93	732.05	763.01	784.63	806.27	936.05	1,044.20	1,152.34
94	771.56	803.28	825.64	847.97	982.06	1,093.80	1,205.51
95	805.82	837.77	860.58	883.39	1,020.20	1,134.24	1,248.28
96	842.15	874.08	897.26	920.44	1,059.44	1,175.29	1,291.15
97	879.32	918.96	942.56	966.17	1,107.84	1,225.88	1,343.93
98	926.84	958.16	981.82	1,005.48	1,147.39	1,265.66	1,383.92
99	971.66	1,010.82	1,034.63	1,058.42	1,201.24	1,320.24	1,439.24
100	1,025.92	1,064.22	1,087.87	1,111.50	1,253.36	1,371.60	1,489.81

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 16**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home

PHCC = Professional Home and Community

THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	12.62	21.24	25.64	30.01	34.44	45.43	56.42
31	12.80	21.54	26.00	30.43	34.93	46.07	57.23
32	12.90	21.84	26.36	30.85	35.41	46.70	58.02
33	13.19	22.00	26.53	31.08	35.64	47.02	58.42
34	13.51	22.38	26.95	31.52	36.07	47.50	58.90
35	13.86	23.02	27.70	32.39	37.02	48.72	60.42
36	14.24	23.63	28.39	33.14	37.92	49.84	61.79
37	14.77	24.28	29.17	34.04	38.94	51.18	63.40
38	15.29	25.06	30.08	35.11	40.13	52.70	65.26
39	15.83	25.93	31.09	36.28	41.48	54.43	67.38
40	16.46	26.89	32.26	37.61	42.97	56.38	69.73
41	17.17	27.95	33.54	39.07	44.63	58.52	72.41
42	17.98	29.18	34.94	40.73	46.48	60.92	75.35
43	18.84	30.50	36.52	42.56	48.56	63.58	78.59
44	19.79	31.98	38.26	44.56	50.81	66.49	82.21
45	20.86	33.41	39.94	46.46	52.99	69.31	85.63
46	22.12	34.92	41.58	48.26	55.79	72.90	90.05
47	23.34	36.35	43.15	49.92	58.50	76.38	94.26
48	24.74	38.10	45.07	52.04	61.84	80.68	99.50
49	26.20	39.77	46.88	53.99	65.02	84.77	104.51
50	27.94	41.58	48.85	56.10	68.52	89.21	109.91
51	29.70	43.55	50.95	58.32	72.24	93.95	115.67
52	31.75	45.66	53.21	60.74	76.25	99.07	121.88
53	33.83	47.95	55.63	63.31	80.62	104.60	128.62
54	36.05	50.38	58.20	66.02	85.18	110.42	135.64
55	38.56	52.37	60.20	68.04	88.94	115.07	141.20
56	42.05	56.21	64.32	72.40	95.84	123.74	151.64
57	46.21	60.78	69.17	77.56	103.94	133.90	163.91
58	50.47	65.29	73.93	82.56	111.96	143.95	175.92
59	55.54	70.64	79.55	88.44	121.37	155.60	189.86
60	60.86	76.10	85.20	94.30	130.70	167.12	203.56
61	66.79	82.06	91.36	100.61	140.84	179.50	218.15
62	73.31	89.12	98.60	108.10	152.66	193.93	235.19
63	80.96	96.23	105.85	115.46	164.50	208.27	252.01
64	88.97	104.69	114.46	124.27	178.37	225.02	271.67
65	101.78	117.46	127.50	137.56	197.89	248.18	298.45
66	111.52	128.52	139.16	149.76	213.47	266.52	319.62
67	122.64	140.35	151.55	162.76	230.00	286.08	342.12
68	133.69	152.02	163.78	175.55	246.10	304.90	363.70
69	146.48	165.58	177.95	190.34	264.74	326.75	388.75
70	152.50	172.46	184.94	197.46	272.42	334.86	397.32
71	158.46	179.36	191.93	204.47	279.86	342.66	405.46
72	164.80	184.32	196.82	209.34	284.48	347.09	409.70
73	178.37	199.93	213.16	226.36	305.62	371.68	437.72
74	194.15	215.12	228.91	242.72	325.56	394.58	463.63
75	230.87	256.52	272.57	288.60	384.78	464.93	545.08
76	251.00	277.72	294.59	311.47	412.81	497.23	581.66
77	272.23	302.26	320.17	338.09	445.62	535.20	624.82
78	296.96	326.23	345.13	364.03	477.46	571.94	666.47
79	321.44	354.47	374.51	394.54	514.74	614.90	715.09
80	348.04	382.39	403.43	424.46	550.72	655.93	761.14
81	377.32	412.98	435.07	457.16	589.68	700.12	810.54
82	406.19	446.66	469.99	493.33	633.41	750.13	866.84
83	438.16	477.00	501.48	525.96	672.79	795.14	917.53
84	466.99	511.15	536.90	562.63	717.01	845.68	974.33
85	543.50	594.35	624.08	653.81	832.21	980.88	1,129.54
86	583.68	636.54	667.64	698.77	885.42	1,040.98	1,196.52
87	623.30	678.07	710.47	742.87	937.34	1,099.38	1,261.45
88	662.52	718.99	752.60	786.23	987.96	1,156.08	1,324.19
89	701.42	759.55	794.36	829.19	1,038.04	1,212.11	1,386.18
90	740.23	800.00	835.99	871.99	1,087.91	1,267.86	1,447.82
91	779.32	840.67	877.85	915.02	1,138.08	1,323.96	1,509.85
92	824.72	888.41	927.12	965.81	1,198.07	1,391.62	1,585.15
93	863.40	928.84	968.82	1,008.80	1,248.68	1,448.58	1,648.50
94	909.91	977.69	1,019.23	1,060.75	1,309.94	1,517.62	1,725.26
95	950.20	1,019.40	1,062.05	1,104.73	1,360.68	1,573.94	1,787.23
96	992.82	1,063.22	1,106.90	1,150.58	1,412.68	1,631.09	1,849.49
97	1,036.20	1,117.13	1,162.04	1,206.98	1,476.58	1,701.22	1,925.87
98	1,091.41	1,163.70	1,209.24	1,254.79	1,528.12	1,755.84	1,983.60
99	1,142.66	1,225.69	1,272.18	1,318.66	1,597.54	1,829.93	2,062.32
100	1,203.73	1,287.01	1,333.96	1,380.90	1,662.49	1,897.16	2,131.82

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 17**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	28.70	35.13	41.38	47.60	53.84	69.28	84.89
31	28.93	35.42	41.68	47.96	54.19	69.76	85.46
32	29.39	35.56	41.83	48.10	54.39	70.01	85.75
33	29.64	35.81	41.91	48.10	54.39	70.01	85.75
34	30.08	36.25	42.41	48.61	54.89	70.32	85.85
35	30.56	36.72	43.01	49.13	55.41	71.01	86.55
36	31.14	37.39	43.63	49.91	56.26	71.95	87.66
37	31.65	37.93	44.32	50.63	57.05	72.97	88.80
38	32.30	38.56	44.93	51.39	57.86	73.81	89.82
39	33.12	39.52	46.03	52.52	59.02	75.32	91.55
40	33.92	40.31	46.85	53.44	60.03	76.49	92.86
41	34.72	41.32	47.96	54.69	61.36	78.09	94.75
42	35.42	42.18	48.97	55.77	62.55	79.57	96.58
43	36.48	43.32	50.18	57.07	63.95	81.28	98.59
44	37.54	44.54	51.64	58.68	65.77	83.38	101.00
45	38.48	45.71	52.80	60.03	67.19	85.18	103.12
46	39.76	46.86	54.01	61.21	69.26	87.61	106.02
47	41.01	48.12	55.27	62.36	71.49	90.31	109.15
48	42.43	49.31	56.46	63.57	73.67	92.86	112.17
49	43.73	50.77	57.89	65.06	76.13	95.98	115.74
50	45.24	52.18	59.24	66.33	78.49	98.77	119.03
51	46.90	53.88	60.99	68.02	81.38	102.16	122.97
52	48.67	55.47	62.44	69.51	83.97	105.28	126.57
53	50.64	57.40	64.37	71.39	87.21	109.03	130.88
54	52.64	59.49	66.46	73.43	90.43	112.81	135.21
55	55.59	60.27	67.03	73.78	91.55	113.90	136.22
56	59.49	62.91	69.53	76.17	95.38	118.30	141.10
57	63.72	67.07	73.68	80.32	101.24	125.04	148.79
58	68.33	71.72	78.37	85.11	108.00	132.71	157.55
59	73.12	76.55	83.19	89.88	114.42	140.06	165.62
60	78.45	81.77	88.36	94.95	121.22	147.58	173.85
61	85.05	87.97	94.44	101.00	129.24	156.36	183.56
62	92.14	94.60	101.04	107.48	137.65	165.61	193.56
63	99.28	101.35	107.60	113.90	145.88	174.45	203.02
64	107.53	109.24	115.35	121.46	155.39	184.58	213.84
65	121.38	122.44	128.43	134.47	170.55	200.59	230.66
66	131.31	132.75	138.90	144.99	181.68	212.26	242.84
67	142.48	143.76	149.96	156.14	193.42	224.47	255.53
68	153.25	154.39	160.69	166.97	204.57	236.01	267.37
69	165.72	166.70	173.09	179.47	217.63	249.46	281.30
70	170.18	172.19	178.31	184.47	221.45	252.23	283.05
71	176.55	178.75	184.74	190.72	226.76	256.81	286.87
72	182.15	183.46	189.28	195.09	229.94	258.98	288.06
73	195.61	198.71	204.66	210.62	246.39	276.13	305.92
74	211.14	213.51	219.54	225.58	261.78	291.98	322.13
75	250.79	254.28	261.08	267.91	308.68	342.66	376.68
76	273.14	275.91	282.81	289.77	331.36	366.01	400.73
77	294.93	298.80	305.87	312.90	355.36	390.71	426.04
78	320.24	321.05	328.20	335.38	378.41	414.30	450.18
79	345.18	347.31	354.58	361.87	405.59	441.92	478.31
80	375.17	376.12	383.47	390.80	434.77	471.42	508.11
81	408.45	408.16	415.57	422.98	467.46	504.57	541.63
82	441.79	443.69	451.30	458.89	504.43	542.38	580.31
83	475.49	476.44	484.20	491.95	538.46	577.26	616.04
84	509.76	513.76	521.70	529.61	577.20	616.80	656.47
85	597.17	601.19	610.26	619.31	673.67	718.97	764.29
86	641.33	644.43	653.57	662.75	717.69	763.43	809.23
87	684.96	686.92	696.15	705.38	760.67	806.74	852.76
88	722.23	728.93	738.14	747.39	802.64	848.73	894.79
89	764.62	770.53	779.76	788.94	844.21	890.29	936.37
90	807.01	812.06	821.26	830.48	885.64	931.68	977.63
91	849.64	853.82	862.99	872.20	927.34	973.27	1,019.22
92	899.16	902.73	912.01	921.31	976.97	1,023.37	1,069.79
93	941.40	944.29	953.57	962.94	1,018.97	1,065.63	1,112.30
94	992.27	994.46	1,003.84	1,013.25	1,069.77	1,116.86	1,163.91
95	1,036.45	1,037.57	1,046.91	1,056.27	1,112.17	1,158.82	1,205.44
96	1,083.41	1,083.11	1,092.21	1,101.38	1,156.08	1,201.69	1,247.28
97	1,131.54	1,139.51	1,148.33	1,157.18	1,210.26	1,254.46	1,298.74
98	1,193.39	1,189.36	1,197.61	1,205.87	1,255.36	1,296.68	1,337.96
99	1,252.42	1,256.61	1,264.15	1,271.65	1,316.90	1,354.53	1,392.23
100	1,325.13	1,326.39	1,332.84	1,339.24	1,377.89	1,410.09	1,442.28



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 18**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	36.69	45.60	53.84	62.06	70.42	90.99	111.71
31	36.99	45.93	54.19	62.51	70.89	91.59	112.47
32	37.20	46.08	54.39	62.70	71.15	91.93	112.86
33	37.75	46.28	54.50	62.70	71.15	91.93	112.86
34	38.01	46.80	55.09	63.44	71.72	92.44	113.24
35	38.70	47.42	55.82	64.25	72.50	93.34	114.28
36	39.37	48.15	56.65	65.11	73.58	94.62	115.69
37	40.07	49.01	57.53	66.14	74.54	95.86	117.19
38	40.97	49.85	58.46	67.07	75.67	97.16	118.63
39	41.85	50.94	59.72	68.45	77.20	99.04	120.86
40	42.57	51.80	60.67	69.51	78.32	100.43	122.53
41	43.77	53.14	62.16	71.16	80.16	102.62	125.04
42	44.77	54.33	63.49	72.66	81.74	104.62	127.50
43	46.08	55.77	65.07	74.38	83.70	106.97	130.25
44	47.21	57.35	66.84	76.29	85.85	109.49	133.22
45	48.41	58.78	68.45	78.09	87.80	112.00	136.22
46	50.23	60.33	69.89	79.55	90.52	115.27	139.96
47	51.57	61.84	71.49	81.18	93.30	118.68	144.01
48	53.26	63.36	72.97	82.61	96.10	122.09	148.08
49	55.12	65.21	74.87	84.46	99.40	126.09	152.76
50	56.92	66.99	76.55	86.11	102.44	129.85	157.20
51	59.03	69.19	78.70	88.26	106.22	134.40	162.48
52	61.36	71.16	80.66	90.07	109.76	138.55	167.36
53	63.72	73.67	83.14	92.63	113.93	143.57	173.16
54	66.37	76.29	85.68	95.09	118.14	148.55	178.93
55	69.98	77.29	86.40	95.47	119.82	150.15	180.54
56	74.87	80.58	89.64	98.68	124.80	155.95	187.09
57	80.12	85.75	94.90	104.01	132.59	165.06	197.60
58	85.85	91.80	101.00	110.17	141.45	175.49	209.50
59	91.94	97.84	107.05	116.16	149.98	185.29	220.52
60	98.58	104.40	113.48	122.60	159.03	195.42	231.89
61	106.93	112.18	121.27	130.32	169.50	207.14	244.82
62	115.68	120.63	129.58	138.55	180.56	219.54	258.47
63	124.63	128.99	137.77	146.52	191.29	231.19	271.17
64	134.86	138.90	147.51	156.12	203.75	244.78	285.83
65	152.22	155.44	163.99	172.51	223.50	266.07	308.59
66	164.59	168.50	177.15	185.90	238.03	281.50	324.95
67	178.56	182.37	191.18	200.13	253.34	297.76	342.10
68	192.04	195.77	204.80	213.84	268.00	313.12	358.20
69	207.57	211.31	220.50	229.67	284.99	330.97	376.95
70	213.11	218.11	227.07	236.02	289.77	334.56	379.30
71	220.96	226.27	235.05	243.86	296.49	340.34	384.30
72	227.91	232.07	240.61	249.14	300.39	343.04	385.78
73	244.63	251.20	259.98	268.78	321.61	365.58	409.59
74	263.91	269.68	278.65	287.64	341.50	386.34	431.18
75	313.30	320.99	331.21	341.34	402.38	453.25	504.13
76	341.25	348.23	358.65	369.15	431.96	484.25	536.52
77	368.35	377.08	387.87	398.65	463.23	517.12	570.96
78	399.88	405.04	416.11	427.13	493.33	548.51	603.68
79	430.97	438.14	449.47	460.79	528.72	585.34	641.95
80	468.27	474.33	485.86	497.45	566.90	624.75	682.59
81	509.62	514.40	526.22	538.04	609.12	668.28	727.51
82	551.04	558.97	571.21	583.48	656.97	718.22	779.49
83	592.74	599.95	612.62	625.25	701.14	764.35	827.54
84	635.26	646.68	659.72	672.85	751.32	816.77	882.25
85	743.80	756.35	771.45	786.51	877.03	952.45	1,027.84
86	798.81	810.59	825.99	841.33	933.73	1,010.68	1,087.62
87	853.13	863.97	879.59	895.23	989.06	1,067.26	1,145.48
88	899.53	916.56	932.41	948.19	1,043.10	1,122.21	1,201.31
89	952.41	968.74	984.68	1,000.72	1,096.59	1,176.54	1,256.45
90	1,005.11	1,020.79	1,036.93	1,053.09	1,149.93	1,230.62	1,311.34
91	1,058.18	1,073.19	1,089.48	1,105.75	1,203.50	1,284.99	1,366.46
92	1,119.94	1,134.51	1,151.13	1,167.80	1,267.49	1,350.67	1,433.78
93	1,172.55	1,186.59	1,203.48	1,220.29	1,321.59	1,405.96	1,490.35
94	1,235.88	1,249.51	1,266.68	1,283.89	1,387.05	1,473.09	1,559.01
95	1,290.91	1,303.51	1,320.80	1,338.03	1,441.63	1,527.90	1,614.24
96	1,349.34	1,360.57	1,377.72	1,394.86	1,497.85	1,583.64	1,669.46
97	1,409.27	1,431.13	1,448.14	1,465.19	1,567.31	1,652.45	1,737.57
98	1,486.14	1,493.38	1,509.84	1,526.24	1,624.78	1,706.93	1,789.05
99	1,559.50	1,577.36	1,593.10	1,608.83	1,703.16	1,781.73	1,860.32
100	1,649.68	1,664.25	1,678.73	1,693.21	1,780.33	1,852.92	1,925.48



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 19**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	48.61	61.48	72.91	84.35	95.88	124.63	153.37
31	49.01	61.91	73.43	84.95	96.58	125.50	154.39
32	49.30	62.09	73.68	85.23	96.92	125.92	154.98
33	49.67	62.21	73.81	85.23	96.92	125.92	154.98
34	50.29	63.00	74.61	86.16	97.72	126.66	155.56
35	51.04	63.81	75.43	87.09	98.68	127.85	156.96
36	51.80	64.76	76.58	88.41	100.18	129.62	159.01
37	52.69	65.82	77.76	89.71	101.57	131.30	161.02
38	53.63	66.84	78.92	90.89	102.89	133.00	163.04
39	54.60	68.25	80.56	92.74	105.04	135.61	166.18
40	55.65	69.39	81.83	94.22	106.57	137.58	168.50
41	57.03	71.04	83.72	96.26	108.94	140.51	172.04
42	58.33	72.78	85.53	98.35	111.23	143.36	175.41
43	59.90	74.51	87.61	100.65	113.79	146.47	179.24
44	61.23	76.49	89.88	103.23	116.64	150.15	183.62
45	63.00	78.52	92.14	105.81	119.46	153.47	187.57
46	65.07	80.43	94.04	107.71	123.03	158.01	193.02
47	66.87	82.47	96.17	109.76	127.03	162.95	198.86
48	69.04	84.41	97.98	111.60	130.74	167.51	204.25
49	71.47	86.91	100.50	114.22	135.41	173.21	211.12
50	73.81	89.12	102.70	116.30	139.68	178.41	217.25
51	76.48	91.99	105.57	119.15	144.71	184.72	224.65
52	79.34	94.50	108.14	121.66	149.52	190.61	231.62
53	82.32	97.74	111.27	124.80	155.26	197.58	239.99
54	85.68	101.13	114.62	128.07	161.22	204.72	248.28
55	90.19	102.30	115.43	128.43	163.40	207.02	250.65
56	96.38	106.58	119.62	132.71	170.39	215.40	260.40
57	103.07	113.23	126.42	139.61	181.20	228.33	275.50
58	110.11	120.98	134.35	147.84	193.51	243.16	292.81
59	117.70	128.68	142.15	155.66	205.41	257.20	309.07
60	125.87	137.02	150.53	163.99	217.98	271.94	325.93
61	136.01	146.81	160.34	173.86	232.51	288.96	345.25
62	146.94	157.49	170.96	184.55	247.97	306.80	365.64
63	157.90	167.98	181.38	194.86	263.14	324.08	385.08
64	170.49	180.41	193.68	207.02	280.59	344.05	407.41
65	191.76	201.20	214.59	228.02	308.28	375.19	442.09
66	207.23	217.96	231.75	245.58	328.66	397.85	467.05
67	224.40	235.50	249.81	264.15	350.11	421.80	493.40
68	241.08	252.58	267.30	282.09	370.66	444.48	518.26
69	260.00	272.23	287.49	302.79	394.42	470.81	547.22
70	266.41	280.50	295.65	310.76	401.46	477.04	552.61
71	275.81	290.47	305.52	320.50	410.60	485.67	560.78
72	283.82	297.37	312.20	327.00	415.90	490.03	564.08
73	303.90	321.19	336.69	352.17	445.14	522.62	600.06
74	327.09	344.17	360.24	376.27	472.61	552.90	633.16
75	387.29	408.67	427.18	445.72	556.73	649.23	741.77
76	421.49	442.99	462.35	481.70	597.82	694.51	791.29
77	454.61	479.31	499.52	519.82	641.42	742.77	844.06
78	492.94	514.36	535.50	556.63	683.38	789.01	894.68
79	530.55	555.72	577.86	600.03	732.78	843.40	954.03
80	575.44	600.76	623.94	647.06	785.98	901.73	1,017.52
81	625.04	650.31	674.49	698.74	843.95	964.97	1,085.98
82	674.44	705.22	730.78	756.34	909.65	1,037.41	1,165.17
83	723.68	755.34	782.20	809.03	970.18	1,104.52	1,238.84
84	773.37	812.06	840.44	868.82	1,038.98	1,180.76	1,322.56
85	902.68	947.57	980.64	1,013.80	1,212.41	1,377.89	1,543.43
86	969.52	1,015.12	1,049.44	1,083.76	1,289.86	1,461.65	1,633.38
87	1,035.38	1,081.52	1,117.02	1,152.54	1,365.52	1,543.04	1,720.54
88	1,091.71	1,147.01	1,183.57	1,220.11	1,439.31	1,621.94	1,804.63
89	1,155.84	1,212.01	1,249.52	1,287.06	1,512.29	1,699.99	1,887.71
90	1,219.81	1,276.75	1,315.28	1,353.79	1,584.96	1,777.61	1,970.26
91	1,284.27	1,341.90	1,381.41	1,420.96	1,658.11	1,855.76	2,053.40
92	1,359.07	1,418.29	1,459.21	1,500.15	1,745.55	1,950.12	2,154.67
93	1,422.93	1,483.12	1,525.14	1,567.19	1,819.46	2,029.67	2,239.87
94	1,499.73	1,561.39	1,604.85	1,648.26	1,908.89	2,126.08	2,343.23
95	1,566.31	1,628.43	1,672.76	1,717.10	1,983.03	2,204.69	2,426.36
96	1,636.94	1,699.00	1,744.07	1,789.12	2,059.30	2,284.49	2,509.70
97	1,709.19	1,786.24	1,832.10	1,878.00	2,153.37	2,382.83	2,612.28
98	1,801.56	1,862.43	1,908.43	1,954.42	2,230.25	2,460.14	2,690.01
99	1,888.67	1,964.79	2,011.08	2,057.33	2,334.93	2,566.24	2,797.54
100	1,994.15	2,068.60	2,114.56	2,160.49	2,436.23	2,666.08	2,895.83

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

1998 Rate Series / 1999 Rate Series

**Table 20**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHCC = Professional Home and Community  
 THCC = Total Home and Community Care

Issue Age	NH Only	NH + 50% PHCC	NH + 75% PHCC	NH + 100% PHCC	NH + 50% THCC	NH + 75% THCC	NH + 100% THCC
18-30	62.06	83.77	101.03	118.34	135.77	179.06	222.44
31	62.61	84.35	101.72	119.12	136.72	180.30	224.02
32	62.76	84.64	102.06	119.52	137.17	180.97	224.78
33	63.25	84.64	102.06	119.52	137.17	180.97	224.78
34	63.82	85.53	103.00	120.46	137.93	181.55	225.08
35	64.65	86.50	104.06	121.66	139.13	183.07	227.05
36	65.68	87.86	105.64	123.35	141.10	185.44	229.88
37	66.47	89.06	107.08	125.02	142.88	187.85	232.69
38	67.78	90.43	108.56	126.66	144.82	190.15	235.51
39	68.96	92.25	110.66	129.12	147.60	193.73	239.83
40	70.30	93.72	112.47	131.09	149.78	196.51	243.15
41	71.82	95.78	114.92	133.89	152.93	200.50	248.06
42	73.34	97.92	117.27	136.67	155.95	204.42	252.79
43	75.24	100.18	119.93	139.75	159.51	208.87	258.19
44	76.94	102.79	122.99	143.25	163.33	213.79	264.31
45	78.82	105.33	125.96	146.58	167.17	218.64	270.09
46	81.57	107.71	128.32	148.91	172.19	225.00	277.84
47	83.80	110.36	131.05	151.61	177.69	231.99	286.30
48	86.31	112.71	133.29	153.95	182.92	238.61	294.32
49	89.19	115.74	136.37	157.06	189.18	246.64	304.04
50	91.93	118.50	139.15	159.82	195.21	254.12	313.14
51	95.28	122.02	142.71	163.33	202.33	263.19	324.02
52	98.68	125.16	145.78	166.47	208.99	271.50	334.04
53	102.36	129.11	149.78	170.43	217.04	281.66	346.27
54	106.14	133.19	153.92	174.57	225.19	291.96	358.60
55	111.77	134.47	154.56	174.70	228.33	295.40	362.49
56	119.15	139.69	159.82	179.91	238.17	307.54	376.83
57	127.16	148.04	168.44	188.90	253.18	326.19	399.19
58	135.53	157.61	178.53	199.32	270.25	347.53	424.73
59	144.59	167.03	188.10	209.11	287.00	367.99	448.99
60	154.33	177.35	198.51	219.70	304.52	389.38	474.28
61	166.47	189.36	210.76	232.13	325.00	414.16	503.37
62	179.41	202.28	223.78	245.33	346.52	440.18	533.83
63	192.35	214.98	236.45	257.94	367.51	465.25	563.05
64	207.26	229.91	251.41	272.93	391.71	494.23	596.62
65	232.45	255.15	276.98	298.87	429.92	539.17	648.36
66	251.06	276.10	298.95	321.75	458.58	572.59	686.66
67	271.79	298.12	321.92	345.67	488.54	607.60	726.62
68	291.72	319.29	343.95	368.70	516.91	640.37	763.89
69	314.31	343.59	369.26	395.00	549.34	677.98	806.68
70	321.80	353.47	379.12	404.69	558.29	686.33	814.32
71	332.62	365.38	390.92	416.51	570.05	697.98	825.91
72	341.83	373.21	398.54	423.90	576.01	702.80	829.55
73	365.58	402.21	428.80	455.38	614.83	747.69	880.60
74	392.88	430.00	457.57	485.17	650.76	788.76	926.74
75	464.32	509.32	541.15	572.99	763.94	923.10	1,082.22
76	505.08	551.54	585.02	618.58	819.84	987.50	1,155.20
77	544.29	596.06	631.43	666.73	878.82	1,055.46	1,232.24
78	589.69	638.78	675.83	712.82	934.95	1,119.98	1,305.06
79	633.93	689.01	727.96	766.90	1,000.55	1,195.23	1,389.96
80	686.54	743.27	784.17	825.05	1,070.47	1,274.97	1,479.48
81	744.44	802.74	845.68	888.61	1,146.20	1,360.87	1,575.49
82	801.59	868.20	913.55	958.93	1,231.20	1,458.08	1,684.94
83	858.24	927.18	974.76	1,022.35	1,307.74	1,545.56	1,783.47
84	914.82	993.56	1,043.60	1,093.62	1,393.70	1,643.80	1,893.86
85	1,064.83	1,155.27	1,213.06	1,270.85	1,617.62	1,906.61	2,195.57
86	1,143.59	1,237.28	1,297.73	1,358.24	1,721.04	2,023.42	2,325.76
87	1,221.33	1,318.01	1,380.99	1,443.96	1,821.97	2,136.94	2,451.96
88	1,287.77	1,397.55	1,462.87	1,528.25	1,920.36	2,247.15	2,573.91
89	1,363.39	1,476.38	1,544.05	1,611.75	2,017.70	2,356.05	2,694.41
90	1,438.83	1,555.01	1,624.97	1,694.93	2,114.64	2,464.43	2,814.23
91	1,514.81	1,634.07	1,706.34	1,778.57	2,212.15	2,573.46	2,934.78
92	1,603.06	1,726.87	1,802.11	1,877.30	2,328.77	2,704.98	3,081.16
93	1,678.24	1,805.44	1,883.16	1,960.87	2,427.14	2,815.70	3,204.30
94	1,768.65	1,900.40	1,981.15	2,061.86	2,546.22	2,949.90	3,353.49
95	1,846.97	1,981.47	2,064.38	2,147.33	2,644.85	3,059.37	3,473.95
96	1,929.81	2,066.65	2,151.55	2,236.45	2,745.91	3,170.46	3,594.96
97	2,014.13	2,171.45	2,258.74	2,346.08	2,870.13	3,306.76	3,743.45
98	2,121.45	2,261.96	2,350.47	2,439.02	2,970.30	3,412.94	3,855.65
99	2,221.07	2,382.46	2,472.81	2,563.17	3,105.25	3,556.95	4,008.68
100	2,339.78	2,501.65	2,592.91	2,684.14	3,231.50	3,687.64	4,143.76

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 1**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	30 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.28	0.34	0.43	0.46	1.39	1.52	1.56	1.72	0.74	0.91	1.12	1.36
41	0.29	0.36	0.46	0.48	1.44	1.58	1.62	1.78	0.77	0.95	1.18	1.42
42	0.30	0.37	0.48	0.52	1.49	1.64	1.68	1.85	0.82	0.98	1.21	1.46
43	0.31	0.40	0.52	0.55	1.55	1.72	1.74	1.92	0.84	1.02	1.27	1.54
44	0.35	0.43	0.55	0.58	1.62	1.78	1.81	2.00	0.86	1.07	1.31	1.58
45	0.36	0.46	0.58	0.62	1.67	1.84	1.90	2.10	0.91	1.12	1.37	1.66
46	0.38	0.48	0.62	0.66	1.74	1.91	1.97	2.18	0.94	1.16	1.42	1.74
47	0.42	0.53	0.66	0.71	1.81	2.00	2.05	2.28	0.98	1.20	1.48	1.81
48	0.44	0.55	0.71	0.76	1.87	2.08	2.12	2.38	1.02	1.25	1.55	1.87
49	0.47	0.59	0.76	0.82	1.96	2.15	2.22	2.47	1.07	1.30	1.62	1.97
50	0.52	0.64	0.82	0.86	2.03	2.23	2.30	2.58	1.10	1.36	1.67	2.05
51	0.55	0.70	0.86	0.94	2.11	2.32	2.40	2.69	1.14	1.40	1.74	2.14
52	0.59	0.73	0.94	1.01	2.18	2.39	2.50	2.80	1.19	1.45	1.81	2.22
53	0.64	0.79	1.02	1.08	2.27	2.48	2.59	2.93	1.22	1.49	1.87	2.32
54	0.70	0.85	1.09	1.18	2.33	2.57	2.69	3.05	1.26	1.55	1.94	2.41
55	0.74	0.94	1.20	1.28	2.42	2.69	2.82	3.20	1.31	1.62	2.04	2.54
56	0.83	1.03	1.32	1.40	2.56	2.80	2.98	3.38	1.38	1.69	2.15	2.69
57	0.91	1.14	1.46	1.56	2.66	2.94	3.12	3.59	1.44	1.78	2.27	2.84
58	1.02	1.27	1.63	1.74	2.77	3.07	3.29	3.78	1.50	1.86	2.38	3.01
59	1.13	1.42	1.82	1.93	2.88	3.20	3.43	4.01	1.56	1.93	2.50	3.18
60	1.27	1.58	2.03	2.17	2.98	3.32	3.60	4.21	1.62	2.00	2.60	3.35
61	1.42	1.78	2.28	2.42	3.06	3.42	3.77	4.44	1.66	2.08	2.72	3.53
62	1.60	2.00	2.70	2.74	3.13	3.53	3.92	4.68	1.69	2.12	2.84	3.71
63	1.81	2.27	2.90	3.07	3.19	3.60	4.07	4.90	1.73	2.17	2.94	3.90
64	2.09	2.60	3.32	3.55	3.23	3.67	4.22	5.17	1.75	2.21	3.06	4.13
65	2.39	3.00	3.83	4.08	3.28	3.74	4.39	5.48	1.76	2.24	3.18	4.34
66	2.69	3.37	4.31	4.60	3.31	3.83	4.57	5.78	1.80	2.30	3.30	4.60
67	3.02	3.78	4.84	5.15	3.37	3.92	4.79	6.13	1.82	2.38	3.47	4.88
68	3.38	4.24	5.42	5.78	3.47	4.08	5.08	6.55	1.87	2.46	3.67	5.21
69	3.79	4.73	6.06	6.46	3.59	4.25	5.41	7.02	1.94	2.57	3.92	5.59
70	4.04	5.05	6.47	6.89	3.56	4.26	5.52	7.22	1.93	2.58	3.98	5.75
71	4.30	5.36	6.86	7.32	3.53	4.27	5.62	7.38	1.92	2.58	4.06	5.87
72	4.52	5.66	7.25	7.73	3.43	4.19	5.63	7.46	1.86	2.53	4.07	5.93
73	5.00	6.25	8.00	8.54	3.43	4.25	5.83	7.82	1.86	2.57	4.22	6.22
74	5.58	6.97	8.93	9.52	3.38	4.25	6.02	8.18	1.82	2.57	4.37	6.50
75	6.20	7.75	9.92	10.58	3.31	4.22	6.18	8.53	1.79	2.54	4.48	6.78
76	6.83	8.53	10.92	11.64	3.23	4.19	6.32	8.88	1.75	2.53	4.57	7.06
77	7.45	9.32	11.93	12.72	3.14	4.16	6.48	9.22	1.70	2.51	4.68	7.32
78	8.09	10.12	12.95	13.80	3.07	4.15	6.65	9.53	1.66	2.50	4.80	7.58
79	8.77	10.97	14.04	14.98	2.96	4.10	6.79	9.85	1.61	2.47	4.92	7.84
80	9.54	11.93	15.28	16.28	2.81	4.00	6.89	10.15	1.52	2.41	4.99	8.06
81	10.40	13.00	16.64	17.74	2.59	3.85	6.94	10.43	1.40	2.32	5.02	8.29
82	11.32	14.15	18.11	19.30	2.35	3.67	6.97	10.69	1.27	2.21	5.05	8.51
83	12.26	15.32	19.62	20.92	2.08	3.47	7.01	10.94	1.13	2.10	5.06	8.71
84	13.10	16.38	20.98	22.36	1.82	3.28	7.01	11.15	0.98	1.98	5.06	8.86
85	13.78	17.22	22.04	23.50	1.66	3.14	7.01	11.28	0.89	1.90	5.06	8.98
86	14.34	17.93	22.94	24.47	1.51	3.02	7.01	11.41	0.82	1.82	5.06	9.08
87	14.84	18.56	23.76	25.33	1.37	2.90	6.96	11.50	0.74	1.75	5.04	9.14
88	15.32	19.16	24.53	26.15	1.22	2.77	6.92	11.58	0.66	1.67	5.00	9.20
89	15.84	19.80	25.34	27.02	1.10	2.66	6.91	11.69	0.60	1.61	4.99	9.29
90	16.43	20.54	26.29	28.03	1.01	2.60	6.97	11.92	0.60	1.57	5.05	9.47
91	17.10	21.38	27.37	29.17	0.94	2.58	7.09	12.20	0.60	1.55	5.12	9.71
92	17.78	22.24	28.46	30.34	0.85	2.53	7.20	12.52	0.60	1.52	5.21	9.95
93	18.44	23.06	29.52	31.45	0.77	2.48	7.31	12.80	0.60	1.50	5.29	10.19
94	19.06	23.82	30.49	32.47	0.70	2.47	7.44	13.09	0.60	1.49	5.38	10.40
95	19.60	24.49	31.34	33.36	0.65	2.46	7.55	13.37	0.60	1.48	5.46	10.63
96-100	20.05	25.07	32.06	34.09	0.61	2.44	7.67	13.61	0.60	1.48	5.56	10.82

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 2**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	60 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.25	0.31	0.42	0.44	1.36	1.48	1.52	1.67	0.73	0.90	1.10	1.34
41	0.28	0.35	0.44	0.47	1.40	1.54	1.57	1.74	0.76	0.92	1.13	1.38
42	0.29	0.36	0.46	0.49	1.46	1.60	1.63	1.81	0.79	0.97	1.19	1.45
43	0.30	0.38	0.48	0.53	1.52	1.66	1.69	1.87	0.82	1.00	1.22	1.49
44	0.31	0.40	0.53	0.55	1.57	1.73	1.76	1.97	0.85	1.03	1.27	1.56
45	0.35	0.43	0.55	0.59	1.64	1.80	1.84	2.04	0.89	1.08	1.34	1.63
46	0.37	0.46	0.59	0.64	1.69	1.86	1.92	2.14	0.92	1.12	1.39	1.69
47	0.38	0.49	0.64	0.67	1.76	1.94	2.00	2.23	0.95	1.18	1.45	1.76
48	0.42	0.53	0.67	0.72	1.84	2.02	2.09	2.32	1.00	1.21	1.50	1.85
49	0.44	0.56	0.72	0.77	1.92	2.10	2.17	2.42	1.03	1.27	1.56	1.93
50	0.48	0.61	0.77	0.83	1.99	2.18	2.27	2.52	1.08	1.32	1.63	2.00
51	0.52	0.65	0.83	0.89	2.05	2.28	2.36	2.63	1.12	1.37	1.69	2.10
52	0.55	0.71	0.90	0.95	2.14	2.35	2.46	2.75	1.16	1.40	1.76	2.20
53	0.59	0.76	0.97	1.03	2.21	2.42	2.56	2.86	1.20	1.46	1.84	2.28
54	0.65	0.82	1.04	1.12	2.29	2.51	2.64	2.98	1.25	1.52	1.92	2.38
55	0.71	0.89	1.14	1.21	2.39	2.64	2.76	3.13	1.28	1.58	1.99	2.50
56	0.79	0.98	1.27	1.36	2.50	2.76	2.92	3.32	1.36	1.66	2.11	2.64
57	0.86	1.09	1.39	1.49	2.63	2.90	3.07	3.52	1.42	1.74	2.22	2.80
58	0.97	1.21	1.56	1.66	2.74	3.04	3.23	3.73	1.48	1.82	2.35	2.95
59	1.08	1.36	1.74	1.85	2.84	3.14	3.40	3.94	1.54	1.91	2.46	3.13
60	1.20	1.50	1.93	2.08	2.94	3.28	3.56	4.15	1.58	1.97	2.57	3.30
61	1.34	1.68	2.17	2.32	3.04	3.40	3.73	4.38	1.64	2.04	2.70	3.49
62	1.52	1.91	2.45	2.60	3.11	3.48	3.88	4.61	1.68	2.10	2.80	3.67
63	1.72	2.14	2.76	2.94	3.18	3.56	4.03	4.86	1.72	2.15	2.93	3.86
64	1.97	2.47	3.18	3.38	3.22	3.65	4.21	5.14	1.74	2.21	3.05	4.08
65	2.27	2.84	3.65	3.89	3.28	3.74	4.39	5.44	1.76	2.24	3.18	4.33
66	2.54	3.19	4.10	4.38	3.32	3.83	4.58	5.77	1.80	2.30	3.31	4.58
67	2.86	3.59	4.61	4.91	3.41	3.96	4.81	6.11	1.84	2.39	3.49	4.87
68	3.20	4.02	5.16	5.51	3.52	4.12	5.11	6.55	1.91	2.48	3.70	5.21
69	3.58	4.50	5.78	6.17	3.65	4.32	5.45	7.02	1.97	2.60	3.94	5.59
70	3.82	4.79	6.17	6.58	3.64	4.33	5.56	7.22	1.97	2.62	4.03	5.62
71	4.06	5.09	6.54	6.98	3.59	4.33	5.65	7.38	1.94	2.62	4.09	5.87
72	4.28	5.38	6.91	7.37	3.49	4.27	5.68	7.46	1.90	2.57	4.12	5.93
73	4.73	5.94	7.63	8.14	3.50	4.33	5.89	7.82	1.90	2.60	4.26	6.22
74	5.27	6.62	8.51	9.07	3.46	4.34	6.08	8.20	1.87	2.62	4.40	6.52
75	5.86	7.37	9.46	10.09	3.40	4.33	6.25	8.56	1.84	2.60	4.52	6.68
76	6.44	8.10	10.40	11.10	3.34	4.30	6.40	8.90	1.80	2.59	4.62	7.08
77	7.04	8.84	11.36	12.12	3.26	4.28	6.56	9.25	1.76	2.58	4.74	7.36
78	7.64	9.60	12.34	13.15	3.22	4.30	6.76	9.61	1.74	2.59	4.88	7.64
79	8.29	10.42	13.38	14.27	3.16	4.30	6.94	9.96	1.70	2.59	5.02	7.92
80	9.01	11.33	14.56	15.52	3.05	4.27	7.09	10.32	1.66	2.57	5.12	8.21
81	9.83	12.35	15.86	16.91	2.93	4.19	7.24	10.70	1.58	2.53	5.24	8.52
82	10.69	13.43	17.26	18.40	2.78	4.13	7.39	11.10	1.50	2.50	5.35	8.82
83	11.58	14.56	18.70	19.93	2.63	4.06	7.57	11.50	1.43	2.45	5.48	9.14
84	12.38	15.55	19.99	21.31	2.51	4.00	7.74	11.84	1.36	2.41	5.60	9.42
85	13.01	16.34	21.00	22.39	2.41	3.95	7.85	12.10	1.31	2.39	5.69	9.62
86	13.55	17.02	21.86	23.32	2.32	3.88	7.88	12.28	1.25	2.34	5.70	9.76
87	14.03	17.62	22.64	24.14	2.21	3.79	7.88	12.40	1.20	2.28	5.70	9.85
88	14.48	18.19	23.38	24.92	2.10	3.70	7.88	12.52	1.14	2.23	5.70	9.95
89	14.96	18.80	24.16	25.75	2.02	3.62	7.91	12.66	1.09	2.18	5.72	10.07
90	15.53	19.51	25.07	26.72	1.96	3.61	8.02	12.92	1.06	2.17	5.81	10.28
91	16.15	20.30	26.09	27.80	1.92	3.62	8.18	13.27	1.04	2.18	5.93	10.56
92	16.80	21.11	27.13	28.92	1.87	3.62	8.34	13.63	1.02	2.18	6.04	10.85
93	17.42	21.90	28.13	29.98	1.84	3.62	8.51	13.97	1.00	2.18	6.16	11.11
94	18.00	22.62	29.05	30.95	1.81	3.65	8.68	14.32	0.98	2.21	6.28	11.39
95	18.50	23.26	29.87	31.80	1.80	3.67	8.83	14.63	0.97	2.21	6.38	11.63
96-100	18.94	23.80	30.55	32.50	1.79	3.70	8.98	14.90	0.97	2.23	6.50	11.86

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 3**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	90 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.25	0.30	0.38	0.42	1.32	1.45	1.48	1.63	0.72	0.86	1.07	1.30
41	0.26	0.31	0.42	0.44	1.38	1.50	1.54	1.72	0.74	0.90	1.12	1.36
42	0.28	0.35	0.44	0.47	1.42	1.55	1.60	1.76	0.77	0.94	0.47	1.40
43	0.29	0.36	0.47	0.49	1.48	1.62	1.67	1.85	0.80	0.98	1.20	1.46
44	0.30	0.38	0.49	0.54	1.55	1.68	1.73	1.92	0.83	1.02	1.26	1.54
45	0.34	0.42	0.54	0.56	1.60	1.75	1.80	2.00	0.86	1.07	1.30	1.58
46	0.35	0.44	0.56	0.61	1.67	1.82	1.87	2.10	0.90	1.10	1.36	1.66
47	0.37	0.47	0.61	0.65	1.74	1.90	1.96	2.18	0.86	1.14	1.40	1.74
48	0.40	0.49	0.65	0.70	1.81	1.97	2.03	2.28	0.98	1.20	1.48	1.81
49	0.43	0.54	0.70	0.74	1.87	2.04	2.12	2.39	1.01	1.25	1.55	1.90
50	0.46	0.58	0.74	0.79	1.94	2.14	2.21	2.47	1.04	1.28	1.60	1.97
51	0.49	0.62	0.80	0.85	2.02	2.22	2.30	2.58	1.09	1.34	1.67	2.05
52	0.53	0.66	0.85	0.91	2.10	2.30	2.40	2.70	1.13	1.39	1.74	2.15
53	0.56	0.72	0.92	1.00	2.17	2.39	2.50	2.82	1.18	1.45	1.81	2.23
54	0.62	0.77	1.01	1.07	2.24	2.48	2.59	2.94	1.21	1.49	1.87	2.33
55	0.67	0.85	1.09	1.18	2.35	2.58	2.72	3.10	1.27	1.56	1.97	2.46
56	0.74	0.94	1.21	1.28	2.47	2.72	2.87	3.28	1.34	1.64	2.08	2.60
57	0.83	1.03	1.34	1.44	2.58	2.84	3.02	3.48	1.39	1.72	2.20	2.76
58	0.91	1.16	1.49	1.58	2.70	2.98	3.19	3.67	1.46	1.80	2.30	2.93
59	1.02	1.28	1.66	1.76	2.82	3.12	3.37	3.90	1.52	1.87	2.42	3.11
60	1.14	1.44	1.85	1.97	2.93	3.24	3.52	4.13	1.58	1.94	2.56	3.28
61	1.28	1.62	2.09	2.22	3.02	3.35	3.70	4.36	1.64	2.03	2.68	3.48
62	1.44	1.82	2.20	2.50	3.11	3.48	3.88	4.60	1.68	2.10	2.80	3.66
63	1.63	2.04	2.64	2.82	3.18	3.56	4.03	4.86	1.73	2.15	2.93	3.86
64	1.87	2.36	3.04	3.24	3.24	3.67	4.21	5.15	1.75	2.08	3.05	4.10
65	2.15	2.70	3.49	3.73	3.30	3.76	4.40	5.45	1.78	2.27	3.19	4.34
66	2.41	3.05	3.94	4.18	3.35	3.84	4.60	5.77	1.82	2.32	3.32	4.58
67	2.72	3.42	4.42	4.70	3.43	3.96	4.84	6.13	1.86	2.39	3.50	4.88
68	3.05	3.84	4.94	5.27	3.55	4.13	5.12	6.56	1.92	2.50	3.71	5.15
69	3.41	4.30	5.53	5.89	3.68	4.32	5.48	7.06	2.00	2.60	3.96	5.62
70	3.64	4.58	5.90	6.30	3.68	4.34	5.59	7.25	1.99	2.63	4.04	5.77
71	3.85	4.86	6.26	6.68	3.67	4.37	5.71	7.42	1.98	2.63	4.12	5.90
72	4.07	5.14	6.61	7.06	3.58	4.31	5.74	7.51	1.93	2.60	4.15	5.98
73	4.50	5.68	7.31	7.79	3.60	4.39	5.98	7.90	1.96	2.64	4.32	6.29
74	5.02	6.32	8.15	8.69	3.59	4.43	6.19	8.29	1.94	2.68	4.49	6.59
75	5.58	7.03	9.06	9.66	3.54	4.45	6.37	8.68	1.92	2.68	4.62	6.90
76	6.13	7.74	9.96	10.62	3.48	4.45	6.54	9.04	1.88	2.68	4.74	7.19
77	6.70	8.45	10.88	11.60	3.43	4.45	6.74	9.41	1.86	2.68	4.87	7.49
78	7.27	9.17	11.82	12.60	3.40	4.48	6.94	9.78	1.84	2.70	5.02	7.79
79	7.88	9.95	12.82	13.66	3.34	4.49	7.13	10.13	1.80	2.71	5.16	8.06
80	8.58	10.82	13.94	14.86	3.23	4.45	7.28	10.48	1.75	2.68	5.27	8.34
81	9.35	11.78	15.18	16.19	3.10	4.37	7.40	10.82	1.67	2.64	5.36	8.62
82	10.16	12.83	16.52	17.62	2.92	4.27	7.54	11.17	1.58	2.57	5.45	8.89
83	11.03	13.90	17.90	19.08	2.74	4.16	7.66	11.51	1.48	2.51	5.54	9.16
84	11.78	14.86	19.14	20.40	2.57	4.06	7.75	11.77	1.39	2.45	5.62	9.37
85	12.38	15.61	20.11	21.44	2.45	3.98	7.82	11.98	1.32	2.40	5.66	9.53
86	12.89	16.26	20.94	22.32	2.34	3.91	7.85	12.16	1.27	2.35	5.69	9.66
87	13.34	16.82	21.68	23.11	2.23	3.82	7.85	12.28	1.21	2.30	5.69	9.76
88	13.78	17.38	22.39	23.86	2.12	3.73	7.85	12.38	1.15	2.24	5.69	9.84
89	14.24	17.95	23.12	24.65	2.04	3.65	7.88	12.53	1.10	2.21	5.70	9.96
90	14.77	18.62	24.00	25.57	1.98	3.64	7.99	12.79	1.07	2.20	5.78	10.18
91	15.37	19.39	24.97	26.62	1.82	3.65	8.15	13.13	1.06	2.21	5.89	10.44
92	16.00	20.16	25.98	27.67	1.91	3.65	8.32	13.48	1.03	2.21	6.01	10.72
93	16.58	20.92	26.94	28.70	1.86	3.65	8.47	13.81	1.01	2.21	6.12	10.98
94	17.14	21.60	27.82	29.63	1.84	3.67	8.63	14.12	1.00	2.21	6.25	11.24
95	17.62	22.21	28.60	30.43	1.81	3.70	8.78	14.44	0.98	2.23	6.36	11.48
96-100	18.02	22.73	29.26	31.09	1.81	3.73	8.94	14.72	0.97	2.24	6.47	11.70

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 4**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	180 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.20	0.28	0.35	0.37	1.26	1.37	1.39	1.56	0.67	0.82	1.01	1.22
41	0.22	0.29	0.37	0.40	1.30	1.40	1.44	1.62	0.71	0.85	1.04	1.28
42	0.24	0.30	0.38	0.42	1.36	1.46	1.50	1.67	0.73	0.89	1.09	1.34
43	0.25	0.31	0.42	0.44	1.40	1.54	1.57	1.75	0.76	0.92	1.13	1.39
44	0.28	0.35	0.44	0.47	1.46	1.58	1.63	1.84	0.79	0.95	1.19	1.45
45	0.29	0.36	0.47	0.49	1.52	1.66	1.69	1.91	0.83	1.00	1.22	1.52
46	0.30	0.38	0.49	0.54	1.58	1.73	1.78	1.99	0.85	1.03	1.28	1.57
47	0.34	0.42	0.54	0.56	1.66	1.80	1.84	2.08	0.90	1.08	1.34	1.66
48	0.35	0.44	0.58	0.61	1.72	1.86	1.92	2.17	0.92	1.12	1.39	1.73
49	0.37	0.47	0.62	0.65	1.78	1.94	2.00	2.27	0.97	1.18	1.45	1.80
50	0.40	0.52	0.66	0.71	1.85	2.02	2.10	2.38	1.01	1.21	1.52	1.87
51	0.43	0.55	0.71	0.76	1.93	2.10	2.11	2.46	1.04	1.27	1.57	1.96
52	0.47	0.59	0.76	0.82	2.00	2.17	2.28	2.57	1.08	1.31	1.64	2.04
53	0.49	0.64	0.83	0.86	2.08	2.24	2.36	2.69	1.12	1.37	1.69	2.14
54	0.54	0.70	0.89	0.95	2.14	2.35	2.46	2.80	1.16	1.40	1.76	2.22
55	0.59	0.74	0.97	1.03	2.23	2.45	2.58	2.95	1.21	1.48	1.86	2.35
56	0.65	0.83	1.08	1.14	2.35	2.57	2.72	3.13	1.27	1.55	1.97	2.50
57	0.73	0.92	1.19	1.27	2.46	2.70	2.88	3.32	1.34	1.63	2.09	2.64
58	0.80	1.02	1.32	1.40	2.57	2.83	3.02	3.52	1.39	1.69	2.20	2.80
59	0.90	1.14	1.48	1.57	2.68	2.96	3.19	3.74	1.45	1.78	2.30	2.96
60	1.01	1.27	1.64	1.75	2.78	3.07	3.37	3.96	1.50	1.86	2.42	3.16
61	1.13	1.42	1.85	1.96	2.88	3.20	3.52	4.20	1.56	1.93	2.56	3.34
62	1.27	1.60	2.09	2.21	2.96	3.31	3.70	4.43	1.60	1.99	2.68	3.52
63	1.42	1.81	2.35	2.50	3.04	3.41	3.86	4.69	1.64	2.05	2.78	3.73
64	1.64	2.09	2.70	2.87	3.11	3.52	4.06	4.99	1.68	2.11	2.93	3.97
65	1.90	2.40	3.11	3.30	3.19	3.48	4.26	5.32	1.73	2.11	3.07	4.24
66	2.12	2.69	3.49	3.71	3.28	3.74	4.49	5.66	1.76	2.24	3.24	4.50
67	2.39	3.02	3.92	4.16	3.38	3.89	4.76	6.05	1.82	2.35	3.43	4.80
68	2.68	3.40	4.39	4.68	3.52	4.08	5.08	6.49	1.91	2.46	3.67	5.16
69	3.00	3.79	4.91	5.23	3.68	4.31	5.46	7.00	1.99	2.59	3.95	5.56
70	3.19	4.06	5.24	5.58	3.70	4.34	5.62	7.21	1.99	2.63	4.06	5.72
71	3.38	4.30	5.57	5.93	3.70	4.38	5.74	7.39	2.00	2.65	4.14	5.88
72	3.58	4.54	5.88	6.25	3.64	4.36	5.78	7.50	1.97	2.63	4.18	5.96
73	3.95	5.02	6.49	6.91	3.68	4.46	6.05	7.90	1.99	2.69	4.37	6.29
74	4.40	5.59	7.24	7.70	3.70	4.55	6.31	8.33	2.00	2.75	4.56	6.62
75	4.90	6.22	8.05	8.57	3.70	4.61	6.54	8.75	2.00	2.78	4.74	6.95
76	5.39	6.84	8.86	9.42	3.67	4.66	6.76	9.14	1.99	2.81	4.88	7.27
77	5.89	7.48	9.67	10.28	3.66	4.70	6.97	9.54	1.98	2.83	5.05	7.60
78	6.40	8.11	10.50	11.17	3.67	4.78	7.22	9.94	1.98	2.88	5.23	7.90
79	6.94	8.80	11.39	12.11	3.66	4.85	7.46	10.33	1.98	2.93	5.40	8.22
80	7.54	9.56	12.38	13.18	3.62	4.88	7.70	10.75	1.96	2.94	5.57	8.54
81	8.22	10.43	13.49	14.35	3.56	4.90	7.92	11.18	1.93	2.95	5.74	8.90
82	8.94	11.34	14.68	15.61	3.50	4.91	8.17	11.65	1.90	2.96	5.92	9.28
83	9.68	12.29	15.90	16.92	3.43	4.94	8.42	12.14	1.86	2.98	6.10	9.65
84	10.36	13.14	17.00	18.08	3.38	4.97	8.68	12.55	1.84	3.00	6.28	9.98
85	10.88	13.81	17.87	19.01	3.35	4.98	8.84	12.88	1.81	3.01	6.40	10.24
86	11.33	14.38	18.60	19.79	3.29	4.96	8.94	13.10	1.79	2.99	6.47	10.42
87	11.72	14.88	19.26	20.48	3.23	4.92	9.00	13.27	1.75	2.98	6.50	10.56
88	12.11	15.37	19.88	21.16	3.17	4.88	9.05	13.44	1.72	2.94	6.55	10.68
89	12.52	15.88	20.54	21.85	3.12	4.86	9.13	13.63	1.69	2.94	6.61	10.85
90	12.98	16.48	21.31	22.68	3.12	4.90	9.30	13.96	1.69	2.95	6.73	11.10
91	13.51	17.15	22.19	23.60	3.13	4.97	9.53	14.35	1.69	3.00	6.89	11.42
92	14.05	17.83	23.08	24.54	3.14	5.03	9.74	14.76	1.70	3.04	7.06	11.74
93	14.58	18.49	23.93	25.44	3.04	5.09	9.97	15.16	1.70	3.07	7.21	12.06
94	15.05	19.10	24.71	26.27	3.18	5.16	10.19	15.53	1.72	3.12	7.38	12.36
95	15.48	19.64	25.40	26.98	3.20	5.24	10.40	15.90	1.73	3.16	7.52	12.64
96-100	15.84	20.10	25.98	27.56	3.23	5.30	10.60	16.20	1.74	3.07	7.67	12.89

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 5**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	365 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.17	0.22	0.29	0.30	1.03	1.13	1.16	1.34	0.56	0.70	0.83	1.07
41	0.18	0.24	0.30	0.31	1.08	1.18	1.20	1.38	0.58	0.71	0.86	1.10
42	0.19	0.25	0.31	0.34	1.12	1.22	1.26	1.45	0.61	0.73	0.90	1.14
43	0.20	0.26	0.34	0.36	1.16	1.27	1.32	1.50	0.64	0.77	0.95	1.20
44	0.22	0.28	0.36	0.38	1.21	1.32	1.37	1.57	0.65	0.80	0.98	1.25
45	0.24	0.29	0.38	0.40	1.26	1.38	1.42	1.64	0.67	0.83	1.03	1.31
46	0.25	0.31	0.42	0.43	1.31	1.44	1.49	1.73	0.72	0.85	1.08	1.37
47	0.26	0.34	0.44	0.46	1.37	1.50	1.56	1.80	0.74	0.90	1.12	1.44
48	0.28	0.36	0.47	0.49	1.42	1.57	1.62	1.87	0.77	0.94	1.18	1.49
49	0.30	0.38	0.49	0.53	1.49	1.62	1.69	1.97	0.80	0.98	1.22	1.56
50	0.34	0.42	0.54	0.56	1.55	1.68	1.76	2.04	0.84	1.02	1.27	1.63
51	0.35	0.44	0.58	0.61	1.60	1.75	1.84	2.15	0.86	1.07	1.34	1.72
52	0.37	0.48	0.62	0.65	1.67	1.82	1.92	2.24	0.90	1.10	1.39	1.78
53	0.40	0.52	0.66	0.71	1.74	1.91	2.00	2.35	0.80	1.16	1.45	1.87
54	0.44	0.55	0.72	0.76	1.80	1.97	2.10	2.46	0.98	1.20	1.52	1.96
55	0.48	0.61	0.79	0.83	1.87	2.08	2.21	2.59	1.02	1.25	1.60	2.08
56	0.53	0.67	0.86	0.92	1.99	2.18	2.33	2.77	1.08	1.32	1.69	2.20
57	0.58	0.74	0.97	1.02	2.09	2.30	2.48	2.95	1.13	1.39	1.80	2.35
58	0.65	0.83	1.08	1.13	2.20	2.42	2.63	3.13	1.19	1.46	1.91	2.50
59	0.73	0.79	1.20	1.26	2.30	2.56	2.78	3.34	1.25	1.54	2.02	2.65
60	0.82	1.03	1.34	1.40	2.40	2.69	2.96	3.56	1.30	1.62	2.14	2.84
61	0.91	1.16	1.50	1.58	2.50	2.80	3.12	3.79	1.36	1.69	2.27	3.02
62	1.02	1.30	1.68	1.78	2.59	2.93	3.31	4.04	1.40	1.76	2.40	3.22
63	1.16	1.46	1.91	2.00	2.69	3.04	3.49	4.32	1.45	1.82	2.52	3.43
64	1.32	1.68	2.20	2.32	2.78	3.18	3.71	4.63	1.50	1.91	2.69	3.70
65	1.54	1.94	2.51	2.65	2.87	3.31	3.94	4.98	1.56	1.99	2.86	3.96
66	1.72	2.18	2.83	3.00	2.98	3.46	4.20	5.34	1.62	2.08	3.04	4.24
67	1.93	2.46	3.18	3.35	3.11	3.61	4.49	5.74	1.68	2.18	3.24	4.56
68	2.17	2.75	3.56	3.77	3.25	3.83	4.81	6.19	1.76	2.30	3.49	4.93
69	2.41	3.07	3.98	4.21	3.46	4.06	5.22	6.71	1.86	2.46	3.78	5.33
70	2.58	3.28	4.25	4.49	3.48	4.14	5.41	6.95	1.88	2.51	3.91	5.52
71	2.74	3.48	4.51	4.76	3.52	4.21	5.56	7.15	1.91	2.54	4.02	5.70
72	2.89	3.67	4.76	5.03	3.49	4.22	5.65	7.30	1.90	2.54	4.09	5.81
73	3.19	4.06	5.27	5.56	3.59	4.39	5.98	7.74	1.94	2.64	4.32	6.16
74	3.56	4.52	5.87	6.20	3.67	4.54	6.30	8.21	1.98	2.74	4.55	6.53
75	3.96	5.04	6.53	6.90	3.73	4.67	6.60	8.68	2.02	2.82	4.78	6.90
76	4.36	5.53	7.18	7.58	3.77	4.78	6.88	9.13	2.04	2.88	4.98	7.26
77	4.75	6.05	7.84	8.28	3.82	4.91	7.18	9.59	2.06	2.96	5.18	7.62
78	5.16	6.56	8.51	8.99	3.89	5.04	7.49	10.02	2.10	3.05	5.42	7.86
79	5.60	7.12	9.23	9.76	3.94	5.20	7.80	10.48	2.14	3.13	5.64	8.34
80	6.10	7.74	10.04	10.61	3.97	5.30	8.10	10.94	2.15	3.07	5.87	8.70
81	6.64	8.44	10.93	11.56	4.00	5.40	8.40	11.46	2.16	3.26	6.07	9.11
82	7.22	9.18	11.89	12.58	4.00	5.51	8.71	11.98	2.16	3.32	6.31	9.53
83	7.82	9.95	12.90	13.62	4.01	5.62	9.05	12.50	2.17	3.38	6.55	9.94
84	8.36	10.63	13.79	14.57	4.02	5.70	9.35	12.94	2.17	3.44	6.76	10.30
85	8.78	11.17	14.48	15.30	4.03	5.78	9.56	13.27	2.18	3.48	6.92	10.56
86	9.14	11.64	15.08	15.94	4.02	5.81	9.72	13.56	2.17	3.50	7.03	10.78
87	9.47	12.05	15.61	16.50	4.00	5.82	9.83	13.76	2.16	3.52	7.12	10.96
88	9.78	12.44	16.12	17.03	3.97	5.82	9.92	13.98	2.15	3.52	7.19	11.12
89	10.10	12.85	16.66	17.60	3.97	5.86	10.06	14.22	2.15	3.53	7.27	11.32
90	10.49	13.33	17.28	18.26	4.01	5.94	10.27	14.58	2.17	3.59	7.44	11.60
91	10.92	13.88	17.99	19.00	4.07	6.06	10.56	15.02	2.20	3.66	7.63	11.95
92	11.35	14.44	18.71	19.75	4.13	6.18	10.84	15.47	2.23	3.73	7.84	12.30
93	11.77	14.96	19.39	20.48	4.19	6.30	11.11	15.91	2.27	3.80	8.04	12.65
94	12.16	15.46	20.03	21.14	4.25	6.42	11.39	16.33	2.29	3.88	8.24	13.00
95	12.50	15.90	20.58	21.71	4.30	6.53	11.64	16.70	2.33	3.94	8.42	13.30
96-100	12.79	16.26	21.05	22.16	4.36	6.64	11.88	17.05	2.35	4.00	8.59	13.57

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 6**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.48	0.61	0.79	0.84	2.29	2.52	2.60	2.88	1.25	1.54	1.90	2.30
41	0.52	0.65	0.83	0.74	2.36	2.63	2.70	3.00	1.28	1.57	1.96	2.39
42	0.54	0.67	0.89	0.94	2.45	2.70	2.80	3.11	1.32	1.63	2.03	2.47
43	0.58	0.73	0.94	1.01	2.52	2.80	2.90	3.22	1.37	1.69	2.10	2.56
44	0.62	0.77	1.00	1.07	2.63	2.90	3.01	3.35	1.42	1.74	2.18	2.66
45	0.65	0.83	1.07	1.13	2.70	3.00	3.12	3.48	1.46	1.81	2.27	2.76
46	0.71	0.89	1.13	1.21	2.80	3.12	3.23	3.61	1.52	1.87	2.35	2.87
47	0.74	0.94	1.21	1.30	2.90	3.22	3.35	3.76	1.57	1.94	2.41	2.98
48	0.80	1.01	1.30	1.38	3.00	3.32	3.48	3.89	1.62	2.00	2.51	3.10
49	0.85	1.08	1.38	1.48	3.07	3.42	3.59	4.04	1.67	2.08	2.59	3.22
50	0.92	1.16	1.49	1.58	3.18	3.53	3.71	4.18	1.73	2.12	2.69	3.32
51	0.98	1.25	1.60	1.72	3.28	3.65	3.84	4.33	1.76	2.21	2.78	3.46
52	1.07	1.34	1.73	1.84	3.35	3.76	3.96	4.49	1.82	2.27	2.86	3.58
53	1.14	1.44	1.86	1.99	3.43	3.84	4.08	4.67	1.86	2.32	2.95	3.70
54	1.25	1.56	2.00	2.15	3.52	3.95	4.20	4.81	1.91	2.38	3.04	3.83
55	1.36	1.69	2.20	2.35	3.62	4.06	4.36	5.03	1.96	2.46	3.14	4.01
56	1.49	1.87	2.42	2.59	3.77	4.22	4.57	5.28	2.03	2.54	3.30	4.21
57	1.66	2.08	2.68	2.87	3.89	4.38	4.76	5.54	2.10	2.64	3.43	4.42
58	1.82	2.29	2.96	3.18	4.01	4.51	4.96	5.82	2.17	2.72	3.58	4.63
59	2.03	2.54	3.30	3.52	4.12	4.66	5.16	6.10	2.22	2.80	3.73	4.86
60	2.24	2.83	3.66	3.92	4.21	4.78	5.33	6.38	2.28	2.87	3.86	5.09
61	2.50	3.13	4.07	4.36	4.28	4.87	5.52	6.71	2.32	2.94	4.01	5.33
62	2.77	3.49	4.52	4.86	4.33	4.94	5.69	7.00	2.35	2.98	4.12	5.56
63	3.07	3.89	5.05	5.42	4.34	4.99	5.86	7.19	2.36	3.01	4.22	5.80
64	3.50	4.42	5.76	6.14	4.36	5.03	6.00	7.66	2.36	3.04	4.34	6.08
65	3.97	5.00	6.53	7.01	4.36	5.06	6.18	8.03	2.36	3.05	4.48	6.37
66	4.39	5.54	7.24	7.79	4.34	5.09	6.35	8.39	2.36	3.07	4.58	6.68
67	4.85	6.13	8.00	8.62	4.34	5.15	6.55	8.81	2.36	3.11	4.73	7.01
68	5.34	6.74	8.83	9.50	4.40	5.26	6.80	9.29	2.39	3.16	4.93	7.38
69	5.87	7.43	9.73	10.48	4.48	5.36	7.10	9.82	2.41	3.24	5.15	7.80
70	6.16	7.79	10.21	11.00	4.34	5.27	7.10	9.92	2.35	3.18	5.15	7.90
71	6.43	8.14	10.68	11.53	4.21	5.14	7.08	10.00	2.28	3.10	5.11	7.96
72	6.67	8.46	11.11	12.00	4.01	4.94	6.96	9.96	2.16	2.98	5.04	7.92
73	7.26	9.20	12.11	13.08	3.91	4.90	7.09	10.32	2.11	2.95	5.12	8.21
74	7.99	10.14	13.34	14.41	3.76	4.79	7.19	10.68	2.04	2.89	5.20	8.50
75	8.76	11.11	14.64	15.83	3.58	4.66	7.24	11.04	1.93	2.81	5.24	8.78
76	9.47	12.02	15.85	17.15	3.40	4.50	7.27	11.36	1.84	2.71	5.26	9.04
77	10.19	12.94	17.08	18.48	3.23	4.39	7.32	11.69	1.74	2.64	5.30	9.29
78	10.91	13.86	18.30	19.81	3.06	4.27	7.39	11.99	1.66	2.65	5.35	9.54
79	11.68	14.83	19.60	21.23	2.87	4.13	7.44	12.28	1.55	2.50	5.38	9.76
80	12.53	15.91	21.04	22.80	2.63	3.92	7.44	12.55	1.42	2.36	5.38	9.98
81	13.45	17.09	22.61	24.50	2.33	3.68	7.39	12.80	1.26	2.22	5.35	10.19
82	14.42	18.34	24.25	26.30	1.99	3.40	7.34	13.06	1.08	2.05	5.30	10.39
83	15.42	19.58	25.92	28.12	1.66	3.12	7.28	13.28	0.90	1.87	5.27	10.57
84	16.28	20.69	27.38	29.71	1.36	2.86	7.24	13.46	0.73	1.73	5.24	10.70
85	16.94	21.54	28.52	30.95	1.14	2.66	7.19	13.58	0.61	1.61	5.20	10.80
86	17.51	22.25	29.46	31.97	0.97	2.52	7.13	13.69	0.60	1.51	5.16	10.88
87	18.00	22.88	30.30	32.88	0.80	2.35	7.03	13.74	0.60	1.42	5.09	10.93
88	18.48	23.48	31.10	33.76	0.64	2.18	6.95	13.80	0.60	1.32	5.03	10.97
89	18.97	24.12	31.94	34.68	0.60	2.05	6.89	13.88	0.60	1.24	4.99	11.05
90	19.56	24.86	32.94	35.75	0.60	1.96	6.92	14.10	0.60	1.19	5.00	11.22
91	20.22	25.70	34.06	36.96	0.60	1.90	7.00	14.41	0.60	1.15	5.05	11.46
92	20.89	26.56	35.17	38.17	0.60	1.82	7.07	14.72	0.60	1.10	5.12	11.70
93	21.53	27.36	36.24	39.32	0.60	1.76	7.15	15.02	0.60	1.07	5.18	11.95
94	22.09	28.09	37.20	40.34	0.60	1.74	7.26	15.32	0.60	1.04	5.24	12.18
95	22.58	28.70	38.02	41.18	0.60	1.70	7.37	15.61	0.60	1.03	5.33	12.42
96-100	22.98	29.21	38.66	41.22	0.60	1.70	7.48	15.86	0.60	1.03	5.41	12.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 7**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.46	0.58	0.74	0.80	2.27	2.48	2.56	2.83	1.22	1.49	1.84	2.24
41	0.48	0.61	0.79	0.84	2.35	2.57	2.64	2.94	1.27	1.55	1.92	2.33
42	0.52	0.65	0.84	0.90	2.41	2.65	2.74	3.05	1.31	1.60	1.99	2.42
43	0.55	0.70	0.90	0.95	2.50	2.74	2.83	3.14	1.36	1.66	2.05	2.51
44	0.58	0.73	0.95	1.02	2.59	2.84	2.95	3.28	1.40	1.72	2.12	2.60
45	0.62	0.79	1.01	1.09	2.68	2.94	3.04	3.41	1.45	1.78	2.21	2.72
46	0.66	0.83	1.08	1.16	2.77	3.05	3.16	3.53	1.50	1.84	2.28	2.82
47	0.71	0.90	1.16	1.25	2.87	3.14	3.29	3.67	1.56	1.91	2.38	2.93
48	0.76	0.95	1.22	1.32	2.96	3.25	3.40	3.80	1.60	1.96	2.46	3.04
49	0.82	1.02	1.32	1.42	3.06	3.35	3.52	3.96	1.66	2.03	2.56	3.16
50	0.86	1.09	1.42	1.52	3.16	3.48	3.62	4.13	1.72	2.10	2.64	3.28
51	0.94	1.18	1.54	1.63	3.24	3.59	3.77	4.28	1.75	2.15	2.72	3.40
52	1.01	1.27	1.64	1.75	3.34	3.68	3.89	4.43	1.81	2.22	2.82	3.52
53	1.09	1.37	1.76	1.90	3.42	3.78	4.01	4.58	1.85	2.29	2.90	3.65
54	1.18	1.48	1.92	2.04	3.50	3.88	4.13	4.75	1.90	2.33	3.00	3.78
55	1.28	1.62	2.10	2.23	3.60	4.02	4.30	4.96	1.94	2.41	3.11	3.94
56	1.40	1.78	2.32	2.47	3.74	4.16	4.49	5.22	2.03	2.51	3.24	4.14
57	1.56	1.97	2.56	2.74	3.88	4.32	4.69	5.50	2.10	2.60	3.40	4.36
58	1.73	2.18	2.83	3.04	3.98	4.45	4.88	5.77	2.17	2.69	3.53	4.58
59	1.92	2.41	3.14	3.37	4.12	4.61	5.09	6.05	2.22	2.78	3.68	4.80
60	2.12	2.69	3.49	3.74	4.21	4.73	5.28	6.35	2.28	2.86	3.83	5.05
61	2.36	2.98	3.89	4.16	4.28	4.85	5.48	6.64	2.32	2.92	3.96	5.28
62	2.63	3.32	4.33	4.63	4.33	4.93	5.66	6.96	2.35	2.96	4.08	5.52
63	2.92	3.70	4.84	5.17	4.36	4.99	5.81	7.26	2.36	3.01	4.21	5.77
64	3.32	4.21	5.51	5.90	4.38	5.05	6.00	7.63	2.38	3.04	4.34	6.06
65	3.77	4.78	6.24	6.71	4.39	5.09	6.19	8.03	2.38	3.07	4.49	6.37
66	4.16	5.28	6.91	7.44	4.40	5.15	6.37	8.40	2.39	3.11	4.61	6.70
67	4.60	5.83	7.64	8.22	4.44	5.23	6.61	8.82	2.40	3.16	4.79	7.02
68	5.06	6.43	8.45	9.10	4.50	5.34	6.90	9.31	2.42	3.22	4.99	7.42
69	5.56	7.08	9.30	10.02	4.58	5.48	7.21	9.85	2.47	3.30	5.23	7.84
70	5.83	7.43	9.78	10.54	4.46	5.39	7.24	9.95	2.41	3.25	5.23	7.92
71	6.10	7.76	10.22	11.03	4.32	5.27	7.20	10.04	2.34	3.18	5.21	7.98
72	6.34	8.06	10.63	11.47	4.12	5.06	7.09	10.01	2.23	3.05	5.12	7.97
73	6.89	8.78	11.59	12.52	4.04	5.03	7.22	10.37	2.18	3.04	5.23	8.26
74	7.58	9.66	12.77	13.80	3.90	4.94	7.34	10.76	2.11	2.98	5.30	8.56
75	8.32	10.60	14.02	15.16	3.74	4.82	7.40	11.12	2.03	2.90	5.36	8.84
76	8.99	11.47	15.18	16.42	3.58	4.70	7.46	11.46	1.93	2.83	5.40	9.11
77	9.67	12.34	16.36	17.69	3.43	4.60	7.55	11.81	1.86	2.77	5.46	9.38
78	10.36	13.21	17.52	18.97	3.30	4.52	7.64	12.16	1.79	2.72	5.53	9.66
79	11.08	14.15	18.77	20.33	3.14	4.43	7.74	12.50	1.70	2.68	5.60	9.94
80	11.89	15.18	20.15	21.83	2.96	4.30	7.81	12.86	1.61	2.59	5.65	10.22
81	12.77	16.31	21.66	23.47	2.76	4.15	7.88	13.22	1.50	2.50	5.70	10.51
82	13.69	17.48	23.23	25.19	2.54	3.98	7.96	13.61	1.38	2.40	5.75	10.82
83	14.63	18.68	24.83	26.93	2.33	3.83	8.05	13.99	1.26	2.32	5.82	11.14
84	15.44	19.74	26.23	28.45	2.16	3.71	8.14	14.33	1.16	2.24	5.88	11.40
85	16.08	20.56	27.32	29.64	2.03	3.61	8.18	14.56	1.09	2.17	5.93	11.58
86	16.62	21.23	28.22	30.62	1.90	3.49	8.16	14.70	1.02	2.10	5.90	11.70
87	17.09	21.83	29.03	31.50	1.75	3.37	8.12	14.81	0.95	2.03	5.87	11.78
88	17.53	22.40	29.80	32.33	1.63	3.23	8.06	14.89	0.88	1.96	5.83	11.84
89	18.01	23.02	30.60	33.22	1.51	3.14	8.05	15.02	0.82	1.90	5.82	11.95
90	18.56	23.72	31.56	34.25	1.44	3.08	8.10	15.29	0.78	1.86	5.87	12.17
91	19.20	24.53	32.63	35.40	1.38	3.07	8.23	15.64	0.74	1.85	5.95	12.44
92	19.82	25.33	33.70	36.56	1.32	3.04	8.35	15.98	0.71	1.84	6.05	12.72
93	20.44	26.11	34.72	37.67	1.26	3.02	8.50	16.34	0.68	1.82	6.14	13.01
94	20.98	26.80	35.64	38.64	1.22	3.02	8.63	16.69	0.66	1.82	6.25	13.28
95	21.43	27.38	36.42	39.44	1.20	3.04	8.77	17.02	0.65	1.84	6.35	13.54
96-100	21.82	27.86	37.03	40.04	1.20	3.06	8.93	17.32	0.65	1.84	6.46	13.76

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 8**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.55	0.72	0.77	2.21	2.42	2.50	2.78	1.20	1.46	1.81	2.21
41	0.46	0.58	0.76	0.82	2.29	2.50	2.58	2.87	1.25	1.50	1.86	2.29
42	0.48	0.62	0.80	0.85	2.38	2.58	2.68	2.98	1.28	1.56	1.93	2.38
43	0.53	0.66	0.85	0.91	2.46	2.69	2.77	3.11	1.32	1.62	2.00	2.47
44	0.55	0.71	0.91	0.98	2.54	2.77	2.88	3.23	1.37	1.67	2.09	2.57
45	0.59	0.74	0.97	1.03	2.63	2.87	2.98	3.35	1.42	1.74	2.15	2.66
46	0.64	0.80	1.03	1.10	2.72	2.98	3.10	3.48	1.48	1.80	2.23	2.76
47	0.67	0.85	1.10	1.19	2.82	3.07	3.22	3.61	1.52	1.73	2.33	2.87
48	0.72	0.91	0.99	1.27	2.92	3.19	3.32	3.76	1.57	1.92	2.41	2.98
49	0.77	0.98	1.27	1.36	3.01	3.31	3.47	3.90	1.63	1.99	2.50	3.11
50	0.83	1.04	1.37	1.40	3.11	3.41	3.58	4.06	1.68	2.05	2.58	3.23
51	0.89	1.13	1.46	1.56	3.19	3.52	3.70	4.21	1.73	2.11	2.68	3.35
52	0.95	1.21	1.57	1.68	3.29	3.61	3.83	4.36	1.78	2.18	2.77	3.48
53	1.03	1.31	1.69	1.82	3.37	3.71	3.96	4.52	1.82	2.24	2.86	3.59
54	1.12	1.40	1.84	1.96	3.46	3.83	4.08	4.69	1.86	2.30	2.95	3.73
55	1.21	1.55	2.00	2.15	3.56	3.96	4.25	4.90	1.93	2.39	3.06	3.90
56	1.36	1.72	2.22	2.38	3.71	4.12	4.43	5.16	2.00	2.48	3.22	4.12
57	1.49	1.90	2.46	2.63	3.84	4.26	4.66	5.44	2.09	2.58	3.35	4.33
58	1.64	2.09	2.72	2.92	3.96	4.43	4.86	5.71	2.15	2.66	3.50	4.56
59	1.82	2.32	3.01	3.23	4.08	4.58	5.06	6.01	2.21	2.76	3.66	4.78
60	2.03	2.57	3.35	3.59	4.20	4.72	5.27	6.32	2.27	2.84	3.80	5.03
61	2.24	2.86	3.73	3.98	4.28	4.85	5.46	6.62	2.32	2.92	3.95	5.27
62	2.50	3.18	4.15	4.45	4.34	4.93	5.66	6.96	2.35	2.96	4.08	5.52
63	2.78	3.55	4.63	4.97	4.39	5.00	5.82	7.27	2.38	3.02	4.22	5.78
64	3.18	4.03	5.28	5.68	4.42	5.08	6.04	7.66	2.39	3.06	4.38	6.08
65	3.59	4.57	5.99	6.43	4.44	5.14	6.25	8.06	2.40	3.10	4.51	6.41
66	3.97	5.06	6.64	7.14	4.45	5.21	6.43	8.45	2.41	3.13	4.67	6.71
67	4.39	5.59	7.34	7.90	4.50	5.27	6.68	8.89	2.42	3.18	4.84	7.07
68	4.84	6.17	8.11	8.72	4.57	5.39	6.97	9.38	2.47	3.25	5.04	7.45
69	5.32	6.79	8.94	9.62	4.66	5.54	7.28	9.92	2.51	3.34	5.27	7.88
70	5.57	7.12	9.40	10.13	4.54	5.45	7.31	10.04	2.46	3.29	5.28	7.99
71	5.82	7.44	9.83	10.60	4.43	5.34	7.30	10.13	2.40	3.23	5.28	8.06
72	6.05	7.73	10.22	11.03	4.22	5.16	7.20	10.12	2.29	3.12	5.21	8.05
73	6.58	8.41	11.15	12.02	4.16	5.15	7.37	10.51	2.26	3.11	5.33	8.35
74	7.25	9.26	12.28	13.26	4.06	5.08	7.50	10.91	2.20	3.06	5.44	8.68
75	7.94	10.16	13.48	14.56	3.91	4.98	7.61	11.30	2.12	3.01	5.50	9.00
76	8.59	11.00	14.60	15.78	3.78	4.88	7.69	11.68	2.04	2.94	5.56	9.28
77	9.24	11.83	15.72	17.00	3.65	4.79	7.79	12.04	1.98	2.89	5.63	9.56
78	9.90	12.67	16.86	18.24	3.53	4.72	7.90	12.38	1.91	2.84	5.71	9.84
79	10.60	13.57	18.06	19.55	3.37	4.63	7.99	12.73	1.82	2.78	5.78	10.12
80	11.36	14.57	19.38	20.99	3.19	4.49	8.06	13.06	1.73	2.71	5.83	10.39
81	12.20	15.65	20.83	22.56	2.96	4.31	8.09	13.39	1.61	2.60	5.86	10.66
82	13.09	16.78	22.34	24.22	2.71	4.13	8.14	13.72	1.46	2.50	5.88	10.91
83	13.98	17.93	23.89	25.90	2.46	3.94	8.16	14.04	1.33	2.38	5.90	11.16
84	14.77	18.94	25.24	27.36	2.23	3.79	8.20	14.28	1.21	2.28	5.94	11.35
85	15.37	19.72	26.28	28.50	2.06	3.67	8.20	14.46	1.12	2.21	5.94	11.51
86	15.89	20.36	27.16	29.45	1.93	3.55	8.17	14.59	1.04	2.14	5.92	11.62
87	16.33	20.94	27.92	30.29	1.80	3.53	8.14	14.69	0.97	2.06	5.88	11.69
88	16.76	21.49	28.67	31.09	1.67	3.29	8.08	14.77	0.90	1.99	5.84	11.75
89	17.22	22.08	29.45	31.94	1.56	3.19	8.05	14.90	0.84	1.92	5.82	11.86
90	17.75	22.76	30.36	32.93	1.48	3.14	8.12	15.16	0.80	1.90	5.87	12.06
91	18.35	23.53	31.39	34.04	1.42	3.12	8.24	15.50	0.77	1.87	5.96	12.34
92	18.96	24.31	32.42	35.16	1.36	3.10	8.36	15.85	0.73	1.87	6.06	12.61
93	19.54	25.04	33.41	36.22	1.30	3.07	8.50	16.19	0.71	1.85	6.14	12.88
94	20.05	25.72	34.28	37.15	1.26	3.07	8.63	16.52	0.68	1.85	6.25	13.14
95	20.51	26.28	35.03	37.81	1.24	3.08	8.77	16.85	0.67	1.86	6.35	13.39
96-100	20.86	26.74	35.63	38.51	1.22	3.10	8.92	17.12	0.66	1.87	6.44	13.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 9**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.38	0.48	0.64	0.67	2.10	2.29	2.38	2.65	1.13	1.38	1.72	2.10
41	0.40	0.53	0.67	0.72	2.17	2.38	2.46	2.74	1.18	1.44	1.76	2.18
42	0.43	0.55	0.72	0.77	2.24	2.46	2.52	2.84	1.21	1.49	1.84	2.27
43	0.46	0.58	0.76	0.82	2.32	2.56	2.63	2.95	1.26	1.54	1.91	2.35
44	0.48	0.62	0.82	0.86	2.40	2.64	2.74	3.07	1.30	1.58	1.99	2.45
45	0.53	0.66	0.86	0.92	2.50	2.74	2.83	3.20	1.36	1.66	2.05	2.54
46	0.55	0.71	0.92	0.98	2.58	2.83	2.95	3.32	1.39	1.69	2.12	2.64
47	0.59	0.76	1.00	1.04	2.68	2.93	3.06	3.47	1.45	1.76	2.21	2.75
48	0.64	0.82	1.04	1.13	2.76	3.04	3.18	3.60	1.49	1.82	2.29	2.86
49	0.67	0.86	1.13	1.20	2.86	3.13	3.29	3.74	1.55	1.90	2.38	2.96
50	0.73	0.92	1.21	1.30	2.95	3.24	3.41	3.89	1.60	1.94	2.47	3.10
51	0.79	1.00	1.30	1.39	3.04	3.35	3.52	4.03	1.64	2.03	2.56	3.20
52	0.84	1.08	1.40	1.50	3.13	3.46	3.66	4.18	1.69	2.08	2.64	3.32
53	0.91	1.16	1.52	1.62	3.22	3.55	3.78	4.34	1.74	2.14	2.74	3.47
54	0.98	1.26	1.64	1.75	3.30	3.65	3.89	4.50	1.78	2.21	2.82	3.59
55	1.08	1.37	1.80	1.91	3.41	3.77	4.06	4.72	1.85	2.28	2.93	3.76
56	1.19	1.52	1.97	2.11	3.55	3.95	4.26	4.98	1.92	2.38	3.07	3.96
57	1.31	1.67	2.20	2.33	3.68	4.10	4.48	5.24	1.99	2.47	3.23	4.16
58	1.45	1.85	2.42	2.59	3.80	4.25	4.67	5.53	2.05	2.57	3.37	4.40
59	1.62	2.05	2.69	2.87	3.92	4.39	4.88	5.82	2.12	2.65	3.53	4.63
60	1.80	2.29	3.00	3.20	4.03	4.54	5.09	6.13	2.18	2.75	3.68	4.88
61	1.99	2.54	3.32	3.56	4.13	4.67	5.28	6.44	2.23	2.82	3.83	5.12
62	2.21	2.83	3.71	3.97	4.21	4.78	5.50	6.77	2.28	2.87	3.97	5.39
63	2.47	3.14	4.14	4.43	4.26	4.86	5.69	7.10	2.30	2.93	4.12	5.64
64	2.80	3.59	4.72	5.05	4.32	4.96	5.90	7.52	2.33	3.00	4.28	5.98
65	3.18	4.07	5.35	5.74	4.38	5.05	6.16	7.94	2.36	3.04	4.44	6.32
66	3.52	4.51	5.95	6.37	4.43	5.15	6.38	8.36	2.40	3.11	4.62	6.65
67	3.89	4.98	6.59	7.06	4.50	5.27	6.68	8.82	2.42	3.18	4.84	7.02
68	4.30	5.51	7.27	7.80	4.60	5.42	7.00	9.36	2.48	3.28	5.06	7.45
69	4.72	6.06	8.02	8.62	4.72	5.62	7.38	9.94	2.56	3.38	5.34	7.90
70	4.96	6.36	8.42	9.06	4.63	5.54	7.43	10.08	2.51	3.35	5.38	8.03
71	5.17	6.65	8.82	9.48	4.54	5.47	7.45	10.19	2.46	3.30	5.38	8.10
72	5.38	6.91	9.18	9.88	4.37	5.32	7.37	10.20	2.36	3.20	5.33	8.11
73	5.84	7.52	10.01	10.78	4.34	5.33	7.57	10.63	2.35	3.22	5.48	8.45
74	6.44	8.29	11.03	11.88	4.28	5.33	7.78	11.06	2.32	3.22	5.62	8.81
75	7.07	9.10	12.12	13.06	4.19	5.28	7.93	11.52	2.27	3.19	5.75	9.17
76	7.64	9.85	13.13	14.15	4.09	5.24	8.06	11.92	2.22	3.16	5.83	9.47
77	8.22	10.60	14.14	15.25	4.01	5.20	8.22	12.31	2.17	3.13	5.94	9.79
78	8.81	11.35	15.16	16.36	3.94	5.18	8.40	12.71	2.12	3.12	6.07	10.12
79	9.43	12.16	16.25	17.53	3.84	5.15	8.57	13.10	2.08	3.11	6.19	10.42
80	10.12	13.04	17.44	18.71	3.73	5.09	8.70	13.50	2.02	3.07	6.30	10.75
81	10.86	14.02	18.74	20.26	3.60	5.00	8.86	13.97	1.94	3.01	6.41	11.11
82	11.65	15.04	20.11	21.73	3.46	4.92	9.02	14.44	1.87	2.98	6.53	11.48
83	12.46	16.07	21.50	23.24	3.32	4.86	9.20	14.90	1.80	2.94	6.66	11.86
84	13.15	16.97	22.72	24.56	3.22	4.82	9.37	15.32	1.74	2.90	6.78	12.18
85	13.69	17.68	23.66	25.58	3.13	4.76	9.48	15.60	1.69	2.87	6.86	12.41
86	14.15	18.25	24.44	26.44	3.05	4.68	9.53	15.80	1.64	2.83	6.89	12.56
87	14.54	18.77	25.14	27.19	2.95	4.58	9.53	15.95	1.60	2.76	6.89	12.68
88	14.93	19.27	25.81	27.91	2.86	4.49	9.53	16.08	1.55	2.71	6.89	12.79
89	15.34	19.79	26.51	28.68	2.78	4.42	9.55	16.27	1.51	2.66	6.91	12.94
90	15.80	20.40	27.34	29.57	2.76	4.40	9.67	16.57	1.49	2.65	7.01	13.19
91	16.34	21.10	28.26	30.56	2.75	4.42	9.86	16.98	1.49	2.66	7.13	13.50
92	16.88	21.79	29.20	31.57	2.72	4.43	10.06	17.39	1.48	2.68	7.27	13.84
93	17.39	22.45	30.07	32.52	2.72	4.46	10.24	17.80	1.48	2.69	7.40	14.15
94	17.86	23.04	30.86	33.35	2.72	4.49	10.43	18.18	1.48	2.71	7.55	14.46
95	18.25	23.56	31.54	34.04	2.74	4.52	10.62	18.53	1.48	2.72	7.69	14.74
96-100	18.56	23.96	32.06	34.55	2.75	4.57	10.80	18.85	1.49	2.75	7.82	14.99

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 10**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.31	0.40	0.53	0.55	1.75	1.93	1.99	2.29	0.95	1.16	1.44	1.82
41	0.34	0.43	0.55	0.58	1.82	2.00	2.08	2.39	0.98	1.20	1.49	1.90
42	0.35	0.46	0.58	0.62	1.87	2.08	2.14	2.47	1.02	1.25	1.56	1.97
43	0.37	0.48	0.62	0.66	1.94	2.15	2.22	2.70	1.07	1.30	1.62	2.04
44	0.40	0.52	0.66	0.71	2.03	2.22	2.30	2.68	1.09	1.34	1.67	2.12
45	0.43	0.54	0.71	0.74	2.10	2.30	2.40	2.78	1.13	1.39	1.74	2.21
46	0.46	0.58	0.76	0.80	2.18	2.39	2.50	2.92	1.18	1.45	1.81	2.30
47	0.48	0.62	0.80	0.85	2.27	2.50	2.60	3.02	1.22	1.50	1.90	2.41
48	0.52	0.66	0.85	0.91	2.35	2.58	2.70	3.14	1.27	1.56	1.96	2.51
49	0.55	0.71	0.92	0.98	2.42	2.66	2.82	3.29	1.31	1.62	2.04	2.63
50	0.59	0.76	1.00	1.04	2.51	2.77	2.93	3.42	1.36	1.67	2.12	2.74
51	0.64	0.82	1.07	1.13	2.59	2.87	3.04	3.56	1.40	1.74	2.21	2.84
52	0.70	0.89	1.14	1.21	2.68	2.96	3.16	3.73	1.45	1.78	2.28	2.95
53	0.74	0.95	1.25	1.31	2.76	3.06	3.28	3.88	1.49	1.85	2.36	3.07
54	0.80	1.02	1.34	1.42	2.84	3.14	3.40	4.03	1.54	1.91	2.46	3.20
55	0.86	1.12	1.46	1.55	2.94	3.29	3.56	4.22	1.58	1.99	2.57	3.37
56	0.97	1.22	1.62	1.72	3.07	3.46	3.76	4.49	1.67	2.08	2.70	3.58
57	1.07	1.37	1.78	1.90	3.20	3.60	3.94	4.75	1.74	2.17	2.86	3.78
58	1.19	1.52	1.99	2.10	3.32	3.74	4.15	5.03	1.81	2.24	3.00	4.01
59	1.31	1.68	2.20	2.33	3.46	3.89	4.38	5.34	1.87	2.35	3.16	4.24
60	1.46	1.86	2.45	2.59	3.58	4.04	4.58	5.64	1.93	2.45	3.31	4.49
61	1.63	2.09	2.74	2.90	3.68	4.18	4.81	5.96	2.00	2.52	3.49	4.75
62	1.81	2.32	3.04	3.23	3.78	4.32	5.05	6.32	2.04	2.60	3.65	5.03
63	2.02	2.58	3.40	3.60	3.88	4.44	5.27	6.66	2.10	2.68	3.80	5.32
64	2.29	2.94	3.88	4.12	3.96	4.58	5.53	7.14	2.15	2.76	4.02	5.68
65	2.60	3.34	4.40	4.68	4.06	4.72	5.82	7.60	2.20	2.84	4.22	6.05
66	2.88	3.71	4.88	5.21	4.14	4.86	6.11	8.06	2.24	2.93	4.43	6.41
67	3.19	4.10	5.42	5.77	4.25	5.00	6.43	8.54	2.30	3.02	4.67	6.80
68	3.52	4.52	5.99	6.37	4.39	5.21	6.80	9.10	2.38	3.13	4.93	7.25
69	3.88	4.99	6.61	7.04	4.54	5.42	7.21	9.70	2.46	3.28	5.23	7.72
70	4.08	5.24	6.96	7.40	4.50	5.41	7.33	9.90	2.45	3.28	5.29	7.74
71	4.26	5.48	7.28	7.76	4.45	5.39	7.39	10.06	2.41	3.25	5.35	7.99
72	4.43	5.71	7.58	8.09	4.33	5.28	7.38	10.10	2.34	3.19	5.34	8.04
73	4.82	6.23	8.28	8.83	4.37	5.39	7.67	10.58	2.36	3.25	5.56	8.42
74	5.32	6.85	9.13	9.74	4.38	5.46	7.96	11.11	2.36	3.30	5.75	8.83
75	5.83	7.52	10.03	10.72	4.37	5.51	8.22	11.63	2.36	3.32	5.94	9.25
76	6.31	8.15	10.87	11.62	4.33	5.54	8.44	12.10	2.34	3.34	6.11	9.62
77	6.80	8.78	11.72	12.53	4.32	5.58	8.68	12.56	2.34	3.37	6.28	10.00
78	7.28	9.41	12.58	13.44	4.32	5.64	8.93	13.03	2.34	3.41	6.46	10.37
79	7.80	10.08	13.48	14.41	4.30	5.70	9.18	13.49	2.33	3.44	6.64	10.73
80	8.36	10.81	14.48	15.49	4.26	5.72	9.41	13.61	2.30	3.44	6.82	11.11
81	8.99	11.63	15.56	16.66	4.20	5.74	9.65	14.50	2.28	3.46	6.98	11.52
82	9.65	12.47	16.70	17.89	4.14	5.75	9.90	15.01	2.24	3.47	7.16	11.94
83	10.31	13.33	17.87	19.13	4.08	5.76	10.15	15.53	2.21	3.48	7.34	12.36
84	10.88	14.08	18.88	20.22	4.03	5.80	10.39	15.97	2.18	3.49	7.51	12.71
85	11.34	14.66	19.67	21.06	4.00	5.81	10.54	16.30	2.16	3.50	7.63	12.96
86	11.71	15.14	20.32	21.77	3.95	5.76	10.64	16.55	2.14	3.48	7.69	13.16
87	12.05	15.58	20.90	22.39	3.89	5.72	10.69	16.74	2.10	3.44	7.74	13.31
88	12.36	15.98	21.46	22.99	3.83	5.68	10.74	16.92	2.08	3.42	7.76	13.46
89	12.70	16.43	22.04	23.62	3.79	5.64	10.84	17.15	2.05	3.41	7.84	13.64
90	13.09	16.93	22.73	24.35	3.80	5.69	11.00	17.50	2.05	3.43	7.96	13.92
91	13.54	17.51	23.50	25.18	3.83	5.75	11.26	17.94	2.08	3.47	8.14	14.27
92	13.98	18.08	24.26	26.00	3.86	5.82	11.48	18.40	2.09	3.52	8.32	14.63
93	14.40	18.64	25.00	26.78	3.89	5.88	11.72	18.84	2.10	3.55	8.48	14.98
94	14.78	19.13	25.66	27.46	3.92	5.96	11.98	19.26	2.12	3.59	8.66	15.32
95	15.11	19.55	26.21	28.02	3.96	6.04	12.20	19.66	2.15	3.64	8.82	15.62
96-100	15.37	19.88	26.64	28.42	4.01	6.11	12.42	19.98	2.16	3.68	8.99	15.90

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 11**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	30 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.34	1.70	2.25	2.42	3.36	3.76	3.97	4.57	1.82	2.27	2.86	3.64
41	1.37	1.73	2.31	2.52	3.43	3.82	4.02	4.67	1.85	2.31	2.91	3.69
42	1.41	1.80	2.38	2.60	3.47	3.89	4.11	4.74	1.87	2.33	2.97	3.79
43	1.47	1.86	2.46	2.68	3.54	3.98	4.18	4.85	1.93	2.40	3.01	3.87
44	1.51	1.93	2.55	2.77	3.62	4.04	4.27	4.97	1.96	2.42	3.10	3.94
45	1.57	2.00	2.65	2.87	3.69	4.13	4.37	5.08	2.00	2.48	3.17	4.04
46	1.63	2.07	2.75	2.98	3.77	4.22	4.48	5.22	2.05	2.53	3.23	4.14
47	1.70	2.16	2.85	3.08	3.87	4.32	4.58	5.37	2.08	2.60	3.31	4.26
48	1.75	2.25	2.97	3.21	3.92	4.41	4.69	5.49	2.11	2.65	3.37	4.36
49	1.82	2.32	3.08	3.34	4.02	4.49	4.78	5.62	2.17	2.71	3.46	4.48
50	1.90	2.41	3.21	3.47	4.09	4.58	4.89	5.75	2.20	2.76	3.54	4.58
51	1.97	2.52	3.34	3.64	4.17	4.67	5.00	5.90	2.26	2.80	3.62	4.70
52	2.07	2.63	3.47	3.79	4.24	4.74	5.09	6.05	2.30	2.86	3.68	4.80
53	2.17	2.76	3.66	3.97	4.32	4.84	5.22	6.20	2.32	2.91	3.77	4.93
54	2.27	2.87	3.82	4.14	4.37	4.93	5.32	6.35	2.38	2.97	3.83	5.04
55	2.40	3.06	4.04	4.39	4.48	5.03	5.48	6.58	2.42	3.02	3.97	5.24
56	2.56	3.28	4.33	4.70	4.62	5.19	5.69	6.86	2.50	3.13	4.11	5.44
57	2.76	3.49	4.66	5.04	4.74	5.37	5.87	7.16	2.56	3.22	4.26	5.69
58	2.97	3.77	5.00	5.42	4.87	5.49	6.09	7.44	2.63	3.32	4.41	5.93
59	3.19	4.11	5.38	5.84	4.97	5.63	6.30	7.78	2.71	3.39	4.56	6.19
60	3.44	4.37	5.82	6.30	5.08	5.75	6.50	8.07	2.75	3.47	4.70	6.43
61	3.74	4.73	6.29	6.81	5.15	5.84	6.68	8.31	2.78	3.53	4.82	6.68
62	4.04	5.15	6.81	7.41	5.18	5.90	6.86	8.74	2.80	3.57	4.95	6.94
63	4.41	5.60	7.43	8.06	5.19	5.97	7.01	9.07	2.80	3.58	5.08	7.21
64	4.93	6.28	8.31	9.04	5.18	5.98	7.19	9.48	2.80	3.59	5.18	7.55
65	5.52	6.99	9.19	10.08	5.17	5.99	7.34	9.90	2.78	3.62	5.30	7.87
66	5.99	7.61	10.10	10.94	5.17	6.05	7.54	10.32	2.78	3.64	5.47	8.22
67	6.51	8.29	10.98	11.92	5.18	6.09	7.80	10.81	2.80	3.68	5.63	8.61
68	7.09	9.00	11.93	12.95	5.25	6.23	8.11	11.39	2.85	3.76	5.87	9.06
69	7.70	9.52	12.97	14.09	5.34	6.41	8.49	12.06	2.90	3.87	6.15	9.57
70	8.00	10.17	13.48	14.63	5.23	6.30	8.54	12.19	2.82	3.81	6.15	9.68
71	8.29	10.36	13.94	14.99	5.08	6.19	8.52	12.29	2.76	3.73	6.17	9.78
72	8.54	10.86	14.24	15.62	4.84	5.97	8.39	12.27	2.62	3.59	6.08	9.75
73	9.24	11.74	15.56	16.91	4.74	5.94	8.59	12.72	2.57	3.58	6.22	10.11
74	10.12	12.88	17.06	18.52	4.57	5.82	8.74	13.18	2.47	3.51	6.30	10.48
75	11.07	14.08	18.65	20.27	4.36	5.67	8.79	13.62	2.35	3.42	6.36	10.83
76	11.93	15.18	20.09	21.84	4.14	5.49	8.86	14.03	2.25	3.31	6.41	11.16
77	12.80	16.27	21.58	23.44	3.96	5.37	8.97	14.45	2.15	3.23	6.49	11.48
78	13.69	17.25	23.06	25.03	3.76	5.23	9.06	14.83	2.03	3.16	6.56	11.82
79	14.63	18.60	24.65	26.76	3.52	5.08	9.14	15.21	1.90	3.07	6.61	12.11
80	15.67	19.93	26.41	28.68	3.23	4.84	9.16	15.58	1.75	2.92	6.61	12.41
81	16.82	21.39	28.33	30.78	2.87	4.54	9.12	15.92	1.56	2.75	6.60	12.65
82	18.03	22.91	30.38	32.97	2.47	4.21	9.09	16.24	1.34	2.53	6.58	12.90
83	19.26	24.49	32.44	35.22	2.05	3.84	9.04	16.54	1.11	2.32	6.54	13.15
84	20.34	25.85	34.23	37.19	1.67	3.54	8.99	16.75	0.90	2.15	6.50	13.33
85	21.17	26.89	35.64	38.71	1.41	3.32	8.92	16.92	0.76	2.01	6.46	13.45
86	21.85	27.78	36.82	39.97	1.20	3.12	8.86	17.06	0.75	1.88	6.41	13.55
87	22.46	28.55	37.84	41.10	0.99	2.92	8.76	17.14	0.75	1.75	6.34	13.63
88	23.06	29.30	38.84	42.17	0.80	2.72	8.66	17.21	0.75	1.65	6.26	13.68
89	23.67	30.10	39.89	43.31	0.75	2.56	8.59	17.31	0.75	1.55	6.22	13.78
90	24.41	31.03	41.12	44.64	0.75	2.30	8.62	17.60	0.75	1.49	6.23	14.00
91	25.23	32.07	42.51	46.14	0.75	2.37	8.74	17.97	0.75	1.44	6.30	14.29
92	26.07	33.15	43.90	47.65	0.75	2.27	8.82	18.35	0.75	1.37	6.39	14.60
93	26.87	34.15	45.23	49.07	0.75	2.20	8.92	18.73	0.75	1.34	6.46	14.90
94	27.57	35.06	46.43	50.34	0.75	2.17	9.06	19.12	0.75	1.30	6.54	15.20
95	28.18	35.82	47.37	51.24	0.75	2.12	9.20	19.48	0.75	1.29	6.65	15.50
96-100	28.68	36.45	48.25	51.44	0.75	2.12	9.34	19.79	0.75	1.29	6.75	15.75

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 12**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	60 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.26	1.60	2.15	2.32	3.36	3.69	3.88	4.51	1.81	2.22	2.80	3.58
41	1.30	1.65	2.20	2.40	3.42	3.76	3.97	4.58	1.85	2.27	2.86	3.66
42	1.35	1.72	2.30	2.48	3.47	3.82	4.03	4.70	1.87	2.31	2.93	3.74
43	1.40	1.77	2.37	2.56	3.54	3.91	4.12	4.80	1.92	2.37	2.98	3.82
44	1.45	1.85	2.45	2.65	3.62	3.99	4.22	4.92	1.96	2.41	3.06	3.91
45	1.50	1.92	2.53	2.76	3.68	4.09	4.28	5.03	2.00	2.46	3.12	3.99
46	1.56	1.97	2.63	2.86	3.77	4.17	4.39	5.17	2.03	2.52	3.19	4.11
47	1.60	2.05	2.72	2.97	3.83	4.26	4.49	5.27	2.08	2.56	3.24	4.21
48	1.67	2.15	2.83	3.08	3.92	4.34	4.62	5.40	2.11	2.62	3.17	4.32
49	1.73	2.22	2.95	3.21	4.02	4.43	4.72	5.54	2.17	2.67	3.42	4.41
50	1.81	2.31	3.07	3.32	4.09	4.51	4.82	5.70	2.16	2.72	3.47	4.52
51	1.87	2.41	3.21	3.47	4.17	4.59	4.94	5.84	2.26	2.77	3.57	4.63
52	1.96	2.52	3.34	3.64	4.24	4.69	5.03	5.99	2.30	2.83	3.66	4.74
53	2.05	2.62	3.49	3.79	4.32	4.78	5.14	6.13	2.32	2.87	3.72	4.89
54	2.16	2.76	3.66	3.98	4.37	4.85	5.25	6.29	2.37	2.93	3.81	5.02
55	2.27	2.91	3.88	4.21	4.48	4.97	5.40	6.51	2.42	3.01	3.92	5.17
56	2.45	3.12	4.14	4.51	4.62	5.15	5.62	6.79	2.50	3.12	4.06	5.40
57	2.62	3.34	4.44	4.82	4.74	5.30	5.84	7.10	2.56	3.21	4.22	5.64
58	2.80	3.59	4.78	5.18	4.87	5.47	6.04	7.41	2.63	3.29	4.37	5.89
59	3.02	3.88	5.15	5.60	5.00	5.62	6.23	7.71	2.71	3.37	4.34	6.13
60	3.28	4.18	5.55	6.05	5.09	5.74	6.45	8.04	2.76	3.46	4.67	6.39
61	3.54	4.52	6.00	6.53	5.17	5.84	6.65	8.37	2.78	3.53	4.82	6.65
62	3.83	4.92	6.53	7.10	5.22	5.90	6.84	8.71	2.83	3.57	4.94	6.91
63	4.18	5.34	7.11	7.71	5.24	5.98	6.99	9.06	2.83	3.59	5.07	7.20
64	4.69	5.98	7.95	8.64	5.24	6.00	7.20	9.48	2.85	3.64	5.19	7.55
65	5.22	6.68	8.89	9.65	5.24	6.07	7.39	9.91	2.85	3.66	5.37	7.89
66	5.69	7.26	9.50	10.48	5.25	6.13	7.61	10.36	2.85	3.68	5.52	8.24
67	6.19	7.91	10.51	11.41	5.30	6.23	7.89	10.88	2.86	3.76	5.72	8.64
68	6.73	8.60	11.41	12.42	5.38	6.35	8.24	11.46	2.91	3.83	5.97	9.11
69	7.31	9.34	12.42	12.64	5.49	6.56	8.64	12.11	2.97	3.94	6.28	9.63
70	7.59	9.71	12.89	14.02	5.38	6.45	8.69	12.26	2.91	3.89	6.28	9.75
71	7.86	10.05	13.38	14.51	5.24	6.34	8.67	12.34	2.83	3.82	6.28	9.82
72	8.10	10.36	13.78	14.96	5.00	6.13	8.56	12.33	2.71	3.69	6.20	9.81
73	8.77	11.21	14.90	16.19	4.92	6.12	8.76	12.79	2.67	3.68	6.34	10.18
74	9.61	12.28	16.34	17.00	4.74	5.99	8.91	13.27	2.57	3.62	6.45	10.55
75	10.51	13.43	17.87	19.41	4.57	5.87	9.01	13.73	2.47	3.53	6.53	10.92
76	11.33	14.48	19.26	20.92	4.37	5.74	9.11	14.16	2.37	3.46	6.59	11.26
77	12.16	15.55	20.67	22.45	4.21	5.64	9.22	14.61	2.27	3.39	6.68	11.62
78	13.00	16.61	22.09	23.99	4.06	5.55	9.38	15.06	2.18	3.34	6.79	11.98
79	13.88	17.75	23.61	25.63	3.88	5.45	9.53	15.50	2.10	3.29	6.90	12.33
80	14.89	19.02	25.30	27.47	3.67	5.30	9.65	15.95	1.97	3.21	6.83	12.68
81	15.96	20.42	27.16	29.34	3.42	5.12	9.73	16.42	1.85	3.08	7.04	13.08
82	17.12	21.86	29.10	31.60	3.16	4.93	9.86	16.92	1.71	2.98	7.13	13.45
83	18.27	22.91	31.08	33.75	2.90	4.74	9.97	17.42	1.56	2.86	7.21	13.85
84	19.29	24.65	32.80	35.63	2.68	4.62	10.10	17.83	1.45	2.78	7.31	14.18
85	20.08	25.67	34.15	37.08	2.52	4.48	10.17	18.13	1.36	2.71	7.35	14.43
86	19.99	26.51	35.27	38.29	2.35	4.36	10.16	18.33	1.27	2.62	7.34	14.59
87	21.33	27.26	36.25	39.37	2.18	4.18	10.10	18.45	1.19	2.53	7.31	14.68
88	21.88	27.96	37.20	40.41	2.02	4.03	10.05	18.57	1.10	2.45	7.26	14.76
89	22.48	28.73	38.20	41.48	1.88	3.91	10.03	18.73	1.02	2.35	7.25	14.90
90	23.16	29.60	39.39	42.77	1.80	3.84	10.11	19.07	0.97	2.32	7.33	15.18
91	23.96	30.61	40.72	44.20	1.72	3.83	10.27	19.49	0.92	2.31	7.43	15.51
92	24.74	31.61	42.06	45.65	1.65	3.79	10.42	19.94	0.89	2.30	7.55	15.87
93	25.51	32.59	43.33	46.86	1.57	3.77	10.61	20.24	0.85	2.27	7.66	16.24
94	26.18	33.45	44.48	48.22	1.52	3.77	10.77	20.83	0.82	2.27	7.80	16.57
95	26.74	34.17	45.45	49.22	1.50	3.79	10.94	21.17	0.81	2.30	7.92	16.90
96-100	27.23	34.77	46.21	49.97	1.50	3.82	11.14	21.62	0.81	2.30	8.06	17.17

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 13**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	90 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.21	1.56	2.07	2.25	3.31	3.64	3.82	4.44	1.80	2.18	2.76	3.54
41	1.25	1.60	2.15	2.31	3.36	3.69	3.89	4.56	1.82	2.22	2.83	3.62
42	1.29	1.65	2.20	2.40	3.43	3.79	3.98	4.66	1.86	2.27	2.87	3.68
43	1.34	1.71	2.27	2.46	3.49	3.83	4.06	4.73	1.90	2.32	2.93	3.77
44	1.37	1.75	2.37	2.55	3.57	3.92	4.14	4.85	1.93	2.38	3.01	3.87
45	1.42	1.82	2.45	2.65	3.64	4.02	4.26	4.97	1.96	2.42	3.08	3.94
46	1.49	1.90	2.53	2.75	3.72	4.11	4.34	5.09	2.02	2.48	3.13	4.06
47	1.52	1.96	2.62	2.67	3.79	4.18	4.44	5.22	2.05	2.53	3.21	4.14
48	1.58	2.05	2.63	2.97	3.88	4.27	4.57	5.37	2.10	2.60	3.29	4.26
49	1.65	2.11	2.85	3.08	3.97	4.36	4.66	5.52	2.15	2.63	3.37	4.37
50	1.72	2.20	2.95	3.21	4.03	4.48	4.74	5.64	2.18	2.68	3.44	4.48
51	1.80	2.31	3.08	3.34	4.12	4.56	4.87	5.78	2.22	2.76	3.53	4.62
52	1.87	2.41	3.22	3.47	4.18	4.63	5.00	5.93	2.27	2.80	3.62	4.72
53	1.96	2.52	3.36	3.66	4.27	4.72	5.09	6.08	2.31	2.86	3.68	4.84
54	2.05	2.63	3.52	3.82	4.34	4.80	5.22	6.24	2.33	2.91	3.77	4.97
55	2.18	2.78	3.72	4.04	4.44	4.94	5.38	6.45	2.41	2.98	3.89	5.15
56	2.32	3.00	3.99	4.33	4.59	5.12	5.59	6.76	2.48	3.08	4.03	5.39
57	2.50	3.21	4.27	4.66	4.73	5.27	5.82	7.06	2.56	3.17	4.18	5.62
58	2.68	3.44	4.59	5.00	4.85	5.44	6.00	7.36	2.63	3.28	4.36	5.85
59	2.90	3.72	4.95	5.38	4.97	5.59	6.23	7.70	2.71	3.37	4.51	6.12
60	3.13	4.02	5.37	5.82	5.09	5.72	6.45	8.04	2.76	3.44	4.67	6.39
61	3.39	4.34	5.78	6.29	5.18	5.84	6.65	8.39	2.80	3.53	4.82	6.66
62	3.67	4.72	6.29	6.81	5.24	5.93	6.86	8.74	2.85	3.58	4.95	6.94
63	3.99	5.14	6.84	7.43	5.29	6.00	7.06	9.09	2.86	3.64	5.09	7.24
64	4.48	5.74	7.66	8.31	5.30	6.07	7.25	9.52	2.87	3.66	5.25	7.56
65	5.00	6.41	8.54	9.29	5.30	6.13	7.46	9.98	2.87	3.68	5.39	7.95
66	5.44	6.98	9.30	10.10	5.34	6.19	7.70	10.43	2.87	3.74	5.55	8.30
67	5.90	7.58	10.11	10.98	5.38	6.30	7.96	10.94	2.91	3.79	5.77	8.71
68	6.43	8.25	10.99	11.93	5.47	6.44	8.34	11.56	2.97	3.89	6.04	9.19
69	6.99	8.96	11.96	12.98	5.59	6.65	8.75	12.21	3.01	3.99	6.34	9.68
70	7.26	9.31	12.42	13.48	5.47	6.56	8.79	12.37	2.97	3.96	6.36	9.83
71	7.51	9.65	12.85	13.94	5.34	6.45	8.79	12.49	2.90	3.89	6.36	9.95
72	7.76	9.95	13.25	14.39	5.14	6.24	8.70	12.48	2.77	3.76	6.30	9.93
73	8.39	10.76	14.35	15.58	5.08	6.24	8.92	12.97	2.75	3.76	6.46	10.31
74	9.20	11.78	15.72	17.07	4.94	6.19	9.12	13.47	2.68	3.73	6.60	10.71
75	10.05	12.88	17.20	18.66	4.78	6.07	9.26	13.95	2.60	3.67	6.71	11.11
76	10.83	13.90	18.52	20.12	4.63	5.97	9.38	14.44	2.50	3.59	6.79	11.47
77	11.62	14.91	19.89	21.59	4.48	5.87	9.52	14.89	2.42	3.53	6.89	11.83
78	12.43	15.94	21.25	23.08	4.33	5.82	9.71	15.35	2.35	3.51	7.01	12.21
79	13.28	17.02	22.71	24.65	4.17	5.70	9.86	15.79	2.25	3.43	7.13	12.55
80	14.23	18.25	24.34	26.42	3.94	5.55	9.95	16.22	2.12	3.34	7.19	12.89
81	15.26	19.57	26.12	28.35	3.67	5.34	10.01	16.64	2.00	3.22	7.25	13.23
82	16.37	20.98	27.84	30.39	3.36	5.12	10.06	17.06	1.81	3.08	7.28	13.55
83	17.47	22.40	29.89	32.30	3.05	4.89	10.13	17.45	1.65	2.95	7.33	13.88
84	18.00	23.66	31.55	34.25	2.77	4.70	10.17	17.80	1.50	2.85	7.35	14.14
85	19.19	24.62	32.86	35.66	2.57	4.56	10.20	18.00	1.40	2.76	7.39	14.31
86	19.83	25.43	33.92	36.83	2.41	4.41	10.17	18.20	1.30	2.67	7.35	14.48
87	20.23	26.15	34.88	37.86	2.25	4.26	10.11	18.32	1.21	2.57	7.33	14.58
88	20.92	26.83	35.79	38.85	2.08	4.11	10.06	18.42	1.12	2.48	7.28	14.65
89	21.49	27.56	36.77	39.90	1.95	3.98	10.05	18.58	1.05	2.40	7.26	14.78
90	22.15	28.40	37.90	41.12	1.85	3.92	10.13	18.89	0.85	2.37	7.33	15.04
91	22.90	29.22	39.17	42.51	1.77	3.74	10.28	19.33	0.96	2.33	7.44	15.38
92	23.66	30.34	40.46	43.89	1.70	3.84	10.42	19.77	0.91	2.32	7.55	15.72
93	24.39	31.25	40.95	45.22	1.62	3.83	10.61	20.21	0.89	2.31	7.66	16.07
94	25.02	32.10	42.78	46.36	1.57	3.83	10.77	20.62	0.85	2.31	7.80	16.40
95	25.58	32.80	43.72	47.34	1.55	3.84	10.94	21.03	0.84	2.32	7.92	16.71
96-100	26.03	33.37	44.47	48.06	1.52	3.87	11.13	21.37	0.82	2.33	8.04	17.00

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 14**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.06	1.37	1.86	2.02	3.17	3.47	3.68	4.32	1.72	2.10	2.65	3.42
41	1.11	1.42	1.92	2.07	3.22	3.54	3.76	4.39	1.73	2.15	2.63	3.49
42	1.14	1.49	1.97	2.15	3.29	3.64	3.83	4.49	1.77	2.18	2.77	3.57
43	1.19	1.52	2.05	2.22	3.36	3.69	3.91	4.58	1.81	2.22	2.85	3.66
44	1.22	1.58	2.11	2.30	3.43	3.79	3.99	4.70	1.86	2.27	2.90	3.74
45	1.27	1.63	2.18	2.38	3.49	3.88	4.11	4.82	1.90	2.32	2.97	3.82
46	1.30	1.71	2.27	2.46	3.58	3.97	4.21	4.93	1.93	2.38	3.02	3.92
47	1.36	1.75	2.37	2.55	3.66	4.04	4.27	5.07	1.97	2.42	3.10	4.03
48	1.41	1.82	2.45	2.65	3.72	4.13	4.39	5.19	2.02	2.48	3.19	4.13
49	1.49	1.92	2.55	2.76	3.81	4.22	4.49	5.34	2.07	2.53	3.24	4.24
50	1.52	1.97	2.65	2.71	3.89	4.32	4.59	5.47	2.10	2.60	3.32	4.36
51	1.60	2.07	2.77	3.00	3.97	4.39	4.72	5.62	2.16	2.63	3.42	4.48
52	1.67	2.16	2.90	3.13	4.03	4.48	4.82	5.75	2.18	2.68	3.47	4.58
53	1.75	2.26	3.02	3.28	4.12	4.56	4.94	5.90	2.22	2.76	3.57	4.70
54	1.82	2.37	3.17	3.43	4.18	4.63	5.03	6.08	2.26	2.80	3.66	4.84
55	1.95	2.50	3.36	3.64	4.28	4.78	5.19	6.29	2.32	2.87	3.76	5.02
56	2.08	2.68	3.59	3.89	4.43	4.94	5.40	6.58	2.40	2.98	3.92	5.24
57	2.22	2.87	3.87	4.17	4.57	5.09	5.62	6.89	2.48	3.07	4.06	5.48
58	2.40	3.08	4.13	4.48	4.70	5.27	5.84	7.20	2.55	3.17	4.22	5.72
59	2.60	3.32	4.47	4.82	4.82	5.40	6.07	7.54	2.62	3.28	4.37	5.98
60	2.78	3.59	4.82	5.22	4.94	5.54	6.28	7.85	2.67	3.34	4.56	6.23
61	3.01	3.88	5.22	5.64	5.03	5.67	6.50	8.22	2.72	3.43	4.70	6.53
62	3.28	4.22	5.67	6.13	5.09	5.78	6.73	8.56	2.76	3.47	4.85	6.80
63	3.57	4.59	6.17	6.66	5.17	5.87	6.90	8.94	2.78	3.53	5.02	7.11
64	3.98	5.15	6.89	7.48	5.19	5.97	7.14	9.41	2.83	3.58	5.18	7.48
65	4.44	5.74	7.70	8.34	5.25	6.07	7.43	9.90	2.85	3.66	5.37	7.87
66	4.84	6.24	8.37	9.06	5.32	6.17	7.70	10.41	2.87	3.72	5.55	8.26
67	5.27	6.79	9.11	9.86	5.40	6.31	8.01	10.93	2.93	3.81	5.82	8.70
68	5.72	7.39	9.90	10.71	5.53	6.51	8.60	11.58	3.00	3.92	6.08	9.20
69	6.22	8.02	10.77	11.67	5.70	6.75	8.89	12.27	3.08	4.06	6.44	9.57
70	6.45	8.34	11.18	12.12	5.62	6.68	8.96	12.44	3.02	4.04	6.49	9.90
71	6.68	8.62	11.58	12.53	5.52	6.60	9.00	12.59	3.00	3.99	6.51	10.02
72	6.90	8.91	11.93	12.93	5.32	6.44	8.92	12.59	2.87	3.89	6.46	10.02
73	7.46	9.65	12.90	13.98	5.30	6.50	9.21	13.13	2.87	3.92	6.66	10.43
74	8.17	10.56	14.15	15.33	5.23	6.49	9.46	13.68	2.83	3.91	6.86	10.88
75	8.94	11.54	15.49	16.76	5.14	6.46	9.67	14.24	2.77	3.89	6.94	11.33
76	9.65	12.44	16.69	18.06	5.02	6.41	9.87	14.75	2.72	3.87	7.14	11.73
77	10.35	13.35	17.91	19.38	4.93	6.39	10.08	15.25	2.67	3.84	7.29	12.13
78	11.07	14.29	19.07	20.72	4.85	6.36	10.32	15.75	2.62	3.84	7.48	12.52
79	11.82	15.26	20.42	22.14	4.74	6.35	10.55	16.25	2.56	3.87	7.64	12.93
80	12.67	16.35	21.91	23.72	4.62	6.28	10.76	16.79	2.50	3.79	7.79	13.34
81	13.60	17.55	23.52	25.46	4.47	6.20	10.94	17.37	2.41	3.74	7.92	13.80
82	14.58	18.81	25.21	27.28	4.29	6.41	11.17	17.96	2.32	3.68	8.09	14.28
83	15.56	20.08	26.93	29.14	4.13	6.04	11.41	18.56	2.23	3.64	8.26	14.75
84	16.42	21.20	28.43	30.76	3.99	5.98	11.63	19.07	2.16	3.61	8.44	15.18
85	17.10	22.08	29.58	32.02	3.74	5.92	11.81	19.44	2.11	3.58	8.54	15.45
86	17.66	22.79	30.55	33.07	3.79	5.83	11.84	19.71	2.05	3.52	8.59	15.66
87	18.15	23.44	31.40	34.00	3.67	5.70	11.84	19.89	2.00	3.43	8.59	15.81
88	18.63	24.05	32.22	34.88	3.57	5.59	11.88	20.06	1.93	3.37	8.59	15.95
89	19.14	24.71	33.10	35.82	3.47	5.52	11.91	20.29	1.88	3.32	8.61	16.12
90	19.72	25.47	34.13	36.93	3.43	5.49	12.07	20.67	1.86	3.31	8.75	16.45
91	20.39	26.33	35.28	38.16	3.43	5.52	12.31	21.19	1.86	3.32	8.90	16.85
92	21.07	27.19	36.44	39.41	3.39	5.53	12.55	21.69	1.85	3.34	9.07	17.25
93	21.70	28.02	37.54	40.58	3.39	5.57	12.78	22.19	1.85	3.36	9.24	17.65
94	22.29	28.75	38.51	41.63	3.39	5.60	13.02	22.68	1.85	3.38	9.42	18.03
95	22.78	29.25	39.36	42.48	3.34	5.64	13.25	23.13	1.85	3.36	9.60	18.40
96-100	23.16	29.90	40.01	43.12	3.43	5.70	13.48	23.52	1.86	3.43	9.76	18.71

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 15**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	365 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.90	1.15	1.56	1.65	2.72	3.01	2.68	3.87	1.47	1.81	2.31	3.07
41	0.91	1.19	1.58	1.71	2.77	3.07	3.24	3.92	1.50	1.86	2.37	3.13
42	0.95	1.22	1.65	1.75	2.83	3.13	3.34	4.03	1.52	1.90	2.41	3.21
43	0.99	1.27	1.71	1.82	2.90	3.21	3.42	4.13	1.57	1.93	2.48	3.28
44	1.02	1.30	1.75	1.90	2.95	3.28	3.49	4.22	1.60	1.96	2.53	3.36
45	1.05	1.36	1.82	1.96	3.01	3.36	3.58	4.34	1.63	2.02	2.60	3.44
46	1.07	1.41	1.90	2.03	3.08	3.42	3.66	4.44	1.67	2.07	2.65	3.54
47	1.14	1.47	1.96	2.10	3.14	3.49	3.76	4.57	1.71	2.11	2.72	3.64
48	1.17	1.51	2.03	2.18	3.22	3.58	3.87	4.69	1.73	2.17	2.78	3.72
49	1.22	1.58	2.11	2.27	3.29	3.66	3.94	4.82	1.77	2.20	2.85	3.82
50	1.27	1.65	2.20	2.38	3.36	3.74	4.06	4.94	1.82	2.26	2.93	3.94
51	1.34	1.72	2.31	2.46	3.44	3.82	4.14	5.08	1.86	2.31	3.01	4.04
52	1.37	1.80	2.41	2.60	3.52	3.91	4.26	5.24	1.90	2.37	3.08	4.17
53	1.45	1.87	2.52	2.71	3.58	3.99	4.37	5.39	1.95	2.41	3.17	4.28
54	1.51	1.96	2.63	2.83	3.66	4.09	4.48	5.54	1.97	2.46	3.23	4.41
55	1.60	2.08	2.78	3.00	3.76	4.22	4.63	5.75	2.03	2.53	3.36	4.58
56	1.72	2.22	2.98	3.21	3.89	4.36	4.84	6.05	2.10	2.63	3.49	4.80
57	1.85	2.40	3.21	3.43	4.03	4.52	5.07	6.34	2.18	2.75	3.66	5.03
58	1.97	2.56	3.44	3.68	4.17	4.69	5.27	6.66	2.26	2.83	3.82	5.29
59	2.15	2.76	3.69	3.98	4.28	4.85	5.49	6.98	2.32	2.93	3.98	5.55
60	2.31	2.98	4.02	4.28	4.41	5.02	5.74	7.34	2.40	3.01	4.14	5.83
61	2.50	3.22	4.34	4.66	4.52	5.15	5.98	7.70	2.45	3.12	4.33	6.12
62	2.71	3.52	4.70	5.04	4.63	5.29	6.23	8.07	2.50	3.19	4.51	6.43
63	2.95	3.81	5.12	5.49	4.72	5.40	6.46	8.47	2.55	3.28	4.69	6.75
64	3.31	4.27	5.74	6.15	4.80	5.54	6.76	8.99	2.61	3.34	4.92	7.16
65	3.68	4.78	6.41	6.86	4.92	5.70	7.10	9.56	2.65	3.43	5.14	7.59
66	4.02	5.18	6.96	7.46	5.02	5.84	7.43	10.08	2.71	3.53	5.37	8.01
67	4.36	5.63	7.58	8.11	5.14	6.05	7.80	10.66	2.61	3.64	5.63	8.49
68	4.73	6.13	8.24	8.84	5.30	6.28	8.24	11.32	2.86	3.79	5.97	9.00
69	5.15	6.66	8.96	9.60	5.49	6.56	8.75	12.06	2.98	3.94	6.34	9.57
70	5.37	6.91	9.29	9.97	5.47	6.56	8.90	12.28	2.95	3.96	6.43	9.76
71	5.54	7.18	9.63	10.32	5.40	6.53	8.99	12.46	2.92	3.96	6.50	9.91
72	5.72	7.40	9.93	10.65	5.29	6.43	8.99	12.52	2.86	3.88	6.50	9.96
73	6.19	8.00	10.73	11.82	5.33	6.58	9.35	13.12	2.90	3.97	6.76	10.42
74	6.79	8.76	11.77	12.63	5.34	6.66	9.72	13.75	2.90	4.03	7.03	10.93
75	7.41	9.58	12.87	13.80	5.34	6.74	10.05	14.69	2.90	4.07	7.26	11.46
76	7.99	10.33	13.87	14.89	5.32	6.80	10.33	14.99	2.87	4.11	7.49	11.93
77	8.56	11.09	14.89	15.96	5.32	6.88	10.65	15.58	2.87	4.14	7.71	12.41
78	9.16	11.84	15.92	17.07	5.32	6.81	10.98	16.16	2.87	4.21	7.95	12.87
79	9.80	12.67	17.01	18.25	5.32	7.04	11.31	16.75	2.87	4.26	8.19	13.33
80	10.50	13.57	18.22	19.54	5.27	7.09	11.62	17.37	2.86	4.27	8.41	13.80
81	11.26	14.58	19.56	20.97	5.22	7.10	11.93	18.02	2.82	4.28	8.64	14.33
82	12.07	15.60	20.95	22.48	5.14	7.14	12.27	18.67	2.78	4.29	8.89	14.84
83	12.74	16.67	22.39	24.01	5.07	7.18	12.59	19.33	2.75	4.33	9.12	15.38
84	13.60	17.60	23.64	25.33	5.00	7.21	12.90	19.89	2.71	4.34	9.35	15.81
85	14.16	18.32	24.59	26.37	4.97	7.21	13.12	20.30	2.68	4.34	9.50	16.15
86	14.63	18.92	25.40	27.24	4.92	7.18	13.24	20.62	2.65	4.33	9.58	16.40
87	15.04	19.46	26.12	28.01	4.84	7.11	13.32	20.88	2.62	4.29	9.63	16.60
88	15.43	19.97	26.79	28.74	4.78	7.06	13.39	21.09	2.57	4.26	9.67	16.77
89	15.85	20.50	27.53	29.50	4.73	7.04	13.50	21.39	2.56	4.26	9.76	17.01
90	16.34	21.13	28.38	30.41	4.74	7.10	13.73	21.82	2.56	4.28	9.78	17.36
91	16.90	21.85	29.33	31.44	4.78	7.18	13.87	22.39	2.60	4.33	10.16	17.81
92	17.45	22.56	30.30	32.45	4.82	7.26	14.33	22.96	2.61	4.39	10.38	18.26
93	17.97	23.26	31.21	33.42	4.85	7.34	14.63	23.51	2.62	4.43	10.58	18.70
94	18.45	23.87	32.02	34.28	4.89	7.44	14.95	24.04	2.65	4.48	10.81	19.12
95	18.86	24.40	32.71	34.97	4.94	7.54	15.23	24.54	2.68	4.54	11.01	19.49
96-100	19.18	24.81	33.25	35.47	5.00	7.63	15.50	24.94	2.70	4.59	11.22	19.84

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 16**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	30 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.47	0.59	0.76	0.82	2.18	2.41	2.48	2.75	1.18	1.45	1.80	2.20
41	0.49	0.62	0.82	0.86	2.24	2.50	2.58	2.84	1.21	1.50	1.86	2.27
42	0.53	0.66	0.85	0.92	2.32	2.57	2.66	2.95	1.26	1.55	1.92	2.35
43	0.56	0.71	0.91	0.98	2.40	2.65	2.76	3.06	1.30	1.60	1.99	2.42
44	0.59	0.76	0.97	1.03	2.48	2.76	2.86	3.19	1.34	1.66	2.05	2.52
45	0.64	0.80	1.03	1.10	2.57	2.84	2.95	3.29	1.39	1.72	2.12	2.63
46	0.67	0.85	1.10	1.19	2.65	2.94	3.06	3.41	1.44	1.78	2.21	2.72
47	0.73	0.91	1.19	1.27	2.74	3.04	3.18	3.55	1.48	1.82	2.29	2.83
48	0.77	0.98	1.26	1.36	2.82	3.13	3.28	3.67	1.54	1.90	2.36	2.93
49	0.83	1.04	1.36	1.45	2.92	3.24	3.38	3.80	1.57	1.94	2.45	3.04
50	0.90	1.12	1.45	1.55	3.00	3.32	3.49	3.95	1.62	2.00	2.52	3.14
51	0.97	1.20	1.56	1.67	3.07	3.42	3.61	4.08	1.67	2.08	2.63	3.25
52	1.03	1.30	1.67	1.80	3.16	3.52	3.73	4.24	1.72	2.11	2.70	3.38
53	1.10	1.39	1.81	1.93	3.24	3.61	3.84	4.38	1.75	2.18	2.78	3.49
54	1.20	1.50	1.94	2.09	3.31	3.70	3.96	4.54	1.80	2.23	2.86	3.60
55	1.30	1.64	2.11	2.27	3.42	3.83	4.10	4.73	1.85	2.30	2.96	3.77
56	1.44	1.81	2.33	2.50	3.55	3.97	4.30	4.98	1.92	2.40	3.11	3.96
57	1.57	1.99	1.74	2.75	3.67	4.12	4.48	5.23	1.99	2.48	3.23	4.15
58	1.74	2.20	2.83	3.04	3.78	4.25	4.67	5.50	2.04	2.57	3.37	4.36
59	1.92	2.41	3.13	3.35	3.89	4.38	4.84	5.76	2.10	2.64	3.50	4.57
60	2.12	2.68	3.47	3.73	3.97	4.50	5.00	6.01	2.15	2.70	3.62	4.78
61	2.35	2.96	3.85	4.13	4.06	4.60	5.18	6.29	2.20	2.77	3.76	4.99
62	2.60	3.29	4.26	4.58	4.10	4.67	5.33	6.56	2.22	2.82	3.86	5.22
63	2.90	3.66	4.75	5.11	4.13	4.72	5.48	6.84	2.23	2.84	3.96	5.44
64	3.30	4.15	5.41	5.81	4.14	4.75	5.63	7.18	2.23	2.87	4.08	5.71
65	3.73	4.70	6.13	6.59	4.14	4.79	5.80	7.54	2.23	2.88	4.20	5.99
66	4.13	5.21	6.79	7.30	4.15	4.85	5.98	7.91	2.24	2.92	4.32	6.28
67	4.56	5.74	7.49	8.06	4.18	4.93	6.19	8.30	2.27	2.96	4.49	6.60
68	5.00	6.34	8.27	8.90	4.25	5.03	6.47	8.77	2.30	3.04	4.68	6.98
69	5.52	6.97	9.12	9.82	4.33	5.18	6.79	9.30	2.35	3.12	4.91	7.39
70	5.80	7.33	9.59	10.32	4.24	5.12	6.84	9.44	2.29	3.08	4.93	7.51
71	6.06	7.66	10.02	10.80	4.13	5.03	6.84	9.55	2.24	3.04	4.96	7.58
72	6.30	7.97	10.44	11.24	3.96	4.86	6.77	9.54	2.14	2.94	4.90	7.60
73	6.88	8.69	11.39	12.28	3.90	4.85	6.94	9.92	2.11	2.93	5.02	7.88
74	7.57	9.59	12.56	13.55	3.77	4.78	7.06	10.31	2.04	2.88	5.11	8.20
75	8.33	10.54	13.81	14.90	3.61	4.67	7.15	10.67	1.96	2.82	5.18	8.48
76	9.04	11.44	15.00	16.18	3.46	4.55	7.21	11.02	1.87	2.75	5.22	8.76
77	9.74	12.35	16.19	17.47	3.30	4.45	7.31	11.35	1.79	2.68	5.29	9.02
78	10.46	13.26	17.40	18.78	3.14	4.36	7.40	11.68	1.70	2.63	5.36	9.28
79	11.24	14.23	18.68	20.17	2.96	4.24	7.48	11.98	1.61	2.56	5.41	9.53
80	12.10	15.31	20.11	21.72	2.74	4.06	7.50	12.28	1.48	2.45	5.44	9.76
81	13.03	16.50	21.68	23.41	2.45	3.82	7.49	12.55	1.32	2.30	5.42	9.98
82	14.02	17.75	23.33	25.20	2.12	3.55	7.45	12.80	1.15	2.14	5.39	10.19
83	15.01	19.02	25.01	27.01	1.79	3.26	7.42	13.04	0.96	1.97	5.38	10.38
84	15.89	20.14	26.47	28.61	1.49	3.02	7.38	13.24	0.80	1.82	5.34	10.52
85	16.57	21.01	27.62	29.84	1.27	2.83	7.36	13.37	0.68	1.70	5.32	10.63
86	17.15	21.73	28.58	30.89	1.09	2.68	7.28	13.49	0.60	1.62	5.27	10.73
87	17.65	22.38	29.44	31.81	0.92	2.52	7.20	13.54	0.60	1.51	5.21	10.78
88	18.14	23.00	30.26	32.70	0.77	2.35	7.12	13.60	0.60	1.42	5.15	10.81
89	18.66	23.65	31.13	33.64	0.62	2.22	7.07	13.70	0.60	1.33	5.12	10.90
90	19.26	24.42	32.14	34.73	0.60	2.12	7.10	13.93	0.60	1.28	5.14	11.08
91	19.93	25.28	33.26	35.95	0.60	2.05	7.18	14.22	0.60	1.24	5.06	11.32
92	20.62	26.15	34.42	37.18	0.60	1.98	7.26	14.53	0.60	1.19	5.24	11.56
93	21.26	26.98	35.50	38.35	0.60	1.92	7.34	14.84	0.60	1.15	5.30	11.80
94	21.85	27.72	36.48	39.40	0.60	1.87	7.44	15.14	0.60	1.13	5.38	12.05
95	22.36	28.36	37.32	40.27	0.60	1.86	7.55	15.43	0.60	1.12	5.46	12.26
96-100	22.76	28.88	38.00	40.94	0.60	1.84	7.66	15.70	0.60	1.12	5.54	12.48

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 17**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	60 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.56	0.73	0.77	2.15	2.36	2.42	2.70	1.16	1.42	1.76	2.15
41	0.47	0.59	0.77	0.83	2.22	2.42	2.51	2.80	1.20	1.46	1.82	2.22
42	0.49	0.64	0.82	0.89	2.29	2.51	2.59	2.88	1.25	1.52	1.87	2.30
43	0.54	0.67	0.86	0.94	2.38	2.59	2.69	3.00	1.28	1.57	1.94	2.39
44	0.56	0.72	0.92	1.00	2.46	2.69	2.78	3.12	1.32	1.62	2.02	2.48
45	0.61	0.76	1.00	1.07	2.54	2.78	2.90	3.23	1.37	1.68	2.10	2.57
46	0.65	0.82	1.04	1.13	2.63	2.87	3.00	3.35	1.42	1.74	2.17	2.66
47	0.70	0.86	1.13	1.20	2.70	2.98	3.11	3.49	1.46	1.80	2.24	2.77
48	0.73	0.92	1.20	1.28	2.78	3.06	3.20	3.61	1.50	1.85	2.32	2.87
49	0.79	1.00	1.28	1.38	2.87	3.18	3.31	3.76	1.56	1.91	2.40	2.98
50	0.84	1.07	1.38	1.48	2.96	3.28	3.42	3.89	1.60	1.97	2.48	3.10
51	0.91	1.14	1.49	1.58	3.05	3.35	3.53	4.03	1.64	2.03	2.57	3.20
52	0.98	1.22	1.60	1.72	3.12	3.47	3.67	4.16	1.69	2.09	2.65	3.31
53	1.04	1.32	1.73	1.84	3.20	3.55	3.78	4.32	1.74	2.14	2.74	3.43
54	1.13	1.44	1.85	1.99	3.29	3.65	3.89	4.48	1.78	2.21	2.82	3.56
55	1.22	1.56	2.02	2.17	3.38	3.77	4.03	4.68	1.84	2.28	2.93	3.71
56	1.36	1.72	2.22	2.39	3.50	3.90	4.22	4.90	1.91	2.36	3.06	3.90
57	1.49	1.90	2.46	2.63	3.49	4.06	4.42	5.16	1.96	2.46	3.06	4.12
58	1.64	2.09	2.70	2.90	3.76	4.20	4.60	5.42	2.03	2.54	3.32	4.32
59	1.82	2.30	3.00	3.20	3.85	4.33	4.79	5.69	2.09	2.63	3.47	4.52
60	2.02	2.54	3.31	3.55	3.95	4.45	4.97	5.96	2.14	2.69	3.59	4.75
61	2.22	2.82	3.67	3.95	4.03	4.57	5.14	6.24	2.18	2.75	3.73	4.97
62	2.47	3.13	4.08	4.38	4.08	4.66	5.32	6.52	2.21	2.80	3.85	5.18
63	2.75	3.48	4.54	4.87	4.13	4.70	5.48	6.82	2.23	2.83	3.96	5.41
64	3.12	3.95	5.16	5.54	4.15	4.78	5.66	7.16	2.24	2.87	4.08	5.70
65	3.53	4.48	5.86	6.29	4.18	4.81	5.82	7.54	2.27	2.92	4.22	5.99
66	3.90	4.96	6.49	6.97	4.21	4.88	6.01	7.91	2.28	2.95	4.36	6.28
67	4.31	5.46	7.16	7.72	4.25	4.99	6.26	8.32	2.30	3.01	4.52	6.61
68	4.75	6.04	7.91	8.52	4.33	5.12	6.55	8.80	2.35	3.07	4.73	7.00
69	5.23	6.64	8.72	9.38	4.43	5.28	6.90	9.32	2.40	3.19	4.99	7.43
70	5.50	6.98	9.16	9.86	4.34	5.22	6.95	9.47	2.35	3.16	5.02	7.54
71	5.75	7.30	9.59	10.33	4.25	5.14	6.95	9.59	2.29	3.10	5.03	7.62
72	5.98	7.60	9.98	10.76	4.07	4.97	6.88	9.59	2.20	3.00	4.98	7.62
73	6.52	8.28	10.90	11.75	4.01	4.97	7.04	9.96	2.17	3.00	5.10	7.92
74	7.19	9.13	12.02	12.96	3.90	4.91	7.20	10.36	2.11	2.96	5.21	8.24
75	7.90	10.04	13.22	14.26	3.76	4.82	7.30	10.74	2.04	2.90	5.28	8.53
76	8.57	10.90	14.35	15.48	3.61	4.73	7.39	11.10	1.96	2.86	5.35	8.82
77	9.24	11.76	15.49	16.72	3.48	4.66	7.50	11.46	1.88	2.81	5.44	9.11
78	9.92	12.64	16.64	17.96	3.37	4.60	7.64	11.83	1.82	2.77	5.53	9.41
79	10.66	13.56	17.88	19.30	3.23	4.52	7.78	12.19	1.75	2.72	5.62	9.70
80	11.47	14.60	19.25	20.78	3.06	4.40	7.87	12.55	1.66	2.65	5.69	9.98
81	12.36	15.73	20.75	22.40	2.87	4.27	7.96	12.94	1.55	2.57	5.75	10.30
82	13.28	16.92	22.32	24.11	2.66	4.12	8.05	13.34	1.44	2.48	5.82	10.61
83	14.24	18.13	23.93	25.85	2.45	3.97	8.16	13.74	1.32	2.39	5.90	10.93
84	15.07	19.20	25.34	27.37	2.28	3.86	8.27	14.09	1.24	2.33	5.99	11.21
85	15.72	20.03	26.44	28.56	2.15	3.76	8.33	14.32	1.16	2.27	6.02	11.39
86	16.26	20.72	27.36	29.56	2.02	3.65	8.32	14.47	1.09	2.21	6.01	11.52
87	16.75	21.34	28.18	30.44	1.87	3.52	8.27	14.58	1.02	2.12	5.99	11.60
88	17.21	21.92	28.97	31.30	1.74	3.40	8.22	14.68	0.95	2.05	5.94	11.68
89	17.70	22.55	29.80	32.18	1.63	3.29	8.22	14.82	0.88	1.99	5.94	11.80
90	18.28	23.28	30.76	33.24	1.55	3.23	8.28	15.04	0.84	1.96	6.00	12.00
91	18.91	24.11	31.85	34.40	1.49	3.22	8.41	15.44	0.80	1.94	6.08	12.28
92	19.56	24.92	32.94	35.59	1.43	3.19	8.53	15.80	0.77	1.92	6.18	12.56
93	20.17	25.72	33.98	36.71	1.37	3.16	8.68	16.16	0.74	1.91	6.28	12.85
94	20.74	26.42	34.92	37.70	1.32	3.16	8.82	16.50	0.72	1.91	6.37	13.12
95	21.20	27.04	35.72	38.54	1.30	3.17	8.95	16.84	0.71	1.92	6.48	13.38
96-100	21.60	27.54	36.37	39.18	1.28	3.19	9.10	17.11	0.70	1.92	6.58	13.61

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 18**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	90 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.43	0.54	0.71	0.74	2.11	2.30	2.38	2.65	1.14	1.39	1.72	2.10
41	0.46	0.56	0.74	0.79	2.18	2.38	2.46	2.74	1.18	1.44	1.76	2.18
42	0.48	0.61	0.79	0.84	2.24	2.46	2.56	2.84	1.21	1.49	1.84	2.27
43	0.52	0.65	0.84	0.90	2.33	2.56	2.63	2.95	1.26	1.54	1.91	2.35
44	0.54	0.70	0.89	0.95	2.40	2.64	2.72	3.06	1.30	1.58	1.97	2.42
45	0.58	0.73	0.95	1.01	2.48	2.72	2.83	3.19	1.36	1.64	2.05	2.52
46	0.62	0.77	1.01	1.08	2.57	2.83	2.93	3.31	1.39	1.69	2.12	2.63
47	0.66	0.83	1.08	1.16	2.66	2.92	3.04	3.42	1.44	1.75	2.21	2.74
48	0.71	0.89	1.16	1.25	2.75	3.01	3.16	3.55	1.49	1.82	2.28	2.83
49	0.74	0.95	1.25	1.32	2.83	3.12	3.25	3.68	1.54	1.87	2.35	2.94
50	0.80	1.02	1.32	1.42	2.92	3.20	3.38	3.83	1.57	1.93	2.45	3.05
51	0.86	1.09	1.42	1.52	3.01	3.31	3.49	3.96	1.63	1.99	2.52	3.16
52	0.92	1.18	1.54	1.64	3.10	3.41	3.60	4.13	1.67	2.05	2.60	3.28
53	1.01	1.27	1.64	1.76	3.18	3.49	3.71	4.28	1.72	2.11	2.69	3.40
54	1.08	1.37	1.78	1.91	3.25	3.60	3.83	4.42	1.75	2.17	2.77	3.50
55	1.18	1.49	1.93	2.08	3.35	3.71	3.98	4.61	1.82	2.24	2.88	3.67
56	1.30	1.64	2.14	2.29	3.49	3.88	4.18	4.86	1.90	2.33	3.02	3.86
57	1.42	1.81	2.35	2.52	3.61	4.03	4.38	5.12	1.96	2.42	3.16	4.07
58	1.57	1.99	2.59	2.78	3.74	4.16	4.57	5.39	2.03	2.51	3.30	4.28
59	1.74	2.20	2.87	3.07	3.85	4.31	4.76	5.66	2.09	2.59	3.43	4.50
60	1.92	2.42	3.18	3.41	3.96	4.44	4.96	5.94	2.14	2.68	3.58	4.72
61	2.12	2.69	3.52	3.78	4.04	4.54	5.12	6.23	2.20	2.75	3.71	4.96
62	2.36	3.00	3.92	4.20	4.12	4.66	5.30	6.52	2.22	2.80	3.84	5.18
63	2.63	3.32	4.36	4.68	4.15	4.72	5.48	6.83	2.24	2.84	3.96	5.42
64	2.98	3.78	4.96	5.33	4.20	4.79	5.68	7.18	2.27	2.88	4.10	5.71
65	3.37	4.30	5.62	6.05	4.22	4.86	5.87	7.56	2.29	2.93	4.24	6.01
66	3.73	4.75	6.23	6.70	4.25	4.93	6.06	7.93	2.30	2.96	4.38	6.31
67	4.12	5.24	6.89	7.39	4.31	5.03	6.31	8.36	2.33	3.04	4.57	6.65
68	4.54	5.78	7.60	8.17	4.39	5.16	6.60	8.84	2.38	3.12	4.78	7.02
69	4.99	6.36	8.38	9.01	4.50	5.34	6.96	9.40	2.42	3.22	5.03	7.46
70	5.24	6.68	8.81	9.48	4.43	5.27	7.00	9.54	2.39	3.18	5.06	7.60
71	5.48	7.00	9.22	9.91	4.33	5.21	7.03	9.67	2.34	3.13	5.09	7.69
72	5.70	7.27	9.59	10.33	4.16	5.06	6.97	9.68	2.26	3.05	5.05	7.69
73	6.22	7.93	10.46	11.28	4.13	5.08	7.18	10.09	2.23	3.06	5.18	8.03
74	6.86	8.76	11.54	12.44	4.04	5.04	7.36	10.51	2.18	3.05	5.32	8.35
75	7.54	9.62	12.70	13.69	3.92	4.97	7.48	10.91	2.12	3.00	5.41	8.68
76	8.18	10.44	13.79	14.87	3.80	4.90	7.61	11.28	2.06	2.95	5.50	8.98
77	8.83	11.28	14.89	16.06	3.70	4.84	7.73	11.68	1.99	2.92	5.59	9.28
78	9.48	12.11	16.00	17.26	3.59	4.79	7.88	12.05	1.94	2.89	5.70	9.58
79	10.18	13.01	17.18	18.54	3.46	4.72	8.00	12.40	1.87	2.84	5.80	9.85
80	10.96	13.99	18.49	19.96	3.29	4.60	8.10	12.76	1.78	2.77	5.87	10.14
81	11.81	15.08	19.94	21.52	3.07	4.43	8.16	13.10	1.66	2.68	5.90	10.42
82	12.70	16.22	21.46	23.16	2.82	4.25	8.22	13.44	1.52	2.57	5.94	10.68
83	13.61	17.39	23.00	24.84	2.57	4.09	8.27	13.76	1.39	2.46	5.99	10.96
84	14.40	18.41	24.36	26.30	2.35	3.94	8.32	14.03	1.27	2.38	6.01	11.15
85	15.02	19.20	25.42	27.44	2.18	3.82	8.34	14.22	1.19	2.30	6.04	11.32
86	15.54	19.87	26.30	28.40	2.05	3.70	8.33	14.38	1.12	2.23	6.02	11.42
87	16.00	20.46	27.08	29.26	1.92	3.56	8.27	14.47	1.03	2.15	5.99	11.52
88	16.44	21.02	27.84	30.07	1.79	3.44	8.23	14.56	0.96	2.08	5.95	11.58
89	16.91	21.62	28.64	30.94	1.67	3.34	8.22	14.70	0.90	2.02	5.94	11.70
90	17.46	22.33	29.57	31.93	1.60	3.29	8.28	14.96	0.86	1.99	6.00	11.89
91	18.07	23.11	30.61	33.06	1.52	3.26	8.41	15.31	0.83	1.97	6.08	12.17
92	18.68	23.90	31.67	34.20	1.46	3.23	8.53	15.65	0.79	1.96	6.18	12.46
93	19.28	24.66	32.68	35.27	1.40	3.22	8.66	16.00	0.76	1.94	6.26	12.73
94	19.81	25.34	33.58	36.23	1.36	3.20	8.80	16.33	0.73	1.93	6.37	13.00
95	20.27	25.93	34.34	37.03	1.33	3.22	8.94	16.64	0.72	1.94	6.47	13.24
96-100	20.64	26.41	34.97	37.64	1.31	3.23	9.08	16.92	0.71	1.96	6.56	13.46

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 19**

Policy Form Series: 5092

Policy Form	<b>5392</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.37	0.48	0.62	0.66	2.00	2.18	2.27	2.52	1.08	1.32	1.63	2.00
41	0.40	0.52	0.66	0.71	2.08	2.24	2.32	2.60	1.12	1.37	1.68	2.09
42	0.43	0.54	0.71	0.74	2.14	2.32	2.41	2.70	1.16	1.40	1.75	2.15
43	0.44	0.56	0.74	0.80	2.21	2.41	2.50	2.82	1.20	1.45	1.81	2.23
44	0.48	0.61	0.79	0.84	2.28	2.50	2.59	2.93	1.25	1.50	1.87	2.32
45	0.52	0.65	0.84	0.90	2.36	2.58	2.69	3.02	1.28	1.56	1.94	2.41
46	0.54	0.70	0.90	0.97	2.45	2.69	2.78	3.14	1.32	1.62	2.02	2.51
47	0.58	0.73	0.97	1.02	2.52	2.77	2.88	3.28	1.37	1.67	2.09	2.60
48	0.62	0.79	1.03	1.10	2.60	2.86	3.00	3.40	1.40	1.73	2.17	2.70
49	0.66	0.84	1.10	1.18	2.69	2.96	3.11	3.53	1.46	1.78	2.24	2.82
50	0.72	0.91	1.19	1.26	2.77	3.05	3.22	3.67	1.50	1.84	2.33	2.93
51	0.76	0.98	1.27	1.36	2.86	3.14	3.32	3.80	1.55	1.91	2.41	3.04
52	0.82	1.04	1.37	1.46	2.94	3.24	3.43	3.95	1.58	1.94	2.50	3.14
53	0.89	1.13	1.48	1.57	3.02	3.34	3.56	4.10	1.64	2.02	2.57	3.28
54	0.95	1.21	1.58	1.69	3.11	3.42	3.67	4.24	1.68	2.08	2.65	3.38
55	1.03	1.32	1.73	1.85	3.20	3.55	3.80	4.44	1.74	2.14	2.76	3.53
56	1.14	1.46	1.91	2.03	3.34	3.70	4.01	4.69	1.81	2.23	2.90	3.73
57	1.26	1.60	2.10	2.24	3.47	3.85	4.20	4.94	1.87	2.33	3.04	3.92
58	1.38	1.76	2.32	2.48	3.59	3.98	4.39	5.21	1.94	2.41	3.18	4.13
59	1.54	1.96	2.57	2.75	3.70	4.13	4.58	5.48	2.00	2.50	3.31	4.34
60	1.69	2.17	2.84	3.04	3.80	4.26	4.78	5.76	2.05	2.58	3.46	4.57
61	1.87	2.40	3.14	3.37	3.89	4.39	4.97	6.05	2.11	2.65	3.59	4.80
62	2.09	2.66	3.50	3.76	3.97	4.48	5.14	6.35	2.15	2.70	3.73	5.05
63	2.32	2.96	3.89	4.16	4.03	4.58	5.33	6.65	2.18	2.76	3.86	5.30
64	2.64	3.37	4.44	4.75	4.08	4.67	5.53	7.04	2.21	2.82	4.02	5.60
65	2.98	3.83	5.03	5.40	4.14	4.78	5.78	7.45	2.24	2.87	4.18	5.94
66	3.30	4.24	5.58	5.98	4.21	4.87	6.00	7.85	2.28	2.94	4.34	6.25
67	3.65	4.68	6.17	6.61	4.30	5.00	6.29	8.30	2.32	3.02	4.56	6.60
68	4.02	5.16	6.80	7.30	4.42	5.18	6.62	8.82	2.39	3.12	4.80	7.02
69	4.43	5.68	7.51	8.04	4.56	5.36	7.01	9.40	2.46	3.24	5.08	7.46
70	4.64	5.96	7.88	8.46	4.50	5.35	7.09	9.55	2.42	3.24	5.14	7.61
71	4.86	6.24	8.26	8.87	4.43	5.32	7.14	9.71	2.40	3.20	5.18	7.72
72	5.06	6.49	8.60	9.24	4.28	5.18	7.12	9.74	2.32	3.12	5.15	7.75
73	5.52	7.09	9.38	10.09	4.28	5.24	7.36	10.18	2.32	3.16	5.32	8.09
74	6.08	7.82	10.36	11.14	4.25	5.26	7.58	10.64	2.29	3.17	5.50	8.46
75	6.70	8.59	11.39	12.25	4.18	5.26	7.79	11.10	2.26	3.17	5.63	8.82
76	7.26	9.34	12.37	13.31	4.10	5.22	7.96	11.51	2.22	3.16	5.75	9.16
77	7.84	10.07	13.36	14.38	4.03	5.21	8.14	11.93	2.18	3.14	5.88	9.48
78	8.41	10.82	14.35	15.44	3.97	5.21	8.33	12.34	2.15	3.14	6.02	9.82
79	9.04	11.62	15.42	16.60	3.90	5.20	8.53	12.74	2.11	3.13	6.18	10.13
80	9.73	12.50	16.61	17.87	3.80	5.16	8.70	13.18	2.05	3.12	6.30	10.49
81	10.49	13.48	17.90	19.27	3.68	5.10	8.88	13.63	1.99	3.08	6.43	10.85
82	11.28	14.51	19.26	20.75	3.55	5.03	9.08	14.11	1.92	3.04	6.56	11.23
83	12.08	15.55	20.65	22.24	3.42	4.97	9.28	14.62	1.85	3.00	6.71	11.62
84	12.79	16.46	21.88	23.44	3.31	4.94	9.47	15.02	1.80	2.92	6.85	11.95
85	13.34	17.17	22.82	24.59	3.24	4.90	9.60	15.34	1.75	2.95	6.94	12.19
86	13.81	17.77	23.63	25.44	3.16	4.82	9.64	15.55	1.70	2.90	6.97	12.36
87	14.22	18.30	24.34	26.21	3.06	4.72	9.65	15.70	1.66	2.84	6.98	12.48
88	14.62	18.80	25.01	26.94	2.96	4.63	9.65	15.84	1.61	2.78	6.98	12.60
89	15.02	19.34	25.73	27.71	2.89	4.57	9.71	16.03	1.56	2.75	7.02	12.74
90	15.52	19.97	26.57	28.61	2.86	4.55	9.83	16.34	1.55	2.75	7.12	13.01
91	16.06	20.68	27.50	29.63	2.84	4.57	10.02	16.76	1.54	2.75	7.26	13.33
92	16.61	21.38	28.45	30.64	2.83	4.58	10.21	17.16	1.54	2.76	7.38	13.66
93	17.14	22.07	29.35	31.61	2.82	4.60	10.40	17.58	1.52	2.77	7.52	13.98
94	17.62	22.68	30.17	32.46	2.82	4.63	10.60	17.96	1.52	2.78	7.67	14.29
95	18.02	23.20	30.86	33.18	2.82	4.66	10.78	18.31	1.52	2.81	7.80	14.57
96-100	18.35	23.63	31.42	33.72	2.84	4.70	10.96	18.64	1.54	2.83	7.93	14.82

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 20**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	365 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.30	0.38	0.52	0.54	1.67	1.84	1.90	2.18	0.91	1.12	1.37	1.74
41	0.31	0.42	0.54	0.56	1.73	1.90	1.97	2.28	0.94	1.14	1.42	1.81
42	0.35	0.44	0.56	0.61	1.80	1.96	2.03	2.35	0.97	1.19	1.48	1.87
43	0.36	0.47	0.61	0.65	1.85	2.03	2.11	2.45	1.01	1.22	1.54	1.94
44	0.38	0.49	0.65	0.70	1.92	2.11	2.20	2.56	1.03	1.28	1.58	2.03
45	0.42	0.53	0.70	0.73	1.99	2.18	2.29	2.65	1.08	1.32	1.66	2.10
46	0.44	0.56	0.73	0.77	2.05	2.28	2.38	2.77	1.12	1.37	1.72	2.20
47	0.47	0.61	0.79	0.83	2.14	2.36	2.47	2.87	1.16	1.42	1.78	2.29
48	0.49	0.65	0.84	0.89	2.21	2.45	2.57	2.98	1.20	1.48	1.85	2.38
49	0.54	0.70	0.90	0.95	2.28	2.52	2.66	3.11	1.25	1.54	1.92	2.47
50	0.58	0.74	0.97	1.02	2.36	2.63	2.76	3.24	1.28	1.57	1.99	2.58
51	0.62	0.79	1.03	1.10	2.45	2.70	2.87	3.37	1.32	1.63	2.08	2.68
52	0.66	0.85	1.12	1.19	2.51	2.78	2.96	3.50	1.37	1.68	2.14	2.78
53	0.72	0.92	1.20	1.27	2.59	2.87	3.07	3.65	1.40	1.74	2.22	2.90
54	0.77	1.00	1.30	1.37	2.66	2.96	3.19	3.79	1.44	1.78	2.30	3.02
55	0.84	1.08	1.40	1.49	2.76	3.07	3.32	3.98	1.49	1.86	2.41	3.16
56	0.92	1.19	1.56	1.66	2.88	3.22	3.50	4.22	1.56	1.94	2.54	3.37
57	1.02	1.31	1.72	1.82	3.01	3.38	3.70	4.48	1.63	2.03	2.68	3.56
58	1.13	1.45	1.90	2.02	3.13	3.52	3.89	4.72	1.69	2.11	2.82	3.76
59	1.26	1.60	2.10	2.22	3.24	3.65	4.08	4.99	1.75	2.21	2.95	3.97
60	1.38	1.76	2.33	2.47	3.37	3.78	4.30	5.28	1.82	2.29	3.11	4.21
61	1.54	1.96	2.58	2.75	3.47	3.92	4.50	5.59	1.87	2.38	3.25	4.45
62	1.69	2.18	2.87	3.05	3.56	4.04	4.70	5.92	1.93	2.45	3.41	4.70
63	1.90	2.42	3.20	3.40	3.65	4.16	4.93	6.24	1.97	2.51	3.58	4.97
64	2.15	2.76	3.65	3.88	3.74	4.31	5.18	6.66	2.03	2.59	3.76	5.32
65	2.45	3.13	4.13	4.39	3.84	4.44	5.46	7.12	2.08	2.68	3.95	5.66
66	2.70	3.48	4.58	4.87	3.92	4.58	5.72	7.54	2.12	2.76	4.15	5.99
67	3.00	3.84	5.06	5.40	4.04	4.73	6.06	8.03	2.18	2.86	4.38	6.37
68	3.30	4.24	5.60	5.96	4.18	4.94	6.42	8.56	2.27	2.98	4.66	6.82
69	3.62	4.67	6.18	6.59	4.36	5.18	6.86	9.14	2.36	3.12	4.96	7.27
70	3.82	4.91	6.49	6.91	4.34	5.20	6.97	9.37	2.35	3.14	5.04	7.44
71	4.00	5.14	6.80	7.25	4.31	5.21	7.08	9.55	2.33	3.13	5.11	7.58
72	4.16	5.35	7.09	7.56	4.22	5.14	7.10	9.62	2.28	3.10	5.14	7.66
73	4.54	5.84	7.74	8.26	4.28	5.26	7.40	10.10	2.32	3.17	5.36	8.04
74	5.00	6.44	8.54	9.11	4.31	5.36	7.73	10.63	2.33	3.23	5.59	8.45
75	5.51	7.09	9.41	10.02	4.32	5.44	8.00	11.16	2.34	3.28	5.80	8.88
76	5.98	7.69	10.21	10.90	4.31	5.50	8.26	11.64	2.33	3.31	5.98	9.26
77	6.46	8.30	11.03	11.77	4.31	5.57	8.53	12.12	2.33	3.36	6.18	9.65
78	6.94	8.93	11.86	12.65	4.33	5.64	8.82	12.61	2.34	3.41	6.37	10.02
79	7.44	9.59	12.74	13.60	4.33	5.72	9.10	13.09	2.34	3.44	6.58	10.40
80	8.02	10.32	13.72	14.64	4.31	5.76	9.36	13.58	2.33	3.48	6.77	10.80
81	8.64	11.12	14.80	15.79	4.26	5.80	9.62	14.10	2.30	3.49	6.96	11.22
82	9.30	11.98	15.92	17.00	4.21	5.82	9.90	14.65	2.28	3.52	7.16	11.65
83	9.96	12.84	17.08	18.23	4.15	5.86	10.18	15.19	2.24	3.53	7.37	12.07
84	10.55	13.60	18.10	19.31	4.12	5.90	10.43	15.64	2.23	3.55	7.55	12.44
85	11.00	14.18	18.88	20.16	4.08	5.92	10.61	15.97	2.21	3.56	7.68	12.71
86	11.39	14.68	19.54	20.87	4.03	5.88	10.70	16.25	2.18	3.55	7.75	12.91
87	11.72	15.12	20.14	21.49	3.98	5.84	10.78	16.44	2.16	3.52	7.80	13.08
88	12.06	15.54	20.69	22.09	3.92	5.80	10.84	16.63	2.12	3.49	7.84	13.22
89	12.40	15.98	21.29	22.73	3.90	5.78	10.93	16.87	2.11	3.48	7.91	13.42
90	12.80	16.51	21.98	23.47	3.90	5.82	11.12	17.23	2.11	3.52	8.05	13.70
91	13.25	17.09	22.76	24.30	3.94	5.88	11.38	17.69	2.12	3.55	8.23	14.06
92	13.72	17.68	23.54	25.14	3.96	5.96	11.63	18.14	2.15	3.59	8.41	14.42
93	14.15	18.24	24.30	25.93	4.00	6.04	11.87	18.60	2.16	3.64	8.58	14.78
94	14.53	18.74	24.96	26.63	4.03	6.11	12.12	19.02	2.18	3.68	8.76	15.13
95	14.88	19.19	25.54	27.22	4.07	6.17	12.34	19.42	2.20	3.72	8.93	15.43
96-100	15.16	19.54	25.99	27.65	4.10	6.24	12.56	19.74	2.22	3.77	9.08	15.71

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 21**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	30 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.68	0.86	1.12	1.20	2.64	2.92	3.04	3.39	1.42	1.75	2.19	2.71
41	0.72	0.89	1.19	1.27	2.55	3.01	3.13	3.51	1.47	1.81	2.26	2.80
42	0.77	0.97	1.22	1.33	2.80	3.11	3.22	3.61	1.51	1.86	2.34	2.88
43	0.79	1.00	1.32	1.41	2.88	3.17	3.32	3.72	1.55	1.92	2.40	2.97
44	0.85	1.06	1.39	1.48	2.95	3.27	3.44	3.86	1.61	1.98	2.48	3.06
45	0.89	1.12	1.47	1.58	3.05	3.38	3.53	3.98	1.64	2.05	2.55	3.17
46	0.94	1.19	1.54	1.65	3.13	3.48	3.65	4.12	1.71	2.10	2.62	3.27
47	0.99	1.26	1.64	1.75	3.24	3.59	3.77	4.25	1.67	2.17	2.73	3.38
48	1.06	1.33	1.74	1.85	3.33	3.68	3.88	4.40	1.81	2.24	2.81	3.48
49	1.12	1.41	1.84	1.97	3.41	3.81	4.00	4.57	1.85	2.28	2.90	3.61
50	1.19	1.49	1.95	2.10	3.51	3.91	4.12	4.72	1.91	2.35	2.99	3.74
51	1.27	1.60	2.06	2.24	3.60	4.01	4.24	4.87	1.95	2.41	3.06	3.87
52	1.34	1.69	2.20	2.38	3.70	4.11	4.37	5.01	1.99	2.48	3.17	3.98
53	1.42	1.81	2.34	2.52	3.79	4.23	4.47	5.18	2.05	2.53	3.25	4.11
54	1.53	1.92	2.50	2.70	3.87	4.32	4.61	5.37	2.10	2.60	3.34	4.25
55	1.64	2.07	2.70	2.91	3.98	4.45	4.79	5.57	2.17	2.70	3.46	4.44
56	1.79	2.26	2.95	3.17	4.12	4.61	5.00	5.85	2.25	2.80	3.60	4.65
57	1.97	2.47	3.22	3.46	4.26	4.78	5.20	6.14	2.31	2.90	3.77	4.87
58	2.14	2.70	3.53	3.80	4.40	4.94	5.41	6.41	2.39	2.99	3.91	5.11
59	2.35	2.97	3.87	4.15	4.53	5.10	5.63	6.72	2.46	3.10	4.07	5.37
60	2.59	3.26	4.25	4.58	4.65	5.23	5.84	7.04	2.50	3.15	4.21	5.60
61	2.84	3.59	4.67	5.04	4.73	5.34	6.03	7.36	2.55	3.24	4.37	5.86
62	3.13	3.97	5.17	5.57	4.78	5.43	6.21	7.65	2.59	3.27	4.51	6.13
63	3.46	4.39	5.72	6.16	4.80	5.50	6.38	8.03	2.60	3.32	4.64	6.37
64	3.93	4.97	6.49	6.99	4.83	5.56	6.58	8.42	2.61	3.34	4.76	6.70
65	4.44	5.60	7.33	7.90	4.85	5.59	6.78	8.84	2.61	3.38	4.88	7.01
66	4.88	6.19	8.10	8.70	4.86	5.65	6.97	9.24	2.62	3.41	5.06	7.36
67	5.23	6.80	8.82	9.60	4.90	5.74	7.25	9.73	2.64	3.47	5.23	7.76
68	5.93	7.50	9.82	10.58	4.97	5.89	7.57	10.30	2.70	3.55	5.50	8.19
69	6.51	8.24	10.79	11.63	5.08	6.07	7.97	10.92	2.74	3.67	5.74	8.67
70	6.84	8.64	11.32	12.22	4.97	6.01	8.00	11.08	2.68	3.61	5.79	8.66
71	7.14	9.03	11.84	12.76	4.86	5.91	8.03	11.22	2.62	3.55	5.80	8.92
72	7.43	9.39	12.31	13.28	4.65	5.71	7.96	11.22	2.52	3.45	5.74	8.92
73	8.10	10.24	13.42	14.48	4.58	5.71	8.14	11.65	2.47	3.45	5.89	9.27
74	8.92	11.30	14.81	15.97	4.44	5.63	8.29	12.12	2.40	3.39	6.00	9.63
75	9.80	12.42	16.29	17.57	4.25	5.48	8.40	12.55	2.31	3.31	6.09	9.97
76	10.64	13.46	17.67	19.07	4.05	5.36	8.49	12.95	2.19	3.24	6.14	10.30
77	11.49	14.54	19.07	20.57	3.87	5.24	8.59	13.35	2.10	3.15	6.21	10.60
78	12.33	15.61	20.48	21.97	3.70	5.13	8.70	13.75	2.00	3.10	6.30	10.92
79	13.23	16.75	21.99	23.74	3.48	4.99	8.80	14.07	1.89	3.01	6.37	11.22
80	14.24	18.02	23.67	25.56	3.22	4.71	8.83	14.45	1.74	2.88	6.40	11.49
81	15.34	19.42	25.52	27.55	2.88	4.50	8.80	14.77	1.55	2.71	6.37	11.75
82	16.50	20.90	27.46	29.66	2.50	4.18	8.77	15.07	1.35	2.52	6.34	11.99
83	17.67	22.39	29.44	31.79	2.11	3.84	8.73	15.35	1.13	2.32	6.26	12.22
84	18.70	23.63	31.17	33.67	1.75	3.55	8.69	15.58	0.94	2.14	6.29	12.38
85	19.50	24.73	32.51	35.12	1.49	3.33	8.66	15.74	0.80	2.00	6.26	12.51
86	20.19	25.58	33.64	36.36	1.28	3.15	8.57	15.87	0.71	1.91	6.20	12.62
87	20.77	26.34	34.65	37.44	1.08	2.97	8.47	15.94	0.71	1.78	6.13	12.69
88	21.35	27.07	35.62	38.49	0.91	2.77	8.38	16.01	0.71	1.67	6.06	12.72
89	21.96	27.84	36.64	39.59	0.73	2.61	8.32	16.12	0.71	1.57	6.03	12.83
90	22.67	28.74	37.83	40.88	0.71	2.50	8.36	16.40	0.71	1.51	6.05	13.04
91	23.46	29.75	39.15	42.31	0.71	2.41	8.45	16.74	0.71	1.46	6.10	13.32
92	24.27	30.78	40.51	43.76	0.71	2.33	8.55	17.10	0.71	1.40	6.17	13.61
93	25.02	31.76	41.78	45.14	0.71	2.26	8.64	17.47	0.71	1.35	6.24	13.89
94	25.72	32.63	42.94	46.37	0.71	2.20	8.76	17.82	0.71	1.33	6.33	14.18
95	26.32	33.38	43.93	47.40	0.71	2.19	8.89	18.16	0.71	1.32	6.43	14.43
96-100	26.79	33.99	44.73	48.19	0.71	2.17	9.02	18.48	0.71	1.32	6.52	14.69

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 22**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	60 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.65	0.82	1.07	1.15	2.61	2.85	2.97	3.33	1.41	1.72	2.17	2.64
41	0.68	0.86	1.12	1.20	2.68	2.94	3.05	3.45	1.44	1.77	2.20	2.73
42	0.72	0.91	1.19	1.27	2.77	3.04	3.15	3.54	1.49	1.84	2.27	2.82
43	0.77	0.97	1.26	1.34	2.84	3.12	3.26	3.67	1.54	1.88	2.35	2.92
44	0.79	1.00	1.32	1.41	2.92	3.22	3.37	3.79	1.51	1.95	2.41	3.01
45	0.85	1.07	1.40	1.49	3.02	3.33	3.47	3.91	1.62	1.99	2.50	3.17
46	1.39	1.14	1.48	1.60	3.11	3.44	3.58	4.07	1.67	2.06	2.60	3.22
47	0.94	1.20	1.55	1.67	3.20	3.53	3.68	4.19	1.74	2.13	2.68	3.34
48	1.00	1.27	1.65	1.77	3.30	3.61	3.80	4.32	1.79	2.19	2.77	3.45
49	1.06	1.34	1.75	1.88	3.38	3.74	3.91	4.47	1.84	2.25	2.84	3.58
50	1.12	1.42	1.86	1.99	3.47	3.86	4.04	4.64	1.88	2.32	2.94	3.68
51	1.20	1.51	1.98	2.13	3.58	3.94	4.15	4.79	1.93	2.39	3.02	3.81
52	1.27	1.61	2.12	2.26	3.66	4.07	4.31	4.94	1.98	2.45	3.11	3.93
53	1.34	1.72	2.07	2.40	3.75	4.15	4.44	5.10	2.04	2.50	3.20	4.07
54	1.44	1.84	2.39	2.59	3.83	4.25	4.54	5.28	2.07	2.57	3.27	4.21
55	1.55	1.98	2.59	2.78	3.94	4.40	4.72	5.51	2.14	2.64	3.41	4.37
56	1.71	2.17	2.82	3.04	4.10	4.57	4.94	5.77	2.20	2.74	3.58	4.59
57	1.85	2.35	3.10	3.32	4.08	4.74	5.16	6.06	2.28	2.85	3.72	4.83
58	2.04	2.57	3.37	3.61	4.37	4.90	5.37	6.37	2.38	2.95	3.87	5.07
59	2.24	2.82	3.68	3.98	4.51	5.06	5.57	6.69	2.45	3.04	4.04	5.31
60	2.45	3.11	4.07	4.37	4.61	5.18	5.78	6.99	2.48	3.13	4.19	5.56
61	2.70	3.41	4.46	4.83	4.68	5.31	5.99	7.32	2.55	3.20	4.33	5.81
62	2.97	3.77	4.94	5.32	4.78	5.41	6.19	7.64	2.59	3.26	4.46	6.07
63	3.27	4.18	5.48	5.87	4.83	5.50	6.37	7.98	2.61	3.32	4.61	6.36
64	3.72	4.73	6.20	6.69	4.86	5.56	6.58	8.38	2.62	3.34	4.76	6.66
65	4.21	5.34	7.00	7.54	4.88	5.64	6.80	8.84	2.64	3.39	4.92	7.01
66	4.65	5.89	7.72	8.33	4.92	5.72	7.04	9.26	2.67	3.45	5.08	7.37
67	5.10	6.49	8.52	9.18	4.99	5.84	7.32	9.75	2.70	3.53	5.30	7.69
68	5.63	7.14	9.38	10.10	5.08	5.99	7.67	10.31	2.74	3.61	5.56	8.20
69	6.17	7.84	10.16	11.13	5.20	6.20	8.07	10.95	2.81	3.74	5.84	8.70
70	6.49	8.24	10.68	11.66	5.10	6.12	8.12	11.13	2.77	3.70	5.89	8.85
71	6.77	8.60	11.17	12.21	4.99	6.03	8.17	11.25	2.70	3.63	5.91	8.95
72	7.04	8.96	11.78	12.70	4.78	5.85	8.06	11.28	2.59	3.53	5.84	8.96
73	7.67	9.76	12.84	13.85	4.72	5.85	8.27	11.71	2.55	3.53	5.99	9.31
74	8.32	10.76	14.17	15.28	4.59	5.78	8.46	12.17	2.48	3.48	6.12	9.69
75	9.23	11.82	15.58	16.81	4.43	5.67	8.59	12.64	2.39	3.41	6.21	10.04
76	10.09	12.83	16.89	18.23	4.25	5.57	8.69	13.05	2.31	3.37	6.29	10.37
77	10.88	13.84	18.24	19.69	4.10	5.46	8.82	13.49	2.21	3.30	6.38	10.72
78	11.68	14.88	19.61	21.16	3.95	5.41	8.98	13.91	2.14	3.26	6.50	11.06
79	12.55	15.97	21.04	22.73	3.80	5.32	9.16	14.34	2.06	3.20	6.61	11.39
80	13.50	17.18	22.66	24.46	3.60	5.18	9.26	14.77	1.95	3.12	6.70	11.75
81	14.55	18.51	24.42	26.36	3.38	5.03	9.23	15.23	1.82	3.02	6.77	12.12
82	15.63	19.91	26.28	28.38	3.13	4.85	9.47	15.69	1.69	2.92	6.85	12.48
83	16.76	21.34	28.17	30.43	2.88	4.67	9.60	16.17	1.55	2.81	6.94	12.86
84	17.74	22.60	29.83	32.21	2.68	4.54	9.73	16.57	1.53	2.74	7.05	13.18
85	18.50	23.58	31.12	33.62	2.53	4.43	9.80	16.85	1.37	2.67	7.09	13.41
86	19.14	24.39	32.20	34.79	2.38	4.30	9.79	17.03	1.28	2.60	7.07	13.56
87	19.71	25.12	33.17	35.83	2.20	4.14	9.73	17.16	1.20	2.50	7.05	13.65
88	20.26	25.80	34.10	36.84	2.05	4.00	9.67	17.28	1.12	2.41	6.99	13.75
89	20.83	26.54	35.07	37.88	1.92	3.87	9.67	17.44	1.04	2.34	6.99	13.89
90	21.52	27.40	36.20	39.12	1.82	3.80	9.75	17.77	0.99	2.31	7.06	14.12
91	22.26	28.38	37.49	40.35	1.75	3.79	9.90	18.17	0.94	2.28	7.16	14.45
92	23.02	29.33	38.77	41.89	1.68	3.75	10.04	18.60	0.91	2.26	7.27	14.78
93	23.74	30.27	39.99	43.21	1.61	3.72	10.22	19.02	0.87	2.25	7.39	15.12
94	24.34	31.10	41.10	44.37	1.55	3.72	10.24	19.42	0.85	2.25	7.50	15.44
95	24.95	31.83	42.04	45.36	1.53	3.73	10.53	19.82	0.84	2.26	7.63	15.75
96-100	25.42	32.27	42.81	46.11	1.51	3.75	10.71	20.14	0.82	2.26	7.74	16.02

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 23**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	90 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.62	0.78	1.01	1.11	2.57	2.80	2.91	3.27	1.39	1.69	2.10	2.60
41	0.65	0.84	1.07	1.15	2.62	2.88	3.01	3.38	1.42	1.74	2.17	2.70
42	0.68	0.87	1.14	1.21	2.71	2.97	3.10	3.48	1.47	1.81	2.25	2.78
43	0.72	0.91	1.20	1.28	2.80	3.05	3.18	3.60	1.51	1.85	2.31	2.85
44	0.77	0.98	1.27	1.37	2.88	3.17	3.27	3.72	1.55	1.91	2.38	2.97
45	0.82	1.01	1.33	1.44	2.97	3.26	3.39	3.86	1.61	1.97	2.46	3.06
46	0.85	1.08	1.41	1.53	3.05	3.37	3.51	3.98	1.65	2.04	2.53	3.17
47	0.89	1.14	1.49	1.61	3.15	3.46	3.61	4.12	1.71	2.10	2.61	3.27
48	0.97	1.21	1.60	1.71	3.25	3.58	3.74	4.26	1.75	2.14	2.70	3.39
49	1.00	1.28	1.69	1.81	3.33	3.67	3.87	4.43	1.81	2.20	2.80	3.51
50	1.07	1.37	1.79	1.92	3.44	3.77	3.98	4.58	1.85	2.27	2.88	3.65
51	1.14	1.44	1.91	2.05	3.53	3.90	4.11	4.73	1.92	2.34	2.97	3.75
52	1.21	1.54	2.02	2.18	3.61	4.00	4.23	4.88	1.97	2.40	3.05	3.88
53	1.29	1.64	2.17	2.31	3.70	4.10	4.35	5.06	2.02	2.47	3.15	4.01
54	1.39	1.75	2.28	2.47	3.80	4.19	4.47	5.23	2.06	2.53	3.25	4.15
55	1.49	1.88	2.48	2.67	3.91	4.33	4.66	5.44	2.13	2.61	3.37	4.33
56	1.62	2.06	2.71	2.91	4.08	4.52	4.86	5.73	2.20	2.73	3.53	4.57
57	1.77	2.26	2.95	3.18	4.23	4.67	5.08	6.03	2.28	2.82	3.68	4.79
58	1.93	2.47	3.24	3.47	4.37	4.86	5.31	6.31	2.35	2.94	3.86	5.01
59	2.13	2.70	3.54	3.81	4.51	5.01	5.53	6.64	2.45	3.04	4.01	5.28
60	2.34	2.97	3.90	4.19	4.61	5.17	5.74	6.97	2.50	3.12	4.15	5.53
61	2.57	3.26	4.31	4.64	4.73	5.31	5.98	7.29	2.55	3.20	4.32	5.80
62	2.84	3.60	4.74	5.10	4.79	5.41	6.19	7.64	2.60	3.26	4.46	6.07
63	3.13	4.00	5.24	5.65	4.86	5.51	6.38	7.99	2.62	3.33	4.64	6.37
64	3.55	4.53	5.96	6.41	4.90	5.59	6.61	8.42	2.64	3.38	4.79	6.70
65	4.01	5.11	6.72	7.25	4.94	5.66	6.84	8.87	2.67	3.44	4.96	7.05
66	4.44	5.64	7.43	7.99	4.97	5.74	7.06	9.31	2.70	3.47	5.11	7.39
67	4.87	6.21	8.19	8.82	5.04	5.87	7.37	9.82	2.73	3.54	5.32	7.79
68	5.37	6.84	9.02	9.72	5.16	6.05	7.72	10.37	2.78	3.65	5.59	8.25
69	5.89	7.51	9.91	10.69	5.28	6.24	8.13	11.02	2.85	3.77	5.89	8.77
70	6.19	7.90	10.39	11.22	5.18	6.19	8.22	11.22	2.81	3.73	5.94	8.91
71	6.47	8.25	10.88	11.72	5.08	6.13	8.26	11.35	2.74	3.68	5.98	9.03
72	6.72	8.57	11.31	12.21	4.88	5.93	8.19	11.37	2.64	3.59	5.93	9.05
73	7.33	9.35	12.35	13.30	4.86	5.96	8.42	11.86	2.62	3.59	6.10	9.44
74	8.07	10.31	13.62	14.68	4.74	5.92	8.64	12.35	2.57	3.58	6.24	9.83
75	8.89	11.35	14.96	16.15	4.61	5.85	8.80	12.83	2.50	3.53	6.37	10.19
76	9.63	12.30	16.24	17.51	4.47	5.77	8.92	13.28	2.41	3.47	6.40	10.57
77	10.39	13.28	17.53	18.91	4.33	5.70	9.10	13.71	2.34	3.44	6.58	10.92
78	11.16	14.25	18.84	20.33	4.23	5.63	9.26	14.17	2.28	3.39	6.70	11.25
79	11.98	15.31	20.22	21.82	4.07	5.53	9.42	14.59	2.20	3.33	6.83	11.59
80	12.90	16.47	21.77	23.50	3.86	5.39	9.52	15.02	2.10	3.25	6.90	11.93
81	13.90	17.75	23.47	25.34	3.61	5.21	9.60	15.42	1.95	3.15	6.94	12.26
82	14.95	19.09	25.26	27.26	3.32	5.00	9.67	15.82	1.79	3.02	6.99	12.57
83	16.02	20.47	27.07	29.24	3.02	4.81	9.73	16.20	1.64	2.90	7.05	12.90
84	16.95	21.67	28.67	30.96	2.77	4.57	9.79	16.51	1.49	2.80	7.07	13.12
85	17.68	22.60	29.92	32.30	2.57	4.43	9.82	16.74	1.40	2.71	7.11	13.32
86	18.29	23.39	30.96	33.43	2.41	4.35	9.80	16.93	1.32	2.62	7.09	13.44
87	18.83	24.08	31.87	34.44	2.12	4.19	9.73	17.03	1.21	2.53	7.05	13.56
88	19.35	24.74	32.77	35.39	2.11	4.05	9.69	17.14	1.13	2.45	7.00	13.63
89	20.33	25.45	33.71	36.42	1.97	3.93	9.67	17.30	1.06	2.38	6.99	13.77
90	20.55	26.28	34.80	37.58	1.88	3.87	9.75	17.61	1.01	2.34	7.06	13.99
91	21.27	27.20	36.03	38.91	1.79	3.84	9.90	18.02	0.98	2.32	7.16	14.32
92	21.99	28.13	37.28	40.25	1.72	3.80	10.04	18.42	0.93	2.31	7.27	14.67
93	22.69	29.02	38.46	41.51	1.65	3.79	10.19	18.69	0.89	2.28	7.37	14.98
94	23.32	29.83	39.52	42.64	1.60	3.77	10.22	19.22	0.86	2.13	7.50	15.30
95	23.86	30.52	40.42	43.58	1.57	3.79	10.52	19.59	0.85	2.28	7.62	15.58
96-100	24.29	31.08	41.16	44.30	1.54	3.80	10.69	19.91	0.84	2.45	7.72	15.84

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 24**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	180 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.55	0.69	0.91	0.99	2.45	2.52	2.78	3.13	1.32	1.61	1.99	2.48
41	0.56	0.73	0.97	1.05	2.50	2.73	2.84	3.24	1.34	1.65	2.06	2.59
42	0.61	0.78	1.01	1.08	2.59	2.81	2.94	3.33	1.40	1.71	2.13	2.64
43	0.64	0.82	1.07	1.15	2.67	2.92	3.04	3.46	1.44	1.75	2.19	2.74
44	0.66	0.86	1.14	1.21	2.74	3.01	3.13	3.55	1.48	1.81	2.26	2.84
45	0.72	0.91	1.20	1.28	2.82	3.11	3.25	3.68	1.53	1.86	2.34	2.94
46	0.75	0.97	1.27	1.37	2.91	3.20	3.33	3.81	1.58	1.93	2.41	3.04
47	0.79	1.01	1.33	1.42	3.01	3.30	3.45	3.97	1.62	1.98	2.50	3.15
48	0.85	1.07	1.41	1.53	3.10	3.41	3.55	4.10	1.67	2.05	2.59	3.25
49	0.89	1.14	1.51	1.61	3.18	3.51	3.68	4.24	1.72	2.12	2.68	3.37
50	0.94	1.21	1.60	1.71	3.27	3.60	3.80	4.40	1.77	2.18	2.77	3.48
51	1.00	1.28	1.71	1.82	3.37	3.70	3.91	4.54	1.82	2.25	2.84	3.60
52	1.07	1.39	1.81	1.93	3.46	3.81	4.04	4.72	1.86	2.28	2.94	3.74
53	1.14	1.47	1.93	2.06	3.54	3.91	4.15	4.87	1.92	2.35	3.01	3.87
54	1.21	1.55	2.06	2.20	3.65	4.01	4.31	5.04	1.97	2.41	3.11	4.03
55	1.32	1.69	2.24	2.39	3.75	4.15	4.46	5.24	2.04	2.50	3.24	4.18
56	1.42	1.84	2.41	2.60	3.90	4.32	4.67	5.53	2.12	2.60	3.39	4.40
57	1.55	2.02	2.64	2.84	4.04	4.51	4.90	5.84	2.19	2.71	3.54	4.64
58	1.72	2.19	2.90	3.11	4.19	4.86	5.10	6.13	2.26	2.81	3.70	4.86
59	1.88	2.40	3.18	3.41	4.32	4.83	5.32	6.41	2.34	2.91	3.87	5.11
60	2.06	2.64	3.48	3.75	4.45	4.97	5.56	6.76	2.40	2.99	4.03	5.37
61	2.27	2.92	3.86	4.12	4.54	5.10	5.78	7.11	2.47	3.10	4.19	5.64
62	2.52	3.22	4.25	4.57	4.81	5.23	5.99	7.36	2.50	3.15	4.33	5.92
63	2.78	3.55	4.68	5.06	4.72	5.32	6.21	7.82	2.55	3.22	4.51	6.21
64	3.15	4.04	5.32	5.73	4.78	5.45	6.47	8.25	2.59	3.27	4.67	6.57
65	3.55	4.57	6.03	6.49	4.85	5.57	6.72	8.75	2.61	3.37	4.87	6.94
66	3.93	5.04	6.66	7.14	4.92	5.71	7.01	9.20	2.67	3.44	5.07	7.33
67	4.32	5.53	7.33	7.89	5.04	5.86	7.36	9.73	2.71	3.53	5.31	7.76
68	4.76	6.10	8.07	8.67	5.17	6.06	7.77	10.36	2.80	3.66	5.63	8.24
69	5.23	6.71	8.89	9.55	5.34	6.30	8.22	11.02	2.90	3.80	5.94	8.77
70	5.48	7.04	9.32	10.03	5.28	6.27	8.33	11.23	2.85	3.79	6.03	8.95
71	5.73	7.37	9.75	10.48	5.21	6.23	8.39	11.25	2.82	3.77	6.09	9.06
72	5.96	7.65	10.15	10.92	5.04	6.10	8.36	11.45	2.73	3.67	6.05	9.11
73	6.50	8.34	11.08	11.91	5.04	6.03	8.64	11.96	2.73	3.72	6.24	9.51
74	7.18	9.20	12.21	13.14	4.99	6.47	11.73	12.51	2.70	3.73	6.45	9.95
75	7.89	10.12	13.43	14.45	4.92	6.17	9.16	13.05	2.66	3.72	6.61	10.37
76	8.55	10.99	14.57	15.68	4.81	6.14	9.33	13.54	2.61	3.72	6.77	10.76
77	9.23	11.86	15.74	16.94	4.74	6.13	9.56	14.03	2.57	3.70	6.91	11.15
78	9.91	12.74	16.90	18.20	4.67	6.13	8.82	14.50	2.53	3.70	7.09	11.53
79	10.64	13.68	18.15	19.54	4.59	6.12	10.03	14.99	2.48	3.68	7.26	11.92
80	11.45	14.71	19.55	21.04	4.47	6.36	10.24	15.49	2.41	3.67	7.42	12.33
81	12.35	15.87	21.07	22.67	4.33	5.99	10.45	16.04	2.34	3.61	7.57	12.77
82	13.28	17.08	22.68	24.42	4.18	5.92	10.66	16.61	2.26	3.58	7.72	13.22
83	14.22	18.30	24.31	26.19	3.32	5.85	10.92	17.21	2.18	3.53	7.90	13.68
84	15.05	19.37	25.75	27.73	3.90	5.81	11.15	16.27	2.12	3.51	8.06	14.07
85	15.70	20.21	26.86	28.94	3.81	5.77	11.30	17.98	2.06	3.47	8.17	14.35
86	16.25	20.92	27.81	29.94	3.72	5.67	11.35	18.30	2.00	3.41	8.20	14.55
87	16.74	21.54	28.65	30.85	3.60	4.57	11.64	18.48	1.95	3.34	8.22	14.69
88	17.21	22.13	29.44	31.71	3.48	4.74	11.36	18.64	1.89	3.27	8.22	14.83
89	17.68	22.76	30.28	32.61	3.40	4.67	11.43	18.87	1.84	3.24	8.26	14.99
90	18.27	23.50	31.27	33.67	3.37	5.36	11.57	19.09	1.82	3.24	8.38	15.45
91	18.90	24.34	32.37	34.87	3.34	4.25	11.79	19.73	1.81	3.24	8.55	15.69
92	19.55	25.16	33.49	36.06	3.32	4.68	12.02	20.20	1.81	3.25	8.69	16.08
93	20.17	25.98	34.54	37.20	3.18	5.41	12.24	20.69	1.79	3.26	8.85	16.43
94	20.74	26.69	35.51	38.21	3.32	4.59	11.77	21.14	1.79	3.27	8.95	16.82
95	21.21	27.31	36.32	39.05	3.18	5.48	9.86	21.55	1.79	3.31	9.18	17.15
96-100	21.60	27.81	36.98	39.69	3.34	5.53	12.90	21.94	1.81	3.33	9.33	17.44

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 25**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	365 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.56	0.75	0.79	2.05	2.25	2.35	2.73	1.11	1.37	1.71	2.18
41	0.47	0.61	0.79	0.85	2.12	2.32	2.45	2.82	1.14	1.41	1.75	2.25
42	0.49	0.64	0.84	0.89	2.18	2.39	2.50	2.92	1.19	1.44	1.82	2.34
43	0.52	0.66	0.87	0.94	2.25	2.47	2.59	3.02	1.21	1.49	1.86	2.40
44	0.55	0.69	0.93	0.99	2.32	2.55	2.68	3.13	1.26	1.54	1.93	2.47
45	0.58	0.75	0.98	1.05	2.39	2.62	2.78	3.26	1.29	1.60	1.99	2.48
46	0.62	0.79	1.05	1.11	2.47	2.71	2.85	3.37	1.33	1.64	2.07	2.68
47	0.65	0.84	1.11	1.18	2.55	2.81	2.95	3.48	1.39	1.71	2.14	2.78
48	0.68	0.87	1.18	1.22	2.62	2.90	3.06	3.61	1.42	1.75	2.24	2.88
49	0.73	0.94	1.22	1.32	2.71	3.01	3.18	3.77	1.47	1.81	2.31	2.99
50	0.78	0.99	1.32	1.40	2.80	3.11	3.27	3.91	1.51	1.86	2.38	3.11
51	0.84	1.06	1.40	1.48	2.88	3.18	3.39	4.07	1.55	1.92	2.46	3.22
52	0.87	1.12	1.48	1.58	2.95	3.27	3.53	4.19	1.61	1.98	2.55	3.34
53	0.94	1.20	1.58	1.69	3.04	3.38	3.65	4.33	1.64	2.05	2.62	3.46
54	0.99	1.28	1.69	1.81	3.13	3.48	3.75	4.51	1.69	2.10	2.71	3.59
55	1.07	1.39	1.82	1.93	3.24	3.60	3.91	4.73	1.75	2.18	2.84	3.75
56	1.18	1.51	1.98	2.12	3.38	3.77	4.12	4.99	1.84	2.27	2.99	3.98
57	1.28	1.64	2.18	2.31	3.53	3.93	4.33	5.28	1.91	2.38	3.13	4.21
58	1.40	1.81	2.39	2.53	3.66	4.10	4.54	5.57	1.98	2.47	3.27	4.44
59	1.54	1.98	2.61	2.78	3.80	4.26	4.78	5.87	2.05	2.59	3.45	4.67
60	1.69	2.18	2.88	3.05	3.93	4.44	5.01	6.21	2.13	2.68	3.61	4.96
61	1.86	2.39	3.17	3.37	4.04	4.58	5.27	6.57	2.19	2.77	3.80	5.23
62	2.06	2.64	3.48	3.72	4.15	4.74	5.51	6.94	2.26	2.85	3.98	5.52
63	2.27	2.92	3.87	4.12	4.25	4.86	5.74	7.33	2.31	2.94	4.15	5.84
64	2.59	3.32	4.39	4.67	4.37	5.01	6.05	7.82	2.40	3.04	4.39	6.21
65	2.92	3.75	4.97	5.28	4.47	5.18	6.37	8.34	2.41	3.13	4.61	6.63
66	3.22	4.14	5.48	5.84	4.59	5.34	6.70	8.85	2.48	3.24	4.85	7.04
67	3.55	4.57	6.05	6.43	4.73	5.56	7.06	9.40	2.55	3.34	5.11	7.49
68	3.91	5.01	6.66	7.11	4.90	5.80	7.51	10.04	2.64	3.48	5.44	7.99
69	4.31	5.52	7.33	7.82	5.10	6.07	8.03	10.75	2.77	3.66	5.81	8.55
70	4.51	5.79	7.70	8.20	5.10	6.10	8.19	10.99	2.75	3.68	5.92	8.75
71	4.72	6.06	8.04	8.57	5.06	6.12	8.29	11.21	2.74	3.67	6.00	8.91
72	4.90	6.31	8.38	8.92	4.96	6.05	8.34	11.31	2.68	3.65	6.03	8.99
73	5.36	6.87	9.13	9.75	5.03	6.19	8.70	11.88	2.73	3.73	6.30	9.31
74	5.91	7.60	10.08	10.75	5.07	6.31	9.09	12.50	2.74	3.80	6.57	9.93
75	6.49	8.34	11.09	11.82	5.07	6.40	9.40	13.12	2.74	3.86	6.80	10.44
76	7.04	9.05	12.03	12.84	5.07	6.47	9.72	13.55	2.74	3.90	7.04	10.89
77	7.60	9.79	12.99	13.87	5.07	6.54	10.03	14.27	2.74	3.94	7.26	11.36
78	8.17	10.51	13.97	14.90	5.10	6.64	10.36	14.84	2.75	4.01	7.50	11.56
79	8.76	11.29	14.99	16.01	5.10	6.73	10.71	15.38	2.75	4.05	7.74	12.24
80	9.44	12.15	16.16	17.23	5.07	6.78	11.02	15.98	2.74	4.10	7.83	12.71
81	10.17	13.09	17.42	18.58	5.01	6.83	11.32	16.60	2.71	4.11	8.19	13.21
82	10.95	14.10	18.74	20.01	4.96	6.85	11.65	17.24	2.68	4.14	8.43	13.71
83	11.72	15.11	20.10	21.46	4.88	6.90	11.98	17.88	2.64	4.15	8.67	14.21
84	12.42	16.01	21.30	22.74	4.85	6.94	12.28	18.41	2.62	4.18	8.89	14.64
85	12.95	16.69	22.22	23.73	4.80	6.97	12.49	18.80	2.60	4.19	9.04	14.96
86	13.41	17.28	23.00	24.56	4.74	6.92	12.59	19.13	2.57	4.18	9.12	15.20
87	13.79	17.80	23.70	25.29	4.68	6.87	12.69	19.35	2.54	4.14	9.18	15.40
88	14.19	18.29	24.35	26.00	4.61	6.83	12.76	19.57	2.50	4.11	9.23	15.56
89	14.59	18.81	25.06	26.75	4.59	6.80	12.86	19.86	2.48	4.10	9.31	15.80
90	15.07	19.43	25.87	27.62	4.59	6.85	13.09	20.28	2.48	4.14	9.47	16.12
91	15.60	20.11	26.79	28.65	4.64	6.92	13.39	20.82	2.50	4.18	9.69	16.55
92	16.15	20.81	27.71	29.59	4.66	7.01	13.69	21.35	2.53	4.23	9.90	16.97
93	16.65	21.47	28.60	30.52	4.71	7.11	13.97	21.89	2.54	4.28	10.10	17.40
94	17.10	22.06	29.38	31.34	4.74	7.19	14.27	22.39	2.57	4.33	10.31	17.67
95	17.51	22.59	30.06	31.90	4.79	7.26	14.52	22.86	2.59	4.38	10.51	18.16
96-100	17.84	23.00	30.59	32.54	4.83	7.34	14.78	23.23	2.61	4.44	10.69	18.49

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 26**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	30 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.55	0.71	0.74	1.68	1.84	1.90	2.12	0.91	1.12	1.37	1.68
41	0.46	0.58	0.73	0.79	1.73	1.90	1.96	2.18	0.94	1.14	1.40	1.74
42	0.48	0.61	0.77	0.83	1.78	1.96	2.02	2.27	0.97	1.19	1.46	1.80
43	0.52	0.64	0.82	0.86	1.84	2.02	2.09	2.33	1.00	1.21	1.50	1.86
44	0.54	0.66	0.85	0.91	1.91	2.09	2.17	2.41	1.03	1.26	1.56	1.92
45	0.56	0.71	0.90	0.95	1.96	2.15	2.22	2.51	1.07	1.30	1.62	1.99
46	0.59	0.74	0.95	1.01	2.03	2.22	2.30	2.59	1.10	1.34	1.67	2.08
47	0.62	0.79	1.01	1.07	2.10	2.30	2.39	2.69	1.13	1.39	1.73	2.14
48	0.66	0.83	1.07	1.13	2.17	2.38	2.47	2.78	1.18	1.44	1.78	2.21
49	0.72	0.90	1.14	1.22	2.24	2.48	2.58	2.92	1.21	1.49	1.86	2.30
50	0.77	0.97	1.25	1.32	2.33	2.57	2.68	3.05	1.26	1.55	1.93	2.41
51	0.83	1.03	1.32	1.40	2.40	2.64	2.77	3.14	1.30	1.58	2.00	2.51
52	0.86	1.09	1.39	1.49	2.47	2.72	2.86	3.25	1.34	1.64	2.05	2.59
53	0.92	1.16	1.49	1.58	2.54	2.80	2.95	3.37	1.37	1.69	2.12	2.68
54	1.00	1.25	1.58	1.68	2.60	2.87	3.04	3.49	1.40	1.74	2.21	2.77
55	1.07	1.34	1.72	1.82	2.69	2.98	3.18	3.65	1.46	1.80	2.29	2.90
56	1.16	1.45	1.86	1.99	2.82	3.12	3.31	3.84	1.52	1.87	2.40	3.06
57	1.27	1.58	2.03	2.17	2.93	3.24	3.48	4.03	1.58	1.94	2.51	3.20
58	1.38	1.74	2.22	2.36	3.02	3.35	3.62	4.24	1.64	2.03	2.64	3.38
59	1.55	1.94	2.48	2.65	3.13	3.49	3.80	4.48	1.69	2.11	2.76	3.56
60	1.74	2.17	2.77	2.96	3.24	3.61	3.97	4.72	1.75	2.18	2.87	3.76
61	1.91	2.39	3.05	3.25	3.31	3.71	4.13	4.96	1.80	2.24	3.00	3.94
62	2.11	2.64	3.37	3.59	3.37	3.78	4.28	5.17	1.82	2.29	3.10	4.13
63	2.33	2.92	3.73	3.97	3.41	3.85	4.42	5.41	1.85	2.33	3.20	4.31
64	2.63	3.28	4.20	4.48	3.46	3.92	4.58	5.69	1.86	2.38	3.31	4.52
65	2.94	3.68	4.70	5.03	3.48	3.97	4.73	5.99	1.87	2.40	3.43	4.78
66	3.28	4.08	5.23	5.58	3.50	4.04	4.91	6.31	1.90	2.45	3.56	5.00
67	3.61	4.52	5.78	6.17	3.56	4.15	5.12	6.65	1.92	2.50	3.71	5.30
68	4.01	5.00	6.41	6.83	3.65	4.30	5.41	7.07	1.97	2.58	3.92	5.63
69	4.48	5.58	7.16	7.62	3.74	4.45	5.72	7.56	2.03	2.74	4.15	6.01
70	4.74	5.93	7.60	8.09	3.71	4.46	5.83	7.74	2.00	2.69	4.22	6.16
71	4.98	6.23	7.97	8.50	3.66	4.44	5.90	7.88	1.98	2.68	4.27	6.28
72	5.21	6.50	8.33	8.88	3.54	4.36	5.90	7.94	1.92	2.63	4.27	6.31
73	5.70	7.12	9.12	9.72	3.53	4.39	6.13	8.30	1.91	2.64	4.43	6.60
74	6.28	7.85	10.04	10.70	3.48	4.40	6.32	8.68	1.88	2.65	4.57	6.90
75	6.90	8.63	11.05	11.78	3.41	4.37	6.49	9.04	1.84	2.64	4.69	7.19
76	7.55	9.43	12.07	12.88	3.31	4.31	6.61	9.37	1.79	2.60	4.79	7.45
77	8.20	10.25	13.13	13.99	3.22	4.28	6.77	9.72	1.74	2.58	4.90	7.73
78	8.86	11.08	14.17	15.11	3.13	4.27	6.94	10.06	1.69	2.57	5.02	7.99
79	9.56	11.95	15.30	16.32	3.01	4.21	7.07	10.36	1.63	2.53	5.12	8.24
80	10.36	12.94	16.56	17.66	2.86	4.12	7.18	10.67	1.55	2.48	5.18	8.48
81	11.23	14.04	17.96	19.16	2.64	3.95	7.22	10.96	1.43	2.39	5.23	8.72
82	12.17	15.22	19.48	20.64	2.38	3.76	7.27	11.11	1.28	2.27	5.14	8.93
83	13.15	16.44	21.05	22.44	2.09	3.56	7.30	11.50	1.13	2.15	5.28	9.14
84	14.02	17.53	22.44	23.93	1.84	3.37	7.30	11.70	1.00	2.03	5.28	9.30
85	14.71	18.38	23.53	25.09	1.66	3.22	7.31	11.84	0.90	1.94	5.29	9.42
86	15.29	19.12	24.47	26.09	1.51	3.10	7.30	11.98	0.76	1.87	5.28	9.53
87	15.80	19.76	25.30	26.96	1.37	2.96	7.26	12.07	0.74	1.79	5.24	9.60
88	16.30	20.38	26.09	27.80	1.22	2.84	7.21	12.16	0.66	1.72	5.22	9.66
89	16.82	21.02	26.92	28.69	1.09	2.74	7.21	12.28	0.60	1.66	5.22	9.76
90	17.42	21.79	27.89	29.74	1.01	2.68	7.28	12.50	0.60	1.62	5.27	9.94
91	18.12	22.66	28.99	30.91	0.92	2.65	7.40	12.82	0.60	1.60	5.36	10.20
92	18.83	23.53	30.12	32.10	0.84	2.60	7.52	13.13	0.60	1.57	5.44	10.44
93	19.51	24.38	31.21	33.26	0.76	2.58	7.64	13.45	0.60	1.55	5.53	10.69
94	20.14	25.18	32.21	34.31	0.70	2.54	7.79	13.75	0.60	1.54	5.63	10.94
95	20.69	25.86	33.10	35.22	0.65	2.54	7.91	14.05	0.60	1.54	5.72	11.17
96-100	21.16	26.45	33.83	35.98	0.61	2.54	8.05	14.32	0.60	1.54	5.82	11.39

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 27**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	60 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.42	0.53	0.66	0.72	1.64	1.81	1.86	2.08	0.89	1.09	1.34	1.66
41	0.43	0.55	0.71	0.74	1.69	1.86	1.91	2.14	0.91	1.12	1.38	1.69
42	0.46	0.56	0.73	0.79	1.75	1.91	1.97	2.21	0.94	1.16	1.42	1.76
43	0.48	0.61	0.77	0.83	1.81	1.97	2.03	2.29	0.98	1.20	1.48	1.82
44	0.49	0.64	0.82	0.86	1.86	2.04	2.11	2.38	1.01	1.25	1.54	1.87
45	0.53	0.66	0.85	0.91	1.92	2.11	2.18	2.46	1.03	1.28	1.57	1.96
46	0.56	0.71	0.90	0.97	1.99	2.18	2.27	2.56	1.08	1.32	1.63	2.03
47	0.59	0.74	0.95	1.02	2.05	2.24	2.33	2.65	1.12	1.37	1.69	2.10
48	0.62	0.79	1.01	1.08	2.12	2.32	2.41	2.74	1.14	1.40	1.75	2.18
49	0.67	0.85	1.09	1.18	2.21	2.42	2.52	2.86	1.19	1.46	1.84	2.28
50	0.73	0.92	1.19	1.27	2.29	2.51	2.63	2.98	1.25	1.52	1.91	2.38
51	0.77	0.98	1.26	1.34	2.36	2.59	2.72	3.10	1.27	1.57	1.97	2.46
52	0.83	1.03	1.34	1.42	2.42	2.66	2.80	3.20	1.31	1.62	2.03	2.54
53	0.89	1.10	1.42	1.52	2.50	2.76	2.90	3.32	1.36	1.66	2.10	2.64
54	0.94	1.18	1.50	1.62	2.57	2.83	3.00	3.42	1.38	1.69	2.17	2.74
55	1.01	1.27	1.63	1.74	2.65	2.93	3.11	3.59	1.44	1.76	2.24	2.84
56	1.09	1.38	1.76	1.90	2.77	3.06	3.28	3.78	1.50	1.85	2.36	3.01
57	1.20	1.50	1.93	2.05	2.88	3.19	3.42	3.98	1.56	1.92	2.48	3.16
58	1.31	1.64	2.11	2.24	3.00	3.32	3.59	4.20	1.62	2.00	2.59	3.34
59	1.46	1.84	2.36	2.52	3.11	3.46	3.77	4.43	1.68	2.08	2.72	3.52
60	1.64	2.05	2.65	2.82	3.20	3.59	3.94	4.68	1.74	2.15	2.86	3.71
61	1.81	2.27	2.92	3.11	3.29	3.68	4.10	4.90	1.78	2.22	2.96	3.90
62	1.99	2.50	3.22	3.42	3.35	3.77	4.25	5.14	1.82	2.28	3.06	4.08
63	2.21	2.76	3.56	3.79	3.41	3.84	4.40	5.39	1.84	2.32	3.19	4.28
64	2.47	3.11	3.98	4.26	3.46	3.92	4.57	5.68	1.86	2.38	3.30	4.51
65	2.77	3.49	4.49	4.79	3.49	3.98	4.73	5.98	1.90	2.41	3.43	4.76
66	3.07	3.88	4.98	5.32	3.53	4.08	4.93	6.31	1.92	2.46	3.58	5.00
67	3.42	4.30	5.52	5.88	3.60	4.20	5.17	6.65	1.94	2.54	3.74	5.30
68	3.78	4.75	6.10	6.52	3.70	4.36	5.46	7.09	2.00	2.63	3.95	5.63
69	4.22	5.30	6.80	7.26	3.83	4.54	5.80	7.57	2.08	2.75	4.20	6.04
70	4.48	5.63	7.24	7.70	3.79	4.54	5.90	7.75	2.05	2.75	4.26	6.17
71	4.70	5.90	7.60	8.10	3.74	4.52	5.99	7.90	2.03	2.74	4.32	6.29
72	4.92	6.18	7.93	8.46	3.62	4.45	5.99	7.97	1.97	2.68	4.33	6.34
73	5.38	6.76	8.69	9.26	3.62	4.49	6.19	8.33	1.96	2.71	4.49	6.62
74	5.93	7.45	9.56	10.20	3.58	4.51	6.41	8.70	1.93	2.71	4.63	6.92
75	6.52	8.20	10.52	11.23	3.52	4.49	6.58	9.07	1.91	2.71	4.75	7.22
76	7.13	8.95	11.51	12.28	3.43	4.46	6.71	9.42	1.86	2.69	4.86	7.50
77	7.75	9.73	12.50	13.33	3.36	4.43	6.88	9.78	1.82	2.68	4.98	7.79
78	8.36	10.51	13.51	14.40	3.31	4.45	7.06	10.15	1.79	2.68	5.11	8.06
79	9.04	11.35	14.58	15.55	3.24	4.45	7.26	10.51	1.75	2.68	5.24	8.35
80	9.78	12.29	15.79	16.84	3.13	4.40	7.40	10.88	1.69	2.65	5.36	8.65
81	10.61	13.33	17.12	18.26	3.00	4.33	7.56	11.27	1.62	2.60	5.47	8.96
82	11.50	14.45	18.56	19.79	2.84	4.27	7.73	11.68	1.54	2.57	5.59	9.28
83	12.42	15.61	20.05	21.38	2.69	4.19	7.91	12.08	1.45	2.53	5.72	9.61
84	13.25	16.64	21.38	22.80	2.57	4.13	8.09	12.44	1.39	2.50	5.86	9.90
85	13.90	17.46	22.31	23.92	2.47	4.09	8.20	12.71	1.33	2.46	5.94	10.12
86	14.44	18.14	23.32	24.86	2.36	4.01	8.24	12.90	1.28	2.42	5.96	10.26
87	14.93	18.76	24.11	25.70	2.26	3.92	8.24	13.02	1.22	2.36	5.96	10.36
88	15.40	19.34	24.86	26.51	2.15	3.83	8.24	13.14	1.16	2.32	5.96	10.45
89	15.89	19.97	25.66	27.35	2.06	3.76	8.27	13.30	1.12	2.27	5.99	10.58
90	16.46	20.69	26.58	28.34	2.00	3.74	8.40	13.58	1.08	2.26	6.07	10.80
91	17.11	21.50	27.64	29.46	1.97	3.76	8.57	13.96	1.07	2.27	6.19	11.10
92	17.78	22.34	28.70	30.60	1.93	3.77	8.75	14.32	1.04	2.28	6.32	11.39
93	18.43	23.16	29.75	31.70	1.90	3.77	8.92	14.69	1.02	2.28	6.44	11.69
94	19.02	23.89	30.70	32.70	1.87	3.80	9.10	15.04	1.01	2.29	6.58	11.96
95	19.54	24.55	31.54	33.58	1.86	3.83	9.28	15.37	1.01	2.32	6.71	12.23
96-100	19.98	25.12	31.64	34.28	1.85	3.86	9.44	15.68	1.01	2.33	6.83	12.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 28**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	90 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.40	0.49	0.64	0.67	1.62	1.75	1.81	2.03	0.86	1.07	1.31	1.62
41	0.42	0.53	0.67	0.72	1.67	1.81	1.87	2.11	0.90	1.09	1.36	1.67
42	0.43	0.55	0.71	0.74	1.72	1.87	1.93	2.17	0.92	1.13	1.40	1.73
43	0.46	0.58	0.74	0.79	1.76	1.93	2.00	2.24	0.95	1.16	1.45	1.78
44	0.48	0.61	0.77	0.83	1.82	2.00	2.08	2.32	1.00	1.20	1.49	1.85
45	0.52	0.64	0.82	0.86	1.90	2.08	2.14	2.41	1.02	1.25	1.56	1.92
46	0.54	0.67	0.86	0.92	1.94	2.14	2.21	2.51	1.07	1.28	1.60	1.99
47	0.56	0.71	0.91	0.98	2.02	2.21	2.29	2.59	1.09	1.32	1.66	2.08
48	0.59	0.74	0.97	1.03	2.09	2.29	2.38	2.69	1.13	1.38	1.72	2.14
49	0.65	0.82	1.04	1.12	2.17	2.38	2.48	2.82	1.18	1.44	1.80	2.23
50	0.71	0.89	1.13	1.21	2.24	2.46	2.58	2.94	1.21	1.49	1.86	2.33
51	0.74	0.94	1.20	1.28	2.32	2.56	2.68	3.05	1.26	1.54	1.93	2.41
52	0.79	1.00	1.28	1.37	2.39	2.63	2.76	3.14	1.30	1.57	1.99	2.51
53	0.84	1.04	1.36	1.45	2.46	2.70	2.86	3.28	1.32	1.63	2.05	2.60
54	0.90	1.12	1.45	1.55	2.52	2.78	2.95	3.40	1.37	1.68	2.12	2.70
55	0.95	1.21	1.56	1.66	2.63	2.90	3.07	3.55	1.42	1.74	2.22	2.83
56	1.04	1.31	1.69	1.81	2.74	3.01	3.22	3.74	1.48	1.82	2.33	2.96
57	1.14	1.44	1.85	1.97	2.86	3.14	3.38	3.94	1.55	1.91	2.45	3.13
58	1.25	1.57	2.03	2.15	2.96	3.29	3.56	4.15	1.60	1.99	2.57	3.30
59	1.39	1.75	2.27	2.41	3.07	3.42	3.73	4.40	1.67	2.08	2.70	3.49
60	1.56	1.97	2.54	2.70	3.20	3.56	3.92	4.67	1.73	2.15	2.84	3.70
61	1.72	2.17	2.78	2.96	3.29	3.67	4.08	4.88	1.78	2.21	2.95	3.89
62	1.90	2.39	3.07	3.29	3.37	3.77	4.26	5.14	1.82	2.28	3.07	4.08
63	2.10	2.64	3.41	3.62	3.42	3.85	4.42	5.39	1.85	2.33	3.20	4.28
64	2.36	2.96	3.83	4.07	3.49	3.95	4.60	5.69	1.90	2.38	3.32	4.52
65	2.65	3.34	4.30	4.58	3.53	4.03	4.78	5.99	1.92	2.42	3.46	4.78
66	2.94	3.70	4.76	5.08	3.59	4.12	4.97	6.32	1.93	2.48	3.59	5.03
67	3.25	4.10	5.28	5.63	3.66	4.22	5.21	6.70	1.97	2.54	3.77	5.32
68	3.60	4.54	5.86	6.24	3.76	4.38	5.50	7.12	2.03	2.64	3.97	5.66
69	4.02	5.06	6.52	6.96	3.88	4.57	5.86	7.61	2.10	2.75	4.22	6.06
70	4.26	5.38	6.94	7.38	3.85	4.58	5.95	7.81	2.09	2.76	4.32	6.20
71	4.48	5.64	7.27	7.75	3.83	4.57	6.04	7.98	2.06	2.76	4.37	6.34
72	4.68	5.90	7.60	8.10	3.73	4.51	6.06	8.04	2.02	2.71	4.38	6.38
73	5.12	6.46	8.32	8.87	3.74	4.57	6.30	8.42	2.03	2.75	4.55	6.70
74	5.64	7.12	9.17	9.77	3.72	4.61	6.52	8.81	2.02	2.78	4.72	7.01
75	6.20	7.82	10.08	10.75	3.67	4.63	6.71	9.22	1.99	2.78	4.86	7.32
76	6.78	8.56	11.02	11.75	3.60	4.61	6.88	9.59	1.96	2.78	4.98	7.62
77	7.37	9.30	11.98	12.77	3.54	4.63	7.06	9.96	1.92	2.78	5.11	7.92
78	7.97	10.04	12.94	13.79	3.50	4.64	7.27	10.33	1.90	2.80	5.26	8.22
79	8.59	10.84	13.97	14.88	3.43	4.64	7.46	10.69	1.86	2.80	5.40	8.51
80	9.30	11.74	15.12	16.12	3.32	4.61	7.62	11.05	1.80	2.78	5.51	8.80
81	10.09	12.73	16.40	17.48	3.18	4.52	7.75	11.40	1.72	2.72	5.62	9.07
82	10.94	13.80	17.77	18.95	3.00	4.42	7.88	11.76	1.62	2.66	5.70	9.36
83	11.82	14.90	19.20	20.47	2.81	4.31	8.00	12.11	1.51	2.60	5.80	9.64
84	12.60	15.90	20.47	21.83	2.63	4.21	8.10	12.38	1.43	2.53	5.87	9.84
85	13.22	16.67	21.48	22.90	2.51	4.12	8.18	12.59	1.36	2.48	5.93	10.02
86	13.74	17.33	22.33	23.80	2.40	4.04	8.22	12.77	1.30	2.44	5.94	10.15
87	14.21	17.92	23.09	24.60	2.29	3.95	8.22	12.90	1.24	2.39	5.94	10.26
88	14.65	18.48	23.81	25.37	2.18	3.86	8.22	13.01	1.18	2.33	5.94	10.34
89	15.12	19.07	24.56	26.18	2.09	3.79	8.24	13.16	1.13	2.28	5.96	10.48
90	15.67	19.76	25.45	27.13	2.04	3.77	8.36	13.44	1.10	2.28	6.06	10.68
91	16.30	20.54	26.46	28.20	2.00	3.79	8.53	13.80	1.08	2.28	6.18	10.97
92	16.92	21.34	27.49	29.29	1.97	3.80	8.70	14.16	1.07	2.29	6.30	11.26
93	17.54	22.12	28.49	30.35	1.92	3.80	8.87	14.51	1.04	2.29	6.42	11.53
94	18.10	22.82	29.39	31.30	1.90	3.83	9.05	14.86	1.03	2.32	6.55	11.81
95	18.60	23.45	30.19	32.14	1.88	3.86	9.22	15.19	1.02	2.33	6.67	12.07
96-100	19.02	23.99	30.86	32.81	1.87	3.89	9.38	15.47	1.02	2.35	6.79	12.30

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 29**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	180 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.35	0.44	0.56	0.61	1.54	1.67	1.72	1.93	0.83	1.01	1.25	1.55
41	0.36	0.46	0.59	0.64	1.58	1.73	1.78	2.00	0.85	1.03	1.28	1.58
42	0.38	0.48	0.62	0.66	1.63	1.78	1.82	2.08	0.89	1.07	1.32	1.66
43	0.40	0.52	0.66	0.71	1.68	1.82	1.90	2.14	0.91	1.10	1.37	1.69
44	0.43	0.54	0.70	0.73	1.74	1.90	1.96	2.21	0.94	1.14	1.40	1.76
45	0.44	0.56	0.73	0.77	1.81	1.96	2.03	2.30	0.98	1.19	1.48	1.84
46	0.47	0.59	0.77	0.82	1.86	2.03	2.10	2.39	1.01	1.22	1.52	1.90
47	0.49	0.62	0.82	0.86	1.93	2.10	2.18	2.47	1.04	1.27	1.57	1.97
48	0.53	0.66	0.85	0.91	1.99	2.17	2.27	2.57	1.08	1.31	1.63	2.04
49	0.56	0.72	0.92	1.00	2.08	2.24	2.36	2.69	1.12	1.37	1.69	2.14
50	0.62	0.79	1.01	1.08	2.15	2.35	2.46	2.82	1.16	1.40	1.76	2.23
51	0.65	0.83	1.07	1.13	2.22	2.42	2.56	2.93	1.20	1.46	1.84	2.32
52	0.70	0.89	1.13	1.20	2.29	2.50	2.63	3.02	1.25	1.50	1.91	2.41
53	0.73	0.94	1.20	1.28	2.36	2.57	2.72	3.13	1.27	1.55	1.97	2.50
54	0.79	1.00	1.28	1.37	2.41	2.65	2.80	3.25	1.31	1.60	2.03	2.59
55	0.84	1.07	1.38	1.48	2.51	2.76	2.93	3.41	1.36	1.66	2.12	2.72
56	0.91	1.16	1.50	1.60	2.63	2.87	3.07	3.60	1.42	1.74	2.22	2.86
57	1.01	1.27	1.64	1.75	2.74	3.01	3.23	3.79	1.48	1.82	2.35	3.02
58	1.09	1.39	1.80	1.92	2.84	3.13	3.40	4.01	1.54	1.90	2.46	3.18
59	1.22	1.56	2.02	2.14	2.95	3.28	3.58	4.24	1.60	1.97	2.58	3.38
60	1.37	1.74	2.24	2.40	3.07	3.41	3.77	4.50	1.66	2.05	2.72	3.59
61	1.50	1.92	2.47	2.64	3.16	3.52	3.92	4.73	1.72	2.11	2.84	3.77
62	1.67	2.11	2.74	2.92	3.24	3.61	4.10	4.98	1.75	2.18	2.96	3.96
63	1.84	2.33	3.02	3.22	3.30	3.71	4.26	5.24	1.78	2.24	3.07	4.16
64	2.08	2.63	3.40	3.61	3.37	3.80	4.45	5.54	1.82	2.29	3.22	4.42
65	2.32	2.95	3.83	4.06	3.43	3.92	4.67	5.89	1.86	2.38	3.37	4.68
66	2.58	3.28	4.24	4.50	3.52	4.03	4.88	6.23	1.91	2.42	3.53	4.96
67	2.86	3.62	4.69	4.99	3.61	4.16	5.16	6.61	1.96	2.51	3.73	5.26
68	3.16	4.02	5.18	5.52	3.74	4.36	5.48	7.06	2.03	2.63	3.96	5.62
69	3.53	4.48	5.80	6.17	3.90	4.58	5.87	7.57	2.11	2.76	4.24	6.04
70	3.74	4.75	6.16	6.55	3.91	4.61	6.01	7.79	2.11	2.78	4.34	6.20
71	3.94	4.99	6.47	6.86	3.89	4.63	6.11	7.98	2.10	2.80	4.43	6.34
72	4.12	5.22	6.76	7.18	3.82	4.58	6.14	8.06	2.06	2.76	4.44	6.41
73	4.50	5.71	7.39	7.86	3.85	4.68	6.42	8.46	2.09	2.83	4.64	6.73
74	4.96	6.29	8.14	8.66	3.88	4.78	6.68	8.89	2.10	2.88	4.84	7.07
75	5.46	6.92	8.95	9.53	3.86	4.84	6.92	9.31	2.09	2.92	5.00	7.42
76	5.96	7.57	9.79	10.39	3.84	4.86	7.13	9.72	2.08	2.94	5.16	7.73
77	6.48	8.22	10.64	11.32	3.82	4.92	7.37	10.12	2.06	2.98	5.33	8.05
78	7.00	8.88	11.48	12.23	3.82	5.00	7.61	10.54	2.06	3.01	5.44	8.38
79	7.55	9.59	12.41	13.20	3.80	5.06	7.85	10.93	2.05	3.05	5.69	8.70
80	8.17	10.38	13.43	14.28	3.76	5.09	8.09	11.36	2.04	3.07	5.86	9.04
81	8.87	11.26	14.57	15.49	3.71	5.10	8.33	11.82	2.00	3.08	6.02	9.40
82	9.61	12.20	15.79	16.80	3.64	5.12	8.58	12.30	1.97	3.08	6.20	9.78
83	10.39	13.19	17.06	18.14	3.56	5.15	8.84	12.79	1.93	3.11	6.40	10.19
84	11.08	14.06	18.19	19.36	3.52	5.18	9.11	13.24	1.90	3.12	6.59	10.52
85	11.62	14.75	19.08	20.30	3.48	5.20	9.29	13.56	1.88	3.13	6.72	10.78
86	12.07	15.32	19.84	21.10	3.42	5.16	9.38	13.80	1.85	3.12	6.79	10.97
87	12.49	15.85	20.51	21.82	3.36	5.14	9.44	13.97	1.81	3.10	6.83	11.11
88	12.88	16.34	21.14	22.49	3.29	5.09	9.49	14.15	1.78	3.07	6.88	11.24
89	13.28	16.86	21.82	23.21	3.25	5.08	9.58	14.34	1.75	3.06	6.94	11.41
90	13.76	17.47	22.61	24.05	3.24	5.12	9.76	14.68	1.75	3.08	7.07	11.68
91	14.32	18.17	23.51	25.00	3.26	5.20	10.00	15.11	1.76	3.13	7.24	12.01
92	14.87	18.88	24.42	25.97	3.28	5.26	10.24	15.52	1.78	3.17	7.40	12.35
93	15.41	19.56	25.30	26.90	3.30	5.33	10.48	15.95	1.79	3.22	7.57	12.68
94	15.90	20.18	26.11	27.74	3.32	5.40	10.70	16.34	1.80	3.26	7.75	13.01
95	16.34	20.74	26.82	28.48	3.35	5.48	10.93	16.73	1.81	3.30	7.91	13.30
96-100	16.72	21.08	26.81	29.08	3.37	5.56	11.14	17.05	1.82	3.35	8.06	13.57

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 30**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	365 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.28	0.36	0.46	0.48	1.28	1.39	1.44	1.67	0.70	0.84	1.04	1.34
41	0.29	0.37	0.48	0.52	1.31	1.45	1.49	1.74	0.72	0.86	1.08	1.38
42	0.30	0.38	0.52	0.54	1.37	1.48	1.54	1.80	0.73	0.90	1.12	1.44
43	0.31	0.42	0.54	0.56	1.40	1.54	1.60	1.86	0.76	0.92	1.16	1.48
44	0.35	0.43	0.56	0.59	1.45	1.58	1.66	1.93	0.79	0.95	1.19	1.55
45	0.36	0.46	0.59	0.62	1.50	1.66	1.72	2.02	0.82	1.00	1.25	1.60
46	0.37	0.48	0.62	0.66	1.56	1.72	1.78	2.10	0.84	1.02	1.28	1.66
47	0.40	0.52	0.66	0.70	1.62	1.75	1.84	2.17	0.86	1.07	1.34	1.73
48	0.43	0.54	0.70	0.73	1.67	1.82	1.92	2.24	0.90	1.10	1.39	1.78
49	0.46	0.58	0.76	0.80	1.74	1.91	2.00	2.38	0.94	1.16	1.45	1.87
50	0.49	0.64	0.82	0.86	1.81	1.97	2.10	2.47	0.98	1.20	1.52	1.97
51	0.53	0.66	0.86	0.91	1.86	2.04	2.18	2.57	1.01	1.25	1.57	2.04
52	0.55	0.71	0.92	0.97	1.93	2.11	2.12	2.68	1.04	1.28	1.63	2.12
53	0.59	0.76	0.98	1.03	1.99	2.18	2.33	2.78	1.08	1.32	1.69	2.21
54	0.64	0.80	1.03	1.10	2.05	2.24	2.41	2.88	1.10	1.37	1.75	2.30
55	0.67	0.86	1.12	1.19	2.14	2.36	2.56	3.02	1.16	1.42	1.84	2.41
56	0.74	0.94	1.22	1.30	2.23	2.48	2.68	3.22	1.21	1.49	1.93	2.56
57	0.82	1.02	1.34	1.40	2.35	2.59	2.83	3.40	1.27	1.57	2.05	2.70
58	0.89	1.12	1.46	1.55	2.45	2.72	2.98	3.60	1.32	1.64	2.15	2.86
59	1.00	1.26	1.63	1.73	2.57	2.86	3.18	3.84	1.38	1.73	2.29	3.06
60	1.10	1.40	1.82	1.93	2.68	3.00	3.35	4.10	1.45	1.81	2.41	3.28
61	1.21	1.55	2.00	2.12	2.77	3.12	3.52	4.33	1.50	1.87	2.56	3.46
62	1.34	1.72	2.21	2.35	2.87	3.24	3.71	4.60	1.55	1.94	2.69	3.66
63	1.49	1.90	2.46	2.59	2.95	3.34	3.89	4.87	1.60	2.02	2.82	3.88
64	1.67	2.12	2.76	2.92	3.04	3.48	4.12	5.21	1.64	2.10	2.98	4.13
65	1.87	2.39	3.10	3.28	3.13	3.60	4.36	5.56	1.69	2.17	3.14	4.43
66	2.09	2.65	3.43	3.62	3.23	3.74	4.61	5.92	1.75	2.24	3.34	4.70
67	2.30	2.94	3.80	4.02	3.35	3.90	4.90	6.32	1.81	2.36	3.55	5.03
68	2.56	3.24	4.21	4.44	3.50	4.12	5.26	6.79	1.90	2.48	3.79	5.41
69	2.84	3.62	4.69	4.97	3.68	4.38	5.68	7.33	2.00	2.64	4.10	5.83
70	3.02	3.85	4.99	5.27	3.72	4.45	5.83	7.57	2.02	2.68	4.22	6.02
71	3.18	4.04	5.24	5.53	3.74	4.50	5.99	7.76	2.03	2.71	4.32	6.18
72	3.32	4.22	5.47	5.78	3.71	4.49	6.06	7.88	2.00	2.71	4.38	6.28
73	3.64	4.62	5.99	6.34	3.80	4.66	6.37	8.33	2.05	2.81	4.62	6.62
74	4.01	5.09	6.60	6.97	3.88	4.80	6.71	8.80	2.10	2.90	4.86	7.03
75	4.40	5.60	7.26	7.67	3.94	4.94	7.03	9.29	2.12	2.98	5.09	7.39
76	4.81	6.12	7.93	8.39	3.97	5.04	7.31	9.74	2.15	3.05	5.29	7.75
77	5.23	6.66	8.63	9.11	4.02	5.18	7.61	10.21	2.17	3.00	5.50	8.12
78	5.65	7.19	9.31	9.84	4.08	5.32	7.92	10.67	2.21	3.20	5.68	8.48
79	6.10	7.76	10.06	10.63	4.13	5.45	8.24	11.12	2.23	3.29	5.96	8.84
80	6.60	8.40	10.88	11.51	4.16	5.57	8.54	11.62	2.26	3.36	6.19	9.24
81	7.16	9.11	11.81	12.48	4.18	5.68	8.87	12.12	2.26	3.42	6.42	9.65
82	7.76	9.88	12.80	13.52	4.19	5.78	9.19	12.66	2.27	3.48	6.65	10.07
83	8.39	10.67	13.82	14.62	4.19	5.88	9.54	13.20	2.27	3.55	6.90	10.49
84	8.95	11.38	14.75	15.59	4.20	5.99	9.84	13.67	2.28	3.61	7.13	10.86
85	9.38	11.94	15.47	16.34	4.21	6.06	10.07	14.00	2.28	3.66	7.28	11.15
86	9.76	12.41	16.08	16.99	4.21	6.10	10.22	14.30	2.28	3.67	7.39	11.38
87	10.08	12.71	16.62	17.57	4.12	6.11	10.33	14.52	2.27	3.68	7.48	11.54
88	10.40	13.22	17.14	18.11	4.16	6.11	10.44	14.74	2.26	3.68	7.56	11.71
89	10.73	13.64	17.69	18.68	4.15	6.14	10.58	14.99	2.24	3.70	7.66	11.92
90	11.12	14.15	18.32	19.37	4.20	6.23	10.80	15.36	2.27	3.76	7.82	12.22
91	11.57	14.70	19.06	20.12	4.26	6.36	11.10	15.83	2.30	3.84	8.03	12.59
92	12.01	15.28	19.80	20.90	4.32	6.49	11.40	16.30	2.34	3.92	8.26	12.96
93	12.44	15.83	20.51	21.66	4.38	6.61	11.70	16.75	2.38	4.00	8.46	13.32
94	12.85	16.33	21.16	22.33	4.45	6.76	11.98	17.20	2.41	4.07	8.66	13.67
95	13.20	16.79	21.73	22.92	4.51	6.85	12.24	17.59	2.44	4.14	8.86	13.99
96-100	13.50	17.16	22.21	23.39	4.57	6.97	12.49	17.95	2.47	4.21	9.04	14.28

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 31**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.79	1.00	1.27	1.37	2.78	3.07	3.19	3.59	1.50	1.86	2.30	2.84
41	0.83	1.03	1.34	1.44	2.86	3.14	3.29	3.68	1.55	1.91	2.38	2.94
42	0.86	1.09	1.40	1.50	2.93	3.24	3.38	3.79	1.58	1.94	2.45	3.02
43	0.91	1.14	1.48	1.57	3.01	3.34	3.48	3.90	1.63	2.02	2.51	3.11
44	0.97	1.20	1.55	1.66	3.10	3.42	3.58	4.03	1.67	2.08	2.58	3.20
45	1.01	1.27	1.63	1.74	3.18	3.53	3.68	4.16	1.73	2.12	2.66	3.31
46	1.07	1.34	1.73	1.84	3.28	3.61	3.79	4.31	1.76	2.18	2.75	3.42
47	1.12	1.40	1.82	1.94	3.35	3.71	3.90	4.43	1.81	2.24	2.83	3.52
48	1.19	1.49	1.92	2.05	3.43	3.83	4.02	4.58	1.86	2.30	2.92	3.65
49	1.30	1.62	2.09	2.22	3.55	3.95	4.16	4.75	1.92	2.38	3.01	3.78
50	1.39	1.75	2.27	2.41	3.65	4.06	4.31	4.94	1.97	2.46	3.12	3.92
51	1.48	1.86	2.39	2.56	3.73	4.15	4.42	5.09	2.02	2.50	3.20	4.04
52	1.57	1.97	2.54	2.72	3.79	4.24	4.52	5.23	2.05	2.56	3.29	4.15
53	1.67	2.10	2.69	2.88	3.86	4.32	4.66	5.39	2.10	2.60	3.35	4.28
54	1.78	2.23	2.87	3.06	3.94	4.40	4.73	5.53	2.12	2.66	3.43	4.40
55	1.92	2.40	3.10	3.30	4.03	4.51	4.90	5.74	2.18	2.72	3.55	4.56
56	2.09	2.60	3.37	3.59	4.15	4.67	5.09	5.99	2.24	2.82	3.68	4.78
57	2.27	2.84	3.66	3.92	4.26	4.80	5.28	6.28	2.30	2.90	3.83	4.98
58	2.46	3.10	3.98	4.26	4.38	4.93	5.46	6.53	2.36	2.96	3.95	5.21
59	2.75	3.46	4.44	4.76	4.48	5.06	5.68	6.86	2.41	3.05	4.10	5.45
60	3.05	3.83	4.94	5.28	4.56	5.18	5.88	7.18	2.47	3.12	4.25	5.71
61	3.32	4.16	5.40	5.78	4.61	5.26	6.04	7.46	2.50	3.16	4.38	5.95
62	3.62	4.57	5.90	6.32	4.63	5.30	6.18	7.74	2.51	3.20	4.48	6.17
63	3.96	4.99	6.47	6.92	4.63	5.33	6.32	8.04	2.51	3.20	4.58	6.38
64	4.40	5.54	7.19	7.72	4.62	5.35	6.49	8.39	2.50	3.18	4.69	6.68
65	4.87	6.14	7.99	8.57	4.61	5.36	6.65	8.77	2.50	3.24	4.80	6.98
66	5.33	6.72	8.74	9.38	4.58	5.39	6.79	9.13	2.48	3.25	4.91	7.26
67	5.81	7.33	9.55	10.25	4.57	5.42	6.98	9.54	2.47	3.28	5.05	7.57
68	6.32	7.99	10.42	11.21	4.60	5.50	7.21	10.01	2.48	3.31	5.23	7.97
69	6.94	8.76	11.46	12.32	4.62	5.58	7.51	10.52	2.50	3.37	5.44	8.38
70	7.25	9.16	11.99	12.91	4.46	5.45	7.48	10.61	2.41	3.29	5.41	8.45
71	7.49	9.48	12.41	13.37	4.31	5.29	7.40	10.66	2.33	3.20	5.36	8.47
72	7.70	9.74	12.78	13.78	4.08	5.08	7.27	10.58	2.21	3.06	5.26	8.42
73	8.30	10.51	13.80	14.89	3.97	5.02	7.39	10.93	2.15	3.02	5.35	8.70
74	9.01	11.42	15.01	16.20	3.82	4.90	7.49	11.30	2.06	2.95	5.42	9.00
75	9.78	12.40	16.31	17.60	3.64	4.76	7.55	11.68	1.97	2.87	5.46	9.28
76	10.51	13.33	17.56	18.97	3.43	4.60	7.57	11.99	1.86	2.77	5.48	9.54
77	11.24	14.27	18.80	20.33	3.24	4.46	7.62	12.30	1.75	2.69	5.51	9.78
78	11.98	15.20	20.05	21.70	3.07	4.34	7.67	12.61	1.66	2.62	5.56	10.02
79	12.76	16.20	21.37	23.14	2.87	4.18	7.72	12.90	1.55	2.52	5.58	10.26
80	13.62	17.29	22.84	24.73	2.60	3.98	7.72	13.18	1.42	2.40	5.58	10.49
81	14.57	18.49	24.44	26.48	2.30	3.71	7.66	13.45	1.25	2.24	5.54	10.69
82	15.55	19.76	26.12	28.32	1.96	3.43	7.61	13.69	1.06	2.06	5.50	10.88
83	16.57	21.05	27.84	30.18	1.61	3.13	7.56	13.94	0.86	1.88	5.47	11.09
84	17.45	22.18	29.34	31.81	1.30	2.88	7.50	14.11	0.70	1.73	5.44	11.23
85	18.13	23.04	30.49	33.07	1.07	2.68	7.46	14.26	0.60	1.62	5.40	11.33
86	18.70	23.76	31.45	34.12	0.90	2.52	7.39	14.35	0.60	1.51	5.35	11.42
87	19.20	24.40	32.29	35.04	0.73	2.35	7.31	14.41	0.60	1.42	5.29	11.46
88	19.67	25.00	33.10	35.92	0.60	2.20	7.21	14.46	0.60	1.33	5.22	11.51
89	20.17	25.64	33.95	36.84	0.60	2.06	7.15	14.57	0.60	1.25	5.18	11.59
90	20.77	26.40	34.96	37.94	0.60	1.98	7.20	14.80	0.60	1.19	5.21	11.77
91	21.44	27.25	36.10	39.05	0.60	1.92	7.28	15.12	0.60	1.15	5.27	12.02
92	22.13	28.13	37.25	40.42	0.60	1.86	7.37	15.44	0.60	1.12	5.33	12.28
93	22.78	28.96	38.34	41.59	0.60	1.80	7.46	15.76	0.60	1.08	5.40	12.54
94	23.36	29.69	39.31	42.64	0.60	1.76	7.57	16.09	0.60	1.07	5.48	12.80
95	23.86	30.32	40.15	43.49	0.60	1.75	7.70	16.40	0.60	1.06	5.57	13.04
96-100	24.26	30.84	40.81	44.12	0.60	1.75	7.84	16.68	0.60	1.06	5.68	13.27

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 32**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.74	0.94	1.21	1.30	2.76	3.01	3.12	3.52	1.49	1.82	2.27	2.80
41	0.79	1.00	1.27	1.37	2.83	3.11	3.22	3.61	1.54	1.86	2.33	2.87
42	0.83	1.03	1.34	1.44	2.92	3.19	3.30	3.74	1.57	1.92	2.39	2.96
43	0.86	1.09	1.40	1.50	3.00	3.28	3.41	3.84	1.62	1.97	2.47	3.06
44	0.91	1.14	1.48	1.58	3.07	3.35	3.50	3.96	1.66	2.03	2.54	3.16
45	0.95	1.20	1.56	1.67	3.16	3.47	3.61	4.08	1.72	2.09	2.63	3.25
46	1.01	1.27	1.64	1.75	3.24	3.56	3.71	4.22	1.75	2.15	2.69	3.37
47	1.07	1.34	1.74	1.85	3.32	3.65	3.83	4.36	1.81	2.21	2.77	3.48
48	1.12	1.42	1.84	1.96	3.42	3.76	3.96	4.50	1.85	2.27	2.86	3.59
49	1.21	1.54	1.99	2.12	3.53	3.88	4.08	4.69	1.91	2.33	2.95	3.73
50	1.32	1.67	2.15	2.30	3.62	3.98	4.22	4.87	1.96	2.41	3.06	3.88
51	1.40	1.76	2.28	2.45	3.71	4.10	4.33	5.00	2.02	2.47	3.14	3.98
52	1.49	1.87	2.41	2.59	3.78	4.18	4.45	5.16	2.04	2.52	3.22	4.12
53	1.57	1.99	2.57	2.75	3.85	4.26	4.57	5.32	2.09	2.58	3.30	4.24
54	1.68	2.12	2.75	2.93	3.92	4.36	4.68	5.48	2.12	2.63	3.38	4.34
55	1.81	2.28	2.95	3.14	4.02	4.45	4.84	5.68	2.18	2.69	3.50	4.51
56	1.96	2.48	3.20	3.42	4.14	4.61	5.03	5.94	2.24	2.78	3.65	4.72
57	2.14	2.69	3.49	3.74	4.26	4.78	5.22	6.22	2.30	2.87	3.78	4.94
58	2.33	2.94	3.80	4.07	4.38	4.88	5.41	6.49	2.36	2.95	3.92	5.16
59	2.59	3.28	4.24	4.54	4.49	5.05	5.63	6.82	2.42	3.04	4.08	5.41
60	2.88	3.65	4.72	5.05	4.57	5.16	5.82	7.14	2.47	3.12	4.22	5.68
61	3.14	3.97	5.15	5.52	4.63	5.26	6.00	7.43	2.51	3.16	4.34	5.90
62	3.43	4.33	5.64	6.05	4.67	5.33	6.17	7.73	2.52	3.20	4.45	6.16
63	3.76	4.75	6.18	6.62	4.67	5.35	6.32	8.03	2.52	3.23	4.58	6.37
64	4.16	5.27	6.88	7.37	4.68	5.41	6.50	8.39	2.52	3.25	4.70	6.68
65	4.62	5.86	7.63	8.18	4.68	5.44	6.70	8.80	2.52	3.29	4.85	7.00
66	5.04	6.38	8.35	8.98	4.67	5.48	6.86	9.17	2.52	3.30	4.96	7.28
67	5.51	6.98	9.12	9.80	4.68	5.52	7.08	9.58	2.52	3.34	5.12	7.62
68	5.99	7.61	9.96	10.70	4.72	5.62	7.36	10.06	2.56	3.38	5.32	7.99
69	6.56	8.35	10.94	11.77	4.76	5.72	7.66	10.61	2.58	3.47	5.53	8.44
70	6.88	8.72	11.46	12.35	4.62	5.59	7.63	10.69	2.50	3.38	5.52	8.50
71	7.09	9.02	11.87	12.78	4.46	5.46	7.57	10.74	2.42	3.29	5.48	8.54
72	7.31	9.29	12.23	13.18	4.24	5.24	7.44	10.67	2.29	3.16	5.38	8.48
73	7.87	10.02	13.20	14.24	4.14	5.18	7.56	11.03	2.23	3.12	5.47	8.77
74	8.56	10.90	14.36	15.50	4.00	5.09	7.69	11.40	2.16	3.07	5.56	9.07
75	9.28	11.22	15.60	16.85	3.83	4.97	7.75	11.80	2.08	3.00	5.62	9.37
76	9.97	12.71	16.80	18.16	3.65	4.84	7.80	12.12	1.98	2.92	5.64	9.65
77	10.67	13.61	18.00	19.46	3.49	4.72	7.88	12.47	1.88	2.84	5.70	9.92
78	11.36	14.50	19.20	20.77	3.35	4.63	7.98	12.82	1.81	2.78	5.77	10.20
79	12.11	15.44	20.47	22.15	3.19	4.54	8.08	13.16	1.73	2.74	5.84	10.48
80	12.92	16.49	21.88	23.69	3.00	4.40	8.15	13.52	1.62	2.65	5.89	10.76
81	13.82	17.64	23.41	25.36	2.78	4.24	8.20	13.91	1.51	2.56	5.94	11.05
82	14.76	18.85	25.02	27.12	2.57	4.07	8.28	14.30	1.39	2.46	6.00	11.38
83	15.72	20.08	26.66	28.91	2.34	3.91	8.36	14.70	1.27	2.35	6.06	11.70
84	16.56	21.16	28.10	30.47	2.16	3.79	8.48	15.05	1.16	2.28	6.13	11.98
85	17.21	21.98	29.21	31.68	2.03	3.70	8.52	15.29	1.09	2.23	6.17	12.17
86	17.75	22.67	30.12	32.68	1.90	3.58	8.51	15.46	1.02	2.16	6.16	12.29
87	18.22	23.27	30.94	33.56	1.75	3.44	8.45	15.55	0.95	2.08	6.12	12.36
88	18.67	23.84	31.70	34.40	1.63	3.32	8.41	15.64	0.88	2.00	6.08	12.44
89	19.15	24.47	32.52	35.29	1.51	3.22	8.40	15.78	0.82	1.94	6.07	12.54
90	19.72	25.19	33.49	36.34	1.44	3.17	8.47	16.06	0.78	1.92	6.12	12.77
91	20.35	26.00	34.58	37.52	1.38	3.16	8.60	16.43	0.74	1.91	6.23	13.07
92	21.00	26.83	35.68	38.71	1.33	3.13	8.75	16.80	0.72	1.88	6.32	13.37
93	21.62	27.62	36.73	39.84	1.27	3.13	8.88	17.17	0.70	1.88	6.43	13.67
94	22.18	28.33	37.67	40.84	1.25	3.13	9.04	17.54	0.67	1.88	6.54	13.94
95	22.64	28.93	38.46	41.65	1.22	3.14	9.20	17.89	0.66	1.90	6.66	14.22
96-100	23.03	29.42	39.08	42.26	1.22	3.19	9.36	18.19	0.66	1.92	6.77	14.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 33**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.72	0.90	0.90	1.25	2.70	2.94	3.06	3.47	1.46	1.78	2.21	2.75
41	0.74	0.94	1.22	1.31	2.77	3.04	3.16	3.56	1.50	1.82	2.28	2.84
42	0.79	1.00	1.28	1.37	2.86	3.12	3.23	3.67	1.55	1.87	2.35	2.93
43	0.83	1.03	1.36	1.44	2.93	3.20	3.35	3.78	1.58	1.93	2.41	3.01
44	0.86	1.09	1.42	1.52	3.01	3.31	3.43	3.90	1.63	1.99	2.50	3.11
45	0.91	1.14	1.49	1.60	3.11	3.40	3.56	4.03	1.68	2.04	2.57	3.20
46	0.97	1.21	1.57	1.68	3.19	3.49	3.66	4.16	1.73	2.11	2.64	3.31
47	1.01	1.28	1.66	1.78	3.28	3.60	3.77	4.31	1.76	2.17	2.72	3.42
48	1.08	1.36	1.75	1.87	3.37	3.70	3.89	4.44	1.82	2.23	2.82	3.53
49	1.16	1.48	1.91	2.04	3.48	3.83	4.03	4.62	1.87	2.30	2.93	3.68
50	1.26	1.58	2.08	2.21	3.59	3.95	4.18	4.81	1.93	2.38	3.02	3.83
51	1.34	1.68	2.20	2.33	3.67	4.04	4.30	4.97	1.99	2.45	3.11	3.95
52	1.42	1.80	2.32	2.48	3.74	4.13	4.40	5.11	2.03	2.50	3.19	4.06
53	1.50	1.91	2.47	2.64	3.80	4.22	4.51	5.26	2.08	2.54	3.28	4.18
54	1.60	2.03	2.63	2.80	3.89	4.31	4.62	5.42	2.10	2.59	3.35	4.32
55	1.73	2.18	2.83	3.02	3.98	4.43	4.79	5.63	2.15	2.66	3.47	4.48
56	1.87	2.38	3.07	3.29	4.12	4.58	4.99	5.90	2.22	2.76	3.61	4.69
57	2.04	2.58	3.35	3.58	4.24	4.73	5.18	6.18	2.29	2.86	3.76	4.91
58	2.22	2.82	3.65	3.90	4.36	4.87	5.40	6.46	2.36	2.94	3.90	5.14
59	2.47	3.13	4.07	4.34	4.48	5.03	5.62	6.79	2.41	3.04	4.07	5.41
60	2.75	3.48	4.52	4.85	4.58	5.16	5.86	7.14	2.48	3.12	4.22	5.68
61	3.00	3.79	4.94	5.28	4.66	5.26	6.01	7.44	2.51	3.16	4.36	5.92
62	3.28	4.15	5.41	5.80	4.69	5.34	6.19	7.74	2.54	3.22	4.49	6.17
63	3.58	4.54	5.92	6.35	4.72	5.39	6.37	8.06	2.56	3.25	4.61	6.41
64	3.97	5.05	6.60	7.07	4.73	5.45	6.56	8.46	2.57	3.30	4.75	6.72
65	4.40	5.60	7.33	7.85	4.75	5.50	6.77	8.86	2.57	3.31	4.88	7.04
66	4.81	6.13	8.02	8.59	4.75	5.52	6.92	9.25	2.57	3.34	5.03	7.34
67	5.24	6.68	8.76	9.41	4.76	5.59	7.16	9.66	2.57	3.38	5.17	7.67
68	5.71	7.28	9.56	10.28	4.80	5.69	7.43	10.14	2.59	3.42	5.39	8.08
69	6.28	7.99	10.51	11.30	4.86	5.82	7.75	10.69	2.64	3.50	5.60	8.52
70	6.56	8.36	11.00	11.86	4.73	5.70	7.75	10.81	2.56	3.43	5.62	8.59
71	6.78	8.65	11.40	12.28	4.57	5.57	7.72	10.86	2.48	3.35	5.57	8.64
72	6.97	8.90	11.75	12.66	4.37	5.34	7.57	10.80	2.36	3.23	5.48	8.59
73	7.52	9.61	12.68	13.68	4.28	5.32	7.73	11.18	2.32	3.20	5.59	8.90
74	8.17	10.44	13.81	14.89	4.18	5.26	7.87	11.59	2.26	3.17	5.69	9.22
75	8.86	11.33	15.00	16.19	4.03	5.15	7.98	11.99	2.18	3.11	5.77	9.54
76	9.53	12.19	16.15	17.45	3.88	5.03	8.05	12.35	2.10	3.04	5.82	9.83
77	10.19	13.04	17.30	18.71	3.72	4.94	8.14	12.71	2.02	2.98	5.88	10.12
78	10.86	13.91	18.47	19.97	3.59	4.85	8.24	13.07	1.94	2.93	5.96	10.40
79	11.57	14.82	19.69	21.30	3.43	4.74	8.34	13.40	1.86	2.87	6.04	10.67
80	12.35	15.82	21.04	22.76	3.24	4.61	8.41	13.75	1.75	2.78	6.08	10.94
81	13.21	16.92	22.51	24.38	3.01	4.43	8.44	14.09	1.63	2.68	6.11	11.21
82	14.11	18.08	24.07	26.08	2.75	4.24	8.47	14.42	1.49	2.56	6.12	11.47
83	15.04	19.26	25.66	27.79	2.48	4.04	8.51	14.75	1.34	2.44	6.16	11.72
84	15.83	20.29	27.04	29.29	2.24	3.88	8.54	15.01	1.21	2.34	6.19	11.94
85	16.45	21.08	28.09	30.46	2.08	3.76	8.54	15.20	1.13	2.27	6.19	12.08
86	16.97	21.74	28.98	31.42	1.94	3.64	8.53	15.35	1.06	2.20	6.18	12.20
87	17.41	22.33	29.76	32.27	1.81	3.50	8.48	15.44	0.97	2.11	6.13	12.28
88	17.84	22.88	30.50	33.07	1.68	3.38	8.42	15.52	0.91	2.04	6.10	12.35
89	18.30	23.47	31.28	33.94	1.56	3.28	8.41	15.65	0.84	1.98	6.08	12.46
90	18.85	24.17	32.22	34.94	1.49	3.23	8.48	15.92	0.80	1.96	6.13	12.66
91	19.46	24.95	33.26	36.08	1.43	3.22	8.62	16.28	0.66	1.94	6.24	12.95
92	20.08	25.74	34.33	37.22	1.37	3.19	8.75	16.64	0.74	1.92	6.32	13.24
93	20.66	26.51	35.34	38.30	1.32	3.17	8.88	17.00	0.71	1.92	6.43	13.52
94	21.19	27.18	36.24	39.26	1.28	3.19	9.04	17.36	0.70	1.92	6.54	13.81
95	21.65	27.76	37.00	40.06	1.26	3.20	9.19	17.70	0.68	1.93	6.65	14.08
96-100	22.02	28.22	37.61	40.63	1.26	3.23	9.36	18.01	0.68	1.96	6.77	14.32

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 34**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.62	0.73	1.03	1.10	2.57	2.80	2.92	3.31	1.39	1.69	2.11	2.63
41	0.66	0.84	1.09	1.16	2.64	2.90	3.00	3.41	1.44	1.74	2.17	2.72
42	0.70	0.89	1.14	1.21	2.72	2.96	3.10	3.52	1.46	1.78	2.23	2.80
43	0.72	0.92	1.20	1.28	2.78	3.05	3.19	3.62	1.50	1.84	2.30	2.88
44	0.76	0.97	1.26	1.36	2.87	3.14	3.29	3.76	1.56	1.91	2.38	2.98
45	0.80	1.02	1.32	1.42	2.95	3.24	3.40	3.88	1.60	1.94	2.46	3.07
46	0.84	1.08	1.39	1.49	3.04	3.34	3.49	4.01	1.64	2.02	2.52	3.18
47	0.90	1.13	1.48	1.57	3.13	3.42	3.60	4.14	1.69	2.08	2.60	3.29
48	0.94	1.20	1.56	1.67	3.22	3.53	3.71	4.28	1.74	2.12	2.69	3.40
49	1.02	1.30	1.69	1.81	3.32	3.65	3.86	4.44	1.80	2.21	2.78	3.53
50	1.10	1.40	1.84	1.96	3.42	3.77	4.01	4.62	1.85	2.28	2.90	3.68
51	1.18	1.49	1.94	2.09	3.50	3.88	4.12	4.78	1.90	2.33	2.98	3.80
52	1.25	1.58	2.08	2.21	3.59	3.96	4.22	4.94	1.94	2.39	3.06	3.92
53	1.32	1.68	2.20	2.35	3.66	4.04	4.33	5.09	1.97	2.45	3.14	4.04
54	1.40	1.80	2.33	2.50	3.73	4.13	4.48	5.24	2.02	2.50	3.23	4.16
55	1.52	1.93	2.51	2.69	3.84	4.25	4.61	5.45	2.08	2.57	3.34	4.34
56	1.66	2.10	2.74	2.93	3.96	4.40	4.81	5.71	2.14	2.66	3.49	4.56
57	1.80	2.29	2.98	3.19	4.08	4.57	5.03	5.99	2.21	2.75	3.65	4.78
58	1.96	2.50	3.25	3.48	4.21	4.70	5.22	6.29	2.28	2.83	3.78	4.99
59	2.18	2.77	3.62	3.86	4.33	4.86	5.46	6.62	2.35	2.93	3.95	5.27
60	2.42	3.10	4.03	4.31	4.44	5.00	5.69	6.97	2.40	3.02	4.12	5.53
61	2.65	3.38	4.42	4.70	4.52	5.12	5.89	7.28	2.45	3.07	4.26	5.80
62	2.88	3.68	4.84	5.16	4.58	5.21	6.07	7.61	2.48	3.13	4.39	6.06
63	3.16	4.04	5.30	5.66	4.62	5.28	6.26	7.93	2.50	3.19	4.52	6.31
64	3.52	4.50	5.89	6.31	4.67	5.36	6.49	8.35	2.52	3.24	4.69	6.64
65	3.89	4.98	6.54	7.01	4.70	5.45	6.72	8.77	2.56	3.30	4.87	6.98
66	4.26	5.45	7.18	7.67	4.75	5.52	6.96	9.19	2.57	3.34	5.03	7.32
67	4.66	5.96	7.84	8.40	4.80	5.63	7.21	9.66	2.59	3.40	5.23	7.67
68	5.06	6.50	8.57	9.18	4.88	5.77	7.55	10.18	2.64	3.48	5.45	8.10
69	5.56	7.14	9.41	10.10	4.98	5.94	7.91	10.78	2.70	3.59	5.72	8.57
70	5.82	7.48	9.88	10.58	4.88	5.84	7.93	10.90	2.64	3.53	5.75	8.68
71	6.01	7.73	10.22	10.98	4.76	5.74	7.91	10.98	2.57	3.47	5.72	8.74
72	6.19	7.96	10.54	11.33	4.56	5.57	7.81	10.94	2.47	3.36	5.65	8.71
73	6.67	8.58	11.39	12.24	4.52	5.57	8.02	11.36	2.45	3.36	5.81	9.04
74	7.26	9.34	12.40	13.34	4.45	5.56	8.22	11.82	2.41	3.35	5.94	9.40
75	7.87	10.14	13.48	14.51	4.37	5.52	8.39	12.26	2.36	3.34	6.06	9.74
76	8.47	10.91	14.51	15.64	4.25	5.46	8.51	12.66	2.30	3.30	6.16	10.07
77	9.06	11.68	15.55	16.76	4.15	5.40	8.66	13.06	2.24	3.26	6.26	10.39
78	9.66	12.44	16.60	17.90	4.07	5.39	8.83	13.46	2.20	3.25	6.38	10.70
79	10.30	13.26	17.70	19.10	3.97	5.34	8.98	13.86	2.15	3.23	6.50	11.03
80	10.99	13.93	18.92	20.42	3.85	5.27	9.13	14.28	2.09	3.18	6.61	11.35
81	11.75	15.16	20.26	21.88	3.71	5.20	9.29	14.75	2.00	3.13	6.72	11.72
82	12.56	16.20	21.66	23.39	3.56	5.10	9.46	15.23	1.93	3.08	6.84	12.11
83	13.38	17.26	23.09	24.94	3.42	5.04	9.65	15.71	1.85	3.05	6.98	12.49
84	14.09	18.18	24.32	26.29	3.31	5.00	9.83	16.14	1.79	3.01	7.12	12.83
85	14.64	18.90	25.28	27.34	3.23	4.94	9.95	16.43	1.75	2.98	7.19	13.07
86	15.10	19.49	26.09	28.20	3.14	4.85	9.97	16.64	1.70	2.93	7.21	13.24
87	15.50	20.00	26.78	28.97	3.05	4.76	9.98	16.79	1.64	2.87	7.22	13.36
88	15.89	20.51	27.46	29.69	2.95	4.66	9.98	16.92	1.60	2.81	7.22	13.46
89	16.30	21.04	28.16	30.47	2.88	4.60	10.01	17.11	1.56	2.77	7.25	13.61
90	16.78	21.66	29.00	31.37	2.84	4.58	10.15	17.44	1.54	2.76	7.34	13.86
91	17.33	22.36	29.95	32.39	2.84	4.60	10.34	17.86	1.48	2.77	7.49	14.21
92	17.88	23.08	30.90	33.42	2.83	4.63	10.54	18.29	1.54	2.78	7.63	14.54
93	18.40	23.75	31.81	34.39	2.82	4.64	10.74	18.70	1.52	2.80	7.76	14.88
94	18.88	24.36	32.62	35.24	2.83	4.68	10.94	19.12	1.54	2.83	7.92	15.20
95	19.27	24.88	33.31	35.95	2.84	4.73	11.15	19.49	1.54	2.86	8.08	15.50
96-100	19.60	25.30	33.84	36.46	2.87	4.78	11.35	19.82	1.55	2.88	8.21	15.77

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 35**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.52	0.65	0.84	0.90	2.17	2.38	2.48	2.88	1.18	1.44	1.80	2.30
41	0.54	0.67	0.89	0.94	2.22	2.45	2.57	2.98	1.20	1.48	1.85	2.38
42	0.56	0.72	0.92	0.98	2.29	2.51	2.64	3.10	1.25	1.52	1.92	2.46
43	0.59	0.74	0.98	1.03	2.36	2.59	2.72	3.19	1.27	1.57	1.97	2.52
44	0.62	0.79	1.02	1.09	2.42	2.66	2.82	3.31	1.31	1.62	2.04	2.63
45	0.65	0.83	1.08	1.14	2.51	2.76	2.90	3.41	1.36	1.66	2.10	2.72
46	0.70	0.86	0.46	1.21	2.58	2.84	3.01	3.53	1.39	1.72	2.18	2.82
47	0.72	0.92	1.20	1.27	2.66	2.93	3.11	3.66	1.44	1.76	2.24	2.92
48	0.76	0.98	1.27	1.36	2.74	3.04	3.20	3.78	1.48	1.82	2.32	3.01
49	0.83	1.07	1.38	1.46	2.84	3.13	3.35	3.96	1.54	1.90	2.41	3.16
50	0.90	1.14	1.50	1.58	2.94	3.25	3.48	4.14	1.58	1.96	2.51	3.29
51	0.95	1.21	1.58	1.68	3.01	3.34	3.59	4.28	1.63	2.02	2.59	3.40
52	1.01	1.30	1.68	1.78	3.10	3.42	3.70	4.43	1.67	2.08	2.68	3.52
53	1.08	1.37	1.80	1.90	3.16	3.53	3.80	4.58	1.72	2.12	2.76	3.65
54	1.14	1.46	1.91	2.02	3.24	3.61	3.94	4.73	1.75	2.18	2.86	3.77
55	1.22	1.57	2.05	2.17	3.34	3.74	4.10	4.96	1.81	2.24	2.96	3.94
56	1.34	1.72	2.23	2.36	3.47	3.89	4.30	5.22	1.87	2.35	3.11	4.14
57	1.46	1.86	2.42	2.58	3.59	4.03	4.50	5.50	1.94	2.42	3.25	4.36
58	1.58	2.03	2.65	2.82	3.71	4.18	4.70	5.78	2.02	2.52	3.41	4.60
59	1.78	2.27	2.95	3.13	3.85	4.36	4.96	6.11	2.09	2.63	3.58	4.87
60	1.97	2.52	3.30	3.49	3.98	4.52	5.21	6.49	2.15	2.74	3.77	5.16
61	2.15	2.76	3.60	3.83	4.08	4.66	5.42	6.83	2.21	2.80	3.94	5.42
62	2.36	3.01	3.95	4.18	4.16	4.79	5.66	7.16	2.27	2.88	4.08	5.70
63	2.58	3.30	4.33	4.60	4.25	4.88	5.88	7.54	2.29	2.95	4.25	5.99
64	2.87	3.67	4.84	5.12	4.33	5.03	6.16	7.98	2.35	3.04	4.44	6.35
65	3.19	4.08	5.36	5.70	4.42	5.16	6.43	8.47	2.39	3.12	4.67	6.73
66	3.49	4.48	5.89	6.25	4.50	5.27	6.71	8.92	2.42	3.18	4.86	7.09
67	3.80	4.88	6.44	6.84	4.58	5.42	7.02	9.41	2.48	3.28	5.09	7.48
68	4.15	5.34	7.04	7.49	4.70	5.59	7.39	9.96	2.56	3.38	5.35	7.92
69	4.57	5.87	7.75	8.26	4.86	5.82	7.82	10.61	2.63	3.50	5.68	8.44
70	4.78	6.16	8.14	8.66	4.79	5.80	7.92	10.79	2.60	3.50	5.72	8.57
71	4.96	6.36	8.42	8.98	4.73	5.74	7.96	10.88	2.56	3.47	5.76	8.66
72	5.10	6.56	8.70	9.26	4.58	5.62	7.91	10.91	2.48	3.38	5.72	8.68
73	5.50	7.08	9.41	10.03	4.61	5.70	8.18	11.39	2.50	3.44	5.93	9.06
74	5.99	7.70	10.25	10.93	4.61	5.78	8.48	11.92	2.50	3.48	6.13	9.47
75	6.49	8.38	11.15	11.89	4.60	5.82	8.75	12.44	2.48	3.52	6.32	9.90
76	6.98	9.01	12.01	12.83	4.55	5.84	8.95	12.91	2.46	3.52	6.48	10.27
77	7.49	9.66	12.89	13.76	4.52	5.88	9.19	13.39	2.45	3.55	6.65	10.66
78	7.98	10.31	13.75	14.70	4.51	5.93	9.44	13.85	2.45	3.58	6.83	11.02
79	8.51	10.98	14.68	15.70	4.50	5.98	9.70	14.32	2.44	3.60	7.01	11.39
80	9.08	11.74	16.06	16.79	4.45	6.00	9.92	14.81	2.41	3.62	7.19	11.78
81	9.72	12.56	16.81	17.99	4.39	6.00	10.16	15.34	2.38	3.62	7.36	12.19
82	10.39	13.43	17.98	19.25	4.32	6.02	10.43	15.86	2.34	3.62	7.55	12.62
83	11.08	14.30	19.16	20.52	4.25	6.04	10.69	16.42	2.30	3.64	7.74	13.06
84	11.66	15.08	19.61	21.64	4.20	6.06	10.93	16.87	2.27	3.66	7.91	13.42
85	12.12	15.67	21.01	22.50	4.16	6.08	11.10	17.20	2.26	3.66	8.03	13.67
86	12.50	16.16	21.67	23.21	4.12	6.04	11.20	17.46	2.22	3.64	8.10	13.88
87	12.84	16.60	22.26	23.84	4.06	5.99	11.26	17.64	2.20	3.61	8.14	14.04
88	13.15	17.02	22.81	24.44	4.00	5.93	11.29	17.83	2.16	3.58	8.17	14.18
89	13.49	17.45	23.41	25.08	3.96	5.92	11.39	18.06	2.15	3.56	8.24	14.36
90	13.90	17.96	24.11	25.84	3.97	5.94	11.57	18.43	2.15	3.59	8.38	14.66
91	14.34	18.55	24.89	26.68	4.01	6.02	11.82	18.90	2.16	3.62	8.56	15.04
92	14.81	19.14	25.69	27.52	4.03	6.10	12.07	19.37	2.18	3.67	8.74	15.41
93	15.24	19.70	26.44	28.32	4.07	6.17	12.34	19.84	2.20	3.72	8.93	15.78
94	15.62	20.21	27.11	29.02	4.10	6.25	12.59	20.28	2.22	3.78	9.11	16.13
95	15.96	20.64	27.67	29.58	4.15	6.34	12.83	20.68	2.24	3.82	9.28	16.45
96-100	16.24	20.99	28.10	29.99	4.20	6.42	13.06	21.04	2.27	3.88	9.46	16.74

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 36**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.93	2.45	3.21	3.46	4.02	4.48	4.72	5.53	2.17	2.68	3.42	4.39
41	1.97	2.50	3.29	3.54	4.04	4.51	4.78	5.60	2.18	2.72	3.46	4.47
42	2.03	2.56	3.37	3.66	4.12	4.58	4.85	5.70	2.22	2.76	3.52	4.52
43	2.08	2.63	3.46	3.74	4.17	4.63	4.94	5.78	2.26	2.80	3.57	4.62
44	2.15	2.71	3.57	3.83	4.22	4.70	5.02	5.90	2.30	2.85	3.64	4.70
45	2.20	2.78	3.67	3.97	4.28	4.79	5.09	6.00	2.32	2.90	3.68	4.78
46	2.27	2.87	3.77	4.09	4.36	4.85	5.18	6.12	2.37	2.93	3.74	4.87
47	2.33	2.97	3.89	4.21	4.41	4.93	5.27	6.24	2.40	2.97	3.82	4.97
48	2.41	3.06	4.02	4.34	4.48	5.02	5.37	6.38	2.42	3.01	3.88	5.07
49	2.55	3.22	4.24	4.58	4.57	5.09	5.48	6.54	2.46	3.07	3.97	5.19
50	2.68	3.39	4.47	4.82	4.66	5.19	5.60	6.73	2.52	3.13	4.04	5.34
51	2.77	3.52	4.62	5.00	4.70	5.27	5.70	6.86	2.55	3.17	4.12	5.44
52	2.87	3.64	4.78	5.17	4.74	5.32	5.77	6.98	2.56	3.22	4.18	5.55
53	2.98	3.77	4.94	5.37	4.80	5.39	5.87	7.11	2.61	3.24	4.26	5.67
54	3.08	3.91	5.14	5.55	4.85	5.47	5.97	7.25	2.63	3.29	4.32	5.77
55	3.23	4.11	5.39	5.84	4.94	5.54	6.09	7.46	2.67	3.34	4.41	5.94
56	3.43	4.34	5.72	6.19	5.07	5.70	6.30	7.76	2.75	3.43	4.56	6.17
57	3.66	4.62	6.08	6.58	5.18	5.84	6.50	8.04	2.80	3.53	4.70	6.39
58	3.88	4.92	6.45	6.99	5.29	5.98	6.69	8.31	2.86	3.59	4.84	6.64
59	4.21	5.32	7.01	7.59	5.38	6.09	6.89	8.69	2.91	3.68	5.00	6.89
60	4.57	5.78	7.61	8.24	5.47	6.22	7.10	9.04	2.97	3.74	5.14	7.16
61	4.87	6.19	8.14	8.81	5.52	6.28	7.25	9.35	2.98	3.79	5.25	7.43
62	5.22	6.61	8.71	9.42	5.53	6.31	7.43	9.65	2.98	3.81	5.37	7.69
63	5.60	7.10	9.35	10.12	5.52	6.31	7.56	9.97	2.98	3.81	5.47	7.94
64	6.13	7.78	10.25	11.11	5.48	6.31	7.71	10.36	2.97	3.81	5.59	8.24
65	6.69	8.51	11.23	12.16	5.44	6.34	7.87	10.80	2.95	3.82	5.70	8.60
66	7.21	9.16	12.07	13.09	5.40	6.34	8.02	11.23	2.93	3.82	5.83	8.92
67	7.78	9.86	13.00	14.09	5.40	6.41	8.26	11.71	2.93	3.87	5.99	9.30
68	8.36	10.61	14.00	15.18	5.44	6.50	8.60	12.27	2.95	3.91	6.22	9.75
69	9.07	11.51	15.19	16.49	5.52	6.65	8.96	12.93	2.98	3.99	6.46	10.26
70	9.38	11.92	15.75	17.07	5.33	6.49	8.94	13.03	2.90	3.92	6.46	10.36
71	9.65	12.23	16.15	17.52	5.17	6.35	8.90	13.09	2.80	3.83	6.45	10.41
72	9.83	12.49	16.50	17.91	4.92	6.12	8.76	13.02	2.67	3.68	6.34	10.35
73	10.56	13.40	17.70	19.22	4.80	6.05	8.92	13.47	2.61	3.66	6.46	10.71
74	11.43	14.51	19.18	20.80	4.63	5.94	9.07	13.93	2.50	3.58	6.56	11.08
75	12.36	15.70	20.75	22.53	4.41	5.78	9.16	14.38	2.38	3.47	6.61	11.44
76	13.24	16.82	22.24	24.14	4.18	5.60	9.21	14.80	2.26	3.38	6.66	11.77
77	14.14	17.96	23.75	25.77	3.97	5.45	9.30	15.21	2.15	3.29	6.73	12.11
78	15.04	19.09	25.26	27.42	3.76	5.30	9.41	15.62	2.03	3.21	6.80	12.42
79	15.97	20.30	26.88	29.18	3.52	5.14	9.50	15.97	1.90	3.10	6.86	12.72
80	17.05	21.65	28.67	31.13	3.21	4.89	9.51	16.20	1.73	2.95	6.88	13.00
81	18.21	23.14	30.64	33.26	2.83	4.58	9.45	16.70	1.52	2.76	6.84	13.28
82	19.44	24.71	32.71	35.51	2.41	4.24	9.42	17.01	1.30	2.56	6.81	13.54
83	20.69	26.30	34.83	37.81	1.97	3.89	9.36	17.32	1.07	2.33	6.79	13.79
84	21.79	27.71	36.68	39.82	1.60	3.57	9.31	17.57	0.87	2.16	6.74	13.98
85	22.64	28.77	38.10	41.36	1.34	3.32	9.26	17.73	0.75	2.01	6.71	14.10
86	23.35	29.66	39.29	42.66	1.12	3.14	9.20	17.88	0.75	1.88	6.65	14.23
87	23.96	30.45	40.34	43.79	0.91	2.93	9.09	17.97	0.75	1.77	6.58	14.29
88	24.55	31.21	41.33	44.87	0.75	2.72	8.99	18.03	0.75	1.65	6.50	14.35
89	25.17	32.00	42.38	46.03	0.75	2.56	8.92	18.17	0.75	1.55	6.46	14.45
90	25.92	32.95	43.64	47.37	0.75	2.47	8.97	18.45	0.75	1.49	6.49	14.68
91	26.76	34.02	45.05	48.91	0.75	2.40	9.09	18.86	0.75	1.44	6.58	14.99
92	27.62	35.11	46.49	50.46	0.75	2.32	9.20	19.27	0.75	1.40	6.65	15.33
93	28.43	36.14	47.85	51.90	0.75	2.25	9.31	19.67	0.75	1.35	6.74	15.65
94	29.15	37.05	49.06	53.21	0.75	2.20	9.45	20.08	0.75	1.34	6.84	15.97
95	29.78	37.84	50.11	54.28	0.75	2.18	9.61	20.47	0.75	1.32	6.95	16.27
96-100	30.28	38.49	50.93	55.06	0.75	2.18	9.78	20.82	0.75	1.32	7.09	16.56

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 37**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	60 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.82	2.32	3.07	3.31	4.02	4.41	4.66	5.47	2.17	2.65	3.37	4.36
41	1.87	2.38	3.13	3.39	4.04	4.48	4.72	5.54	2.18	2.68	3.42	4.41
42	1.93	2.45	3.22	3.47	4.12	4.52	4.79	5.64	2.22	2.75	3.47	4.48
43	1.97	2.52	3.31	3.58	4.17	4.59	4.87	5.74	2.26	2.77	3.53	4.57
44	2.03	2.60	3.42	3.68	4.22	4.67	4.95	5.85	2.30	2.80	3.58	4.66
45	2.08	2.65	3.49	3.79	4.28	4.72	5.03	5.94	2.32	2.86	3.66	4.73
46	2.16	2.75	3.62	3.91	4.36	4.80	5.12	6.07	2.37	2.91	3.69	4.82
47	2.22	2.83	3.72	4.03	4.43	4.87	5.22	6.20	2.40	2.95	3.77	4.93
48	2.30	2.91	3.83	4.14	4.48	4.95	5.30	6.31	2.42	3.00	3.82	5.02
49	2.41	3.07	4.04	4.37	4.58	5.04	5.40	6.50	2.48	3.06	3.92	5.15
50	2.55	3.23	4.27	4.62	4.67	5.15	5.55	6.66	2.52	3.12	4.02	5.29
51	2.63	3.34	4.41	4.78	4.72	5.22	5.63	6.79	2.55	3.14	4.09	5.40
52	2.72	3.46	4.57	4.94	4.78	5.29	5.74	6.91	2.60	3.19	4.14	5.52
53	2.83	3.58	4.73	5.14	4.82	5.37	5.83	7.06	2.62	3.22	4.21	5.62
54	2.93	3.72	4.93	5.32	4.87	5.40	5.90	7.20	2.63	3.28	4.28	5.72
55	3.07	3.91	5.17	5.59	4.95	5.53	6.07	7.41	2.68	3.32	4.37	5.89
56	3.24	4.14	5.48	5.93	5.08	5.67	6.24	7.70	2.76	3.43	4.52	6.12
57	3.46	4.39	5.83	6.29	5.19	5.83	6.45	8.01	2.83	3.52	4.67	6.35
58	3.67	4.69	6.19	6.69	5.30	5.97	6.65	8.29	2.87	3.58	4.82	6.59
59	3.99	5.08	6.73	7.26	5.42	6.08	6.88	8.64	2.93	3.67	4.97	6.89
60	4.33	5.52	7.28	7.87	5.52	6.22	7.10	8.99	2.98	3.74	5.14	7.16
61	4.62	5.89	7.79	8.41	5.55	6.30	7.26	9.31	3.01	3.79	5.27	7.43
62	4.94	6.30	8.34	9.04	5.59	6.34	7.44	9.65	3.01	3.82	5.38	7.69
63	5.30	6.76	8.96	9.68	5.59	6.39	7.58	9.97	3.01	3.83	5.48	7.94
64	5.83	7.41	9.82	10.63	5.55	6.41	7.78	10.41	3.01	3.87	5.63	8.26
65	6.35	8.11	10.76	11.63	5.54	6.44	7.95	10.87	3.00	3.89	5.75	8.62
66	6.86	8.74	11.56	12.53	5.54	6.46	8.15	11.28	3.00	3.89	5.90	8.97
67	7.36	9.38	12.44	13.48	5.55	6.56	8.41	11.78	3.01	3.94	6.08	9.37
68	7.92	10.11	13.40	14.54	5.62	6.68	8.75	12.36	3.02	4.03	6.34	9.83
69	8.61	10.98	14.55	15.77	5.70	6.84	9.15	13.02	3.08	4.12	6.64	10.36
70	8.91	11.37	15.08	16.34	5.54	6.71	9.16	13.15	3.00	4.04	6.61	10.43
71	9.14	11.67	15.45	16.76	5.38	6.56	9.12	13.19	2.91	3.96	6.60	10.48
72	9.35	11.92	15.81	17.15	5.12	6.31	8.97	13.13	2.77	3.81	6.49	10.43
73	10.02	12.78	16.95	18.40	5.02	6.28	9.16	13.58	2.71	3.79	6.61	10.80
74	10.85	13.84	18.37	19.93	4.85	6.19	9.31	14.06	2.62	3.73	6.74	11.18
75	11.73	14.96	19.87	21.57	4.66	6.04	9.43	14.54	2.52	3.64	6.83	11.58
76	12.57	16.04	21.32	23.13	4.47	5.89	9.51	14.98	2.41	3.54	6.88	11.92
77	13.42	17.14	22.75	24.70	4.27	5.78	9.63	15.41	2.31	3.47	6.96	12.27
78	14.25	18.21	24.20	26.27	4.11	5.68	9.78	15.89	2.22	3.43	7.09	12.63
79	15.18	19.38	25.75	27.94	3.92	5.57	9.93	16.34	2.12	3.36	7.18	12.98
80	16.17	20.67	27.46	29.80	3.69	5.42	10.05	16.79	2.01	3.27	7.26	13.34
81	17.28	22.08	29.34	31.85	3.44	5.23	10.13	17.27	1.86	3.16	7.33	13.73
82	18.45	23.57	31.32	34.01	3.17	5.04	10.26	17.80	1.72	3.05	7.41	14.14
83	19.64	25.10	33.37	36.22	2.91	4.85	10.38	18.30	1.57	2.93	7.50	14.55
84	20.68	26.43	35.13	38.14	2.68	4.70	10.51	18.73	1.45	2.85	7.61	14.90
85	21.49	27.46	36.49	39.62	2.52	4.59	10.61	19.03	1.36	2.77	7.66	15.14
86	22.15	28.30	37.64	40.86	2.35	4.44	10.58	19.26	1.27	2.68	7.65	15.30
87	22.75	29.05	38.64	41.95	2.18	4.28	10.53	19.37	1.19	2.57	7.63	15.41
88	23.30	29.78	39.60	42.98	2.02	4.13	10.47	19.48	1.10	2.48	7.56	15.50
89	23.90	30.54	40.60	44.08	1.88	4.02	10.47	19.67	1.02	2.42	7.56	15.65
90	24.61	31.44	41.80	45.38	1.80	3.96	10.55	20.02	0.97	2.40	7.64	15.92
91	25.40	32.75	43.16	46.85	1.72	3.94	10.72	20.49	0.92	2.38	7.76	16.30
92	26.21	33.48	44.54	48.32	1.66	3.91	10.91	20.95	0.90	2.35	7.87	16.67
93	26.98	34.47	45.84	49.72	1.58	3.91	11.08	21.42	0.87	2.35	8.02	17.05
94	27.68	35.36	47.01	50.97	1.56	3.91	11.28	21.89	0.84	2.35	8.16	17.40
95	28.25	36.10	48.00	51.98	1.52	3.92	11.48	22.33	0.82	2.37	8.31	17.75
96-100	28.74	36.72	48.77	52.74	1.52	3.98	11.68	22.70	0.82	2.40	8.45	18.06

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 38**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	90 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.73	2.22	2.95	3.19	3.97	4.34	4.59	5.40	2.15	2.62	3.32	4.32
41	1.80	2.30	3.01	3.24	4.02	4.41	4.66	5.52	2.17	2.65	3.37	4.37
42	1.85	2.33	3.10	3.34	4.06	4.48	4.73	5.59	2.20	2.68	3.43	4.44
43	1.87	2.41	3.19	3.44	4.12	4.52	4.82	5.69	2.22	2.75	3.47	4.51
44	1.93	2.48	3.28	3.53	4.18	4.59	4.89	5.78	2.26	2.77	3.54	4.62
45	2.00	2.55	3.37	3.64	4.24	4.69	4.97	5.90	2.30	2.83	3.59	4.70
46	2.05	2.62	3.46	3.76	4.32	4.74	5.08	6.04	2.32	2.86	3.67	4.79
47	2.11	2.71	3.58	3.87	4.37	4.84	5.15	6.13	2.37	2.91	3.74	4.89
48	2.18	2.78	3.68	3.99	4.44	4.89	5.25	6.28	2.41	2.97	3.81	5.00
49	2.31	2.95	3.89	4.21	4.52	5.02	5.38	6.44	2.45	3.01	3.89	5.14
50	2.42	3.10	4.11	4.43	4.62	5.12	5.52	6.61	2.50	3.08	3.99	5.27
51	2.52	3.21	4.24	4.58	4.69	5.18	5.60	6.75	2.53	3.12	4.04	5.38
52	2.61	3.32	4.39	4.74	4.73	5.24	5.70	6.89	2.56	3.17	4.12	5.48
53	2.68	3.44	4.56	4.93	4.80	5.32	5.82	7.03	2.61	3.22	4.18	5.59
54	2.78	3.57	4.72	5.12	4.85	5.39	5.89	7.19	2.62	3.24	4.27	5.70
55	2.93	3.76	4.95	5.38	4.94	5.49	6.04	7.39	2.67	3.32	4.37	5.87
56	3.10	3.98	5.27	5.69	5.08	5.64	6.23	7.69	2.75	3.42	4.51	6.09
57	3.31	4.22	5.59	6.05	5.19	5.82	6.45	7.96	2.80	3.49	4.67	6.35
58	3.52	4.49	5.94	6.43	5.32	5.97	6.65	8.29	2.87	3.58	4.82	6.59
59	3.81	4.87	6.45	6.98	5.42	6.09	6.89	8.64	2.95	3.68	5.00	6.89
60	4.13	5.29	6.99	7.58	5.53	6.23	7.11	9.05	3.00	3.76	5.15	7.19
61	4.41	5.64	7.48	8.10	5.60	6.31	7.33	9.37	3.02	3.81	5.29	7.44
62	4.72	6.05	8.01	8.66	5.63	6.41	7.49	9.72	3.06	3.87	5.42	7.71
63	5.08	6.50	8.61	9.31	5.64	6.44	7.69	10.06	3.07	3.89	5.54	8.00
64	5.55	7.11	9.43	10.21	5.64	6.50	7.87	10.48	3.07	3.91	5.70	8.36
65	6.08	7.79	10.33	11.21	5.64	6.53	8.07	10.94	3.07	3.94	5.84	8.71
66	6.54	8.37	11.13	12.04	5.64	6.58	8.26	11.39	3.06	3.97	5.99	9.06
67	7.04	9.00	11.97	12.97	5.67	6.65	8.52	11.91	3.07	3.99	6.19	9.45
68	7.58	9.68	12.89	13.98	5.74	6.76	8.86	12.48	3.10	4.09	6.43	9.91
69	8.24	10.53	14.00	15.15	5.83	6.94	9.30	13.17	3.14	4.18	6.73	10.47
70	8.52	10.91	14.50	15.71	5.69	6.81	9.29	13.30	3.08	4.12	6.73	10.56
71	8.75	11.18	14.88	16.11	5.54	6.68	9.30	13.38	3.00	4.04	6.71	10.63
72	8.92	11.43	15.20	16.47	5.29	6.46	9.16	13.32	2.86	3.89	6.61	10.58
73	9.57	12.27	16.31	17.68	5.22	6.44	9.36	13.79	2.82	3.89	6.79	10.98
74	10.36	13.27	17.67	19.16	5.08	6.36	9.56	14.30	2.75	3.84	6.91	11.37
75	11.21	14.36	19.12	20.73	4.92	6.28	9.72	14.81	2.65	3.79	7.03	11.78
76	12.01	15.40	20.49	22.23	4.73	6.14	9.82	15.26	2.56	3.72	7.10	12.14
77	12.82	16.42	21.88	23.74	4.57	6.04	9.96	15.74	2.47	3.64	7.20	12.50
78	13.63	17.47	23.28	25.25	4.42	5.97	10.13	16.19	2.40	3.59	7.33	12.87
79	14.50	18.58	24.77	26.87	4.24	5.84	10.27	16.64	2.30	3.53	7.43	13.23
80	15.48	19.83	26.42	28.65	3.99	5.68	10.38	17.07	2.17	3.43	7.50	13.57
81	16.52	21.18	28.23	30.63	3.72	5.48	10.42	17.51	2.01	3.29	7.55	13.92
82	17.65	22.61	30.15	32.71	3.39	5.23	10.50	17.91	1.85	3.16	7.59	14.25
83	18.78	24.09	32.10	34.82	3.07	5.00	10.55	18.35	1.66	3.02	7.64	14.60
84	19.77	25.36	33.80	36.68	2.78	4.82	10.61	18.70	1.51	2.91	7.66	14.85
85	20.54	26.35	35.12	38.10	2.60	4.67	10.63	18.92	1.40	2.82	7.70	15.05
86	21.18	27.16	36.22	39.29	2.42	4.52	10.62	19.12	1.30	2.72	7.69	15.20
87	21.74	27.87	37.17	40.34	2.25	4.37	10.55	19.23	1.21	2.63	7.64	15.30
88	22.29	28.55	38.09	41.33	2.08	4.21	10.50	19.34	1.12	2.53	7.59	15.40
89	22.29	28.55	38.09	41.33	1.95	4.09	10.50	19.34	1.12	2.53	7.59	15.53
90	22.85	29.29	39.06	42.38	1.86	4.03	10.48	19.52	1.05	2.47	7.58	15.79
91	23.52	30.16	40.22	43.64	1.78	4.02	10.58	19.86	1.00	2.45	7.65	16.16
92	24.29	31.14	41.53	45.05	1.71	3.98	10.73	20.32	0.97	2.42	7.78	16.52
93	25.06	32.14	42.84	46.48	1.65	3.96	10.92	20.77	0.92	2.40	7.89	16.87
94	26.45	33.92	45.23	49.00	1.60	3.98	11.28	21.67	0.87	2.40	8.16	17.23
95	27.02	34.64	46.18	49.99	1.57	3.99	11.47	22.09	0.85	2.41	8.30	17.57
96-100	27.48	35.22	46.94	50.71	1.57	4.03	11.68	22.48	0.85	2.45	8.45	17.87

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 39**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.56	2.00	2.63	2.85	3.81	4.18	4.47	5.25	2.07	2.53	3.22	4.18
41	1.58	2.03	2.71	2.93	3.87	4.26	4.51	5.34	2.08	2.56	3.28	4.24
42	1.63	2.10	2.77	3.00	3.91	4.33	4.58	5.42	2.11	2.61	3.31	4.33
43	1.67	2.16	2.86	3.08	3.98	4.39	4.66	5.53	2.16	2.63	3.37	4.39
44	1.72	2.20	2.95	3.17	4.03	4.44	4.73	5.64	2.18	2.68	3.43	4.48
45	1.77	2.27	3.01	3.24	4.11	4.51	4.82	5.74	2.22	2.72	3.47	4.57
46	1.82	2.33	3.12	3.36	4.17	4.59	4.92	5.85	2.26	2.77	3.57	4.66
47	1.87	2.41	3.21	3.46	4.24	4.67	5.00	5.99	2.30	2.80	3.62	4.74
48	1.93	2.50	3.31	3.57	4.28	4.74	5.09	6.09	2.32	2.86	3.68	4.85
49	2.05	2.63	3.49	3.77	4.39	4.85	5.22	6.28	2.38	2.93	3.77	5.00
50	2.16	2.77	3.68	3.97	4.48	4.94	5.37	6.45	2.42	2.98	3.88	5.15
51	2.22	2.86	3.81	4.11	4.56	5.03	5.47	6.59	2.46	3.02	3.94	5.25
52	2.31	2.97	3.94	4.26	4.59	5.09	5.53	6.74	2.48	3.07	4.02	5.37
53	2.40	3.08	4.09	4.41	4.66	5.15	5.63	6.88	2.52	3.12	4.09	5.47
54	2.48	3.19	4.24	4.58	4.70	5.22	5.74	7.03	2.55	3.14	4.14	5.59
55	2.61	3.34	4.47	4.80	4.80	5.37	5.89	7.24	2.61	3.22	4.27	5.75
56	2.76	3.54	4.72	5.09	4.94	5.49	6.09	7.54	2.67	3.32	4.41	5.98
57	2.93	3.77	5.02	5.40	5.07	5.64	6.31	7.84	2.75	3.42	4.57	6.22
58	3.12	4.02	5.34	5.77	5.18	5.82	6.51	8.14	2.80	3.49	4.72	6.46
59	3.37	4.36	5.78	6.24	5.30	5.97	6.75	8.52	2.87	3.58	4.89	6.76
60	3.67	4.72	6.29	6.79	5.42	6.09	6.99	8.91	2.93	3.68	5.07	7.09
61	3.92	5.04	6.73	7.25	5.49	6.22	7.21	9.26	2.98	3.74	5.22	7.35
62	4.21	5.40	7.20	7.78	5.54	6.30	7.39	9.60	3.00	3.79	5.37	7.63
63	4.51	5.82	7.73	8.36	5.59	6.35	7.59	9.96	3.01	3.83	5.49	7.92
64	4.94	6.35	8.47	9.15	5.62	6.43	7.84	10.42	3.02	3.88	5.67	8.29
65	5.40	6.96	9.29	10.02	5.64	6.51	8.10	10.93	3.07	3.92	5.85	8.70
66	5.83	7.49	9.98	10.80	5.69	6.59	8.34	11.41	3.08	3.98	6.04	9.07
67	6.24	8.06	10.77	11.62	5.75	6.73	8.64	11.96	3.12	4.06	6.28	9.51
68	6.74	8.69	11.59	12.52	5.87	6.91	9.06	12.58	3.17	4.17	6.54	9.98
69	7.33	9.42	12.59	13.62	6.00	7.13	9.51	13.30	3.24	4.32	6.89	10.57
70	7.58	9.76	13.04	14.09	5.90	7.05	9.56	13.47	3.19	4.26	6.91	10.70
71	7.78	10.02	13.39	14.45	5.77	6.95	9.57	13.54	3.12	4.18	6.94	10.77
72	7.94	10.23	13.68	14.78	5.54	6.74	9.46	13.50	3.00	4.07	6.86	10.76
73	8.51	10.98	14.68	15.86	5.52	6.79	9.75	14.03	2.98	4.09	7.05	11.16
74	9.22	11.89	15.89	17.20	5.44	6.79	9.98	14.60	2.95	4.09	7.24	11.61
75	9.97	12.87	17.21	18.60	5.33	6.74	10.21	15.18	2.90	4.07	7.40	12.06
76	10.70	13.78	18.43	19.94	5.22	6.66	10.41	15.66	2.82	4.03	7.54	12.46
77	11.41	14.73	19.69	21.29	5.10	6.64	10.62	16.19	2.76	3.99	7.69	12.87
78	12.13	15.65	20.95	22.66	5.02	6.64	10.85	16.69	2.71	3.99	7.85	13.27
79	12.90	16.65	22.29	24.11	4.89	6.59	11.07	17.21	2.65	3.98	8.01	13.68
80	13.77	17.76	23.79	25.73	4.77	6.51	11.28	17.73	2.57	3.94	8.16	14.10
81	14.70	18.97	25.41	27.49	4.59	6.43	11.48	18.32	2.48	3.88	8.31	14.58
82	15.71	20.27	27.13	29.35	4.42	6.34	11.71	18.93	2.40	3.82	8.47	15.06
83	16.71	21.58	28.89	31.27	4.26	6.26	11.96	19.56	2.31	3.77	8.66	15.55
84	17.60	22.71	30.43	32.93	4.12	6.20	12.21	20.08	2.23	3.74	8.82	15.97
85	18.28	23.60	31.61	34.21	4.02	6.14	12.36	20.47	2.17	3.72	8.94	16.27
86	18.86	24.34	32.60	35.27	3.91	6.05	12.42	20.74	2.11	3.66	8.97	16.49
87	19.34	24.98	33.47	36.22	3.79	5.92	12.43	20.92	2.05	3.58	8.99	16.64
88	19.83	25.60	34.30	37.12	3.68	5.82	12.43	21.10	2.00	3.51	8.99	16.79
89	20.34	26.26	35.18	38.05	3.59	5.72	12.48	21.34	1.95	3.44	9.04	16.97
90	20.94	27.03	36.22	39.17	3.54	5.72	12.65	21.77	1.92	3.44	9.15	17.30
91	21.63	27.92	37.38	40.45	3.54	5.74	12.89	22.41	1.92	3.46	9.34	17.72
92	22.31	28.80	38.58	41.72	3.53	5.78	13.15	22.83	1.92	3.47	9.52	18.15
93	22.96	29.64	39.70	42.92	3.52	5.79	13.40	23.34	1.90	3.49	9.68	18.57
94	23.56	30.40	40.71	43.98	3.53	5.84	13.65	23.86	1.92	3.53	9.88	18.82
95	24.05	31.05	41.57	44.87	3.54	5.90	13.92	24.32	1.92	3.57	10.08	19.34
96-100	24.46	31.57	42.23	45.50	3.58	5.97	14.16	24.74	1.93	3.59	10.25	19.68

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 40**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	365 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.27	1.63	2.18	2.32	3.29	3.66	3.89	4.73	1.77	2.20	2.83	3.77
41	1.30	1.70	2.25	2.40	3.34	3.69	3.97	4.84	1.81	2.22	2.86	3.83
42	1.35	1.72	2.30	2.46	3.39	3.76	4.03	4.92	1.82	2.27	2.93	3.91
43	1.37	1.77	2.37	2.52	3.44	3.81	4.11	5.02	1.86	2.30	2.97	3.98
44	1.41	1.82	2.42	2.61	3.49	3.88	4.18	5.09	1.90	2.32	3.01	4.06
45	1.47	1.87	2.50	2.67	3.54	3.97	4.26	5.22	1.93	2.38	3.08	4.14
46	1.50	1.93	2.56	2.76	3.62	4.02	4.34	5.32	1.96	2.42	3.13	4.22
47	1.56	2.00	2.65	2.85	3.67	4.09	4.41	5.42	1.97	2.46	3.21	4.33
48	1.60	2.05	2.75	2.93	3.74	4.14	4.51	5.55	2.02	2.50	3.28	4.43
49	1.70	2.17	2.90	3.08	3.82	4.26	4.63	5.74	2.07	2.56	3.36	4.57
50	1.77	2.30	3.06	3.24	3.91	4.36	4.78	5.90	2.11	2.63	3.46	4.70
51	1.85	2.37	3.14	3.36	3.98	4.43	4.87	6.05	2.16	2.67	3.53	4.80
52	1.90	2.45	3.24	3.47	4.03	4.51	4.95	6.19	2.18	2.72	3.58	4.92
53	1.96	2.53	3.37	3.62	4.11	4.58	5.07	6.34	2.22	2.76	3.66	5.03
54	2.05	2.63	3.52	3.76	4.14	4.63	5.18	6.50	2.25	2.80	3.74	5.15
55	2.16	2.77	3.68	3.94	4.26	4.78	5.32	6.69	2.30	2.87	3.83	5.32
56	2.27	2.93	3.91	4.18	4.37	4.93	5.53	6.98	2.38	2.97	4.02	5.55
57	2.41	3.12	4.14	4.44	4.51	5.07	5.74	7.28	2.45	3.07	4.14	5.82
58	2.56	3.31	4.43	4.73	4.63	5.22	5.97	7.59	2.50	3.14	4.32	6.05
59	2.78	3.59	4.79	5.14	4.78	5.39	6.23	8.01	2.60	3.24	4.51	6.35
60	3.02	3.89	5.19	5.55	4.92	5.55	6.50	8.40	2.65	3.36	4.70	6.68
61	3.23	4.17	5.55	5.94	5.02	5.72	6.74	8.76	2.71	3.44	4.87	6.98
62	3.46	4.47	5.97	6.38	5.09	5.83	6.98	9.15	2.76	3.52	5.04	7.28
63	3.72	4.79	6.41	6.86	5.17	5.93	7.21	9.56	2.78	3.58	5.22	7.59
64	4.09	5.25	7.03	7.50	5.25	6.08	7.50	10.08	2.85	3.67	5.44	8.01
65	4.47	5.75	7.70	8.24	5.34	6.22	7.84	10.63	2.90	3.74	5.67	8.46
66	4.80	6.20	8.29	8.86	5.42	6.35	8.14	11.14	2.93	3.83	5.89	8.86
67	5.17	6.66	8.92	9.56	5.53	6.53	8.51	11.74	3.00	3.94	6.17	9.34
68	5.55	7.19	9.61	10.31	5.69	6.75	8.96	12.41	3.08	4.06	6.46	9.86
69	6.05	7.80	10.43	11.17	5.87	7.03	9.48	13.17	3.17	4.24	6.86	10.47
70	6.26	8.09	10.81	11.58	5.82	7.01	9.60	13.35	3.14	4.24	6.94	10.63
71	6.41	8.29	11.09	11.89	5.74	6.95	9.66	13.50	3.10	4.18	6.98	10.73
72	6.56	8.47	11.36	12.16	5.57	6.81	9.63	13.50	3.02	4.12	6.96	10.76
73	7.04	9.09	12.18	13.04	5.62	6.95	9.98	14.10	3.05	4.19	7.24	11.23
74	7.63	9.86	13.19	14.14	5.63	7.04	10.36	14.75	3.06	4.26	7.49	11.73
75	8.25	10.66	14.29	15.30	5.62	7.11	10.70	15.41	3.05	4.29	7.73	12.27
76	8.84	11.43	15.33	16.41	5.59	7.16	10.98	16.01	3.02	4.32	7.95	12.74
77	9.43	12.21	16.35	17.53	5.57	7.24	11.29	16.60	3.01	4.36	8.17	13.20
78	10.03	12.98	17.40	18.65	5.57	7.31	11.62	17.21	3.01	4.41	8.41	13.68
79	10.68	13.80	18.51	19.84	5.55	7.39	11.96	17.80	3.01	4.44	8.66	14.14
80	11.39	14.73	19.76	21.18	5.52	7.41	12.27	18.41	2.98	4.48	8.89	14.63
81	12.18	15.74	21.12	22.63	5.44	7.44	12.58	19.07	2.93	4.48	9.11	15.18
82	13.00	16.80	22.55	24.17	5.37	7.48	12.93	19.76	2.91	4.51	9.36	15.71
83	13.84	17.90	24.01	25.75	5.29	7.49	13.28	20.44	2.86	4.52	9.60	16.25
84	14.58	18.86	25.30	27.11	5.23	7.55	13.58	21.02	2.83	4.56	9.83	16.70
85	15.14	19.57	26.27	28.17	5.18	7.55	13.79	21.42	2.80	4.56	9.98	17.05
86	15.60	20.19	27.09	29.04	5.12	7.51	13.92	21.77	2.77	4.52	10.08	17.30
87	16.02	20.73	27.81	29.81	5.04	7.46	14.00	22.00	2.72	4.49	10.13	17.51
88	16.42	21.24	28.50	30.55	4.99	7.40	14.08	22.24	2.70	4.47	10.18	17.68
89	16.85	21.79	29.23	31.35	4.94	7.39	14.18	22.53	2.67	4.44	10.26	17.91
90	17.35	22.44	30.10	32.26	4.95	7.41	14.43	22.99	2.68	4.48	10.43	18.28
91	17.91	23.15	31.08	33.31	4.99	7.51	14.74	23.57	2.70	4.52	10.66	18.74
92	18.48	23.90	32.06	34.36	5.03	7.61	15.06	24.17	2.72	4.58	10.91	19.23
93	19.02	24.59	33.00	35.34	5.08	7.70	15.38	24.74	2.75	4.64	11.13	19.68
94	19.49	25.22	33.83	36.22	5.12	7.80	15.71	25.31	2.77	4.72	11.37	20.13
95	19.92	25.76	34.53	36.92	5.18	7.91	16.01	25.81	2.80	4.77	11.58	20.53
96-100	20.27	26.20	35.07	37.43	5.24	8.01	16.30	26.26	2.83	4.84	11.81	20.89

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 41**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.76	0.95	1.22	1.32	2.64	2.92	3.02	3.40	1.44	1.75	2.20	2.70
41	0.80	1.01	1.30	1.38	2.70	3.00	3.11	3.49	1.46	1.81	2.24	2.77
42	0.84	1.04	1.36	1.45	2.77	3.06	3.20	3.60	1.50	1.85	2.32	2.86
43	0.89	1.10	1.42	1.52	2.86	3.14	3.29	3.70	1.55	1.91	2.38	2.95
44	0.92	1.16	1.50	1.60	2.93	3.24	3.38	3.83	1.58	1.94	2.45	3.05
45	0.98	1.22	1.57	1.68	3.01	3.32	3.48	3.94	1.63	2.00	2.51	3.13
46	1.03	1.30	1.66	1.78	3.07	3.42	3.59	4.06	1.67	2.08	2.59	3.23
47	1.09	1.37	1.75	1.87	3.16	3.52	3.68	4.18	1.72	2.11	2.66	3.32
48	1.14	1.44	1.85	1.99	3.24	3.60	3.79	4.32	1.75	2.17	2.75	3.43
49	1.25	1.56	2.02	2.15	3.34	3.70	3.92	4.49	1.81	2.23	2.84	3.58
50	1.36	1.69	2.18	2.33	3.42	3.83	4.06	4.67	1.85	2.30	2.93	3.70
51	1.42	1.80	2.30	2.47	3.50	3.89	4.15	4.78	1.90	2.35	3.00	3.80
52	1.52	1.91	2.45	2.60	3.58	3.97	4.26	4.91	1.93	2.40	3.07	3.92
53	1.60	2.02	2.59	2.77	3.62	4.06	4.36	5.06	1.97	2.46	3.14	4.02
54	1.69	2.14	2.76	2.95	3.70	4.13	4.45	5.21	2.00	2.50	3.22	4.13
55	1.82	2.29	2.95	3.16	3.79	4.24	4.60	5.40	2.05	2.56	3.32	4.30
56	1.99	2.48	3.22	3.43	3.90	4.38	4.78	5.64	2.11	2.64	3.46	4.49
57	2.15	2.70	3.49	3.73	4.02	4.51	4.96	5.89	2.18	2.72	3.58	4.68
58	2.33	2.94	3.79	4.06	4.13	4.63	5.12	6.16	2.23	2.78	3.71	4.88
59	2.59	3.25	4.21	4.51	4.22	4.78	5.32	6.44	2.29	2.87	3.85	5.12
60	2.87	3.60	4.67	4.99	4.31	4.87	5.51	6.73	2.33	2.94	3.98	5.35
61	3.12	3.94	5.09	5.45	4.36	4.96	5.68	7.01	2.36	3.00	4.10	5.58
62	3.41	4.28	5.54	5.95	4.39	5.00	5.80	7.27	2.38	3.02	4.20	5.78
63	3.71	4.68	6.07	6.52	4.39	5.03	5.92	7.55	2.38	3.04	4.30	6.00
64	4.13	5.18	6.74	7.25	4.39	5.06	6.08	7.88	2.38	3.05	4.40	6.28
65	4.57	5.76	7.48	8.03	4.39	5.09	6.25	8.24	2.38	3.07	4.51	6.55
66	4.99	6.29	8.18	8.80	4.38	5.12	6.41	8.59	2.38	3.07	4.63	6.83
67	5.44	6.88	8.94	9.60	4.39	5.18	6.61	9.00	2.38	3.12	4.79	7.15
68	5.94	7.48	9.76	10.49	4.43	5.27	6.88	9.46	2.40	3.18	4.97	7.52
69	6.52	8.22	10.73	11.52	4.49	5.39	7.19	10.00	2.42	3.25	5.21	7.94
70	6.82	8.60	11.23	12.08	4.37	5.30	7.20	10.10	2.36	3.19	5.22	8.04
71	7.06	8.90	11.63	12.53	4.25	5.20	7.19	10.18	2.29	3.12	5.20	8.09
72	7.26	9.18	12.00	12.91	4.04	5.00	7.07	10.15	2.18	3.01	5.12	8.06
73	7.85	9.92	12.97	13.97	3.96	4.97	7.24	10.52	2.15	3.00	5.24	8.36
74	8.54	10.80	14.14	15.23	3.84	4.90	7.37	10.91	2.08	2.95	5.33	8.68
75	9.29	11.75	15.38	16.58	3.67	4.79	7.46	11.28	1.99	2.89	5.40	8.98
76	10.02	12.67	16.60	17.90	3.49	4.66	7.52	11.62	1.90	2.81	5.44	9.24
77	10.75	13.61	17.83	19.24	3.32	4.54	7.61	11.95	1.80	2.74	5.50	9.50
78	11.48	14.54	19.07	20.57	3.17	4.45	7.70	12.29	1.72	2.68	5.57	9.77
79	12.28	15.54	20.38	21.98	2.98	4.31	7.78	12.59	1.61	2.60	5.62	10.02
80	13.02	16.64	21.83	23.57	2.74	4.12	7.79	12.89	1.48	2.48	5.51	10.25
81	14.10	17.86	23.44	25.30	2.44	3.88	7.78	13.16	1.32	2.34	5.62	10.48
82	15.11	19.13	25.13	27.13	2.10	3.59	7.74	13.44	1.14	2.17	5.60	10.68
83	16.13	20.44	26.84	28.99	1.75	3.31	7.70	13.69	0.95	1.99	5.57	10.88
84	17.03	21.58	28.36	30.64	1.44	3.06	7.67	13.87	0.78	1.84	5.56	11.04
85	17.72	22.46	29.53	31.90	1.21	2.86	7.63	14.03	0.66	1.73	5.52	11.15
86	18.31	23.21	30.50	32.95	1.04	2.70	7.57	14.15	0.60	1.62	5.48	11.24
87	18.83	23.86	31.37	33.89	0.88	2.53	7.49	14.21	0.60	1.52	5.42	11.30
88	19.32	24.48	32.20	34.79	0.71	2.36	7.40	14.27	0.60	1.43	5.36	11.34
89	19.84	25.14	33.07	35.74	0.60	2.23	7.36	14.38	0.60	1.34	5.32	11.42
90	20.45	25.92	34.10	36.85	0.60	2.14	7.39	14.62	0.60	1.30	5.35	11.62
91	21.13	26.80	35.26	38.10	0.60	2.08	7.48	14.93	0.60	1.26	5.41	11.88
92	21.84	27.68	36.43	39.36	0.60	2.00	7.57	15.25	0.60	1.21	5.48	12.13
93	22.50	28.54	37.55	40.56	0.60	1.96	7.67	15.59	0.60	1.19	5.56	12.40
94	23.10	29.29	38.56	41.63	0.60	1.92	7.79	15.91	0.60	1.15	5.63	12.65
95	23.62	29.95	39.42	42.53	0.60	1.84	7.90	16.21	0.60	1.15	5.71	12.90
96-100	24.04	30.48	40.10	43.21	0.60	1.90	8.02	16.49	0.60	1.15	5.81	13.10

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 42**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.72	0.91	1.18	1.26	2.60	2.86	2.96	3.34	1.40	1.73	2.14	2.65
41	0.76	0.95	1.22	1.31	2.68	2.93	3.04	3.46	1.45	1.76	2.21	2.74
42	0.80	1.01	1.30	1.38	2.75	3.01	3.13	3.53	1.49	1.82	2.28	2.82
43	0.83	1.04	1.36	1.45	2.82	3.11	3.22	3.65	1.54	1.86	2.33	2.90
44	0.89	1.10	1.44	1.54	2.90	3.19	3.31	3.76	1.57	1.92	2.40	2.98
45	0.92	1.16	1.50	1.62	2.98	3.28	3.41	3.88	1.62	1.97	2.47	3.07
46	0.98	1.22	1.58	1.69	3.05	3.35	3.52	4.01	1.66	2.03	2.56	3.18
47	1.03	1.30	1.67	1.80	3.13	3.46	3.61	4.13	1.69	2.08	2.63	3.28
48	1.09	1.37	1.76	1.90	3.22	3.53	3.73	4.26	1.74	2.12	2.70	3.38
49	1.18	1.49	1.92	2.05	3.31	3.65	3.86	4.42	1.80	2.21	2.78	3.50
50	1.27	1.62	2.09	2.22	3.41	3.76	3.98	4.58	1.84	2.27	2.88	3.65
51	1.36	1.69	2.20	2.35	3.48	3.84	4.08	4.72	1.87	2.32	2.95	3.76
52	1.44	1.81	2.33	2.50	3.55	3.92	4.20	4.86	1.92	2.38	3.04	3.86
53	1.52	1.92	2.47	2.65	3.61	4.02	4.30	4.99	1.96	2.41	3.11	3.97
54	1.62	2.03	2.64	2.82	3.67	4.08	4.40	5.15	1.99	2.46	3.19	4.10
55	1.73	2.18	2.83	3.02	3.77	4.20	4.56	5.34	2.04	2.54	3.29	4.24
56	1.87	2.36	3.06	3.13	3.88	4.33	4.72	5.58	2.10	2.63	3.42	4.44
57	2.03	2.57	3.32	3.56	4.01	4.48	4.91	5.83	2.17	2.70	3.56	4.66
58	2.21	2.78	3.61	3.88	4.10	4.60	5.09	6.10	2.22	2.77	3.68	4.86
59	2.46	3.10	4.02	4.31	4.21	4.73	5.28	6.38	2.28	2.86	3.83	5.09
60	2.72	3.43	4.45	4.78	4.30	4.86	5.50	6.71	2.32	2.93	3.97	5.33
61	2.95	3.74	4.86	5.21	4.36	4.94	5.66	6.98	2.36	2.98	4.08	5.54
62	3.22	4.07	5.30	5.69	4.40	5.00	5.80	7.25	2.38	3.02	4.20	5.76
63	3.52	4.45	5.80	6.23	4.42	5.05	5.95	7.54	2.39	3.04	4.30	5.99
64	3.90	4.94	6.44	6.91	4.43	5.09	6.11	7.88	2.40	3.07	4.43	6.28
65	4.33	5.48	7.15	7.67	4.44	5.15	6.31	8.26	2.40	3.11	4.57	6.56
66	4.73	5.99	7.82	8.40	4.45	5.21	6.49	8.63	2.41	3.13	4.69	6.86
67	5.16	6.54	8.54	9.18	4.49	5.27	6.71	9.02	2.42	3.18	4.86	7.18
68	5.62	7.12	9.32	10.02	4.54	5.39	6.98	9.49	2.46	3.25	5.05	7.56
69	6.17	7.82	10.25	11.03	4.62	5.52	7.32	10.06	2.50	3.34	5.30	7.99
70	6.46	8.20	10.73	11.56	4.51	5.44	7.34	10.18	2.45	3.28	5.30	8.09
71	6.68	8.48	11.12	11.98	4.38	5.33	7.32	10.25	2.36	3.22	5.30	8.15
72	6.89	8.75	11.47	12.35	4.19	5.15	7.22	10.21	2.27	3.11	5.11	8.12
73	7.44	9.44	12.41	13.36	4.12	5.14	7.39	10.58	2.23	3.10	5.35	8.42
74	8.10	10.30	13.52	14.57	4.00	5.08	7.54	10.99	2.16	3.06	5.45	8.74
75	8.81	11.20	14.71	15.86	3.85	4.98	7.66	11.38	2.09	3.01	5.54	9.05
76	9.49	12.07	15.88	17.12	3.70	4.86	7.73	11.74	2.00	2.94	5.59	9.34
77	10.19	12.96	17.05	18.40	3.55	4.78	7.84	12.10	1.92	2.88	5.68	9.62
78	10.90	13.86	18.24	19.67	3.43	4.72	7.98	12.47	1.86	2.84	5.77	9.92
79	11.64	14.81	19.50	21.04	3.29	4.64	8.10	12.85	1.78	2.80	5.87	10.21
80	12.46	15.86	20.89	22.55	3.11	4.52	8.20	13.22	1.68	2.72	5.94	10.51
81	13.37	17.02	22.43	24.20	2.90	4.37	8.28	13.61	1.57	2.64	6.00	10.82
82	14.33	18.24	24.04	25.96	2.69	4.22	8.39	14.03	1.45	2.54	6.06	11.15
83	15.30	19.48	25.69	27.74	2.47	4.07	8.50	14.44	1.33	2.46	6.14	11.48
84	16.15	20.57	27.14	29.32	2.29	3.95	8.62	14.80	1.24	2.39	6.24	11.77
85	16.81	21.42	28.26	30.53	2.16	3.86	8.68	15.05	1.16	2.33	6.28	11.98
86	17.36	22.12	29.20	31.54	2.03	3.74	8.68	15.22	1.09	2.26	6.28	12.10
87	17.86	22.74	30.02	32.44	1.88	3.61	8.62	15.32	1.02	2.17	6.24	12.18
88	18.32	23.34	30.82	33.29	1.75	3.49	8.58	15.41	0.95	2.10	6.20	12.26
89	18.82	23.98	31.66	34.20	1.63	3.38	8.58	15.58	0.89	2.04	6.20	12.38
90	19.39	24.71	32.64	35.27	1.56	3.34	8.65	15.84	0.84	2.02	6.25	12.60
91	20.05	25.55	33.76	36.47	1.50	3.31	8.78	16.21	0.82	1.99	6.36	12.90
92	20.71	26.40	34.87	37.67	1.44	3.29	8.93	16.61	0.78	1.99	6.46	13.20
93	21.35	27.20	35.95	38.82	1.39	3.28	9.08	16.98	0.76	1.98	6.56	13.50
94	21.91	27.94	36.91	39.84	1.34	3.28	9.23	17.34	0.73	1.98	6.68	13.79
95	22.40	28.56	37.73	40.70	1.33	3.29	9.38	17.69	0.72	1.99	6.79	14.06
96-100	22.80	29.06	38.39	41.35	1.32	3.32	9.54	17.99	0.71	2.00	6.90	14.32

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 43**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	90 Days
Inflation	5% Simple
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.70	0.86	1.13	1.20	2.57	2.80	2.92	3.29	1.39	1.69	2.11	2.63
41	0.72	0.91	1.19	1.26	2.64	2.87	3.00	3.38	1.42	1.74	2.17	2.69
42	0.76	0.95	1.25	1.32	2.70	2.96	3.07	3.48	1.46	1.78	2.22	2.76
43	0.80	1.01	1.30	1.39	2.77	3.04	3.18	3.59	1.50	1.82	2.29	2.84
44	0.84	1.07	1.37	1.46	2.86	3.12	3.25	3.70	1.55	1.87	2.35	2.95
45	0.89	1.12	1.44	1.55	2.93	3.20	3.37	3.80	1.58	1.93	2.42	3.04
46	0.92	1.18	1.52	1.63	3.01	3.31	3.47	3.94	1.63	1.99	2.50	3.13
47	0.98	1.25	1.60	1.72	3.10	3.40	3.56	4.07	1.67	2.04	2.57	3.24
48	1.03	1.31	1.69	1.81	3.18	3.48	3.67	4.20	1.72	2.10	2.65	3.34
49	1.12	1.42	1.84	1.96	3.28	3.60	3.79	4.36	1.76	2.17	2.75	3.48
50	1.21	1.54	1.99	2.12	3.37	3.70	3.92	4.54	1.82	2.23	2.84	3.60
51	1.28	1.63	2.11	2.24	3.43	3.78	4.03	4.68	1.86	2.29	2.93	3.71
52	1.37	1.73	2.23	2.39	3.52	3.88	4.13	4.81	1.91	2.33	3.00	3.83
53	1.45	1.84	2.38	2.54	3.59	3.96	4.25	4.96	1.94	2.39	3.06	3.94
54	1.54	1.94	2.52	2.69	3.66	4.04	4.36	5.11	1.97	2.45	3.14	4.06
55	1.64	2.09	2.70	2.90	3.76	4.15	4.50	5.30	2.03	2.50	3.25	4.22
56	1.78	2.27	2.94	3.14	3.88	4.31	4.68	5.54	2.10	2.59	3.38	4.42
57	1.93	2.46	3.19	3.41	3.98	4.44	4.87	5.81	2.17	2.68	3.52	4.62
58	2.11	2.66	3.47	3.71	4.10	4.58	5.06	6.07	2.22	2.76	3.66	4.84
59	2.33	2.96	3.85	4.13	4.22	4.72	5.27	6.37	2.28	2.84	3.80	5.08
60	2.59	3.29	4.28	4.58	4.32	4.86	5.48	6.70	2.33	2.93	3.96	5.32
61	2.82	3.58	4.67	4.99	4.39	4.94	5.66	6.98	2.38	2.98	4.08	5.54
62	3.07	3.90	5.09	5.45	4.44	5.03	5.81	7.27	2.40	3.04	4.21	5.78
63	3.35	4.26	5.56	5.96	4.48	5.08	5.98	7.56	2.41	3.06	4.32	6.01
64	3.73	4.73	6.18	6.64	4.50	5.15	6.17	7.93	2.42	3.11	4.45	6.31
65	4.13	5.24	6.86	7.37	4.51	5.21	6.36	8.32	2.45	3.13	4.60	6.61
66	4.51	5.74	7.51	8.06	4.52	5.26	6.53	8.66	2.45	3.16	4.73	6.90
67	4.91	6.25	8.20	8.81	4.56	5.34	6.78	9.08	2.47	3.22	4.90	7.24
68	5.36	6.83	8.95	9.62	4.62	5.45	7.07	9.58	2.50	3.30	5.11	7.62
69	5.89	7.49	9.84	10.57	4.70	5.59	7.39	10.13	2.56	3.38	5.35	8.06
70	6.17	7.86	10.31	11.09	4.61	5.52	7.43	10.27	2.50	3.32	5.38	8.16
71	6.37	8.12	10.68	11.50	4.50	5.42	7.45	10.36	2.44	3.28	5.38	8.24
72	6.58	8.38	11.02	11.86	4.31	5.26	7.36	10.33	2.33	3.17	5.32	8.22
73	7.10	9.05	11.92	12.83	4.26	5.26	7.55	10.74	2.30	3.17	5.46	8.53
74	7.73	9.86	12.98	13.99	4.16	5.22	7.72	11.16	2.26	3.16	5.58	8.88
75	8.41	10.73	14.14	15.23	4.04	5.15	7.85	11.58	2.18	3.11	5.69	9.20
76	9.07	11.57	15.25	16.44	3.91	5.06	7.97	11.95	2.11	3.05	5.76	9.50
77	9.73	12.42	16.39	17.66	3.78	4.98	8.09	12.34	2.05	3.01	5.86	9.82
78	10.40	13.28	17.52	18.90	3.67	4.92	8.23	12.71	1.98	2.98	5.95	10.12
79	11.11	14.18	18.73	20.21	3.53	4.85	8.36	13.07	1.91	2.93	6.06	10.40
80	11.90	15.08	20.08	21.66	3.35	4.72	8.45	13.44	1.81	2.84	6.12	10.68
81	12.77	16.31	21.55	23.26	3.12	4.55	8.51	13.79	1.69	2.75	6.16	10.96
82	13.68	17.48	23.11	24.94	2.87	4.37	8.57	14.12	1.55	2.64	6.19	11.24
83	14.62	18.67	24.70	26.65	2.60	4.19	8.62	14.47	1.40	2.53	6.24	11.52
84	15.43	19.72	26.09	28.16	2.38	4.04	8.68	14.75	1.28	2.44	6.28	11.72
85	16.07	20.53	27.17	29.33	2.21	3.92	8.70	14.94	1.20	2.36	6.30	11.89
86	16.58	21.20	28.07	30.30	2.08	3.80	8.69	15.11	1.12	2.29	6.29	12.01
87	17.05	21.80	28.86	31.16	1.93	3.67	8.65	15.20	1.04	2.21	6.25	12.08
88	17.51	22.38	29.63	31.99	1.80	3.55	8.59	15.29	0.97	2.14	6.22	12.17
89	17.98	22.98	30.43	32.86	1.68	3.44	8.58	15.44	0.91	2.08	6.20	12.28
90	18.53	23.70	31.38	33.89	1.61	3.40	8.66	15.71	0.88	2.05	6.26	12.49
91	19.15	24.50	32.45	35.04	1.55	3.37	8.80	16.08	0.84	2.03	6.37	12.79
92	19.79	25.31	33.53	36.20	1.49	3.35	8.94	16.44	0.80	2.03	6.47	13.08
93	20.40	26.09	34.56	37.31	1.43	3.32	9.08	16.80	0.77	2.00	6.56	13.37
94	20.94	26.78	35.48	38.28	1.39	3.32	9.22	17.16	0.76	2.00	6.67	13.66
95	21.41	27.38	36.28	39.11	1.37	3.34	9.37	17.50	0.73	2.02	6.78	13.92
96-100	21.79	27.88	36.91	39.73	1.36	3.37	9.53	17.81	0.73	2.03	6.89	14.16

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 44**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.61	0.77	1.01	1.08	2.45	2.66	2.77	3.13	1.32	1.62	2.00	2.50
41	0.64	0.82	1.04	1.12	2.51	2.74	2.86	3.24	1.36	1.66	2.05	2.58
42	0.66	0.84	1.10	1.18	2.57	2.80	2.93	3.34	1.39	1.69	2.12	2.65
43	0.71	0.90	1.16	1.25	2.65	2.90	3.01	3.46	1.44	1.74	2.18	2.74
44	0.73	0.94	1.21	1.30	2.72	2.98	3.11	3.55	1.48	1.80	2.24	2.83
45	0.77	1.00	1.28	1.37	2.78	3.06	3.20	3.66	1.52	1.85	2.32	2.92
46	0.82	1.03	1.36	1.45	2.87	3.14	3.30	3.78	1.56	1.91	2.39	3.01
47	0.86	1.10	1.44	1.52	2.95	3.24	3.40	3.90	1.60	1.94	2.46	3.11
48	0.91	1.16	1.50	1.62	3.02	3.32	3.50	4.03	1.64	2.00	2.54	3.20
49	1.00	1.26	1.64	1.75	3.12	3.42	3.62	4.20	1.68	2.08	2.64	3.34
50	1.08	1.37	1.78	1.90	3.22	3.55	3.77	4.36	1.74	2.14	2.72	3.48
51	1.13	1.45	1.87	2.00	3.30	3.62	3.88	4.50	1.78	2.20	2.80	3.59
52	1.20	1.54	1.99	2.12	3.37	3.71	3.97	4.63	1.82	2.24	2.87	3.70
53	1.27	1.63	2.11	2.24	3.43	3.80	4.08	4.78	1.86	2.29	2.95	3.80
54	1.36	1.73	2.24	2.40	3.50	3.88	4.20	4.94	1.90	2.33	3.04	3.92
55	1.45	1.85	2.41	2.58	3.60	3.98	4.33	5.14	1.94	2.41	3.14	4.08
56	1.57	2.00	2.63	2.78	3.73	4.13	4.51	5.39	2.02	2.50	3.28	4.28
57	1.72	2.18	2.84	3.04	3.85	4.30	4.70	5.64	2.09	2.58	3.41	4.49
58	1.86	2.38	3.10	3.30	3.96	4.43	4.90	5.90	2.14	2.66	3.55	4.69
59	2.05	2.64	3.43	3.67	4.08	4.57	5.11	6.22	2.21	2.75	3.70	4.94
60	2.29	2.92	3.80	4.07	4.20	4.70	5.33	6.53	2.27	2.83	3.86	5.21
61	2.48	3.18	4.15	4.44	4.26	4.80	5.51	6.83	2.30	2.90	3.98	5.42
62	2.72	3.47	4.54	4.86	4.32	4.88	5.69	7.12	2.35	2.95	4.12	5.66
63	2.96	3.79	4.97	5.32	4.36	4.98	5.87	7.43	2.36	3.00	4.24	5.90
64	3.30	4.21	5.52	5.90	4.42	5.06	6.08	7.82	2.39	3.05	4.40	6.23
65	3.66	4.67	6.14	6.56	4.48	5.15	6.31	8.24	2.41	3.11	4.57	6.55
66	3.98	5.11	6.71	7.19	4.51	5.23	6.53	8.64	2.45	3.16	4.73	6.88
67	4.34	5.58	7.34	7.87	4.58	5.35	6.80	9.08	2.48	3.23	4.93	7.21
68	4.75	6.08	8.00	8.58	4.68	5.51	7.15	9.59	2.54	3.32	5.16	7.63
69	5.22	6.68	8.81	9.44	4.81	5.70	7.52	10.20	2.60	3.43	5.45	8.10
70	5.46	7.00	9.23	9.90	4.74	5.65	7.61	10.34	2.56	3.41	5.50	8.23
71	5.64	7.25	9.56	10.27	4.64	5.58	7.62	10.46	2.51	3.36	5.51	8.32
72	5.82	7.48	9.86	10.60	4.49	5.44	7.56	10.45	2.42	3.28	5.47	8.32
73	6.30	8.08	10.68	11.47	4.48	5.48	7.80	10.88	2.42	3.30	5.64	8.65
74	6.85	8.80	11.64	12.50	4.43	5.50	8.02	11.35	2.39	3.31	5.81	9.02
75	7.46	9.58	12.67	13.62	4.36	5.48	8.22	11.82	2.35	3.30	5.94	9.40
76	8.04	10.33	13.68	14.71	4.26	5.45	8.39	12.23	2.30	3.29	6.06	9.73
77	8.64	11.10	14.70	15.80	4.19	5.44	8.57	12.65	2.27	3.28	6.19	10.06
78	9.23	11.86	15.72	16.91	4.12	5.44	8.76	13.06	2.23	3.28	6.34	10.39
79	9.86	12.67	16.81	18.08	4.03	5.40	8.96	13.48	2.18	3.26	6.49	10.72
80	10.56	13.58	18.25	19.38	3.92	5.36	9.13	13.92	2.12	3.11	6.61	11.06
81	11.34	14.58	19.34	20.81	3.80	5.30	9.31	14.40	2.05	3.19	6.74	11.45
82	12.16	15.62	20.74	22.32	3.67	5.22	9.52	14.89	1.98	3.16	6.88	11.84
83	12.98	16.69	22.16	23.87	3.53	5.16	9.72	15.40	1.91	3.12	7.03	12.25
84	13.70	17.63	23.42	25.21	3.42	5.14	9.92	15.83	1.85	3.10	7.19	12.59
85	14.27	18.36	24.40	26.27	3.35	5.09	10.06	16.15	1.81	3.07	7.27	12.84
86	14.74	18.96	25.20	27.14	3.25	5.00	10.09	16.37	1.76	3.01	7.31	13.01
87	15.16	19.50	25.92	27.91	3.16	4.90	10.10	16.52	1.70	2.95	7.32	13.14
88	15.55	20.02	26.60	28.66	3.06	4.80	10.13	16.67	1.66	2.90	7.32	13.26
89	15.97	20.56	27.34	29.44	2.99	4.74	10.16	16.87	1.62	2.87	7.36	13.42
90	16.46	21.19	28.19	30.36	2.96	4.73	10.31	17.20	1.60	2.86	7.45	13.67
91	17.03	21.91	29.15	31.39	2.95	4.76	10.51	17.62	1.60	2.87	7.61	14.02
92	17.59	22.64	30.12	32.44	2.94	4.78	10.70	18.06	1.60	2.88	7.75	14.36
93	18.13	23.34	31.04	33.42	2.93	4.79	10.92	18.49	1.58	2.89	7.90	14.70
94	18.61	23.96	31.87	34.30	2.94	4.84	11.12	18.89	1.58	2.92	8.05	15.02
95	19.03	24.50	32.59	35.03	2.94	4.86	11.32	19.27	1.60	2.94	8.20	15.34
96-100	19.37	24.94	33.16	35.58	2.96	4.91	11.52	19.61	1.61	2.96	8.33	15.60

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 45**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.49	0.62	0.82	0.86	2.05	2.24	2.36	2.75	1.12	1.37	1.69	2.20
41	0.52	0.66	0.85	0.91	2.11	2.32	2.42	2.84	1.14	1.40	1.76	2.27
42	0.54	0.70	0.90	0.95	2.17	2.39	2.50	2.94	1.18	1.45	1.81	2.33
43	0.56	0.72	0.94	1.00	2.23	2.46	2.58	3.02	1.21	1.49	1.86	2.41
44	0.59	0.76	1.00	1.04	2.30	2.52	2.66	3.12	1.25	1.54	1.92	2.48
45	0.64	0.80	1.04	1.10	2.38	2.63	2.76	3.23	1.28	1.57	1.99	2.57
46	0.66	0.84	1.10	1.18	2.45	2.69	2.83	3.35	1.32	1.62	2.05	2.66
47	0.71	0.90	1.16	1.22	2.51	2.77	2.93	3.47	1.36	1.67	2.12	2.75
48	0.74	0.94	1.22	1.30	2.58	2.86	3.02	3.59	1.39	1.73	2.20	2.84
49	0.80	1.02	1.34	1.40	2.66	2.96	3.16	3.74	1.45	1.78	2.28	2.96
50	0.86	1.10	1.45	1.54	2.76	3.06	3.29	3.90	1.49	1.85	2.38	3.11
51	0.92	1.18	1.54	1.62	2.83	3.13	3.38	4.03	1.54	1.90	2.45	3.20
52	0.98	1.25	1.62	1.72	2.90	3.22	3.48	4.16	1.57	1.94	2.51	3.31
53	1.03	1.32	1.73	1.82	2.96	3.31	3.59	4.31	1.60	1.99	2.59	3.42
54	1.10	1.40	1.84	1.93	3.04	3.40	3.70	4.45	1.64	2.04	2.68	3.55
55	1.19	1.50	1.97	2.09	3.13	3.49	3.84	4.67	1.69	2.11	2.78	3.70
56	1.28	1.63	2.14	2.27	3.25	3.62	4.02	4.90	1.76	2.20	2.92	3.90
57	1.39	1.78	2.32	2.46	3.37	3.78	4.21	5.15	1.82	2.29	3.05	4.10
58	1.52	1.93	2.52	2.68	3.49	3.92	4.40	5.42	1.90	2.38	3.19	4.32
59	1.68	2.15	2.80	2.98	3.61	4.08	4.62	5.74	1.96	2.46	3.35	4.56
60	1.86	2.39	3.12	3.30	3.74	4.24	4.87	6.07	2.03	2.56	3.52	4.84
61	2.03	2.59	3.40	3.60	3.84	4.36	5.08	6.37	2.08	2.63	3.67	5.08
62	2.21	2.83	3.71	3.95	3.92	4.48	5.28	6.71	2.12	2.70	3.83	5.33
63	2.41	3.11	4.07	4.32	3.98	4.58	5.50	7.04	2.17	2.76	3.97	5.60
64	2.69	3.46	4.52	4.80	4.08	4.72	5.76	7.46	2.21	2.84	4.15	5.95
65	2.98	3.83	5.04	5.34	4.16	4.86	6.01	7.92	2.27	2.93	4.36	6.29
66	3.28	4.18	5.51	5.86	4.25	4.98	6.29	8.35	2.30	3.00	4.56	6.64
67	3.56	4.57	6.04	6.41	4.36	5.14	6.61	8.84	2.36	3.10	4.79	7.02
68	3.89	4.99	6.59	7.00	4.49	5.33	6.98	9.38	2.42	3.20	5.05	7.45
69	4.28	5.50	7.25	7.63	4.67	5.56	7.43	10.01	2.52	3.35	5.39	7.97
70	4.48	5.75	7.60	8.08	4.63	5.57	7.54	10.20	2.51	3.35	5.45	8.12
71	4.63	5.96	7.87	8.38	4.57	5.54	7.62	10.34	2.48	3.35	5.51	8.23
72	4.78	6.14	8.12	8.65	4.46	5.45	7.62	10.39	2.41	3.29	5.51	8.26
73	5.17	6.65	8.80	9.37	4.51	5.57	7.92	10.88	2.45	3.36	5.74	8.65
74	5.63	7.25	9.59	10.22	4.54	5.68	8.23	11.40	2.46	3.42	5.95	9.07
75	6.13	7.88	10.45	11.14	4.55	5.75	8.52	11.94	2.46	3.47	6.17	9.49
76	6.61	8.51	11.28	12.02	4.52	5.80	8.77	12.43	2.45	3.49	6.35	9.89
77	7.10	9.14	12.13	12.94	4.52	5.86	9.04	12.92	2.45	3.53	6.54	10.28
78	7.60	9.78	12.97	13.84	4.54	5.93	9.32	13.40	2.45	3.58	6.76	10.67
79	8.12	10.45	13.87	14.80	4.52	6.00	9.61	13.88	2.45	3.62	6.95	11.05
80	8.70	11.20	14.88	15.88	4.50	6.05	9.88	14.40	2.44	3.65	7.14	11.45
81	9.34	12.02	15.97	17.05	4.45	6.08	10.15	14.93	2.41	3.66	7.34	11.88
82	10.01	12.89	17.14	18.29	4.39	6.11	10.43	15.49	2.38	3.68	7.55	12.32
83	10.69	13.78	18.32	19.56	4.33	6.14	10.73	16.04	2.35	3.70	7.75	12.76
84	11.29	14.54	19.37	20.66	4.30	6.18	10.99	16.51	2.33	3.73	7.94	13.13
85	11.76	15.16	20.17	21.53	4.26	6.18	11.17	16.86	2.30	3.73	8.08	13.40
86	12.16	15.66	20.84	22.25	4.21	6.16	11.27	17.12	2.28	3.71	8.15	13.62
87	12.50	16.10	21.44	22.88	4.15	6.11	11.34	17.34	2.24	3.68	8.20	13.79
88	12.83	16.54	22.01	23.50	4.10	6.06	11.40	17.52	2.22	3.66	8.26	13.94
89	13.18	16.98	22.61	24.14	4.07	6.05	11.50	17.78	2.20	3.65	8.33	14.14
90	13.58	17.52	23.32	24.90	4.08	6.10	11.70	18.16	2.21	3.67	8.46	14.44
91	14.05	18.11	24.12	25.74	4.12	6.17	11.96	18.62	2.22	3.72	8.65	14.81
92	14.52	18.72	24.92	26.60	4.14	6.24	12.22	19.10	2.24	3.77	8.83	15.19
93	14.96	19.30	25.69	27.42	4.18	6.31	12.48	19.57	2.26	3.82	9.02	15.56
94	15.36	19.81	26.38	28.13	4.21	6.41	12.74	20.03	2.28	3.86	9.22	15.92
95	15.71	20.26	26.96	28.73	4.26	6.48	12.97	20.42	2.30	3.91	9.40	16.25
96-100	16.00	20.63	27.42	29.17	4.30	6.55	13.21	20.78	2.33	3.96	9.56	16.54

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 46**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	30 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.07	0.52	1.74	1.85	3.18	3.53	3.66	4.15	1.72	2.13	2.67	3.32
41	1.11	1.40	1.81	1.93	3.25	3.60	3.77	4.26	1.75	2.18	2.73	3.39
42	1.15	1.47	1.88	2.02	3.33	3.68	3.86	4.39	1.81	2.24	2.78	3.47
43	1.20	1.53	1.97	2.12	3.39	3.77	3.94	4.51	1.84	2.27	2.84	3.59
44	1.27	1.60	2.05	2.20	3.47	3.86	4.04	4.61	1.88	2.32	2.94	3.67
45	1.32	1.65	2.14	2.31	3.55	3.94	4.14	4.74	1.93	2.39	3.01	3.77
46	1.39	1.74	2.25	2.40	3.65	4.07	4.25	4.88	1.97	2.45	3.10	3.88
47	1.44	1.82	2.35	2.53	3.72	4.14	4.37	5.01	2.02	2.48	3.17	3.98
48	1.51	1.91	2.47	2.64	3.81	4.24	4.47	5.16	2.06	2.55	3.25	4.11
49	1.62	2.04	2.67	2.84	3.91	4.35	4.61	5.34	2.12	2.62	3.34	4.24
50	1.75	2.20	2.85	3.05	4.01	4.47	4.74	5.52	2.18	2.70	3.45	4.39
51	1.84	2.31	2.99	3.22	4.10	4.57	4.86	5.66	2.20	2.74	3.53	4.51
52	1.93	2.45	3.15	3.38	4.18	4.65	4.97	5.84	2.26	2.80	3.60	4.64
53	2.04	2.55	3.32	3.55	4.24	4.74	5.08	5.98	2.28	2.85	3.68	4.74
54	2.14	2.70	3.48	3.75	4.31	4.83	5.20	6.14	2.34	2.91	3.77	4.87
55	2.28	2.88	3.72	4.00	4.43	4.94	5.37	6.36	2.39	2.99	3.87	5.06
56	2.46	3.10	4.01	4.31	4.54	5.10	5.56	6.63	2.47	3.10	4.03	5.27
57	2.64	3.33	4.32	4.65	4.67	5.24	5.77	6.92	2.53	3.17	4.18	5.50
58	2.85	3.60	4.67	5.01	4.79	5.39	5.98	7.19	2.60	3.25	4.32	5.73
59	3.15	3.97	5.16	5.53	4.92	5.53	6.19	7.56	2.67	3.33	4.46	5.99
60	3.47	4.37	5.70	6.10	5.01	5.66	6.41	7.90	2.71	3.44	4.64	6.27
61	3.77	4.74	6.16	6.61	5.08	5.74	6.59	8.20	2.74	3.47	4.78	6.51
62	4.08	5.16	6.70	7.19	5.11	5.81	6.73	8.52	2.77	3.51	4.88	6.76
63	4.44	5.60	7.29	7.01	5.11	5.86	6.92	8.84	2.78	3.53	5.00	7.01
64	4.92	6.20	8.07	8.69	5.13	5.89	7.07	9.23	2.78	3.55	5.13	7.34
65	5.44	6.85	8.95	9.62	5.11	5.94	7.27	9.65	2.78	3.58	5.27	7.67
66	5.93	7.47	9.75	10.48	5.11	5.98	7.47	10.05	2.77	3.60	5.39	8.00
67	6.45	8.13	10.60	11.42	5.13	6.06	7.72	10.52	2.78	3.66	5.59	8.39
68	7.01	8.85	11.57	12.44	5.18	6.19	8.03	11.09	2.81	3.72	5.73	8.82
69	7.69	9.72	12.69	13.65	5.27	6.31	8.42	11.72	2.84	3.81	6.07	9.32
70	8.04	10.16	13.26	14.29	5.13	6.20	8.42	11.85	2.78	3.74	6.09	9.44
71	8.32	10.50	13.72	14.78	4.99	6.09	8.40	11.96	2.70	3.67	6.10	9.51
72	8.56	10.82	14.15	15.24	4.74	5.86	8.31	11.92	2.57	3.54	6.01	9.49
73	9.25	11.68	15.28	16.48	4.66	5.85	8.49	12.36	2.52	3.53	6.14	9.83
74	10.08	12.72	16.65	17.95	4.51	5.77	8.66	12.83	2.45	3.47	6.26	10.19
75	10.95	13.84	17.42	19.55	4.32	5.64	8.77	13.26	2.34	3.40	6.34	10.55
76	11.79	14.92	18.84	21.09	4.11	5.48	8.83	13.68	2.24	3.31	6.40	10.88
77	12.65	16.02	20.29	22.66	3.91	5.34	8.92	14.07	2.12	3.22	6.47	11.18
78	13.54	17.11	21.74	24.22	3.73	5.21	9.05	14.47	2.02	3.15	6.54	11.50
79	14.45	18.29	23.99	25.89	3.51	5.07	9.16	14.82	1.89	3.06	6.61	11.79
80	15.47	19.59	25.71	27.74	3.22	4.85	9.17	15.17	1.74	2.92	6.63	12.06
81	16.60	21.02	27.59	29.79	2.87	4.57	9.16	15.49	1.55	2.75	6.61	12.33
82	17.78	22.52	29.58	31.93	2.47	4.23	9.10	15.82	1.34	2.55	6.58	12.57
83	18.99	24.06	31.59	34.12	2.02	3.93	9.06	16.11	1.12	2.34	6.56	12.81
84	20.04	25.40	33.38	36.06	1.69	3.60	9.03	16.32	0.92	2.17	6.54	12.99
85	20.86	26.44	34.76	37.55	1.42	3.38	8.98	16.51	0.78	2.04	6.50	13.12
86	21.55	27.32	35.90	38.78	1.22	3.18	8.91	16.65	0.71	1.91	6.45	13.23
87	22.16	27.80	36.92	39.89	1.04	2.98	8.82	16.73	0.71	1.79	6.38	13.30
88	22.74	28.81	37.90	40.95	0.84	2.78	8.71	16.80	0.71	1.68	6.31	13.35
89	23.35	29.59	38.92	42.07	0.71	2.62	8.66	16.93	0.71	1.58	6.26	13.44
90	24.07	30.51	40.14	43.37	0.71	2.52	8.70	17.21	0.71	1.53	6.30	13.68
91	24.87	31.54	41.36	44.84	0.71	2.45	8.80	17.57	0.71	1.48	6.37	13.98
92	25.71	32.58	42.88	45.62	0.71	2.35	8.91	17.95	0.71	1.42	6.45	14.28
93	26.48	33.59	44.20	47.74	0.71	2.31	9.03	18.35	0.71	1.40	6.54	14.59
94	27.19	34.47	45.39	49.00	0.71	2.26	9.17	18.71	0.71	1.35	6.63	14.89
95	27.80	35.25	46.40	50.06	0.71	2.24	9.30	19.08	0.71	1.35	6.72	15.18
96-100	28.30	35.87	47.20	50.86	0.71	2.24	9.44	19.41	0.71	1.35	6.84	15.42

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 47**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	60 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.00	1.27	1.65	1.77	3.15	3.46	3.61	4.11	1.71	2.10	2.61	3.26
41	1.06	1.33	1.72	1.85	3.22	3.53	3.68	4.19	1.74	2.13	2.68	3.34
42	1.08	1.39	1.81	1.93	3.30	3.60	3.79	4.31	1.79	2.18	2.74	3.44
43	1.14	1.44	1.88	2.02	3.38	3.70	3.88	4.44	1.82	2.25	2.81	3.53
44	1.20	1.51	1.97	2.10	3.45	3.79	3.98	4.57	1.86	2.28	2.88	3.61
45	1.26	1.58	2.05	2.19	3.53	3.90	4.10	4.68	1.92	2.34	2.95	3.72
46	1.29	1.65	2.14	2.31	3.61	3.98	4.19	4.80	1.95	2.39	3.02	3.83
47	1.37	1.74	2.26	2.41	3.70	4.08	4.31	4.94	1.99	2.46	3.11	3.93
48	1.42	1.82	2.35	2.20	3.79	4.18	4.43	5.08	2.05	2.52	3.18	4.04
49	1.54	1.95	2.53	2.73	3.88	4.30	4.54	5.27	2.12	2.60	3.27	4.19
50	1.65	2.10	2.73	2.92	4.00	4.43	4.68	5.44	2.17	2.67	3.39	4.33
51	1.74	2.19	2.85	3.06	4.08	4.51	4.80	5.60	2.20	2.71	3.47	4.46
52	1.84	2.31	3.01	3.24	4.14	4.59	4.92	5.74	2.25	2.78	3.55	4.58
53	1.92	2.45	3.17	3.39	4.23	4.67	5.04	5.89	2.27	2.82	3.65	4.68
54	2.04	2.57	3.34	3.59	4.30	4.76	5.16	6.06	2.32	2.88	3.72	4.83
55	2.17	2.73	3.55	3.81	4.39	4.88	5.30	6.29	2.38	2.94	3.83	4.99
56	2.32	2.94	3.83	4.11	4.53	5.06	5.51	6.57	2.46	3.04	3.98	5.23
57	2.50	3.17	4.12	4.44	4.66	5.21	5.72	6.85	2.52	3.13	4.12	5.45
58	2.71	3.44	4.46	4.79	4.78	5.34	5.92	7.14	2.59	3.24	4.30	5.70
59	2.99	3.77	4.92	5.30	4.90	5.51	6.16	7.49	2.64	3.33	4.46	5.96
60	3.27	4.15	5.43	5.84	5.00	5.65	6.38	7.84	2.71	3.41	4.64	6.26
61	3.55	4.52	5.87	6.31	5.08	5.74	6.58	8.14	2.74	3.47	4.76	6.50
62	3.87	4.88	6.40	6.86	5.13	5.84	6.78	8.47	2.78	3.53	4.88	6.76
63	4.21	5.32	6.97	7.49	5.16	5.89	6.93	8.82	2.80	3.55	5.01	7.00
64	4.44	5.89	7.71	8.31	5.18	5.96	7.13	9.23	2.80	3.59	5.16	7.34
65	5.16	6.52	8.55	9.19	5.20	6.03	7.36	9.66	2.81	3.61	5.31	7.69
66	5.60	7.12	9.31	10.03	5.21	6.07	7.56	10.10	2.81	3.67	5.48	8.03
67	6.10	7.76	10.16	10.92	5.24	6.16	7.84	10.59	2.84	3.72	5.66	8.42
68	6.64	8.43	11.04	11.89	5.32	6.30	8.19	11.15	2.88	3.80	5.92	8.87
69	7.29	9.24	12.12	13.06	5.43	6.49	8.47	11.79	2.94	3.91	6.20	9.39
70	7.62	9.67	12.69	13.65	5.28	6.37	8.60	11.95	2.85	3.86	6.21	9.49
71	7.89	10.02	13.12	14.15	5.14	6.27	8.59	12.03	2.78	3.79	6.21	9.56
72	8.11	10.31	13.54	14.57	4.92	6.05	8.47	12.01	2.66	3.65	6.13	9.55
73	8.76	11.13	14.62	15.76	4.85	6.03	8.69	12.44	2.61	3.63	6.29	9.90
74	9.53	12.12	15.94	17.17	4.71	5.96	8.85	12.92	2.54	3.59	6.40	10.26
75	10.37	13.18	17.33	18.69	4.53	5.85	8.99	13.39	2.46	3.53	6.51	10.65
76	11.18	14.22	18.70	20.17	4.35	5.72	9.10	13.79	2.35	3.46	6.58	10.97
77	12.01	15.27	20.08	21.67	4.18	5.63	9.20	14.24	2.26	3.39	6.66	11.32
78	12.83	16.31	21.47	23.16	4.04	5.56	9.38	14.68	2.19	3.34	6.78	11.68
79	13.70	17.43	22.95	24.78	3.87	5.46	9.52	15.10	2.10	3.30	6.90	12.02
80	14.68	18.67	24.59	26.54	3.66	5.32	9.63	15.55	1.98	3.20	6.98	12.36
81	15.74	20.03	26.40	28.48	3.41	5.14	9.75	16.02	1.85	3.11	7.06	12.74
82	16.87	21.47	28.31	30.55	3.17	4.97	9.88	16.51	1.71	2.99	7.13	13.12
83	18.01	22.93	30.24	32.65	2.91	4.79	9.93	17.00	1.57	2.90	7.23	13.51
84	19.01	24.21	31.94	34.51	2.70	4.65	10.15	17.42	1.46	2.81	7.34	13.85
85	19.79	25.21	33.26	35.93	2.54	4.54	10.22	17.70	1.37	2.74	7.39	14.08
86	20.43	26.04	34.37	37.12	2.39	4.40	10.22	17.91	1.28	2.66	7.39	14.24
87	21.02	26.76	35.33	38.18	2.21	4.25	10.15	18.03	1.20	2.55	7.34	14.34
88	21.56	27.47	36.28	39.18	2.06	4.11	10.15	18.14	1.12	2.47	7.30	14.43
89	22.15	28.22	37.12	40.25	1.92	3.98	10.10	18.34	1.05	2.40	7.30	14.57
90	22.82	29.08	38.42	41.51	1.84	3.93	10.18	18.64	0.99	2.38	7.36	14.83
91	23.60	30.07	39.74	42.93	1.77	3.90	10.33	19.08	0.97	2.34	7.49	15.18
92	24.38	31.07	41.04	44.34	1.69	3.87	10.51	19.55	0.92	2.34	7.60	15.54
93	25.13	31.87	42.31	45.69	1.64	3.86	10.69	19.99	0.89	2.33	7.72	15.89
94	25.79	32.81	43.44	46.89	1.58	3.86	10.86	20.41	0.86	2.33	7.86	16.23
95	26.36	33.19	44.41	47.90	1.57	3.87	11.04	20.82	0.85	2.34	7.99	16.55
96-100	26.84	34.20	45.19	48.67	1.55	3.91	11.23	21.03	0.84	2.35	8.12	16.85

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 48**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	90 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.97	1.21	1.60	1.71	3.11	3.41	3.54	4.03	1.67	2.05	2.57	3.22
41	1.00	1.27	1.65	1.77	3.17	3.46	3.61	4.14	1.72	2.10	2.61	3.30
42	1.05	1.32	1.72	1.85	3.25	3.54	3.72	4.25	1.75	2.14	2.68	3.38
43	1.08	1.39	1.81	1.93	3.32	3.61	3.80	4.35	1.81	2.19	2.77	3.47
44	1.14	1.44	1.88	2.02	3.39	3.74	3.90	4.47	1.84	2.25	2.82	3.58
45	1.19	1.51	1.97	2.12	3.47	3.81	4.01	4.61	1.88	2.28	2.91	3.67
46	1.26	1.58	2.06	2.20	3.58	3.91	4.12	4.74	1.93	2.35	2.99	3.77
47	1.29	1.65	2.17	2.31	3.70	4.01	4.23	4.88	1.98	2.41	3.05	3.88
48	1.37	1.74	2.26	2.41	3.74	4.11	4.33	5.04	2.04	2.48	3.13	4.00
49	1.48	1.86	2.45	2.61	3.86	4.24	4.47	5.21	2.07	2.55	3.25	4.14
50	1.58	1.99	2.61	2.80	3.94	4.35	4.64	5.39	2.14	2.62	3.37	4.30
51	1.65	2.12	2.74	2.94	4.03	4.44	4.74	5.56	2.18	2.68	3.45	4.43
52	1.74	2.20	2.90	3.10	4.11	4.53	4.86	5.71	2.24	2.74	3.53	4.53
53	1.84	2.32	3.04	3.26	4.19	4.61	4.97	5.86	2.27	2.80	3.60	4.66
54	1.93	2.46	3.20	3.45	4.25	4.73	5.08	6.03	2.31	2.84	3.68	4.79
55	2.06	2.61	3.41	3.67	4.37	4.85	5.27	6.24	2.38	2.92	3.80	4.97
56	2.20	2.81	3.67	3.94	4.52	5.00	5.48	6.52	2.45	3.02	3.94	5.20
57	2.39	3.04	3.97	4.25	4.66	5.17	5.66	6.83	2.52	3.12	4.11	5.43
58	2.59	3.27	4.30	4.59	4.79	5.32	5.89	7.13	2.59	3.22	4.26	5.66
59	2.84	3.61	4.73	5.07	4.92	5.50	6.13	7.47	2.67	3.32	4.44	5.94
60	3.13	3.98	5.21	5.59	5.04	5.65	6.37	7.84	2.73	3.41	4.61	6.26
61	3.39	4.32	5.65	6.06	5.11	5.78	6.58	8.19	2.78	3.47	4.76	6.50
62	3.68	4.68	6.14	6.59	5.18	5.86	6.79	8.52	2.81	3.53	4.90	6.76
63	4.01	5.10	6.69	7.18	5.21	5.94	6.94	8.85	2.82	3.58	5.04	7.04
64	4.44	5.65	7.40	7.97	5.24	5.99	7.18	9.27	2.84	3.61	5.20	7.39
65	4.90	6.26	8.20	8.82	5.28	6.07	7.40	9.73	2.85	3.67	5.37	7.76
66	5.37	6.80	8.95	9.62	5.28	6.14	7.64	10.17	2.85	3.70	5.52	8.10
67	5.84	7.43	9.75	10.48	5.32	6.24	7.91	10.65	2.90	3.77	5.73	8.47
68	6.34	8.07	10.60	11.42	5.41	6.38	8.25	11.24	2.92	3.86	5.98	8.95
69	6.94	8.85	11.65	12.55	5.52	6.57	8.67	11.89	2.99	3.97	6.27	9.45
70	7.27	9.26	12.17	13.11	5.41	6.49	8.70	12.06	2.92	3.90	6.31	9.60
71	7.51	9.58	12.62	13.57	5.28	6.36	8.71	12.16	2.85	3.84	6.31	9.67
72	7.74	9.88	12.99	13.99	5.06	6.17	8.62	12.15	2.74	3.72	6.24	9.66
73	8.36	10.66	14.04	15.12	5.00	6.19	8.85	12.62	2.71	3.73	6.40	10.04
74	9.11	11.61	15.31	16.50	4.90	6.13	9.06	13.12	2.66	3.70	6.56	10.44
75	9.90	12.63	16.65	17.95	4.76	6.06	9.23	13.62	2.57	3.66	6.69	10.82
76	10.68	13.63	17.96	19.37	4.60	5.96	9.37	14.07	2.48	3.59	6.77	11.18
77	11.45	14.63	19.29	20.81	4.45	5.86	9.51	14.50	2.40	3.54	6.87	11.53
78	12.52	15.63	20.63	22.25	4.32	5.79	9.69	14.95	2.33	3.51	7.00	11.89
79	13.08	16.71	22.05	23.79	4.15	5.71	9.83	15.38	2.25	3.45	7.12	12.24
80	14.01	17.89	23.63	25.49	3.94	5.56	9.95	15.80	2.13	3.34	7.20	12.57
81	15.03	19.20	25.36	27.38	3.53	5.36	10.02	16.23	1.99	3.24	7.25	12.90
82	16.10	20.57	27.20	29.35	3.38	5.14	10.09	16.62	1.82	3.11	7.29	13.23
83	17.21	21.97	29.07	31.37	3.06	4.93	10.15	17.03	1.65	2.98	7.34	13.56
84	18.16	23.21	30.71	33.14	2.80	4.76	10.22	17.36	1.51	2.87	7.39	13.79
85	18.91	24.16	31.85	34.52	2.60	4.61	10.24	17.58	1.41	2.78	7.42	13.99
86	19.51	24.95	33.04	35.66	2.45	4.47	10.23	17.78	1.32	2.70	7.40	14.14
87	20.07	25.66	33.97	36.68	2.27	4.32	10.18	17.89	1.22	2.60	7.36	14.22
88	20.61	26.34	34.87	37.65	2.12	4.18	10.11	18.00	1.14	2.52	7.32	14.32
89	21.16	27.05	35.82	38.68	1.98	4.05	10.10	18.17	1.07	2.45	7.30	14.45
90	21.81	27.89	36.93	39.89	1.89	4.00	10.19	18.49	1.04	2.41	7.37	14.70
91	22.54	28.84	38.19	41.24	1.82	3.97	10.36	18.93	0.99	2.39	7.50	15.05
92	23.29	29.79	39.46	42.61	1.75	3.94	10.52	19.35	0.94	2.39	7.62	15.40
93	24.01	30.71	40.68	43.91	1.68	3.91	10.69	19.77	0.91	2.35	7.72	15.74
94	24.65	31.52	41.76	45.06	1.64	3.91	10.85	20.20	0.89	2.35	7.85	16.08
95	25.20	32.23	42.70	46.03	1.61	3.86	11.03	20.60	0.86	2.38	7.98	16.38
96-100	25.65	32.81	43.44	46.76	1.60	3.97	11.22	20.96	0.86	2.39	8.11	16.67

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 49**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	180 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.85	1.08	1.41	1.51	2.95	3.25	3.39	3.90	1.61	1.95	2.46	3.10
41	0.87	1.12	1.48	1.58	3.02	3.33	3.47	3.98	1.64	1.99	2.50	3.17
42	0.93	1.18	1.54	1.64	3.11	3.41	3.55	4.10	1.67	2.05	2.59	3.25
43	0.97	1.22	1.61	1.72	3.17	3.48	3.66	4.19	1.72	2.10	2.64	3.34
44	1.00	1.28	1.67	1.81	3.25	3.58	3.75	4.32	1.75	2.14	2.71	3.45
45	1.06	1.34	1.75	1.88	3.33	3.66	3.86	4.45	1.81	2.19	2.78	3.54
46	1.11	1.40	1.84	1.97	3.41	3.75	3.97	4.58	1.85	2.26	2.85	3.65
47	1.15	1.48	1.93	2.06	3.48	3.83	4.04	4.72	1.88	2.31	2.94	3.74
48	1.20	1.54	2.02	2.17	3.58	3.93	4.15	4.86	1.93	2.38	3.02	3.86
49	1.29	1.65	2.18	2.32	3.68	4.07	4.32	5.04	1.99	2.45	3.12	4.00
50	1.39	1.79	2.34	2.50	3.79	4.18	4.45	5.21	2.05	2.52	3.22	4.14
51	1.47	1.86	2.46	2.61	3.87	4.26	4.57	5.38	2.10	2.59	3.30	4.11
52	1.54	1.97	2.59	2.77	3.94	4.35	4.67	5.52	2.14	2.62	3.38	4.39
53	1.62	2.06	2.71	2.91	4.03	4.45	4.79	5.70	2.18	2.70	3.46	4.52
54	1.71	2.18	2.85	3.06	4.11	4.53	4.92	5.84	2.24	2.74	3.55	4.64
55	1.82	2.32	3.05	3.26	4.21	4.66	5.07	6.06	2.27	2.81	3.67	4.83
56	1.97	2.50	3.27	3.53	4.35	4.83	5.30	6.34	2.35	2.91	3.83	5.04
57	2.12	2.70	3.54	3.80	4.47	4.99	5.51	6.64	2.45	3.01	3.98	5.28
58	2.27	2.91	3.83	4.10	4.64	5.16	5.72	6.93	2.50	3.11	4.12	5.51
59	2.52	3.22	4.23	4.53	4.76	5.32	5.96	7.29	2.59	3.22	4.31	5.80
60	2.78	3.54	4.66	4.99	4.88	5.50	6.21	7.67	2.64	3.32	4.51	6.10
61	3.01	3.83	5.06	5.41	4.99	5.63	6.43	8.03	2.70	3.38	4.65	6.37
62	3.26	4.18	5.50	5.87	5.06	5.72	6.63	8.36	2.73	3.45	4.80	6.64
63	3.55	4.54	5.98	6.40	5.10	5.80	6.84	8.73	2.77	3.48	4.96	6.93
64	3.93	5.04	6.63	7.11	5.17	5.89	7.07	9.18	2.80	3.55	5.13	7.29
65	4.19	5.57	7.34	7.89	5.21	6.03	7.36	9.66	2.82	3.61	5.31	7.69
66	4.74	6.07	8.00	8.59	5.28	6.13	7.64	10.11	2.85	3.68	5.52	8.04
67	5.08	6.61	8.73	9.35	5.37	6.27	7.97	10.65	2.91	3.77	5.74	8.47
68	5.63	7.19	9.51	10.19	5.50	6.47	8.34	11.25	2.97	3.90	6.05	8.96
69	6.16	7.90	10.43	11.18	5.65	6.70	8.82	11.95	3.05	4.03	6.38	9.52
70	6.45	8.26	10.90	11.71	5.57	6.64	8.90	12.15	3.01	4.00	6.45	9.66
71	6.65	8.55	11.30	12.13	5.45	6.56	8.92	12.28	2.95	3.94	6.47	9.76
72	6.86	8.82	11.65	12.51	5.27	6.40	8.87	12.29	2.85	3.86	6.41	9.77
73	7.42	9.52	12.58	13.54	5.25	6.45	9.09	12.79	2.84	3.88	6.61	10.17
74	8.07	10.37	13.71	14.75	5.20	6.47	9.42	13.35	2.81	3.90	6.83	10.60
75	8.78	11.29	14.92	16.05	5.11	6.45	9.65	13.90	2.77	3.90	6.99	11.04
76	9.47	12.16	16.11	17.33	5.01	6.41	9.84	14.38	2.71	3.87	7.13	11.44
77	10.17	13.06	17.31	18.62	4.92	6.38	10.05	14.89	2.66	3.84	7.29	11.84
78	10.86	13.97	18.50	19.91	4.85	6.38	10.31	15.37	2.62	3.84	7.46	12.23
79	11.61	14.91	19.79	21.28	4.74	6.36	10.53	15.87	2.57	3.84	7.63	12.62
80	12.44	15.98	21.20	22.82	4.61	6.31	10.75	16.38	2.50	3.80	7.78	13.02
81	13.35	17.16	22.76	24.51	4.47	6.24	10.96	16.95	2.41	3.75	7.93	13.48
82	14.31	18.38	24.42	26.28	4.32	6.14	11.21	17.53	2.33	3.72	8.10	13.94
83	15.28	19.64	26.11	28.09	4.15	6.07	11.44	18.13	2.25	3.67	8.27	14.42
84	16.12	20.75	27.57	29.68	4.03	6.05	11.68	18.63	2.18	3.65	8.46	14.82
85	16.80	21.61	28.72	30.92	3.94	5.99	11.84	19.01	2.13	3.61	8.56	15.11
86	17.35	22.32	29.66	31.94	3.83	5.89	11.88	19.27	2.07	3.54	8.60	15.31
87	17.84	22.95	30.51	32.85	3.72	5.77	11.89	19.44	2.00	3.47	8.62	15.47
88	18.30	23.56	31.31	33.73	3.60	5.65	11.92	19.62	1.95	3.41	8.62	15.61
89	18.80	24.20	32.18	34.65	3.52	5.58	11.96	19.86	1.91	3.38	8.66	15.80
90	19.37	24.94	33.18	35.73	3.48	5.57	12.13	20.24	1.88	3.37	8.77	16.09
91	20.04	25.79	34.31	36.95	3.47	5.60	12.37	20.74	1.88	3.38	8.96	16.50
92	20.70	26.65	35.45	38.18	3.46	5.56	12.59	21.26	1.88	3.39	9.12	16.90
93	21.34	27.47	36.53	39.34	3.45	5.64	12.85	21.76	1.86	3.40	9.30	17.30
94	21.90	28.20	37.51	40.37	3.46	5.70	13.09	22.23	1.86	3.44	9.47	17.68
95	22.40	28.84	38.36	41.23	3.46	5.72	13.32	22.68	1.88	3.46	9.65	18.06
96-100	22.80	29.28	39.03	41.88	3.48	5.78	13.56	23.08	1.89	3.48	9.80	18.36

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 50**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	365 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.69	0.87	1.15	1.22	2.52	2.77	2.91	3.45	1.37	1.65	2.10	2.73
41	0.72	0.93	1.20	1.28	2.57	2.84	2.97	3.53	1.40	1.71	2.17	2.81
42	0.75	0.97	1.26	0.52	2.62	2.90	3.05	3.61	1.42	1.75	2.20	2.88
43	0.78	1.00	1.32	1.40	2.70	2.97	3.15	3.72	1.47	1.81	2.27	2.97
44	0.82	1.05	1.37	1.47	2.77	3.05	3.22	3.83	1.49	1.85	2.34	3.05
45	0.86	1.08	1.42	1.53	2.84	3.13	3.32	3.94	1.54	1.91	2.40	3.13
46	0.89	1.15	1.51	1.60	2.91	3.22	3.44	4.08	1.58	1.95	2.48	3.24
47	0.94	1.20	1.58	1.67	2.99	3.30	3.53	4.19	1.62	1.99	2.55	3.25
48	0.99	1.27	1.65	1.75	3.06	3.38	3.61	4.32	1.65	2.05	2.61	3.45
49	1.06	1.34	1.77	1.88	3.17	3.51	3.75	4.51	1.71	2.12	2.71	3.59
50	1.14	1.47	1.91	2.04	3.26	3.60	3.90	4.68	1.77	2.18	2.82	3.72
51	1.19	1.53	1.99	2.13	3.34	3.70	4.00	4.83	1.81	2.25	2.90	3.86
52	1.26	1.61	2.12	2.25	3.41	3.79	4.11	4.97	1.85	2.28	2.97	3.97
53	1.32	1.69	2.24	2.35	3.48	3.90	4.23	5.13	1.88	2.34	3.05	4.10
54	1.40	1.79	2.34	2.48	3.55	3.98	4.35	5.30	1.93	2.39	3.15	4.23
55	1.48	1.91	2.50	2.64	3.67	4.10	4.51	5.52	1.98	2.47	3.26	4.39
56	1.60	2.05	2.70	2.85	3.80	4.25	4.72	5.78	2.06	2.57	3.41	4.61
57	1.72	2.20	2.91	3.10	3.94	4.43	4.94	6.07	2.13	2.67	3.58	4.85
58	1.86	2.39	3.13	3.33	4.08	4.58	5.16	6.38	2.20	2.77	3.72	5.08
59	2.05	2.62	3.46	3.68	4.23	4.76	5.41	6.76	2.28	2.88	3.91	5.37
60	2.26	2.91	3.81	4.07	4.37	4.94	5.66	7.14	2.38	2.99	4.11	5.70
61	2.46	3.15	4.14	4.40	4.47	5.08	5.92	7.50	2.41	3.06	4.30	5.98
62	2.67	3.41	4.51	4.79	4.58	5.23	6.16	7.89	2.48	3.15	4.46	6.27
63	2.91	3.72	4.90	5.21	4.66	5.34	6.41	8.26	2.53	3.24	4.64	6.58
64	3.22	4.12	5.44	5.78	4.78	5.51	6.71	8.76	2.59	3.33	4.86	6.97
65	3.55	4.57	6.03	6.41	4.87	5.65	7.04	9.31	2.62	3.41	5.08	7.39
66	3.88	4.99	6.58	7.00	4.97	5.81	7.36	9.82	2.70	3.51	5.31	7.79
67	4.23	5.43	7.18	7.64	5.10	5.99	7.72	10.37	2.77	3.61	5.59	8.25
68	4.61	5.92	7.82	8.32	5.27	6.24	8.19	11.00	2.84	3.77	5.92	8.76
69	5.06	6.50	8.57	9.13	5.45	6.52	8.69	11.73	2.95	3.93	6.29	9.33
70	5.28	6.79	8.98	9.58	5.44	6.52	8.84	11.98	2.94	3.94	6.38	9.52
71	5.46	7.04	9.30	9.90	5.38	6.51	8.92	12.16	2.91	3.93	6.47	9.67
72	5.64	7.25	9.59	10.23	5.25	6.41	8.92	12.21	2.84	3.87	6.47	9.72
73	6.09	7.84	10.38	11.06	5.31	6.54	9.30	12.79	2.87	3.94	6.72	10.17
74	6.64	8.53	11.31	12.06	5.34	6.66	9.67	13.41	2.90	4.01	6.99	10.66
75	7.22	9.30	12.31	13.14	5.34	6.76	10.02	14.04	2.90	4.07	7.25	11.16
76	7.79	10.03	13.29	14.18	5.32	6.80	10.31	14.62	2.88	4.10	7.46	11.63
77	8.36	10.76	14.28	15.24	5.32	6.90	10.64	15.20	2.88	4.15	7.70	12.09
78	8.95	11.51	15.28	16.30	5.34	6.98	10.96	15.76	2.88	4.21	7.93	12.55
79	9.56	12.30	16.34	17.43	5.32	7.06	11.31	16.34	2.88	4.26	8.18	13.01
80	10.24	13.19	17.51	18.69	5.30	7.12	11.63	16.95	2.87	4.30	8.40	13.48
81	10.99	14.15	18.81	20.07	5.24	7.16	11.93	17.57	2.84	4.31	8.63	13.98
82	11.78	15.18	20.10	21.53	5.17	7.19	12.28	18.23	2.80	4.33	8.89	14.50
83	12.58	16.22	21.56	23.02	5.10	7.23	12.63	18.88	2.77	4.35	9.12	15.02
84	13.30	17.14	22.80	24.32	5.06	7.27	12.91	19.43	2.74	4.39	9.35	15.45
85	13.56	17.84	23.74	25.34	5.01	7.27	13.15	19.84	2.71	4.39	9.51	15.77
86	14.31	18.43	24.53	26.19	4.96	7.25	13.26	20.15	2.68	4.37	9.59	16.03
87	14.71	18.95	25.23	26.93	4.87	7.19	13.35	20.41	2.64	4.33	9.65	16.23
88	15.10	19.47	25.91	27.66	4.83	7.13	13.42	20.62	2.61	4.31	9.72	16.41
89	15.51	19.99	26.61	28.41	4.79	7.12	13.54	20.93	2.59	4.30	9.80	16.64
90	15.98	20.62	27.45	29.31	4.80	7.18	13.77	21.37	2.60	4.32	9.96	17.00
91	16.54	21.32	28.39	30.30	4.85	7.26	14.08	21.92	2.61	4.38	10.18	17.43
92	17.09	22.03	29.33	31.31	4.87	7.34	14.38	22.48	2.64	4.44	10.38	17.74
93	17.61	22.72	30.24	32.27	4.92	7.43	14.69	23.03	2.66	4.50	10.62	18.31
94	18.08	23.32	31.05	33.11	4.96	7.54	14.99	23.58	2.68	4.54	10.85	18.74
95	18.49	23.85	31.73	33.82	5.01	7.63	15.27	24.03	2.71	4.57	11.06	19.13
96-100	18.83	24.28	32.27	34.33	5.06	7.71	15.55	24.46	2.74	4.66	11.25	19.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 1-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 1**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	30 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.28	0.34	0.43	0.46	1.39	1.52	1.56	1.72	0.74	0.91	1.12	1.36
41	0.29	0.36	0.46	0.48	1.44	1.58	1.62	1.78	0.77	0.95	1.18	1.42
42	0.30	0.37	0.48	0.52	1.49	1.64	1.68	1.85	0.82	0.98	1.21	1.46
43	0.31	0.40	0.52	0.55	1.55	1.72	1.74	1.92	0.84	1.02	1.27	1.54
44	0.35	0.43	0.55	0.58	1.62	1.78	1.81	2.00	0.86	1.07	1.31	1.58
45	0.36	0.46	0.58	0.62	1.67	1.84	1.90	2.10	0.91	1.12	1.37	1.66
46	0.38	0.48	0.62	0.66	1.74	1.91	1.97	2.18	0.94	1.16	1.42	1.74
47	0.42	0.53	0.66	0.71	1.81	2.00	2.05	2.28	0.98	1.20	1.48	1.81
48	0.44	0.55	0.71	0.76	1.87	2.08	2.12	2.38	1.02	1.25	1.55	1.87
49	0.47	0.59	0.76	0.82	1.96	2.15	2.22	2.47	1.07	1.30	1.62	1.97
50	0.52	0.64	0.82	0.86	2.03	2.23	2.30	2.58	1.10	1.36	1.67	2.05
51	0.55	0.70	0.86	0.94	2.11	2.32	2.40	2.69	1.14	1.40	1.74	2.14
52	0.59	0.73	0.94	1.01	2.18	2.39	2.50	2.80	1.19	1.45	1.81	2.22
53	0.64	0.79	1.02	1.08	2.27	2.48	2.59	2.93	1.22	1.49	1.87	2.32
54	0.70	0.85	1.09	1.18	2.33	2.57	2.69	3.05	1.26	1.55	1.94	2.41
55	0.74	0.94	1.20	1.28	2.42	2.69	2.82	3.20	1.31	1.62	2.04	2.54
56	0.83	1.03	1.32	1.40	2.56	2.80	2.98	3.38	1.38	1.69	2.15	2.69
57	0.91	1.14	1.46	1.56	2.66	2.94	3.12	3.59	1.44	1.78	2.27	2.84
58	1.02	1.27	1.63	1.74	2.77	3.07	3.29	3.78	1.50	1.86	2.38	3.01
59	1.13	1.42	1.82	1.93	2.88	3.20	3.43	4.01	1.56	1.93	2.50	3.18
60	1.27	1.58	2.03	2.17	2.98	3.32	3.60	4.21	1.62	2.00	2.60	3.35
61	1.42	1.78	2.28	2.42	3.06	3.42	3.77	4.44	1.66	2.08	2.72	3.53
62	1.60	2.00	2.70	2.74	3.13	3.53	3.92	4.68	1.69	2.12	2.84	3.71
63	1.81	2.27	2.90	3.07	3.19	3.60	4.07	4.90	1.73	2.17	2.94	3.90
64	2.09	2.60	3.32	3.55	3.23	3.67	4.22	5.17	1.75	2.21	3.06	4.13
65	2.39	3.00	3.83	4.08	3.28	3.74	4.39	5.48	1.76	2.24	3.18	4.34
66	2.69	3.37	4.31	4.60	3.31	3.83	4.57	5.78	1.80	2.30	3.30	4.60
67	3.02	3.78	4.84	5.15	3.37	3.92	4.79	6.13	1.82	2.38	3.47	4.88
68	3.38	4.24	5.42	5.78	3.47	4.08	5.08	6.55	1.87	2.46	3.67	5.21
69	3.79	4.73	6.06	6.46	3.59	4.25	5.41	7.02	1.94	2.57	3.92	5.59
70	4.04	5.05	6.47	6.89	3.56	4.26	5.52	7.22	1.93	2.58	3.98	5.75
71	4.30	5.36	6.86	7.32	3.53	4.27	5.62	7.38	1.92	2.58	4.06	5.87
72	4.52	5.66	7.25	7.73	3.43	4.19	5.63	7.46	1.86	2.53	4.07	5.93
73	5.00	6.25	8.00	8.54	3.43	4.25	5.83	7.82	1.86	2.57	4.22	6.22
74	5.58	6.97	8.93	9.52	3.38	4.25	6.02	8.18	1.82	2.57	4.37	6.50
75	6.20	7.75	9.92	10.58	3.31	4.22	6.18	8.53	1.79	2.54	4.48	6.78
76	6.83	8.53	10.92	11.64	3.23	4.19	6.32	8.88	1.75	2.53	4.57	7.06
77	7.45	9.32	11.93	12.72	3.14	4.16	6.48	9.22	1.70	2.51	4.68	7.32
78	8.09	10.12	12.95	13.80	3.07	4.15	6.65	9.53	1.66	2.50	4.80	7.58
79	8.77	10.97	14.04	14.98	2.96	4.10	6.79	9.85	1.61	2.47	4.92	7.84
80	9.54	11.93	15.28	16.28	2.81	4.00	6.89	10.15	1.52	2.41	4.99	8.06
81	10.40	13.00	16.64	17.74	2.59	3.85	6.94	10.43	1.40	2.32	5.02	8.29
82	11.32	14.15	18.11	19.30	2.35	3.67	6.97	10.69	1.27	2.21	5.05	8.51
83	12.26	15.32	19.62	20.92	2.08	3.47	7.01	10.94	1.13	2.10	5.06	8.71
84	13.10	16.38	20.98	22.36	1.82	3.28	7.01	11.15	0.98	1.98	5.06	8.86
85	13.78	17.22	22.04	23.50	1.66	3.14	7.01	11.28	0.89	1.90	5.06	8.98
86	14.34	17.93	22.94	24.47	1.51	3.02	7.01	11.41	0.82	1.82	5.06	9.08
87	14.84	18.56	23.76	25.33	1.37	2.90	6.96	11.50	0.74	1.75	5.04	9.14
88	15.32	19.16	24.53	26.15	1.22	2.77	6.92	11.58	0.66	1.67	5.00	9.20
89	15.84	19.80	25.34	27.02	1.10	2.66	6.91	11.69	0.60	1.61	4.99	9.29
90	16.43	20.54	26.29	28.03	1.01	2.60	6.97	11.92	0.60	1.57	5.05	9.47
91	17.10	21.38	27.37	29.17	0.94	2.58	7.09	12.20	0.60	1.55	5.12	9.71
92	17.78	22.24	28.46	30.34	0.85	2.53	7.20	12.52	0.60	1.52	5.21	9.95
93	18.44	23.06	29.52	31.45	0.77	2.48	7.31	12.80	0.60	1.50	5.29	10.19
94	19.06	23.82	30.49	32.47	0.70	2.47	7.44	13.09	0.60	1.49	5.38	10.40
95	19.60	24.49	31.34	33.36	0.65	2.46	7.55	13.37	0.60	1.48	5.46	10.63
96-100	20.05	25.07	32.06	34.09	0.61	2.44	7.67	13.61	0.60	1.48	5.56	10.82

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 2**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	60 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.25	0.31	0.42	0.44	1.36	1.48	1.52	1.67	0.73	0.90	1.10	1.34
41	0.28	0.35	0.44	0.47	1.40	1.54	1.57	1.74	0.76	0.92	1.13	1.38
42	0.29	0.36	0.46	0.49	1.46	1.60	1.63	1.81	0.79	0.97	1.19	1.45
43	0.30	0.38	0.48	0.53	1.52	1.66	1.69	1.87	0.82	1.00	1.22	1.49
44	0.31	0.40	0.53	0.55	1.57	1.73	1.76	1.97	0.85	1.03	1.27	1.56
45	0.35	0.43	0.55	0.59	1.64	1.80	1.84	2.04	0.89	1.08	1.34	1.63
46	0.37	0.46	0.59	0.64	1.69	1.86	1.92	2.14	0.92	1.12	1.39	1.69
47	0.38	0.49	0.64	0.67	1.76	1.94	2.00	2.23	0.95	1.18	1.45	1.76
48	0.42	0.53	0.67	0.72	1.84	2.02	2.09	2.32	1.00	1.21	1.50	1.85
49	0.44	0.56	0.72	0.77	1.92	2.10	2.17	2.42	1.03	1.27	1.56	1.93
50	0.48	0.61	0.77	0.83	1.99	2.18	2.27	2.52	1.08	1.32	1.63	2.00
51	0.52	0.65	0.83	0.89	2.05	2.28	2.36	2.63	1.12	1.37	1.69	2.10
52	0.55	0.71	0.90	0.95	2.14	2.35	2.46	2.75	1.16	1.40	1.76	2.20
53	0.59	0.76	0.97	1.03	2.21	2.42	2.56	2.86	1.20	1.46	1.84	2.28
54	0.65	0.82	1.04	1.12	2.29	2.51	2.64	2.98	1.25	1.52	1.92	2.38
55	0.71	0.89	1.14	1.21	2.39	2.64	2.76	3.13	1.28	1.58	1.99	2.50
56	0.79	0.98	1.27	1.36	2.50	2.76	2.92	3.32	1.36	1.66	2.11	2.64
57	0.86	1.09	1.39	1.49	2.63	2.90	3.07	3.52	1.42	1.74	2.22	2.80
58	0.97	1.21	1.56	1.66	2.74	3.04	3.23	3.73	1.48	1.82	2.35	2.95
59	1.08	1.36	1.74	1.85	2.84	3.14	3.40	3.94	1.54	1.91	2.46	3.13
60	1.20	1.50	1.93	2.08	2.94	3.28	3.56	4.15	1.58	1.97	2.57	3.30
61	1.34	1.68	2.17	2.32	3.04	3.40	3.73	4.38	1.64	2.04	2.70	3.49
62	1.52	1.91	2.45	2.60	3.11	3.48	3.88	4.61	1.68	2.10	2.80	3.67
63	1.72	2.14	2.76	2.94	3.18	3.56	4.03	4.86	1.72	2.15	2.93	3.86
64	1.97	2.47	3.18	3.38	3.22	3.65	4.21	5.14	1.74	2.21	3.05	4.08
65	2.27	2.84	3.65	3.89	3.28	3.74	4.39	5.44	1.76	2.24	3.18	4.33
66	2.54	3.19	4.10	4.38	3.32	3.83	4.58	5.77	1.80	2.30	3.31	4.58
67	2.86	3.59	4.61	4.91	3.41	3.96	4.81	6.11	1.84	2.39	3.49	4.87
68	3.20	4.02	5.16	5.51	3.52	4.12	5.11	6.55	1.91	2.48	3.70	5.21
69	3.58	4.50	5.78	6.17	3.65	4.32	5.45	7.02	1.97	2.60	3.94	5.59
70	3.82	4.79	6.17	6.58	3.64	4.33	5.56	7.22	1.97	2.62	4.03	5.62
71	4.06	5.09	6.54	6.98	3.59	4.33	5.65	7.38	1.94	2.62	4.09	5.87
72	4.28	5.38	6.91	7.37	3.49	4.27	5.68	7.46	1.90	2.57	4.12	5.93
73	4.73	5.94	7.63	8.14	3.50	4.33	5.89	7.82	1.90	2.60	4.26	6.22
74	5.27	6.62	8.51	9.07	3.46	4.34	6.08	8.20	1.87	2.62	4.40	6.52
75	5.86	7.37	9.46	10.09	3.40	4.33	6.25	8.56	1.84	2.60	4.52	6.68
76	6.44	8.10	10.40	11.10	3.34	4.30	6.40	8.90	1.80	2.59	4.62	7.08
77	7.04	8.84	11.36	12.12	3.26	4.28	6.56	9.25	1.76	2.58	4.74	7.36
78	7.64	9.60	12.34	13.15	3.22	4.30	6.76	9.61	1.74	2.59	4.88	7.64
79	8.29	10.42	13.38	14.27	3.16	4.30	6.94	9.96	1.70	2.59	5.02	7.92
80	9.01	11.33	14.56	15.52	3.05	4.27	7.09	10.32	1.66	2.57	5.12	8.21
81	9.83	12.35	15.86	16.91	2.93	4.19	7.24	10.70	1.58	2.53	5.24	8.52
82	10.69	13.43	17.26	18.40	2.78	4.13	7.39	11.10	1.50	2.50	5.35	8.82
83	11.58	14.56	18.70	19.93	2.63	4.06	7.57	11.50	1.43	2.45	5.48	9.14
84	12.38	15.55	19.99	21.31	2.51	4.00	7.74	11.84	1.36	2.41	5.60	9.42
85	13.01	16.34	21.00	22.39	2.41	3.95	7.85	12.10	1.31	2.39	5.69	9.62
86	13.55	17.02	21.86	23.32	2.32	3.88	7.88	12.28	1.25	2.34	5.70	9.76
87	14.03	17.62	22.64	24.14	2.21	3.79	7.88	12.40	1.20	2.28	5.70	9.85
88	14.48	18.19	23.38	24.92	2.10	3.70	7.88	12.52	1.14	2.23	5.70	9.95
89	14.96	18.80	24.16	25.75	2.02	3.62	7.91	12.66	1.09	2.18	5.72	10.07
90	15.53	19.51	25.07	26.72	1.96	3.61	8.02	12.92	1.06	2.17	5.81	10.28
91	16.15	20.30	26.09	27.80	1.92	3.62	8.18	13.27	1.04	2.18	5.93	10.56
92	16.80	21.11	27.13	28.92	1.87	3.62	8.34	13.63	1.02	2.18	6.04	10.85
93	17.42	21.90	28.13	29.98	1.84	3.62	8.51	13.97	1.00	2.18	6.16	11.11
94	18.00	22.62	29.05	30.95	1.81	3.65	8.68	14.32	0.98	2.21	6.28	11.39
95	18.50	23.26	29.87	31.80	1.80	3.67	8.83	14.63	0.97	2.21	6.38	11.63
96-100	18.94	23.80	30.55	32.50	1.79	3.70	8.98	14.90	0.97	2.23	6.50	11.86

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 3**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	90 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.25	0.30	0.38	0.42	1.32	1.45	1.48	1.63	0.72	0.86	1.07	1.30
41	0.26	0.31	0.42	0.44	1.38	1.50	1.54	1.72	0.74	0.90	1.12	1.36
42	0.28	0.35	0.44	0.47	1.42	1.55	1.60	1.76	0.77	0.94	0.47	1.40
43	0.29	0.36	0.47	0.49	1.48	1.62	1.67	1.85	0.80	0.98	1.20	1.46
44	0.30	0.38	0.49	0.54	1.55	1.68	1.73	1.92	0.83	1.02	1.26	1.54
45	0.34	0.42	0.54	0.56	1.60	1.75	1.80	2.00	0.86	1.07	1.30	1.58
46	0.35	0.44	0.56	0.61	1.67	1.82	1.87	2.10	0.90	1.10	1.36	1.66
47	0.37	0.47	0.61	0.65	1.74	1.90	1.96	2.18	0.86	1.14	1.40	1.74
48	0.40	0.49	0.65	0.70	1.81	1.97	2.03	2.28	0.98	1.20	1.48	1.81
49	0.43	0.54	0.70	0.74	1.87	2.04	2.12	2.39	1.01	1.25	1.55	1.90
50	0.46	0.58	0.74	0.79	1.94	2.14	2.21	2.47	1.04	1.28	1.60	1.97
51	0.49	0.62	0.80	0.85	2.02	2.22	2.30	2.58	1.09	1.34	1.67	2.05
52	0.53	0.66	0.85	0.91	2.10	2.30	2.40	2.70	1.13	1.39	1.74	2.15
53	0.56	0.72	0.92	1.00	2.17	2.39	2.50	2.82	1.18	1.45	1.81	2.23
54	0.62	0.77	1.01	1.07	2.24	2.48	2.59	2.94	1.21	1.49	1.87	2.33
55	0.67	0.85	1.09	1.18	2.35	2.58	2.72	3.10	1.27	1.56	1.97	2.46
56	0.74	0.94	1.21	1.28	2.47	2.72	2.87	3.28	1.34	1.64	2.08	2.60
57	0.83	1.03	1.34	1.44	2.58	2.84	3.02	3.48	1.39	1.72	2.20	2.76
58	0.91	1.16	1.49	1.58	2.70	2.98	3.19	3.67	1.46	1.80	2.30	2.93
59	1.02	1.28	1.66	1.76	2.82	3.12	3.37	3.90	1.52	1.87	2.42	3.11
60	1.14	1.44	1.85	1.97	2.93	3.24	3.52	4.13	1.58	1.94	2.56	3.28
61	1.28	1.62	2.09	2.22	3.02	3.35	3.70	4.36	1.64	2.03	2.68	3.48
62	1.44	1.82	2.20	2.50	3.11	3.48	3.88	4.60	1.68	2.10	2.80	3.66
63	1.63	2.04	2.64	2.82	3.18	3.56	4.03	4.86	1.73	2.15	2.93	3.86
64	1.87	2.36	3.04	3.24	3.24	3.67	4.21	5.15	1.75	2.08	3.05	4.10
65	2.15	2.70	3.49	3.73	3.30	3.76	4.40	5.45	1.78	2.27	3.19	4.34
66	2.41	3.05	3.94	4.18	3.35	3.84	4.60	5.77	1.82	2.32	3.32	4.58
67	2.72	3.42	4.42	4.70	3.43	3.96	4.84	6.13	1.86	2.39	3.50	4.88
68	3.05	3.84	4.94	5.27	3.55	4.13	5.12	6.56	1.92	2.50	3.71	5.15
69	3.41	4.30	5.53	5.89	3.68	4.32	5.48	7.06	2.00	2.60	3.96	5.62
70	3.64	4.58	5.90	6.30	3.68	4.34	5.59	7.25	1.99	2.63	4.04	5.77
71	3.85	4.86	6.26	6.68	3.67	4.37	5.71	7.42	1.98	2.63	4.12	5.90
72	4.07	5.14	6.61	7.06	3.58	4.31	5.74	7.51	1.93	2.60	4.15	5.98
73	4.50	5.68	7.31	7.79	3.60	4.39	5.98	7.90	1.96	2.64	4.32	6.29
74	5.02	6.32	8.15	8.69	3.59	4.43	6.19	8.29	1.94	2.68	4.49	6.59
75	5.58	7.03	9.06	9.66	3.54	4.45	6.37	8.68	1.92	2.68	4.62	6.90
76	6.13	7.74	9.96	10.62	3.48	4.45	6.54	9.04	1.88	2.68	4.74	7.19
77	6.70	8.45	10.88	11.60	3.43	4.45	6.74	9.41	1.86	2.68	4.87	7.49
78	7.27	9.17	11.82	12.60	3.40	4.48	6.94	9.78	1.84	2.70	5.02	7.79
79	7.88	9.95	12.82	13.66	3.34	4.49	7.13	10.13	1.80	2.71	5.16	8.06
80	8.58	10.82	13.94	14.86	3.23	4.45	7.28	10.48	1.75	2.68	5.27	8.34
81	9.35	11.78	15.18	16.19	3.10	4.37	7.40	10.82	1.67	2.64	5.36	8.62
82	10.16	12.83	16.52	17.62	2.92	4.27	7.54	11.17	1.58	2.57	5.45	8.89
83	11.03	13.90	17.90	19.08	2.74	4.16	7.66	11.51	1.48	2.51	5.54	9.16
84	11.78	14.86	19.14	20.40	2.57	4.06	7.75	11.77	1.39	2.45	5.62	9.37
85	12.38	15.61	20.11	21.44	2.45	3.98	7.82	11.98	1.32	2.40	5.66	9.53
86	12.89	16.26	20.94	22.32	2.34	3.91	7.85	12.16	1.27	2.35	5.69	9.66
87	13.34	16.82	21.68	23.11	2.23	3.82	7.85	12.28	1.21	2.30	5.69	9.76
88	13.78	17.38	22.39	23.86	2.12	3.73	7.85	12.38	1.15	2.24	5.69	9.84
89	14.24	17.95	23.12	24.65	2.04	3.65	7.88	12.53	1.10	2.21	5.70	9.96
90	14.77	18.62	24.00	25.57	1.98	3.64	7.99	12.79	1.07	2.20	5.78	10.18
91	15.37	19.39	24.97	26.62	1.82	3.65	8.15	13.13	1.06	2.21	5.89	10.44
92	16.00	20.16	25.98	27.67	1.91	3.65	8.32	13.48	1.03	2.21	6.01	10.72
93	16.58	20.92	26.94	28.70	1.86	3.65	8.47	13.81	1.01	2.21	6.12	10.98
94	17.14	21.60	27.82	29.63	1.84	3.67	8.63	14.12	1.00	2.21	6.25	11.24
95	17.62	22.21	28.60	30.43	1.81	3.70	8.78	14.44	0.98	2.23	6.36	11.48
96-100	18.02	22.73	29.26	31.09	1.81	3.73	8.94	14.72	0.97	2.24	6.47	11.70

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 4**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	180 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.20	0.28	0.35	0.37	1.26	1.37	1.39	1.56	0.67	0.82	1.01	1.22
41	0.22	0.29	0.37	0.40	1.30	1.40	1.44	1.62	0.71	0.85	1.04	1.28
42	0.24	0.30	0.38	0.42	1.36	1.46	1.50	1.67	0.73	0.89	1.09	1.34
43	0.25	0.31	0.42	0.44	1.40	1.54	1.57	1.75	0.76	0.92	1.13	1.39
44	0.28	0.35	0.44	0.47	1.46	1.58	1.63	1.84	0.79	0.95	1.19	1.45
45	0.29	0.36	0.47	0.49	1.52	1.66	1.69	1.91	0.83	1.00	1.22	1.52
46	0.30	0.38	0.49	0.54	1.58	1.73	1.78	1.99	0.85	1.03	1.28	1.57
47	0.34	0.42	0.54	0.56	1.66	1.80	1.84	2.08	0.90	1.08	1.34	1.66
48	0.35	0.44	0.58	0.61	1.72	1.86	1.92	2.17	0.92	1.12	1.39	1.73
49	0.37	0.47	0.62	0.65	1.78	1.94	2.00	2.27	0.97	1.18	1.45	1.80
50	0.40	0.52	0.66	0.71	1.85	2.02	2.10	2.38	1.01	1.21	1.52	1.87
51	0.43	0.55	0.71	0.76	1.93	2.10	2.11	2.46	1.04	1.27	1.57	1.96
52	0.47	0.59	0.76	0.82	2.00	2.17	2.28	2.57	1.08	1.31	1.64	2.04
53	0.49	0.64	0.83	0.86	2.08	2.24	2.36	2.69	1.12	1.37	1.69	2.14
54	0.54	0.70	0.89	0.95	2.14	2.35	2.46	2.80	1.16	1.40	1.76	2.22
55	0.59	0.74	0.97	1.03	2.23	2.45	2.58	2.95	1.21	1.48	1.86	2.35
56	0.65	0.83	1.08	1.14	2.35	2.57	2.72	3.13	1.27	1.55	1.97	2.50
57	0.73	0.92	1.19	1.27	2.46	2.70	2.88	3.32	1.34	1.63	2.09	2.64
58	0.80	1.02	1.32	1.40	2.57	2.83	3.02	3.52	1.39	1.69	2.20	2.80
59	0.90	1.14	1.48	1.57	2.68	2.96	3.19	3.74	1.45	1.78	2.30	2.96
60	1.01	1.27	1.64	1.75	2.78	3.07	3.37	3.96	1.50	1.86	2.42	3.16
61	1.13	1.42	1.85	1.96	2.88	3.20	3.52	4.20	1.56	1.93	2.56	3.34
62	1.27	1.60	2.09	2.21	2.96	3.31	3.70	4.43	1.60	1.99	2.68	3.52
63	1.42	1.81	2.35	2.50	3.04	3.41	3.86	4.69	1.64	2.05	2.78	3.73
64	1.64	2.09	2.70	2.87	3.11	3.52	4.06	4.99	1.68	2.11	2.93	3.97
65	1.90	2.40	3.11	3.30	3.19	3.48	4.26	5.32	1.73	2.11	3.07	4.24
66	2.12	2.69	3.49	3.71	3.28	3.74	4.49	5.66	1.76	2.24	3.24	4.50
67	2.39	3.02	3.92	4.16	3.38	3.89	4.76	6.05	1.82	2.35	3.43	4.80
68	2.68	3.40	4.39	4.68	3.52	4.08	5.08	6.49	1.91	2.46	3.67	5.16
69	3.00	3.79	4.91	5.23	3.68	4.31	5.46	7.00	1.99	2.59	3.95	5.56
70	3.19	4.06	5.24	5.58	3.70	4.34	5.62	7.21	1.99	2.63	4.06	5.72
71	3.38	4.30	5.57	5.93	3.70	4.38	5.74	7.39	2.00	2.65	4.14	5.88
72	3.58	4.54	5.88	6.25	3.64	4.36	5.78	7.50	1.97	2.63	4.18	5.96
73	3.95	5.02	6.49	6.91	3.68	4.46	6.05	7.90	1.99	2.69	4.37	6.29
74	4.40	5.59	7.24	7.70	3.70	4.55	6.31	8.33	2.00	2.75	4.56	6.62
75	4.90	6.22	8.05	8.57	3.70	4.61	6.54	8.75	2.00	2.78	4.74	6.95
76	5.39	6.84	8.86	9.42	3.67	4.66	6.76	9.14	1.99	2.81	4.88	7.27
77	5.89	7.48	9.67	10.28	3.66	4.70	6.97	9.54	1.98	2.83	5.05	7.60
78	6.40	8.11	10.50	11.17	3.67	4.78	7.22	9.94	1.98	2.88	5.23	7.90
79	6.94	8.80	11.39	12.11	3.66	4.85	7.46	10.33	1.98	2.93	5.40	8.22
80	7.54	9.56	12.38	13.18	3.62	4.88	7.70	10.75	1.96	2.94	5.57	8.54
81	8.22	10.43	13.49	14.35	3.56	4.90	7.92	11.18	1.93	2.95	5.74	8.90
82	8.94	11.34	14.68	15.61	3.50	4.91	8.17	11.65	1.90	2.96	5.92	9.28
83	9.68	12.29	15.90	16.92	3.43	4.94	8.42	12.14	1.86	2.98	6.10	9.65
84	10.36	13.14	17.00	18.08	3.38	4.97	8.68	12.55	1.84	3.00	6.28	9.98
85	10.88	13.81	17.87	19.01	3.35	4.98	8.84	12.88	1.81	3.01	6.40	10.24
86	11.33	14.38	18.60	19.79	3.29	4.96	8.94	13.10	1.79	2.99	6.47	10.42
87	11.72	14.88	19.26	20.48	3.23	4.92	9.00	13.27	1.75	2.98	6.50	10.56
88	12.11	15.37	19.88	21.16	3.17	4.88	9.05	13.44	1.72	2.94	6.55	10.68
89	12.52	15.88	20.54	21.85	3.12	4.86	9.13	13.63	1.69	2.94	6.61	10.85
90	12.98	16.48	21.31	22.68	3.12	4.90	9.30	13.96	1.69	2.95	6.73	11.10
91	13.51	17.15	22.19	23.60	3.13	4.97	9.53	14.35	1.69	3.00	6.89	11.42
92	14.05	17.83	23.08	24.54	3.14	5.03	9.74	14.76	1.70	3.04	7.06	11.74
93	14.58	18.49	23.93	25.44	3.04	5.09	9.97	15.16	1.70	3.07	7.21	12.06
94	15.05	19.10	24.71	26.27	3.18	5.16	10.19	15.53	1.72	3.12	7.38	12.36
95	15.48	19.64	25.40	26.98	3.20	5.24	10.40	15.90	1.73	3.16	7.52	12.64
96-100	15.84	20.10	25.98	27.56	3.23	5.30	10.60	16.20	1.74	3.07	7.67	12.89

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 5**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	365 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.17	0.22	0.29	0.30	1.03	1.13	1.16	1.34	0.56	0.70	0.83	1.07
41	0.18	0.24	0.30	0.31	1.08	1.18	1.20	1.38	0.58	0.71	0.86	1.10
42	0.19	0.25	0.31	0.34	1.12	1.22	1.26	1.45	0.61	0.73	0.90	1.14
43	0.20	0.26	0.34	0.36	1.16	1.27	1.32	1.50	0.64	0.77	0.95	1.20
44	0.22	0.28	0.36	0.38	1.21	1.32	1.37	1.57	0.65	0.80	0.98	1.25
45	0.24	0.29	0.38	0.40	1.26	1.38	1.42	1.64	0.67	0.83	1.03	1.31
46	0.25	0.31	0.42	0.43	1.31	1.44	1.49	1.73	0.72	0.85	1.08	1.37
47	0.26	0.34	0.44	0.46	1.37	1.50	1.56	1.80	0.74	0.90	1.12	1.44
48	0.28	0.36	0.47	0.49	1.42	1.57	1.62	1.87	0.77	0.94	1.18	1.49
49	0.30	0.38	0.49	0.53	1.49	1.62	1.69	1.97	0.80	0.98	1.22	1.56
50	0.34	0.42	0.54	0.56	1.55	1.68	1.76	2.04	0.84	1.02	1.27	1.63
51	0.35	0.44	0.58	0.61	1.60	1.75	1.84	2.15	0.86	1.07	1.34	1.72
52	0.37	0.48	0.62	0.65	1.67	1.82	1.92	2.24	0.90	1.10	1.39	1.78
53	0.40	0.52	0.66	0.71	1.74	1.91	2.00	2.35	0.80	1.16	1.45	1.87
54	0.44	0.55	0.72	0.76	1.80	1.97	2.10	2.46	0.98	1.20	1.52	1.96
55	0.48	0.61	0.79	0.83	1.87	2.08	2.21	2.59	1.02	1.25	1.60	2.08
56	0.53	0.67	0.86	0.92	1.99	2.18	2.33	2.77	1.08	1.32	1.69	2.20
57	0.58	0.74	0.97	1.02	2.09	2.30	2.48	2.95	1.13	1.39	1.80	2.35
58	0.65	0.83	1.08	1.13	2.20	2.42	2.63	3.13	1.19	1.46	1.91	2.50
59	0.73	0.79	1.20	1.26	2.30	2.56	2.78	3.34	1.25	1.54	2.02	2.65
60	0.82	1.03	1.34	1.40	2.40	2.69	2.96	3.56	1.30	1.62	2.14	2.84
61	0.91	1.16	1.50	1.58	2.50	2.80	3.12	3.79	1.36	1.69	2.27	3.02
62	1.02	1.30	1.68	1.78	2.59	2.93	3.31	4.04	1.40	1.76	2.40	3.22
63	1.16	1.46	1.91	2.00	2.69	3.04	3.49	4.32	1.45	1.82	2.52	3.43
64	1.32	1.68	2.20	2.32	2.78	3.18	3.71	4.63	1.50	1.91	2.69	3.70
65	1.54	1.94	2.51	2.65	2.87	3.31	3.94	4.98	1.56	1.99	2.86	3.96
66	1.72	2.18	2.83	3.00	2.98	3.46	4.20	5.34	1.62	2.08	3.04	4.24
67	1.93	2.46	3.18	3.35	3.11	3.61	4.49	5.74	1.68	2.18	3.24	4.56
68	2.17	2.75	3.56	3.77	3.25	3.83	4.81	6.19	1.76	2.30	3.49	4.93
69	2.41	3.07	3.98	4.21	3.46	4.06	5.22	6.71	1.86	2.46	3.78	5.33
70	2.58	3.28	4.25	4.49	3.48	4.14	5.41	6.95	1.88	2.51	3.91	5.52
71	2.74	3.48	4.51	4.76	3.52	4.21	5.56	7.15	1.91	2.54	4.02	5.70
72	2.89	3.67	4.76	5.03	3.49	4.22	5.65	7.30	1.90	2.54	4.09	5.81
73	3.19	4.06	5.27	5.56	3.59	4.39	5.98	7.74	1.94	2.64	4.32	6.16
74	3.56	4.52	5.87	6.20	3.67	4.54	6.30	8.21	1.98	2.74	4.55	6.53
75	3.96	5.04	6.53	6.90	3.73	4.67	6.60	8.68	2.02	2.82	4.78	6.90
76	4.36	5.53	7.18	7.58	3.77	4.78	6.88	9.13	2.04	2.88	4.98	7.26
77	4.75	6.05	7.84	8.28	3.82	4.91	7.18	9.59	2.06	2.96	5.18	7.62
78	5.16	6.56	8.51	8.99	3.89	5.04	7.49	10.02	2.10	3.05	5.42	7.86
79	5.60	7.12	9.23	9.76	3.94	5.20	7.80	10.48	2.14	3.13	5.64	8.34
80	6.10	7.74	10.04	10.61	3.97	5.30	8.10	10.94	2.15	3.07	5.87	8.70
81	6.64	8.44	10.93	11.56	4.00	5.40	8.40	11.46	2.16	3.26	6.07	9.11
82	7.22	9.18	11.89	12.58	4.00	5.51	8.71	11.98	2.16	3.32	6.31	9.53
83	7.82	9.95	12.90	13.62	4.01	5.62	9.05	12.50	2.17	3.38	6.55	9.94
84	8.36	10.63	13.79	14.57	4.02	5.70	9.35	12.94	2.17	3.44	6.76	10.30
85	8.78	11.17	14.48	15.30	4.03	5.78	9.56	13.27	2.18	3.48	6.92	10.56
86	9.14	11.64	15.08	15.94	4.02	5.81	9.72	13.56	2.17	3.50	7.03	10.78
87	9.47	12.05	15.61	16.50	4.00	5.82	9.83	13.76	2.16	3.52	7.12	10.96
88	9.78	12.44	16.12	17.03	3.97	5.82	9.92	13.98	2.15	3.52	7.19	11.12
89	10.10	12.85	16.66	17.60	3.97	5.86	10.06	14.22	2.15	3.53	7.27	11.32
90	10.49	13.33	17.28	18.26	4.01	5.94	10.27	14.58	2.17	3.59	7.44	11.60
91	10.92	13.88	17.99	19.00	4.07	6.06	10.56	15.02	2.20	3.66	7.63	11.95
92	11.35	14.44	18.71	19.75	4.13	6.18	10.84	15.47	2.23	3.73	7.84	12.30
93	11.77	14.96	19.39	20.48	4.19	6.30	11.11	15.91	2.27	3.80	8.04	12.65
94	12.16	15.46	20.03	21.14	4.25	6.42	11.39	16.33	2.29	3.88	8.24	13.00
95	12.50	15.90	20.58	21.71	4.30	6.53	11.64	16.70	2.33	3.94	8.42	13.30
96-100	12.79	16.26	21.05	22.16	4.36	6.64	11.88	17.05	2.35	4.00	8.59	13.57

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 6**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.48	0.61	0.79	0.84	2.29	2.52	2.60	2.88	1.25	1.54	1.90	2.30
41	0.52	0.65	0.83	0.74	2.36	2.63	2.70	3.00	1.28	1.57	1.96	2.39
42	0.54	0.67	0.89	0.94	2.45	2.70	2.80	3.11	1.32	1.63	2.03	2.47
43	0.58	0.73	0.94	1.01	2.52	2.80	2.90	3.22	1.37	1.69	2.10	2.56
44	0.62	0.77	1.00	1.07	2.63	2.90	3.01	3.35	1.42	1.74	2.18	2.66
45	0.65	0.83	1.07	1.13	2.70	3.00	3.12	3.48	1.46	1.81	2.27	2.76
46	0.71	0.89	1.13	1.21	2.80	3.12	3.23	3.61	1.52	1.87	2.35	2.87
47	0.74	0.94	1.21	1.30	2.90	3.22	3.35	3.76	1.57	1.94	2.41	2.98
48	0.80	1.01	1.30	1.38	3.00	3.32	3.48	3.89	1.62	2.00	2.51	3.10
49	0.85	1.08	1.38	1.48	3.07	3.42	3.59	4.04	1.67	2.08	2.59	3.22
50	0.92	1.16	1.49	1.58	3.18	3.53	3.71	4.18	1.73	2.12	2.69	3.32
51	0.98	1.25	1.60	1.72	3.28	3.65	3.84	4.33	1.76	2.21	2.78	3.46
52	1.07	1.34	1.73	1.84	3.35	3.76	3.96	4.49	1.82	2.27	2.86	3.58
53	1.14	1.44	1.86	1.99	3.43	3.84	4.08	4.67	1.86	2.32	2.95	3.70
54	1.25	1.56	2.00	2.15	3.52	3.95	4.20	4.81	1.91	2.38	3.04	3.83
55	1.36	1.69	2.20	2.35	3.62	4.06	4.36	5.03	1.96	2.46	3.14	4.01
56	1.49	1.87	2.42	2.59	3.77	4.22	4.57	5.28	2.03	2.54	3.30	4.21
57	1.66	2.08	2.68	2.87	3.89	4.38	4.76	5.54	2.10	2.64	3.43	4.42
58	1.82	2.29	2.96	3.18	4.01	4.51	4.96	5.82	2.17	2.72	3.58	4.63
59	2.03	2.54	3.30	3.52	4.12	4.66	5.16	6.10	2.22	2.80	3.73	4.86
60	2.24	2.83	3.66	3.92	4.21	4.78	5.33	6.38	2.28	2.87	3.86	5.09
61	2.50	3.13	4.07	4.36	4.28	4.87	5.52	6.71	2.32	2.94	4.01	5.33
62	2.77	3.49	4.52	4.86	4.33	4.94	5.69	7.00	2.35	2.98	4.12	5.56
63	3.07	3.89	5.05	5.42	4.34	4.99	5.86	7.19	2.36	3.01	4.22	5.80
64	3.50	4.42	5.76	6.14	4.36	5.03	6.00	7.66	2.36	3.04	4.34	6.08
65	3.97	5.00	6.53	7.01	4.36	5.06	6.18	8.03	2.36	3.05	4.48	6.37
66	4.39	5.54	7.24	7.79	4.34	5.09	6.35	8.39	2.36	3.07	4.58	6.68
67	4.85	6.13	8.00	8.62	4.34	5.15	6.55	8.81	2.36	3.11	4.73	7.01
68	5.34	6.74	8.83	9.50	4.40	5.26	6.80	9.29	2.39	3.16	4.93	7.38
69	5.87	7.43	9.73	10.48	4.48	5.36	7.10	9.82	2.41	3.24	5.15	7.80
70	6.16	7.79	10.21	11.00	4.34	5.27	7.10	9.92	2.35	3.18	5.15	7.90
71	6.43	8.14	10.68	11.53	4.21	5.14	7.08	10.00	2.28	3.10	5.11	7.96
72	6.67	8.46	11.11	12.00	4.01	4.94	6.96	9.96	2.16	2.98	5.04	7.92
73	7.26	9.20	12.11	13.08	3.91	4.90	7.09	10.32	2.11	2.95	5.12	8.21
74	7.99	10.14	13.34	14.41	3.76	4.79	7.19	10.68	2.04	2.89	5.20	8.50
75	8.76	11.11	14.64	15.83	3.58	4.66	7.24	11.04	1.93	2.81	5.24	8.78
76	9.47	12.02	15.85	17.15	3.40	4.50	7.27	11.36	1.84	2.71	5.26	9.04
77	10.19	12.94	17.08	18.48	3.23	4.39	7.32	11.69	1.74	2.64	5.30	9.29
78	10.91	13.86	18.30	19.81	3.06	4.27	7.39	11.99	1.66	2.65	5.35	9.54
79	11.68	14.83	19.60	21.23	2.87	4.13	7.44	12.28	1.55	2.50	5.38	9.76
80	12.53	15.91	21.04	22.80	2.63	3.92	7.44	12.55	1.42	2.36	5.38	9.98
81	13.45	17.09	22.61	24.50	2.33	3.68	7.39	12.80	1.26	2.22	5.35	10.19
82	14.42	18.34	24.25	26.30	1.99	3.40	7.34	13.06	1.08	2.05	5.30	10.39
83	15.42	19.58	25.92	28.12	1.66	3.12	7.28	13.28	0.90	1.87	5.27	10.57
84	16.28	20.69	27.38	29.71	1.36	2.86	7.24	13.46	0.73	1.73	5.24	10.70
85	16.94	21.54	28.52	30.95	1.14	2.66	7.19	13.58	0.61	1.61	5.20	10.80
86	17.51	22.25	29.46	31.97	0.97	2.52	7.13	13.69	0.60	1.51	5.16	10.88
87	18.00	22.88	30.30	32.88	0.80	2.35	7.03	13.74	0.60	1.42	5.09	10.93
88	18.48	23.48	31.10	33.76	0.64	2.18	6.95	13.80	0.60	1.32	5.03	10.97
89	18.97	24.12	31.94	34.68	0.60	2.05	6.89	13.88	0.60	1.24	4.99	11.05
90	19.56	24.86	32.94	35.75	0.60	1.96	6.92	14.10	0.60	1.19	5.00	11.22
91	20.22	25.70	34.06	36.96	0.60	1.90	7.00	14.41	0.60	1.15	5.05	11.46
92	20.89	26.56	35.17	38.17	0.60	1.82	7.07	14.72	0.60	1.10	5.12	11.70
93	21.53	27.36	36.24	39.32	0.60	1.76	7.15	15.02	0.60	1.07	5.18	11.95
94	22.09	28.09	37.20	40.34	0.60	1.74	7.26	15.32	0.60	1.04	5.24	12.18
95	22.58	28.70	38.02	41.18	0.60	1.70	7.37	15.61	0.60	1.03	5.33	12.42
96-100	22.98	29.21	38.66	41.22	0.60	1.70	7.48	15.86	0.60	1.03	5.41	12.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 7**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.46	0.58	0.74	0.80	2.27	2.48	2.56	2.83	1.22	1.49	1.84	2.24
41	0.48	0.61	0.79	0.84	2.35	2.57	2.64	2.94	1.27	1.55	1.92	2.33
42	0.52	0.65	0.84	0.90	2.41	2.65	2.74	3.05	1.31	1.60	1.99	2.42
43	0.55	0.70	0.90	0.95	2.50	2.74	2.83	3.14	1.36	1.66	2.05	2.51
44	0.58	0.73	0.95	1.02	2.59	2.84	2.95	3.28	1.40	1.72	2.12	2.60
45	0.62	0.79	1.01	1.09	2.68	2.94	3.04	3.41	1.45	1.78	2.21	2.72
46	0.66	0.83	1.08	1.16	2.77	3.05	3.16	3.53	1.50	1.84	2.28	2.82
47	0.71	0.90	1.16	1.25	2.87	3.14	3.29	3.67	1.56	1.91	2.38	2.93
48	0.76	0.95	1.22	1.32	2.96	3.25	3.40	3.80	1.60	1.96	2.46	3.04
49	0.82	1.02	1.32	1.42	3.06	3.35	3.52	3.96	1.66	2.03	2.56	3.16
50	0.86	1.09	1.42	1.52	3.16	3.48	3.62	4.13	1.72	2.10	2.64	3.28
51	0.94	1.18	1.54	1.63	3.24	3.59	3.77	4.28	1.75	2.15	2.72	3.40
52	1.01	1.27	1.64	1.75	3.34	3.68	3.89	4.43	1.81	2.22	2.82	3.52
53	1.09	1.37	1.76	1.90	3.42	3.78	4.01	4.58	1.85	2.29	2.90	3.65
54	1.18	1.48	1.92	2.04	3.50	3.88	4.13	4.75	1.90	2.33	3.00	3.78
55	1.28	1.62	2.10	2.23	3.60	4.02	4.30	4.96	1.94	2.41	3.11	3.94
56	1.40	1.78	2.32	2.47	3.74	4.16	4.49	5.22	2.03	2.51	3.24	4.14
57	1.56	1.97	2.56	2.74	3.88	4.32	4.69	5.50	2.10	2.60	3.40	4.36
58	1.73	2.18	2.83	3.04	3.98	4.45	4.88	5.77	2.17	2.69	3.53	4.58
59	1.92	2.41	3.14	3.37	4.12	4.61	5.09	6.05	2.22	2.78	3.68	4.80
60	2.12	2.69	3.49	3.74	4.21	4.73	5.28	6.35	2.28	2.86	3.83	5.05
61	2.36	2.98	3.89	4.16	4.28	4.85	5.48	6.64	2.32	2.92	3.96	5.28
62	2.63	3.32	4.33	4.63	4.33	4.93	5.66	6.96	2.35	2.96	4.08	5.52
63	2.92	3.70	4.84	5.17	4.36	4.99	5.81	7.26	2.36	3.01	4.21	5.77
64	3.32	4.21	5.51	5.90	4.38	5.05	6.00	7.63	2.38	3.04	4.34	6.06
65	3.77	4.78	6.24	6.71	4.39	5.09	6.19	8.03	2.38	3.07	4.49	6.37
66	4.16	5.28	6.91	7.44	4.40	5.15	6.37	8.40	2.39	3.11	4.61	6.70
67	4.60	5.83	7.64	8.22	4.44	5.23	6.61	8.82	2.40	3.16	4.79	7.02
68	5.06	6.43	8.45	9.10	4.50	5.34	6.90	9.31	2.42	3.22	4.99	7.42
69	5.56	7.08	9.30	10.02	4.58	5.48	7.21	9.85	2.47	3.30	5.23	7.84
70	5.83	7.43	9.78	10.54	4.46	5.39	7.24	9.95	2.41	3.25	5.23	7.92
71	6.10	7.76	10.22	11.03	4.32	5.27	7.20	10.04	2.34	3.18	5.21	7.98
72	6.34	8.06	10.63	11.47	4.12	5.06	7.09	10.01	2.23	3.05	5.12	7.97
73	6.89	8.78	11.59	12.52	4.04	5.03	7.22	10.37	2.18	3.04	5.23	8.26
74	7.58	9.66	12.77	13.80	3.90	4.94	7.34	10.76	2.11	2.98	5.30	8.56
75	8.32	10.60	14.02	15.16	3.74	4.82	7.40	11.12	2.03	2.90	5.36	8.84
76	8.99	11.47	15.18	16.42	3.58	4.70	7.46	11.46	1.93	2.83	5.40	9.11
77	9.67	12.34	16.36	17.69	3.43	4.60	7.55	11.81	1.86	2.77	5.46	9.38
78	10.36	13.21	17.52	18.97	3.30	4.52	7.64	12.16	1.79	2.72	5.53	9.66
79	11.08	14.15	18.77	20.33	3.14	4.43	7.74	12.50	1.70	2.68	5.60	9.94
80	11.89	15.18	20.15	21.83	2.96	4.30	7.81	12.86	1.61	2.59	5.65	10.22
81	12.77	16.31	21.66	23.47	2.76	4.15	7.88	13.22	1.50	2.50	5.70	10.51
82	13.69	17.48	23.23	25.19	2.54	3.98	7.96	13.61	1.38	2.40	5.75	10.82
83	14.63	18.68	24.83	26.93	2.33	3.83	8.05	13.99	1.26	2.32	5.82	11.14
84	15.44	19.74	26.23	28.45	2.16	3.71	8.14	14.33	1.16	2.24	5.88	11.40
85	16.08	20.56	27.32	29.64	2.03	3.61	8.18	14.56	1.09	2.17	5.93	11.58
86	16.62	21.23	28.22	30.62	1.90	3.49	8.16	14.70	1.02	2.10	5.90	11.70
87	17.09	21.83	29.03	31.50	1.75	3.37	8.12	14.81	0.95	2.03	5.87	11.78
88	17.53	22.40	29.80	32.33	1.63	3.23	8.06	14.89	0.88	1.96	5.83	11.84
89	18.01	23.02	30.60	33.22	1.51	3.14	8.05	15.02	0.82	1.90	5.82	11.95
90	18.56	23.72	31.56	34.25	1.44	3.08	8.10	15.29	0.78	1.86	5.87	12.17
91	19.20	24.53	32.63	35.40	1.38	3.07	8.23	15.64	0.74	1.85	5.95	12.44
92	19.82	25.33	33.70	36.56	1.32	3.04	8.35	15.98	0.71	1.84	6.05	12.72
93	20.44	26.11	34.72	37.67	1.26	3.02	8.50	16.34	0.68	1.82	6.14	13.01
94	20.98	26.80	35.64	38.64	1.22	3.02	8.63	16.69	0.66	1.82	6.25	13.28
95	21.43	27.38	36.42	39.44	1.20	3.04	8.77	17.02	0.65	1.84	6.35	13.54
96-100	21.82	27.86	37.03	40.04	1.20	3.06	8.93	17.32	0.65	1.84	6.46	13.76

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 8**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.55	0.72	0.77	2.21	2.42	2.50	2.78	1.20	1.46	1.81	2.21
41	0.46	0.58	0.76	0.82	2.29	2.50	2.58	2.87	1.25	1.50	1.86	2.29
42	0.48	0.62	0.80	0.85	2.38	2.58	2.68	2.98	1.28	1.56	1.93	2.38
43	0.53	0.66	0.85	0.91	2.46	2.69	2.77	3.11	1.32	1.62	2.00	2.47
44	0.55	0.71	0.91	0.98	2.54	2.77	2.88	3.23	1.37	1.67	2.09	2.57
45	0.59	0.74	0.97	1.03	2.63	2.87	2.98	3.35	1.42	1.74	2.15	2.66
46	0.64	0.80	1.03	1.10	2.72	2.98	3.10	3.48	1.48	1.80	2.23	2.76
47	0.67	0.85	1.10	1.19	2.82	3.07	3.22	3.61	1.52	1.73	2.33	2.87
48	0.72	0.91	0.99	1.27	2.92	3.19	3.32	3.76	1.57	1.92	2.41	2.98
49	0.77	0.98	1.27	1.36	3.01	3.31	3.47	3.90	1.63	1.99	2.50	3.11
50	0.83	1.04	1.37	1.40	3.11	3.41	3.58	4.06	1.68	2.05	2.58	3.23
51	0.89	1.13	1.46	1.56	3.19	3.52	3.70	4.21	1.73	2.11	2.68	3.35
52	0.95	1.21	1.57	1.68	3.29	3.61	3.83	4.36	1.78	2.18	2.77	3.48
53	1.03	1.31	1.69	1.82	3.37	3.71	3.96	4.52	1.82	2.24	2.86	3.59
54	1.12	1.40	1.84	1.96	3.46	3.83	4.08	4.69	1.86	2.30	2.95	3.73
55	1.21	1.55	2.00	2.15	3.56	3.96	4.25	4.90	1.93	2.39	3.06	3.90
56	1.36	1.72	2.22	2.38	3.71	4.12	4.43	5.16	2.00	2.48	3.22	4.12
57	1.49	1.90	2.46	2.63	3.84	4.26	4.66	5.44	2.09	2.58	3.35	4.33
58	1.64	2.09	2.72	2.92	3.96	4.43	4.86	5.71	2.15	2.66	3.50	4.56
59	1.82	2.32	3.01	3.23	4.08	4.58	5.06	6.01	2.21	2.76	3.66	4.78
60	2.03	2.57	3.35	3.59	4.20	4.72	5.27	6.32	2.27	2.84	3.80	5.03
61	2.24	2.86	3.73	3.98	4.28	4.85	5.46	6.62	2.32	2.92	3.95	5.27
62	2.50	3.18	4.15	4.45	4.34	4.93	5.66	6.96	2.35	2.96	4.08	5.52
63	2.78	3.55	4.63	4.97	4.39	5.00	5.82	7.27	2.38	3.02	4.22	5.78
64	3.18	4.03	5.28	5.68	4.42	5.08	6.04	7.66	2.39	3.06	4.38	6.08
65	3.59	4.57	5.99	6.43	4.44	5.14	6.25	8.06	2.40	3.10	4.51	6.41
66	3.97	5.06	6.64	7.14	4.45	5.21	6.43	8.45	2.41	3.13	4.67	6.71
67	4.39	5.59	7.34	7.90	4.50	5.27	6.68	8.89	2.42	3.18	4.84	7.07
68	4.84	6.17	8.11	8.72	4.57	5.39	6.97	9.38	2.47	3.25	5.04	7.45
69	5.32	6.79	8.94	9.62	4.66	5.54	7.28	9.92	2.51	3.34	5.27	7.88
70	5.57	7.12	9.40	10.13	4.54	5.45	7.31	10.04	2.46	3.29	5.28	7.99
71	5.82	7.44	9.83	10.60	4.43	5.34	7.30	10.13	2.40	3.23	5.28	8.06
72	6.05	7.73	10.22	11.03	4.22	5.16	7.20	10.12	2.29	3.12	5.21	8.05
73	6.58	8.41	11.15	12.02	4.16	5.15	7.37	10.51	2.26	3.11	5.33	8.35
74	7.25	9.26	12.28	13.26	4.06	5.08	7.50	10.91	2.20	3.06	5.44	8.68
75	7.94	10.16	13.48	14.56	3.91	4.98	7.61	11.30	2.12	3.01	5.50	9.00
76	8.59	11.00	14.60	15.78	3.78	4.88	7.69	11.68	2.04	2.94	5.56	9.28
77	9.24	11.83	15.72	17.00	3.65	4.79	7.79	12.04	1.98	2.89	5.63	9.56
78	9.90	12.67	16.86	18.24	3.53	4.72	7.90	12.38	1.91	2.84	5.71	9.84
79	10.60	13.57	18.06	19.55	3.37	4.63	7.99	12.73	1.82	2.78	5.78	10.12
80	11.36	14.57	19.38	20.99	3.19	4.49	8.06	13.06	1.73	2.71	5.83	10.39
81	12.20	15.65	20.83	22.56	2.96	4.31	8.09	13.39	1.61	2.60	5.86	10.66
82	13.09	16.78	22.34	24.22	2.71	4.13	8.14	13.72	1.46	2.50	5.88	10.91
83	13.98	17.93	23.89	25.90	2.46	3.94	8.16	14.04	1.33	2.38	5.90	11.16
84	14.77	18.94	25.24	27.36	2.23	3.79	8.20	14.28	1.21	2.28	5.94	11.35
85	15.37	19.72	26.28	28.50	2.06	3.67	8.20	14.46	1.12	2.21	5.94	11.51
86	15.89	20.36	27.16	29.45	1.93	3.55	8.17	14.59	1.04	2.14	5.92	11.62
87	16.33	20.94	27.92	30.29	1.80	3.53	8.14	14.69	0.97	2.06	5.88	11.69
88	16.76	21.49	28.67	31.09	1.67	3.29	8.08	14.77	0.90	1.99	5.84	11.75
89	17.22	22.08	29.45	31.94	1.56	3.19	8.05	14.90	0.84	1.92	5.82	11.86
90	17.75	22.76	30.36	32.93	1.48	3.14	8.12	15.16	0.80	1.90	5.87	12.06
91	18.35	23.53	31.39	34.04	1.42	3.12	8.24	15.50	0.77	1.87	5.96	12.34
92	18.96	24.31	32.42	35.16	1.36	3.10	8.36	15.85	0.73	1.87	6.06	12.61
93	19.54	25.04	33.41	36.22	1.30	3.07	8.50	16.19	0.71	1.85	6.14	12.88
94	20.05	25.72	34.28	37.15	1.26	3.07	8.63	16.52	0.68	1.85	6.25	13.14
95	20.51	26.28	35.03	37.81	1.24	3.08	8.77	16.85	0.67	1.86	6.35	13.39
96-100	20.86	26.74	35.63	38.51	1.22	3.10	8.92	17.12	0.66	1.87	6.44	13.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 9**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.38	0.48	0.64	0.67	2.10	2.29	2.38	2.65	1.13	1.38	1.72	2.10
41	0.40	0.53	0.67	0.72	2.17	2.38	2.46	2.74	1.18	1.44	1.76	2.18
42	0.43	0.55	0.72	0.77	2.24	2.46	2.52	2.84	1.21	1.49	1.84	2.27
43	0.46	0.58	0.76	0.82	2.32	2.56	2.63	2.95	1.26	1.54	1.91	2.35
44	0.48	0.62	0.82	0.86	2.40	2.64	2.74	3.07	1.30	1.58	1.99	2.45
45	0.53	0.66	0.86	0.92	2.50	2.74	2.83	3.20	1.36	1.66	2.05	2.54
46	0.55	0.71	0.92	0.98	2.58	2.83	2.95	3.32	1.39	1.69	2.12	2.64
47	0.59	0.76	1.00	1.04	2.68	2.93	3.06	3.47	1.45	1.76	2.21	2.75
48	0.64	0.82	1.04	1.13	2.76	3.04	3.18	3.60	1.49	1.82	2.29	2.86
49	0.67	0.86	1.13	1.20	2.86	3.13	3.29	3.74	1.55	1.90	2.38	2.96
50	0.73	0.92	1.21	1.30	2.95	3.24	3.41	3.89	1.60	1.94	2.47	3.10
51	0.79	1.00	1.30	1.39	3.04	3.35	3.52	4.03	1.64	2.03	2.56	3.20
52	0.84	1.08	1.40	1.50	3.13	3.46	3.66	4.18	1.69	2.08	2.64	3.32
53	0.91	1.16	1.52	1.62	3.22	3.55	3.78	4.34	1.74	2.14	2.74	3.47
54	0.98	1.26	1.64	1.75	3.30	3.65	3.89	4.50	1.78	2.21	2.82	3.59
55	1.08	1.37	1.80	1.91	3.41	3.77	4.06	4.72	1.85	2.28	2.93	3.76
56	1.19	1.52	1.97	2.11	3.55	3.95	4.26	4.98	1.92	2.38	3.07	3.96
57	1.31	1.67	2.20	2.33	3.68	4.10	4.48	5.24	1.99	2.47	3.23	4.16
58	1.45	1.85	2.42	2.59	3.80	4.25	4.67	5.53	2.05	2.57	3.37	4.40
59	1.62	2.05	2.69	2.87	3.92	4.39	4.88	5.82	2.12	2.65	3.53	4.63
60	1.80	2.29	3.00	3.20	4.03	4.54	5.09	6.13	2.18	2.75	3.68	4.88
61	1.99	2.54	3.32	3.56	4.13	4.67	5.28	6.44	2.23	2.82	3.83	5.12
62	2.21	2.83	3.71	3.97	4.21	4.78	5.50	6.77	2.28	2.87	3.97	5.39
63	2.47	3.14	4.14	4.43	4.26	4.86	5.69	7.10	2.30	2.93	4.12	5.64
64	2.80	3.59	4.72	5.05	4.32	4.96	5.90	7.52	2.33	3.00	4.28	5.98
65	3.18	4.07	5.35	5.74	4.38	5.05	6.16	7.94	2.36	3.04	4.44	6.32
66	3.52	4.51	5.95	6.37	4.43	5.15	6.38	8.36	2.40	3.11	4.62	6.65
67	3.89	4.98	6.59	7.06	4.50	5.27	6.68	8.82	2.42	3.18	4.84	7.02
68	4.30	5.51	7.27	7.80	4.60	5.42	7.00	9.36	2.48	3.28	5.06	7.45
69	4.72	6.06	8.02	8.62	4.72	5.62	7.38	9.94	2.56	3.38	5.34	7.90
70	4.96	6.36	8.42	9.06	4.63	5.54	7.43	10.08	2.51	3.35	5.38	8.03
71	5.17	6.65	8.82	9.48	4.54	5.47	7.45	10.19	2.46	3.30	5.38	8.10
72	5.38	6.91	9.18	9.88	4.37	5.32	7.37	10.20	2.36	3.20	5.33	8.11
73	5.84	7.52	10.01	10.78	4.34	5.33	7.57	10.63	2.35	3.22	5.48	8.45
74	6.44	8.29	11.03	11.88	4.28	5.33	7.78	11.06	2.32	3.22	5.62	8.81
75	7.07	9.10	12.12	13.06	4.19	5.28	7.93	11.52	2.27	3.19	5.75	9.17
76	7.64	9.85	13.13	14.15	4.09	5.24	8.06	11.92	2.22	3.16	5.83	9.47
77	8.22	10.60	14.14	15.25	4.01	5.20	8.22	12.31	2.17	3.13	5.94	9.79
78	8.81	11.35	15.16	16.36	3.94	5.18	8.40	12.71	2.12	3.12	6.07	10.12
79	9.43	12.16	16.25	17.53	3.84	5.15	8.57	13.10	2.08	3.11	6.19	10.42
80	10.12	13.04	17.44	18.71	3.73	5.09	8.70	13.50	2.02	3.07	6.30	10.75
81	10.86	14.02	18.74	20.26	3.60	5.00	8.86	13.97	1.94	3.01	6.41	11.11
82	11.65	15.04	20.11	21.73	3.46	4.92	9.02	14.44	1.87	2.98	6.53	11.48
83	12.46	16.07	21.50	23.24	3.32	4.86	9.20	14.90	1.80	2.94	6.66	11.86
84	13.15	16.97	22.72	24.56	3.22	4.82	9.37	15.32	1.74	2.90	6.78	12.18
85	13.69	17.68	23.66	25.58	3.13	4.76	9.48	15.60	1.69	2.87	6.86	12.41
86	14.15	18.25	24.44	26.44	3.05	4.68	9.53	15.80	1.64	2.83	6.89	12.56
87	14.54	18.77	25.14	27.19	2.95	4.58	9.53	15.95	1.60	2.76	6.89	12.68
88	14.93	19.27	25.81	27.91	2.86	4.49	9.53	16.08	1.55	2.71	6.89	12.79
89	15.34	19.79	26.51	28.68	2.78	4.42	9.55	16.27	1.51	2.66	6.91	12.94
90	15.80	20.40	27.34	29.57	2.76	4.40	9.67	16.57	1.49	2.65	7.01	13.19
91	16.34	21.10	28.26	30.56	2.75	4.42	9.86	16.98	1.49	2.66	7.13	13.50
92	16.88	21.79	29.20	31.57	2.72	4.43	10.06	17.39	1.48	2.68	7.27	13.84
93	17.39	22.45	30.07	32.52	2.72	4.46	10.24	17.80	1.48	2.69	7.40	14.15
94	17.86	23.04	30.86	33.35	2.72	4.49	10.43	18.18	1.48	2.71	7.55	14.46
95	18.25	23.56	31.54	34.04	2.74	4.52	10.62	18.53	1.48	2.72	7.69	14.74
96-100	18.56	23.96	32.06	34.55	2.75	4.57	10.80	18.85	1.49	2.75	7.82	14.99

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 10**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.31	0.40	0.53	0.55	1.75	1.93	1.99	2.29	0.95	1.16	1.44	1.82
41	0.34	0.43	0.55	0.58	1.82	2.00	2.08	2.39	0.98	1.20	1.49	1.90
42	0.35	0.46	0.58	0.62	1.87	2.08	2.14	2.47	1.02	1.25	1.56	1.97
43	0.37	0.48	0.62	0.66	1.94	2.15	2.22	2.70	1.07	1.30	1.62	2.04
44	0.40	0.52	0.66	0.71	2.03	2.22	2.30	2.68	1.09	1.34	1.67	2.12
45	0.43	0.54	0.71	0.74	2.10	2.30	2.40	2.78	1.13	1.39	1.74	2.21
46	0.46	0.58	0.76	0.80	2.18	2.39	2.50	2.92	1.18	1.45	1.81	2.30
47	0.48	0.62	0.80	0.85	2.27	2.50	2.60	3.02	1.22	1.50	1.90	2.41
48	0.52	0.66	0.85	0.91	2.35	2.58	2.70	3.14	1.27	1.56	1.96	2.51
49	0.55	0.71	0.92	0.98	2.42	2.66	2.82	3.29	1.31	1.62	2.04	2.63
50	0.59	0.76	1.00	1.04	2.51	2.77	2.93	3.42	1.36	1.67	2.12	2.74
51	0.64	0.82	1.07	1.13	2.59	2.87	3.04	3.56	1.40	1.74	2.21	2.84
52	0.70	0.89	1.14	1.21	2.68	2.96	3.16	3.73	1.45	1.78	2.28	2.95
53	0.74	0.95	1.25	1.31	2.76	3.06	3.28	3.88	1.49	1.85	2.36	3.07
54	0.80	1.02	1.34	1.42	2.84	3.14	3.40	4.03	1.54	1.91	2.46	3.20
55	0.86	1.12	1.46	1.55	2.94	3.29	3.56	4.22	1.58	1.99	2.57	3.37
56	0.97	1.22	1.62	1.72	3.07	3.46	3.76	4.49	1.67	2.08	2.70	3.58
57	1.07	1.37	1.78	1.90	3.20	3.60	3.94	4.75	1.74	2.17	2.86	3.78
58	1.19	1.52	1.99	2.10	3.32	3.74	4.15	5.03	1.81	2.24	3.00	4.01
59	1.31	1.68	2.20	2.33	3.46	3.89	4.38	5.34	1.87	2.35	3.16	4.24
60	1.46	1.86	2.45	2.59	3.58	4.04	4.58	5.64	1.93	2.45	3.31	4.49
61	1.63	2.09	2.74	2.90	3.68	4.18	4.81	5.96	2.00	2.52	3.49	4.75
62	1.81	2.32	3.04	3.23	3.78	4.32	5.05	6.32	2.04	2.60	3.65	5.03
63	2.02	2.58	3.40	3.60	3.88	4.44	5.27	6.66	2.10	2.68	3.80	5.32
64	2.29	2.94	3.88	4.12	3.96	4.58	5.53	7.14	2.15	2.76	4.02	5.68
65	2.60	3.34	4.40	4.68	4.06	4.72	5.82	7.60	2.20	2.84	4.22	6.05
66	2.88	3.71	4.88	5.21	4.14	4.86	6.11	8.06	2.24	2.93	4.43	6.41
67	3.19	4.10	5.42	5.77	4.25	5.00	6.43	8.54	2.30	3.02	4.67	6.80
68	3.52	4.52	5.99	6.37	4.39	5.21	6.80	9.10	2.38	3.13	4.93	7.25
69	3.88	4.99	6.61	7.04	4.54	5.42	7.21	9.70	2.46	3.28	5.23	7.72
70	4.08	5.24	6.96	7.40	4.50	5.41	7.33	9.90	2.45	3.28	5.29	7.74
71	4.26	5.48	7.28	7.76	4.45	5.39	7.39	10.06	2.41	3.25	5.35	7.99
72	4.43	5.71	7.58	8.09	4.33	5.28	7.38	10.10	2.34	3.19	5.34	8.04
73	4.82	6.23	8.28	8.83	4.37	5.39	7.67	10.58	2.36	3.25	5.56	8.42
74	5.32	6.85	9.13	9.74	4.38	5.46	7.96	11.11	2.36	3.30	5.75	8.83
75	5.83	7.52	10.03	10.72	4.37	5.51	8.22	11.63	2.36	3.32	5.94	9.25
76	6.31	8.15	10.87	11.62	4.33	5.54	8.44	12.10	2.34	3.34	6.11	9.62
77	6.80	8.78	11.72	12.53	4.32	5.58	8.68	12.56	2.34	3.37	6.28	10.00
78	7.28	9.41	12.58	13.44	4.32	5.64	8.93	13.03	2.34	3.41	6.46	10.37
79	7.80	10.08	13.48	14.41	4.30	5.70	9.18	13.49	2.33	3.44	6.64	10.73
80	8.36	10.81	14.48	15.49	4.26	5.72	9.41	13.61	2.30	3.44	6.82	11.11
81	8.99	11.63	15.56	16.66	4.20	5.74	9.65	14.50	2.28	3.46	6.98	11.52
82	9.65	12.47	16.70	17.89	4.14	5.75	9.90	15.01	2.24	3.47	7.16	11.94
83	10.31	13.33	17.87	19.13	4.08	5.76	10.15	15.53	2.21	3.48	7.34	12.36
84	10.88	14.08	18.88	20.22	4.03	5.80	10.39	15.97	2.18	3.49	7.51	12.71
85	11.34	14.66	19.67	21.06	4.00	5.81	10.54	16.30	2.16	3.50	7.63	12.96
86	11.71	15.14	20.32	21.77	3.95	5.76	10.64	16.55	2.14	3.48	7.69	13.16
87	12.05	15.58	20.90	22.39	3.89	5.72	10.69	16.74	2.10	3.44	7.74	13.31
88	12.36	15.98	21.46	22.99	3.83	5.68	10.74	16.92	2.08	3.42	7.76	13.46
89	12.70	16.43	22.04	23.62	3.79	5.64	10.84	17.15	2.05	3.41	7.84	13.64
90	13.09	16.93	22.73	24.35	3.80	5.69	11.00	17.50	2.05	3.43	7.96	13.92
91	13.54	17.51	23.50	25.18	3.83	5.75	11.26	17.94	2.08	3.47	8.14	14.27
92	13.98	18.08	24.26	26.00	3.86	5.82	11.48	18.40	2.09	3.52	8.32	14.63
93	14.40	18.64	25.00	26.78	3.89	5.88	11.72	18.84	2.10	3.55	8.48	14.98
94	14.78	19.13	25.66	27.46	3.92	5.96	11.98	19.26	2.12	3.59	8.66	15.32
95	15.11	19.55	26.21	28.02	3.96	6.04	12.20	19.66	2.15	3.64	8.82	15.62
96-100	15.37	19.88	26.64	28.42	4.01	6.11	12.42	19.98	2.16	3.68	8.99	15.90

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 11**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.67	2.12	2.81	3.02	4.19	4.69	4.95	5.70	2.27	2.83	3.57	4.54
41	1.71	2.16	2.88	3.14	4.28	4.77	5.02	5.83	2.31	2.88	3.63	4.61
42	1.76	2.25	2.97	3.24	4.33	4.85	5.13	5.92	2.33	2.91	3.71	4.73
43	1.83	2.32	3.07	3.34	4.42	4.97	5.22	6.05	2.41	3.00	3.76	4.83
44	1.88	2.41	3.18	3.46	4.52	5.04	5.33	6.20	2.45	3.02	3.87	4.92
45	1.96	2.50	3.31	3.58	4.61	5.15	5.45	6.34	2.50	3.10	3.96	5.04
46	2.03	2.58	3.43	3.72	4.70	5.27	5.59	6.51	2.56	3.16	4.03	5.17
47	2.12	2.70	3.56	3.84	4.83	5.39	5.72	6.70	2.60	3.24	4.13	5.32
48	2.18	2.81	3.71	4.01	4.89	5.50	5.85	6.85	2.63	3.31	4.21	5.44
49	2.27	2.90	3.84	4.17	5.02	5.60	5.97	7.01	2.71	3.38	4.32	5.59
50	2.37	3.01	4.01	4.33	5.10	5.72	6.10	7.18	2.75	3.44	4.42	5.72
51	2.46	3.14	4.17	4.54	5.20	5.83	6.24	7.36	2.82	3.49	4.52	5.87
52	2.58	3.28	4.33	4.73	5.29	5.92	6.35	7.55	2.87	3.57	4.59	5.99
53	2.71	3.44	4.57	4.95	5.39	6.04	6.51	7.74	2.90	3.63	4.70	6.15
54	2.83	3.58	4.77	5.17	5.45	6.15	6.64	7.92	2.97	3.71	4.78	6.29
55	3.00	3.82	5.04	5.48	5.59	6.28	6.84	8.21	3.02	3.77	4.95	6.54
56	3.19	4.09	5.40	5.87	5.77	6.48	7.10	8.56	3.12	3.91	5.13	6.79
57	3.44	4.36	5.82	6.29	5.92	6.70	7.33	8.94	3.19	4.02	5.32	7.10
58	3.71	4.70	6.24	6.76	6.08	6.85	7.60	9.29	3.28	4.14	5.50	7.40
59	3.98	5.13	6.71	7.29	6.20	7.03	7.86	9.71	3.38	4.23	5.69	7.73
60	4.29	5.45	7.26	7.86	6.34	7.18	8.11	10.07	3.43	4.33	5.87	8.02
61	4.67	5.90	7.85	8.50	6.43	7.29	8.34	10.37	3.47	4.41	6.02	8.34
62	5.04	6.43	8.50	9.25	6.46	7.36	8.56	10.91	3.49	4.46	6.18	8.66
63	5.50	6.99	9.27	10.06	6.48	7.45	8.75	11.32	3.49	4.47	6.34	9.00
64	6.15	7.84	10.37	11.28	6.46	7.46	8.97	11.83	3.49	4.48	6.46	9.42
65	6.89	8.72	11.47	12.58	6.45	7.48	9.16	12.36	3.47	4.52	6.61	9.82
66	7.48	9.50	12.60	13.65	6.45	7.55	9.41	12.88	3.47	4.54	6.83	10.26
67	8.12	10.35	13.70	14.88	6.46	7.60	9.73	13.49	3.49	4.59	7.03	10.75
68	8.85	11.23	14.89	16.16	6.55	7.78	10.12	14.21	3.56	4.69	7.33	11.31
69	9.61	11.88	16.19	17.58	6.66	8.00	10.60	15.05	3.62	4.83	7.68	11.94
70	9.98	12.69	16.82	18.26	6.53	7.86	10.66	15.21	3.52	4.75	7.68	12.08
71	10.35	12.93	17.40	18.71	6.34	7.73	10.63	15.34	3.44	4.66	7.70	12.21
72	10.66	13.55	17.77	19.49	6.04	7.45	10.47	15.31	3.27	4.48	7.59	12.17
73	11.53	14.65	19.42	21.10	5.92	7.41	10.72	15.87	3.21	4.47	7.76	12.62
74	12.63	16.07	21.29	23.11	5.70	7.26	10.91	16.45	3.08	4.38	7.86	13.08
75	13.82	17.57	23.28	25.30	5.44	7.08	10.97	17.00	2.93	4.27	7.94	13.52
76	14.89	18.94	25.07	27.26	5.17	6.85	11.06	17.51	2.81	4.13	8.00	13.93
77	15.97	20.30	26.93	29.25	4.94	6.70	11.19	18.03	2.68	4.03	8.10	14.33
78	17.09	21.53	28.78	31.24	4.69	6.53	11.31	18.51	2.53	3.94	8.19	14.75
79	18.26	23.21	30.76	33.40	4.39	6.34	11.41	18.98	2.37	3.83	8.25	15.11
80	19.56	24.87	32.96	35.79	4.03	6.04	11.43	19.44	2.18	3.64	8.25	15.49
81	20.99	26.69	35.36	38.41	3.58	5.67	11.38	19.87	1.95	3.43	8.24	15.79
82	22.50	28.59	37.91	41.15	3.08	5.25	11.34	20.27	1.67	3.16	8.21	16.10
83	24.04	30.56	40.49	43.95	2.56	4.79	11.28	20.64	1.39	2.90	8.16	16.41
84	25.38	32.26	42.72	46.41	2.08	4.42	11.22	20.90	1.12	2.68	8.11	16.64
85	26.42	33.56	44.48	48.31	1.76	4.14	11.13	21.12	0.95	2.51	8.06	16.79
86	27.27	34.67	45.95	49.88	1.50	3.89	11.06	21.29	0.94	2.35	8.00	16.91
87	28.03	35.63	47.22	51.29	1.24	3.64	10.93	21.39	0.94	2.18	7.91	17.01
88	28.78	36.57	48.47	52.63	1.00	3.39	10.81	21.48	0.94	2.06	7.81	17.07
89	29.54	37.56	49.78	54.05	0.94	3.19	10.72	21.60	0.94	1.93	7.76	17.20
90	30.46	38.73	51.32	55.71	0.94	2.87	10.76	21.96	0.94	1.86	7.78	17.47
91	31.49	40.02	53.05	57.58	0.94	2.96	10.91	22.43	0.94	1.80	7.86	17.83
92	32.54	41.37	54.79	59.47	0.94	2.83	11.01	22.90	0.94	1.71	7.97	18.22
93	33.53	42.62	56.45	61.24	0.94	2.75	11.13	23.38	0.94	1.67	8.06	18.60
94	34.41	43.75	57.94	62.82	0.94	2.71	11.31	23.86	0.94	1.62	8.16	18.97
95	35.17	44.70	59.12	63.95	0.94	2.65	11.48	24.31	0.94	1.61	8.30	19.34
96-100	35.79	45.49	60.22	64.20	0.94	2.65	11.66	24.70	0.94	1.61	8.42	19.66

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 12**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	60 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.57	2.00	2.68	2.90	4.19	4.61	4.84	5.63	2.26	2.77	3.49	4.47
41	1.62	2.06	2.75	3.00	4.27	4.69	4.95	5.72	2.31	2.83	3.57	4.57
42	1.68	2.15	2.87	3.10	4.33	4.77	5.03	5.87	2.33	2.88	3.66	4.67
43	1.75	2.21	2.96	3.19	4.42	4.88	5.14	5.99	2.40	2.96	3.72	4.77
44	1.81	2.31	3.06	3.31	4.52	4.98	5.27	6.14	2.45	3.01	3.82	4.88
45	1.87	2.40	3.16	3.44	4.59	5.10	5.34	6.28	2.50	3.07	3.89	4.98
46	1.95	2.46	3.28	3.57	4.70	5.20	5.48	6.45	2.53	3.14	3.98	5.13
47	2.00	2.56	3.39	3.71	4.78	5.32	5.60	6.58	2.60	3.19	4.04	5.25
48	2.08	2.68	3.53	3.84	4.89	5.42	5.77	6.74	2.63	3.27	3.96	5.39
49	2.16	2.77	3.68	4.01	5.02	5.53	5.89	6.91	2.71	3.33	4.27	5.50
50	2.26	2.88	3.83	4.14	5.10	5.63	6.02	7.11	2.70	3.39	4.33	5.64
51	2.33	3.01	4.01	4.33	5.20	5.73	6.17	7.29	2.82	3.46	4.46	5.78
52	2.45	3.14	4.17	4.54	5.29	5.85	6.28	7.48	2.87	3.53	4.57	5.92
53	2.56	3.27	4.36	4.73	5.39	5.97	6.41	7.65	2.90	3.58	4.64	6.10
54	2.70	3.44	4.57	4.97	5.45	6.05	6.55	7.85	2.96	3.66	4.75	6.26
55	2.83	3.63	4.84	5.25	5.59	6.20	6.74	8.12	3.02	3.76	4.89	6.45
56	3.06	3.89	5.17	5.63	5.77	6.43	7.01	8.47	3.12	3.89	5.07	6.74
57	3.27	4.17	5.54	6.02	5.92	6.61	7.29	8.86	3.19	4.01	5.27	7.04
58	3.49	4.48	5.97	6.46	6.08	6.83	7.54	9.25	3.28	4.11	5.45	7.35
59	3.77	4.84	6.43	6.99	6.24	7.01	7.78	9.62	3.38	4.21	5.42	7.65
60	4.09	5.22	6.93	7.55	6.35	7.16	8.05	10.03	3.44	4.32	5.83	7.97
61	4.42	5.64	7.49	8.15	6.45	7.29	8.30	10.45	3.47	4.41	6.02	8.30
62	4.78	6.14	8.15	8.86	6.51	7.36	8.54	10.87	3.53	4.46	6.17	8.62
63	5.22	6.66	8.87	9.62	6.54	7.46	8.72	11.31	3.53	4.48	6.33	8.99
64	5.85	7.46	9.92	10.78	6.54	7.49	8.99	11.83	3.56	4.54	6.48	9.42
65	6.51	8.34	11.09	12.04	6.54	7.58	9.22	12.37	3.56	4.57	6.70	9.85
66	7.10	9.06	11.86	13.08	6.55	7.65	9.50	12.93	3.56	4.59	6.89	10.28
67	7.73	9.87	13.12	14.24	6.61	7.78	9.85	13.58	3.57	4.69	7.14	10.78
68	8.40	10.73	14.24	15.50	6.71	7.92	10.28	14.30	3.63	4.78	7.45	11.37
69	9.12	11.66	15.50	15.77	6.85	8.19	10.78	15.11	3.71	4.92	7.84	12.02
70	9.47	12.12	16.09	17.50	6.71	8.05	10.85	15.30	3.63	4.85	7.84	12.17
71	9.81	12.54	16.70	18.11	6.54	7.91	10.82	15.40	3.53	4.77	7.84	12.26
72	10.11	12.93	17.20	18.67	6.24	7.65	10.68	15.39	3.38	4.61	7.74	12.24
73	10.94	13.99	18.60	20.21	6.14	7.64	10.93	15.96	3.33	4.59	7.91	12.70
74	11.99	15.33	20.39	21.22	5.92	7.48	11.12	16.56	3.21	4.52	8.05	13.17
75	13.12	16.76	22.30	24.22	5.70	7.33	11.24	17.14	3.08	4.41	8.15	13.63
76	14.14	18.07	24.04	26.11	5.45	7.16	11.37	17.67	2.96	4.32	8.22	14.05
77	15.18	19.41	25.80	28.02	5.25	7.04	11.51	18.23	2.83	4.23	8.34	14.50
78	16.22	20.73	27.57	29.94	5.07	6.93	11.71	18.79	2.72	4.17	8.47	14.95
79	17.32	22.15	29.47	31.99	4.84	6.80	11.89	19.34	2.62	4.11	8.61	15.39
80	18.58	23.74	31.57	34.28	4.58	6.61	12.04	19.91	2.46	4.01	8.52	15.82
81	19.92	25.48	33.90	36.62	4.27	6.39	12.14	20.49	2.31	3.84	8.79	16.32
82	21.37	27.28	36.32	39.44	3.94	6.15	12.31	21.12	2.13	3.72	8.90	16.79
83	22.80	28.59	38.79	42.12	3.62	5.92	12.44	21.74	1.95	3.57	9.00	17.28
84	24.07	30.76	40.93	44.47	3.34	5.77	12.60	22.25	1.81	3.47	9.12	17.70
85	25.06	32.04	42.62	46.28	3.14	5.59	12.69	22.63	1.70	3.38	9.17	18.01
86	24.95	33.08	44.02	47.79	2.93	5.44	12.68	22.88	1.58	3.27	9.16	18.21
87	26.62	34.02	45.24	49.13	2.72	5.22	12.60	23.03	1.49	3.16	9.12	18.32
88	27.31	34.89	46.43	50.43	2.52	5.03	12.54	23.18	1.37	3.06	9.06	18.42
89	28.06	35.86	47.67	51.77	2.35	4.88	12.52	23.38	1.27	2.93	9.05	18.60
90	28.90	36.94	49.16	53.38	2.25	4.79	12.62	23.80	1.21	2.90	9.15	18.94
91	29.90	38.20	50.82	55.16	2.15	4.78	12.82	24.32	1.15	2.88	9.27	19.36
92	30.88	39.45	52.49	56.97	2.06	4.73	13.00	24.89	1.11	2.87	9.42	19.81
93	31.84	40.67	54.08	58.48	1.96	4.70	13.24	25.26	1.06	2.83	9.56	20.27
94	32.67	41.75	55.51	60.18	1.90	4.70	13.44	26.00	1.02	2.83	9.73	20.68
95	33.37	42.64	56.72	61.43	1.87	4.73	13.65	26.42	1.01	2.87	9.88	21.09
96-100	33.98	43.39	57.67	62.36	1.87	4.77	13.90	26.98	1.01	2.87	10.06	21.43

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 13**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	90 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.51	1.95	2.58	2.81	4.13	4.54	4.77	5.54	2.25	2.72	3.44	4.42
41	1.56	2.00	2.68	2.88	4.19	4.61	4.85	5.69	2.27	2.77	3.53	4.52
42	1.61	2.06	2.75	3.00	4.28	4.73	4.97	5.82	2.32	2.83	3.58	4.59
43	1.67	2.13	2.83	3.07	4.36	4.78	5.07	5.90	2.37	2.90	3.66	4.70
44	1.71	2.18	2.96	3.18	4.46	4.89	5.17	6.05	2.41	2.97	3.76	4.83
45	1.77	2.27	3.06	3.31	4.54	5.02	5.32	6.20	2.45	3.02	3.84	4.92
46	1.86	2.37	3.16	3.43	4.64	5.13	5.42	6.35	2.52	3.10	3.91	5.07
47	1.90	2.45	3.27	3.53	4.73	5.22	5.54	6.51	2.56	3.16	4.01	5.17
48	1.97	2.56	3.28	3.71	4.84	5.33	5.70	6.70	2.62	3.24	4.11	5.32
49	2.06	2.63	3.56	3.84	4.95	5.44	5.82	6.89	2.68	3.28	4.21	5.45
50	2.15	2.75	3.68	4.01	5.03	5.59	5.92	7.04	2.72	3.34	4.29	5.59
51	2.25	2.88	3.84	4.17	5.14	5.69	6.08	7.21	2.77	3.44	4.41	5.77
52	2.33	3.01	4.02	4.33	5.22	5.78	6.24	7.40	2.83	3.49	4.52	5.89
53	2.45	3.14	4.19	4.57	5.33	5.89	6.35	7.59	2.88	3.57	4.59	6.04
54	2.56	3.28	4.39	4.77	5.42	5.99	6.51	7.79	2.91	3.63	4.70	6.20
55	2.72	3.47	4.64	5.04	5.54	6.17	6.71	8.05	3.01	3.72	4.85	6.43
56	2.90	3.74	4.98	5.40	5.73	6.39	6.98	8.44	3.10	3.84	5.03	6.73
57	3.12	4.01	5.33	5.82	5.90	6.58	7.26	8.81	3.19	3.96	5.22	7.01
58	3.34	4.29	5.73	6.24	6.05	6.79	7.49	9.19	3.28	4.09	5.44	7.30
59	3.62	4.64	6.18	6.71	6.20	6.98	7.78	9.61	3.38	4.21	5.63	7.64
60	3.91	5.02	6.70	7.26	6.35	7.14	8.05	10.03	3.44	4.29	5.83	7.97
61	4.23	5.42	7.21	7.85	6.46	7.29	8.30	10.47	3.49	4.41	6.02	8.31
62	4.58	5.89	7.85	8.50	6.54	7.40	8.56	10.91	3.56	4.47	6.18	8.66
63	4.98	6.41	8.54	9.27	6.60	7.49	8.81	11.34	3.57	4.54	6.35	9.04
64	5.59	7.16	9.56	10.37	6.61	7.58	9.05	11.88	3.58	4.57	6.55	9.43
65	6.24	8.00	10.66	11.59	6.61	7.65	9.31	12.46	3.58	4.59	6.73	9.92
66	6.79	8.71	11.61	12.60	6.66	7.73	9.61	13.02	3.58	4.67	6.93	10.36
67	7.36	9.46	12.62	13.70	6.71	7.86	9.93	13.65	3.63	4.73	7.20	10.87
68	8.02	10.30	13.72	14.89	6.83	8.04	10.41	14.43	3.71	4.85	7.54	11.47
69	8.72	11.18	14.93	16.20	6.98	8.30	10.92	15.24	3.76	4.98	7.91	12.08
70	9.06	11.62	15.50	16.82	6.83	8.19	10.97	15.44	3.71	4.94	7.94	12.27
71	9.37	12.04	16.04	17.40	6.66	8.05	10.97	15.59	3.62	4.85	7.94	12.42
72	9.68	12.42	16.54	17.96	6.41	7.79	10.86	15.58	3.46	4.69	7.86	12.39
73	10.47	13.43	17.91	19.44	6.34	7.79	11.13	16.19	3.43	4.69	8.06	12.87
74	11.48	14.70	19.62	21.30	6.17	7.73	11.38	16.81	3.34	4.66	8.24	13.37
75	12.54	16.07	21.47	23.29	5.97	7.58	11.56	17.41	3.24	4.58	8.37	13.87
76	13.52	17.35	23.11	25.11	5.78	7.45	11.71	18.02	3.12	4.48	8.47	14.31
77	14.50	18.61	24.82	26.94	5.59	7.33	11.88	18.58	3.02	4.41	8.60	14.76
78	15.51	19.89	26.52	28.80	5.40	7.26	12.12	19.16	2.93	4.38	8.75	15.24
79	16.57	21.24	28.34	30.76	5.20	7.11	12.31	19.71	2.81	4.28	8.90	15.66
80	17.76	22.78	30.38	32.97	4.92	6.93	12.42	20.24	2.65	4.17	8.97	16.09
81	19.04	24.42	32.60	35.38	4.58	6.66	12.49	20.77	2.50	4.02	9.05	16.51
82	20.43	26.18	34.74	37.93	4.19	6.39	12.55	21.29	2.26	3.84	9.09	16.91
83	21.80	27.96	37.30	40.31	3.81	6.10	12.64	21.78	2.06	3.68	9.15	17.32
84	22.46	29.53	39.37	42.74	3.46	5.87	12.69	22.21	1.87	3.56	9.17	17.65
85	23.95	30.73	41.01	44.50	3.21	5.69	12.73	22.46	1.75	3.44	9.22	17.86
86	24.75	31.74	42.33	45.96	3.01	5.50	12.69	22.71	1.62	3.33	9.17	18.07
87	25.25	32.64	43.53	47.25	2.81	5.32	12.62	22.86	1.51	3.21	9.15	18.20
88	26.11	33.48	44.67	48.48	2.60	5.13	12.55	22.99	1.40	3.10	9.09	18.28
89	26.82	34.39	45.89	49.80	2.43	4.97	12.54	23.19	1.31	3.00	9.06	18.45
90	27.64	35.44	47.30	51.32	2.31	4.89	12.64	23.57	1.06	2.96	9.15	18.77
91	28.58	36.47	48.88	53.05	2.21	4.67	12.83	24.12	1.20	2.91	9.29	19.19
92	29.53	37.86	50.49	54.77	2.12	4.79	13.00	24.67	1.14	2.90	9.42	19.62
93	30.44	39.00	51.11	56.43	2.02	4.78	13.24	25.22	1.11	2.88	9.56	20.06
94	31.22	40.06	53.39	57.86	1.96	4.78	13.44	25.73	1.06	2.88	9.73	20.47
95	31.92	40.93	54.56	59.08	1.93	4.79	13.65	26.25	1.05	2.90	9.88	20.85
96-100	32.49	41.65	55.50	59.98	1.90	4.83	13.89	26.67	1.02	2.91	10.03	21.22

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 14**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.32	1.71	2.32	2.52	3.96	4.33	4.59	5.39	2.15	2.62	3.31	4.27
41	1.39	1.77	2.40	2.58	4.02	4.42	4.69	5.48	2.16	2.68	3.28	4.36
42	1.42	1.86	2.46	2.68	4.11	4.54	4.78	5.60	2.21	2.72	3.46	4.46
43	1.49	1.90	2.56	2.77	4.19	4.61	4.88	5.72	2.26	2.77	3.56	4.57
44	1.52	1.97	2.63	2.87	4.28	4.73	4.98	5.87	2.32	2.83	3.62	4.67
45	1.58	2.03	2.72	2.97	4.36	4.84	5.13	6.02	2.37	2.90	3.71	4.77
46	1.62	2.13	2.83	3.07	4.47	4.95	5.25	6.15	2.41	2.97	3.77	4.89
47	1.70	2.18	2.96	3.18	4.57	5.04	5.33	6.33	2.46	3.02	3.87	5.03
48	1.76	2.27	3.06	3.31	4.64	5.15	5.48	6.48	2.52	3.10	3.98	5.15
49	1.86	2.40	3.18	3.44	4.75	5.27	5.60	6.66	2.58	3.16	4.04	5.29
50	1.90	2.46	3.31	3.38	4.85	5.39	5.73	6.83	2.62	3.24	4.14	5.44
51	2.00	2.58	3.46	3.74	4.95	5.48	5.89	7.01	2.70	3.28	4.27	5.59
52	2.08	2.70	3.62	3.91	5.03	5.59	6.02	7.18	2.72	3.34	4.33	5.72
53	2.18	2.82	3.77	4.09	5.14	5.69	6.17	7.36	2.77	3.44	4.46	5.87
54	2.27	2.96	3.96	4.28	5.22	5.78	6.28	7.59	2.82	3.49	4.57	6.04
55	2.43	3.12	4.19	4.54	5.34	5.97	6.48	7.85	2.90	3.58	4.69	6.26
56	2.60	3.34	4.48	4.85	5.53	6.17	6.74	8.21	3.00	3.72	4.89	6.54
57	2.77	3.58	4.83	5.20	5.70	6.35	7.01	8.60	3.10	3.83	5.07	6.84
58	3.00	3.84	5.15	5.59	5.87	6.58	7.29	8.99	3.18	3.96	5.27	7.14
59	3.24	4.14	5.58	6.02	6.02	6.74	7.58	9.41	3.27	4.09	5.45	7.46
60	3.47	4.48	6.02	6.51	6.17	6.91	7.84	9.80	3.33	4.17	5.69	7.78
61	3.76	4.84	6.51	7.04	6.28	7.08	8.11	10.26	3.39	4.28	5.87	8.15
62	4.09	5.27	7.08	7.65	6.35	7.21	8.40	10.68	3.44	4.33	6.05	8.49
63	4.46	5.73	7.70	8.31	6.45	7.33	8.61	11.16	3.47	4.41	6.26	8.87
64	4.97	6.43	8.60	9.34	6.48	7.45	8.91	11.74	3.53	4.47	6.46	9.34
65	5.54	7.16	9.61	10.41	6.55	7.58	9.27	12.36	3.56	4.57	6.70	9.82
66	6.04	7.79	10.45	11.31	6.64	7.70	9.61	12.99	3.58	4.64	6.93	10.31
67	6.58	8.47	11.37	12.31	6.74	7.87	10.00	13.64	3.66	4.75	7.26	10.86
68	7.14	9.22	12.36	13.37	6.90	8.12	10.73	14.45	3.74	4.89	7.59	11.48
69	7.76	10.01	13.44	14.56	7.11	8.42	11.09	15.31	3.84	5.07	8.04	11.94
70	8.05	10.41	13.95	15.13	7.01	8.34	11.18	15.53	3.77	5.04	8.10	12.36
71	8.34	10.76	14.45	15.64	6.89	8.24	11.23	15.71	3.74	4.98	8.12	12.50
72	8.61	11.12	14.89	16.14	6.64	8.04	11.13	15.71	3.58	4.85	8.06	12.50
73	9.31	12.04	16.10	17.45	6.61	8.11	11.49	16.39	3.58	4.89	8.31	13.02
74	10.20	13.18	17.66	19.13	6.53	8.10	11.81	17.07	3.53	4.88	8.56	13.58
75	11.16	14.40	19.33	20.92	6.41	8.06	12.07	17.77	3.46	4.85	8.66	14.14
76	12.04	15.53	20.83	22.54	6.26	8.00	12.32	18.41	3.39	4.83	8.91	14.64
77	12.92	16.66	22.35	24.19	6.15	7.97	12.58	19.03	3.33	4.79	9.10	15.14
78	13.82	17.83	23.80	25.86	6.05	7.94	12.88	19.66	3.27	4.79	9.34	15.62
79	14.75	19.04	25.48	27.63	5.92	7.92	13.17	20.28	3.19	4.83	9.53	16.14
80	15.81	20.40	27.34	29.60	5.77	7.84	13.43	20.95	3.12	4.73	9.72	16.65
81	16.97	21.90	29.35	31.77	5.58	7.74	13.65	21.68	3.01	4.67	9.88	17.22
82	18.20	23.47	31.46	34.05	5.35	8.00	13.94	22.41	2.90	4.59	10.10	17.82
83	19.42	25.06	33.61	36.37	5.15	7.54	14.24	23.16	2.78	4.54	10.31	18.41
84	20.49	26.46	35.48	38.39	4.98	7.46	14.51	23.80	2.70	4.51	10.53	18.94
85	21.34	27.56	36.92	39.96	4.67	7.39	14.74	24.26	2.63	4.47	10.66	19.28
86	22.04	28.44	38.13	41.27	4.73	7.28	14.78	24.60	2.56	4.39	10.72	19.54
87	22.65	29.25	39.19	42.43	4.58	7.11	14.78	24.82	2.50	4.28	10.72	19.73
88	23.25	30.01	40.21	43.53	4.46	6.98	14.83	25.03	2.41	4.21	10.72	19.91
89	23.89	30.84	41.31	44.70	4.33	6.89	14.86	25.32	2.35	4.14	10.75	20.12
90	24.61	31.79	42.59	46.09	4.28	6.85	15.06	25.80	2.32	4.13	10.92	20.53
91	25.45	32.86	44.03	47.62	4.28	6.89	15.36	26.45	2.32	4.14	11.11	21.03
92	26.30	33.93	45.48	49.18	4.23	6.90	15.66	27.07	2.31	4.17	11.32	21.53
93	27.08	34.97	46.85	50.64	4.23	6.95	15.95	27.69	2.31	4.19	11.53	22.03
94	27.82	35.88	48.06	51.95	4.23	6.99	16.25	28.30	2.31	4.22	11.76	22.50
95	28.43	36.50	49.12	53.02	4.17	7.04	16.54	28.87	2.31	4.19	11.98	22.96
96-100	28.90	37.32	49.93	53.81	4.28	7.11	16.82	29.35	2.32	4.28	12.18	23.35

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 15**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	365 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.12	1.44	1.95	2.06	3.39	3.76	3.34	4.83	1.83	2.26	2.88	3.83
41	1.14	1.49	1.97	2.13	3.46	3.83	4.04	4.89	1.87	2.32	2.96	3.91
42	1.19	1.52	2.06	2.18	3.53	3.91	4.17	5.03	1.90	2.37	3.01	4.01
43	1.24	1.58	2.13	2.27	3.62	4.01	4.27	5.15	1.96	2.41	3.10	4.09
44	1.27	1.62	2.18	2.37	3.68	4.09	4.36	5.27	2.00	2.45	3.16	4.19
45	1.31	1.70	2.27	2.45	3.76	4.19	4.47	5.42	2.03	2.52	3.24	4.29
46	1.34	1.76	2.37	2.53	3.84	4.27	4.57	5.54	2.08	2.58	3.31	4.42
47	1.42	1.83	2.45	2.62	3.92	4.36	4.69	5.70	2.13	2.63	3.39	4.54
48	1.46	1.88	2.53	2.72	4.02	4.47	4.83	5.85	2.16	2.71	3.47	4.64
49	1.52	1.97	2.63	2.83	4.11	4.57	4.92	6.02	2.21	2.75	3.56	4.77
50	1.58	2.06	2.75	2.97	4.19	4.67	5.07	6.17	2.27	2.82	3.66	4.92
51	1.67	2.15	2.88	3.07	4.29	4.77	5.17	6.34	2.32	2.88	3.76	5.04
52	1.71	2.25	3.01	3.24	4.39	4.88	5.32	6.54	2.37	2.96	3.84	5.20
53	1.81	2.33	3.14	3.38	4.47	4.98	5.45	6.73	2.43	3.01	3.96	5.34
54	1.88	2.45	3.28	3.53	4.57	5.10	5.59	6.91	2.46	3.07	4.03	5.50
55	2.00	2.60	3.47	3.74	4.69	5.27	5.78	7.18	2.53	3.16	4.19	5.72
56	2.15	2.77	3.72	4.01	4.85	5.44	6.04	7.55	2.62	3.28	4.36	5.99
57	2.31	3.00	4.01	4.28	5.03	5.64	6.33	7.91	2.72	3.43	4.57	6.28
58	2.46	3.19	4.29	4.59	5.20	5.85	6.58	8.31	2.82	3.53	4.77	6.60
59	2.68	3.44	4.61	4.97	5.34	6.05	6.85	8.71	2.90	3.66	4.97	6.93
60	2.88	3.72	5.02	5.34	5.50	6.26	7.16	9.16	3.00	3.76	5.17	7.28
61	3.12	4.02	5.42	5.82	5.64	6.43	7.46	9.61	3.06	3.89	5.40	7.64
62	3.38	4.39	5.87	6.29	5.78	6.60	7.78	10.07	3.12	3.98	5.63	8.02
63	3.68	4.75	6.39	6.85	5.89	6.74	8.06	10.57	3.18	4.09	5.85	8.42
64	4.13	5.33	7.16	7.68	5.99	6.91	8.44	11.22	3.26	4.17	6.14	8.94
65	4.59	5.97	8.00	8.56	6.14	7.11	8.86	11.93	3.31	4.28	6.41	9.47
66	5.02	6.46	8.69	9.31	6.26	7.29	9.27	12.58	3.38	4.41	6.70	10.00
67	5.44	7.03	9.46	10.12	6.41	7.55	9.73	13.30	3.26	4.54	7.03	10.60
68	5.90	7.65	10.28	11.03	6.61	7.84	10.28	14.13	3.57	4.73	7.45	11.23
69	6.43	8.31	11.18	11.98	6.85	8.19	10.92	15.05	3.72	4.92	7.91	11.94
70	6.70	8.62	11.59	12.44	6.83	8.19	11.11	15.33	3.68	4.94	8.02	12.18
71	6.91	8.96	12.02	12.88	6.74	8.15	11.22	15.55	3.64	4.94	8.11	12.37
72	7.14	9.24	12.39	13.29	6.60	8.02	11.22	15.62	3.57	4.84	8.11	12.43
73	7.73	9.98	13.39	14.75	6.65	8.21	11.67	16.37	3.62	4.95	8.44	13.00
74	8.47	10.93	14.69	15.76	6.66	8.31	12.13	17.16	3.62	5.03	8.77	13.64
75	9.25	11.96	16.06	17.22	6.66	8.41	12.54	18.33	3.62	5.08	9.06	14.30
76	9.97	12.89	17.31	18.58	6.64	8.49	12.89	18.71	3.58	5.13	9.35	14.89
77	10.68	13.84	18.58	19.92	6.64	8.59	13.29	19.44	3.58	5.17	9.62	15.49
78	11.43	14.78	19.87	21.30	6.64	8.50	13.70	20.17	3.58	5.25	9.92	16.06
79	12.23	15.81	21.23	22.78	6.64	8.79	14.11	20.90	3.58	5.32	10.22	16.64
80	13.10	16.94	22.74	24.39	6.58	8.85	14.50	21.68	3.57	5.33	10.50	17.22
81	14.05	18.20	24.41	26.17	6.51	8.86	14.89	22.49	3.52	5.34	10.78	17.88
82	15.06	19.47	26.15	28.06	6.41	8.91	15.31	23.30	3.47	5.35	11.09	18.52
83	15.90	20.80	27.94	29.96	6.33	8.96	15.71	24.12	3.43	5.40	11.38	19.19
84	16.97	21.96	29.50	31.61	6.24	9.00	16.10	24.82	3.38	5.42	11.67	19.73
85	17.67	22.86	30.69	32.91	6.20	9.00	16.37	25.33	3.34	5.42	11.86	20.16
86	18.26	23.61	31.70	34.00	6.14	8.96	16.52	25.73	3.31	5.40	11.96	20.47
87	18.77	24.29	32.60	34.96	6.04	8.87	16.62	26.06	3.27	5.35	12.02	20.72
88	19.26	24.92	33.43	35.87	5.97	8.81	16.71	26.32	3.21	5.32	12.07	20.93
89	19.78	25.58	34.36	36.82	5.90	8.79	16.85	26.69	3.19	5.32	12.18	21.23
90	20.39	26.37	35.42	37.95	5.92	8.86	17.14	27.23	3.19	5.34	12.21	21.67
91	21.09	27.27	36.60	39.24	5.97	8.96	17.31	27.94	3.24	5.40	12.68	22.23
92	21.78	28.15	37.81	40.50	6.02	9.06	17.88	28.65	3.26	5.48	12.95	22.79
93	22.43	29.03	38.95	41.71	6.05	9.16	18.26	29.34	3.27	5.53	13.20	23.34
94	23.03	29.79	39.96	42.78	6.10	9.29	18.66	30.00	3.31	5.59	13.49	23.86
95	23.54	30.45	40.82	43.64	6.17	9.41	19.01	30.63	3.34	5.67	13.74	24.32
96-100	23.94	30.96	41.50	44.27	6.24	9.52	19.34	31.13	3.37	5.73	14.00	24.76

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 16**

Policy Form Series: 5092

Policy Form	<b>5392</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.47	0.59	0.76	0.82	2.18	2.41	2.48	2.75	1.18	1.45	1.80	2.20
41	0.49	0.62	0.82	0.86	2.24	2.50	2.58	2.84	1.21	1.50	1.86	2.27
42	0.53	0.66	0.85	0.92	2.32	2.57	2.66	2.95	1.26	1.55	1.92	2.35
43	0.56	0.71	0.91	0.98	2.40	2.65	2.76	3.06	1.30	1.60	1.99	2.42
44	0.59	0.76	0.97	1.03	2.48	2.76	2.86	3.19	1.34	1.66	2.05	2.52
45	0.64	0.80	1.03	1.10	2.57	2.84	2.95	3.29	1.39	1.72	2.12	2.63
46	0.67	0.85	1.10	1.19	2.65	2.94	3.06	3.41	1.44	1.78	2.21	2.72
47	0.73	0.91	1.19	1.27	2.74	3.04	3.18	3.55	1.48	1.82	2.29	2.83
48	0.77	0.98	1.26	1.36	2.82	3.13	3.28	3.67	1.54	1.90	2.36	2.93
49	0.83	1.04	1.36	1.45	2.92	3.24	3.38	3.80	1.57	1.94	2.45	3.04
50	0.90	1.12	1.45	1.55	3.00	3.32	3.49	3.95	1.62	2.00	2.52	3.14
51	0.97	1.20	1.56	1.67	3.07	3.42	3.61	4.08	1.67	2.08	2.63	3.25
52	1.03	1.30	1.67	1.80	3.16	3.52	3.73	4.24	1.72	2.11	2.70	3.38
53	1.10	1.39	1.81	1.93	3.24	3.61	3.84	4.38	1.75	2.18	2.78	3.49
54	1.20	1.50	1.94	2.09	3.31	3.70	3.96	4.54	1.80	2.23	2.86	3.60
55	1.30	1.64	2.11	2.27	3.42	3.83	4.10	4.73	1.85	2.30	2.96	3.77
56	1.44	1.81	2.33	2.50	3.55	3.97	4.30	4.98	1.92	2.40	3.11	3.96
57	1.57	1.99	1.74	2.75	3.67	4.12	4.48	5.23	1.99	2.48	3.23	4.15
58	1.74	2.20	2.83	3.04	3.78	4.25	4.67	5.50	2.04	2.57	3.37	4.36
59	1.92	2.41	3.13	3.35	3.89	4.38	4.84	5.76	2.10	2.64	3.50	4.57
60	2.12	2.68	3.47	3.73	3.97	4.50	5.00	6.01	2.15	2.70	3.62	4.78
61	2.35	2.96	3.85	4.13	4.06	4.60	5.18	6.29	2.20	2.77	3.76	4.99
62	2.60	3.29	4.26	4.58	4.10	4.67	5.33	6.56	2.22	2.82	3.86	5.22
63	2.90	3.66	4.75	5.11	4.13	4.72	5.48	6.84	2.23	2.84	3.96	5.44
64	3.30	4.15	5.41	5.81	4.14	4.75	5.63	7.18	2.23	2.87	4.08	5.71
65	3.73	4.70	6.13	6.59	4.14	4.79	5.80	7.54	2.23	2.88	4.20	5.99
66	4.13	5.21	6.79	7.30	4.15	4.85	5.98	7.91	2.24	2.92	4.32	6.28
67	4.56	5.74	7.49	8.06	4.18	4.93	6.19	8.30	2.27	2.96	4.49	6.60
68	5.00	6.34	8.27	8.90	4.25	5.03	6.47	8.77	2.30	3.04	4.68	6.98
69	5.52	6.97	9.12	9.82	4.33	5.18	6.79	9.30	2.35	3.12	4.91	7.39
70	5.80	7.33	9.59	10.32	4.24	5.12	6.84	9.44	2.29	3.08	4.93	7.51
71	6.06	7.66	10.02	10.80	4.13	5.03	6.84	9.55	2.24	3.04	4.96	7.58
72	6.30	7.97	10.44	11.24	3.96	4.86	6.77	9.54	2.14	2.94	4.90	7.60
73	6.88	8.69	11.39	12.28	3.90	4.85	6.94	9.92	2.11	2.93	5.02	7.88
74	7.57	9.59	12.56	13.55	3.77	4.78	7.06	10.31	2.04	2.88	5.11	8.20
75	8.33	10.54	13.81	14.90	3.61	4.67	7.15	10.67	1.96	2.82	5.18	8.48
76	9.04	11.44	15.00	16.18	3.46	4.55	7.21	11.02	1.87	2.75	5.22	8.76
77	9.74	12.35	16.19	17.47	3.30	4.45	7.31	11.35	1.79	2.68	5.29	9.02
78	10.46	13.26	17.40	18.78	3.14	4.36	7.40	11.68	1.70	2.63	5.36	9.28
79	11.24	14.23	18.68	20.17	2.96	4.24	7.48	11.98	1.61	2.56	5.41	9.53
80	12.10	15.31	20.11	21.72	2.74	4.06	7.50	12.28	1.48	2.45	5.44	9.76
81	13.03	16.50	21.68	23.41	2.45	3.82	7.49	12.55	1.32	2.30	5.42	9.98
82	14.02	17.75	23.33	25.20	2.12	3.55	7.45	12.80	1.15	2.14	5.39	10.19
83	15.01	19.02	25.01	27.01	1.79	3.26	7.42	13.04	0.96	1.97	5.38	10.38
84	15.89	20.14	26.47	28.61	1.49	3.02	7.38	13.24	0.80	1.82	5.34	10.52
85	16.57	21.01	27.62	29.84	1.27	2.83	7.36	13.37	0.68	1.70	5.32	10.63
86	17.15	21.73	28.58	30.89	1.09	2.68	7.28	13.49	0.60	1.62	5.27	10.73
87	17.65	22.38	29.44	31.81	0.92	2.52	7.20	13.54	0.60	1.51	5.21	10.78
88	18.14	23.00	30.26	32.70	0.77	2.35	7.12	13.60	0.60	1.42	5.15	10.81
89	18.66	23.65	31.13	33.64	0.62	2.22	7.07	13.70	0.60	1.33	5.12	10.90
90	19.26	24.42	32.14	34.73	0.60	2.12	7.10	13.93	0.60	1.28	5.14	11.08
91	19.93	25.28	33.26	35.95	0.60	2.05	7.18	14.22	0.60	1.24	5.06	11.32
92	20.62	26.15	34.42	37.18	0.60	1.98	7.26	14.53	0.60	1.19	5.24	11.56
93	21.26	26.98	35.50	38.35	0.60	1.92	7.34	14.84	0.60	1.15	5.30	11.80
94	21.85	27.72	36.48	39.40	0.60	1.87	7.44	15.14	0.60	1.13	5.38	12.05
95	22.36	28.36	37.32	40.27	0.60	1.86	7.55	15.43	0.60	1.12	5.46	12.26
96-100	22.76	28.88	38.00	40.94	0.60	1.84	7.66	15.70	0.60	1.12	5.54	12.48

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 17**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	60 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.56	0.73	0.77	2.15	2.36	2.42	2.70	1.16	1.42	1.76	2.15
41	0.47	0.59	0.77	0.83	2.22	2.42	2.51	2.80	1.20	1.46	1.82	2.22
42	0.49	0.64	0.82	0.89	2.29	2.51	2.59	2.88	1.25	1.52	1.87	2.30
43	0.54	0.67	0.86	0.94	2.38	2.59	2.69	3.00	1.28	1.57	1.94	2.39
44	0.56	0.72	0.92	1.00	2.46	2.69	2.78	3.12	1.32	1.62	2.02	2.48
45	0.61	0.76	1.00	1.07	2.54	2.78	2.90	3.23	1.37	1.68	2.10	2.57
46	0.65	0.82	1.04	1.13	2.63	2.87	3.00	3.35	1.42	1.74	2.17	2.66
47	0.70	0.86	1.13	1.20	2.70	2.98	3.11	3.49	1.46	1.80	2.24	2.77
48	0.73	0.92	1.20	1.28	2.78	3.06	3.20	3.61	1.50	1.85	2.32	2.87
49	0.79	1.00	1.28	1.38	2.87	3.18	3.31	3.76	1.56	1.91	2.40	2.98
50	0.84	1.07	1.38	1.48	2.96	3.28	3.42	3.89	1.60	1.97	2.48	3.10
51	0.91	1.14	1.49	1.58	3.05	3.35	3.53	4.03	1.64	2.03	2.57	3.20
52	0.98	1.22	1.60	1.72	3.12	3.47	3.67	4.16	1.69	2.09	2.65	3.31
53	1.04	1.32	1.73	1.84	3.20	3.55	3.78	4.32	1.74	2.14	2.74	3.43
54	1.13	1.44	1.85	1.99	3.29	3.65	3.89	4.48	1.78	2.21	2.82	3.56
55	1.22	1.56	2.02	2.17	3.38	3.77	4.03	4.68	1.84	2.28	2.93	3.71
56	1.36	1.72	2.22	2.39	3.50	3.90	4.22	4.90	1.91	2.36	3.06	3.90
57	1.49	1.90	2.46	2.63	3.49	4.06	4.42	5.16	1.96	2.46	3.06	4.12
58	1.64	2.09	2.70	2.90	3.76	4.20	4.60	5.42	2.03	2.54	3.32	4.32
59	1.82	2.30	3.00	3.20	3.85	4.33	4.79	5.69	2.09	2.63	3.47	4.52
60	2.02	2.54	3.31	3.55	3.95	4.45	4.97	5.96	2.14	2.69	3.59	4.75
61	2.22	2.82	3.67	3.95	4.03	4.57	5.14	6.24	2.18	2.75	3.73	4.97
62	2.47	3.13	4.08	4.38	4.08	4.66	5.32	6.52	2.21	2.80	3.85	5.18
63	2.75	3.48	4.54	4.87	4.13	4.70	5.48	6.82	2.23	2.83	3.96	5.41
64	3.12	3.95	5.16	5.54	4.15	4.78	5.66	7.16	2.24	2.87	4.08	5.70
65	3.53	4.48	5.86	6.29	4.18	4.81	5.82	7.54	2.27	2.92	4.22	5.99
66	3.90	4.96	6.49	6.97	4.21	4.88	6.01	7.91	2.28	2.95	4.36	6.28
67	4.31	5.46	7.16	7.72	4.25	4.99	6.26	8.32	2.30	3.01	4.52	6.61
68	4.75	6.04	7.91	8.52	4.33	5.12	6.55	8.80	2.35	3.07	4.73	7.00
69	5.23	6.64	8.72	9.38	4.43	5.28	6.90	9.32	2.40	3.19	4.99	7.43
70	5.50	6.98	9.16	9.86	4.34	5.22	6.95	9.47	2.35	3.16	5.02	7.54
71	5.75	7.30	9.59	10.33	4.25	5.14	6.95	9.59	2.29	3.10	5.03	7.62
72	5.98	7.60	9.98	10.76	4.07	4.97	6.88	9.59	2.20	3.00	4.98	7.62
73	6.52	8.28	10.90	11.75	4.01	4.97	7.04	9.96	2.17	3.00	5.10	7.92
74	7.19	9.13	12.02	12.96	3.90	4.91	7.20	10.36	2.11	2.96	5.21	8.24
75	7.90	10.04	13.22	14.26	3.76	4.82	7.30	10.74	2.04	2.90	5.28	8.53
76	8.57	10.90	14.35	15.48	3.61	4.73	7.39	11.10	1.96	2.86	5.35	8.82
77	9.24	11.76	15.49	16.72	3.48	4.66	7.50	11.46	1.88	2.81	5.44	9.11
78	9.92	12.64	16.64	17.96	3.37	4.60	7.64	11.83	1.82	2.77	5.53	9.41
79	10.66	13.56	17.88	19.30	3.23	4.52	7.78	12.19	1.75	2.72	5.62	9.70
80	11.47	14.60	19.25	20.78	3.06	4.40	7.87	12.55	1.66	2.65	5.69	9.98
81	12.36	15.73	20.75	22.40	2.87	4.27	7.96	12.94	1.55	2.57	5.75	10.30
82	13.28	16.92	22.32	24.11	2.66	4.12	8.05	13.34	1.44	2.48	5.82	10.61
83	14.24	18.13	23.93	25.85	2.45	3.97	8.16	13.74	1.32	2.39	5.90	10.93
84	15.07	19.20	25.34	27.37	2.28	3.86	8.27	14.09	1.24	2.33	5.99	11.21
85	15.72	20.03	26.44	28.56	2.15	3.76	8.33	14.32	1.16	2.27	6.02	11.39
86	16.26	20.72	27.36	29.56	2.02	3.65	8.32	14.47	1.09	2.21	6.01	11.52
87	16.75	21.34	28.18	30.44	1.87	3.52	8.27	14.58	1.02	2.12	5.99	11.60
88	17.21	21.92	28.97	31.30	1.74	3.40	8.22	14.68	0.95	2.05	5.94	11.68
89	17.70	22.55	29.80	32.18	1.63	3.29	8.22	14.82	0.88	1.99	5.94	11.80
90	18.28	23.28	30.76	33.24	1.55	3.23	8.28	15.04	0.84	1.96	6.00	12.00
91	18.91	24.11	31.85	34.40	1.49	3.22	8.41	15.44	0.80	1.94	6.08	12.28
92	19.56	24.92	32.94	35.59	1.43	3.19	8.53	15.80	0.77	1.92	6.18	12.56
93	20.17	25.72	33.98	36.71	1.37	3.16	8.68	16.16	0.74	1.91	6.28	12.85
94	20.74	26.42	34.92	37.70	1.32	3.16	8.82	16.50	0.72	1.91	6.37	13.12
95	21.20	27.04	35.72	38.54	1.30	3.17	8.95	16.84	0.71	1.92	6.48	13.38
96-100	21.60	27.54	36.37	39.18	1.28	3.19	9.10	17.11	0.70	1.92	6.58	13.61

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 18**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	90 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.43	0.54	0.71	0.74	2.11	2.30	2.38	2.65	1.14	1.39	1.72	2.10
41	0.46	0.56	0.74	0.79	2.18	2.38	2.46	2.74	1.18	1.44	1.76	2.18
42	0.48	0.61	0.79	0.84	2.24	2.46	2.56	2.84	1.21	1.49	1.84	2.27
43	0.52	0.65	0.84	0.90	2.33	2.56	2.63	2.95	1.26	1.54	1.91	2.35
44	0.54	0.70	0.89	0.95	2.40	2.64	2.72	3.06	1.30	1.58	1.97	2.42
45	0.58	0.73	0.95	1.01	2.48	2.72	2.83	3.19	1.36	1.64	2.05	2.52
46	0.62	0.77	1.01	1.08	2.57	2.83	2.93	3.31	1.39	1.69	2.12	2.63
47	0.66	0.83	1.08	1.16	2.66	2.92	3.04	3.42	1.44	1.75	2.21	2.74
48	0.71	0.89	1.16	1.25	2.75	3.01	3.16	3.55	1.49	1.82	2.28	2.83
49	0.74	0.95	1.25	1.32	2.83	3.12	3.25	3.68	1.54	1.87	2.35	2.94
50	0.80	1.02	1.32	1.42	2.92	3.20	3.38	3.83	1.57	1.93	2.45	3.05
51	0.86	1.09	1.42	1.52	3.01	3.31	3.49	3.96	1.63	1.99	2.52	3.16
52	0.92	1.18	1.54	1.64	3.10	3.41	3.60	4.13	1.67	2.05	2.60	3.28
53	1.01	1.27	1.64	1.76	3.18	3.49	3.71	4.28	1.72	2.11	2.69	3.40
54	1.08	1.37	1.78	1.91	3.25	3.60	3.83	4.42	1.75	2.17	2.77	3.50
55	1.18	1.49	1.93	2.08	3.35	3.71	3.98	4.61	1.82	2.24	2.88	3.67
56	1.30	1.64	2.14	2.29	3.49	3.88	4.18	4.86	1.90	2.33	3.02	3.86
57	1.42	1.81	2.35	2.52	3.61	4.03	4.38	5.12	1.96	2.42	3.16	4.07
58	1.57	1.99	2.59	2.78	3.74	4.16	4.57	5.39	2.03	2.51	3.30	4.28
59	1.74	2.20	2.87	3.07	3.85	4.31	4.76	5.66	2.09	2.59	3.43	4.50
60	1.92	2.42	3.18	3.41	3.96	4.44	4.96	5.94	2.14	2.68	3.58	4.72
61	2.12	2.69	3.52	3.78	4.04	4.54	5.12	6.23	2.20	2.75	3.71	4.96
62	2.36	3.00	3.92	4.20	4.12	4.66	5.30	6.52	2.22	2.80	3.84	5.18
63	2.63	3.32	4.36	4.68	4.15	4.72	5.48	6.83	2.24	2.84	3.96	5.42
64	2.98	3.78	4.96	5.33	4.20	4.79	5.68	7.18	2.27	2.88	4.10	5.71
65	3.37	4.30	5.62	6.05	4.22	4.86	5.87	7.56	2.29	2.93	4.24	6.01
66	3.73	4.75	6.23	6.70	4.25	4.93	6.06	7.93	2.30	2.96	4.38	6.31
67	4.12	5.24	6.89	7.39	4.31	5.03	6.31	8.36	2.33	3.04	4.57	6.65
68	4.54	5.78	7.60	8.17	4.39	5.16	6.60	8.84	2.38	3.12	4.78	7.02
69	4.99	6.36	8.38	9.01	4.50	5.34	6.96	9.40	2.42	3.22	5.03	7.46
70	5.24	6.68	8.81	9.48	4.43	5.27	7.00	9.54	2.39	3.18	5.06	7.60
71	5.48	7.00	9.22	9.91	4.33	5.21	7.03	9.67	2.34	3.13	5.09	7.69
72	5.70	7.27	9.59	10.33	4.16	5.06	6.97	9.68	2.26	3.05	5.05	7.69
73	6.22	7.93	10.46	11.28	4.13	5.08	7.18	10.09	2.23	3.06	5.18	8.03
74	6.86	8.76	11.54	12.44	4.04	5.04	7.36	10.51	2.18	3.05	5.32	8.35
75	7.54	9.62	12.70	13.69	3.92	4.97	7.48	10.91	2.12	3.00	5.41	8.68
76	8.18	10.44	13.79	14.87	3.80	4.90	7.61	11.28	2.06	2.95	5.50	8.98
77	8.83	11.28	14.89	16.06	3.70	4.84	7.73	11.68	1.99	2.92	5.59	9.28
78	9.48	12.11	16.00	17.26	3.59	4.79	7.88	12.05	1.94	2.89	5.70	9.58
79	10.18	13.01	17.18	18.54	3.46	4.72	8.00	12.40	1.87	2.84	5.80	9.85
80	10.96	13.99	18.49	19.96	3.29	4.60	8.10	12.76	1.78	2.77	5.87	10.14
81	11.81	15.08	19.94	21.52	3.07	4.43	8.16	13.10	1.66	2.68	5.90	10.42
82	12.70	16.22	21.46	23.16	2.82	4.25	8.22	13.44	1.52	2.57	5.94	10.68
83	13.61	17.39	23.00	24.84	2.57	4.09	8.27	13.76	1.39	2.46	5.99	10.96
84	14.40	18.41	24.36	26.30	2.35	3.94	8.32	14.03	1.27	2.38	6.01	11.15
85	15.02	19.20	25.42	27.44	2.18	3.82	8.34	14.22	1.19	2.30	6.04	11.32
86	15.54	19.87	26.30	28.40	2.05	3.70	8.33	14.38	1.12	2.23	6.02	11.42
87	16.00	20.46	27.08	29.26	1.92	3.56	8.27	14.47	1.03	2.15	5.99	11.52
88	16.44	21.02	27.84	30.07	1.79	3.44	8.23	14.56	0.96	2.08	5.95	11.58
89	16.91	21.62	28.64	30.94	1.67	3.34	8.22	14.70	0.90	2.02	5.94	11.70
90	17.46	22.33	29.57	31.93	1.60	3.29	8.28	14.96	0.86	1.99	6.00	11.89
91	18.07	23.11	30.61	33.06	1.52	3.26	8.41	15.31	0.83	1.97	6.08	12.17
92	18.68	23.90	31.67	34.20	1.46	3.23	8.53	15.65	0.79	1.96	6.18	12.46
93	19.28	24.66	32.68	35.27	1.40	3.22	8.66	16.00	0.76	1.94	6.26	12.73
94	19.81	25.34	33.58	36.23	1.36	3.20	8.80	16.33	0.73	1.93	6.37	13.00
95	20.27	25.93	34.34	37.03	1.33	3.22	8.94	16.64	0.72	1.94	6.47	13.24
96-100	20.64	26.41	34.97	37.64	1.31	3.23	9.08	16.92	0.71	1.96	6.56	13.46

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 19**

Policy Form Series: 5092

Policy Form	<b>5392</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.37	0.48	0.62	0.66	2.00	2.18	2.27	2.52	1.08	1.32	1.63	2.00
41	0.40	0.52	0.66	0.71	2.08	2.24	2.32	2.60	1.12	1.37	1.68	2.09
42	0.43	0.54	0.71	0.74	2.14	2.32	2.41	2.70	1.16	1.40	1.75	2.15
43	0.44	0.56	0.74	0.80	2.21	2.41	2.50	2.82	1.20	1.45	1.81	2.23
44	0.48	0.61	0.79	0.84	2.28	2.50	2.59	2.93	1.25	1.50	1.87	2.32
45	0.52	0.65	0.84	0.90	2.36	2.58	2.69	3.02	1.28	1.56	1.94	2.41
46	0.54	0.70	0.90	0.97	2.45	2.69	2.78	3.14	1.32	1.62	2.02	2.51
47	0.58	0.73	0.97	1.02	2.52	2.77	2.88	3.28	1.37	1.67	2.09	2.60
48	0.62	0.79	1.03	1.10	2.60	2.86	3.00	3.40	1.40	1.73	2.17	2.70
49	0.66	0.84	1.10	1.18	2.69	2.96	3.11	3.53	1.46	1.78	2.24	2.82
50	0.72	0.91	1.19	1.26	2.77	3.05	3.22	3.67	1.50	1.84	2.33	2.93
51	0.76	0.98	1.27	1.36	2.86	3.14	3.32	3.80	1.55	1.91	2.41	3.04
52	0.82	1.04	1.37	1.46	2.94	3.24	3.43	3.95	1.58	1.94	2.50	3.14
53	0.89	1.13	1.48	1.57	3.02	3.34	3.56	4.10	1.64	2.02	2.57	3.28
54	0.95	1.21	1.58	1.69	3.11	3.42	3.67	4.24	1.68	2.08	2.65	3.38
55	1.03	1.32	1.73	1.85	3.20	3.55	3.80	4.44	1.74	2.14	2.76	3.53
56	1.14	1.46	1.91	2.03	3.34	3.70	4.01	4.69	1.81	2.23	2.90	3.73
57	1.26	1.60	2.10	2.24	3.47	3.85	4.20	4.94	1.87	2.33	3.04	3.92
58	1.38	1.76	2.32	2.48	3.59	3.98	4.39	5.21	1.94	2.41	3.18	4.13
59	1.54	1.96	2.57	2.75	3.70	4.13	4.58	5.48	2.00	2.50	3.31	4.34
60	1.69	2.17	2.84	3.04	3.80	4.26	4.78	5.76	2.05	2.58	3.46	4.57
61	1.87	2.40	3.14	3.37	3.89	4.39	4.97	6.05	2.11	2.65	3.59	4.80
62	2.09	2.66	3.50	3.76	3.97	4.48	5.14	6.35	2.15	2.70	3.73	5.05
63	2.32	2.96	3.89	4.16	4.03	4.58	5.33	6.65	2.18	2.76	3.86	5.30
64	2.64	3.37	4.44	4.75	4.08	4.67	5.53	7.04	2.21	2.82	4.02	5.60
65	2.98	3.83	5.03	5.40	4.14	4.78	5.78	7.45	2.24	2.87	4.18	5.94
66	3.30	4.24	5.58	5.98	4.21	4.87	6.00	7.85	2.28	2.94	4.34	6.25
67	3.65	4.68	6.17	6.61	4.30	5.00	6.29	8.30	2.32	3.02	4.56	6.60
68	4.02	5.16	6.80	7.30	4.42	5.18	6.62	8.82	2.39	3.12	4.80	7.02
69	4.43	5.68	7.51	8.04	4.56	5.36	7.01	9.40	2.46	3.24	5.08	7.46
70	4.64	5.96	7.88	8.46	4.50	5.35	7.09	9.55	2.42	3.24	5.14	7.61
71	4.86	6.24	8.26	8.87	4.43	5.32	7.14	9.71	2.40	3.20	5.18	7.72
72	5.06	6.49	8.60	9.24	4.28	5.18	7.12	9.74	2.32	3.12	5.15	7.75
73	5.52	7.09	9.38	10.09	4.28	5.24	7.36	10.18	2.32	3.16	5.32	8.09
74	6.08	7.82	10.36	11.14	4.25	5.26	7.58	10.64	2.29	3.17	5.50	8.46
75	6.70	8.59	11.39	12.25	4.18	5.26	7.79	11.10	2.26	3.17	5.63	8.82
76	7.26	9.34	12.37	13.31	4.10	5.22	7.96	11.51	2.22	3.16	5.75	9.16
77	7.84	10.07	13.36	14.38	4.03	5.21	8.14	11.93	2.18	3.14	5.88	9.48
78	8.41	10.82	14.35	15.44	3.97	5.21	8.33	12.34	2.15	3.14	6.02	9.82
79	9.04	11.62	15.42	16.60	3.90	5.20	8.53	12.74	2.11	3.13	6.18	10.13
80	9.73	12.50	16.61	17.87	3.80	5.16	8.70	13.18	2.05	3.12	6.30	10.49
81	10.49	13.48	17.90	19.27	3.68	5.10	8.88	13.63	1.99	3.08	6.43	10.85
82	11.28	14.51	19.26	20.75	3.55	5.03	9.08	14.11	1.92	3.04	6.56	11.23
83	12.08	15.55	20.65	22.24	3.42	4.97	9.28	14.62	1.85	3.00	6.71	11.62
84	12.79	16.46	21.88	23.44	3.31	4.94	9.47	15.02	1.80	2.92	6.85	11.95
85	13.34	17.17	22.82	24.59	3.24	4.90	9.60	15.34	1.75	2.95	6.94	12.19
86	13.81	17.77	23.63	25.44	3.16	4.82	9.64	15.55	1.70	2.90	6.97	12.36
87	14.22	18.30	24.34	26.21	3.06	4.72	9.65	15.70	1.66	2.84	6.98	12.48
88	14.62	18.80	25.01	26.94	2.96	4.63	9.65	15.84	1.61	2.78	6.98	12.60
89	15.02	19.34	25.73	27.71	2.89	4.57	9.71	16.03	1.56	2.75	7.02	12.74
90	15.52	19.97	26.57	28.61	2.86	4.55	9.83	16.34	1.55	2.75	7.12	13.01
91	16.06	20.68	27.50	29.63	2.84	4.57	10.02	16.76	1.54	2.75	7.26	13.33
92	16.61	21.38	28.45	30.64	2.83	4.58	10.21	17.16	1.54	2.76	7.38	13.66
93	17.14	22.07	29.35	31.61	2.82	4.60	10.40	17.58	1.52	2.77	7.52	13.98
94	17.62	22.68	30.17	32.46	2.82	4.63	10.60	17.96	1.52	2.78	7.67	14.29
95	18.02	23.20	30.86	33.18	2.82	4.66	10.78	18.31	1.52	2.81	7.80	14.57
96-100	18.35	23.63	31.42	33.72	2.84	4.70	10.96	18.64	1.54	2.83	7.93	14.82

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 20**

Policy Form Series: 5092

Policy Form	<b>5392</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.30	0.38	0.52	0.54	1.67	1.84	1.90	2.18	0.91	1.12	1.37	1.74
41	0.31	0.42	0.54	0.56	1.73	1.90	1.97	2.28	0.94	1.14	1.42	1.81
42	0.35	0.44	0.56	0.61	1.80	1.96	2.03	2.35	0.97	1.19	1.48	1.87
43	0.36	0.47	0.61	0.65	1.85	2.03	2.11	2.45	1.01	1.22	1.54	1.94
44	0.38	0.49	0.65	0.70	1.92	2.11	2.20	2.56	1.03	1.28	1.58	2.03
45	0.42	0.53	0.70	0.73	1.99	2.18	2.29	2.65	1.08	1.32	1.66	2.10
46	0.44	0.56	0.73	0.77	2.05	2.28	2.38	2.77	1.12	1.37	1.72	2.20
47	0.47	0.61	0.79	0.83	2.14	2.36	2.47	2.87	1.16	1.42	1.78	2.29
48	0.49	0.65	0.84	0.89	2.21	2.45	2.57	2.98	1.20	1.48	1.85	2.38
49	0.54	0.70	0.90	0.95	2.28	2.52	2.66	3.11	1.25	1.54	1.92	2.47
50	0.58	0.74	0.97	1.02	2.36	2.63	2.76	3.24	1.28	1.57	1.99	2.58
51	0.62	0.79	1.03	1.10	2.45	2.70	2.87	3.37	1.32	1.63	2.08	2.68
52	0.66	0.85	1.12	1.19	2.51	2.78	2.96	3.50	1.37	1.68	2.14	2.78
53	0.72	0.92	1.20	1.27	2.59	2.87	3.07	3.65	1.40	1.74	2.22	2.90
54	0.77	1.00	1.30	1.37	2.66	2.96	3.19	3.79	1.44	1.78	2.30	3.02
55	0.84	1.08	1.40	1.49	2.76	3.07	3.32	3.98	1.49	1.86	2.41	3.16
56	0.92	1.19	1.56	1.66	2.88	3.22	3.50	4.22	1.56	1.94	2.54	3.37
57	1.02	1.31	1.72	1.82	3.01	3.38	3.70	4.48	1.63	2.03	2.68	3.56
58	1.13	1.45	1.90	2.02	3.13	3.52	3.89	4.72	1.69	2.11	2.82	3.76
59	1.26	1.60	2.10	2.22	3.24	3.65	4.08	4.99	1.75	2.21	2.95	3.97
60	1.38	1.76	2.33	2.47	3.37	3.78	4.30	5.28	1.82	2.29	3.11	4.21
61	1.54	1.96	2.58	2.75	3.47	3.92	4.50	5.59	1.87	2.38	3.25	4.45
62	1.69	2.18	2.87	3.05	3.56	4.04	4.70	5.92	1.93	2.45	3.41	4.70
63	1.90	2.42	3.20	3.40	3.65	4.16	4.93	6.24	1.97	2.51	3.58	4.97
64	2.15	2.76	3.65	3.88	3.74	4.31	5.18	6.66	2.03	2.59	3.76	5.32
65	2.45	3.13	4.13	4.39	3.84	4.44	5.46	7.12	2.08	2.68	3.95	5.66
66	2.70	3.48	4.58	4.87	3.92	4.58	5.72	7.54	2.12	2.76	4.15	5.99
67	3.00	3.84	5.06	5.40	4.04	4.73	6.06	8.03	2.18	2.86	4.38	6.37
68	3.30	4.24	5.60	5.96	4.18	4.94	6.42	8.56	2.27	2.98	4.66	6.82
69	3.62	4.67	6.18	6.59	4.36	5.18	6.86	9.14	2.36	3.12	4.96	7.27
70	3.82	4.91	6.49	6.91	4.34	5.20	6.97	9.37	2.35	3.14	5.04	7.44
71	4.00	5.14	6.80	7.25	4.31	5.21	7.08	9.55	2.33	3.13	5.11	7.58
72	4.16	5.35	7.09	7.56	4.22	5.14	7.10	9.62	2.28	3.10	5.14	7.66
73	4.54	5.84	7.74	8.26	4.28	5.26	7.40	10.10	2.32	3.17	5.36	8.04
74	5.00	6.44	8.54	9.11	4.31	5.36	7.73	10.63	2.33	3.23	5.59	8.45
75	5.51	7.09	9.41	10.02	4.32	5.44	8.00	11.16	2.34	3.28	5.80	8.88
76	5.98	7.69	10.21	10.90	4.31	5.50	8.26	11.64	2.33	3.31	5.98	9.26
77	6.46	8.30	11.03	11.77	4.31	5.57	8.53	12.12	2.33	3.36	6.18	9.65
78	6.94	8.93	11.86	12.65	4.33	5.64	8.82	12.61	2.34	3.41	6.37	10.02
79	7.44	9.59	12.74	13.60	4.33	5.72	9.10	13.09	2.34	3.44	6.58	10.40
80	8.02	10.32	13.72	14.64	4.31	5.76	9.36	13.58	2.33	3.48	6.77	10.80
81	8.64	11.12	14.80	15.79	4.26	5.80	9.62	14.10	2.30	3.49	6.96	11.22
82	9.30	11.98	15.92	17.00	4.21	5.82	9.90	14.65	2.28	3.52	7.16	11.65
83	9.96	12.84	17.08	18.23	4.15	5.86	10.18	15.19	2.24	3.53	7.37	12.07
84	10.55	13.60	18.10	19.31	4.12	5.90	10.43	15.64	2.23	3.55	7.55	12.44
85	11.00	14.18	18.88	20.16	4.08	5.92	10.61	15.97	2.21	3.56	7.68	12.71
86	11.39	14.68	19.54	20.87	4.03	5.88	10.70	16.25	2.18	3.55	7.75	12.91
87	11.72	15.12	20.14	21.49	3.98	5.84	10.78	16.44	2.16	3.52	7.80	13.08
88	12.06	15.54	20.69	22.09	3.92	5.80	10.84	16.63	2.12	3.49	7.84	13.22
89	12.40	15.98	21.29	22.73	3.90	5.78	10.93	16.87	2.11	3.48	7.91	13.42
90	12.80	16.51	21.98	23.47	3.90	5.82	11.12	17.23	2.11	3.52	8.05	13.70
91	13.25	17.09	22.76	24.30	3.94	5.88	11.38	17.69	2.12	3.55	8.23	14.06
92	13.72	17.68	23.54	25.14	3.96	5.96	11.63	18.14	2.15	3.59	8.41	14.42
93	14.15	18.24	24.30	25.93	4.00	6.04	11.87	18.60	2.16	3.64	8.58	14.78
94	14.53	18.74	24.96	26.63	4.03	6.11	12.12	19.02	2.18	3.68	8.76	15.13
95	14.88	19.19	25.54	27.22	4.07	6.17	12.34	19.42	2.20	3.72	8.93	15.43
96-100	15.16	19.54	25.99	27.65	4.10	6.24	12.56	19.74	2.22	3.77	9.08	15.71

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 21**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	30 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.80	1.01	1.32	1.41	3.11	3.44	3.58	3.99	1.67	2.06	2.58	3.19
41	0.85	1.05	1.40	1.49	3.00	3.54	3.68	4.13	1.73	2.13	2.66	3.30
42	0.91	1.14	1.44	1.57	3.30	3.66	3.79	4.25	1.78	2.19	2.75	3.39
43	0.93	1.18	1.55	1.66	3.39	3.73	3.91	4.38	1.82	2.26	2.82	3.50
44	1.00	1.25	1.64	1.74	3.47	3.85	4.05	4.54	1.89	2.33	2.92	3.60
45	1.05	1.32	1.73	1.86	3.59	3.98	4.15	4.68	1.93	2.41	3.00	3.73
46	1.11	1.40	1.81	1.94	3.68	4.10	4.30	4.85	2.01	2.47	3.08	3.85
47	1.17	1.48	1.93	2.06	3.81	4.23	4.44	5.00	1.97	2.55	3.21	3.98
48	1.25	1.57	2.05	2.18	3.92	4.33	4.57	5.18	2.13	2.64	3.31	4.10
49	1.32	1.66	2.17	2.32	4.01	4.48	4.71	5.38	2.18	2.68	3.41	4.25
50	1.40	1.75	2.30	2.47	4.13	4.60	4.85	5.56	2.25	2.77	3.52	4.40
51	1.49	1.88	2.42	2.64	4.24	4.72	4.99	5.73	2.30	2.84	3.60	4.55
52	1.58	1.99	2.59	2.80	4.35	4.84	5.14	5.90	2.34	2.92	3.73	4.68
53	1.67	2.13	2.75	2.97	4.46	4.98	5.26	6.10	2.41	2.98	3.83	4.84
54	1.80	2.26	2.94	3.18	4.55	5.08	5.43	6.32	2.47	3.06	3.93	5.00
55	1.93	2.44	3.18	3.43	4.68	5.24	5.64	6.56	2.55	3.18	4.07	5.23
56	2.11	2.66	3.47	3.73	4.85	5.43	5.89	6.89	2.65	3.30	4.24	5.47
57	2.32	2.91	3.79	4.07	5.01	5.63	6.12	7.23	2.72	3.41	4.44	5.73
58	2.52	3.18	4.15	4.47	5.18	5.81	6.37	7.54	2.81	3.52	4.60	6.01
59	2.77	3.50	4.55	4.88	5.33	6.00	6.63	7.91	2.90	3.65	4.79	6.32
60	3.05	3.84	5.00	5.39	5.47	6.16	6.87	8.29	2.94	3.71	4.96	6.59
61	3.34	4.23	5.50	5.93	5.57	6.29	7.10	8.66	3.00	3.81	5.14	6.90
62	3.68	4.67	6.09	6.56	5.63	6.39	7.31	9.00	3.05	3.85	5.31	7.22
63	4.07	5.17	6.73	7.25	5.65	6.47	7.51	9.45	3.06	3.91	5.46	7.50
64	4.63	5.85	7.64	8.23	5.68	6.54	7.74	9.91	3.07	3.93	5.60	7.89
65	5.23	6.59	8.63	9.30	5.71	6.58	7.98	10.40	3.07	3.98	5.74	8.25
66	5.74	7.29	9.53	10.24	5.72	6.65	8.20	10.88	3.08	4.01	5.96	8.66
67	6.16	8.00	10.38	11.30	5.77	6.76	8.53	11.45	3.11	4.08	6.16	9.13
68	6.98	8.83	11.56	12.45	5.85	6.93	8.91	12.12	3.18	4.18	6.47	9.64
69	7.66	9.70	12.70	13.69	5.98	7.14	9.38	12.85	3.22	4.32	6.76	10.20
70	8.05	10.17	13.32	14.38	5.85	7.07	9.42	13.04	3.15	4.25	6.81	10.19
71	8.40	10.63	13.94	15.02	5.72	6.96	9.45	13.21	3.08	4.18	6.83	10.50
72	8.75	11.05	14.49	15.63	5.47	6.72	9.37	13.21	2.97	4.06	6.76	10.50
73	9.53	12.05	15.80	17.04	5.39	6.72	9.58	13.71	2.91	4.06	6.93	10.91
74	10.50	13.30	17.43	18.80	5.23	6.63	9.76	14.27	2.82	3.99	7.06	11.33
75	11.53	14.62	19.17	20.68	5.00	6.45	9.89	14.77	2.72	3.90	7.17	11.73
76	12.52	15.84	20.80	22.45	4.77	6.31	9.99	15.24	2.58	3.81	7.23	12.12
77	13.52	17.11	22.45	24.21	4.55	6.17	10.11	15.71	2.47	3.71	7.31	12.48
78	14.51	18.37	24.10	25.86	4.35	6.04	10.24	16.18	2.35	3.65	7.42	12.85
79	15.57	19.71	25.88	27.94	4.10	5.87	10.36	16.56	2.22	3.54	7.50	13.21
80	16.76	21.21	27.86	30.08	3.79	5.54	10.39	17.01	2.05	3.39	7.53	13.52
81	18.06	22.86	30.04	32.43	3.39	5.30	10.36	17.38	1.82	3.19	7.50	13.83
82	19.42	24.60	32.32	34.91	2.94	4.92	10.32	17.74	1.59	2.97	7.46	14.11
83	20.80	26.35	34.65	37.42	2.48	4.52	10.28	18.07	1.33	2.73	7.37	14.38
84	22.01	27.81	36.69	39.63	2.06	4.18	10.23	18.34	1.11	2.52	7.40	14.57
85	22.95	29.11	38.26	41.34	1.75	3.92	10.19	18.53	0.94	2.35	7.37	14.72
86	23.76	30.11	39.59	42.80	1.51	3.71	10.09	18.68	0.84	2.25	7.30	14.85
87	24.45	31.00	40.78	44.07	1.27	3.50	9.97	18.76	0.84	2.10	7.22	14.94
88	25.13	31.86	41.92	45.30	1.07	3.26	9.86	18.84	0.84	1.97	7.13	14.97
89	25.85	32.77	43.13	46.60	0.86	3.07	9.79	18.97	0.84	1.85	7.10	15.10
90	26.68	33.83	44.53	48.12	0.84	2.94	9.84	19.30	0.84	1.78	7.12	15.35
91	27.61	35.02	46.08	49.80	0.84	2.84	9.95	19.70	0.84	1.72	7.18	15.68
92	28.57	36.23	47.68	51.51	0.84	2.74	10.06	20.13	0.84	1.65	7.26	16.02
93	29.45	37.38	49.18	53.13	0.84	2.66	10.17	20.56	0.84	1.59	7.34	16.35
94	30.27	38.41	50.54	54.58	0.84	2.59	10.31	20.97	0.84	1.57	7.45	16.69
95	30.98	39.29	51.71	55.79	0.84	2.58	10.46	21.37	0.84	1.55	7.57	16.98
96-100	31.53	40.01	52.65	56.72	0.84	2.55	10.62	21.75	0.84	1.55	7.67	17.29

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 22**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	60 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.77	0.97	1.26	1.35	3.07	3.35	3.50	3.92	1.66	2.02	2.55	3.11
41	0.80	1.01	1.32	1.41	3.15	3.46	3.59	4.06	1.69	2.08	2.59	3.21
42	0.85	1.07	1.40	1.49	3.26	3.58	3.71	4.17	1.75	2.17	2.67	3.32
43	0.91	1.14	1.48	1.58	3.34	3.67	3.84	4.32	1.81	2.21	2.77	3.44
44	0.93	1.18	1.55	1.66	3.44	3.79	3.97	4.46	1.78	2.30	2.84	3.54
45	1.00	1.26	1.65	1.75	3.55	3.92	4.08	4.60	1.91	2.34	2.94	3.73
46	1.64	1.34	1.74	1.88	3.66	4.05	4.21	4.79	1.97	2.42	3.06	3.79
47	1.11	1.41	1.82	1.97	3.77	4.15	4.33	4.93	2.05	2.51	3.15	3.93
48	1.18	1.49	1.94	2.08	3.88	4.25	4.47	5.08	2.11	2.58	3.26	4.06
49	1.25	1.58	2.06	2.21	3.98	4.40	4.60	5.26	2.17	2.65	3.34	4.21
50	1.32	1.67	2.19	2.34	4.08	4.54	4.76	5.46	2.21	2.73	3.46	4.33
51	1.41	1.78	2.33	2.51	4.21	4.64	4.88	5.64	2.27	2.81	3.55	4.48
52	1.49	1.89	2.50	2.66	4.31	4.79	5.07	5.81	2.33	2.88	3.66	4.63
53	1.58	2.02	2.44	2.82	4.41	4.88	5.23	6.00	2.40	2.94	3.77	4.79
54	1.69	2.17	2.81	3.05	4.51	5.00	5.34	6.21	2.44	3.02	3.85	4.96
55	1.82	2.33	3.05	3.27	4.64	5.18	5.56	6.49	2.52	3.11	4.01	5.14
56	2.01	2.55	3.32	3.58	4.83	5.38	5.81	6.79	2.59	3.22	4.21	5.40
57	2.18	2.77	3.65	3.91	4.80	5.58	6.07	7.13	2.68	3.35	4.38	5.68
58	2.40	3.02	3.97	4.25	5.14	5.77	6.32	7.50	2.80	3.47	4.55	5.97
59	2.64	3.32	4.33	4.68	5.31	5.96	6.56	7.87	2.88	3.58	4.76	6.25
60	2.88	3.66	4.79	5.14	5.43	6.10	6.80	8.23	2.92	3.68	4.93	6.54
61	3.18	4.01	5.25	5.68	5.51	6.25	7.05	8.62	3.00	3.77	5.10	6.84
62	3.50	4.44	5.81	6.26	5.63	6.37	7.29	8.99	3.05	3.84	5.25	7.14
63	3.85	4.92	6.45	6.91	5.68	6.47	7.50	9.39	3.07	3.91	5.43	7.49
64	4.38	5.57	7.30	7.87	5.72	6.54	7.74	9.86	3.08	3.93	5.60	7.84
65	4.96	6.29	8.24	8.87	5.74	6.64	8.00	10.40	3.11	3.99	5.79	8.25
66	5.47	6.93	9.09	9.80	5.79	6.73	8.29	10.90	3.14	4.06	5.98	8.67
67	6.00	7.64	10.03	10.80	5.87	6.87	8.62	11.48	3.18	4.15	6.24	9.05
68	6.63	8.40	11.04	11.89	5.98	7.05	9.03	12.13	3.22	4.25	6.54	9.65
69	7.26	9.23	11.96	13.10	6.12	7.30	9.50	12.89	3.31	4.40	6.87	10.24
70	7.64	9.70	12.57	13.72	6.00	7.20	9.56	13.10	3.26	4.35	6.93	10.42
71	7.97	10.12	13.15	14.37	5.87	7.10	9.62	13.24	3.18	4.27	6.96	10.53
72	8.29	10.55	13.87	14.95	5.63	6.89	9.49	13.28	3.05	4.15	6.87	10.55
73	9.03	11.49	15.11	16.30	5.56	6.89	9.73	13.78	3.00	4.15	7.05	10.96
74	9.79	12.66	16.68	17.98	5.40	6.80	9.96	14.32	2.92	4.10	7.20	11.41
75	10.86	13.91	18.34	19.79	5.21	6.67	10.11	14.88	2.81	4.01	7.31	11.82
76	11.88	15.10	19.88	21.46	5.00	6.56	10.23	15.36	2.72	3.97	7.40	12.21
77	12.81	16.29	21.47	23.18	4.83	6.43	10.38	15.88	2.60	3.88	7.51	12.62
78	13.75	17.51	23.08	24.91	4.65	6.37	10.57	16.37	2.52	3.84	7.65	13.02
79	14.77	18.80	24.76	26.75	4.47	6.26	10.78	16.88	2.42	3.77	7.78	13.41
80	15.89	20.22	26.67	28.79	4.24	6.10	10.90	17.38	2.30	3.67	7.89	13.83
81	17.13	21.79	28.74	31.03	3.98	5.92	10.86	17.93	2.14	3.55	7.97	14.27
82	18.40	23.43	30.93	33.40	3.68	5.71	11.15	18.47	1.99	3.44	8.06	14.69
83	19.73	25.12	33.16	35.82	3.39	5.50	11.30	19.03	1.82	3.31	8.17	15.14
84	20.88	26.60	35.11	37.91	3.15	5.34	11.45	19.50	1.80	3.22	8.30	15.51
85	21.77	27.75	36.63	39.57	2.98	5.21	11.53	19.83	1.61	3.14	8.34	15.78
86	22.53	28.71	37.90	40.95	2.80	5.06	11.52	20.04	1.51	3.06	8.32	15.96
87	23.20	29.57	39.04	42.17	2.59	4.87	11.45	20.20	1.41	2.94	8.30	16.07
88	23.85	30.37	40.14	43.36	2.41	4.71	11.38	20.34	1.32	2.84	8.23	16.18
89	24.52	31.24	41.28	44.58	2.26	4.55	11.38	20.53	1.22	2.75	8.23	16.35
90	25.33	32.25	42.61	46.04	2.14	4.47	11.48	20.92	1.17	2.72	8.31	16.62
91	26.20	33.40	44.13	47.49	2.06	4.46	11.65	21.39	1.11	2.68	8.43	17.01
92	27.09	34.52	45.63	49.30	1.98	4.41	11.82	21.89	1.07	2.66	8.56	17.40
93	27.94	35.63	47.07	50.86	1.89	4.38	12.03	22.39	1.02	2.65	8.70	17.80
94	28.65	36.60	48.37	52.22	1.82	4.38	12.05	22.86	1.00	2.65	8.83	18.17
95	29.37	37.46	49.48	53.39	1.80	4.39	12.39	23.33	0.99	2.66	8.98	18.54
96-100	29.92	37.98	50.39	54.27	1.78	4.41	12.61	23.70	0.97	2.66	9.11	18.86

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 23**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	90 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.73	0.92	1.19	1.31	3.02	3.30	3.43	3.85	1.64	1.99	2.47	3.06
41	0.77	0.99	1.26	1.35	3.08	3.39	3.54	3.98	1.67	2.05	2.55	3.18
42	0.80	1.02	1.34	1.42	3.19	3.50	3.65	4.10	1.73	2.13	2.65	3.27
43	0.85	1.07	1.41	1.51	3.30	3.59	3.74	4.24	1.78	2.18	2.72	3.35
44	0.91	1.15	1.49	1.61	3.39	3.73	3.85	4.38	1.82	2.25	2.80	3.50
45	0.97	1.19	1.57	1.69	3.50	3.84	3.99	4.54	1.89	2.32	2.90	3.60
46	1.00	1.27	1.66	1.80	3.59	3.97	4.13	4.68	1.94	2.40	2.98	3.73
47	1.05	1.34	1.75	1.89	3.71	4.07	4.25	4.85	2.01	2.47	3.07	3.85
48	1.14	1.42	1.88	2.01	3.83	4.21	4.40	5.01	2.06	2.52	3.18	3.99
49	1.18	1.51	1.99	2.13	3.92	4.32	4.55	5.21	2.13	2.59	3.30	4.13
50	1.26	1.61	2.11	2.26	4.05	4.44	4.68	5.39	2.18	2.67	3.39	4.30
51	1.34	1.69	2.25	2.41	4.15	4.59	4.84	5.57	2.26	2.75	3.50	4.41
52	1.42	1.81	2.38	2.57	4.25	4.71	4.98	5.74	2.32	2.82	3.59	4.57
53	1.52	1.93	2.55	2.72	4.35	4.83	5.12	5.96	2.38	2.91	3.71	4.72
54	1.64	2.06	2.68	2.91	4.47	4.93	5.26	6.16	2.42	2.98	3.83	4.88
55	1.75	2.21	2.92	3.14	4.60	5.10	5.48	6.40	2.51	3.07	3.97	5.10
56	1.91	2.42	3.19	3.43	4.80	5.32	5.72	6.74	2.59	3.21	4.15	5.38
57	2.08	2.66	3.47	3.74	4.98	5.50	5.98	7.10	2.68	3.32	4.33	5.64
58	2.27	2.91	3.81	4.08	5.14	5.72	6.25	7.43	2.77	3.46	4.54	5.90
59	2.51	3.18	4.17	4.48	5.31	5.90	6.51	7.82	2.88	3.58	4.72	6.21
60	2.75	3.50	4.59	4.93	5.43	6.09	6.76	8.20	2.94	3.67	4.88	6.51
61	3.02	3.84	5.07	5.46	5.57	6.25	7.04	8.58	3.00	3.77	5.08	6.83
62	3.34	4.24	5.58	6.00	5.64	6.37	7.29	8.99	3.06	3.84	5.25	7.14
63	3.68	4.71	6.17	6.65	5.72	6.49	7.51	9.40	3.08	3.92	5.46	7.50
64	4.18	5.33	7.01	7.54	5.77	6.58	7.78	9.91	3.11	3.98	5.64	7.89
65	4.72	6.01	7.91	8.53	5.81	6.66	8.05	10.44	3.14	4.05	5.84	8.30
66	5.23	6.64	8.75	9.40	5.85	6.76	8.31	10.96	3.18	4.08	6.01	8.70
67	5.73	7.31	9.64	10.38	5.93	6.91	8.67	11.56	3.21	4.17	6.26	9.17
68	6.32	8.05	10.62	11.44	6.07	7.12	9.09	12.21	3.27	4.30	6.58	9.71
69	6.93	8.84	11.66	12.58	6.21	7.34	9.57	12.97	3.35	4.44	6.93	10.32
70	7.29	9.30	12.23	13.21	6.10	7.29	9.67	13.21	3.31	4.39	6.99	10.49
71	7.62	9.71	12.81	13.79	5.98	7.22	9.72	13.36	3.22	4.33	7.04	10.63
72	7.91	10.09	13.31	14.37	5.74	6.98	9.64	13.38	3.11	4.23	6.98	10.65
73	8.63	11.00	14.54	15.65	5.72	7.01	9.91	13.96	3.08	4.23	7.18	11.11
74	9.50	12.13	16.03	17.28	5.58	6.97	10.17	14.54	3.02	4.21	7.34	11.57
75	10.46	13.36	17.61	19.01	5.43	6.89	10.36	15.10	2.94	4.15	7.50	11.99
76	11.33	14.48	19.11	20.61	5.26	6.79	10.50	15.63	2.84	4.08	7.53	12.44
77	12.23	15.63	20.63	22.26	5.10	6.71	10.71	16.14	2.75	4.05	7.74	12.85
78	13.14	16.77	22.17	23.93	4.98	6.63	10.90	16.68	2.68	3.99	7.89	13.24
79	14.10	18.02	23.80	25.68	4.79	6.51	11.09	17.17	2.59	3.92	8.04	13.64
80	15.18	19.39	25.62	27.66	4.54	6.34	11.21	17.68	2.47	3.83	8.12	14.04
81	16.36	20.89	27.62	29.83	4.25	6.13	11.30	18.15	2.30	3.71	8.17	14.43
82	17.60	22.47	29.73	32.09	3.91	5.89	11.38	18.62	2.11	3.55	8.23	14.79
83	18.86	24.09	31.86	34.42	3.55	5.66	11.45	19.07	1.93	3.41	8.30	15.18
84	19.95	25.51	33.74	36.44	3.26	5.38	11.52	19.43	1.75	3.30	8.32	15.44
85	20.81	26.60	35.22	38.02	3.02	5.21	11.56	19.70	1.65	3.19	8.37	15.68
86	21.53	27.53	36.44	39.35	2.84	5.12	11.53	19.93	1.55	3.08	8.34	15.82
87	22.16	28.34	37.51	40.54	2.50	4.93	11.45	20.04	1.42	2.98	8.30	15.96
88	22.77	29.12	38.57	41.65	2.48	4.77	11.41	20.17	1.33	2.88	8.24	16.04
89	23.93	29.95	39.68	42.87	2.32	4.63	11.38	20.36	1.25	2.80	8.23	16.21
90	24.19	30.93	40.96	44.23	2.21	4.55	11.48	20.73	1.19	2.75	8.31	16.47
91	25.03	32.01	42.41	45.80	2.11	4.52	11.65	21.21	1.15	2.73	8.43	16.85
92	25.88	33.11	43.88	47.37	2.02	4.47	11.82	21.68	1.09	2.72	8.56	17.27
93	26.71	34.16	45.27	48.86	1.94	4.46	11.99	22.00	1.05	2.68	8.67	17.63
94	27.45	35.11	46.52	50.19	1.88	4.44	12.03	22.62	1.01	2.51	8.83	18.01
95	28.08	35.92	47.57	51.29	1.85	4.46	12.38	23.06	1.00	2.68	8.97	18.34
96-100	28.59	36.58	48.45	52.14	1.81	4.47	12.58	23.43	0.99	2.88	9.09	18.64

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 24**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	180 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.65	0.81	1.07	1.17	2.88	2.97	3.27	3.68	1.55	1.89	2.34	2.92
41	0.66	0.86	1.14	1.24	2.94	3.21	3.34	3.81	1.58	1.94	2.42	3.05
42	0.72	0.92	1.19	1.27	3.05	3.31	3.46	3.92	1.65	2.01	2.51	3.11
43	0.75	0.97	1.26	1.35	3.14	3.44	3.58	4.07	1.69	2.06	2.58	3.22
44	0.78	1.01	1.34	1.42	3.22	3.54	3.68	4.18	1.74	2.13	2.66	3.34
45	0.85	1.07	1.41	1.51	3.32	3.66	3.83	4.33	1.80	2.19	2.75	3.46
46	0.88	1.14	1.49	1.61	3.43	3.77	3.92	4.48	1.86	2.27	2.84	3.58
47	0.93	1.19	1.57	1.67	3.54	3.88	4.06	4.67	1.91	2.33	2.94	3.71
48	1.00	1.26	1.66	1.80	3.65	4.01	4.18	4.83	1.97	2.41	3.05	3.83
49	1.05	1.34	1.78	1.89	3.74	4.13	4.33	4.99	2.02	2.50	3.15	3.97
50	1.11	1.42	1.88	2.01	3.85	4.24	4.47	5.18	2.08	2.57	3.26	4.10
51	1.18	1.51	2.01	2.14	3.97	4.35	4.60	5.34	2.14	2.65	3.34	4.24
52	1.26	1.64	2.13	2.27	4.07	4.48	4.76	5.56	2.19	2.68	3.46	4.40
53	1.34	1.73	2.27	2.42	4.17	4.60	4.88	5.73	2.26	2.77	3.54	4.55
54	1.42	1.82	2.42	2.59	4.30	4.72	5.07	5.93	2.32	2.84	3.66	4.74
55	1.55	1.99	2.64	2.81	4.41	4.88	5.25	6.17	2.40	2.94	3.81	4.92
56	1.67	2.17	2.84	3.06	4.59	5.08	5.50	6.51	2.50	3.06	3.99	5.18
57	1.82	2.38	3.11	3.34	4.76	5.31	5.77	6.87	2.58	3.19	4.17	5.46
58	2.02	2.58	3.41	3.66	4.93	5.54	6.00	7.22	2.66	3.31	4.35	5.72
59	2.21	2.82	3.74	4.01	5.08	5.68	6.26	7.54	2.75	3.43	4.55	6.01
60	2.42	3.11	4.10	4.41	5.24	5.85	6.54	7.96	2.82	3.52	4.74	6.32
61	2.67	3.44	4.54	4.85	5.34	6.00	6.80	8.37	2.91	3.65	4.93	6.64
62	2.97	3.79	5.00	5.38	4.48	6.16	7.05	8.66	2.94	3.71	5.10	6.97
63	3.27	4.18	5.51	5.96	5.56	6.26	7.31	9.20	3.00	3.79	5.31	7.31
64	3.71	4.76	6.26	6.74	5.63	6.41	7.62	9.71	3.05	3.85	5.50	7.73
65	4.18	5.38	7.10	7.64	5.71	6.56	7.91	10.30	3.07	3.97	5.73	8.17
66	4.63	5.93	7.84	8.40	5.79	6.72	8.25	10.83	3.14	4.05	5.97	8.63
67	5.08	6.51	8.63	9.29	5.93	6.90	8.66	11.45	3.19	4.15	6.25	9.13
68	5.60	7.18	9.50	10.20	6.09	7.13	9.15	12.19	3.30	4.31	6.63	9.70
69	6.16	7.90	10.46	11.24	6.29	7.42	9.67	12.97	3.41	4.47	6.99	10.32
70	6.45	8.29	10.97	11.81	6.21	7.38	9.80	13.22	3.35	4.46	7.10	10.53
71	6.74	8.67	11.48	12.33	6.13	7.33	9.88	13.24	3.32	4.44	7.17	10.66
72	7.01	9.00	11.95	12.85	5.93	7.18	9.84	13.48	3.21	4.32	7.12	10.72
73	7.65	9.82	13.04	14.02	5.93	7.10	10.17	14.08	3.21	4.38	7.34	11.19
74	8.45	10.83	14.37	15.47	5.87	7.62	13.81	14.72	3.18	4.39	7.59	11.71
75	9.29	11.91	15.81	17.01	5.79	7.26	10.78	15.36	3.13	4.38	7.78	12.21
76	10.06	12.94	17.15	18.46	5.66	7.23	10.98	15.94	3.07	4.38	7.97	12.66
77	10.86	13.96	18.53	19.94	5.58	7.22	11.25	16.51	3.02	4.35	8.13	13.12
78	11.66	14.99	19.89	21.42	5.50	7.22	10.38	17.07	2.98	4.35	8.34	13.57
79	12.52	16.10	21.36	23.00	5.40	7.20	11.81	17.64	2.92	4.33	8.55	14.03
80	13.48	17.31	23.01	24.76	5.26	7.49	12.05	18.23	2.84	4.32	8.73	14.51
81	14.54	18.68	24.80	26.68	5.10	7.05	12.30	18.88	2.75	4.25	8.91	15.03
82	15.63	20.10	26.69	28.74	4.92	6.97	12.55	19.55	2.66	4.21	9.09	15.56
83	16.74	21.54	28.61	30.83	3.91	6.89	12.85	20.26	2.57	4.15	9.30	16.10
84	17.71	22.80	30.31	32.64	4.59	6.84	13.12	19.15	2.50	4.13	9.49	16.56
85	18.48	23.79	31.61	34.06	4.48	6.79	13.30	21.16	2.42	4.08	9.62	16.89
86	19.13	24.62	32.73	35.24	4.38	6.67	13.36	21.54	2.35	4.01	9.65	17.13
87	19.70	25.35	33.72	36.31	4.24	5.38	13.70	21.75	2.30	3.93	9.67	17.29
88	20.26	26.05	34.65	37.32	4.10	5.58	13.37	21.94	2.22	3.85	9.67	17.45
89	20.81	26.79	35.64	38.38	4.00	5.50	13.45	22.21	2.17	3.81	9.72	17.64
90	21.50	27.66	36.80	39.63	3.97	6.31	13.62	22.47	2.14	3.81	9.86	18.18
91	22.25	28.65	38.10	41.04	3.93	5.00	13.88	23.22	2.13	3.81	10.06	18.47
92	23.01	29.61	39.42	42.44	3.91	5.51	14.15	23.78	2.13	3.83	10.23	18.93
93	23.74	30.58	40.65	43.78	3.74	6.37	14.41	24.35	2.11	3.84	10.42	19.34
94	24.41	31.41	41.80	44.97	3.91	5.40	13.85	24.88	2.11	3.85	10.53	19.80
95	24.96	32.14	42.75	45.96	3.74	6.45	11.61	25.36	2.11	3.90	10.80	20.19
96-100	25.42	32.73	43.53	46.72	3.93	6.51	15.18	25.82	2.13	3.92	10.98	20.53

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 25**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	365 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.52	0.66	0.88	0.93	2.41	2.65	2.77	3.21	1.31	1.61	2.01	2.57
41	0.55	0.72	0.93	1.00	2.50	2.73	2.88	3.32	1.34	1.66	2.06	2.65
42	0.58	0.75	0.99	1.05	2.57	2.81	2.94	3.44	1.40	1.69	2.14	2.75
43	0.61	0.78	1.02	1.11	2.65	2.91	3.05	3.55	1.42	1.75	2.19	2.82
44	0.65	0.81	1.09	1.17	2.73	3.00	3.15	3.68	1.48	1.81	2.27	2.91
45	0.68	0.88	1.15	1.24	2.81	3.08	3.27	3.84	1.52	1.88	2.34	2.92
46	0.73	0.93	1.24	1.31	2.91	3.19	3.35	3.97	1.57	1.93	2.44	3.15
47	0.77	0.99	1.31	1.39	3.00	3.31	3.47	4.10	1.64	2.01	2.52	3.27
48	0.80	1.02	1.39	1.44	3.08	3.41	3.60	4.25	1.67	2.06	2.64	3.39
49	0.86	1.11	1.44	1.55	3.19	3.54	3.74	4.44	1.73	2.13	2.72	3.52
50	0.92	1.17	1.55	1.65	3.30	3.66	3.85	4.60	1.78	2.19	2.80	3.66
51	0.99	1.25	1.65	1.74	3.39	3.74	3.99	4.79	1.82	2.26	2.90	3.79
52	1.02	1.32	1.74	1.86	3.47	3.85	4.15	4.93	1.89	2.33	3.00	3.93
53	1.11	1.41	1.86	1.99	3.58	3.98	4.30	5.10	1.93	2.41	3.08	4.07
54	1.17	1.51	1.99	2.13	3.68	4.10	4.41	5.31	1.99	2.47	3.19	4.23
55	1.26	1.64	2.14	2.27	3.81	4.24	4.60	5.57	2.06	2.57	3.34	4.41
56	1.39	1.78	2.33	2.50	3.98	4.44	4.85	5.87	2.17	2.67	3.52	4.68
57	1.51	1.93	2.57	2.72	4.15	4.63	5.10	6.21	2.25	2.80	3.68	4.96
58	1.65	2.13	2.81	2.98	4.31	4.83	5.34	6.56	2.33	2.91	3.85	5.23
59	1.81	2.33	3.07	3.27	4.47	5.01	5.63	6.91	2.41	3.05	4.06	5.50
60	1.99	2.57	3.39	3.59	4.63	5.23	5.90	7.31	2.51	3.15	4.25	5.84
61	2.19	2.81	3.73	3.97	4.76	5.39	6.20	7.73	2.58	3.26	4.47	6.16
62	2.42	3.11	4.10	4.38	4.88	5.58	6.49	8.17	2.66	3.35	4.68	6.50
63	2.67	3.44	4.55	4.85	5.00	5.72	6.76	8.63	2.72	3.46	4.88	6.87
64	3.05	3.91	5.17	5.50	5.14	5.90	7.12	9.20	2.82	3.58	5.17	7.31
65	3.44	4.41	5.85	6.21	5.26	6.10	7.50	9.82	2.84	3.68	5.43	7.80
66	3.79	4.87	6.45	6.87	5.40	6.29	7.89	10.42	2.92	3.81	5.71	8.29
67	4.18	5.38	7.12	7.57	5.57	6.54	8.31	11.06	3.00	3.93	6.01	8.82
68	4.60	5.90	7.84	8.37	5.77	6.83	8.84	11.82	3.11	4.10	6.40	9.40
69	5.07	6.50	8.63	9.20	6.00	7.14	9.45	12.65	3.26	4.31	6.84	10.06
70	5.31	6.81	9.06	9.65	6.00	7.18	9.64	12.94	3.24	4.33	6.97	10.30
71	5.56	7.13	9.46	10.09	5.96	7.20	9.76	13.19	3.22	4.32	7.06	10.49
72	5.77	7.43	9.86	10.50	5.84	7.12	9.82	13.31	3.15	4.30	7.10	10.58
73	6.31	8.09	10.75	11.48	5.92	7.29	10.24	13.98	3.21	4.39	7.42	10.96
74	6.96	8.95	11.86	12.65	5.97	7.43	10.70	14.71	3.22	4.47	7.73	11.69
75	7.64	9.82	13.05	13.91	5.97	7.53	11.06	15.44	3.22	4.54	8.00	12.29
76	8.29	10.65	14.16	15.11	5.97	7.62	11.44	15.95	3.22	4.59	8.29	12.82
77	8.95	11.52	15.29	16.32	5.97	7.70	11.81	16.80	3.22	4.64	8.55	13.37
78	9.62	12.37	16.44	17.54	6.00	7.82	12.19	17.47	3.24	4.72	8.83	13.61
79	10.31	13.29	17.64	18.84	6.00	7.92	12.61	18.10	3.24	4.77	9.11	14.41
80	11.11	14.30	19.02	20.28	5.97	7.98	12.97	18.81	3.22	4.83	9.22	14.96
81	11.97	15.41	20.50	21.87	5.90	8.04	13.32	19.54	3.19	4.84	9.64	15.55
82	12.89	16.60	22.06	23.55	5.84	8.06	13.71	20.29	3.15	4.87	9.92	16.14
83	13.79	17.78	23.66	25.26	5.74	8.12	14.10	21.04	3.11	4.88	10.20	16.73
84	14.62	18.84	25.07	26.76	5.71	8.17	14.45	21.67	3.08	4.92	10.46	17.23
85	15.24	19.64	26.15	27.93	5.65	8.20	14.70	22.13	3.06	4.93	10.64	17.61
86	15.78	20.34	27.07	28.91	5.58	8.14	14.82	22.52	3.02	4.92	10.73	17.89
87	16.23	20.95	27.89	29.77	5.51	8.09	14.94	22.77	2.99	4.87	10.80	18.13
88	16.70	21.53	28.66	30.60	5.43	8.04	15.02	23.03	2.94	4.84	10.86	18.31
89	17.17	22.14	29.50	31.48	5.40	8.00	15.14	23.38	2.92	4.83	10.96	18.60
90	17.74	22.87	30.45	32.51	5.40	8.06	15.41	23.87	2.92	4.87	11.15	18.97
91	18.36	23.67	31.53	33.72	5.46	8.14	15.76	24.51	2.94	4.92	11.41	19.48
92	19.01	24.49	32.61	34.83	5.48	8.25	16.11	25.13	2.98	4.98	11.65	19.97
93	19.60	25.27	33.66	35.92	5.54	8.37	16.44	25.76	2.99	5.04	11.89	20.48
94	20.13	25.96	34.58	36.89	5.58	8.46	16.80	26.35	3.02	5.10	12.13	20.80
95	20.61	26.59	35.38	37.55	5.64	8.55	17.09	26.91	3.05	5.16	12.37	21.37
96-100	21.00	27.07	36.00	38.30	5.68	8.64	17.40	27.34	3.07	5.23	12.58	21.76

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 26**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	30 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.55	0.71	0.74	1.68	1.84	1.90	2.12	0.91	1.12	1.37	1.68
41	0.46	0.58	0.73	0.79	1.73	1.90	1.96	2.18	0.94	1.14	1.40	1.74
42	0.48	0.61	0.77	0.83	1.78	1.96	2.02	2.27	0.97	1.19	1.46	1.80
43	0.52	0.64	0.82	0.86	1.84	2.02	2.09	2.33	1.00	1.21	1.50	1.86
44	0.54	0.66	0.85	0.91	1.91	2.09	2.17	2.41	1.03	1.26	1.56	1.92
45	0.56	0.71	0.90	0.95	1.96	2.15	2.22	2.51	1.07	1.30	1.62	1.99
46	0.59	0.74	0.95	1.01	2.03	2.22	2.30	2.59	1.10	1.34	1.67	2.08
47	0.62	0.79	1.01	1.07	2.10	2.30	2.39	2.69	1.13	1.39	1.73	2.14
48	0.66	0.83	1.07	1.13	2.17	2.38	2.47	2.78	1.18	1.44	1.78	2.21
49	0.72	0.90	1.14	1.22	2.24	2.48	2.58	2.92	1.21	1.49	1.86	2.30
50	0.77	0.97	1.25	1.32	2.33	2.57	2.68	3.05	1.26	1.55	1.93	2.41
51	0.83	1.03	1.32	1.40	2.40	2.64	2.77	3.14	1.30	1.58	2.00	2.51
52	0.86	1.09	1.39	1.49	2.47	2.72	2.86	3.25	1.34	1.64	2.05	2.59
53	0.92	1.16	1.49	1.58	2.54	2.80	2.95	3.37	1.37	1.69	2.12	2.68
54	1.00	1.25	1.58	1.68	2.60	2.87	3.04	3.49	1.40	1.74	2.21	2.77
55	1.07	1.34	1.72	1.82	2.69	2.98	3.18	3.65	1.46	1.80	2.29	2.90
56	1.16	1.45	1.86	1.99	2.82	3.12	3.31	3.84	1.52	1.87	2.40	3.06
57	1.27	1.58	2.03	2.17	2.93	3.24	3.48	4.03	1.58	1.94	2.51	3.20
58	1.38	1.74	2.22	2.36	3.02	3.35	3.62	4.24	1.64	2.03	2.64	3.38
59	1.55	1.94	2.48	2.65	3.13	3.49	3.80	4.48	1.69	2.11	2.76	3.56
60	1.74	2.17	2.77	2.96	3.24	3.61	3.97	4.72	1.75	2.18	2.87	3.76
61	1.91	2.39	3.05	3.25	3.31	3.71	4.13	4.96	1.80	2.24	3.00	3.94
62	2.11	2.64	3.37	3.59	3.37	3.78	4.28	5.17	1.82	2.29	3.10	4.13
63	2.33	2.92	3.73	3.97	3.41	3.85	4.42	5.41	1.85	2.33	3.20	4.31
64	2.63	3.28	4.20	4.48	3.46	3.92	4.58	5.69	1.86	2.38	3.31	4.52
65	2.94	3.68	4.70	5.03	3.48	3.97	4.73	5.99	1.87	2.40	3.43	4.78
66	3.28	4.08	5.23	5.58	3.50	4.04	4.91	6.31	1.90	2.45	3.56	5.00
67	3.61	4.52	5.78	6.17	3.56	4.15	5.12	6.65	1.92	2.50	3.71	5.30
68	4.01	5.00	6.41	6.83	3.65	4.30	5.41	7.07	1.97	2.58	3.92	5.63
69	4.48	5.58	7.16	7.62	3.74	4.45	5.72	7.56	2.03	2.74	4.15	6.01
70	4.74	5.93	7.60	8.09	3.71	4.46	5.83	7.74	2.00	2.69	4.22	6.16
71	4.98	6.23	7.97	8.50	3.66	4.44	5.90	7.88	1.98	2.68	4.27	6.28
72	5.21	6.50	8.33	8.88	3.54	4.36	5.90	7.94	1.92	2.63	4.27	6.31
73	5.70	7.12	9.12	9.72	3.53	4.39	6.13	8.30	1.91	2.64	4.43	6.60
74	6.28	7.85	10.04	10.70	3.48	4.40	6.32	8.68	1.88	2.65	4.57	6.90
75	6.90	8.63	11.05	11.78	3.41	4.37	6.49	9.04	1.84	2.64	4.69	7.19
76	7.55	9.43	12.07	12.88	3.31	4.31	6.61	9.37	1.79	2.60	4.79	7.45
77	8.20	10.25	13.13	13.99	3.22	4.28	6.77	9.72	1.74	2.58	4.90	7.73
78	8.86	11.08	14.17	15.11	3.13	4.27	6.94	10.06	1.69	2.57	5.02	7.99
79	9.56	11.95	15.30	16.32	3.01	4.21	7.07	10.36	1.63	2.53	5.12	8.24
80	10.36	12.94	16.56	17.66	2.86	4.12	7.18	10.67	1.55	2.48	5.18	8.48
81	11.23	14.04	17.96	19.16	2.64	3.95	7.22	10.96	1.43	2.39	5.23	8.72
82	12.17	15.22	19.48	20.64	2.38	3.76	7.27	11.11	1.28	2.27	5.14	8.93
83	13.15	16.44	21.05	22.44	2.09	3.56	7.30	11.50	1.13	2.15	5.28	9.14
84	14.02	17.53	22.44	23.93	1.84	3.37	7.30	11.70	1.00	2.03	5.28	9.30
85	14.71	18.38	23.53	25.09	1.66	3.22	7.31	11.84	0.90	1.94	5.29	9.42
86	15.29	19.12	24.47	26.09	1.51	3.10	7.30	11.98	0.76	1.87	5.28	9.53
87	15.80	19.76	25.30	26.96	1.37	2.96	7.26	12.07	0.74	1.79	5.24	9.60
88	16.30	20.38	26.09	27.80	1.22	2.84	7.21	12.16	0.66	1.72	5.22	9.66
89	16.82	21.02	26.92	28.69	1.09	2.74	7.21	12.28	0.60	1.66	5.22	9.76
90	17.42	21.79	27.89	29.74	1.01	2.68	7.28	12.50	0.60	1.62	5.27	9.94
91	18.12	22.66	28.99	30.91	0.92	2.65	7.40	12.82	0.60	1.60	5.36	10.20
92	18.83	23.53	30.12	32.10	0.84	2.60	7.52	13.13	0.60	1.57	5.44	10.44
93	19.51	24.38	31.21	33.26	0.76	2.58	7.64	13.45	0.60	1.55	5.53	10.69
94	20.14	25.18	32.21	34.31	0.70	2.54	7.79	13.75	0.60	1.54	5.63	10.94
95	20.69	25.86	33.10	35.22	0.65	2.54	7.91	14.05	0.60	1.54	5.72	11.17
96-100	21.16	26.45	33.83	35.98	0.61	2.54	8.05	14.32	0.60	1.54	5.82	11.39

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 27**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	60 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.42	0.53	0.66	0.72	1.64	1.81	1.86	2.08	0.89	1.09	1.34	1.66
41	0.43	0.55	0.71	0.74	1.69	1.86	1.91	2.14	0.91	1.12	1.38	1.69
42	0.46	0.56	0.73	0.79	1.75	1.91	1.97	2.21	0.94	1.16	1.42	1.76
43	0.48	0.61	0.77	0.83	1.81	1.97	2.03	2.29	0.98	1.20	1.48	1.82
44	0.49	0.64	0.82	0.86	1.86	2.04	2.11	2.38	1.01	1.25	1.54	1.87
45	0.53	0.66	0.85	0.91	1.92	2.11	2.18	2.46	1.03	1.28	1.57	1.96
46	0.56	0.71	0.90	0.97	1.99	2.18	2.27	2.56	1.08	1.32	1.63	2.03
47	0.59	0.74	0.95	1.02	2.05	2.24	2.33	2.65	1.12	1.37	1.69	2.10
48	0.62	0.79	1.01	1.08	2.12	2.32	2.41	2.74	1.14	1.40	1.75	2.18
49	0.67	0.85	1.09	1.18	2.21	2.42	2.52	2.86	1.19	1.46	1.84	2.28
50	0.73	0.92	1.19	1.27	2.29	2.51	2.63	2.98	1.25	1.52	1.91	2.38
51	0.77	0.98	1.26	1.34	2.36	2.59	2.72	3.10	1.27	1.57	1.97	2.46
52	0.83	1.03	1.34	1.42	2.42	2.66	2.80	3.20	1.31	1.62	2.03	2.54
53	0.89	1.10	1.42	1.52	2.50	2.76	2.90	3.32	1.36	1.66	2.10	2.64
54	0.94	1.18	1.50	1.62	2.57	2.83	3.00	3.42	1.38	1.69	2.17	2.74
55	1.01	1.27	1.63	1.74	2.65	2.93	3.11	3.59	1.44	1.76	2.24	2.84
56	1.09	1.38	1.76	1.90	2.77	3.06	3.28	3.78	1.50	1.85	2.36	3.01
57	1.20	1.50	1.93	2.05	2.88	3.19	3.42	3.98	1.56	1.92	2.48	3.16
58	1.31	1.64	2.11	2.24	3.00	3.32	3.59	4.20	1.62	2.00	2.59	3.34
59	1.46	1.84	2.36	2.52	3.11	3.46	3.77	4.43	1.68	2.08	2.72	3.52
60	1.64	2.05	2.65	2.82	3.20	3.59	3.94	4.68	1.74	2.15	2.86	3.71
61	1.81	2.27	2.92	3.11	3.29	3.68	4.10	4.90	1.78	2.22	2.96	3.90
62	1.99	2.50	3.22	3.42	3.35	3.77	4.25	5.14	1.82	2.28	3.06	4.08
63	2.21	2.76	3.56	3.79	3.41	3.84	4.40	5.39	1.84	2.32	3.19	4.28
64	2.47	3.11	3.98	4.26	3.46	3.92	4.57	5.68	1.86	2.38	3.30	4.51
65	2.77	3.49	4.49	4.79	3.49	3.98	4.73	5.98	1.90	2.41	3.43	4.76
66	3.07	3.88	4.98	5.32	3.53	4.08	4.93	6.31	1.92	2.46	3.58	5.00
67	3.42	4.30	5.52	5.88	3.60	4.20	5.17	6.65	1.94	2.54	3.74	5.30
68	3.78	4.75	6.10	6.52	3.70	4.36	5.46	7.09	2.00	2.63	3.95	5.63
69	4.22	5.30	6.80	7.26	3.83	4.54	5.80	7.57	2.08	2.75	4.20	6.04
70	4.48	5.63	7.24	7.70	3.79	4.54	5.90	7.75	2.05	2.75	4.26	6.17
71	4.70	5.90	7.60	8.10	3.74	4.52	5.99	7.90	2.03	2.74	4.32	6.29
72	4.92	6.18	7.93	8.46	3.62	4.45	5.99	7.97	1.97	2.68	4.33	6.34
73	5.38	6.76	8.69	9.26	3.62	4.49	6.19	8.33	1.96	2.71	4.49	6.62
74	5.93	7.45	9.56	10.20	3.58	4.51	6.41	8.70	1.93	2.71	4.63	6.92
75	6.52	8.20	10.52	11.23	3.52	4.49	6.58	9.07	1.91	2.71	4.75	7.22
76	7.13	8.95	11.51	12.28	3.43	4.46	6.71	9.42	1.86	2.69	4.86	7.50
77	7.75	9.73	12.50	13.33	3.36	4.43	6.88	9.78	1.82	2.68	4.98	7.79
78	8.36	10.51	13.51	14.40	3.31	4.45	7.06	10.15	1.79	2.68	5.11	8.06
79	9.04	11.35	14.58	15.55	3.24	4.45	7.26	10.51	1.75	2.68	5.24	8.35
80	9.78	12.29	15.79	16.84	3.13	4.40	7.40	10.88	1.69	2.65	5.36	8.65
81	10.61	13.33	17.12	18.26	3.00	4.33	7.56	11.27	1.62	2.60	5.47	8.96
82	11.50	14.45	18.56	19.79	2.84	4.27	7.73	11.68	1.54	2.57	5.59	9.28
83	12.42	15.61	20.05	21.38	2.69	4.19	7.91	12.08	1.45	2.53	5.72	9.61
84	13.25	16.64	21.38	22.80	2.57	4.13	8.09	12.44	1.39	2.50	5.86	9.90
85	13.90	17.46	22.31	23.92	2.47	4.09	8.20	12.71	1.33	2.46	5.94	10.12
86	14.44	18.14	23.32	24.86	2.36	4.01	8.24	12.90	1.28	2.42	5.96	10.26
87	14.93	18.76	24.11	25.70	2.26	3.92	8.24	13.02	1.22	2.36	5.96	10.36
88	15.40	19.34	24.86	26.51	2.15	3.83	8.24	13.14	1.16	2.32	5.96	10.45
89	15.89	19.97	25.66	27.35	2.06	3.76	8.27	13.30	1.12	2.27	5.99	10.58
90	16.46	20.69	26.58	28.34	2.00	3.74	8.40	13.58	1.08	2.26	6.07	10.80
91	17.11	21.50	27.64	29.46	1.97	3.76	8.57	13.96	1.07	2.27	6.19	11.10
92	17.78	22.34	28.70	30.60	1.93	3.77	8.75	14.32	1.04	2.28	6.32	11.39
93	18.43	23.16	29.75	31.70	1.90	3.77	8.92	14.69	1.02	2.28	6.44	11.69
94	19.02	23.89	30.70	32.70	1.87	3.80	9.10	15.04	1.01	2.29	6.58	11.96
95	19.54	24.55	31.54	33.58	1.86	3.83	9.28	15.37	1.01	2.32	6.71	12.23
96-100	19.98	25.12	31.64	34.28	1.85	3.86	9.44	15.68	1.01	2.33	6.83	12.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 28**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	90 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.40	0.49	0.64	0.67	1.62	1.75	1.81	2.03	0.86	1.07	1.31	1.62
41	0.42	0.53	0.67	0.72	1.67	1.81	1.87	2.11	0.90	1.09	1.36	1.67
42	0.43	0.55	0.71	0.74	1.72	1.87	1.93	2.17	0.92	1.13	1.40	1.73
43	0.46	0.58	0.74	0.79	1.76	1.93	2.00	2.24	0.95	1.16	1.45	1.78
44	0.48	0.61	0.77	0.83	1.82	2.00	2.08	2.32	1.00	1.20	1.49	1.85
45	0.52	0.64	0.82	0.86	1.90	2.08	2.14	2.41	1.02	1.25	1.56	1.92
46	0.54	0.67	0.86	0.92	1.94	2.14	2.21	2.51	1.07	1.28	1.60	1.99
47	0.56	0.71	0.91	0.98	2.02	2.21	2.29	2.59	1.09	1.32	1.66	2.08
48	0.59	0.74	0.97	1.03	2.09	2.29	2.38	2.69	1.13	1.38	1.72	2.14
49	0.65	0.82	1.04	1.12	2.17	2.38	2.48	2.82	1.18	1.44	1.80	2.23
50	0.71	0.89	1.13	1.21	2.24	2.46	2.58	2.94	1.21	1.49	1.86	2.33
51	0.74	0.94	1.20	1.28	2.32	2.56	2.68	3.05	1.26	1.54	1.93	2.41
52	0.79	1.00	1.28	1.37	2.39	2.63	2.76	3.14	1.30	1.57	1.99	2.51
53	0.84	1.04	1.36	1.45	2.46	2.70	2.86	3.28	1.32	1.63	2.05	2.60
54	0.90	1.12	1.45	1.55	2.52	2.78	2.95	3.40	1.37	1.68	2.12	2.70
55	0.95	1.21	1.56	1.66	2.63	2.90	3.07	3.55	1.42	1.74	2.22	2.83
56	1.04	1.31	1.69	1.81	2.74	3.01	3.22	3.74	1.48	1.82	2.33	2.96
57	1.14	1.44	1.85	1.97	2.86	3.14	3.38	3.94	1.55	1.91	2.45	3.13
58	1.25	1.57	2.03	2.15	2.96	3.29	3.56	4.15	1.60	1.99	2.57	3.30
59	1.39	1.75	2.27	2.41	3.07	3.42	3.73	4.40	1.67	2.08	2.70	3.49
60	1.56	1.97	2.54	2.70	3.20	3.56	3.92	4.67	1.73	2.15	2.84	3.70
61	1.72	2.17	2.78	2.96	3.29	3.67	4.08	4.88	1.78	2.21	2.95	3.89
62	1.90	2.39	3.07	3.29	3.37	3.77	4.26	5.14	1.82	2.28	3.07	4.08
63	2.10	2.64	3.41	3.62	3.42	3.85	4.42	5.39	1.85	2.33	3.20	4.28
64	2.36	2.96	3.83	4.07	3.49	3.95	4.60	5.69	1.90	2.38	3.32	4.52
65	2.65	3.34	4.30	4.58	3.53	4.03	4.78	5.99	1.92	2.42	3.46	4.78
66	2.94	3.70	4.76	5.08	3.59	4.12	4.97	6.32	1.93	2.48	3.59	5.03
67	3.25	4.10	5.28	5.63	3.66	4.22	5.21	6.70	1.97	2.54	3.77	5.32
68	3.60	4.54	5.86	6.24	3.76	4.38	5.50	7.12	2.03	2.64	3.97	5.66
69	4.02	5.06	6.52	6.96	3.88	4.57	5.86	7.61	2.10	2.75	4.22	6.06
70	4.26	5.38	6.94	7.38	3.85	4.58	5.95	7.81	2.09	2.76	4.32	6.20
71	4.48	5.64	7.27	7.75	3.83	4.57	6.04	7.98	2.06	2.76	4.37	6.34
72	4.68	5.90	7.60	8.10	3.73	4.51	6.06	8.04	2.02	2.71	4.38	6.38
73	5.12	6.46	8.32	8.87	3.74	4.57	6.30	8.42	2.03	2.75	4.55	6.70
74	5.64	7.12	9.17	9.77	3.72	4.61	6.52	8.81	2.02	2.78	4.72	7.01
75	6.20	7.82	10.08	10.75	3.67	4.63	6.71	9.22	1.99	2.78	4.86	7.32
76	6.78	8.56	11.02	11.75	3.60	4.61	6.88	9.59	1.96	2.78	4.98	7.62
77	7.37	9.30	11.98	12.77	3.54	4.63	7.06	9.96	1.92	2.78	5.11	7.92
78	7.97	10.04	12.94	13.79	3.50	4.64	7.27	10.33	1.90	2.80	5.26	8.22
79	8.59	10.84	13.97	14.88	3.43	4.64	7.46	10.69	1.86	2.80	5.40	8.51
80	9.30	11.74	15.12	16.12	3.32	4.61	7.62	11.05	1.80	2.78	5.51	8.80
81	10.09	12.73	16.40	17.48	3.18	4.52	7.75	11.40	1.72	2.72	5.62	9.07
82	10.94	13.80	17.77	18.95	3.00	4.42	7.88	11.76	1.62	2.66	5.70	9.36
83	11.82	14.90	19.20	20.47	2.81	4.31	8.00	12.11	1.51	2.60	5.80	9.64
84	12.60	15.90	20.47	21.83	2.63	4.21	8.10	12.38	1.43	2.53	5.87	9.84
85	13.22	16.67	21.48	22.90	2.51	4.12	8.18	12.59	1.36	2.48	5.93	10.02
86	13.74	17.33	22.33	23.80	2.40	4.04	8.22	12.77	1.30	2.44	5.94	10.15
87	14.21	17.92	23.09	24.60	2.29	3.95	8.22	12.90	1.24	2.39	5.94	10.26
88	14.65	18.48	23.81	25.37	2.18	3.86	8.22	13.01	1.18	2.33	5.94	10.34
89	15.12	19.07	24.56	26.18	2.09	3.79	8.24	13.16	1.13	2.28	5.96	10.48
90	15.67	19.76	25.45	27.13	2.04	3.77	8.36	13.44	1.10	2.28	6.06	10.68
91	16.30	20.54	26.46	28.20	2.00	3.79	8.53	13.80	1.08	2.28	6.18	10.97
92	16.92	21.34	27.49	29.29	1.97	3.80	8.70	14.16	1.07	2.29	6.30	11.26
93	17.54	22.12	28.49	30.35	1.92	3.80	8.87	14.51	1.04	2.29	6.42	11.53
94	18.10	22.82	29.39	31.30	1.90	3.83	9.05	14.86	1.03	2.32	6.55	11.81
95	18.60	23.45	30.19	32.14	1.88	3.86	9.22	15.19	1.02	2.33	6.67	12.07
96-100	19.02	23.99	30.86	32.81	1.87	3.89	9.38	15.47	1.02	2.35	6.79	12.30

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 29**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	180 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.35	0.44	0.56	0.61	1.54	1.67	1.72	1.93	0.83	1.01	1.25	1.55
41	0.36	0.46	0.59	0.64	1.58	1.73	1.78	2.00	0.85	1.03	1.28	1.58
42	0.38	0.48	0.62	0.66	1.63	1.78	1.82	2.08	0.89	1.07	1.32	1.66
43	0.40	0.52	0.66	0.71	1.68	1.82	1.90	2.14	0.91	1.10	1.37	1.69
44	0.43	0.54	0.70	0.73	1.74	1.90	1.96	2.21	0.94	1.14	1.40	1.76
45	0.44	0.56	0.73	0.77	1.81	1.96	2.03	2.30	0.98	1.19	1.48	1.84
46	0.47	0.59	0.77	0.82	1.86	2.03	2.10	2.39	1.01	1.22	1.52	1.90
47	0.49	0.62	0.82	0.86	1.93	2.10	2.18	2.47	1.04	1.27	1.57	1.97
48	0.53	0.66	0.85	0.91	1.99	2.17	2.27	2.57	1.08	1.31	1.63	2.04
49	0.56	0.72	0.92	1.00	2.08	2.24	2.36	2.69	1.12	1.37	1.69	2.14
50	0.62	0.79	1.01	1.08	2.15	2.35	2.46	2.82	1.16	1.40	1.76	2.23
51	0.65	0.83	1.07	1.13	2.22	2.42	2.56	2.93	1.20	1.46	1.84	2.32
52	0.70	0.89	1.13	1.20	2.29	2.50	2.63	3.02	1.25	1.50	1.91	2.41
53	0.73	0.94	1.20	1.28	2.36	2.57	2.72	3.13	1.27	1.55	1.97	2.50
54	0.79	1.00	1.28	1.37	2.41	2.65	2.80	3.25	1.31	1.60	2.03	2.59
55	0.84	1.07	1.38	1.48	2.51	2.76	2.93	3.41	1.36	1.66	2.12	2.72
56	0.91	1.16	1.50	1.60	2.63	2.87	3.07	3.60	1.42	1.74	2.22	2.86
57	1.01	1.27	1.64	1.75	2.74	3.01	3.23	3.79	1.48	1.82	2.35	3.02
58	1.09	1.39	1.80	1.92	2.84	3.13	3.40	4.01	1.54	1.90	2.46	3.18
59	1.22	1.56	2.02	2.14	2.95	3.28	3.58	4.24	1.60	1.97	2.58	3.38
60	1.37	1.74	2.24	2.40	3.07	3.41	3.77	4.50	1.66	2.05	2.72	3.59
61	1.50	1.92	2.47	2.64	3.16	3.52	3.92	4.73	1.72	2.11	2.84	3.77
62	1.67	2.11	2.74	2.92	3.24	3.61	4.10	4.98	1.75	2.18	2.96	3.96
63	1.84	2.33	3.02	3.22	3.30	3.71	4.26	5.24	1.78	2.24	3.07	4.16
64	2.08	2.63	3.40	3.61	3.37	3.80	4.45	5.54	1.82	2.29	3.22	4.42
65	2.32	2.95	3.83	4.06	3.43	3.92	4.67	5.89	1.86	2.38	3.37	4.68
66	2.58	3.28	4.24	4.50	3.52	4.03	4.88	6.23	1.91	2.42	3.53	4.96
67	2.86	3.62	4.69	4.99	3.61	4.16	5.16	6.61	1.96	2.51	3.73	5.26
68	3.16	4.02	5.18	5.52	3.74	4.36	5.48	7.06	2.03	2.63	3.96	5.62
69	3.53	4.48	5.80	6.17	3.90	4.58	5.87	7.57	2.11	2.76	4.24	6.04
70	3.74	4.75	6.16	6.55	3.91	4.61	6.01	7.79	2.11	2.78	4.34	6.20
71	3.94	4.99	6.47	6.86	3.89	4.63	6.11	7.98	2.10	2.80	4.43	6.34
72	4.12	5.22	6.76	7.18	3.82	4.58	6.14	8.06	2.06	2.76	4.44	6.41
73	4.50	5.71	7.39	7.86	3.85	4.68	6.42	8.46	2.09	2.83	4.64	6.73
74	4.96	6.29	8.14	8.66	3.88	4.78	6.68	8.89	2.10	2.88	4.84	7.07
75	5.46	6.92	8.95	9.53	3.86	4.84	6.92	9.31	2.09	2.92	5.00	7.42
76	5.96	7.57	9.79	10.39	3.84	4.86	7.13	9.72	2.08	2.94	5.16	7.73
77	6.48	8.22	10.64	11.32	3.82	4.92	7.37	10.12	2.06	2.98	5.33	8.05
78	7.00	8.88	11.48	12.23	3.82	5.00	7.61	10.54	2.06	3.01	5.44	8.38
79	7.55	9.59	12.41	13.20	3.80	5.06	7.85	10.93	2.05	3.05	5.69	8.70
80	8.17	10.38	13.43	14.28	3.76	5.09	8.09	11.36	2.04	3.07	5.86	9.04
81	8.87	11.26	14.57	15.49	3.71	5.10	8.33	11.82	2.00	3.08	6.02	9.40
82	9.61	12.20	15.79	16.80	3.64	5.12	8.58	12.30	1.97	3.08	6.20	9.78
83	10.39	13.19	17.06	18.14	3.56	5.15	8.84	12.79	1.93	3.11	6.40	10.19
84	11.08	14.06	18.19	19.36	3.52	5.18	9.11	13.24	1.90	3.12	6.59	10.52
85	11.62	14.75	19.08	20.30	3.48	5.20	9.29	13.56	1.88	3.13	6.72	10.78
86	12.07	15.32	19.84	21.10	3.42	5.16	9.38	13.80	1.85	3.12	6.79	10.97
87	12.49	15.85	20.51	21.82	3.36	5.14	9.44	13.97	1.81	3.10	6.83	11.11
88	12.88	16.34	21.14	22.49	3.29	5.09	9.49	14.15	1.78	3.07	6.88	11.24
89	13.28	16.86	21.82	23.21	3.25	5.08	9.58	14.34	1.75	3.06	6.94	11.41
90	13.76	17.47	22.61	24.05	3.24	5.12	9.76	14.68	1.75	3.08	7.07	11.68
91	14.32	18.17	23.51	25.00	3.26	5.20	10.00	15.11	1.76	3.13	7.24	12.01
92	14.87	18.88	24.42	25.97	3.28	5.26	10.24	15.52	1.78	3.17	7.40	12.35
93	15.41	19.56	25.30	26.90	3.30	5.33	10.48	15.95	1.79	3.22	7.57	12.68
94	15.90	20.18	26.11	27.74	3.32	5.40	10.70	16.34	1.80	3.26	7.75	13.01
95	16.34	20.74	26.82	28.48	3.35	5.48	10.93	16.73	1.81	3.30	7.91	13.30
96-100	16.72	21.08	26.81	29.08	3.37	5.56	11.14	17.05	1.82	3.35	8.06	13.57

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 30**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	365 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.28	0.36	0.46	0.48	1.28	1.39	1.44	1.67	0.70	0.84	1.04	1.34
41	0.29	0.37	0.48	0.52	1.31	1.45	1.49	1.74	0.72	0.86	1.08	1.38
42	0.30	0.38	0.52	0.54	1.37	1.48	1.54	1.80	0.73	0.90	1.12	1.44
43	0.31	0.42	0.54	0.56	1.40	1.54	1.60	1.86	0.76	0.92	1.16	1.48
44	0.35	0.43	0.56	0.59	1.45	1.58	1.66	1.93	0.79	0.95	1.19	1.55
45	0.36	0.46	0.59	0.62	1.50	1.66	1.72	2.02	0.82	1.00	1.25	1.60
46	0.37	0.48	0.62	0.66	1.56	1.72	1.78	2.10	0.84	1.02	1.28	1.66
47	0.40	0.52	0.66	0.70	1.62	1.75	1.84	2.17	0.86	1.07	1.34	1.73
48	0.43	0.54	0.70	0.73	1.67	1.82	1.92	2.24	0.90	1.10	1.39	1.78
49	0.46	0.58	0.76	0.80	1.74	1.91	2.00	2.38	0.94	1.16	1.45	1.87
50	0.49	0.64	0.82	0.86	1.81	1.97	2.10	2.47	0.98	1.20	1.52	1.97
51	0.53	0.66	0.86	0.91	1.86	2.04	2.18	2.57	1.01	1.25	1.57	2.04
52	0.55	0.71	0.92	0.97	1.93	2.11	2.12	2.68	1.04	1.28	1.63	2.12
53	0.59	0.76	0.98	1.03	1.99	2.18	2.33	2.78	1.08	1.32	1.69	2.21
54	0.64	0.80	1.03	1.10	2.05	2.24	2.41	2.88	1.10	1.37	1.75	2.30
55	0.67	0.86	1.12	1.19	2.14	2.36	2.56	3.02	1.16	1.42	1.84	2.41
56	0.74	0.94	1.22	1.30	2.23	2.48	2.68	3.22	1.21	1.49	1.93	2.56
57	0.82	1.02	1.34	1.40	2.35	2.59	2.83	3.40	1.27	1.57	2.05	2.70
58	0.89	1.12	1.46	1.55	2.45	2.72	2.98	3.60	1.32	1.64	2.15	2.86
59	1.00	1.26	1.63	1.73	2.57	2.86	3.18	3.84	1.38	1.73	2.29	3.06
60	1.10	1.40	1.82	1.93	2.68	3.00	3.35	4.10	1.45	1.81	2.41	3.28
61	1.21	1.55	2.00	2.12	2.77	3.12	3.52	4.33	1.50	1.87	2.56	3.46
62	1.34	1.72	2.21	2.35	2.87	3.24	3.71	4.60	1.55	1.94	2.69	3.66
63	1.49	1.90	2.46	2.59	2.95	3.34	3.89	4.87	1.60	2.02	2.82	3.88
64	1.67	2.12	2.76	2.92	3.04	3.48	4.12	5.21	1.64	2.10	2.98	4.13
65	1.87	2.39	3.10	3.28	3.13	3.60	4.36	5.56	1.69	2.17	3.14	4.43
66	2.09	2.65	3.43	3.62	3.23	3.74	4.61	5.92	1.75	2.24	3.34	4.70
67	2.30	2.94	3.80	4.02	3.35	3.90	4.90	6.32	1.81	2.36	3.55	5.03
68	2.56	3.24	4.21	4.44	3.50	4.12	5.26	6.79	1.90	2.48	3.79	5.41
69	2.84	3.62	4.69	4.97	3.68	4.38	5.68	7.33	2.00	2.64	4.10	5.83
70	3.02	3.85	4.99	5.27	3.72	4.45	5.83	7.57	2.02	2.68	4.22	6.02
71	3.18	4.04	5.24	5.53	3.74	4.50	5.99	7.76	2.03	2.71	4.32	6.18
72	3.32	4.22	5.47	5.78	3.71	4.49	6.06	7.88	2.00	2.71	4.38	6.28
73	3.64	4.62	5.99	6.34	3.80	4.66	6.37	8.33	2.05	2.81	4.62	6.62
74	4.01	5.09	6.60	6.97	3.88	4.80	6.71	8.80	2.10	2.90	4.86	7.03
75	4.40	5.60	7.26	7.67	3.94	4.94	7.03	9.29	2.12	2.98	5.09	7.39
76	4.81	6.12	7.93	8.39	3.97	5.04	7.31	9.74	2.15	3.05	5.29	7.75
77	5.23	6.66	8.63	9.11	4.02	5.18	7.61	10.21	2.17	3.00	5.50	8.12
78	5.65	7.19	9.31	9.84	4.08	5.32	7.92	10.67	2.21	3.20	5.68	8.48
79	6.10	7.76	10.06	10.63	4.13	5.45	8.24	11.12	2.23	3.29	5.96	8.84
80	6.60	8.40	10.88	11.51	4.16	5.57	8.54	11.62	2.26	3.36	6.19	9.24
81	7.16	9.11	11.81	12.48	4.18	5.68	8.87	12.12	2.26	3.42	6.42	9.65
82	7.76	9.88	12.80	13.52	4.19	5.78	9.19	12.66	2.27	3.48	6.65	10.07
83	8.39	10.67	13.82	14.62	4.19	5.88	9.54	13.20	2.27	3.55	6.90	10.49
84	8.95	11.38	14.75	15.59	4.20	5.99	9.84	13.67	2.28	3.61	7.13	10.86
85	9.38	11.94	15.47	16.34	4.21	6.06	10.07	14.00	2.28	3.66	7.28	11.15
86	9.76	12.41	16.08	16.99	4.21	6.10	10.22	14.30	2.28	3.67	7.39	11.38
87	10.08	12.71	16.62	17.57	4.12	6.11	10.33	14.52	2.27	3.68	7.48	11.54
88	10.40	13.22	17.14	18.11	4.16	6.11	10.44	14.74	2.26	3.68	7.56	11.71
89	10.73	13.64	17.69	18.68	4.15	6.14	10.58	14.99	2.24	3.70	7.66	11.92
90	11.12	14.15	18.32	19.37	4.20	6.23	10.80	15.36	2.27	3.76	7.82	12.22
91	11.57	14.70	19.06	20.12	4.26	6.36	11.10	15.83	2.30	3.84	8.03	12.59
92	12.01	15.28	19.80	20.90	4.32	6.49	11.40	16.30	2.34	3.92	8.26	12.96
93	12.44	15.83	20.51	21.66	4.38	6.61	11.70	16.75	2.38	4.00	8.46	13.32
94	12.85	16.33	21.16	22.33	4.45	6.76	11.98	17.20	2.41	4.07	8.66	13.67
95	13.20	16.79	21.73	22.92	4.51	6.85	12.24	17.59	2.44	4.14	8.86	13.99
96-100	13.50	17.16	22.21	23.39	4.57	6.97	12.49	17.95	2.47	4.21	9.04	14.28

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 31**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.79	1.00	1.27	1.37	2.78	3.07	3.19	3.59	1.50	1.86	2.30	2.84
41	0.83	1.03	1.34	1.44	2.86	3.14	3.29	3.68	1.55	1.91	2.38	2.94
42	0.86	1.09	1.40	1.50	2.93	3.24	3.38	3.79	1.58	1.94	2.45	3.02
43	0.91	1.14	1.48	1.57	3.01	3.34	3.48	3.90	1.63	2.02	2.51	3.11
44	0.97	1.20	1.55	1.66	3.10	3.42	3.58	4.03	1.67	2.08	2.58	3.20
45	1.01	1.27	1.63	1.74	3.18	3.53	3.68	4.16	1.73	2.12	2.66	3.31
46	1.07	1.34	1.73	1.84	3.28	3.61	3.79	4.31	1.76	2.18	2.75	3.42
47	1.12	1.40	1.82	1.94	3.35	3.71	3.90	4.43	1.81	2.24	2.83	3.52
48	1.19	1.49	1.92	2.05	3.43	3.83	4.02	4.58	1.86	2.30	2.92	3.65
49	1.30	1.62	2.09	2.22	3.55	3.95	4.16	4.75	1.92	2.38	3.01	3.78
50	1.39	1.75	2.27	2.41	3.65	4.06	4.31	4.94	1.97	2.46	3.12	3.92
51	1.48	1.86	2.39	2.56	3.73	4.15	4.42	5.09	2.02	2.50	3.20	4.04
52	1.57	1.97	2.54	2.72	3.79	4.24	4.52	5.23	2.05	2.56	3.29	4.15
53	1.67	2.10	2.69	2.88	3.86	4.32	4.66	5.39	2.10	2.60	3.35	4.28
54	1.78	2.23	2.87	3.06	3.94	4.40	4.73	5.53	2.12	2.66	3.43	4.40
55	1.92	2.40	3.10	3.30	4.03	4.51	4.90	5.74	2.18	2.72	3.55	4.56
56	2.09	2.60	3.37	3.59	4.15	4.67	5.09	5.99	2.24	2.82	3.68	4.78
57	2.27	2.84	3.66	3.92	4.26	4.80	5.28	6.28	2.30	2.90	3.83	4.98
58	2.46	3.10	3.98	4.26	4.38	4.93	5.46	6.53	2.36	2.96	3.95	5.21
59	2.75	3.46	4.44	4.76	4.48	5.06	5.68	6.86	2.41	3.05	4.10	5.45
60	3.05	3.83	4.94	5.28	4.56	5.18	5.88	7.18	2.47	3.12	4.25	5.71
61	3.32	4.16	5.40	5.78	4.61	5.26	6.04	7.46	2.50	3.16	4.38	5.95
62	3.62	4.57	5.90	6.32	4.63	5.30	6.18	7.74	2.51	3.20	4.48	6.17
63	3.96	4.99	6.47	6.92	4.63	5.33	6.32	8.04	2.51	3.20	4.58	6.38
64	4.40	5.54	7.19	7.72	4.62	5.35	6.49	8.39	2.50	3.18	4.69	6.68
65	4.87	6.14	7.99	8.57	4.61	5.36	6.65	8.77	2.50	3.24	4.80	6.98
66	5.33	6.72	8.74	9.38	4.58	5.39	6.79	9.13	2.48	3.25	4.91	7.26
67	5.81	7.33	9.55	10.25	4.57	5.42	6.98	9.54	2.47	3.28	5.05	7.57
68	6.32	7.99	10.42	11.21	4.60	5.50	7.21	10.01	2.48	3.31	5.23	7.97
69	6.94	8.76	11.46	12.32	4.62	5.58	7.51	10.52	2.50	3.37	5.44	8.38
70	7.25	9.16	11.99	12.91	4.46	5.45	7.48	10.61	2.41	3.29	5.41	8.45
71	7.49	9.48	12.41	13.37	4.31	5.29	7.40	10.66	2.33	3.20	5.36	8.47
72	7.70	9.74	12.78	13.78	4.08	5.08	7.27	10.58	2.21	3.06	5.26	8.42
73	8.30	10.51	13.80	14.89	3.97	5.02	7.39	10.93	2.15	3.02	5.35	8.70
74	9.01	11.42	15.01	16.20	3.82	4.90	7.49	11.30	2.06	2.95	5.42	9.00
75	9.78	12.40	16.31	17.60	3.64	4.76	7.55	11.68	1.97	2.87	5.46	9.28
76	10.51	13.33	17.56	18.97	3.43	4.60	7.57	11.99	1.86	2.77	5.48	9.54
77	11.24	14.27	18.80	20.33	3.24	4.46	7.62	12.30	1.75	2.69	5.51	9.78
78	11.98	15.20	20.05	21.70	3.07	4.34	7.67	12.61	1.66	2.62	5.56	10.02
79	12.76	16.20	21.37	23.14	2.87	4.18	7.72	12.90	1.55	2.52	5.58	10.26
80	13.62	17.29	22.84	24.73	2.60	3.98	7.72	13.18	1.42	2.40	5.58	10.49
81	14.57	18.49	24.44	26.48	2.30	3.71	7.66	13.45	1.25	2.24	5.54	10.69
82	15.55	19.76	26.12	28.32	1.96	3.43	7.61	13.69	1.06	2.06	5.50	10.88
83	16.57	21.05	27.84	30.18	1.61	3.13	7.56	13.94	0.86	1.88	5.47	11.09
84	17.45	22.18	29.34	31.81	1.30	2.88	7.50	14.11	0.70	1.73	5.44	11.23
85	18.13	23.04	30.49	33.07	1.07	2.68	7.46	14.26	0.60	1.62	5.40	11.33
86	18.70	23.76	31.45	34.12	0.90	2.52	7.39	14.35	0.60	1.51	5.35	11.42
87	19.20	24.40	32.29	35.04	0.73	2.35	7.31	14.41	0.60	1.42	5.29	11.46
88	19.67	25.00	33.10	35.92	0.60	2.20	7.21	14.46	0.60	1.33	5.22	11.51
89	20.17	25.64	33.95	36.84	0.60	2.06	7.15	14.57	0.60	1.25	5.18	11.59
90	20.77	26.40	34.96	37.94	0.60	1.98	7.20	14.80	0.60	1.19	5.21	11.77
91	21.44	27.25	36.10	39.05	0.60	1.92	7.28	15.12	0.60	1.15	5.27	12.02
92	22.13	28.13	37.25	40.42	0.60	1.86	7.37	15.44	0.60	1.12	5.33	12.28
93	22.78	28.96	38.34	41.59	0.60	1.80	7.46	15.76	0.60	1.08	5.40	12.54
94	23.36	29.69	39.31	42.64	0.60	1.76	7.57	16.09	0.60	1.07	5.48	12.80
95	23.86	30.32	40.15	43.49	0.60	1.75	7.70	16.40	0.60	1.06	5.57	13.04
96-100	24.26	30.84	40.81	44.12	0.60	1.75	7.84	16.68	0.60	1.06	5.68	13.27

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 32**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.74	0.94	1.21	1.30	2.76	3.01	3.12	3.52	1.49	1.82	2.27	2.80
41	0.79	1.00	1.27	1.37	2.83	3.11	3.22	3.61	1.54	1.86	2.33	2.87
42	0.83	1.03	1.34	1.44	2.92	3.19	3.30	3.74	1.57	1.92	2.39	2.96
43	0.86	1.09	1.40	1.50	3.00	3.28	3.41	3.84	1.62	1.97	2.47	3.06
44	0.91	1.14	1.48	1.58	3.07	3.35	3.50	3.96	1.66	2.03	2.54	3.16
45	0.95	1.20	1.56	1.67	3.16	3.47	3.61	4.08	1.72	2.09	2.63	3.25
46	1.01	1.27	1.64	1.75	3.24	3.56	3.71	4.22	1.75	2.15	2.69	3.37
47	1.07	1.34	1.74	1.85	3.32	3.65	3.83	4.36	1.81	2.21	2.77	3.48
48	1.12	1.42	1.84	1.96	3.42	3.76	3.96	4.50	1.85	2.27	2.86	3.59
49	1.21	1.54	1.99	2.12	3.53	3.88	4.08	4.69	1.91	2.33	2.95	3.73
50	1.32	1.67	2.15	2.30	3.62	3.98	4.22	4.87	1.96	2.41	3.06	3.88
51	1.40	1.76	2.28	2.45	3.71	4.10	4.33	5.00	2.02	2.47	3.14	3.98
52	1.49	1.87	2.41	2.59	3.78	4.18	4.45	5.16	2.04	2.52	3.22	4.12
53	1.57	1.99	2.57	2.75	3.85	4.26	4.57	5.32	2.09	2.58	3.30	4.24
54	1.68	2.12	2.75	2.93	3.92	4.36	4.68	5.48	2.12	2.63	3.38	4.34
55	1.81	2.28	2.95	3.14	4.02	4.45	4.84	5.68	2.18	2.69	3.50	4.51
56	1.96	2.48	3.20	3.42	4.14	4.61	5.03	5.94	2.24	2.78	3.65	4.72
57	2.14	2.69	3.49	3.74	4.26	4.78	5.22	6.22	2.30	2.87	3.78	4.94
58	2.33	2.94	3.80	4.07	4.38	4.88	5.41	6.49	2.36	2.95	3.92	5.16
59	2.59	3.28	4.24	4.54	4.49	5.05	5.63	6.82	2.42	3.04	4.08	5.41
60	2.88	3.65	4.72	5.05	4.57	5.16	5.82	7.14	2.47	3.12	4.22	5.68
61	3.14	3.97	5.15	5.52	4.63	5.26	6.00	7.43	2.51	3.16	4.34	5.90
62	3.43	4.33	5.64	6.05	4.67	5.33	6.17	7.73	2.52	3.20	4.45	6.16
63	3.76	4.75	6.18	6.62	4.67	5.35	6.32	8.03	2.52	3.23	4.58	6.37
64	4.16	5.27	6.88	7.37	4.68	5.41	6.50	8.39	2.52	3.25	4.70	6.68
65	4.62	5.86	7.63	8.18	4.68	5.44	6.70	8.80	2.52	3.29	4.85	7.00
66	5.04	6.38	8.35	8.98	4.67	5.48	6.86	9.17	2.52	3.30	4.96	7.28
67	5.51	6.98	9.12	9.80	4.68	5.52	7.08	9.58	2.52	3.34	5.12	7.62
68	5.99	7.61	9.96	10.70	4.72	5.62	7.36	10.06	2.56	3.38	5.32	7.99
69	6.56	8.35	10.94	11.77	4.76	5.72	7.66	10.61	2.58	3.47	5.53	8.44
70	6.88	8.72	11.46	12.35	4.62	5.59	7.63	10.69	2.50	3.38	5.52	8.50
71	7.09	9.02	11.87	12.78	4.46	5.46	7.57	10.74	2.42	3.29	5.48	8.54
72	7.31	9.29	12.23	13.18	4.24	5.24	7.44	10.67	2.29	3.16	5.38	8.48
73	7.87	10.02	13.20	14.24	4.14	5.18	7.56	11.03	2.23	3.12	5.47	8.77
74	8.56	10.90	14.36	15.50	4.00	5.09	7.69	11.40	2.16	3.07	5.56	9.07
75	9.28	11.22	15.60	16.85	3.83	4.97	7.75	11.80	2.08	3.00	5.62	9.37
76	9.97	12.71	16.80	18.16	3.65	4.84	7.80	12.12	1.98	2.92	5.64	9.65
77	10.67	13.61	18.00	19.46	3.49	4.72	7.88	12.47	1.88	2.84	5.70	9.92
78	11.36	14.50	19.20	20.77	3.35	4.63	7.98	12.82	1.81	2.78	5.77	10.20
79	12.11	15.44	20.47	22.15	3.19	4.54	8.08	13.16	1.73	2.74	5.84	10.48
80	12.92	16.49	21.88	23.69	3.00	4.40	8.15	13.52	1.62	2.65	5.89	10.76
81	13.82	17.64	23.41	25.36	2.78	4.24	8.20	13.91	1.51	2.56	5.94	11.05
82	14.76	18.85	25.02	27.12	2.57	4.07	8.28	14.30	1.39	2.46	6.00	11.38
83	15.72	20.08	26.66	28.91	2.34	3.91	8.36	14.70	1.27	2.35	6.06	11.70
84	16.56	21.16	28.10	30.47	2.16	3.79	8.48	15.05	1.16	2.28	6.13	11.98
85	17.21	21.98	29.21	31.68	2.03	3.70	8.52	15.29	1.09	2.23	6.17	12.17
86	17.75	22.67	30.12	32.68	1.90	3.58	8.51	15.46	1.02	2.16	6.16	12.29
87	18.22	23.27	30.94	33.56	1.75	3.44	8.45	15.55	0.95	2.08	6.12	12.36
88	18.67	23.84	31.70	34.40	1.63	3.32	8.41	15.64	0.88	2.00	6.08	12.44
89	19.15	24.47	32.52	35.29	1.51	3.22	8.40	15.78	0.82	1.94	6.07	12.54
90	19.72	25.19	33.49	36.34	1.44	3.17	8.47	16.06	0.78	1.92	6.12	12.77
91	20.35	26.00	34.58	37.52	1.38	3.16	8.60	16.43	0.74	1.91	6.23	13.07
92	21.00	26.83	35.68	38.71	1.33	3.13	8.75	16.80	0.72	1.88	6.32	13.37
93	21.62	27.62	36.73	39.84	1.27	3.13	8.88	17.17	0.70	1.88	6.43	13.67
94	22.18	28.33	37.67	40.84	1.25	3.13	9.04	17.54	0.67	1.88	6.54	13.94
95	22.64	28.93	38.46	41.65	1.22	3.14	9.20	17.89	0.66	1.90	6.66	14.22
96-100	23.03	29.42	39.08	42.26	1.22	3.19	9.36	18.19	0.66	1.92	6.77	14.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 33**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.72	0.90	0.90	1.25	2.70	2.94	3.06	3.47	1.46	1.78	2.21	2.75
41	0.74	0.94	1.22	1.31	2.77	3.04	3.16	3.56	1.50	1.82	2.28	2.84
42	0.79	1.00	1.28	1.37	2.86	3.12	3.23	3.67	1.55	1.87	2.35	2.93
43	0.83	1.03	1.36	1.44	2.93	3.20	3.35	3.78	1.58	1.93	2.41	3.01
44	0.86	1.09	1.42	1.52	3.01	3.31	3.43	3.90	1.63	1.99	2.50	3.11
45	0.91	1.14	1.49	1.60	3.11	3.40	3.56	4.03	1.68	2.04	2.57	3.20
46	0.97	1.21	1.57	1.68	3.19	3.49	3.66	4.16	1.73	2.11	2.64	3.31
47	1.01	1.28	1.66	1.78	3.28	3.60	3.77	4.31	1.76	2.17	2.72	3.42
48	1.08	1.36	1.75	1.87	3.37	3.70	3.89	4.44	1.82	2.23	2.82	3.53
49	1.16	1.48	1.91	2.04	3.48	3.83	4.03	4.62	1.87	2.30	2.93	3.68
50	1.26	1.58	2.08	2.21	3.59	3.95	4.18	4.81	1.93	2.38	3.02	3.83
51	1.34	1.68	2.20	2.33	3.67	4.04	4.30	4.97	1.99	2.45	3.11	3.95
52	1.42	1.80	2.32	2.48	3.74	4.13	4.40	5.11	2.03	2.50	3.19	4.06
53	1.50	1.91	2.47	2.64	3.80	4.22	4.51	5.26	2.08	2.54	3.28	4.18
54	1.60	2.03	2.63	2.80	3.89	4.31	4.62	5.42	2.10	2.59	3.35	4.32
55	1.73	2.18	2.83	3.02	3.98	4.43	4.79	5.63	2.15	2.66	3.47	4.48
56	1.87	2.38	3.07	3.29	4.12	4.58	4.99	5.90	2.22	2.76	3.61	4.69
57	2.04	2.58	3.35	3.58	4.24	4.73	5.18	6.18	2.29	2.86	3.76	4.91
58	2.22	2.82	3.65	3.90	4.36	4.87	5.40	6.46	2.36	2.94	3.90	5.14
59	2.47	3.13	4.07	4.34	4.48	5.03	5.62	6.79	2.41	3.04	4.07	5.41
60	2.75	3.48	4.52	4.85	4.58	5.16	5.86	7.14	2.48	3.12	4.22	5.68
61	3.00	3.79	4.94	5.28	4.66	5.26	6.01	7.44	2.51	3.16	4.36	5.92
62	3.28	4.15	5.41	5.80	4.69	5.34	6.19	7.74	2.54	3.22	4.49	6.17
63	3.58	4.54	5.92	6.35	4.72	5.39	6.37	8.06	2.56	3.25	4.61	6.41
64	3.97	5.05	6.60	7.07	4.73	5.45	6.56	8.46	2.57	3.30	4.75	6.72
65	4.40	5.60	7.33	7.85	4.75	5.50	6.77	8.86	2.57	3.31	4.88	7.04
66	4.81	6.13	8.02	8.59	4.75	5.52	6.92	9.25	2.57	3.34	5.03	7.34
67	5.24	6.68	8.76	9.41	4.76	5.59	7.16	9.66	2.57	3.38	5.17	7.67
68	5.71	7.28	9.56	10.28	4.80	5.69	7.43	10.14	2.59	3.42	5.39	8.08
69	6.28	7.99	10.51	11.30	4.86	5.82	7.75	10.69	2.64	3.50	5.60	8.52
70	6.56	8.36	11.00	11.86	4.73	5.70	7.75	10.81	2.56	3.43	5.62	8.59
71	6.78	8.65	11.40	12.28	4.57	5.57	7.72	10.86	2.48	3.35	5.57	8.64
72	6.97	8.90	11.75	12.66	4.37	5.34	7.57	10.80	2.36	3.23	5.48	8.59
73	7.52	9.61	12.68	13.68	4.28	5.32	7.73	11.18	2.32	3.20	5.59	8.90
74	8.17	10.44	13.81	14.89	4.18	5.26	7.87	11.59	2.26	3.17	5.69	9.22
75	8.86	11.33	15.00	16.19	4.03	5.15	7.98	11.99	2.18	3.11	5.77	9.54
76	9.53	12.19	16.15	17.45	3.88	5.03	8.05	12.35	2.10	3.04	5.82	9.83
77	10.19	13.04	17.30	18.71	3.72	4.94	8.14	12.71	2.02	2.98	5.88	10.12
78	10.86	13.91	18.47	19.97	3.59	4.85	8.24	13.07	1.94	2.93	5.96	10.40
79	11.57	14.82	19.69	21.30	3.43	4.74	8.34	13.40	1.86	2.87	6.04	10.67
80	12.35	15.82	21.04	22.76	3.24	4.61	8.41	13.75	1.75	2.78	6.08	10.94
81	13.21	16.92	22.51	24.38	3.01	4.43	8.44	14.09	1.63	2.68	6.11	11.21
82	14.11	18.08	24.07	26.08	2.75	4.24	8.47	14.42	1.49	2.56	6.12	11.47
83	15.04	19.26	25.66	27.79	2.48	4.04	8.51	14.75	1.34	2.44	6.16	11.72
84	15.83	20.29	27.04	29.29	2.24	3.88	8.54	15.01	1.21	2.34	6.19	11.94
85	16.45	21.08	28.09	30.46	2.08	3.76	8.54	15.20	1.13	2.27	6.19	12.08
86	16.97	21.74	28.98	31.42	1.94	3.64	8.53	15.35	1.06	2.20	6.18	12.20
87	17.41	22.33	29.76	32.27	1.81	3.50	8.48	15.44	0.97	2.11	6.13	12.28
88	17.84	22.88	30.50	33.07	1.68	3.38	8.42	15.52	0.91	2.04	6.10	12.35
89	18.30	23.47	31.28	33.94	1.56	3.28	8.41	15.65	0.84	1.98	6.08	12.46
90	18.85	24.17	32.22	34.94	1.49	3.23	8.48	15.92	0.80	1.96	6.13	12.66
91	19.46	24.95	33.26	36.08	1.43	3.22	8.62	16.28	0.66	1.94	6.24	12.95
92	20.08	25.74	34.33	37.22	1.37	3.19	8.75	16.64	0.74	1.92	6.32	13.24
93	20.66	26.51	35.34	38.30	1.32	3.17	8.88	17.00	0.71	1.92	6.43	13.52
94	21.19	27.18	36.24	39.26	1.28	3.19	9.04	17.36	0.70	1.92	6.54	13.81
95	21.65	27.76	37.00	40.06	1.26	3.20	9.19	17.70	0.68	1.93	6.65	14.08
96-100	22.02	28.22	37.61	40.63	1.26	3.23	9.36	18.01	0.68	1.96	6.77	14.32

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 34**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.62	0.73	1.03	1.10	2.57	2.80	2.92	3.31	1.39	1.69	2.11	2.63
41	0.66	0.84	1.09	1.16	2.64	2.90	3.00	3.41	1.44	1.74	2.17	2.72
42	0.70	0.89	1.14	1.21	2.72	2.96	3.10	3.52	1.46	1.78	2.23	2.80
43	0.72	0.92	1.20	1.28	2.78	3.05	3.19	3.62	1.50	1.84	2.30	2.88
44	0.76	0.97	1.26	1.36	2.87	3.14	3.29	3.76	1.56	1.91	2.38	2.98
45	0.80	1.02	1.32	1.42	2.95	3.24	3.40	3.88	1.60	1.94	2.46	3.07
46	0.84	1.08	1.39	1.49	3.04	3.34	3.49	4.01	1.64	2.02	2.52	3.18
47	0.90	1.13	1.48	1.57	3.13	3.42	3.60	4.14	1.69	2.08	2.60	3.29
48	0.94	1.20	1.56	1.67	3.22	3.53	3.71	4.28	1.74	2.12	2.69	3.40
49	1.02	1.30	1.69	1.81	3.32	3.65	3.86	4.44	1.80	2.21	2.78	3.53
50	1.10	1.40	1.84	1.96	3.42	3.77	4.01	4.62	1.85	2.28	2.90	3.68
51	1.18	1.49	1.94	2.09	3.50	3.88	4.12	4.78	1.90	2.33	2.98	3.80
52	1.25	1.58	2.08	2.21	3.59	3.96	4.22	4.94	1.94	2.39	3.06	3.92
53	1.32	1.68	2.20	2.35	3.66	4.04	4.33	5.09	1.97	2.45	3.14	4.04
54	1.40	1.80	2.33	2.50	3.73	4.13	4.48	5.24	2.02	2.50	3.23	4.16
55	1.52	1.93	2.51	2.69	3.84	4.25	4.61	5.45	2.08	2.57	3.34	4.34
56	1.66	2.10	2.74	2.93	3.96	4.40	4.81	5.71	2.14	2.66	3.49	4.56
57	1.80	2.29	2.98	3.19	4.08	4.57	5.03	5.99	2.21	2.75	3.65	4.78
58	1.96	2.50	3.25	3.48	4.21	4.70	5.22	6.29	2.28	2.83	3.78	4.99
59	2.18	2.77	3.62	3.86	4.33	4.86	5.46	6.62	2.35	2.93	3.95	5.27
60	2.42	3.10	4.03	4.31	4.44	5.00	5.69	6.97	2.40	3.02	4.12	5.53
61	2.65	3.38	4.42	4.70	4.52	5.12	5.89	7.28	2.45	3.07	4.26	5.80
62	2.88	3.68	4.84	5.16	4.58	5.21	6.07	7.61	2.48	3.13	4.39	6.06
63	3.16	4.04	5.30	5.66	4.62	5.28	6.26	7.93	2.50	3.19	4.52	6.31
64	3.52	4.50	5.89	6.31	4.67	5.36	6.49	8.35	2.52	3.24	4.69	6.64
65	3.89	4.98	6.54	7.01	4.70	5.45	6.72	8.77	2.56	3.30	4.87	6.98
66	4.26	5.45	7.18	7.67	4.75	5.52	6.96	9.19	2.57	3.34	5.03	7.32
67	4.66	5.96	7.84	8.40	4.80	5.63	7.21	9.66	2.59	3.40	5.23	7.67
68	5.06	6.50	8.57	9.18	4.88	5.77	7.55	10.18	2.64	3.48	5.45	8.10
69	5.56	7.14	9.41	10.10	4.98	5.94	7.91	10.78	2.70	3.59	5.72	8.57
70	5.82	7.48	9.88	10.58	4.88	5.84	7.93	10.90	2.64	3.53	5.75	8.68
71	6.01	7.73	10.22	10.98	4.76	5.74	7.91	10.98	2.57	3.47	5.72	8.74
72	6.19	7.96	10.54	11.33	4.56	5.57	7.81	10.94	2.47	3.36	5.65	8.71
73	6.67	8.58	11.39	12.24	4.52	5.57	8.02	11.36	2.45	3.36	5.81	9.04
74	7.26	9.34	12.40	13.34	4.45	5.56	8.22	11.82	2.41	3.35	5.94	9.40
75	7.87	10.14	13.48	14.51	4.37	5.52	8.39	12.26	2.36	3.34	6.06	9.74
76	8.47	10.91	14.51	15.64	4.25	5.46	8.51	12.66	2.30	3.30	6.16	10.07
77	9.06	11.68	15.55	16.76	4.15	5.40	8.66	13.06	2.24	3.26	6.26	10.39
78	9.66	12.44	16.60	17.90	4.07	5.39	8.83	13.46	2.20	3.25	6.38	10.70
79	10.30	13.26	17.70	19.10	3.97	5.34	8.98	13.86	2.15	3.23	6.50	11.03
80	10.99	13.93	18.92	20.42	3.85	5.27	9.13	14.28	2.09	3.18	6.61	11.35
81	11.75	15.16	20.26	21.88	3.71	5.20	9.29	14.75	2.00	3.13	6.72	11.72
82	12.56	16.20	21.66	23.39	3.56	5.10	9.46	15.23	1.93	3.08	6.84	12.11
83	13.38	17.26	23.09	24.94	3.42	5.04	9.65	15.71	1.85	3.05	6.98	12.49
84	14.09	18.18	24.32	26.29	3.31	5.00	9.83	16.14	1.79	3.01	7.12	12.83
85	14.64	18.90	25.28	27.34	3.23	4.94	9.95	16.43	1.75	2.98	7.19	13.07
86	15.10	19.49	26.09	28.20	3.14	4.85	9.97	16.64	1.70	2.93	7.21	13.24
87	15.50	20.00	26.78	28.97	3.05	4.76	9.98	16.79	1.64	2.87	7.22	13.36
88	15.89	20.51	27.46	29.69	2.95	4.66	9.98	16.92	1.60	2.81	7.22	13.46
89	16.30	21.04	28.16	30.47	2.88	4.60	10.01	17.11	1.56	2.77	7.25	13.61
90	16.78	21.66	29.00	31.37	2.84	4.58	10.15	17.44	1.54	2.76	7.34	13.86
91	17.33	22.36	29.95	32.39	2.84	4.60	10.34	17.86	1.48	2.77	7.49	14.21
92	17.88	23.08	30.90	33.42	2.83	4.63	10.54	18.29	1.54	2.78	7.63	14.54
93	18.40	23.75	31.81	34.39	2.82	4.64	10.74	18.70	1.52	2.80	7.76	14.88
94	18.88	24.36	32.62	35.24	2.83	4.68	10.94	19.12	1.54	2.83	7.92	15.20
95	19.27	24.88	33.31	35.95	2.84	4.73	11.15	19.49	1.54	2.86	8.08	15.50
96-100	19.60	25.30	33.84	36.46	2.87	4.78	11.35	19.82	1.55	2.88	8.21	15.77

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 35**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.52	0.65	0.84	0.90	2.17	2.38	2.48	2.88	1.18	1.44	1.80	2.30
41	0.54	0.67	0.89	0.94	2.22	2.45	2.57	2.98	1.20	1.48	1.85	2.38
42	0.56	0.72	0.92	0.98	2.29	2.51	2.64	3.10	1.25	1.52	1.92	2.46
43	0.59	0.74	0.98	1.03	2.36	2.59	2.72	3.19	1.27	1.57	1.97	2.52
44	0.62	0.79	1.02	1.09	2.42	2.66	2.82	3.31	1.31	1.62	2.04	2.63
45	0.65	0.83	1.08	1.14	2.51	2.76	2.90	3.41	1.36	1.66	2.10	2.72
46	0.70	0.86	0.46	1.21	2.58	2.84	3.01	3.53	1.39	1.72	2.18	2.82
47	0.72	0.92	1.20	1.27	2.66	2.93	3.11	3.66	1.44	1.76	2.24	2.92
48	0.76	0.98	1.27	1.36	2.74	3.04	3.20	3.78	1.48	1.82	2.32	3.01
49	0.83	1.07	1.38	1.46	2.84	3.13	3.35	3.96	1.54	1.90	2.41	3.16
50	0.90	1.14	1.50	1.58	2.94	3.25	3.48	4.14	1.58	1.96	2.51	3.29
51	0.95	1.21	1.58	1.68	3.01	3.34	3.59	4.28	1.63	2.02	2.59	3.40
52	1.01	1.30	1.68	1.78	3.10	3.42	3.70	4.43	1.67	2.08	2.68	3.52
53	1.08	1.37	1.80	1.90	3.16	3.53	3.80	4.58	1.72	2.12	2.76	3.65
54	1.14	1.46	1.91	2.02	3.24	3.61	3.94	4.73	1.75	2.18	2.86	3.77
55	1.22	1.57	2.05	2.17	3.34	3.74	4.10	4.96	1.81	2.24	2.96	3.94
56	1.34	1.72	2.23	2.36	3.47	3.89	4.30	5.22	1.87	2.35	3.11	4.14
57	1.46	1.86	2.42	2.58	3.59	4.03	4.50	5.50	1.94	2.42	3.25	4.36
58	1.58	2.03	2.65	2.82	3.71	4.18	4.70	5.78	2.02	2.52	3.41	4.60
59	1.78	2.27	2.95	3.13	3.85	4.36	4.96	6.11	2.09	2.63	3.58	4.87
60	1.97	2.52	3.30	3.49	3.98	4.52	5.21	6.49	2.15	2.74	3.77	5.16
61	2.15	2.76	3.60	3.83	4.08	4.66	5.42	6.83	2.21	2.80	3.94	5.42
62	2.36	3.01	3.95	4.18	4.16	4.79	5.66	7.16	2.27	2.88	4.08	5.70
63	2.58	3.30	4.33	4.60	4.25	4.88	5.88	7.54	2.29	2.95	4.25	5.99
64	2.87	3.67	4.84	5.12	4.33	5.03	6.16	7.98	2.35	3.04	4.44	6.35
65	3.19	4.08	5.36	5.70	4.42	5.16	6.43	8.47	2.39	3.12	4.67	6.73
66	3.49	4.48	5.89	6.25	4.50	5.27	6.71	8.92	2.42	3.18	4.86	7.09
67	3.80	4.88	6.44	6.84	4.58	5.42	7.02	9.41	2.48	3.28	5.09	7.48
68	4.15	5.34	7.04	7.49	4.70	5.59	7.39	9.96	2.56	3.38	5.35	7.92
69	4.57	5.87	7.75	8.26	4.86	5.82	7.82	10.61	2.63	3.50	5.68	8.44
70	4.78	6.16	8.14	8.66	4.79	5.80	7.92	10.79	2.60	3.50	5.72	8.57
71	4.96	6.36	8.42	8.98	4.73	5.74	7.96	10.88	2.56	3.47	5.76	8.66
72	5.10	6.56	8.70	9.26	4.58	5.62	7.91	10.91	2.48	3.38	5.72	8.68
73	5.50	7.08	9.41	10.03	4.61	5.70	8.18	11.39	2.50	3.44	5.93	9.06
74	5.99	7.70	10.25	10.93	4.61	5.78	8.48	11.92	2.50	3.48	6.13	9.47
75	6.49	8.38	11.15	11.89	4.60	5.82	8.75	12.44	2.48	3.52	6.32	9.90
76	6.98	9.01	12.01	12.83	4.55	5.84	8.95	12.91	2.46	3.52	6.48	10.27
77	7.49	9.66	12.89	13.76	4.52	5.88	9.19	13.39	2.45	3.55	6.65	10.66
78	7.98	10.31	13.75	14.70	4.51	5.93	9.44	13.85	2.45	3.58	6.83	11.02
79	8.51	10.98	14.68	15.70	4.50	5.98	9.70	14.32	2.44	3.60	7.01	11.39
80	9.08	11.74	16.06	16.79	4.45	6.00	9.92	14.81	2.41	3.62	7.19	11.78
81	9.72	12.56	16.81	17.99	4.39	6.00	10.16	15.34	2.38	3.62	7.36	12.19
82	10.39	13.43	17.98	19.25	4.32	6.02	10.43	15.86	2.34	3.62	7.55	12.62
83	11.08	14.30	19.16	20.52	4.25	6.04	10.69	16.42	2.30	3.64	7.74	13.06
84	11.66	15.08	19.61	21.64	4.20	6.06	10.93	16.87	2.27	3.66	7.91	13.42
85	12.12	15.67	21.01	22.50	4.16	6.08	11.10	17.20	2.26	3.66	8.03	13.67
86	12.50	16.16	21.67	23.21	4.12	6.04	11.20	17.46	2.22	3.64	8.10	13.88
87	12.84	16.60	22.26	23.84	4.06	5.99	11.26	17.64	2.20	3.61	8.14	14.04
88	13.15	17.02	22.81	24.44	4.00	5.93	11.29	17.83	2.16	3.58	8.17	14.18
89	13.49	17.45	23.41	25.08	3.96	5.92	11.39	18.06	2.15	3.56	8.24	14.36
90	13.90	17.96	24.11	25.84	3.97	5.94	11.57	18.43	2.15	3.59	8.38	14.66
91	14.34	18.55	24.89	26.68	4.01	6.02	11.82	18.90	2.16	3.62	8.56	15.04
92	14.81	19.14	25.69	27.52	4.03	6.10	12.07	19.37	2.18	3.67	8.74	15.41
93	15.24	19.70	26.44	28.32	4.07	6.17	12.34	19.84	2.20	3.72	8.93	15.78
94	15.62	20.21	27.11	29.02	4.10	6.25	12.59	20.28	2.22	3.78	9.11	16.13
95	15.96	20.64	27.67	29.58	4.15	6.34	12.83	20.68	2.24	3.82	9.28	16.45
96-100	16.24	20.99	28.10	29.99	4.20	6.42	13.06	21.04	2.27	3.88	9.46	16.74

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 36**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	30 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.41	3.06	4.01	4.32	5.02	5.59	5.89	6.90	2.71	3.34	4.27	5.48
41	2.46	3.12	4.11	4.42	5.04	5.63	5.97	6.99	2.72	3.39	4.32	5.58
42	2.53	3.19	4.21	4.57	5.14	5.72	6.05	7.11	2.77	3.44	4.39	5.64
43	2.60	3.28	4.32	4.67	5.20	5.78	6.17	7.21	2.82	3.49	4.46	5.77
44	2.68	3.38	4.46	4.78	5.27	5.87	6.26	7.36	2.87	3.56	4.54	5.87
45	2.75	3.47	4.58	4.95	5.34	5.98	6.35	7.49	2.90	3.62	4.59	5.97
46	2.83	3.58	4.70	5.10	5.44	6.05	6.46	7.64	2.96	3.66	4.67	6.08
47	2.91	3.71	4.85	5.25	5.50	6.15	6.58	7.79	3.00	3.71	4.77	6.20
48	3.01	3.82	5.02	5.42	5.59	6.26	6.70	7.96	3.02	3.76	4.84	6.33
49	3.18	4.02	5.29	5.72	5.70	6.35	6.84	8.16	3.07	3.83	4.95	6.48
50	3.34	4.23	5.58	6.02	5.82	6.48	6.99	8.40	3.14	3.91	5.04	6.66
51	3.46	4.39	5.77	6.24	5.87	6.58	7.11	8.56	3.18	3.96	5.14	6.79
52	3.58	4.54	5.97	6.45	5.92	6.64	7.20	8.71	3.19	4.02	5.22	6.93
53	3.72	4.70	6.17	6.70	5.99	6.73	7.33	8.87	3.26	4.04	5.32	7.08
54	3.84	4.88	6.41	6.93	6.05	6.83	7.45	9.05	3.28	4.11	5.39	7.20
55	4.03	5.13	6.73	7.29	6.17	6.91	7.60	9.31	3.33	4.17	5.50	7.41
56	4.28	5.42	7.14	7.73	6.33	7.11	7.86	9.68	3.43	4.28	5.69	7.70
57	4.57	5.77	7.59	8.21	6.46	7.29	8.11	10.03	3.49	4.41	5.87	7.97
58	4.84	6.14	8.05	8.72	6.60	7.46	8.35	10.37	3.57	4.48	6.04	8.29
59	5.25	6.64	8.75	9.47	6.71	7.60	8.60	10.85	3.63	4.59	6.24	8.60
60	5.70	7.21	9.50	10.28	6.83	7.76	8.86	11.28	3.71	4.67	6.41	8.94
61	6.08	7.73	10.16	10.99	6.89	7.84	9.05	11.67	3.72	4.73	6.55	9.27
62	6.51	8.25	10.87	11.76	6.90	7.87	9.27	12.04	3.72	4.75	6.70	9.60
63	6.99	8.86	11.67	12.63	6.89	7.87	9.43	12.44	3.72	4.75	6.83	9.91
64	7.65	9.71	12.79	13.87	6.84	7.87	9.62	12.93	3.71	4.75	6.98	10.28
65	8.35	10.62	14.02	15.18	6.79	7.91	9.82	13.48	3.68	4.77	7.11	10.73
66	9.00	11.43	15.06	16.34	6.74	7.91	10.01	14.02	3.66	4.77	7.28	11.13
67	9.71	12.31	16.22	17.58	6.74	8.00	10.31	14.61	3.66	4.83	7.48	11.61
68	10.43	13.24	17.47	18.94	6.79	8.11	10.73	15.31	3.68	4.88	7.76	12.17
69	11.32	14.36	18.96	20.58	6.89	8.30	11.18	16.14	3.72	4.98	8.06	12.80
70	11.71	14.88	19.66	21.30	6.65	8.10	11.16	16.26	3.62	4.89	8.06	12.93
71	12.04	15.26	20.16	21.86	6.45	7.92	11.11	16.34	3.49	4.78	8.05	12.99
72	12.27	15.59	20.59	22.35	6.14	7.64	10.93	16.25	3.33	4.59	7.91	12.92
73	13.18	16.72	22.09	23.99	5.99	7.55	11.13	16.81	3.26	4.57	8.06	13.37
74	14.26	18.11	23.94	25.96	5.78	7.41	11.32	17.38	3.12	4.47	8.19	13.83
75	15.43	19.59	25.90	28.12	5.50	7.21	11.43	17.95	2.97	4.33	8.25	14.28
76	16.52	20.99	27.76	30.13	5.22	6.99	11.49	18.47	2.82	4.22	8.31	14.69
77	17.65	22.41	29.64	32.16	4.95	6.80	11.61	18.98	2.68	4.11	8.40	15.11
78	18.77	23.82	31.52	34.22	4.69	6.61	11.74	19.49	2.53	4.01	8.49	15.50
79	19.93	25.33	33.55	36.42	4.39	6.41	11.86	19.93	2.37	3.87	8.56	15.87
80	21.28	27.02	35.78	38.85	4.01	6.10	11.87	20.22	2.16	3.68	8.59	16.22
81	22.73	28.88	38.24	41.51	3.53	5.72	11.79	20.84	1.90	3.44	8.54	16.57
82	24.26	30.84	40.82	44.32	3.01	5.29	11.76	21.23	1.62	3.19	8.50	16.90
83	25.82	32.82	43.47	47.19	2.46	4.85	11.68	21.62	1.34	2.91	8.47	17.21
84	27.19	34.58	45.78	49.70	2.00	4.46	11.62	21.93	1.09	2.70	8.41	17.45
85	28.25	35.90	47.55	51.62	1.67	4.14	11.56	22.13	0.94	2.51	8.37	17.60
86	29.14	37.02	49.03	53.24	1.40	3.92	11.48	22.31	0.94	2.35	8.30	17.76
87	29.90	38.00	50.34	54.65	1.14	3.66	11.34	22.43	0.94	2.21	8.21	17.83
88	30.64	38.95	51.58	56.00	0.94	3.39	11.22	22.50	0.94	2.06	8.11	17.91
89	31.41	39.94	52.89	57.45	0.94	3.19	11.13	22.68	0.94	1.93	8.06	18.03
90	32.35	41.12	54.46	59.12	0.94	3.08	11.19	23.03	0.94	1.86	8.10	18.32
91	33.40	42.46	56.22	61.04	0.94	3.00	11.34	23.54	0.94	1.80	8.21	18.71
92	34.47	43.82	58.02	62.97	0.94	2.90	11.48	24.05	0.94	1.75	8.30	19.13
93	35.48	45.10	59.72	64.77	0.94	2.81	11.62	24.55	0.94	1.68	8.41	19.53
94	36.38	46.24	61.23	66.41	0.94	2.75	11.79	25.06	0.94	1.67	8.54	19.93
95	37.17	47.22	62.54	67.74	0.94	2.72	11.99	25.55	0.94	1.65	8.67	20.30
96-100	37.79	48.04	63.56	68.71	0.94	2.72	12.21	25.98	0.94	1.65	8.85	20.67

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 37**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	60 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.27	2.90	3.83	4.13	5.02	5.50	5.82	6.83	2.71	3.31	4.21	5.44
41	2.33	2.97	3.91	4.23	5.04	5.59	5.89	6.91	2.72	3.34	4.27	5.50
42	2.41	3.06	4.02	4.33	5.14	5.64	5.98	7.04	2.77	3.43	4.33	5.59
43	2.46	3.14	4.13	4.47	5.20	5.73	6.08	7.16	2.82	3.46	4.41	5.70
44	2.53	3.24	4.27	4.59	5.27	5.83	6.18	7.30	2.87	3.49	4.47	5.82
45	2.60	3.31	4.36	4.73	5.34	5.89	6.28	7.41	2.90	3.57	4.57	5.90
46	2.70	3.43	4.52	4.88	5.44	5.99	6.39	7.58	2.96	3.63	4.61	6.02
47	2.77	3.53	4.64	5.03	5.53	6.08	6.51	7.74	3.00	3.68	4.70	6.15
48	2.87	3.63	4.78	5.17	5.59	6.18	6.61	7.87	3.02	3.74	4.77	6.26
49	3.01	3.83	5.04	5.45	5.72	6.29	6.74	8.11	3.10	3.82	4.89	6.43
50	3.18	4.03	5.33	5.77	5.83	6.43	6.93	8.31	3.14	3.89	5.02	6.60
51	3.28	4.17	5.50	5.97	5.89	6.51	7.03	8.47	3.18	3.92	5.10	6.74
52	3.39	4.32	5.70	6.17	5.97	6.60	7.16	8.62	3.24	3.98	5.17	6.89
53	3.53	4.47	5.90	6.41	6.02	6.70	7.28	8.81	3.27	4.02	5.25	7.01
54	3.66	4.64	6.15	6.64	6.08	6.74	7.36	8.99	3.28	4.09	5.34	7.14
55	3.83	4.88	6.45	6.98	6.18	6.90	7.58	9.25	3.34	4.14	5.45	7.35
56	4.04	5.17	6.84	7.40	6.34	7.08	7.79	9.61	3.44	4.28	5.64	7.64
57	4.32	5.48	7.28	7.85	6.48	7.28	8.05	10.00	3.53	4.39	5.83	7.92
58	4.58	5.85	7.73	8.35	6.61	7.45	8.30	10.35	3.58	4.47	6.02	8.22
59	4.98	6.34	8.40	9.06	6.76	7.59	8.59	10.78	3.66	4.58	6.20	8.60
60	5.40	6.89	9.09	9.82	6.89	7.76	8.86	11.22	3.72	4.67	6.41	8.94
61	5.77	7.35	9.72	10.50	6.93	7.86	9.06	11.62	3.76	4.73	6.58	9.27
62	6.17	7.86	10.41	11.28	6.98	7.91	9.29	12.04	3.76	4.77	6.71	9.60
63	6.61	8.44	11.18	12.08	6.98	7.97	9.46	12.44	3.76	4.78	6.84	9.91
64	7.28	9.25	12.26	13.27	6.93	8.00	9.71	12.99	3.76	4.83	7.03	10.31
65	7.92	10.12	13.43	14.51	6.91	8.04	9.92	13.57	3.74	4.85	7.18	10.76
66	8.56	10.91	14.43	15.64	6.91	8.06	10.17	14.08	3.74	4.85	7.36	11.19
67	9.19	11.71	15.53	16.82	6.93	8.19	10.50	14.70	3.76	4.92	7.59	11.69
68	9.88	12.62	16.72	18.15	7.01	8.34	10.92	15.43	3.77	5.03	7.91	12.27
69	10.75	13.70	18.16	19.68	7.11	8.54	11.42	16.25	3.84	5.14	8.29	12.93
70	11.12	14.19	18.82	20.39	6.91	8.37	11.43	16.41	3.74	5.04	8.25	13.02
71	11.41	14.56	19.28	20.92	6.71	8.19	11.38	16.46	3.63	4.94	8.24	13.08
72	11.67	14.88	19.73	21.40	6.39	7.87	11.19	16.39	3.46	4.75	8.10	13.02
73	12.50	15.95	21.15	22.96	6.26	7.84	11.43	16.95	3.38	4.73	8.25	13.48
74	13.54	17.27	22.93	24.87	6.05	7.73	11.62	17.55	3.27	4.66	8.41	13.95
75	14.64	18.67	24.80	26.92	5.82	7.54	11.77	18.15	3.14	4.54	8.52	14.45
76	15.69	20.02	26.61	28.87	5.58	7.35	11.87	18.70	3.01	4.42	8.59	14.88
77	16.75	21.39	28.39	30.83	5.33	7.21	12.02	19.23	2.88	4.33	8.69	15.31
78	17.78	22.73	30.20	32.78	5.13	7.09	12.21	19.83	2.77	4.28	8.85	15.76
79	18.94	24.19	32.14	34.87	4.89	6.95	12.39	20.39	2.65	4.19	8.96	16.20
80	20.18	25.80	34.27	37.19	4.61	6.76	12.54	20.95	2.51	4.08	9.06	16.65
81	21.57	27.56	36.62	39.75	4.29	6.53	12.64	21.55	2.32	3.94	9.15	17.14
82	23.03	29.42	39.09	42.44	3.96	6.29	12.80	22.21	2.15	3.81	9.25	17.65
83	24.51	31.32	41.65	45.20	3.63	6.05	12.95	22.84	1.96	3.66	9.36	18.16
84	25.81	32.98	43.84	47.60	3.34	5.87	13.12	23.38	1.81	3.56	9.50	18.60
85	26.82	34.27	45.54	49.45	3.14	5.73	13.24	23.75	1.70	3.46	9.56	18.89
86	27.64	35.32	46.97	50.99	2.93	5.54	13.20	24.04	1.58	3.34	9.55	19.09
87	28.39	36.25	48.22	52.35	2.72	5.34	13.14	24.17	1.49	3.21	9.52	19.23
88	29.08	37.17	49.42	53.64	2.52	5.15	13.07	24.31	1.37	3.10	9.43	19.34
89	29.83	38.11	50.67	55.01	2.35	5.02	13.07	24.55	1.27	3.02	9.43	19.53
90	30.71	39.24	52.17	56.63	2.25	4.94	13.17	24.98	1.21	3.00	9.53	19.87
91	31.70	40.87	53.86	58.47	2.15	4.92	13.38	25.57	1.15	2.97	9.68	20.34
92	32.71	41.78	55.59	60.30	2.07	4.88	13.62	26.15	1.12	2.93	9.82	20.80
93	33.67	43.02	57.21	62.05	1.97	4.88	13.83	26.73	1.09	2.93	10.01	21.28
94	34.54	44.13	58.67	63.61	1.95	4.88	14.08	27.32	1.05	2.93	10.18	21.72
95	35.26	45.05	59.90	64.87	1.90	4.89	14.33	27.87	1.02	2.96	10.37	22.15
96-100	35.87	45.83	60.86	65.82	1.90	4.97	14.58	28.33	1.02	3.00	10.55	22.54

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 38**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	90 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.16	2.77	3.68	3.98	4.95	5.42	5.73	6.74	2.68	3.27	4.14	5.39
41	2.25	2.87	3.76	4.04	5.02	5.50	5.82	6.89	2.71	3.31	4.21	5.45
42	2.31	2.91	3.87	4.17	5.07	5.59	5.90	6.98	2.75	3.34	4.28	5.54
43	2.33	3.01	3.98	4.29	5.14	5.64	6.02	7.10	2.77	3.43	4.33	5.63
44	2.41	3.10	4.09	4.41	5.22	5.73	6.10	7.21	2.82	3.46	4.42	5.77
45	2.50	3.18	4.21	4.54	5.29	5.85	6.20	7.36	2.87	3.53	4.48	5.87
46	2.56	3.27	4.32	4.69	5.39	5.92	6.34	7.54	2.90	3.57	4.58	5.98
47	2.63	3.38	4.47	4.83	5.45	6.04	6.43	7.65	2.96	3.63	4.67	6.10
48	2.72	3.47	4.59	4.98	5.54	6.10	6.55	7.84	3.01	3.71	4.75	6.24
49	2.88	3.68	4.85	5.25	5.64	6.26	6.71	8.04	3.06	3.76	4.85	6.41
50	3.02	3.87	5.13	5.53	5.77	6.39	6.89	8.25	3.12	3.84	4.98	6.58
51	3.14	4.01	5.29	5.72	5.85	6.46	6.99	8.42	3.16	3.89	5.04	6.71
52	3.26	4.14	5.48	5.92	5.90	6.54	7.11	8.60	3.19	3.96	5.14	6.84
53	3.34	4.29	5.69	6.15	5.99	6.64	7.26	8.77	3.26	4.02	5.22	6.98
54	3.47	4.46	5.89	6.39	6.05	6.73	7.35	8.97	3.27	4.04	5.33	7.11
55	3.66	4.69	6.18	6.71	6.17	6.85	7.54	9.22	3.33	4.14	5.45	7.33
56	3.87	4.97	6.58	7.10	6.34	7.04	7.78	9.60	3.43	4.27	5.63	7.60
57	4.13	5.27	6.98	7.55	6.48	7.26	8.05	9.93	3.49	4.36	5.83	7.92
58	4.39	5.60	7.41	8.02	6.64	7.45	8.30	10.35	3.58	4.47	6.02	8.22
59	4.75	6.08	8.05	8.71	6.76	7.60	8.60	10.78	3.68	4.59	6.24	8.60
60	5.15	6.60	8.72	9.46	6.90	7.78	8.87	11.29	3.74	4.69	6.43	8.97
61	5.50	7.04	9.34	10.11	6.99	7.87	9.15	11.69	3.77	4.75	6.60	9.29
62	5.89	7.55	10.00	10.81	7.03	8.00	9.35	12.13	3.82	4.83	6.76	9.62
63	6.34	8.11	10.75	11.62	7.04	8.04	9.60	12.55	3.83	4.85	6.91	9.98
64	6.93	8.87	11.77	12.74	7.04	8.11	9.82	13.08	3.83	4.88	7.11	10.43
65	7.59	9.72	12.89	13.99	7.04	8.15	10.07	13.65	3.83	4.92	7.29	10.87
66	8.16	10.45	13.89	15.03	7.04	8.21	10.31	14.21	3.82	4.95	7.48	11.31
67	8.79	11.23	14.94	16.19	7.08	8.30	10.63	14.86	3.83	4.98	7.73	11.79
68	9.46	12.08	16.09	17.45	7.16	8.44	11.06	15.58	3.87	5.10	8.02	12.37
69	10.28	13.14	17.47	18.91	7.28	8.66	11.61	16.44	3.92	5.22	8.40	13.07
70	10.63	13.62	18.10	19.61	7.10	8.50	11.59	16.60	3.84	5.14	8.40	13.18
71	10.92	13.95	18.57	20.11	6.91	8.34	11.61	16.70	3.74	5.04	8.37	13.27
72	11.13	14.26	18.97	20.55	6.60	8.06	11.43	16.62	3.57	4.85	8.25	13.20
73	11.94	15.31	20.35	22.06	6.51	8.04	11.68	17.21	3.52	4.85	8.47	13.70
74	12.93	16.56	22.05	23.91	6.34	7.94	11.93	17.85	3.43	4.79	8.62	14.19
75	13.99	17.92	23.86	25.87	6.14	7.84	12.13	18.48	3.31	4.73	8.77	14.70
76	14.99	19.22	25.57	27.74	5.90	7.66	12.26	19.04	3.19	4.64	8.86	15.15
77	16.00	20.49	27.31	29.63	5.70	7.54	12.43	19.64	3.08	4.54	8.99	15.60
78	17.01	21.80	29.05	31.51	5.52	7.45	12.64	20.21	3.00	4.48	9.15	16.06
79	18.10	23.19	30.91	33.53	5.29	7.29	12.82	20.77	2.87	4.41	9.27	16.51
80	19.32	24.75	32.97	35.76	4.98	7.09	12.95	21.30	2.71	4.28	9.36	16.94
81	20.62	26.43	35.23	38.23	4.64	6.84	13.00	21.85	2.51	4.11	9.42	17.37
82	22.03	28.22	37.63	40.82	4.23	6.53	13.10	22.35	2.31	3.94	9.47	17.78
83	23.44	30.06	40.06	43.46	3.83	6.24	13.17	22.90	2.07	3.77	9.53	18.22
84	24.67	31.65	42.18	45.78	3.47	6.02	13.24	23.34	1.88	3.63	9.56	18.53
85	25.63	32.88	43.83	47.55	3.24	5.83	13.27	23.61	1.75	3.52	9.61	18.78
86	26.43	33.90	45.20	49.03	3.02	5.64	13.25	23.86	1.62	3.39	9.60	18.97
87	27.13	34.78	46.39	50.34	2.81	5.45	13.17	24.00	1.51	3.28	9.53	19.09
88	27.82	35.63	47.54	51.58	2.60	5.25	13.10	24.14	1.40	3.16	9.47	19.22
89	27.82	35.63	47.54	51.58	2.43	5.10	13.10	24.14	1.40	3.16	9.47	19.38
90	28.52	36.55	48.75	52.89	2.32	5.03	13.08	24.36	1.31	3.08	9.46	19.71
91	29.35	37.64	50.19	54.46	2.22	5.02	13.20	24.79	1.25	3.06	9.55	20.17
92	30.31	38.86	51.83	56.22	2.13	4.97	13.39	25.36	1.21	3.02	9.71	20.62
93	31.27	40.11	53.46	58.01	2.06	4.94	13.63	25.92	1.15	3.00	9.85	21.05
94	33.01	42.33	56.45	61.15	2.00	4.97	14.08	27.04	1.09	3.00	10.18	21.50
95	33.72	43.23	57.63	62.39	1.96	4.98	14.31	27.57	1.06	3.01	10.36	21.93
96-100	34.30	43.95	58.58	63.29	1.96	5.03	14.58	28.06	1.06	3.06	10.55	22.30

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 39**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.95	2.50	3.28	3.56	4.75	5.22	5.58	6.55	2.58	3.16	4.02	5.22
41	1.97	2.53	3.38	3.66	4.83	5.32	5.63	6.66	2.60	3.19	4.09	5.29
42	2.03	2.62	3.46	3.74	4.88	5.40	5.72	6.76	2.63	3.26	4.13	5.40
43	2.08	2.70	3.57	3.84	4.97	5.48	5.82	6.90	2.70	3.28	4.21	5.48
44	2.15	2.75	3.68	3.96	5.03	5.54	5.90	7.04	2.72	3.34	4.28	5.59
45	2.21	2.83	3.76	4.04	5.13	5.63	6.02	7.16	2.77	3.39	4.33	5.70
46	2.27	2.91	3.89	4.19	5.20	5.73	6.14	7.30	2.82	3.46	4.46	5.82
47	2.33	3.01	4.01	4.32	5.29	5.83	6.24	7.48	2.87	3.49	4.52	5.92
48	2.41	3.12	4.13	4.46	5.34	5.92	6.35	7.60	2.90	3.57	4.59	6.05
49	2.56	3.28	4.36	4.70	5.48	6.05	6.51	7.84	2.97	3.66	4.70	6.24
50	2.70	3.46	4.59	4.95	5.59	6.17	6.70	8.05	3.02	3.72	4.84	6.43
51	2.77	3.57	4.75	5.13	5.69	6.28	6.83	8.22	3.07	3.77	4.92	6.55
52	2.88	3.71	4.92	5.32	5.73	6.35	6.90	8.41	3.10	3.83	5.02	6.70
53	3.00	3.84	5.10	5.50	5.82	6.43	7.03	8.59	3.14	3.89	5.10	6.83
54	3.10	3.98	5.29	5.72	5.87	6.51	7.16	8.77	3.18	3.92	5.17	6.98
55	3.26	4.17	5.58	5.99	5.99	6.70	7.35	9.04	3.26	4.02	5.33	7.18
56	3.44	4.42	5.89	6.35	6.17	6.85	7.60	9.41	3.33	4.14	5.50	7.46
57	3.66	4.70	6.26	6.74	6.33	7.04	7.87	9.78	3.43	4.27	5.70	7.76
58	3.89	5.02	6.66	7.20	6.46	7.26	8.12	10.16	3.49	4.36	5.89	8.06
59	4.21	5.44	7.21	7.79	6.61	7.45	8.42	10.63	3.58	4.47	6.10	8.44
60	4.58	5.89	7.85	8.47	6.76	7.60	8.72	11.12	3.66	4.59	6.33	8.85
61	4.89	6.29	8.40	9.05	6.85	7.76	9.00	11.56	3.72	4.67	6.51	9.17
62	5.25	6.74	8.99	9.71	6.91	7.86	9.22	11.98	3.74	4.73	6.70	9.52
63	5.63	7.26	9.65	10.43	6.98	7.92	9.47	12.43	3.76	4.78	6.85	9.88
64	6.17	7.92	10.57	11.42	7.01	8.02	9.78	13.00	3.77	4.84	7.08	10.35
65	6.74	8.69	11.59	12.50	7.04	8.12	10.11	13.64	3.83	4.89	7.30	10.86
66	7.28	9.35	12.46	13.48	7.10	8.22	10.41	14.24	3.84	4.97	7.54	11.32
67	7.79	10.06	13.44	14.50	7.18	8.40	10.78	14.93	3.89	5.07	7.84	11.87
68	8.41	10.85	14.46	15.62	7.33	8.62	11.31	15.70	3.96	5.20	8.16	12.46
69	9.15	11.76	15.71	17.00	7.49	8.90	11.87	16.60	4.04	5.39	8.60	13.19
70	9.46	12.18	16.27	17.58	7.36	8.80	11.93	16.81	3.98	5.32	8.62	13.35
71	9.71	12.50	16.71	18.03	7.20	8.67	11.94	16.90	3.89	5.22	8.66	13.44
72	9.91	12.77	17.07	18.45	6.91	8.41	11.81	16.85	3.74	5.08	8.56	13.43
73	10.62	13.70	18.32	19.79	6.89	8.47	12.17	17.51	3.72	5.10	8.80	13.93
74	11.51	14.84	19.83	21.47	6.79	8.47	12.46	18.22	3.68	5.10	9.04	14.49
75	12.44	16.06	21.48	23.21	6.65	8.41	12.74	18.94	3.62	5.08	9.24	15.05
76	13.35	17.20	23.00	24.89	6.51	8.31	12.99	19.54	3.52	5.03	9.41	15.55
77	14.24	18.38	24.57	26.57	6.36	8.29	13.25	20.21	3.44	4.98	9.60	16.06
78	15.14	19.53	26.15	28.28	6.26	8.29	13.54	20.83	3.38	4.98	9.80	16.56
79	16.10	20.78	27.82	30.09	6.10	8.22	13.82	21.48	3.31	4.97	10.00	17.07
80	17.18	22.16	29.69	32.11	5.95	8.12	14.08	22.13	3.21	4.92	10.18	17.60
81	18.35	23.67	31.71	34.31	5.73	8.02	14.33	22.86	3.10	4.84	10.37	18.20
82	19.61	25.30	33.86	36.63	5.52	7.91	14.61	23.62	3.00	4.77	10.57	18.79
83	20.85	26.93	36.05	39.02	5.32	7.81	14.93	24.41	2.88	4.70	10.81	19.41
84	21.96	28.34	37.98	41.10	5.14	7.74	15.24	25.06	2.78	4.67	11.01	19.93
85	22.81	29.45	39.45	42.69	5.02	7.66	15.43	25.55	2.71	4.64	11.16	20.30
86	23.54	30.38	40.68	44.02	4.88	7.55	15.50	25.88	2.63	4.57	11.19	20.58
87	24.14	31.18	41.77	45.20	4.73	7.39	15.51	26.11	2.56	4.47	11.22	20.77
88	24.75	31.95	42.81	46.33	4.59	7.26	15.51	26.33	2.50	4.38	11.22	20.95
89	25.38	32.77	43.90	47.49	4.48	7.14	15.58	26.63	2.43	4.29	11.28	21.18
90	26.13	33.73	45.20	48.88	4.42	7.14	15.79	27.17	2.40	4.29	11.42	21.59
91	26.99	34.84	46.65	50.48	4.42	7.16	16.09	27.97	2.40	4.32	11.66	22.11
92	27.84	35.94	48.15	52.07	4.41	7.21	16.41	28.49	2.40	4.33	11.88	22.65
93	28.65	36.99	49.55	53.56	4.39	7.23	16.72	29.13	2.37	4.36	12.08	23.18
94	29.40	37.94	50.81	54.89	4.41	7.29	17.04	29.78	2.40	4.41	12.33	23.49
95	30.01	38.75	51.88	56.00	4.42	7.36	17.37	30.35	2.40	4.46	12.58	24.14
96-100	30.53	39.40	52.70	56.78	4.47	7.45	17.67	30.88	2.41	4.48	12.79	24.56

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 40**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	365 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.58	2.03	2.72	2.90	4.11	4.57	4.85	5.90	2.21	2.75	3.53	4.70
41	1.62	2.12	2.81	3.00	4.17	4.61	4.95	6.04	2.26	2.77	3.57	4.78
42	1.68	2.15	2.87	3.07	4.23	4.69	5.03	6.14	2.27	2.83	3.66	4.88
43	1.71	2.21	2.96	3.14	4.29	4.75	5.13	6.26	2.32	2.87	3.71	4.97
44	1.76	2.27	3.02	3.26	4.36	4.84	5.22	6.35	2.37	2.90	3.76	5.07
45	1.83	2.33	3.12	3.33	4.42	4.95	5.32	6.51	2.41	2.97	3.84	5.17
46	1.87	2.41	3.19	3.44	4.52	5.02	5.42	6.64	2.45	3.02	3.91	5.27
47	1.95	2.50	3.31	3.56	4.58	5.10	5.50	6.76	2.46	3.07	4.01	5.40
48	2.00	2.56	3.43	3.66	4.67	5.17	5.63	6.93	2.52	3.12	4.09	5.53
49	2.12	2.71	3.62	3.84	4.77	5.32	5.78	7.16	2.58	3.19	4.19	5.70
50	2.21	2.87	3.82	4.04	4.88	5.44	5.97	7.36	2.63	3.28	4.32	5.87
51	2.31	2.96	3.92	4.19	4.97	5.53	6.08	7.55	2.70	3.33	4.41	5.99
52	2.37	3.06	4.04	4.33	5.03	5.63	6.18	7.73	2.72	3.39	4.47	6.14
53	2.45	3.16	4.21	4.52	5.13	5.72	6.33	7.91	2.77	3.44	4.57	6.28
54	2.56	3.28	4.39	4.69	5.17	5.78	6.46	8.11	2.81	3.49	4.67	6.43
55	2.70	3.46	4.59	4.92	5.32	5.97	6.64	8.35	2.87	3.58	4.78	6.64
56	2.83	3.66	4.88	5.22	5.45	6.15	6.90	8.71	2.97	3.71	5.02	6.93
57	3.01	3.89	5.17	5.54	5.63	6.33	7.16	9.09	3.06	3.83	5.17	7.26
58	3.19	4.13	5.53	5.90	5.78	6.51	7.45	9.47	3.12	3.92	5.39	7.55
59	3.47	4.48	5.98	6.41	5.97	6.73	7.78	10.00	3.24	4.04	5.63	7.92
60	3.77	4.85	6.48	6.93	6.14	6.93	8.11	10.48	3.31	4.19	5.87	8.34
61	4.03	5.20	6.93	7.41	6.26	7.14	8.41	10.93	3.38	4.29	6.08	8.71
62	4.32	5.58	7.45	7.96	6.35	7.28	8.71	11.42	3.44	4.39	6.29	9.09
63	4.64	5.98	8.00	8.56	6.45	7.40	9.00	11.93	3.47	4.47	6.51	9.47
64	5.10	6.55	8.77	9.36	6.55	7.59	9.36	12.58	3.56	4.58	6.79	10.00
65	5.58	7.18	9.61	10.28	6.66	7.76	9.78	13.27	3.62	4.67	7.08	10.56
66	5.99	7.74	10.35	11.06	6.76	7.92	10.16	13.90	3.66	4.78	7.35	11.06
67	6.45	8.31	11.13	11.93	6.90	8.15	10.62	14.65	3.74	4.92	7.70	11.66
68	6.93	8.97	11.99	12.87	7.10	8.42	11.18	15.49	3.84	5.07	8.06	12.31
69	7.55	9.73	13.02	13.94	7.33	8.77	11.83	16.44	3.96	5.29	8.56	13.07
70	7.81	10.10	13.49	14.45	7.26	8.75	11.98	16.66	3.92	5.29	8.66	13.27
71	8.00	10.35	13.84	14.84	7.16	8.67	12.06	16.85	3.87	5.22	8.71	13.39
72	8.19	10.57	14.18	15.18	6.95	8.50	12.02	16.85	3.77	5.14	8.69	13.43
73	8.79	11.34	15.20	16.27	7.01	8.67	12.46	17.60	3.81	5.23	9.04	14.02
74	9.52	12.31	16.46	17.65	7.03	8.79	12.93	18.41	3.82	5.32	9.35	14.64
75	10.30	13.30	17.83	19.09	7.01	8.87	13.35	19.23	3.81	5.35	9.65	15.31
76	11.03	14.26	19.13	20.48	6.98	8.94	13.70	19.98	3.77	5.39	9.92	15.90
77	11.77	15.24	20.40	21.88	6.95	9.04	14.09	20.72	3.76	5.44	10.20	16.47
78	12.52	16.20	21.72	23.28	6.95	9.12	14.50	21.48	3.76	5.50	10.50	17.07
79	13.33	17.22	23.10	24.76	6.93	9.22	14.93	22.21	3.76	5.54	10.81	17.65
80	14.21	18.38	24.66	26.43	6.89	9.25	15.31	22.98	3.72	5.59	11.09	18.26
81	15.20	19.64	26.36	28.24	6.79	9.29	15.70	23.80	3.66	5.59	11.37	18.94
82	16.22	20.97	28.14	30.16	6.70	9.34	16.14	24.66	3.63	5.63	11.68	19.61
83	17.27	22.34	29.96	32.14	6.60	9.35	16.57	25.51	3.57	5.64	11.98	20.28
84	18.20	23.54	31.57	33.83	6.53	9.42	16.95	26.23	3.53	5.69	12.27	20.84
85	18.89	24.42	32.78	35.16	6.46	9.42	17.21	26.73	3.49	5.69	12.46	21.28
86	19.47	25.20	33.81	36.24	6.39	9.37	17.37	27.17	3.46	5.64	12.58	21.59
87	19.99	25.87	34.71	37.20	6.29	9.31	17.47	27.46	3.39	5.60	12.64	21.85
88	20.49	26.51	35.57	38.13	6.23	9.24	17.57	27.76	3.37	5.58	12.70	22.06
89	21.03	27.19	36.48	39.12	6.17	9.22	17.70	28.12	3.33	5.54	12.80	22.35
90	21.65	28.01	37.56	40.26	6.18	9.25	18.01	28.69	3.34	5.59	13.02	22.81
91	22.35	28.89	38.79	41.57	6.23	9.37	18.40	29.42	3.37	5.64	13.30	23.39
92	23.06	29.83	40.01	42.88	6.28	9.50	18.79	30.16	3.39	5.72	13.62	24.00
93	23.74	30.69	41.18	44.10	6.34	9.61	19.19	30.88	3.43	5.79	13.89	24.56
94	24.32	31.47	42.22	45.20	6.39	9.73	19.61	31.59	3.46	5.89	14.19	25.12
95	24.86	32.15	43.09	46.08	6.46	9.87	19.98	32.21	3.49	5.95	14.45	25.62
96-100	25.30	32.70	43.77	46.71	6.54	10.00	20.34	32.77	3.53	6.04	14.74	26.07

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 41**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.76	0.95	1.22	1.32	2.64	2.92	3.02	3.40	1.44	1.75	2.20	2.70
41	0.80	1.01	1.30	1.38	2.70	3.00	3.11	3.49	1.46	1.81	2.24	2.77
42	0.84	1.04	1.36	1.45	2.77	3.06	3.20	3.60	1.50	1.85	2.32	2.86
43	0.89	1.10	1.42	1.52	2.86	3.14	3.29	3.70	1.55	1.91	2.38	2.95
44	0.92	1.16	1.50	1.60	2.93	3.24	3.38	3.83	1.58	1.94	2.45	3.05
45	0.98	1.22	1.57	1.68	3.01	3.32	3.48	3.94	1.63	2.00	2.51	3.13
46	1.03	1.30	1.66	1.78	3.07	3.42	3.59	4.06	1.67	2.08	2.59	3.23
47	1.09	1.37	1.75	1.87	3.16	3.52	3.68	4.18	1.72	2.11	2.66	3.32
48	1.14	1.44	1.85	1.99	3.24	3.60	3.79	4.32	1.75	2.17	2.75	3.43
49	1.25	1.56	2.02	2.15	3.34	3.70	3.92	4.49	1.81	2.23	2.84	3.58
50	1.36	1.69	2.18	2.33	3.42	3.83	4.06	4.67	1.85	2.30	2.93	3.70
51	1.42	1.80	2.30	2.47	3.50	3.89	4.15	4.78	1.90	2.35	3.00	3.80
52	1.52	1.91	2.45	2.60	3.58	3.97	4.26	4.91	1.93	2.40	3.07	3.92
53	1.60	2.02	2.59	2.77	3.62	4.06	4.36	5.06	1.97	2.46	3.14	4.02
54	1.69	2.14	2.76	2.95	3.70	4.13	4.45	5.21	2.00	2.50	3.22	4.13
55	1.82	2.29	2.95	3.16	3.79	4.24	4.60	5.40	2.05	2.56	3.32	4.30
56	1.99	2.48	3.22	3.43	3.90	4.38	4.78	5.64	2.11	2.64	3.46	4.49
57	2.15	2.70	3.49	3.73	4.02	4.51	4.96	5.89	2.18	2.72	3.58	4.68
58	2.33	2.94	3.79	4.06	4.13	4.63	5.12	6.16	2.23	2.78	3.71	4.88
59	2.59	3.25	4.21	4.51	4.22	4.78	5.32	6.44	2.29	2.87	3.85	5.12
60	2.87	3.60	4.67	4.99	4.31	4.87	5.51	6.73	2.33	2.94	3.98	5.35
61	3.12	3.94	5.09	5.45	4.36	4.96	5.68	7.01	2.36	3.00	4.10	5.58
62	3.41	4.28	5.54	5.95	4.39	5.00	5.80	7.27	2.38	3.02	4.20	5.78
63	3.71	4.68	6.07	6.52	4.39	5.03	5.92	7.55	2.38	3.04	4.30	6.00
64	4.13	5.18	6.74	7.25	4.39	5.06	6.08	7.88	2.38	3.05	4.40	6.28
65	4.57	5.76	7.48	8.03	4.39	5.09	6.25	8.24	2.38	3.07	4.51	6.55
66	4.99	6.29	8.18	8.80	4.38	5.12	6.41	8.59	2.38	3.07	4.63	6.83
67	5.44	6.88	8.94	9.60	4.39	5.18	6.61	9.00	2.38	3.12	4.79	7.15
68	5.94	7.48	9.76	10.49	4.43	5.27	6.88	9.46	2.40	3.18	4.97	7.52
69	6.52	8.22	10.73	11.52	4.49	5.39	7.19	10.00	2.42	3.25	5.21	7.94
70	6.82	8.60	11.23	12.08	4.37	5.30	7.20	10.10	2.36	3.19	5.22	8.04
71	7.06	8.90	11.63	12.53	4.25	5.20	7.19	10.18	2.29	3.12	5.20	8.09
72	7.26	9.18	12.00	12.91	4.04	5.00	7.07	10.15	2.18	3.01	5.12	8.06
73	7.85	9.92	12.97	13.97	3.96	4.97	7.24	10.52	2.15	3.00	5.24	8.36
74	8.54	10.80	14.14	15.23	3.84	4.90	7.37	10.91	2.08	2.95	5.33	8.68
75	9.29	11.75	15.38	16.58	3.67	4.79	7.46	11.28	1.99	2.89	5.40	8.98
76	10.02	12.67	16.60	17.90	3.49	4.66	7.52	11.62	1.90	2.81	5.44	9.24
77	10.75	13.61	17.83	19.24	3.32	4.54	7.61	11.95	1.80	2.74	5.50	9.50
78	11.48	14.54	19.07	20.57	3.17	4.45	7.70	12.29	1.72	2.68	5.57	9.77
79	12.28	15.54	20.38	21.98	2.98	4.31	7.78	12.59	1.61	2.60	5.62	10.02
80	13.02	16.64	21.83	23.57	2.74	4.12	7.79	12.89	1.48	2.48	5.51	10.25
81	14.10	17.86	23.44	25.30	2.44	3.88	7.78	13.16	1.32	2.34	5.62	10.48
82	15.11	19.13	25.13	27.13	2.10	3.59	7.74	13.44	1.14	2.17	5.60	10.68
83	16.13	20.44	26.84	28.99	1.75	3.31	7.70	13.69	0.95	1.99	5.57	10.88
84	17.03	21.58	28.36	30.64	1.44	3.06	7.67	13.87	0.78	1.84	5.56	11.04
85	17.72	22.46	29.53	31.90	1.21	2.86	7.63	14.03	0.66	1.73	5.52	11.15
86	18.31	23.21	30.50	32.95	1.04	2.70	7.57	14.15	0.60	1.62	5.48	11.24
87	18.83	23.86	31.37	33.89	0.88	2.53	7.49	14.21	0.60	1.52	5.42	11.30
88	19.32	24.48	32.20	34.79	0.71	2.36	7.40	14.27	0.60	1.43	5.36	11.34
89	19.84	25.14	33.07	35.74	0.60	2.23	7.36	14.38	0.60	1.34	5.32	11.42
90	20.45	25.92	34.10	36.85	0.60	2.14	7.39	14.62	0.60	1.30	5.35	11.62
91	21.13	26.80	35.26	38.10	0.60	2.08	7.48	14.93	0.60	1.26	5.41	11.88
92	21.84	27.68	36.43	39.36	0.60	2.00	7.57	15.25	0.60	1.21	5.48	12.13
93	22.50	28.54	37.55	40.56	0.60	1.96	7.67	15.59	0.60	1.19	5.56	12.40
94	23.10	29.29	38.56	41.63	0.60	1.92	7.79	15.91	0.60	1.15	5.63	12.65
95	23.62	29.95	39.42	42.53	0.60	1.84	7.90	16.21	0.60	1.15	5.71	12.90
96-100	24.04	30.48	40.10	43.21	0.60	1.90	8.02	16.49	0.60	1.15	5.81	13.10

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

Policy Form Series: 5092

**Table 42**

Policy Form	5292
Elimination Period	60 Days
Inflation	5% Simple
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.72	0.91	1.18	1.26	2.60	2.86	2.96	3.34	1.40	1.73	2.14	2.65
41	0.76	0.95	1.22	1.31	2.68	2.93	3.04	3.46	1.45	1.76	2.21	2.74
42	0.80	1.01	1.30	1.38	2.75	3.01	3.13	3.53	1.49	1.82	2.28	2.82
43	0.83	1.04	1.36	1.45	2.82	3.11	3.22	3.65	1.54	1.86	2.33	2.90
44	0.89	1.10	1.44	1.54	2.90	3.19	3.31	3.76	1.57	1.92	2.40	2.98
45	0.92	1.16	1.50	1.62	2.98	3.28	3.41	3.88	1.62	1.97	2.47	3.07
46	0.98	1.22	1.58	1.69	3.05	3.35	3.52	4.01	1.66	2.03	2.56	3.18
47	1.03	1.30	1.67	1.80	3.13	3.46	3.61	4.13	1.69	2.08	2.63	3.28
48	1.09	1.37	1.76	1.90	3.22	3.53	3.73	4.26	1.74	2.12	2.70	3.38
49	1.18	1.49	1.92	2.05	3.31	3.65	3.86	4.42	1.80	2.21	2.78	3.50
50	1.27	1.62	2.09	2.22	3.41	3.76	3.98	4.58	1.84	2.27	2.88	3.65
51	1.36	1.69	2.20	2.35	3.48	3.84	4.08	4.72	1.87	2.32	2.95	3.76
52	1.44	1.81	2.33	2.50	3.55	3.92	4.20	4.86	1.92	2.38	3.04	3.86
53	1.52	1.92	2.47	2.65	3.61	4.02	4.30	4.99	1.96	2.41	3.11	3.97
54	1.62	2.03	2.64	2.82	3.67	4.08	4.40	5.15	1.99	2.46	3.19	4.10
55	1.73	2.18	2.83	3.02	3.77	4.20	4.56	5.34	2.04	2.54	3.29	4.24
56	1.87	2.36	3.06	3.13	3.88	4.33	4.72	5.58	2.10	2.63	3.42	4.44
57	2.03	2.57	3.32	3.56	4.01	4.48	4.91	5.83	2.17	2.70	3.56	4.66
58	2.21	2.78	3.61	3.88	4.10	4.60	5.09	6.10	2.22	2.77	3.68	4.86
59	2.46	3.10	4.02	4.31	4.21	4.73	5.28	6.38	2.28	2.86	3.83	5.09
60	2.72	3.43	4.45	4.78	4.30	4.86	5.50	6.71	2.32	2.93	3.97	5.33
61	2.95	3.74	4.86	5.21	4.36	4.94	5.66	6.98	2.36	2.98	4.08	5.54
62	3.22	4.07	5.30	5.69	4.40	5.00	5.80	7.25	2.38	3.02	4.20	5.76
63	3.52	4.45	5.80	6.23	4.42	5.05	5.95	7.54	2.39	3.04	4.30	5.99
64	3.90	4.94	6.44	6.91	4.43	5.09	6.11	7.88	2.40	3.07	4.43	6.28
65	4.33	5.48	7.15	7.67	4.44	5.15	6.31	8.26	2.40	3.11	4.57	6.56
66	4.73	5.99	7.82	8.40	4.45	5.21	6.49	8.63	2.41	3.13	4.69	6.86
67	5.16	6.54	8.54	9.18	4.49	5.27	6.71	9.02	2.42	3.18	4.86	7.18
68	5.62	7.12	9.32	10.02	4.54	5.39	6.98	9.49	2.46	3.25	5.05	7.56
69	6.17	7.82	10.25	11.03	4.62	5.52	7.32	10.06	2.50	3.34	5.30	7.99
70	6.46	8.20	10.73	11.56	4.51	5.44	7.34	10.18	2.45	3.28	5.30	8.09
71	6.68	8.48	11.12	11.98	4.38	5.33	7.32	10.25	2.36	3.22	5.30	8.15
72	6.89	8.75	11.47	12.35	4.19	5.15	7.22	10.21	2.27	3.11	5.11	8.12
73	7.44	9.44	12.41	13.36	4.12	5.14	7.39	10.58	2.23	3.10	5.35	8.42
74	8.10	10.30	13.52	14.57	4.00	5.08	7.54	10.99	2.16	3.06	5.45	8.74
75	8.81	11.20	14.71	15.86	3.85	4.98	7.66	11.38	2.09	3.01	5.54	9.05
76	9.49	12.07	15.88	17.12	3.70	4.86	7.73	11.74	2.00	2.94	5.59	9.34
77	10.19	12.96	17.05	18.40	3.55	4.78	7.84	12.10	1.92	2.88	5.68	9.62
78	10.90	13.86	18.24	19.67	3.43	4.72	7.98	12.47	1.86	2.84	5.77	9.92
79	11.64	14.81	19.50	21.04	3.29	4.64	8.10	12.85	1.78	2.80	5.87	10.21
80	12.46	15.86	20.89	22.55	3.11	4.52	8.20	13.22	1.68	2.72	5.94	10.51
81	13.37	17.02	22.43	24.20	2.90	4.37	8.28	13.61	1.57	2.64	6.00	10.82
82	14.33	18.24	24.04	25.96	2.69	4.22	8.39	14.03	1.45	2.54	6.06	11.15
83	15.30	19.48	25.69	27.74	2.47	4.07	8.50	14.44	1.33	2.46	6.14	11.48
84	16.15	20.57	27.14	29.32	2.29	3.95	8.62	14.80	1.24	2.39	6.24	11.77
85	16.81	21.42	28.26	30.53	2.16	3.86	8.68	15.05	1.16	2.33	6.28	11.98
86	17.36	22.12	29.20	31.54	2.03	3.74	8.68	15.22	1.09	2.26	6.28	12.10
87	17.86	22.74	30.02	32.44	1.88	3.61	8.62	15.32	1.02	2.17	6.24	12.18
88	18.32	23.34	30.82	33.29	1.75	3.49	8.58	15.41	0.95	2.10	6.20	12.26
89	18.82	23.98	31.66	34.20	1.63	3.38	8.58	15.58	0.89	2.04	6.20	12.38
90	19.39	24.71	32.64	35.27	1.56	3.34	8.65	15.84	0.84	2.02	6.25	12.60
91	20.05	25.55	33.76	36.47	1.50	3.31	8.78	16.21	0.82	1.99	6.36	12.90
92	20.71	26.40	34.87	37.67	1.44	3.29	8.93	16.61	0.78	1.99	6.46	13.20
93	21.35	27.20	35.95	38.82	1.39	3.28	9.08	16.98	0.76	1.98	6.56	13.50
94	21.91	27.94	36.91	39.84	1.34	3.28	9.23	17.34	0.73	1.98	6.68	13.79
95	22.40	28.56	37.73	40.70	1.33	3.29	9.38	17.69	0.72	1.99	6.79	14.06
96-100	22.80	29.06	38.39	41.35	1.32	3.32	9.54	17.99	0.71	2.00	6.90	14.32

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 43**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.70	0.86	1.13	1.20	2.57	2.80	2.92	3.29	1.39	1.69	2.11	2.63
41	0.72	0.91	1.19	1.26	2.64	2.87	3.00	3.38	1.42	1.74	2.17	2.69
42	0.76	0.95	1.25	1.32	2.70	2.96	3.07	3.48	1.46	1.78	2.22	2.76
43	0.80	1.01	1.30	1.39	2.77	3.04	3.18	3.59	1.50	1.82	2.29	2.84
44	0.84	1.07	1.37	1.46	2.86	3.12	3.25	3.70	1.55	1.87	2.35	2.95
45	0.89	1.12	1.44	1.55	2.93	3.20	3.37	3.80	1.58	1.93	2.42	3.04
46	0.92	1.18	1.52	1.63	3.01	3.31	3.47	3.94	1.63	1.99	2.50	3.13
47	0.98	1.25	1.60	1.72	3.10	3.40	3.56	4.07	1.67	2.04	2.57	3.24
48	1.03	1.31	1.69	1.81	3.18	3.48	3.67	4.20	1.72	2.10	2.65	3.34
49	1.12	1.42	1.84	1.96	3.28	3.60	3.79	4.36	1.76	2.17	2.75	3.48
50	1.21	1.54	1.99	2.12	3.37	3.70	3.92	4.54	1.82	2.23	2.84	3.60
51	1.28	1.63	2.11	2.24	3.43	3.78	4.03	4.68	1.86	2.29	2.93	3.71
52	1.37	1.73	2.23	2.39	3.52	3.88	4.13	4.81	1.91	2.33	3.00	3.83
53	1.45	1.84	2.38	2.54	3.59	3.96	4.25	4.96	1.94	2.39	3.06	3.94
54	1.54	1.94	2.52	2.69	3.66	4.04	4.36	5.11	1.97	2.45	3.14	4.06
55	1.64	2.09	2.70	2.90	3.76	4.15	4.50	5.30	2.03	2.50	3.25	4.22
56	1.78	2.27	2.94	3.14	3.88	4.31	4.68	5.54	2.10	2.59	3.38	4.42
57	1.93	2.46	3.19	3.41	3.98	4.44	4.87	5.81	2.17	2.68	3.52	4.62
58	2.11	2.66	3.47	3.71	4.10	4.58	5.06	6.07	2.22	2.76	3.66	4.84
59	2.33	2.96	3.85	4.13	4.22	4.72	5.27	6.37	2.28	2.84	3.80	5.08
60	2.59	3.29	4.28	4.58	4.32	4.86	5.48	6.70	2.33	2.93	3.96	5.32
61	2.82	3.58	4.67	4.99	4.39	4.94	5.66	6.98	2.38	2.98	4.08	5.54
62	3.07	3.90	5.09	5.45	4.44	5.03	5.81	7.27	2.40	3.04	4.21	5.78
63	3.35	4.26	5.56	5.96	4.48	5.08	5.98	7.56	2.41	3.06	4.32	6.01
64	3.73	4.73	6.18	6.64	4.50	5.15	6.17	7.93	2.42	3.11	4.45	6.31
65	4.13	5.24	6.86	7.37	4.51	5.21	6.36	8.32	2.45	3.13	4.60	6.61
66	4.51	5.74	7.51	8.06	4.52	5.26	6.53	8.66	2.45	3.16	4.73	6.90
67	4.91	6.25	8.20	8.81	4.56	5.34	6.78	9.08	2.47	3.22	4.90	7.24
68	5.36	6.83	8.95	9.62	4.62	5.45	7.07	9.58	2.50	3.30	5.11	7.62
69	5.89	7.49	9.84	10.57	4.70	5.59	7.39	10.13	2.56	3.38	5.35	8.06
70	6.17	7.86	10.31	11.09	4.61	5.52	7.43	10.27	2.50	3.32	5.38	8.16
71	6.37	8.12	10.68	11.50	4.50	5.42	7.45	10.36	2.44	3.28	5.38	8.24
72	6.58	8.38	11.02	11.86	4.31	5.26	7.36	10.33	2.33	3.17	5.32	8.22
73	7.10	9.05	11.92	12.83	4.26	5.26	7.55	10.74	2.30	3.17	5.46	8.53
74	7.73	9.86	12.98	13.99	4.16	5.22	7.72	11.16	2.26	3.16	5.58	8.88
75	8.41	10.73	14.14	15.23	4.04	5.15	7.85	11.58	2.18	3.11	5.69	9.20
76	9.07	11.57	15.25	16.44	3.91	5.06	7.97	11.95	2.11	3.05	5.76	9.50
77	9.73	12.42	16.39	17.66	3.78	4.98	8.09	12.34	2.05	3.01	5.86	9.82
78	10.40	13.28	17.52	18.90	3.67	4.92	8.23	12.71	1.98	2.98	5.95	10.12
79	11.11	14.18	18.73	20.21	3.53	4.85	8.36	13.07	1.91	2.93	6.06	10.40
80	11.90	15.08	20.08	21.66	3.35	4.72	8.45	13.44	1.81	2.84	6.12	10.68
81	12.77	16.31	21.55	23.26	3.12	4.55	8.51	13.79	1.69	2.75	6.16	10.96
82	13.68	17.48	23.11	24.94	2.87	4.37	8.57	14.12	1.55	2.64	6.19	11.24
83	14.62	18.67	24.70	26.65	2.60	4.19	8.62	14.47	1.40	2.53	6.24	11.52
84	15.43	19.72	26.09	28.16	2.38	4.04	8.68	14.75	1.28	2.44	6.28	11.72
85	16.07	20.53	27.17	29.33	2.21	3.92	8.70	14.94	1.20	2.36	6.30	11.89
86	16.58	21.20	28.07	30.30	2.08	3.80	8.69	15.11	1.12	2.29	6.29	12.01
87	17.05	21.80	28.86	31.16	1.93	3.67	8.65	15.20	1.04	2.21	6.25	12.08
88	17.51	22.38	29.63	31.99	1.80	3.55	8.59	15.29	0.97	2.14	6.22	12.17
89	17.98	22.98	30.43	32.86	1.68	3.44	8.58	15.44	0.91	2.08	6.20	12.28
90	18.53	23.70	31.38	33.89	1.61	3.40	8.66	15.71	0.88	2.05	6.26	12.49
91	19.15	24.50	32.45	35.04	1.55	3.37	8.80	16.08	0.84	2.03	6.37	12.79
92	19.79	25.31	33.53	36.20	1.49	3.35	8.94	16.44	0.80	2.03	6.47	13.08
93	20.40	26.09	34.56	37.31	1.43	3.32	9.08	16.80	0.77	2.00	6.56	13.37
94	20.94	26.78	35.48	38.28	1.39	3.32	9.22	17.16	0.76	2.00	6.67	13.66
95	21.41	27.38	36.28	39.11	1.37	3.34	9.37	17.50	0.73	2.02	6.78	13.92
96-100	21.79	27.88	36.91	39.73	1.36	3.37	9.53	17.81	0.73	2.03	6.89	14.16

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 44**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.61	0.77	1.01	1.08	2.45	2.66	2.77	3.13	1.32	1.62	2.00	2.50
41	0.64	0.82	1.04	1.12	2.51	2.74	2.86	3.24	1.36	1.66	2.05	2.58
42	0.66	0.84	1.10	1.18	2.57	2.80	2.93	3.34	1.39	1.69	2.12	2.65
43	0.71	0.90	1.16	1.25	2.65	2.90	3.01	3.46	1.44	1.74	2.18	2.74
44	0.73	0.94	1.21	1.30	2.72	2.98	3.11	3.55	1.48	1.80	2.24	2.83
45	0.77	1.00	1.28	1.37	2.78	3.06	3.20	3.66	1.52	1.85	2.32	2.92
46	0.82	1.03	1.36	1.45	2.87	3.14	3.30	3.78	1.56	1.91	2.39	3.01
47	0.86	1.10	1.44	1.52	2.95	3.24	3.40	3.90	1.60	1.94	2.46	3.11
48	0.91	1.16	1.50	1.62	3.02	3.32	3.50	4.03	1.64	2.00	2.54	3.20
49	1.00	1.26	1.64	1.75	3.12	3.42	3.62	4.20	1.68	2.08	2.64	3.34
50	1.08	1.37	1.78	1.90	3.22	3.55	3.77	4.36	1.74	2.14	2.72	3.48
51	1.13	1.45	1.87	2.00	3.30	3.62	3.88	4.50	1.78	2.20	2.80	3.59
52	1.20	1.54	1.99	2.12	3.37	3.71	3.97	4.63	1.82	2.24	2.87	3.70
53	1.27	1.63	2.11	2.24	3.43	3.80	4.08	4.78	1.86	2.29	2.95	3.80
54	1.36	1.73	2.24	2.40	3.50	3.88	4.20	4.94	1.90	2.33	3.04	3.92
55	1.45	1.85	2.41	2.58	3.60	3.98	4.33	5.14	1.94	2.41	3.14	4.08
56	1.57	2.00	2.63	2.78	3.73	4.13	4.51	5.39	2.02	2.50	3.28	4.28
57	1.72	2.18	2.84	3.04	3.85	4.30	4.70	5.64	2.09	2.58	3.41	4.49
58	1.86	2.38	3.10	3.30	3.96	4.43	4.90	5.90	2.14	2.66	3.55	4.69
59	2.05	2.64	3.43	3.67	4.08	4.57	5.11	6.22	2.21	2.75	3.70	4.94
60	2.29	2.92	3.80	4.07	4.20	4.70	5.33	6.53	2.27	2.83	3.86	5.21
61	2.48	3.18	4.15	4.44	4.26	4.80	5.51	6.83	2.30	2.90	3.98	5.42
62	2.72	3.47	4.54	4.86	4.32	4.88	5.69	7.12	2.35	2.95	4.12	5.66
63	2.96	3.79	4.97	5.32	4.36	4.98	5.87	7.43	2.36	3.00	4.24	5.90
64	3.30	4.21	5.52	5.90	4.42	5.06	6.08	7.82	2.39	3.05	4.40	6.23
65	3.66	4.67	6.14	6.56	4.48	5.15	6.31	8.24	2.41	3.11	4.57	6.55
66	3.98	5.11	6.71	7.19	4.51	5.23	6.53	8.64	2.45	3.16	4.73	6.88
67	4.34	5.58	7.34	7.87	4.58	5.35	6.80	9.08	2.48	3.23	4.93	7.21
68	4.75	6.08	8.00	8.58	4.68	5.51	7.15	9.59	2.54	3.32	5.16	7.63
69	5.22	6.68	8.81	9.44	4.81	5.70	7.52	10.20	2.60	3.43	5.45	8.10
70	5.46	7.00	9.23	9.90	4.74	5.65	7.61	10.34	2.56	3.41	5.50	8.23
71	5.64	7.25	9.56	10.27	4.64	5.58	7.62	10.46	2.51	3.36	5.51	8.32
72	5.82	7.48	9.86	10.60	4.49	5.44	7.56	10.45	2.42	3.28	5.47	8.32
73	6.30	8.08	10.68	11.47	4.48	5.48	7.80	10.88	2.42	3.30	5.64	8.65
74	6.85	8.80	11.64	12.50	4.43	5.50	8.02	11.35	2.39	3.31	5.81	9.02
75	7.46	9.58	12.67	13.62	4.36	5.48	8.22	11.82	2.35	3.30	5.94	9.40
76	8.04	10.33	13.68	14.71	4.26	5.45	8.39	12.23	2.30	3.29	6.06	9.73
77	8.64	11.10	14.70	15.80	4.19	5.44	8.57	12.65	2.27	3.28	6.19	10.06
78	9.23	11.86	15.72	16.91	4.12	5.44	8.76	13.06	2.23	3.28	6.34	10.39
79	9.86	12.67	16.81	18.08	4.03	5.40	8.96	13.48	2.18	3.26	6.49	10.72
80	10.56	13.58	18.25	19.38	3.92	5.36	9.13	13.92	2.12	3.11	6.61	11.06
81	11.34	14.58	19.34	20.81	3.80	5.30	9.31	14.40	2.05	3.19	6.74	11.45
82	12.16	15.62	20.74	22.32	3.67	5.22	9.52	14.89	1.98	3.16	6.88	11.84
83	12.98	16.69	22.16	23.87	3.53	5.16	9.72	15.40	1.91	3.12	7.03	12.25
84	13.70	17.63	23.42	25.21	3.42	5.14	9.92	15.83	1.85	3.10	7.19	12.59
85	14.27	18.36	24.40	26.27	3.35	5.09	10.06	16.15	1.81	3.07	7.27	12.84
86	14.74	18.96	25.20	27.14	3.25	5.00	10.09	16.37	1.76	3.01	7.31	13.01
87	15.16	19.50	25.92	27.91	3.16	4.90	10.10	16.52	1.70	2.95	7.32	13.14
88	15.55	20.02	26.60	28.66	3.06	4.80	10.13	16.67	1.66	2.90	7.32	13.26
89	15.97	20.56	27.34	29.44	2.99	4.74	10.16	16.87	1.62	2.87	7.36	13.42
90	16.46	21.19	28.19	30.36	2.96	4.73	10.31	17.20	1.60	2.86	7.45	13.67
91	17.03	21.91	29.15	31.39	2.95	4.76	10.51	17.62	1.60	2.87	7.61	14.02
92	17.59	22.64	30.12	32.44	2.94	4.78	10.70	18.06	1.60	2.88	7.75	14.36
93	18.13	23.34	31.04	33.42	2.93	4.79	10.92	18.49	1.58	2.89	7.90	14.70
94	18.61	23.96	31.87	34.30	2.94	4.84	11.12	18.89	1.58	2.92	8.05	15.02
95	19.03	24.50	32.59	35.03	2.94	4.86	11.32	19.27	1.60	2.94	8.20	15.34
96-100	19.37	24.94	33.16	35.58	2.96	4.91	11.52	19.61	1.61	2.96	8.33	15.60

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 45**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.49	0.62	0.82	0.86	2.05	2.24	2.36	2.75	1.12	1.37	1.69	2.20
41	0.52	0.66	0.85	0.91	2.11	2.32	2.42	2.84	1.14	1.40	1.76	2.27
42	0.54	0.70	0.90	0.95	2.17	2.39	2.50	2.94	1.18	1.45	1.81	2.33
43	0.56	0.72	0.94	1.00	2.23	2.46	2.58	3.02	1.21	1.49	1.86	2.41
44	0.59	0.76	1.00	1.04	2.30	2.52	2.66	3.12	1.25	1.54	1.92	2.48
45	0.64	0.80	1.04	1.10	2.38	2.63	2.76	3.23	1.28	1.57	1.99	2.57
46	0.66	0.84	1.10	1.18	2.45	2.69	2.83	3.35	1.32	1.62	2.05	2.66
47	0.71	0.90	1.16	1.22	2.51	2.77	2.93	3.47	1.36	1.67	2.12	2.75
48	0.74	0.94	1.22	1.30	2.58	2.86	3.02	3.59	1.39	1.73	2.20	2.84
49	0.80	1.02	1.34	1.40	2.66	2.96	3.16	3.74	1.45	1.78	2.28	2.96
50	0.86	1.10	1.45	1.54	2.76	3.06	3.29	3.90	1.49	1.85	2.38	3.11
51	0.92	1.18	1.54	1.62	2.83	3.13	3.38	4.03	1.54	1.90	2.45	3.20
52	0.98	1.25	1.62	1.72	2.90	3.22	3.48	4.16	1.57	1.94	2.51	3.31
53	1.03	1.32	1.73	1.82	2.96	3.31	3.59	4.31	1.60	1.99	2.59	3.42
54	1.10	1.40	1.84	1.93	3.04	3.40	3.70	4.45	1.64	2.04	2.68	3.55
55	1.19	1.50	1.97	2.09	3.13	3.49	3.84	4.67	1.69	2.11	2.78	3.70
56	1.28	1.63	2.14	2.27	3.25	3.62	4.02	4.90	1.76	2.20	2.92	3.90
57	1.39	1.78	2.32	2.46	3.37	3.78	4.21	5.15	1.82	2.29	3.05	4.10
58	1.52	1.93	2.52	2.68	3.49	3.92	4.40	5.42	1.90	2.38	3.19	4.32
59	1.68	2.15	2.80	2.98	3.61	4.08	4.62	5.74	1.96	2.46	3.35	4.56
60	1.86	2.39	3.12	3.30	3.74	4.24	4.87	6.07	2.03	2.56	3.52	4.84
61	2.03	2.59	3.40	3.60	3.84	4.36	5.08	6.37	2.08	2.63	3.67	5.08
62	2.21	2.83	3.71	3.95	3.92	4.48	5.28	6.71	2.12	2.70	3.83	5.33
63	2.41	3.11	4.07	4.32	3.98	4.58	5.50	7.04	2.17	2.76	3.97	5.60
64	2.69	3.46	4.52	4.80	4.08	4.72	5.76	7.46	2.21	2.84	4.15	5.95
65	2.98	3.83	5.04	5.34	4.16	4.86	6.01	7.92	2.27	2.93	4.36	6.29
66	3.28	4.18	5.51	5.86	4.25	4.98	6.29	8.35	2.30	3.00	4.56	6.64
67	3.56	4.57	6.04	6.41	4.36	5.14	6.61	8.84	2.36	3.10	4.79	7.02
68	3.89	4.99	6.59	7.00	4.49	5.33	6.98	9.38	2.42	3.20	5.05	7.45
69	4.28	5.50	7.25	7.63	4.67	5.56	7.43	10.01	2.52	3.35	5.39	7.97
70	4.48	5.75	7.60	8.08	4.63	5.57	7.54	10.20	2.51	3.35	5.45	8.12
71	4.63	5.96	7.87	8.38	4.57	5.54	7.62	10.34	2.48	3.35	5.51	8.23
72	4.78	6.14	8.12	8.65	4.46	5.45	7.62	10.39	2.41	3.29	5.51	8.26
73	5.17	6.65	8.80	9.37	4.51	5.57	7.92	10.88	2.45	3.36	5.74	8.65
74	5.63	7.25	9.59	10.22	4.54	5.68	8.23	11.40	2.46	3.42	5.95	9.07
75	6.13	7.88	10.45	11.14	4.55	5.75	8.52	11.94	2.46	3.47	6.17	9.49
76	6.61	8.51	11.28	12.02	4.52	5.80	8.77	12.43	2.45	3.49	6.35	9.89
77	7.10	9.14	12.13	12.94	4.52	5.86	9.04	12.92	2.45	3.53	6.54	10.28
78	7.60	9.78	12.97	13.84	4.54	5.93	9.32	13.40	2.45	3.58	6.76	10.67
79	8.12	10.45	13.87	14.80	4.52	6.00	9.61	13.88	2.45	3.62	6.95	11.05
80	8.70	11.20	14.88	15.88	4.50	6.05	9.88	14.40	2.44	3.65	7.14	11.45
81	9.34	12.02	15.97	17.05	4.45	6.08	10.15	14.93	2.41	3.66	7.34	11.88
82	10.01	12.89	17.14	18.29	4.39	6.11	10.43	15.49	2.38	3.68	7.55	12.32
83	10.69	13.78	18.32	19.56	4.33	6.14	10.73	16.04	2.35	3.70	7.75	12.76
84	11.29	14.54	19.37	20.66	4.30	6.18	10.99	16.51	2.33	3.73	7.94	13.13
85	11.76	15.16	20.17	21.53	4.26	6.18	11.17	16.86	2.30	3.73	8.08	13.40
86	12.16	15.66	20.84	22.25	4.21	6.16	11.27	17.12	2.28	3.71	8.15	13.62
87	12.50	16.10	21.44	22.88	4.15	6.11	11.34	17.34	2.24	3.68	8.20	13.79
88	12.83	16.54	22.01	23.50	4.10	6.06	11.40	17.52	2.22	3.66	8.26	13.94
89	13.18	16.98	22.61	24.14	4.07	6.05	11.50	17.78	2.20	3.65	8.33	14.14
90	13.58	17.52	23.32	24.90	4.08	6.10	11.70	18.16	2.21	3.67	8.46	14.44
91	14.05	18.11	24.12	25.74	4.12	6.17	11.96	18.62	2.22	3.72	8.65	14.81
92	14.52	18.72	24.92	26.60	4.14	6.24	12.22	19.10	2.24	3.77	8.83	15.19
93	14.96	19.30	25.69	27.42	4.18	6.31	12.48	19.57	2.26	3.82	9.02	15.56
94	15.36	19.81	26.38	28.13	4.21	6.41	12.74	20.03	2.28	3.86	9.22	15.92
95	15.71	20.26	26.96	28.73	4.26	6.48	12.97	20.42	2.30	3.91	9.40	16.25
96-100	16.00	20.63	27.42	29.17	4.30	6.55	13.21	20.78	2.33	3.96	9.56	16.54

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 46**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	30 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.26	0.61	2.05	2.18	3.74	4.15	4.31	4.88	2.02	2.51	3.14	3.91
41	1.31	1.65	2.13	2.27	3.83	4.24	4.44	5.01	2.06	2.57	3.21	3.99
42	1.35	1.73	2.21	2.38	3.92	4.33	4.54	5.17	2.13	2.64	3.27	4.08
43	1.41	1.80	2.32	2.50	3.99	4.44	4.64	5.31	2.17	2.67	3.34	4.23
44	1.49	1.88	2.41	2.59	4.08	4.54	4.76	5.43	2.21	2.73	3.46	4.32
45	1.55	1.94	2.52	2.72	4.18	4.64	4.87	5.58	2.27	2.81	3.54	4.44
46	1.64	2.05	2.65	2.82	4.30	4.79	5.00	5.74	2.32	2.88	3.65	4.57
47	1.69	2.14	2.77	2.98	4.38	4.87	5.14	5.90	2.38	2.92	3.73	4.68
48	1.78	2.25	2.91	3.11	4.48	4.99	5.26	6.07	2.42	3.00	3.83	4.84
49	1.91	2.40	3.14	3.34	4.60	5.12	5.43	6.29	2.50	3.08	3.93	4.99
50	2.06	2.59	3.35	3.59	4.72	5.26	5.58	6.50	2.57	3.18	4.06	5.17
51	2.17	2.72	3.52	3.79	4.83	5.38	5.72	6.66	2.59	3.22	4.15	5.31
52	2.27	2.88	3.71	3.98	4.92	5.47	5.85	6.87	2.66	3.30	4.24	5.46
53	2.40	3.00	3.91	4.18	4.99	5.58	5.98	7.04	2.68	3.35	4.33	5.58
54	2.52	3.18	4.10	4.41	5.07	5.68	6.12	7.23	2.75	3.43	4.44	5.73
55	2.68	3.39	4.38	4.71	5.21	5.81	6.32	7.49	2.81	3.52	4.55	5.96
56	2.90	3.65	4.72	5.07	5.34	6.00	6.54	7.80	2.91	3.65	4.74	6.20
57	3.11	3.92	5.08	5.47	5.50	6.17	6.79	8.14	2.98	3.73	4.92	6.47
58	3.35	4.24	5.50	5.90	5.64	6.34	7.04	8.46	3.06	3.83	5.08	6.74
59	3.71	4.67	6.07	6.51	5.79	6.51	7.29	8.90	3.14	3.92	5.25	7.05
60	4.08	5.14	6.71	7.18	5.90	6.66	7.54	9.30	3.19	4.05	5.46	7.38
61	4.44	5.58	7.25	7.78	5.98	6.76	7.76	9.65	3.22	4.08	5.63	7.66
62	4.80	6.07	7.89	8.46	6.01	6.84	7.92	10.03	3.26	4.13	5.74	7.96
63	5.23	6.59	8.58	8.25	6.01	6.90	8.14	10.40	3.27	4.15	5.89	8.25
64	5.79	7.30	9.50	10.23	6.04	6.93	8.32	10.86	3.27	4.18	6.04	8.64
65	6.40	8.06	10.53	11.32	6.01	6.99	8.56	11.36	3.27	4.21	6.20	9.03
66	6.98	8.79	11.48	12.33	6.01	7.04	8.79	11.83	3.26	4.24	6.34	9.42
67	7.59	9.57	12.48	13.44	6.04	7.13	9.09	12.38	3.27	4.31	6.58	9.88
68	8.25	10.42	13.62	14.64	6.10	7.29	9.45	13.05	3.31	4.38	6.74	10.38
69	9.05	11.44	14.94	16.07	6.20	7.43	9.91	13.79	3.34	4.48	7.14	10.97
70	9.46	11.96	15.61	16.82	6.04	7.30	9.91	13.95	3.27	4.40	7.17	11.11
71	9.79	12.36	16.15	17.40	5.87	7.17	9.89	14.08	3.18	4.32	7.18	11.19
72	10.08	12.74	16.65	17.94	5.58	6.90	9.78	14.03	3.02	4.17	7.07	11.17
73	10.89	13.75	17.98	19.40	5.48	6.89	9.99	14.55	2.97	4.15	7.23	11.57
74	11.86	14.97	19.60	21.13	5.31	6.79	10.19	15.10	2.88	4.08	7.37	11.99
75	12.89	16.29	20.50	23.01	5.08	6.64	10.32	15.61	2.75	4.00	7.46	12.42
76	13.88	17.56	22.17	24.82	4.84	6.45	10.39	16.10	2.64	3.90	7.53	12.81
77	14.89	18.86	23.88	26.67	4.60	6.29	10.50	16.56	2.50	3.79	7.62	13.16
78	15.94	20.14	25.59	28.51	4.39	6.13	10.65	17.03	2.38	3.71	7.70	13.54
79	17.01	21.53	28.24	30.47	4.13	5.97	10.78	17.44	2.22	3.60	7.78	13.88
80	18.21	23.06	30.26	32.65	3.79	5.71	10.79	17.86	2.05	3.44	7.80	14.19
81	19.54	24.74	32.47	35.06	3.38	5.38	10.78	18.23	1.82	3.24	7.78	14.51
82	20.93	26.51	34.82	37.58	2.91	4.98	10.71	18.62	1.58	3.00	7.74	14.79
83	22.35	28.32	37.18	40.16	2.38	4.63	10.66	18.96	1.32	2.75	7.72	15.08
84	23.59	29.90	39.29	42.44	1.99	4.24	10.63	19.21	1.08	2.55	7.70	15.29
85	24.55	31.12	40.91	44.20	1.67	3.98	10.57	19.43	0.92	2.40	7.65	15.44
86	25.36	32.16	42.25	45.64	1.44	3.74	10.49	19.60	0.84	2.25	7.59	15.57
87	26.08	32.72	43.45	46.95	1.22	3.51	10.38	19.69	0.84	2.11	7.51	15.65
88	26.76	33.91	44.61	48.20	0.99	3.27	10.25	19.77	0.84	1.98	7.43	15.71
89	27.48	34.83	45.81	49.52	0.84	3.08	10.19	19.93	0.84	1.86	7.37	15.82
90	28.33	35.91	47.24	51.05	0.84	2.97	10.24	20.26	0.84	1.80	7.42	16.10
91	29.27	37.12	48.68	52.78	0.84	2.88	10.36	20.68	0.84	1.74	7.50	16.45
92	30.26	38.35	50.47	53.69	0.84	2.77	10.49	21.13	0.84	1.67	7.59	16.81
93	31.17	39.54	52.02	56.19	0.84	2.72	10.63	21.60	0.84	1.65	7.70	17.17
94	32.00	40.57	53.42	57.67	0.84	2.66	10.79	22.02	0.84	1.59	7.80	17.53
95	32.72	41.49	54.61	58.92	0.84	2.64	10.95	22.46	0.84	1.59	7.91	17.87
96-100	33.31	42.22	55.55	59.86	0.84	2.64	11.11	22.85	0.84	1.59	8.05	18.15

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 47**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	60 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.18	1.49	1.94	2.08	3.71	4.07	4.25	4.84	2.01	2.47	3.07	3.84
41	1.25	1.57	2.02	2.18	3.79	4.15	4.33	4.93	2.05	2.51	3.15	3.93
42	1.27	1.64	2.13	2.27	3.88	4.24	4.46	5.07	2.11	2.57	3.22	4.05
43	1.34	1.69	2.21	2.38	3.98	4.35	4.57	5.23	2.14	2.65	3.31	4.15
44	1.41	1.78	2.32	2.47	4.06	4.46	4.68	5.38	2.19	2.68	3.39	4.25
45	1.48	1.86	2.41	2.58	4.15	4.59	4.83	5.51	2.26	2.75	3.47	4.38
46	1.52	1.94	2.52	2.72	4.25	4.68	4.93	5.65	2.30	2.81	3.55	4.51
47	1.61	2.05	2.66	2.84	4.35	4.80	5.07	5.81	2.34	2.90	3.66	4.63
48	1.67	2.14	2.77	2.99	4.46	4.92	5.21	5.98	2.41	2.97	3.74	4.76
49	1.81	2.30	2.98	3.21	4.57	5.06	5.34	6.20	2.50	3.06	3.85	4.93
50	1.94	2.47	3.21	3.44	4.71	5.21	5.51	6.40	2.55	3.14	3.99	5.10
51	2.05	2.58	3.35	3.60	4.80	5.31	5.65	6.59	2.59	3.19	4.08	5.25
52	2.17	2.72	3.54	3.81	4.87	5.40	5.79	6.76	2.65	3.27	4.18	5.39
53	2.26	2.88	3.73	3.99	4.98	5.50	5.93	6.93	2.67	3.32	4.30	5.51
54	2.40	3.02	3.93	4.23	5.06	5.60	6.07	7.13	2.73	3.39	4.38	5.68
55	2.55	3.21	4.18	4.48	5.17	5.74	6.24	7.40	2.80	3.46	4.51	5.87
56	2.73	3.46	4.51	4.84	5.33	5.96	6.49	7.73	2.90	3.58	4.68	6.16
57	2.94	3.73	4.85	5.23	5.48	6.13	6.73	8.06	2.97	3.68	4.85	6.41
58	3.19	4.05	5.25	5.64	5.63	6.29	6.97	8.40	3.05	3.81	5.06	6.71
59	3.52	4.44	5.79	6.24	5.77	6.49	7.25	8.82	3.11	3.92	5.25	7.01
60	3.85	4.88	6.39	6.87	5.89	6.65	7.51	9.23	3.19	4.01	5.46	7.37
61	4.18	5.32	6.91	7.43	5.98	6.76	7.74	9.58	3.22	4.08	5.60	7.65
62	4.55	5.74	7.53	8.07	6.04	6.87	7.98	9.97	3.27	4.15	5.74	7.96
63	4.96	6.26	8.20	8.82	6.07	6.93	8.16	10.38	3.30	4.18	5.90	8.24
64	5.23	6.93	9.07	9.78	6.10	7.01	8.39	10.86	3.30	4.23	6.07	8.64
65	6.07	7.67	10.06	10.82	6.12	7.10	8.66	11.37	3.31	4.25	6.25	9.05
66	6.59	8.38	10.96	11.81	6.13	7.14	8.90	11.89	3.31	4.32	6.45	9.45
67	7.18	9.13	11.96	12.85	6.17	7.25	9.23	12.46	3.34	4.38	6.66	9.91
68	7.82	9.92	12.99	13.99	6.26	7.42	9.64	13.12	3.39	4.47	6.97	10.44
69	8.58	10.88	14.27	15.37	6.39	7.64	9.97	13.88	3.46	4.60	7.30	11.05
70	8.97	11.38	14.94	16.07	6.21	7.50	10.12	14.07	3.35	4.54	7.31	11.17
71	9.29	11.79	15.44	16.65	6.05	7.38	10.11	14.16	3.27	4.46	7.31	11.25
72	9.55	12.13	15.94	17.15	5.79	7.12	9.97	14.14	3.13	4.30	7.22	11.24
73	10.31	13.10	17.21	18.55	5.71	7.10	10.23	14.64	3.07	4.27	7.40	11.65
74	11.22	14.27	18.76	20.21	5.54	7.01	10.42	15.21	2.99	4.23	7.53	12.08
75	12.21	15.51	20.40	22.00	5.33	6.89	10.58	15.76	2.90	4.15	7.66	12.54
76	13.16	16.74	22.01	23.74	5.12	6.73	10.71	16.23	2.77	4.07	7.74	12.91
77	14.14	17.97	23.63	25.51	4.92	6.63	10.83	16.76	2.66	3.99	7.84	13.32
78	15.10	19.20	25.27	27.26	4.76	6.54	11.04	17.28	2.58	3.93	7.98	13.75
79	16.12	20.52	27.01	29.17	4.55	6.43	11.21	17.77	2.47	3.88	8.12	14.15
80	17.28	21.97	28.94	31.24	4.31	6.26	11.33	18.30	2.33	3.77	8.22	14.55
81	18.53	23.58	31.07	33.52	4.01	6.05	11.48	18.86	2.18	3.66	8.31	14.99
82	19.86	25.27	33.32	35.96	3.73	5.85	11.63	19.43	2.01	3.52	8.39	15.44
83	21.20	26.99	35.59	38.43	3.43	5.64	11.69	20.01	1.85	3.41	8.51	15.90
84	22.37	28.50	37.59	40.62	3.18	5.47	11.95	20.50	1.72	3.31	8.64	16.30
85	23.29	29.67	39.15	42.29	2.99	5.34	12.03	20.83	1.61	3.22	8.70	16.57
86	24.05	30.65	40.45	43.69	2.81	5.18	12.03	21.08	1.51	3.13	8.70	16.76
87	24.74	31.50	41.58	44.94	2.60	5.00	11.95	21.22	1.41	3.00	8.64	16.88
88	25.38	32.33	42.70	46.11	2.42	4.84	11.95	21.35	1.32	2.91	8.59	16.98
89	26.07	33.21	43.69	47.37	2.26	4.68	11.89	21.59	1.24	2.82	8.59	17.15
90	26.86	34.23	45.22	48.86	2.17	4.63	11.98	21.94	1.17	2.80	8.66	17.45
91	27.78	35.39	46.77	50.53	2.08	4.59	12.16	22.46	1.14	2.75	8.82	17.87
92	28.70	36.57	48.30	52.19	1.99	4.55	12.37	23.01	1.08	2.75	8.95	18.29
93	29.58	37.51	49.80	53.78	1.93	4.54	12.58	23.53	1.05	2.74	9.09	18.70
94	30.35	38.62	51.13	55.19	1.86	4.54	12.78	24.02	1.01	2.74	9.25	19.10
95	31.03	39.06	52.27	56.38	1.85	4.55	12.99	24.51	1.00	2.75	9.40	19.48
96-100	31.59	40.25	53.19	57.28	1.82	4.60	13.22	24.75	0.99	2.77	9.56	19.83

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 48**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	90 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.14	1.42	1.88	2.01	3.66	4.01	4.17	4.74	1.97	2.41	3.02	3.79
41	1.18	1.49	1.94	2.08	3.73	4.07	4.25	4.87	2.02	2.47	3.07	3.88
42	1.24	1.55	2.02	2.18	3.83	4.17	4.38	5.00	2.06	2.52	3.15	3.98
43	1.27	1.64	2.13	2.27	3.91	4.25	4.47	5.12	2.13	2.58	3.26	4.08
44	1.34	1.69	2.21	2.38	3.99	4.40	4.59	5.26	2.17	2.65	3.32	4.21
45	1.40	1.78	2.32	2.50	4.08	4.48	4.72	5.43	2.21	2.68	3.43	4.32
46	1.48	1.86	2.42	2.59	4.21	4.60	4.85	5.58	2.27	2.77	3.52	4.44
47	1.52	1.94	2.55	2.72	4.35	4.72	4.98	5.74	2.33	2.84	3.59	4.57
48	1.61	2.05	2.66	2.84	4.40	4.84	5.10	5.93	2.40	2.92	3.68	4.71
49	1.74	2.19	2.88	3.07	4.54	4.99	5.26	6.13	2.44	3.00	3.83	4.87
50	1.86	2.34	3.07	3.30	4.64	5.12	5.46	6.34	2.52	3.08	3.97	5.06
51	1.94	2.50	3.22	3.46	4.74	5.23	5.58	6.54	2.57	3.15	4.06	5.21
52	2.05	2.59	3.41	3.65	4.84	5.33	5.72	6.72	2.64	3.22	4.15	5.33
53	2.17	2.73	3.58	3.84	4.93	5.43	5.85	6.90	2.67	3.30	4.24	5.48
54	2.27	2.90	3.77	4.06	5.00	5.57	5.98	7.10	2.72	3.34	4.33	5.64
55	2.42	3.07	4.01	4.32	5.14	5.71	6.20	7.34	2.80	3.44	4.47	5.85
56	2.59	3.31	4.32	4.64	5.32	5.89	6.45	7.67	2.88	3.55	4.64	6.12
57	2.81	3.58	4.67	5.00	5.48	6.09	6.66	8.04	2.97	3.67	4.84	6.39
58	3.05	3.85	5.06	5.40	5.64	6.26	6.93	8.39	3.05	3.79	5.01	6.66
59	3.34	4.25	5.57	5.97	5.79	6.47	7.22	8.79	3.14	3.91	5.23	6.99
60	3.68	4.68	6.13	6.58	5.93	6.65	7.50	9.23	3.21	4.01	5.43	7.37
61	3.99	5.08	6.65	7.13	6.01	6.80	7.74	9.64	3.27	4.08	5.60	7.65
62	4.33	5.51	7.23	7.76	6.10	6.90	7.99	10.03	3.31	4.15	5.77	7.96
63	4.72	6.00	7.87	8.45	6.13	6.99	8.17	10.42	3.32	4.21	5.93	8.29
64	5.23	6.65	8.71	9.38	6.17	7.05	8.45	10.91	3.34	4.25	6.12	8.70
65	5.77	7.37	9.65	10.38	6.21	7.14	8.71	11.45	3.35	4.32	6.32	9.13
66	6.32	8.00	10.53	11.32	6.21	7.23	8.99	11.97	3.35	4.35	6.50	9.53
67	6.87	8.75	11.48	12.33	6.26	7.34	9.31	12.54	3.41	4.44	6.74	9.97
68	7.46	9.50	12.48	13.44	6.37	7.51	9.71	13.23	3.44	4.54	7.04	10.53
69	8.17	10.42	13.71	14.77	6.50	7.73	10.20	13.99	3.52	4.67	7.38	11.12
70	8.56	10.90	14.32	15.43	6.37	7.64	10.24	14.19	3.44	4.59	7.43	11.30
71	8.84	11.28	14.85	15.97	6.21	7.49	10.25	14.31	3.35	4.52	7.43	11.38
72	9.11	11.63	15.29	16.47	5.96	7.26	10.15	14.30	3.22	4.38	7.34	11.37
73	9.84	12.55	16.53	17.80	5.89	7.29	10.42	14.85	3.19	4.39	7.53	11.82
74	10.72	13.66	18.02	19.42	5.77	7.22	10.66	15.44	3.13	4.35	7.72	12.29
75	11.65	14.87	19.60	21.13	5.60	7.13	10.86	16.03	3.02	4.31	7.87	12.74
76	12.57	16.04	21.14	22.80	5.41	7.01	11.03	16.56	2.92	4.23	7.97	13.16
77	13.48	17.22	22.70	24.49	5.24	6.90	11.19	17.07	2.82	4.17	8.09	13.57
78	14.74	18.40	24.28	26.19	5.08	6.81	11.41	17.60	2.74	4.13	8.24	13.99
79	15.40	19.67	25.95	28.00	4.88	6.72	11.57	18.10	2.65	4.06	8.38	14.41
80	16.49	21.06	27.81	30.00	4.64	6.54	11.71	18.60	2.51	3.93	8.47	14.79
81	17.69	22.60	29.85	32.23	4.15	6.31	11.79	19.10	2.34	3.81	8.53	15.18
82	18.95	24.21	32.01	34.54	3.98	6.05	11.88	19.56	2.14	3.66	8.58	15.57
83	20.26	25.86	34.22	36.92	3.60	5.80	11.95	20.04	1.94	3.51	8.64	15.96
84	21.37	27.32	36.15	39.01	3.30	5.60	12.03	20.43	1.78	3.38	8.70	16.23
85	22.26	28.44	37.49	40.63	3.06	5.43	12.05	20.69	1.66	3.27	8.73	16.47
86	22.96	29.37	38.89	41.97	2.88	5.26	12.04	20.93	1.55	3.18	8.71	16.64
87	23.62	30.20	39.98	43.17	2.67	5.08	11.98	21.06	1.44	3.06	8.66	16.74
88	24.26	31.00	41.04	44.31	2.50	4.92	11.90	21.19	1.34	2.97	8.62	16.85
89	24.91	31.84	42.16	45.53	2.33	4.77	11.89	21.39	1.26	2.88	8.59	17.01
90	25.67	32.83	43.47	46.95	2.22	4.71	11.99	21.76	1.22	2.84	8.67	17.30
91	26.53	33.94	44.95	48.54	2.14	4.67	12.19	22.28	1.17	2.81	8.83	17.71
92	27.41	35.06	46.44	50.15	2.06	4.64	12.38	22.77	1.11	2.81	8.97	18.13
93	28.26	36.15	47.88	51.68	1.98	4.60	12.58	23.27	1.07	2.77	9.09	18.53
94	29.01	37.10	49.15	53.04	1.93	4.60	12.77	23.78	1.05	2.77	9.24	18.93
95	29.66	37.93	50.26	54.18	1.89	4.54	12.98	24.25	1.01	2.80	9.39	19.28
96-100	30.19	38.62	51.13	55.04	1.88	4.67	13.21	24.67	1.01	2.81	9.55	19.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 49**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	180 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.00	1.27	1.66	1.78	3.47	3.83	3.99	4.59	1.89	2.30	2.90	3.65
41	1.02	1.32	1.74	1.86	3.55	3.92	4.08	4.68	1.93	2.34	2.94	3.73
42	1.09	1.39	1.81	1.93	3.66	4.01	4.18	4.83	1.97	2.41	3.05	3.83
43	1.14	1.44	1.89	2.02	3.73	4.10	4.31	4.93	2.02	2.47	3.11	3.93
44	1.18	1.51	1.97	2.13	3.83	4.21	4.41	5.08	2.06	2.52	3.19	4.06
45	1.25	1.58	2.06	2.21	3.92	4.31	4.54	5.24	2.13	2.58	3.27	4.17
46	1.31	1.65	2.17	2.32	4.01	4.41	4.67	5.39	2.18	2.66	3.35	4.30
47	1.35	1.74	2.27	2.42	4.10	4.51	4.76	5.56	2.21	2.72	3.46	4.40
48	1.41	1.81	2.38	2.55	4.21	4.63	4.88	5.72	2.27	2.80	3.55	4.54
49	1.52	1.94	2.57	2.73	4.33	4.79	5.08	5.93	2.34	2.88	3.67	4.71
50	1.64	2.11	2.75	2.94	4.46	4.92	5.24	6.13	2.41	2.97	3.79	4.87
51	1.73	2.19	2.90	3.07	4.55	5.01	5.38	6.33	2.47	3.05	3.88	4.84
52	1.81	2.32	3.05	3.26	4.64	5.12	5.50	6.50	2.52	3.08	3.98	5.17
53	1.91	2.42	3.19	3.43	4.74	5.24	5.64	6.71	2.57	3.18	4.07	5.32
54	2.01	2.57	3.35	3.60	4.84	5.33	5.79	6.87	2.64	3.22	4.18	5.46
55	2.14	2.73	3.59	3.84	4.96	5.48	5.97	7.13	2.67	3.31	4.32	5.68
56	2.32	2.94	3.85	4.15	5.12	5.68	6.24	7.46	2.77	3.43	4.51	5.93
57	2.50	3.18	4.17	4.47	5.26	5.87	6.49	7.82	2.88	3.54	4.68	6.21
58	2.67	3.43	4.51	4.83	5.46	6.07	6.73	8.16	2.94	3.66	4.85	6.49
59	2.97	3.79	4.98	5.33	5.60	6.26	7.01	8.58	3.05	3.79	5.07	6.83
60	3.27	4.17	5.48	5.87	5.74	6.47	7.31	9.03	3.11	3.91	5.31	7.18
61	3.54	4.51	5.96	6.37	5.87	6.63	7.57	9.45	3.18	3.98	5.47	7.50
62	3.84	4.92	6.47	6.91	5.96	6.73	7.80	9.84	3.21	4.06	5.65	7.82
63	4.18	5.34	7.04	7.53	6.00	6.83	8.05	10.28	3.26	4.10	5.84	8.16
64	4.63	5.93	7.80	8.37	6.09	6.93	8.32	10.80	3.30	4.18	6.04	8.58
65	4.93	6.56	8.64	9.29	6.13	7.10	8.66	11.37	3.32	4.25	6.25	9.05
66	5.58	7.14	9.42	10.11	6.21	7.22	8.99	11.90	3.35	4.33	6.50	9.46
67	5.98	7.78	10.28	11.00	6.32	7.38	9.38	12.54	3.43	4.44	6.76	9.97
68	6.63	8.46	11.19	11.99	6.47	7.62	9.82	13.24	3.50	4.59	7.12	10.55
69	7.25	9.30	12.28	13.16	6.65	7.89	10.38	14.07	3.59	4.74	7.51	11.21
70	7.59	9.72	12.83	13.78	6.56	7.82	10.48	14.30	3.54	4.71	7.59	11.37
71	7.83	10.06	13.30	14.28	6.41	7.72	10.50	14.45	3.47	4.64	7.62	11.49
72	8.07	10.38	13.71	14.72	6.20	7.53	10.44	14.47	3.35	4.54	7.54	11.50
73	8.73	11.21	14.81	15.94	6.18	7.59	10.70	15.05	3.34	4.57	7.78	11.97
74	9.50	12.21	16.14	17.36	6.12	7.62	11.09	15.71	3.31	4.59	8.04	12.48
75	10.33	13.29	17.56	18.89	6.01	7.59	11.36	16.36	3.26	4.59	8.23	12.99
76	11.15	14.31	18.96	20.40	5.90	7.54	11.58	16.93	3.19	4.55	8.39	13.46
77	11.97	15.37	20.37	21.92	5.79	7.51	11.83	17.53	3.13	4.52	8.58	13.94
78	12.78	16.44	21.77	23.43	5.71	7.51	12.13	18.09	3.08	4.52	8.78	14.39
79	13.66	17.55	23.29	25.05	5.58	7.49	12.39	18.68	3.02	4.52	8.98	14.85
80	14.64	18.81	24.95	26.86	5.43	7.43	12.65	19.28	2.94	4.47	9.16	15.32
81	15.71	20.20	26.79	28.85	5.26	7.34	12.90	19.95	2.84	4.41	9.33	15.87
82	16.84	21.63	28.74	30.93	5.08	7.23	13.19	20.63	2.74	4.38	9.53	16.41
83	17.98	23.12	30.73	33.06	4.88	7.14	13.46	21.34	2.65	4.32	9.73	16.97
84	18.97	24.42	32.45	34.93	4.74	7.12	13.75	21.93	2.57	4.30	9.96	17.44
85	19.77	25.43	33.80	36.39	4.64	7.05	13.94	22.37	2.51	4.25	10.08	17.78
86	20.42	26.27	34.91	37.59	4.51	6.93	13.98	22.68	2.44	4.17	10.12	18.02
87	21.00	27.01	35.91	38.66	4.38	6.79	13.99	22.88	2.35	4.08	10.15	18.21
88	21.54	27.73	36.85	39.70	4.24	6.65	14.03	23.09	2.30	4.01	10.15	18.37
89	22.13	28.48	37.88	40.78	4.14	6.57	14.08	23.38	2.25	3.98	10.19	18.60
90	22.80	29.35	39.05	42.05	4.10	6.56	14.28	23.82	2.21	3.97	10.32	18.94
91	23.59	30.35	40.38	43.49	4.08	6.59	14.56	24.41	2.21	3.98	10.55	19.42
92	24.36	31.37	41.72	44.94	4.07	6.54	14.82	25.02	2.21	3.99	10.73	19.89
93	25.12	32.33	43.00	46.30	4.06	6.64	15.12	25.61	2.19	4.00	10.95	20.36
94	25.78	33.19	44.15	47.52	4.07	6.71	15.41	26.16	2.19	4.05	11.15	20.81
95	26.36	33.94	45.15	48.53	4.07	6.73	15.68	26.69	2.21	4.07	11.36	21.26
96-100	26.84	34.46	45.94	49.29	4.10	6.80	15.96	27.17	2.22	4.10	11.53	21.61

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 50**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	365 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.81	1.02	1.35	1.44	2.97	3.26	3.43	4.06	1.61	1.94	2.47	3.21
41	0.85	1.09	1.41	1.51	3.02	3.34	3.50	4.15	1.65	2.01	2.55	3.31
42	0.88	1.14	1.48	0.61	3.08	3.41	3.59	4.25	1.67	2.06	2.59	3.39
43	0.92	1.18	1.55	1.65	3.18	3.50	3.71	4.38	1.73	2.13	2.67	3.50
44	0.97	1.24	1.61	1.73	3.26	3.59	3.79	4.51	1.75	2.18	2.75	3.59
45	1.01	1.27	1.67	1.80	3.34	3.68	3.91	4.64	1.81	2.25	2.82	3.68
46	1.05	1.35	1.78	1.88	3.43	3.79	4.05	4.80	1.86	2.30	2.92	3.81
47	1.11	1.41	1.86	1.97	3.52	3.88	4.15	4.93	1.91	2.34	3.00	3.83
48	1.17	1.49	1.94	2.06	3.60	3.98	4.25	5.08	1.94	2.41	3.07	4.06
49	1.25	1.58	2.08	2.21	3.73	4.13	4.41	5.31	2.01	2.50	3.19	4.23
50	1.34	1.73	2.25	2.40	3.84	4.24	4.59	5.51	2.08	2.57	3.32	4.38
51	1.40	1.80	2.34	2.51	3.93	4.35	4.71	5.68	2.13	2.65	3.41	4.54
52	1.48	1.89	2.50	2.65	4.01	4.46	4.84	5.85	2.18	2.68	3.50	4.67
53	1.55	1.99	2.64	2.77	4.10	4.59	4.98	6.04	2.21	2.75	3.59	4.83
54	1.65	2.11	2.75	2.92	4.18	4.68	5.12	6.24	2.27	2.81	3.71	4.98
55	1.74	2.25	2.94	3.11	4.32	4.83	5.31	6.50	2.33	2.91	3.84	5.17
56	1.88	2.41	3.18	3.35	4.47	5.00	5.56	6.80	2.42	3.02	4.01	5.43
57	2.02	2.59	3.43	3.65	4.64	5.21	5.81	7.14	2.51	3.14	4.21	5.71
58	2.19	2.81	3.68	3.92	4.80	5.39	6.07	7.51	2.59	3.26	4.38	5.98
59	2.41	3.08	4.07	4.33	4.98	5.60	6.37	7.96	2.68	3.39	4.60	6.32
60	2.66	3.43	4.48	4.79	5.14	5.81	6.66	8.40	2.80	3.52	4.84	6.71
61	2.90	3.71	4.87	5.18	5.26	5.98	6.97	8.83	2.84	3.60	5.06	7.04
62	3.14	4.01	5.31	5.64	5.39	6.16	7.25	9.29	2.92	3.71	5.25	7.38
63	3.43	4.38	5.77	6.13	5.48	6.29	7.54	9.72	2.98	3.81	5.46	7.74
64	3.79	4.85	6.40	6.80	5.63	6.49	7.90	10.31	3.05	3.92	5.72	8.20
65	4.18	5.38	7.10	7.54	5.73	6.65	8.29	10.96	3.08	4.01	5.98	8.70
66	4.57	5.87	7.74	8.24	5.85	6.84	8.66	11.56	3.18	4.13	6.25	9.17
67	4.98	6.39	8.45	8.99	6.00	7.05	9.09	12.21	3.26	4.25	6.58	9.71
68	5.43	6.97	9.20	9.79	6.20	7.34	9.64	12.95	3.34	4.44	6.97	10.31
69	5.96	7.65	10.09	10.75	6.41	7.67	10.23	13.81	3.47	4.63	7.40	10.98
70	6.21	7.99	10.57	11.28	6.40	7.67	10.40	14.10	3.46	4.64	7.51	11.21
71	6.43	8.29	10.95	11.65	6.33	7.66	10.50	14.31	3.43	4.63	7.62	11.38
72	6.64	8.53	11.29	12.04	6.18	7.54	10.50	14.37	3.34	4.55	7.62	11.44
73	7.17	9.23	12.22	13.02	6.25	7.70	10.95	15.05	3.38	4.64	7.91	11.97
74	7.82	10.04	13.31	14.19	6.29	7.84	11.38	15.78	3.41	4.72	8.23	12.55
75	8.50	10.95	14.49	15.47	6.29	7.96	11.79	16.53	3.41	4.79	8.53	13.14
76	9.17	11.81	15.64	16.69	6.26	8.00	12.13	17.21	3.39	4.83	8.78	13.69
77	9.84	12.66	16.81	17.94	6.26	8.12	12.52	17.89	3.39	4.88	9.06	14.23
78	10.53	13.55	17.98	19.19	6.29	8.22	12.90	18.55	3.39	4.96	9.33	14.77
79	11.25	14.48	19.23	20.52	6.26	8.31	13.31	19.23	3.39	5.01	9.63	15.31
80	12.05	15.52	20.61	22.00	6.24	8.38	13.69	19.95	3.38	5.06	9.89	15.87
81	12.94	16.65	22.14	23.62	6.17	8.43	14.04	20.68	3.34	5.07	10.16	16.45
82	13.87	17.87	23.66	25.34	6.09	8.46	14.45	21.46	3.30	5.10	10.46	17.07
83	14.81	19.09	25.38	27.09	6.00	8.51	14.87	22.22	3.26	5.12	10.73	17.68
84	15.65	20.17	26.84	28.62	5.96	8.56	15.20	22.87	3.22	5.17	11.00	18.18
85	15.96	21.00	27.94	29.83	5.90	8.56	15.48	23.35	3.19	5.17	11.19	18.56
86	16.84	21.69	28.87	30.83	5.84	8.53	15.61	23.72	3.15	5.14	11.29	18.87
87	17.31	22.30	29.70	31.70	5.73	8.46	15.71	24.02	3.11	5.10	11.36	19.10
88	17.77	22.92	30.50	32.56	5.68	8.39	15.80	24.27	3.07	5.07	11.44	19.31
89	18.26	23.53	31.32	33.44	5.64	8.38	15.94	24.63	3.05	5.06	11.53	19.59
90	18.81	24.27	32.31	34.50	5.65	8.45	16.21	25.15	3.06	5.08	11.72	20.01
91	19.47	25.09	33.42	35.66	5.71	8.55	16.57	25.80	3.07	5.16	11.98	20.52
92	20.11	25.93	34.52	36.85	5.73	8.64	16.93	26.46	3.11	5.23	12.22	20.88
93	20.73	26.74	35.59	37.98	5.79	8.75	17.29	27.11	3.13	5.30	12.50	21.55
94	21.28	27.45	36.55	38.97	5.84	8.87	17.64	27.75	3.15	5.34	12.77	22.06
95	21.76	28.07	37.35	39.81	5.90	8.98	17.97	28.28	3.19	5.38	13.02	22.52
96-100	22.16	28.58	37.98	40.41	5.96	9.07	18.30	28.79	3.22	5.48	13.24	22.92

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 2-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 1**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	30 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.28	0.34	0.43	0.46	1.39	1.52	1.56	1.72	0.74	0.91	1.12	1.36
41	0.29	0.36	0.46	0.48	1.44	1.58	1.62	1.78	0.77	0.95	1.18	1.42
42	0.30	0.37	0.48	0.52	1.49	1.64	1.68	1.85	0.82	0.98	1.21	1.46
43	0.31	0.40	0.52	0.55	1.55	1.72	1.74	1.92	0.84	1.02	1.27	1.54
44	0.35	0.43	0.55	0.58	1.62	1.78	1.81	2.00	0.86	1.07	1.31	1.58
45	0.36	0.46	0.58	0.62	1.67	1.84	1.90	2.10	0.91	1.12	1.37	1.66
46	0.38	0.48	0.62	0.66	1.74	1.91	1.97	2.18	0.94	1.16	1.42	1.74
47	0.42	0.53	0.66	0.71	1.81	2.00	2.05	2.28	0.98	1.20	1.48	1.81
48	0.44	0.55	0.71	0.76	1.87	2.08	2.12	2.38	1.02	1.25	1.55	1.87
49	0.47	0.59	0.76	0.82	1.96	2.15	2.22	2.47	1.07	1.30	1.62	1.97
50	0.52	0.64	0.82	0.86	2.03	2.23	2.30	2.58	1.10	1.36	1.67	2.05
51	0.55	0.70	0.86	0.94	2.11	2.32	2.40	2.69	1.14	1.40	1.74	2.14
52	0.59	0.73	0.94	1.01	2.18	2.39	2.50	2.80	1.19	1.45	1.81	2.22
53	0.64	0.79	1.02	1.08	2.27	2.48	2.59	2.93	1.22	1.49	1.87	2.32
54	0.70	0.85	1.09	1.18	2.33	2.57	2.69	3.05	1.26	1.55	1.94	2.41
55	0.74	0.94	1.20	1.28	2.42	2.69	2.82	3.20	1.31	1.62	2.04	2.54
56	0.83	1.03	1.32	1.40	2.56	2.80	2.98	3.38	1.38	1.69	2.15	2.69
57	0.91	1.14	1.46	1.56	2.66	2.94	3.12	3.59	1.44	1.78	2.27	2.84
58	1.02	1.27	1.63	1.74	2.77	3.07	3.29	3.78	1.50	1.86	2.38	3.01
59	1.13	1.42	1.82	1.93	2.88	3.20	3.43	4.01	1.56	1.93	2.50	3.18
60	1.27	1.58	2.03	2.17	2.98	3.32	3.60	4.21	1.62	2.00	2.60	3.35
61	1.42	1.78	2.28	2.42	3.06	3.42	3.77	4.44	1.66	2.08	2.72	3.53
62	1.60	2.00	2.70	2.74	3.13	3.53	3.92	4.68	1.69	2.12	2.84	3.71
63	1.81	2.27	2.90	3.07	3.19	3.60	4.07	4.90	1.73	2.17	2.94	3.90
64	2.09	2.60	3.32	3.55	3.23	3.67	4.22	5.17	1.75	2.21	3.06	4.13
65	2.39	3.00	3.83	4.08	3.28	3.74	4.39	5.48	1.76	2.24	3.18	4.34
66	2.69	3.37	4.31	4.60	3.31	3.83	4.57	5.78	1.80	2.30	3.30	4.60
67	3.02	3.78	4.84	5.15	3.37	3.92	4.79	6.13	1.82	2.38	3.47	4.88
68	3.38	4.24	5.42	5.78	3.47	4.08	5.08	6.55	1.87	2.46	3.67	5.21
69	3.79	4.73	6.06	6.46	3.59	4.25	5.41	7.02	1.94	2.57	3.92	5.59
70	4.04	5.05	6.47	6.89	3.56	4.26	5.52	7.22	1.93	2.58	3.98	5.75
71	4.30	5.36	6.86	7.32	3.53	4.27	5.62	7.38	1.92	2.58	4.06	5.87
72	4.52	5.66	7.25	7.73	3.43	4.19	5.63	7.46	1.86	2.53	4.07	5.93
73	5.00	6.25	8.00	8.54	3.43	4.25	5.83	7.82	1.86	2.57	4.22	6.22
74	5.58	6.97	8.93	9.52	3.38	4.25	6.02	8.18	1.82	2.57	4.37	6.50
75	6.20	7.75	9.92	10.58	3.31	4.22	6.18	8.53	1.79	2.54	4.48	6.78
76	6.83	8.53	10.92	11.64	3.23	4.19	6.32	8.88	1.75	2.53	4.57	7.06
77	7.45	9.32	11.93	12.72	3.14	4.16	6.48	9.22	1.70	2.51	4.68	7.32
78	8.09	10.12	12.95	13.80	3.07	4.15	6.65	9.53	1.66	2.50	4.80	7.58
79	8.77	10.97	14.04	14.98	2.96	4.10	6.79	9.85	1.61	2.47	4.92	7.84
80	9.54	11.93	15.28	16.28	2.81	4.00	6.89	10.15	1.52	2.41	4.99	8.06
81	10.40	13.00	16.64	17.74	2.59	3.85	6.94	10.43	1.40	2.32	5.02	8.29
82	11.32	14.15	18.11	19.30	2.35	3.67	6.97	10.69	1.27	2.21	5.05	8.51
83	12.26	15.32	19.62	20.92	2.08	3.47	7.01	10.94	1.13	2.10	5.06	8.71
84	13.10	16.38	20.98	22.36	1.82	3.28	7.01	11.15	0.98	1.98	5.06	8.86
85	13.78	17.22	22.04	23.50	1.66	3.14	7.01	11.28	0.89	1.90	5.06	8.98
86	14.34	17.93	22.94	24.47	1.51	3.02	7.01	11.41	0.82	1.82	5.06	9.08
87	14.84	18.56	23.76	25.33	1.37	2.90	6.96	11.50	0.74	1.75	5.04	9.14
88	15.32	19.16	24.53	26.15	1.22	2.77	6.92	11.58	0.66	1.67	5.00	9.20
89	15.84	19.80	25.34	27.02	1.10	2.66	6.91	11.69	0.60	1.61	4.99	9.29
90	16.43	20.54	26.29	28.03	1.01	2.60	6.97	11.92	0.60	1.57	5.05	9.47
91	17.10	21.38	27.37	29.17	0.94	2.58	7.09	12.20	0.60	1.55	5.12	9.71
92	17.78	22.24	28.46	30.34	0.85	2.53	7.20	12.52	0.60	1.52	5.21	9.95
93	18.44	23.06	29.52	31.45	0.77	2.48	7.31	12.80	0.60	1.50	5.29	10.19
94	19.06	23.82	30.49	32.47	0.70	2.47	7.44	13.09	0.60	1.49	5.38	10.40
95	19.60	24.49	31.34	33.36	0.65	2.46	7.55	13.37	0.60	1.48	5.46	10.63
96-100	20.05	25.07	32.06	34.09	0.61	2.44	7.67	13.61	0.60	1.48	5.56	10.82

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 2**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	60 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.25	0.31	0.42	0.44	1.36	1.48	1.52	1.67	0.73	0.90	1.10	1.34
41	0.28	0.35	0.44	0.47	1.40	1.54	1.57	1.74	0.76	0.92	1.13	1.38
42	0.29	0.36	0.46	0.49	1.46	1.60	1.63	1.81	0.79	0.97	1.19	1.45
43	0.30	0.38	0.48	0.53	1.52	1.66	1.69	1.87	0.82	1.00	1.22	1.49
44	0.31	0.40	0.53	0.55	1.57	1.73	1.76	1.97	0.85	1.03	1.27	1.56
45	0.35	0.43	0.55	0.59	1.64	1.80	1.84	2.04	0.89	1.08	1.34	1.63
46	0.37	0.46	0.59	0.64	1.69	1.86	1.92	2.14	0.92	1.12	1.39	1.69
47	0.38	0.49	0.64	0.67	1.76	1.94	2.00	2.23	0.95	1.18	1.45	1.76
48	0.42	0.53	0.67	0.72	1.84	2.02	2.09	2.32	1.00	1.21	1.50	1.85
49	0.44	0.56	0.72	0.77	1.92	2.10	2.17	2.42	1.03	1.27	1.56	1.93
50	0.48	0.61	0.77	0.83	1.99	2.18	2.27	2.52	1.08	1.32	1.63	2.00
51	0.52	0.65	0.83	0.89	2.05	2.28	2.36	2.63	1.12	1.37	1.69	2.10
52	0.55	0.71	0.90	0.95	2.14	2.35	2.46	2.75	1.16	1.40	1.76	2.20
53	0.59	0.76	0.97	1.03	2.21	2.42	2.56	2.86	1.20	1.46	1.84	2.28
54	0.65	0.82	1.04	1.12	2.29	2.51	2.64	2.98	1.25	1.52	1.92	2.38
55	0.71	0.89	1.14	1.21	2.39	2.64	2.76	3.13	1.28	1.58	1.99	2.50
56	0.79	0.98	1.27	1.36	2.50	2.76	2.92	3.32	1.36	1.66	2.11	2.64
57	0.86	1.09	1.39	1.49	2.63	2.90	3.07	3.52	1.42	1.74	2.22	2.80
58	0.97	1.21	1.56	1.66	2.74	3.04	3.23	3.73	1.48	1.82	2.35	2.95
59	1.08	1.36	1.74	1.85	2.84	3.14	3.40	3.94	1.54	1.91	2.46	3.13
60	1.20	1.50	1.93	2.08	2.94	3.28	3.56	4.15	1.58	1.97	2.57	3.30
61	1.34	1.68	2.17	2.32	3.04	3.40	3.73	4.38	1.64	2.04	2.70	3.49
62	1.52	1.91	2.45	2.60	3.11	3.48	3.88	4.61	1.68	2.10	2.80	3.67
63	1.72	2.14	2.76	2.94	3.18	3.56	4.03	4.86	1.72	2.15	2.93	3.86
64	1.97	2.47	3.18	3.38	3.22	3.65	4.21	5.14	1.74	2.21	3.05	4.08
65	2.27	2.84	3.65	3.89	3.28	3.74	4.39	5.44	1.76	2.24	3.18	4.33
66	2.54	3.19	4.10	4.38	3.32	3.83	4.58	5.77	1.80	2.30	3.31	4.58
67	2.86	3.59	4.61	4.91	3.41	3.96	4.81	6.11	1.84	2.39	3.49	4.87
68	3.20	4.02	5.16	5.51	3.52	4.12	5.11	6.55	1.91	2.48	3.70	5.21
69	3.58	4.50	5.78	6.17	3.65	4.32	5.45	7.02	1.97	2.60	3.94	5.59
70	3.82	4.79	6.17	6.58	3.64	4.33	5.56	7.22	1.97	2.62	4.03	5.62
71	4.06	5.09	6.54	6.98	3.59	4.33	5.65	7.38	1.94	2.62	4.09	5.87
72	4.28	5.38	6.91	7.37	3.49	4.27	5.68	7.46	1.90	2.57	4.12	5.93
73	4.73	5.94	7.63	8.14	3.50	4.33	5.89	7.82	1.90	2.60	4.26	6.22
74	5.27	6.62	8.51	9.07	3.46	4.34	6.08	8.20	1.87	2.62	4.40	6.52
75	5.86	7.37	9.46	10.09	3.40	4.33	6.25	8.56	1.84	2.60	4.52	6.68
76	6.44	8.10	10.40	11.10	3.34	4.30	6.40	8.90	1.80	2.59	4.62	7.08
77	7.04	8.84	11.36	12.12	3.26	4.28	6.56	9.25	1.76	2.58	4.74	7.36
78	7.64	9.60	12.34	13.15	3.22	4.30	6.76	9.61	1.74	2.59	4.88	7.64
79	8.29	10.42	13.38	14.27	3.16	4.30	6.94	9.96	1.70	2.59	5.02	7.92
80	9.01	11.33	14.56	15.52	3.05	4.27	7.09	10.32	1.66	2.57	5.12	8.21
81	9.83	12.35	15.86	16.91	2.93	4.19	7.24	10.70	1.58	2.53	5.24	8.52
82	10.69	13.43	17.26	18.40	2.78	4.13	7.39	11.10	1.50	2.50	5.35	8.82
83	11.58	14.56	18.70	19.93	2.63	4.06	7.57	11.50	1.43	2.45	5.48	9.14
84	12.38	15.55	19.99	21.31	2.51	4.00	7.74	11.84	1.36	2.41	5.60	9.42
85	13.01	16.34	21.00	22.39	2.41	3.95	7.85	12.10	1.31	2.39	5.69	9.62
86	13.55	17.02	21.86	23.32	2.32	3.88	7.88	12.28	1.25	2.34	5.70	9.76
87	14.03	17.62	22.64	24.14	2.21	3.79	7.88	12.40	1.20	2.28	5.70	9.85
88	14.48	18.19	23.38	24.92	2.10	3.70	7.88	12.52	1.14	2.23	5.70	9.95
89	14.96	18.80	24.16	25.75	2.02	3.62	7.91	12.66	1.09	2.18	5.72	10.07
90	15.53	19.51	25.07	26.72	1.96	3.61	8.02	12.92	1.06	2.17	5.81	10.28
91	16.15	20.30	26.09	27.80	1.92	3.62	8.18	13.27	1.04	2.18	5.93	10.56
92	16.80	21.11	27.13	28.92	1.87	3.62	8.34	13.63	1.02	2.18	6.04	10.85
93	17.42	21.90	28.13	29.98	1.84	3.62	8.51	13.97	1.00	2.18	6.16	11.11
94	18.00	22.62	29.05	30.95	1.81	3.65	8.68	14.32	0.98	2.21	6.28	11.39
95	18.50	23.26	29.87	31.80	1.80	3.67	8.83	14.63	0.97	2.21	6.38	11.63
96-100	18.94	23.80	30.55	32.50	1.79	3.70	8.98	14.90	0.97	2.23	6.50	11.86

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 3**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	90 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.25	0.30	0.38	0.42	1.32	1.45	1.48	1.63	0.72	0.86	1.07	1.30
41	0.26	0.31	0.42	0.44	1.38	1.50	1.54	1.72	0.74	0.90	1.12	1.36
42	0.28	0.35	0.44	0.47	1.42	1.55	1.60	1.76	0.77	0.94	0.47	1.40
43	0.29	0.36	0.47	0.49	1.48	1.62	1.67	1.85	0.80	0.98	1.20	1.46
44	0.30	0.38	0.49	0.54	1.55	1.68	1.73	1.92	0.83	1.02	1.26	1.54
45	0.34	0.42	0.54	0.56	1.60	1.75	1.80	2.00	0.86	1.07	1.30	1.58
46	0.35	0.44	0.56	0.61	1.67	1.82	1.87	2.10	0.90	1.10	1.36	1.66
47	0.37	0.47	0.61	0.65	1.74	1.90	1.96	2.18	0.86	1.14	1.40	1.74
48	0.40	0.49	0.65	0.70	1.81	1.97	2.03	2.28	0.98	1.20	1.48	1.81
49	0.43	0.54	0.70	0.74	1.87	2.04	2.12	2.39	1.01	1.25	1.55	1.90
50	0.46	0.58	0.74	0.79	1.94	2.14	2.21	2.47	1.04	1.28	1.60	1.97
51	0.49	0.62	0.80	0.85	2.02	2.22	2.30	2.58	1.09	1.34	1.67	2.05
52	0.53	0.66	0.85	0.91	2.10	2.30	2.40	2.70	1.13	1.39	1.74	2.15
53	0.56	0.72	0.92	1.00	2.17	2.39	2.50	2.82	1.18	1.45	1.81	2.23
54	0.62	0.77	1.01	1.07	2.24	2.48	2.59	2.94	1.21	1.49	1.87	2.33
55	0.67	0.85	1.09	1.18	2.35	2.58	2.72	3.10	1.27	1.56	1.97	2.46
56	0.74	0.94	1.21	1.28	2.47	2.72	2.87	3.28	1.34	1.64	2.08	2.60
57	0.83	1.03	1.34	1.44	2.58	2.84	3.02	3.48	1.39	1.72	2.20	2.76
58	0.91	1.16	1.49	1.58	2.70	2.98	3.19	3.67	1.46	1.80	2.30	2.93
59	1.02	1.28	1.66	1.76	2.82	3.12	3.37	3.90	1.52	1.87	2.42	3.11
60	1.14	1.44	1.85	1.97	2.93	3.24	3.52	4.13	1.58	1.94	2.56	3.28
61	1.28	1.62	2.09	2.22	3.02	3.35	3.70	4.36	1.64	2.03	2.68	3.48
62	1.44	1.82	2.20	2.50	3.11	3.48	3.88	4.60	1.68	2.10	2.80	3.66
63	1.63	2.04	2.64	2.82	3.18	3.56	4.03	4.86	1.73	2.15	2.93	3.86
64	1.87	2.36	3.04	3.24	3.24	3.67	4.21	5.15	1.75	2.08	3.05	4.10
65	2.15	2.70	3.49	3.73	3.30	3.76	4.40	5.45	1.78	2.27	3.19	4.34
66	2.41	3.05	3.94	4.18	3.35	3.84	4.60	5.77	1.82	2.32	3.32	4.58
67	2.72	3.42	4.42	4.70	3.43	3.96	4.84	6.13	1.86	2.39	3.50	4.88
68	3.05	3.84	4.94	5.27	3.55	4.13	5.12	6.56	1.92	2.50	3.71	5.15
69	3.41	4.30	5.53	5.89	3.68	4.32	5.48	7.06	2.00	2.60	3.96	5.62
70	3.64	4.58	5.90	6.30	3.68	4.34	5.59	7.25	1.99	2.63	4.04	5.77
71	3.85	4.86	6.26	6.68	3.67	4.37	5.71	7.42	1.98	2.63	4.12	5.90
72	4.07	5.14	6.61	7.06	3.58	4.31	5.74	7.51	1.93	2.60	4.15	5.98
73	4.50	5.68	7.31	7.79	3.60	4.39	5.98	7.90	1.96	2.64	4.32	6.29
74	5.02	6.32	8.15	8.69	3.59	4.43	6.19	8.29	1.94	2.68	4.49	6.59
75	5.58	7.03	9.06	9.66	3.54	4.45	6.37	8.68	1.92	2.68	4.62	6.90
76	6.13	7.74	9.96	10.62	3.48	4.45	6.54	9.04	1.88	2.68	4.74	7.19
77	6.70	8.45	10.88	11.60	3.43	4.45	6.74	9.41	1.86	2.68	4.87	7.49
78	7.27	9.17	11.82	12.60	3.40	4.48	6.94	9.78	1.84	2.70	5.02	7.79
79	7.88	9.95	12.82	13.66	3.34	4.49	7.13	10.13	1.80	2.71	5.16	8.06
80	8.58	10.82	13.94	14.86	3.23	4.45	7.28	10.48	1.75	2.68	5.27	8.34
81	9.35	11.78	15.18	16.19	3.10	4.37	7.40	10.82	1.67	2.64	5.36	8.62
82	10.16	12.83	16.52	17.62	2.92	4.27	7.54	11.17	1.58	2.57	5.45	8.89
83	11.03	13.90	17.90	19.08	2.74	4.16	7.66	11.51	1.48	2.51	5.54	9.16
84	11.78	14.86	19.14	20.40	2.57	4.06	7.75	11.77	1.39	2.45	5.62	9.37
85	12.38	15.61	20.11	21.44	2.45	3.98	7.82	11.98	1.32	2.40	5.66	9.53
86	12.89	16.26	20.94	22.32	2.34	3.91	7.85	12.16	1.27	2.35	5.69	9.66
87	13.34	16.82	21.68	23.11	2.23	3.82	7.85	12.28	1.21	2.30	5.69	9.76
88	13.78	17.38	22.39	23.86	2.12	3.73	7.85	12.38	1.15	2.24	5.69	9.84
89	14.24	17.95	23.12	24.65	2.04	3.65	7.88	12.53	1.10	2.21	5.70	9.96
90	14.77	18.62	24.00	25.57	1.98	3.64	7.99	12.79	1.07	2.20	5.78	10.18
91	15.37	19.39	24.97	26.62	1.82	3.65	8.15	13.13	1.06	2.21	5.89	10.44
92	16.00	20.16	25.98	27.67	1.91	3.65	8.32	13.48	1.03	2.21	6.01	10.72
93	16.58	20.92	26.94	28.70	1.86	3.65	8.47	13.81	1.01	2.21	6.12	10.98
94	17.14	21.60	27.82	29.63	1.84	3.67	8.63	14.12	1.00	2.21	6.25	11.24
95	17.62	22.21	28.60	30.43	1.81	3.70	8.78	14.44	0.98	2.23	6.36	11.48
96-100	18.02	22.73	29.26	31.09	1.81	3.73	8.94	14.72	0.97	2.24	6.47	11.70

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 4**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	180 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.20	0.28	0.35	0.37	1.26	1.37	1.39	1.56	0.67	0.82	1.01	1.22
41	0.22	0.29	0.37	0.40	1.30	1.40	1.44	1.62	0.71	0.85	1.04	1.28
42	0.24	0.30	0.38	0.42	1.36	1.46	1.50	1.67	0.73	0.89	1.09	1.34
43	0.25	0.31	0.42	0.44	1.40	1.54	1.57	1.75	0.76	0.92	1.13	1.39
44	0.28	0.35	0.44	0.47	1.46	1.58	1.63	1.84	0.79	0.95	1.19	1.45
45	0.29	0.36	0.47	0.49	1.52	1.66	1.69	1.91	0.83	1.00	1.22	1.52
46	0.30	0.38	0.49	0.54	1.58	1.73	1.78	1.99	0.85	1.03	1.28	1.57
47	0.34	0.42	0.54	0.56	1.66	1.80	1.84	2.08	0.90	1.08	1.34	1.66
48	0.35	0.44	0.58	0.61	1.72	1.86	1.92	2.17	0.92	1.12	1.39	1.73
49	0.37	0.47	0.62	0.65	1.78	1.94	2.00	2.27	0.97	1.18	1.45	1.80
50	0.40	0.52	0.66	0.71	1.85	2.02	2.10	2.38	1.01	1.21	1.52	1.87
51	0.43	0.55	0.71	0.76	1.93	2.10	2.11	2.46	1.04	1.27	1.57	1.96
52	0.47	0.59	0.76	0.82	2.00	2.17	2.28	2.57	1.08	1.31	1.64	2.04
53	0.49	0.64	0.83	0.86	2.08	2.24	2.36	2.69	1.12	1.37	1.69	2.14
54	0.54	0.70	0.89	0.95	2.14	2.35	2.46	2.80	1.16	1.40	1.76	2.22
55	0.59	0.74	0.97	1.03	2.23	2.45	2.58	2.95	1.21	1.48	1.86	2.35
56	0.65	0.83	1.08	1.14	2.35	2.57	2.72	3.13	1.27	1.55	1.97	2.50
57	0.73	0.92	1.19	1.27	2.46	2.70	2.88	3.32	1.34	1.63	2.09	2.64
58	0.80	1.02	1.32	1.40	2.57	2.83	3.02	3.52	1.39	1.69	2.20	2.80
59	0.90	1.14	1.48	1.57	2.68	2.96	3.19	3.74	1.45	1.78	2.30	2.96
60	1.01	1.27	1.64	1.75	2.78	3.07	3.37	3.96	1.50	1.86	2.42	3.16
61	1.13	1.42	1.85	1.96	2.88	3.20	3.52	4.20	1.56	1.93	2.56	3.34
62	1.27	1.60	2.09	2.21	2.96	3.31	3.70	4.43	1.60	1.99	2.68	3.52
63	1.42	1.81	2.35	2.50	3.04	3.41	3.86	4.69	1.64	2.05	2.78	3.73
64	1.64	2.09	2.70	2.87	3.11	3.52	4.06	4.99	1.68	2.11	2.93	3.97
65	1.90	2.40	3.11	3.30	3.19	3.48	4.26	5.32	1.73	2.11	3.07	4.24
66	2.12	2.69	3.49	3.71	3.28	3.74	4.49	5.66	1.76	2.24	3.24	4.50
67	2.39	3.02	3.92	4.16	3.38	3.89	4.76	6.05	1.82	2.35	3.43	4.80
68	2.68	3.40	4.39	4.68	3.52	4.08	5.08	6.49	1.91	2.46	3.67	5.16
69	3.00	3.79	4.91	5.23	3.68	4.31	5.46	7.00	1.99	2.59	3.95	5.56
70	3.19	4.06	5.24	5.58	3.70	4.34	5.62	7.21	1.99	2.63	4.06	5.72
71	3.38	4.30	5.57	5.93	3.70	4.38	5.74	7.39	2.00	2.65	4.14	5.88
72	3.58	4.54	5.88	6.25	3.64	4.36	5.78	7.50	1.97	2.63	4.18	5.96
73	3.95	5.02	6.49	6.91	3.68	4.46	6.05	7.90	1.99	2.69	4.37	6.29
74	4.40	5.59	7.24	7.70	3.70	4.55	6.31	8.33	2.00	2.75	4.56	6.62
75	4.90	6.22	8.05	8.57	3.70	4.61	6.54	8.75	2.00	2.78	4.74	6.95
76	5.39	6.84	8.86	9.42	3.67	4.66	6.76	9.14	1.99	2.81	4.88	7.27
77	5.89	7.48	9.67	10.28	3.66	4.70	6.97	9.54	1.98	2.83	5.05	7.60
78	6.40	8.11	10.50	11.17	3.67	4.78	7.22	9.94	1.98	2.88	5.23	7.90
79	6.94	8.80	11.39	12.11	3.66	4.85	7.46	10.33	1.98	2.93	5.40	8.22
80	7.54	9.56	12.38	13.18	3.62	4.88	7.70	10.75	1.96	2.94	5.57	8.54
81	8.22	10.43	13.49	14.35	3.56	4.90	7.92	11.18	1.93	2.95	5.74	8.90
82	8.94	11.34	14.68	15.61	3.50	4.91	8.17	11.65	1.90	2.96	5.92	9.28
83	9.68	12.29	15.90	16.92	3.43	4.94	8.42	12.14	1.86	2.98	6.10	9.65
84	10.36	13.14	17.00	18.08	3.38	4.97	8.68	12.55	1.84	3.00	6.28	9.98
85	10.88	13.81	17.87	19.01	3.35	4.98	8.84	12.88	1.81	3.01	6.40	10.24
86	11.33	14.38	18.60	19.79	3.29	4.96	8.94	13.10	1.79	2.99	6.47	10.42
87	11.72	14.88	19.26	20.48	3.23	4.92	9.00	13.27	1.75	2.98	6.50	10.56
88	12.11	15.37	19.88	21.16	3.17	4.88	9.05	13.44	1.72	2.94	6.55	10.68
89	12.52	15.88	20.54	21.85	3.12	4.86	9.13	13.63	1.69	2.94	6.61	10.85
90	12.98	16.48	21.31	22.68	3.12	4.90	9.30	13.96	1.69	2.95	6.73	11.10
91	13.51	17.15	22.19	23.60	3.13	4.97	9.53	14.35	1.69	3.00	6.89	11.42
92	14.05	17.83	23.08	24.54	3.14	5.03	9.74	14.76	1.70	3.04	7.06	11.74
93	14.58	18.49	23.93	25.44	3.04	5.09	9.97	15.16	1.70	3.07	7.21	12.06
94	15.05	19.10	24.71	26.27	3.18	5.16	10.19	15.53	1.72	3.12	7.38	12.36
95	15.48	19.64	25.40	26.98	3.20	5.24	10.40	15.90	1.73	3.16	7.52	12.64
96-100	15.84	20.10	25.98	27.56	3.23	5.30	10.60	16.20	1.74	3.07	7.67	12.89

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 5**

Policy Form Series: 5092

Policy Form	5592
Elimination Period	365 Days
Inflation	None
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.17	0.22	0.29	0.30	1.03	1.13	1.16	1.34	0.56	0.70	0.83	1.07
41	0.18	0.24	0.30	0.31	1.08	1.18	1.20	1.38	0.58	0.71	0.86	1.10
42	0.19	0.25	0.31	0.34	1.12	1.22	1.26	1.45	0.61	0.73	0.90	1.14
43	0.20	0.26	0.34	0.36	1.16	1.27	1.32	1.50	0.64	0.77	0.95	1.20
44	0.22	0.28	0.36	0.38	1.21	1.32	1.37	1.57	0.65	0.80	0.98	1.25
45	0.24	0.29	0.38	0.40	1.26	1.38	1.42	1.64	0.67	0.83	1.03	1.31
46	0.25	0.31	0.42	0.43	1.31	1.44	1.49	1.73	0.72	0.85	1.08	1.37
47	0.26	0.34	0.44	0.46	1.37	1.50	1.56	1.80	0.74	0.90	1.12	1.44
48	0.28	0.36	0.47	0.49	1.42	1.57	1.62	1.87	0.77	0.94	1.18	1.49
49	0.30	0.38	0.49	0.53	1.49	1.62	1.69	1.97	0.80	0.98	1.22	1.56
50	0.34	0.42	0.54	0.56	1.55	1.68	1.76	2.04	0.84	1.02	1.27	1.63
51	0.35	0.44	0.58	0.61	1.60	1.75	1.84	2.15	0.86	1.07	1.34	1.72
52	0.37	0.48	0.62	0.65	1.67	1.82	1.92	2.24	0.90	1.10	1.39	1.78
53	0.40	0.52	0.66	0.71	1.74	1.91	2.00	2.35	0.80	1.16	1.45	1.87
54	0.44	0.55	0.72	0.76	1.80	1.97	2.10	2.46	0.98	1.20	1.52	1.96
55	0.48	0.61	0.79	0.83	1.87	2.08	2.21	2.59	1.02	1.25	1.60	2.08
56	0.53	0.67	0.86	0.92	1.99	2.18	2.33	2.77	1.08	1.32	1.69	2.20
57	0.58	0.74	0.97	1.02	2.09	2.30	2.48	2.95	1.13	1.39	1.80	2.35
58	0.65	0.83	1.08	1.13	2.20	2.42	2.63	3.13	1.19	1.46	1.91	2.50
59	0.73	0.79	1.20	1.26	2.30	2.56	2.78	3.34	1.25	1.54	2.02	2.65
60	0.82	1.03	1.34	1.40	2.40	2.69	2.96	3.56	1.30	1.62	2.14	2.84
61	0.91	1.16	1.50	1.58	2.50	2.80	3.12	3.79	1.36	1.69	2.27	3.02
62	1.02	1.30	1.68	1.78	2.59	2.93	3.31	4.04	1.40	1.76	2.40	3.22
63	1.16	1.46	1.91	2.00	2.69	3.04	3.49	4.32	1.45	1.82	2.52	3.43
64	1.32	1.68	2.20	2.32	2.78	3.18	3.71	4.63	1.50	1.91	2.69	3.70
65	1.54	1.94	2.51	2.65	2.87	3.31	3.94	4.98	1.56	1.99	2.86	3.96
66	1.72	2.18	2.83	3.00	2.98	3.46	4.20	5.34	1.62	2.08	3.04	4.24
67	1.93	2.46	3.18	3.35	3.11	3.61	4.49	5.74	1.68	2.18	3.24	4.56
68	2.17	2.75	3.56	3.77	3.25	3.83	4.81	6.19	1.76	2.30	3.49	4.93
69	2.41	3.07	3.98	4.21	3.46	4.06	5.22	6.71	1.86	2.46	3.78	5.33
70	2.58	3.28	4.25	4.49	3.48	4.14	5.41	6.95	1.88	2.51	3.91	5.52
71	2.74	3.48	4.51	4.76	3.52	4.21	5.56	7.15	1.91	2.54	4.02	5.70
72	2.89	3.67	4.76	5.03	3.49	4.22	5.65	7.30	1.90	2.54	4.09	5.81
73	3.19	4.06	5.27	5.56	3.59	4.39	5.98	7.74	1.94	2.64	4.32	6.16
74	3.56	4.52	5.87	6.20	3.67	4.54	6.30	8.21	1.98	2.74	4.55	6.53
75	3.96	5.04	6.53	6.90	3.73	4.67	6.60	8.68	2.02	2.82	4.78	6.90
76	4.36	5.53	7.18	7.58	3.77	4.78	6.88	9.13	2.04	2.88	4.98	7.26
77	4.75	6.05	7.84	8.28	3.82	4.91	7.18	9.59	2.06	2.96	5.18	7.62
78	5.16	6.56	8.51	8.99	3.89	5.04	7.49	10.02	2.10	3.05	5.42	7.86
79	5.60	7.12	9.23	9.76	3.94	5.20	7.80	10.48	2.14	3.13	5.64	8.34
80	6.10	7.74	10.04	10.61	3.97	5.30	8.10	10.94	2.15	3.07	5.87	8.70
81	6.64	8.44	10.93	11.56	4.00	5.40	8.40	11.46	2.16	3.26	6.07	9.11
82	7.22	9.18	11.89	12.58	4.00	5.51	8.71	11.98	2.16	3.32	6.31	9.53
83	7.82	9.95	12.90	13.62	4.01	5.62	9.05	12.50	2.17	3.38	6.55	9.94
84	8.36	10.63	13.79	14.57	4.02	5.70	9.35	12.94	2.17	3.44	6.76	10.30
85	8.78	11.17	14.48	15.30	4.03	5.78	9.56	13.27	2.18	3.48	6.92	10.56
86	9.14	11.64	15.08	15.94	4.02	5.81	9.72	13.56	2.17	3.50	7.03	10.78
87	9.47	12.05	15.61	16.50	4.00	5.82	9.83	13.76	2.16	3.52	7.12	10.96
88	9.78	12.44	16.12	17.03	3.97	5.82	9.92	13.98	2.15	3.52	7.19	11.12
89	10.10	12.85	16.66	17.60	3.97	5.86	10.06	14.22	2.15	3.53	7.27	11.32
90	10.49	13.33	17.28	18.26	4.01	5.94	10.27	14.58	2.17	3.59	7.44	11.60
91	10.92	13.88	17.99	19.00	4.07	6.06	10.56	15.02	2.20	3.66	7.63	11.95
92	11.35	14.44	18.71	19.75	4.13	6.18	10.84	15.47	2.23	3.73	7.84	12.30
93	11.77	14.96	19.39	20.48	4.19	6.30	11.11	15.91	2.27	3.80	8.04	12.65
94	12.16	15.46	20.03	21.14	4.25	6.42	11.39	16.33	2.29	3.88	8.24	13.00
95	12.50	15.90	20.58	21.71	4.30	6.53	11.64	16.70	2.33	3.94	8.42	13.30
96-100	12.79	16.26	21.05	22.16	4.36	6.64	11.88	17.05	2.35	4.00	8.59	13.57

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 6**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.48	0.61	0.79	0.84	2.29	2.52	2.60	2.88	1.25	1.54	1.90	2.30
41	0.52	0.65	0.83	0.74	2.36	2.63	2.70	3.00	1.28	1.57	1.96	2.39
42	0.54	0.67	0.89	0.94	2.45	2.70	2.80	3.11	1.32	1.63	2.03	2.47
43	0.58	0.73	0.94	1.01	2.52	2.80	2.90	3.22	1.37	1.69	2.10	2.56
44	0.62	0.77	1.00	1.07	2.63	2.90	3.01	3.35	1.42	1.74	2.18	2.66
45	0.65	0.83	1.07	1.13	2.70	3.00	3.12	3.48	1.46	1.81	2.27	2.76
46	0.71	0.89	1.13	1.21	2.80	3.12	3.23	3.61	1.52	1.87	2.35	2.87
47	0.74	0.94	1.21	1.30	2.90	3.22	3.35	3.76	1.57	1.94	2.41	2.98
48	0.80	1.01	1.30	1.38	3.00	3.32	3.48	3.89	1.62	2.00	2.51	3.10
49	0.85	1.08	1.38	1.48	3.07	3.42	3.59	4.04	1.67	2.08	2.59	3.22
50	0.92	1.16	1.49	1.58	3.18	3.53	3.71	4.18	1.73	2.12	2.69	3.32
51	0.98	1.25	1.60	1.72	3.28	3.65	3.84	4.33	1.76	2.21	2.78	3.46
52	1.07	1.34	1.73	1.84	3.35	3.76	3.96	4.49	1.82	2.27	2.86	3.58
53	1.14	1.44	1.86	1.99	3.43	3.84	4.08	4.67	1.86	2.32	2.95	3.70
54	1.25	1.56	2.00	2.15	3.52	3.95	4.20	4.81	1.91	2.38	3.04	3.83
55	1.36	1.69	2.20	2.35	3.62	4.06	4.36	5.03	1.96	2.46	3.14	4.01
56	1.49	1.87	2.42	2.59	3.77	4.22	4.57	5.28	2.03	2.54	3.30	4.21
57	1.66	2.08	2.68	2.87	3.89	4.38	4.76	5.54	2.10	2.64	3.43	4.42
58	1.82	2.29	2.96	3.18	4.01	4.51	4.96	5.82	2.17	2.72	3.58	4.63
59	2.03	2.54	3.30	3.52	4.12	4.66	5.16	6.10	2.22	2.80	3.73	4.86
60	2.24	2.83	3.66	3.92	4.21	4.78	5.33	6.38	2.28	2.87	3.86	5.09
61	2.50	3.13	4.07	4.36	4.28	4.87	5.52	6.71	2.32	2.94	4.01	5.33
62	2.77	3.49	4.52	4.86	4.33	4.94	5.69	7.00	2.35	2.98	4.12	5.56
63	3.07	3.89	5.05	5.42	4.34	4.99	5.86	7.19	2.36	3.01	4.22	5.80
64	3.50	4.42	5.76	6.14	4.36	5.03	6.00	7.66	2.36	3.04	4.34	6.08
65	3.97	5.00	6.53	7.01	4.36	5.06	6.18	8.03	2.36	3.05	4.48	6.37
66	4.39	5.54	7.24	7.79	4.34	5.09	6.35	8.39	2.36	3.07	4.58	6.68
67	4.85	6.13	8.00	8.62	4.34	5.15	6.55	8.81	2.36	3.11	4.73	7.01
68	5.34	6.74	8.83	9.50	4.40	5.26	6.80	9.29	2.39	3.16	4.93	7.38
69	5.87	7.43	9.73	10.48	4.48	5.36	7.10	9.82	2.41	3.24	5.15	7.80
70	6.16	7.79	10.21	11.00	4.34	5.27	7.10	9.92	2.35	3.18	5.15	7.90
71	6.43	8.14	10.68	11.53	4.21	5.14	7.08	10.00	2.28	3.10	5.11	7.96
72	6.67	8.46	11.11	12.00	4.01	4.94	6.96	9.96	2.16	2.98	5.04	7.92
73	7.26	9.20	12.11	13.08	3.91	4.90	7.09	10.32	2.11	2.95	5.12	8.21
74	7.99	10.14	13.34	14.41	3.76	4.79	7.19	10.68	2.04	2.89	5.20	8.50
75	8.76	11.11	14.64	15.83	3.58	4.66	7.24	11.04	1.93	2.81	5.24	8.78
76	9.47	12.02	15.85	17.15	3.40	4.50	7.27	11.36	1.84	2.71	5.26	9.04
77	10.19	12.94	17.08	18.48	3.23	4.39	7.32	11.69	1.74	2.64	5.30	9.29
78	10.91	13.86	18.30	19.81	3.06	4.27	7.39	11.99	1.66	2.65	5.35	9.54
79	11.68	14.83	19.60	21.23	2.87	4.13	7.44	12.28	1.55	2.50	5.38	9.76
80	12.53	15.91	21.04	22.80	2.63	3.92	7.44	12.55	1.42	2.36	5.38	9.98
81	13.45	17.09	22.61	24.50	2.33	3.68	7.39	12.80	1.26	2.22	5.35	10.19
82	14.42	18.34	24.25	26.30	1.99	3.40	7.34	13.06	1.08	2.05	5.30	10.39
83	15.42	19.58	25.92	28.12	1.66	3.12	7.28	13.28	0.90	1.87	5.27	10.57
84	16.28	20.69	27.38	29.71	1.36	2.86	7.24	13.46	0.73	1.73	5.24	10.70
85	16.94	21.54	28.52	30.95	1.14	2.66	7.19	13.58	0.61	1.61	5.20	10.80
86	17.51	22.25	29.46	31.97	0.97	2.52	7.13	13.69	0.60	1.51	5.16	10.88
87	18.00	22.88	30.30	32.88	0.80	2.35	7.03	13.74	0.60	1.42	5.09	10.93
88	18.48	23.48	31.10	33.76	0.64	2.18	6.95	13.80	0.60	1.32	5.03	10.97
89	18.97	24.12	31.94	34.68	0.60	2.05	6.89	13.88	0.60	1.24	4.99	11.05
90	19.56	24.86	32.94	35.75	0.60	1.96	6.92	14.10	0.60	1.19	5.00	11.22
91	20.22	25.70	34.06	36.96	0.60	1.90	7.00	14.41	0.60	1.15	5.05	11.46
92	20.89	26.56	35.17	38.17	0.60	1.82	7.07	14.72	0.60	1.10	5.12	11.70
93	21.53	27.36	36.24	39.32	0.60	1.76	7.15	15.02	0.60	1.07	5.18	11.95
94	22.09	28.09	37.20	40.34	0.60	1.74	7.26	15.32	0.60	1.04	5.24	12.18
95	22.58	28.70	38.02	41.18	0.60	1.70	7.37	15.61	0.60	1.03	5.33	12.42
96-100	22.98	29.21	38.66	41.22	0.60	1.70	7.48	15.86	0.60	1.03	5.41	12.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 7**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.46	0.58	0.74	0.80	2.27	2.48	2.56	2.83	1.22	1.49	1.84	2.24
41	0.48	0.61	0.79	0.84	2.35	2.57	2.64	2.94	1.27	1.55	1.92	2.33
42	0.52	0.65	0.84	0.90	2.41	2.65	2.74	3.05	1.31	1.60	1.99	2.42
43	0.55	0.70	0.90	0.95	2.50	2.74	2.83	3.14	1.36	1.66	2.05	2.51
44	0.58	0.73	0.95	1.02	2.59	2.84	2.95	3.28	1.40	1.72	2.12	2.60
45	0.62	0.79	1.01	1.09	2.68	2.94	3.04	3.41	1.45	1.78	2.21	2.72
46	0.66	0.83	1.08	1.16	2.77	3.05	3.16	3.53	1.50	1.84	2.28	2.82
47	0.71	0.90	1.16	1.25	2.87	3.14	3.29	3.67	1.56	1.91	2.38	2.93
48	0.76	0.95	1.22	1.32	2.96	3.25	3.40	3.80	1.60	1.96	2.46	3.04
49	0.82	1.02	1.32	1.42	3.06	3.35	3.52	3.96	1.66	2.03	2.56	3.16
50	0.86	1.09	1.42	1.52	3.16	3.48	3.62	4.13	1.72	2.10	2.64	3.28
51	0.94	1.18	1.54	1.63	3.24	3.59	3.77	4.28	1.75	2.15	2.72	3.40
52	1.01	1.27	1.64	1.75	3.34	3.68	3.89	4.43	1.81	2.22	2.82	3.52
53	1.09	1.37	1.76	1.90	3.42	3.78	4.01	4.58	1.85	2.29	2.90	3.65
54	1.18	1.48	1.92	2.04	3.50	3.88	4.13	4.75	1.90	2.33	3.00	3.78
55	1.28	1.62	2.10	2.23	3.60	4.02	4.30	4.96	1.94	2.41	3.11	3.94
56	1.40	1.78	2.32	2.47	3.74	4.16	4.49	5.22	2.03	2.51	3.24	4.14
57	1.56	1.97	2.56	2.74	3.88	4.32	4.69	5.50	2.10	2.60	3.40	4.36
58	1.73	2.18	2.83	3.04	3.98	4.45	4.88	5.77	2.17	2.69	3.53	4.58
59	1.92	2.41	3.14	3.37	4.12	4.61	5.09	6.05	2.22	2.78	3.68	4.80
60	2.12	2.69	3.49	3.74	4.21	4.73	5.28	6.35	2.28	2.86	3.83	5.05
61	2.36	2.98	3.89	4.16	4.28	4.85	5.48	6.64	2.32	2.92	3.96	5.28
62	2.63	3.32	4.33	4.63	4.33	4.93	5.66	6.96	2.35	2.96	4.08	5.52
63	2.92	3.70	4.84	5.17	4.36	4.99	5.81	7.26	2.36	3.01	4.21	5.77
64	3.32	4.21	5.51	5.90	4.38	5.05	6.00	7.63	2.38	3.04	4.34	6.06
65	3.77	4.78	6.24	6.71	4.39	5.09	6.19	8.03	2.38	3.07	4.49	6.37
66	4.16	5.28	6.91	7.44	4.40	5.15	6.37	8.40	2.39	3.11	4.61	6.70
67	4.60	5.83	7.64	8.22	4.44	5.23	6.61	8.82	2.40	3.16	4.79	7.02
68	5.06	6.43	8.45	9.10	4.50	5.34	6.90	9.31	2.42	3.22	4.99	7.42
69	5.56	7.08	9.30	10.02	4.58	5.48	7.21	9.85	2.47	3.30	5.23	7.84
70	5.83	7.43	9.78	10.54	4.46	5.39	7.24	9.95	2.41	3.25	5.23	7.92
71	6.10	7.76	10.22	11.03	4.32	5.27	7.20	10.04	2.34	3.18	5.21	7.98
72	6.34	8.06	10.63	11.47	4.12	5.06	7.09	10.01	2.23	3.05	5.12	7.97
73	6.89	8.78	11.59	12.52	4.04	5.03	7.22	10.37	2.18	3.04	5.23	8.26
74	7.58	9.66	12.77	13.80	3.90	4.94	7.34	10.76	2.11	2.98	5.30	8.56
75	8.32	10.60	14.02	15.16	3.74	4.82	7.40	11.12	2.03	2.90	5.36	8.84
76	8.99	11.47	15.18	16.42	3.58	4.70	7.46	11.46	1.93	2.83	5.40	9.11
77	9.67	12.34	16.36	17.69	3.43	4.60	7.55	11.81	1.86	2.77	5.46	9.38
78	10.36	13.21	17.52	18.97	3.30	4.52	7.64	12.16	1.79	2.72	5.53	9.66
79	11.08	14.15	18.77	20.33	3.14	4.43	7.74	12.50	1.70	2.68	5.60	9.94
80	11.89	15.18	20.15	21.83	2.96	4.30	7.81	12.86	1.61	2.59	5.65	10.22
81	12.77	16.31	21.66	23.47	2.76	4.15	7.88	13.22	1.50	2.50	5.70	10.51
82	13.69	17.48	23.23	25.19	2.54	3.98	7.96	13.61	1.38	2.40	5.75	10.82
83	14.63	18.68	24.83	26.93	2.33	3.83	8.05	13.99	1.26	2.32	5.82	11.14
84	15.44	19.74	26.23	28.45	2.16	3.71	8.14	14.33	1.16	2.24	5.88	11.40
85	16.08	20.56	27.32	29.64	2.03	3.61	8.18	14.56	1.09	2.17	5.93	11.58
86	16.62	21.23	28.22	30.62	1.90	3.49	8.16	14.70	1.02	2.10	5.90	11.70
87	17.09	21.83	29.03	31.50	1.75	3.37	8.12	14.81	0.95	2.03	5.87	11.78
88	17.53	22.40	29.80	32.33	1.63	3.23	8.06	14.89	0.88	1.96	5.83	11.84
89	18.01	23.02	30.60	33.22	1.51	3.14	8.05	15.02	0.82	1.90	5.82	11.95
90	18.56	23.72	31.56	34.25	1.44	3.08	8.10	15.29	0.78	1.86	5.87	12.17
91	19.20	24.53	32.63	35.40	1.38	3.07	8.23	15.64	0.74	1.85	5.95	12.44
92	19.82	25.33	33.70	36.56	1.32	3.04	8.35	15.98	0.71	1.84	6.05	12.72
93	20.44	26.11	34.72	37.67	1.26	3.02	8.50	16.34	0.68	1.82	6.14	13.01
94	20.98	26.80	35.64	38.64	1.22	3.02	8.63	16.69	0.66	1.82	6.25	13.28
95	21.43	27.38	36.42	39.44	1.20	3.04	8.77	17.02	0.65	1.84	6.35	13.54
96-100	21.82	27.86	37.03	40.04	1.20	3.06	8.93	17.32	0.65	1.84	6.46	13.76

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 8**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.55	0.72	0.77	2.21	2.42	2.50	2.78	1.20	1.46	1.81	2.21
41	0.46	0.58	0.76	0.82	2.29	2.50	2.58	2.87	1.25	1.50	1.86	2.29
42	0.48	0.62	0.80	0.85	2.38	2.58	2.68	2.98	1.28	1.56	1.93	2.38
43	0.53	0.66	0.85	0.91	2.46	2.69	2.77	3.11	1.32	1.62	2.00	2.47
44	0.55	0.71	0.91	0.98	2.54	2.77	2.88	3.23	1.37	1.67	2.09	2.57
45	0.59	0.74	0.97	1.03	2.63	2.87	2.98	3.35	1.42	1.74	2.15	2.66
46	0.64	0.80	1.03	1.10	2.72	2.98	3.10	3.48	1.48	1.80	2.23	2.76
47	0.67	0.85	1.10	1.19	2.82	3.07	3.22	3.61	1.52	1.73	2.33	2.87
48	0.72	0.91	0.99	1.27	2.92	3.19	3.32	3.76	1.57	1.92	2.41	2.98
49	0.77	0.98	1.27	1.36	3.01	3.31	3.47	3.90	1.63	1.99	2.50	3.11
50	0.83	1.04	1.37	1.40	3.11	3.41	3.58	4.06	1.68	2.05	2.58	3.23
51	0.89	1.13	1.46	1.56	3.19	3.52	3.70	4.21	1.73	2.11	2.68	3.35
52	0.95	1.21	1.57	1.68	3.29	3.61	3.83	4.36	1.78	2.18	2.77	3.48
53	1.03	1.31	1.69	1.82	3.37	3.71	3.96	4.52	1.82	2.24	2.86	3.59
54	1.12	1.40	1.84	1.96	3.46	3.83	4.08	4.69	1.86	2.30	2.95	3.73
55	1.21	1.55	2.00	2.15	3.56	3.96	4.25	4.90	1.93	2.39	3.06	3.90
56	1.36	1.72	2.22	2.38	3.71	4.12	4.43	5.16	2.00	2.48	3.22	4.12
57	1.49	1.90	2.46	2.63	3.84	4.26	4.66	5.44	2.09	2.58	3.35	4.33
58	1.64	2.09	2.72	2.92	3.96	4.43	4.86	5.71	2.15	2.66	3.50	4.56
59	1.82	2.32	3.01	3.23	4.08	4.58	5.06	6.01	2.21	2.76	3.66	4.78
60	2.03	2.57	3.35	3.59	4.20	4.72	5.27	6.32	2.27	2.84	3.80	5.03
61	2.24	2.86	3.73	3.98	4.28	4.85	5.46	6.62	2.32	2.92	3.95	5.27
62	2.50	3.18	4.15	4.45	4.34	4.93	5.66	6.96	2.35	2.96	4.08	5.52
63	2.78	3.55	4.63	4.97	4.39	5.00	5.82	7.27	2.38	3.02	4.22	5.78
64	3.18	4.03	5.28	5.68	4.42	5.08	6.04	7.66	2.39	3.06	4.38	6.08
65	3.59	4.57	5.99	6.43	4.44	5.14	6.25	8.06	2.40	3.10	4.51	6.41
66	3.97	5.06	6.64	7.14	4.45	5.21	6.43	8.45	2.41	3.13	4.67	6.71
67	4.39	5.59	7.34	7.90	4.50	5.27	6.68	8.89	2.42	3.18	4.84	7.07
68	4.84	6.17	8.11	8.72	4.57	5.39	6.97	9.38	2.47	3.25	5.04	7.45
69	5.32	6.79	8.94	9.62	4.66	5.54	7.28	9.92	2.51	3.34	5.27	7.88
70	5.57	7.12	9.40	10.13	4.54	5.45	7.31	10.04	2.46	3.29	5.28	7.99
71	5.82	7.44	9.83	10.60	4.43	5.34	7.30	10.13	2.40	3.23	5.28	8.06
72	6.05	7.73	10.22	11.03	4.22	5.16	7.20	10.12	2.29	3.12	5.21	8.05
73	6.58	8.41	11.15	12.02	4.16	5.15	7.37	10.51	2.26	3.11	5.33	8.35
74	7.25	9.26	12.28	13.26	4.06	5.08	7.50	10.91	2.20	3.06	5.44	8.68
75	7.94	10.16	13.48	14.56	3.91	4.98	7.61	11.30	2.12	3.01	5.50	9.00
76	8.59	11.00	14.60	15.78	3.78	4.88	7.69	11.68	2.04	2.94	5.56	9.28
77	9.24	11.83	15.72	17.00	3.65	4.79	7.79	12.04	1.98	2.89	5.63	9.56
78	9.90	12.67	16.86	18.24	3.53	4.72	7.90	12.38	1.91	2.84	5.71	9.84
79	10.60	13.57	18.06	19.55	3.37	4.63	7.99	12.73	1.82	2.78	5.78	10.12
80	11.36	14.57	19.38	20.99	3.19	4.49	8.06	13.06	1.73	2.71	5.83	10.39
81	12.20	15.65	20.83	22.56	2.96	4.31	8.09	13.39	1.61	2.60	5.86	10.66
82	13.09	16.78	22.34	24.22	2.71	4.13	8.14	13.72	1.46	2.50	5.88	10.91
83	13.98	17.93	23.89	25.90	2.46	3.94	8.16	14.04	1.33	2.38	5.90	11.16
84	14.77	18.94	25.24	27.36	2.23	3.79	8.20	14.28	1.21	2.28	5.94	11.35
85	15.37	19.72	26.28	28.50	2.06	3.67	8.20	14.46	1.12	2.21	5.94	11.51
86	15.89	20.36	27.16	29.45	1.93	3.55	8.17	14.59	1.04	2.14	5.92	11.62
87	16.33	20.94	27.92	30.29	1.80	3.53	8.14	14.69	0.97	2.06	5.88	11.69
88	16.76	21.49	28.67	31.09	1.67	3.29	8.08	14.77	0.90	1.99	5.84	11.75
89	17.22	22.08	29.45	31.94	1.56	3.19	8.05	14.90	0.84	1.92	5.82	11.86
90	17.75	22.76	30.36	32.93	1.48	3.14	8.12	15.16	0.80	1.90	5.87	12.06
91	18.35	23.53	31.39	34.04	1.42	3.12	8.24	15.50	0.77	1.87	5.96	12.34
92	18.96	24.31	32.42	35.16	1.36	3.10	8.36	15.85	0.73	1.87	6.06	12.61
93	19.54	25.04	33.41	36.22	1.30	3.07	8.50	16.19	0.71	1.85	6.14	12.88
94	20.05	25.72	34.28	37.15	1.26	3.07	8.63	16.52	0.68	1.85	6.25	13.14
95	20.51	26.28	35.03	37.81	1.24	3.08	8.77	16.85	0.67	1.86	6.35	13.39
96-100	20.86	26.74	35.63	38.51	1.22	3.10	8.92	17.12	0.66	1.87	6.44	13.62

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 9**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.38	0.48	0.64	0.67	2.10	2.29	2.38	2.65	1.13	1.38	1.72	2.10
41	0.40	0.53	0.67	0.72	2.17	2.38	2.46	2.74	1.18	1.44	1.76	2.18
42	0.43	0.55	0.72	0.77	2.24	2.46	2.52	2.84	1.21	1.49	1.84	2.27
43	0.46	0.58	0.76	0.82	2.32	2.56	2.63	2.95	1.26	1.54	1.91	2.35
44	0.48	0.62	0.82	0.86	2.40	2.64	2.74	3.07	1.30	1.58	1.99	2.45
45	0.53	0.66	0.86	0.92	2.50	2.74	2.83	3.20	1.36	1.66	2.05	2.54
46	0.55	0.71	0.92	0.98	2.58	2.83	2.95	3.32	1.39	1.69	2.12	2.64
47	0.59	0.76	1.00	1.04	2.68	2.93	3.06	3.47	1.45	1.76	2.21	2.75
48	0.64	0.82	1.04	1.13	2.76	3.04	3.18	3.60	1.49	1.82	2.29	2.86
49	0.67	0.86	1.13	1.20	2.86	3.13	3.29	3.74	1.55	1.90	2.38	2.96
50	0.73	0.92	1.21	1.30	2.95	3.24	3.41	3.89	1.60	1.94	2.47	3.10
51	0.79	1.00	1.30	1.39	3.04	3.35	3.52	4.03	1.64	2.03	2.56	3.20
52	0.84	1.08	1.40	1.50	3.13	3.46	3.66	4.18	1.69	2.08	2.64	3.32
53	0.91	1.16	1.52	1.62	3.22	3.55	3.78	4.34	1.74	2.14	2.74	3.47
54	0.98	1.26	1.64	1.75	3.30	3.65	3.89	4.50	1.78	2.21	2.82	3.59
55	1.08	1.37	1.80	1.91	3.41	3.77	4.06	4.72	1.85	2.28	2.93	3.76
56	1.19	1.52	1.97	2.11	3.55	3.95	4.26	4.98	1.92	2.38	3.07	3.96
57	1.31	1.67	2.20	2.33	3.68	4.10	4.48	5.24	1.99	2.47	3.23	4.16
58	1.45	1.85	2.42	2.59	3.80	4.25	4.67	5.53	2.05	2.57	3.37	4.40
59	1.62	2.05	2.69	2.87	3.92	4.39	4.88	5.82	2.12	2.65	3.53	4.63
60	1.80	2.29	3.00	3.20	4.03	4.54	5.09	6.13	2.18	2.75	3.68	4.88
61	1.99	2.54	3.32	3.56	4.13	4.67	5.28	6.44	2.23	2.82	3.83	5.12
62	2.21	2.83	3.71	3.97	4.21	4.78	5.50	6.77	2.28	2.87	3.97	5.39
63	2.47	3.14	4.14	4.43	4.26	4.86	5.69	7.10	2.30	2.93	4.12	5.64
64	2.80	3.59	4.72	5.05	4.32	4.96	5.90	7.52	2.33	3.00	4.28	5.98
65	3.18	4.07	5.35	5.74	4.38	5.05	6.16	7.94	2.36	3.04	4.44	6.32
66	3.52	4.51	5.95	6.37	4.43	5.15	6.38	8.36	2.40	3.11	4.62	6.65
67	3.89	4.98	6.59	7.06	4.50	5.27	6.68	8.82	2.42	3.18	4.84	7.02
68	4.30	5.51	7.27	7.80	4.60	5.42	7.00	9.36	2.48	3.28	5.06	7.45
69	4.72	6.06	8.02	8.62	4.72	5.62	7.38	9.94	2.56	3.38	5.34	7.90
70	4.96	6.36	8.42	9.06	4.63	5.54	7.43	10.08	2.51	3.35	5.38	8.03
71	5.17	6.65	8.82	9.48	4.54	5.47	7.45	10.19	2.46	3.30	5.38	8.10
72	5.38	6.91	9.18	9.88	4.37	5.32	7.37	10.20	2.36	3.20	5.33	8.11
73	5.84	7.52	10.01	10.78	4.34	5.33	7.57	10.63	2.35	3.22	5.48	8.45
74	6.44	8.29	11.03	11.88	4.28	5.33	7.78	11.06	2.32	3.22	5.62	8.81
75	7.07	9.10	12.12	13.06	4.19	5.28	7.93	11.52	2.27	3.19	5.75	9.17
76	7.64	9.85	13.13	14.15	4.09	5.24	8.06	11.92	2.22	3.16	5.83	9.47
77	8.22	10.60	14.14	15.25	4.01	5.20	8.22	12.31	2.17	3.13	5.94	9.79
78	8.81	11.35	15.16	16.36	3.94	5.18	8.40	12.71	2.12	3.12	6.07	10.12
79	9.43	12.16	16.25	17.53	3.84	5.15	8.57	13.10	2.08	3.11	6.19	10.42
80	10.12	13.04	17.44	18.71	3.73	5.09	8.70	13.50	2.02	3.07	6.30	10.75
81	10.86	14.02	18.74	20.26	3.60	5.00	8.86	13.97	1.94	3.01	6.41	11.11
82	11.65	15.04	20.11	21.73	3.46	4.92	9.02	14.44	1.87	2.98	6.53	11.48
83	12.46	16.07	21.50	23.24	3.32	4.86	9.20	14.90	1.80	2.94	6.66	11.86
84	13.15	16.97	22.72	24.56	3.22	4.82	9.37	15.32	1.74	2.90	6.78	12.18
85	13.69	17.68	23.66	25.58	3.13	4.76	9.48	15.60	1.69	2.87	6.86	12.41
86	14.15	18.25	24.44	26.44	3.05	4.68	9.53	15.80	1.64	2.83	6.89	12.56
87	14.54	18.77	25.14	27.19	2.95	4.58	9.53	15.95	1.60	2.76	6.89	12.68
88	14.93	19.27	25.81	27.91	2.86	4.49	9.53	16.08	1.55	2.71	6.89	12.79
89	15.34	19.79	26.51	28.68	2.78	4.42	9.55	16.27	1.51	2.66	6.91	12.94
90	15.80	20.40	27.34	29.57	2.76	4.40	9.67	16.57	1.49	2.65	7.01	13.19
91	16.34	21.10	28.26	30.56	2.75	4.42	9.86	16.98	1.49	2.66	7.13	13.50
92	16.88	21.79	29.20	31.57	2.72	4.43	10.06	17.39	1.48	2.68	7.27	13.84
93	17.39	22.45	30.07	32.52	2.72	4.46	10.24	17.80	1.48	2.69	7.40	14.15
94	17.86	23.04	30.86	33.35	2.72	4.49	10.43	18.18	1.48	2.71	7.55	14.46
95	18.25	23.56	31.54	34.04	2.74	4.52	10.62	18.53	1.48	2.72	7.69	14.74
96-100	18.56	23.96	32.06	34.55	2.75	4.57	10.80	18.85	1.49	2.75	7.82	14.99

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 10**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.31	0.40	0.53	0.55	1.75	1.93	1.99	2.29	0.95	1.16	1.44	1.82
41	0.34	0.43	0.55	0.58	1.82	2.00	2.08	2.39	0.98	1.20	1.49	1.90
42	0.35	0.46	0.58	0.62	1.87	2.08	2.14	2.47	1.02	1.25	1.56	1.97
43	0.37	0.48	0.62	0.66	1.94	2.15	2.22	2.70	1.07	1.30	1.62	2.04
44	0.40	0.52	0.66	0.71	2.03	2.22	2.30	2.68	1.09	1.34	1.67	2.12
45	0.43	0.54	0.71	0.74	2.10	2.30	2.40	2.78	1.13	1.39	1.74	2.21
46	0.46	0.58	0.76	0.80	2.18	2.39	2.50	2.92	1.18	1.45	1.81	2.30
47	0.48	0.62	0.80	0.85	2.27	2.50	2.60	3.02	1.22	1.50	1.90	2.41
48	0.52	0.66	0.85	0.91	2.35	2.58	2.70	3.14	1.27	1.56	1.96	2.51
49	0.55	0.71	0.92	0.98	2.42	2.66	2.82	3.29	1.31	1.62	2.04	2.63
50	0.59	0.76	1.00	1.04	2.51	2.77	2.93	3.42	1.36	1.67	2.12	2.74
51	0.64	0.82	1.07	1.13	2.59	2.87	3.04	3.56	1.40	1.74	2.21	2.84
52	0.70	0.89	1.14	1.21	2.68	2.96	3.16	3.73	1.45	1.78	2.28	2.95
53	0.74	0.95	1.25	1.31	2.76	3.06	3.28	3.88	1.49	1.85	2.36	3.07
54	0.80	1.02	1.34	1.42	2.84	3.14	3.40	4.03	1.54	1.91	2.46	3.20
55	0.86	1.12	1.46	1.55	2.94	3.29	3.56	4.22	1.58	1.99	2.57	3.37
56	0.97	1.22	1.62	1.72	3.07	3.46	3.76	4.49	1.67	2.08	2.70	3.58
57	1.07	1.37	1.78	1.90	3.20	3.60	3.94	4.75	1.74	2.17	2.86	3.78
58	1.19	1.52	1.99	2.10	3.32	3.74	4.15	5.03	1.81	2.24	3.00	4.01
59	1.31	1.68	2.20	2.33	3.46	3.89	4.38	5.34	1.87	2.35	3.16	4.24
60	1.46	1.86	2.45	2.59	3.58	4.04	4.58	5.64	1.93	2.45	3.31	4.49
61	1.63	2.09	2.74	2.90	3.68	4.18	4.81	5.96	2.00	2.52	3.49	4.75
62	1.81	2.32	3.04	3.23	3.78	4.32	5.05	6.32	2.04	2.60	3.65	5.03
63	2.02	2.58	3.40	3.60	3.88	4.44	5.27	6.66	2.10	2.68	3.80	5.32
64	2.29	2.94	3.88	4.12	3.96	4.58	5.53	7.14	2.15	2.76	4.02	5.68
65	2.60	3.34	4.40	4.68	4.06	4.72	5.82	7.60	2.20	2.84	4.22	6.05
66	2.88	3.71	4.88	5.21	4.14	4.86	6.11	8.06	2.24	2.93	4.43	6.41
67	3.19	4.10	5.42	5.77	4.25	5.00	6.43	8.54	2.30	3.02	4.67	6.80
68	3.52	4.52	5.99	6.37	4.39	5.21	6.80	9.10	2.38	3.13	4.93	7.25
69	3.88	4.99	6.61	7.04	4.54	5.42	7.21	9.70	2.46	3.28	5.23	7.72
70	4.08	5.24	6.96	7.40	4.50	5.41	7.33	9.90	2.45	3.28	5.29	7.74
71	4.26	5.48	7.28	7.76	4.45	5.39	7.39	10.06	2.41	3.25	5.35	7.99
72	4.43	5.71	7.58	8.09	4.33	5.28	7.38	10.10	2.34	3.19	5.34	8.04
73	4.82	6.23	8.28	8.83	4.37	5.39	7.67	10.58	2.36	3.25	5.56	8.42
74	5.32	6.85	9.13	9.74	4.38	5.46	7.96	11.11	2.36	3.30	5.75	8.83
75	5.83	7.52	10.03	10.72	4.37	5.51	8.22	11.63	2.36	3.32	5.94	9.25
76	6.31	8.15	10.87	11.62	4.33	5.54	8.44	12.10	2.34	3.34	6.11	9.62
77	6.80	8.78	11.72	12.53	4.32	5.58	8.68	12.56	2.34	3.37	6.28	10.00
78	7.28	9.41	12.58	13.44	4.32	5.64	8.93	13.03	2.34	3.41	6.46	10.37
79	7.80	10.08	13.48	14.41	4.30	5.70	9.18	13.49	2.33	3.44	6.64	10.73
80	8.36	10.81	14.48	15.49	4.26	5.72	9.41	13.61	2.30	3.44	6.82	11.11
81	8.99	11.63	15.56	16.66	4.20	5.74	9.65	14.50	2.28	3.46	6.98	11.52
82	9.65	12.47	16.70	17.89	4.14	5.75	9.90	15.01	2.24	3.47	7.16	11.94
83	10.31	13.33	17.87	19.13	4.08	5.76	10.15	15.53	2.21	3.48	7.34	12.36
84	10.88	14.08	18.88	20.22	4.03	5.80	10.39	15.97	2.18	3.49	7.51	12.71
85	11.34	14.66	19.67	21.06	4.00	5.81	10.54	16.30	2.16	3.50	7.63	12.96
86	11.71	15.14	20.32	21.77	3.95	5.76	10.64	16.55	2.14	3.48	7.69	13.16
87	12.05	15.58	20.90	22.39	3.89	5.72	10.69	16.74	2.10	3.44	7.74	13.31
88	12.36	15.98	21.46	22.99	3.83	5.68	10.74	16.92	2.08	3.42	7.76	13.46
89	12.70	16.43	22.04	23.62	3.79	5.64	10.84	17.15	2.05	3.41	7.84	13.64
90	13.09	16.93	22.73	24.35	3.80	5.69	11.00	17.50	2.05	3.43	7.96	13.92
91	13.54	17.51	23.50	25.18	3.83	5.75	11.26	17.94	2.08	3.47	8.14	14.27
92	13.98	18.08	24.26	26.00	3.86	5.82	11.48	18.40	2.09	3.52	8.32	14.63
93	14.40	18.64	25.00	26.78	3.89	5.88	11.72	18.84	2.10	3.55	8.48	14.98
94	14.78	19.13	25.66	27.46	3.92	5.96	11.98	19.26	2.12	3.59	8.66	15.32
95	15.11	19.55	26.21	28.02	3.96	6.04	12.20	19.66	2.15	3.64	8.82	15.62
96-100	15.37	19.88	26.64	28.42	4.01	6.11	12.42	19.98	2.16	3.68	8.99	15.90

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 11**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	30 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.08	2.65	3.51	3.77	5.23	5.85	6.18	7.11	2.83	3.53	4.46	5.67
41	2.13	2.70	3.59	3.92	5.34	5.95	6.26	7.28	2.88	3.59	4.53	5.75
42	2.20	2.81	3.71	4.04	5.40	6.05	6.40	7.39	2.91	3.63	4.63	5.90
43	2.28	2.90	3.83	4.17	5.52	6.20	6.51	7.55	3.01	3.74	4.69	6.03
44	2.35	3.01	3.97	4.32	5.64	6.29	6.65	7.74	3.06	3.77	4.83	6.14
45	2.45	3.12	4.13	4.47	5.75	6.43	6.80	7.91	3.12	3.87	4.94	6.29
46	2.53	3.22	4.28	4.64	5.87	6.58	6.98	8.12	3.19	3.94	5.03	6.45
47	2.65	3.37	4.44	4.79	6.03	6.73	7.14	8.36	3.24	4.04	5.15	6.64
48	2.72	3.51	4.63	5.00	6.10	6.86	7.30	8.55	3.28	4.13	5.25	6.79
49	2.83	3.62	4.79	5.20	6.26	6.99	7.45	8.75	3.38	4.22	5.39	6.98
50	2.96	3.76	5.00	5.40	6.36	7.14	7.61	8.96	3.43	4.29	5.52	7.14
51	3.07	3.92	5.20	5.67	6.49	7.28	7.79	9.19	3.52	4.36	5.64	7.33
52	3.22	4.09	5.40	5.90	6.60	7.39	7.92	9.42	3.58	4.46	5.73	7.48
53	3.38	4.29	5.70	6.18	6.73	7.54	8.12	9.66	3.62	4.53	5.87	7.68
54	3.53	4.47	5.95	6.45	6.80	7.68	8.29	9.88	3.71	4.63	5.97	7.85
55	3.74	4.77	6.29	6.84	6.98	7.84	8.54	10.25	3.77	4.70	6.18	8.16
56	3.98	5.10	6.74	7.33	7.20	8.09	8.86	10.68	3.89	4.88	6.40	8.47
57	4.29	5.44	7.26	7.85	7.39	8.36	9.15	11.16	3.98	5.02	6.64	8.86
58	4.63	5.87	7.79	8.44	7.59	8.55	9.48	11.59	4.09	5.17	6.86	9.24
59	4.97	6.40	8.37	9.10	7.74	8.77	9.81	12.12	4.22	5.28	7.10	9.65
60	5.35	6.80	9.06	9.81	7.91	8.96	10.12	12.57	4.28	5.40	7.33	10.01
61	5.83	7.36	9.80	10.61	8.02	9.10	10.41	12.94	4.33	5.50	7.51	10.41
62	6.29	8.02	10.61	11.54	8.06	9.19	10.68	13.62	4.36	5.57	7.71	10.81
63	6.86	8.72	11.57	12.55	8.09	9.30	10.92	14.13	4.36	5.58	7.91	11.23
64	7.68	9.78	12.94	14.08	8.06	9.31	11.19	14.76	4.36	5.59	8.06	11.76
65	8.60	10.88	14.31	15.70	8.05	9.34	11.43	15.43	4.33	5.64	8.25	12.26
66	9.34	11.86	15.72	17.04	8.05	9.42	11.74	16.07	4.33	5.67	8.52	12.80
67	10.13	12.92	17.10	18.57	8.06	9.48	12.14	16.84	4.36	5.73	8.77	13.42
68	11.04	14.02	18.58	20.17	8.17	9.71	12.63	17.73	4.44	5.85	9.15	14.11
69	11.99	14.83	20.21	21.94	8.31	9.98	13.23	18.78	4.52	6.03	9.58	14.90
70	12.46	15.84	20.99	22.79	8.15	9.81	13.30	18.98	4.39	5.93	9.58	15.08
71	12.92	16.14	21.72	23.35	7.91	9.65	13.27	19.14	4.29	5.82	9.61	15.24
72	13.30	16.91	22.18	24.32	7.54	9.30	13.07	19.11	4.08	5.59	9.47	15.19
73	14.39	18.28	24.24	26.33	7.39	9.25	13.38	19.81	4.01	5.58	9.68	15.75
74	15.76	20.06	26.57	28.84	7.11	9.06	13.62	20.53	3.84	5.47	9.81	16.32
75	17.25	21.93	29.05	31.57	6.79	8.84	13.69	21.22	3.66	5.33	9.91	16.87
76	18.58	23.64	31.29	34.02	6.45	8.55	13.80	21.85	3.51	5.15	9.98	17.38
77	19.93	25.33	33.61	36.50	6.17	8.36	13.97	22.50	3.34	5.03	10.11	17.88
78	21.33	26.87	35.92	38.99	5.85	8.15	14.11	23.10	3.16	4.92	10.22	18.41
79	22.79	28.97	38.39	41.68	5.48	7.91	14.24	23.69	2.96	4.78	10.30	18.86
80	24.41	31.04	41.13	44.67	5.03	7.54	14.26	24.26	2.72	4.54	10.30	19.33
81	26.20	33.31	44.13	47.94	4.47	7.08	14.20	24.80	2.43	4.28	10.28	19.71
82	28.08	35.68	47.31	51.36	3.84	6.55	14.15	25.30	2.08	3.94	10.25	20.09
83	30.00	38.14	50.53	54.85	3.19	5.98	14.08	25.76	1.73	3.62	10.18	20.48
84	31.67	40.26	53.31	57.92	2.60	5.52	14.00	26.08	1.40	3.34	10.12	20.77
85	32.97	41.88	55.51	60.29	2.20	5.17	13.89	26.36	1.19	3.13	10.06	20.95
86	34.03	43.27	57.35	62.25	1.87	4.85	13.80	26.57	1.17	2.93	9.98	21.10
87	34.98	44.47	58.93	64.01	1.55	4.54	13.64	26.69	1.17	2.72	9.87	21.23
88	35.92	45.64	60.49	65.68	1.25	4.23	13.49	26.81	1.17	2.57	9.75	21.30
89	36.87	46.87	62.13	67.45	1.17	3.98	13.38	26.96	1.17	2.41	9.68	21.47
90	38.01	48.34	64.05	69.53	1.17	3.58	13.43	27.41	1.17	2.32	9.71	21.80
91	39.30	49.94	66.21	71.86	1.17	3.69	13.62	27.99	1.17	2.25	9.81	22.25
92	40.61	51.63	68.38	74.22	1.17	3.53	13.74	28.58	1.17	2.13	9.95	22.74
93	41.85	53.19	70.45	76.43	1.17	3.43	13.89	29.18	1.17	2.08	10.06	23.21
94	42.94	54.60	72.31	78.40	1.17	3.38	14.11	29.78	1.17	2.02	10.18	23.67
95	43.89	55.79	73.78	79.81	1.17	3.31	14.33	30.34	1.17	2.01	10.36	24.14
96-100	44.67	56.77	75.15	80.12	1.17	3.31	14.55	30.83	1.17	2.01	10.51	24.54

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 12**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.96	2.50	3.34	3.62	5.23	5.75	6.04	7.03	2.82	3.46	4.36	5.58
41	2.02	2.57	3.43	3.74	5.33	5.85	6.18	7.14	2.88	3.53	4.46	5.70
42	2.10	2.68	3.58	3.87	5.40	5.95	6.28	7.33	2.91	3.59	4.57	5.83
43	2.18	2.76	3.69	3.98	5.52	6.09	6.41	7.48	3.00	3.69	4.64	5.95
44	2.26	2.88	3.82	4.13	5.64	6.22	6.58	7.66	3.06	3.76	4.77	6.09
45	2.33	3.00	3.94	4.29	5.73	6.36	6.66	7.84	3.12	3.83	4.85	6.22
46	2.43	3.07	4.09	4.46	5.87	6.49	6.84	8.05	3.16	3.92	4.97	6.40
47	2.50	3.19	4.23	4.63	5.97	6.64	6.99	8.21	3.24	3.98	5.04	6.55
48	2.60	3.34	4.41	4.79	6.10	6.76	7.20	8.41	3.28	4.08	4.94	6.73
49	2.70	3.46	4.59	5.00	6.26	6.90	7.35	8.62	3.38	4.16	5.33	6.86
50	2.82	3.59	4.78	5.17	6.36	7.03	7.51	8.87	3.37	4.23	5.40	7.04
51	2.91	3.76	5.00	5.40	6.49	7.15	7.70	9.10	3.52	4.32	5.57	7.21
52	3.06	3.92	5.20	5.67	6.60	7.30	7.84	9.34	3.58	4.41	5.70	7.39
53	3.19	4.08	5.44	5.90	6.73	7.45	8.00	9.55	3.62	4.47	5.79	7.61
54	3.37	4.29	5.70	6.20	6.80	7.55	8.17	9.80	3.69	4.57	5.93	7.81
55	3.53	4.53	6.04	6.55	6.98	7.74	8.41	10.13	3.77	4.69	6.10	8.05
56	3.82	4.85	6.45	7.03	7.20	8.02	8.75	10.57	3.89	4.85	6.33	8.41
57	4.08	5.20	6.91	7.51	7.39	8.25	9.10	11.06	3.98	5.00	6.58	8.79
58	4.36	5.59	7.45	8.06	7.59	8.52	9.41	11.54	4.09	5.13	6.80	9.17
59	4.70	6.04	8.02	8.72	7.79	8.75	9.71	12.01	4.22	5.25	6.76	9.55
60	5.10	6.51	8.65	9.42	7.92	8.94	10.05	12.52	4.29	5.39	7.28	9.95
61	5.52	7.04	9.35	10.17	8.05	9.10	10.36	13.04	4.33	5.50	7.51	10.36
62	5.97	7.66	10.17	11.06	8.12	9.19	10.66	13.57	4.41	5.57	7.70	10.76
63	6.51	8.31	11.07	12.01	8.16	9.31	10.88	14.11	4.41	5.59	7.90	11.22
64	7.30	9.31	12.38	13.45	8.16	9.35	11.22	14.76	4.44	5.67	8.09	11.76
65	8.12	10.41	13.84	15.03	8.16	9.46	11.51	15.44	4.44	5.70	8.36	12.29
66	8.86	11.31	14.80	16.32	8.17	9.55	11.86	16.14	4.44	5.73	8.60	12.83
67	9.65	12.32	16.37	17.77	8.25	9.71	12.29	16.95	4.46	5.85	8.91	13.45
68	10.48	13.39	17.77	19.34	8.37	9.88	12.83	17.85	4.53	5.97	9.30	14.19
69	11.38	14.55	19.34	19.68	8.55	10.22	13.45	18.86	4.63	6.14	9.78	15.00
70	11.82	15.13	20.08	21.84	8.37	10.05	13.54	19.09	4.53	6.05	9.78	15.19
71	12.24	15.65	20.84	22.60	8.16	9.87	13.50	19.22	4.41	5.95	9.78	15.30
72	12.62	16.14	21.47	23.30	7.79	9.55	13.33	19.21	4.22	5.75	9.66	15.28
73	13.65	17.46	23.21	25.22	7.66	9.53	13.64	19.92	4.16	5.73	9.87	15.85
74	14.96	19.13	25.45	26.48	7.39	9.34	13.88	20.67	4.01	5.64	10.05	16.44
75	16.37	20.92	27.83	30.23	7.11	9.15	14.03	21.39	3.84	5.50	10.17	17.01
76	17.65	22.55	30.00	32.59	6.80	8.94	14.19	22.05	3.69	5.39	10.26	17.53
77	18.94	24.22	32.20	34.97	6.55	8.79	14.36	22.75	3.53	5.28	10.41	18.10
78	20.24	25.87	34.41	37.37	6.33	8.65	14.61	23.45	3.39	5.20	10.57	18.66
79	21.62	27.64	36.78	39.92	6.04	8.49	14.84	24.14	3.27	5.13	10.75	19.21
80	23.19	29.63	39.40	42.78	5.72	8.25	15.03	24.85	3.07	5.00	10.63	19.74
81	24.86	31.80	42.31	45.70	5.33	7.97	15.15	25.57	2.88	4.79	10.97	20.37
82	26.67	34.05	45.33	49.22	4.92	7.68	15.36	26.36	2.66	4.64	11.11	20.95
83	28.45	35.68	48.41	52.57	4.52	7.39	15.53	27.13	2.43	4.46	11.23	21.57
84	30.04	38.39	51.08	55.50	4.17	7.20	15.72	27.77	2.26	4.33	11.38	22.09
85	31.27	39.99	53.19	57.76	3.92	6.98	15.84	28.24	2.12	4.22	11.44	22.48
86	31.14	41.28	54.94	59.64	3.66	6.79	15.82	28.55	1.97	4.08	11.43	22.73
87	33.22	42.46	56.46	61.31	3.39	6.51	15.72	28.74	1.86	3.94	11.38	22.86
88	34.08	43.54	57.94	62.94	3.14	6.28	15.65	28.93	1.71	3.82	11.31	22.99
89	35.02	44.75	59.49	64.61	2.93	6.09	15.62	29.18	1.58	3.66	11.29	23.21
90	36.07	46.10	61.35	66.62	2.81	5.98	15.75	29.70	1.51	3.62	11.42	23.64
91	37.32	47.67	63.42	68.84	2.68	5.97	16.00	30.35	1.44	3.59	11.57	24.16
92	38.54	49.23	65.51	71.10	2.57	5.90	16.22	31.06	1.39	3.58	11.76	24.72
93	39.74	50.76	67.49	72.98	2.45	5.87	16.52	31.52	1.32	3.53	11.93	25.30
94	40.77	52.10	69.28	75.10	2.37	5.87	16.77	32.45	1.27	3.53	12.14	25.81
95	41.65	53.21	70.79	76.66	2.33	5.90	17.04	32.97	1.26	3.58	12.33	26.32
96-100	42.41	54.15	71.97	77.83	2.33	5.95	17.35	33.67	1.26	3.58	12.55	26.74

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 13**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	90 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.88	2.43	3.22	3.51	5.15	5.67	5.95	6.91	2.81	3.39	4.29	5.52
41	1.95	2.50	3.34	3.59	5.23	5.75	6.05	7.10	2.83	3.46	4.41	5.64
42	2.01	2.57	3.43	3.74	5.34	5.90	6.20	7.26	2.90	3.53	4.47	5.73
43	2.08	2.66	3.53	3.83	5.44	5.97	6.33	7.36	2.96	3.62	4.57	5.87
44	2.13	2.72	3.69	3.97	5.57	6.10	6.45	7.55	3.01	3.71	4.69	6.03
45	2.21	2.83	3.82	4.13	5.67	6.26	6.64	7.74	3.06	3.77	4.79	6.14
46	2.32	2.96	3.94	4.28	5.79	6.40	6.76	7.92	3.14	3.87	4.88	6.33
47	2.37	3.06	4.08	4.16	5.90	6.51	6.91	8.12	3.19	3.94	5.00	6.45
48	2.46	3.19	4.09	4.63	6.04	6.65	7.11	8.36	3.27	4.04	5.13	6.64
49	2.57	3.28	4.44	4.79	6.18	6.79	7.26	8.60	3.34	4.09	5.25	6.80
50	2.68	3.43	4.59	5.00	6.28	6.98	7.39	8.79	3.39	4.17	5.35	6.98
51	2.81	3.59	4.79	5.20	6.41	7.10	7.59	9.00	3.46	4.29	5.50	7.20
52	2.91	3.76	5.02	5.40	6.51	7.21	7.79	9.24	3.53	4.36	5.64	7.35
53	3.06	3.92	5.23	5.70	6.65	7.35	7.92	9.47	3.59	4.46	5.73	7.54
54	3.19	4.09	5.48	5.95	6.76	7.48	8.12	9.72	3.63	4.53	5.87	7.74
55	3.39	4.33	5.79	6.29	6.91	7.70	8.37	10.05	3.76	4.64	6.05	8.02
56	3.62	4.67	6.22	6.74	7.15	7.97	8.71	10.53	3.87	4.79	6.28	8.40
57	3.89	5.00	6.65	7.26	7.36	8.21	9.06	10.99	3.98	4.94	6.51	8.75
58	4.17	5.35	7.15	7.79	7.55	8.47	9.35	11.47	4.09	5.10	6.79	9.11
59	4.52	5.79	7.71	8.37	7.74	8.71	9.71	11.99	4.22	5.25	7.03	9.53
60	4.88	6.26	8.36	9.06	7.92	8.91	10.05	12.52	4.29	5.35	7.28	9.95
61	5.28	6.76	9.00	9.80	8.06	9.10	10.36	13.07	4.36	5.50	7.51	10.37
62	5.72	7.35	9.80	10.61	8.16	9.24	10.68	13.62	4.44	5.58	7.71	10.81
63	6.22	8.00	10.66	11.57	8.24	9.35	10.99	14.15	4.46	5.67	7.92	11.28
64	6.98	8.94	11.93	12.94	8.25	9.46	11.29	14.83	4.47	5.70	8.17	11.77
65	7.79	9.98	13.30	14.46	8.25	9.55	11.62	15.55	4.47	5.73	8.40	12.38
66	8.47	10.87	14.49	15.72	8.31	9.65	11.99	16.25	4.47	5.83	8.65	12.93
67	9.19	11.81	15.75	17.10	8.37	9.81	12.39	17.04	4.53	5.90	8.99	13.57
68	10.01	12.85	17.12	18.58	8.52	10.03	12.99	18.01	4.63	6.05	9.41	14.31
69	10.88	13.95	18.63	20.22	8.71	10.36	13.63	19.02	4.69	6.22	9.87	15.08
70	11.31	14.50	19.34	20.99	8.52	10.22	13.69	19.27	4.63	6.17	9.91	15.31
71	11.69	15.03	20.02	21.72	8.31	10.05	13.69	19.46	4.52	6.05	9.91	15.50
72	12.08	15.50	20.64	22.41	8.00	9.72	13.55	19.44	4.32	5.85	9.81	15.46
73	13.07	16.76	22.35	24.26	7.91	9.72	13.89	20.21	4.28	5.85	10.06	16.06
74	14.33	18.35	24.49	26.58	7.70	9.65	14.20	20.98	4.17	5.82	10.28	16.69
75	15.65	20.06	26.79	29.07	7.45	9.46	14.43	21.73	4.04	5.72	10.45	17.31
76	16.87	21.65	28.84	31.34	7.21	9.30	14.61	22.49	3.89	5.59	10.57	17.86
77	18.10	23.23	30.98	33.62	6.98	9.15	14.83	23.19	3.77	5.50	10.73	18.42
78	19.36	24.82	33.10	35.94	6.74	9.06	15.13	23.91	3.66	5.47	10.92	19.02
79	20.68	26.51	35.37	38.39	6.49	8.87	15.36	24.60	3.51	5.34	11.11	19.54
80	22.16	28.43	37.91	41.15	6.14	8.65	15.50	25.26	3.31	5.20	11.19	20.08
81	23.76	30.48	40.68	44.15	5.72	8.31	15.59	25.92	3.12	5.02	11.29	20.60
82	25.50	32.67	43.36	47.34	5.23	7.97	15.66	26.57	2.82	4.79	11.34	21.10
83	27.21	34.89	46.55	50.31	4.75	7.61	15.77	27.18	2.57	4.59	11.42	21.62
84	28.03	36.85	49.13	53.34	4.32	7.33	15.84	27.72	2.33	4.44	11.44	22.03
85	29.89	38.35	51.18	55.54	4.01	7.10	15.89	28.03	2.18	4.29	11.51	22.29
86	30.89	39.61	52.83	57.36	3.76	6.86	15.84	28.34	2.02	4.16	11.44	22.55
87	31.51	40.73	54.33	58.97	3.51	6.64	15.75	28.53	1.88	4.01	11.42	22.71
88	32.59	41.78	55.75	60.50	3.24	6.40	15.66	28.69	1.75	3.87	11.34	22.81
89	33.47	42.92	57.27	62.15	3.03	6.20	15.65	28.94	1.63	3.74	11.31	23.03
90	34.49	44.23	59.03	64.05	2.88	6.10	15.77	29.42	1.32	3.69	11.42	23.42
91	35.67	45.51	61.00	66.21	2.76	5.83	16.01	30.10	1.50	3.63	11.59	23.95
92	36.85	47.25	63.01	68.35	2.65	5.98	16.22	30.79	1.42	3.62	11.76	24.49
93	37.99	48.67	63.79	70.42	2.52	5.97	16.52	31.47	1.39	3.59	11.93	25.03
94	38.96	49.99	66.63	72.21	2.45	5.97	16.77	32.11	1.32	3.59	12.14	25.55
95	39.84	51.08	68.09	73.73	2.41	5.98	17.04	32.76	1.31	3.62	12.33	26.02
96-100	40.55	51.98	69.26	74.86	2.37	6.03	17.33	33.28	1.27	3.63	12.52	26.48

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 14**

Policy Form Series: 5092

Policy Form	<b>5192</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.65	2.13	2.90	3.14	4.94	5.40	5.73	6.73	2.68	3.27	4.13	5.33
41	1.73	2.21	3.00	3.22	5.02	5.52	5.85	6.84	2.70	3.34	4.09	5.44
42	1.77	2.32	3.07	3.34	5.13	5.67	5.97	6.99	2.76	3.39	4.32	5.57
43	1.86	2.37	3.19	3.46	5.23	5.75	6.09	7.14	2.82	3.46	4.44	5.70
44	1.90	2.46	3.28	3.58	5.34	5.90	6.22	7.33	2.90	3.53	4.52	5.83
45	1.97	2.53	3.39	3.71	5.44	6.04	6.40	7.51	2.96	3.62	4.63	5.95
46	2.02	2.66	3.53	3.83	5.58	6.18	6.55	7.68	3.01	3.71	4.70	6.10
47	2.12	2.72	3.69	3.97	5.70	6.29	6.65	7.90	3.07	3.77	4.83	6.28
48	2.20	2.83	3.82	4.13	5.79	6.43	6.84	8.09	3.14	3.87	4.97	6.43
49	2.32	3.00	3.97	4.29	5.93	6.58	6.99	8.31	3.22	3.94	5.04	6.60
50	2.37	3.07	4.13	4.22	6.05	6.73	7.15	8.52	3.27	4.04	5.17	6.79
51	2.50	3.22	4.32	4.67	6.18	6.84	7.35	8.75	3.37	4.09	5.33	6.98
52	2.60	3.37	4.52	4.88	6.28	6.98	7.51	8.96	3.39	4.17	5.40	7.14
53	2.72	3.52	4.70	5.10	6.41	7.10	7.70	9.19	3.46	4.29	5.57	7.33
54	2.83	3.69	4.94	5.34	6.51	7.21	7.84	9.47	3.52	4.36	5.70	7.54
55	3.03	3.89	5.23	5.67	6.66	7.45	8.09	9.80	3.62	4.47	5.85	7.81
56	3.24	4.17	5.59	6.05	6.90	7.70	8.41	10.25	3.74	4.64	6.10	8.16
57	3.46	4.47	6.03	6.49	7.11	7.92	8.75	10.73	3.87	4.78	6.33	8.54
58	3.74	4.79	6.43	6.98	7.33	8.21	9.10	11.22	3.97	4.94	6.58	8.91
59	4.04	5.17	6.96	7.51	7.51	8.41	9.46	11.74	4.08	5.10	6.80	9.31
60	4.33	5.59	7.51	8.12	7.70	8.62	9.78	12.23	4.16	5.20	7.10	9.71
61	4.69	6.04	8.12	8.79	7.84	8.84	10.12	12.80	4.23	5.34	7.33	10.17
62	5.10	6.58	8.84	9.55	7.92	9.00	10.48	13.33	4.29	5.40	7.55	10.60
63	5.57	7.15	9.61	10.37	8.05	9.15	10.75	13.93	4.33	5.50	7.81	11.07
64	6.20	8.02	10.73	11.66	8.09	9.30	11.12	14.65	4.41	5.58	8.06	11.66
65	6.91	8.94	11.99	12.99	8.17	9.46	11.57	15.43	4.44	5.70	8.36	12.26
66	7.54	9.72	13.04	14.11	8.29	9.61	11.99	16.21	4.47	5.79	8.65	12.87
67	8.21	10.57	14.19	15.36	8.41	9.82	12.48	17.02	4.57	5.93	9.06	13.55
68	8.91	11.51	15.43	16.69	8.61	10.13	13.39	18.03	4.67	6.10	9.47	14.33
69	9.68	12.49	16.77	18.17	8.87	10.51	13.84	19.11	4.79	6.33	10.03	14.90
70	10.05	12.99	17.41	18.88	8.75	10.41	13.95	19.38	4.70	6.29	10.11	15.43
71	10.41	13.43	18.03	19.52	8.60	10.28	14.02	19.61	4.67	6.22	10.13	15.60
72	10.75	13.88	18.58	20.14	8.29	10.03	13.89	19.61	4.47	6.05	10.06	15.60
73	11.62	15.03	20.09	21.78	8.25	10.12	14.34	20.45	4.47	6.10	10.37	16.25
74	12.73	16.45	22.04	23.87	8.15	10.11	14.74	21.30	4.41	6.09	10.68	16.95
75	13.93	17.97	24.12	26.11	8.00	10.06	15.06	22.18	4.32	6.05	10.81	17.65
76	15.03	19.38	26.00	28.13	7.81	9.98	15.38	22.98	4.23	6.03	11.12	18.27
77	16.12	20.79	27.89	30.19	7.68	9.95	15.70	23.75	4.16	5.98	11.36	18.89
78	17.25	22.25	29.70	32.27	7.55	9.91	16.07	24.54	4.08	5.98	11.66	19.49
79	18.41	23.76	31.80	34.48	7.39	9.88	16.44	25.31	3.98	6.03	11.89	20.14
80	19.73	25.46	34.12	36.94	7.20	9.78	16.76	26.15	3.89	5.90	12.13	20.78
81	21.18	27.33	36.63	39.65	6.96	9.66	17.04	27.06	3.76	5.83	12.33	21.49
82	22.71	29.29	39.26	42.49	6.68	9.58	17.40	27.97	3.62	5.73	12.60	22.24
83	24.24	31.27	41.95	45.39	6.43	9.41	17.77	28.90	3.47	5.67	12.87	22.98
84	25.57	33.02	44.28	47.91	6.22	9.31	18.11	29.70	3.37	5.63	13.14	23.64
85	26.63	34.39	46.08	49.87	5.83	9.22	18.40	30.28	3.28	5.58	13.30	24.06
86	27.51	35.49	47.59	51.50	5.90	9.09	18.45	30.70	3.19	5.48	13.38	24.39
87	28.27	36.50	48.91	52.95	5.72	8.87	18.45	30.98	3.12	5.34	13.38	24.62
88	29.02	37.45	50.18	54.33	5.57	8.71	18.51	31.24	3.01	5.25	13.38	24.85
89	29.81	38.49	51.55	55.79	5.40	8.60	18.55	31.60	2.93	5.17	13.42	25.11
90	30.71	39.67	53.15	57.52	5.34	8.55	18.79	32.20	2.90	5.15	13.63	25.62
91	31.76	41.01	54.95	59.43	5.34	8.60	19.17	33.01	2.90	5.17	13.87	26.25
92	32.82	42.34	56.76	61.38	5.28	8.61	19.54	33.78	2.88	5.20	14.13	26.87
93	33.80	43.64	58.47	63.20	5.28	8.67	19.91	34.56	2.88	5.23	14.39	27.49
94	34.72	44.78	59.98	64.83	5.28	8.72	20.28	35.32	2.88	5.27	14.68	28.08
95	35.48	45.55	61.30	66.17	5.20	8.79	20.64	36.03	2.88	5.23	14.95	28.65
96-100	36.07	46.58	62.31	67.15	5.34	8.87	20.99	36.63	2.90	5.34	15.20	29.14

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 15**

Policy Form Series: 5092

Policy Form	5192
Elimination Period	365 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.40	1.80	2.43	2.57	4.23	4.69	4.17	6.03	2.28	2.82	3.59	4.78
41	1.42	1.86	2.46	2.66	4.32	4.78	5.04	6.10	2.33	2.90	3.69	4.88
42	1.49	1.90	2.57	2.72	4.41	4.88	5.20	6.28	2.37	2.96	3.76	5.00
43	1.55	1.97	2.66	2.83	4.52	5.00	5.33	6.43	2.45	3.01	3.87	5.10
44	1.58	2.02	2.72	2.96	4.59	5.10	5.44	6.58	2.50	3.06	3.94	5.23
45	1.63	2.12	2.83	3.06	4.69	5.23	5.58	6.76	2.53	3.14	4.04	5.35
46	1.67	2.20	2.96	3.16	4.79	5.33	5.70	6.91	2.60	3.22	4.13	5.52
47	1.77	2.28	3.06	3.27	4.89	5.44	5.85	7.11	2.66	3.28	4.23	5.67
48	1.82	2.35	3.16	3.39	5.02	5.58	6.03	7.30	2.70	3.38	4.33	5.79
49	1.90	2.46	3.28	3.53	5.13	5.70	6.14	7.51	2.76	3.43	4.44	5.95
50	1.97	2.57	3.43	3.71	5.23	5.83	6.33	7.70	2.83	3.52	4.57	6.14
51	2.08	2.68	3.59	3.83	5.35	5.95	6.45	7.91	2.90	3.59	4.69	6.29
52	2.13	2.81	3.76	4.04	5.48	6.09	6.64	8.16	2.96	3.69	4.79	6.49
53	2.26	2.91	3.92	4.22	5.58	6.22	6.80	8.40	3.03	3.76	4.94	6.66
54	2.35	3.06	4.09	4.41	5.70	6.36	6.98	8.62	3.07	3.83	5.03	6.86
55	2.50	3.24	4.33	4.67	5.85	6.58	7.21	8.96	3.16	3.94	5.23	7.14
56	2.68	3.46	4.64	5.00	6.05	6.79	7.54	9.42	3.27	4.09	5.44	7.48
57	2.88	3.74	5.00	5.34	6.28	7.04	7.90	9.87	3.39	4.28	5.70	7.84
58	3.07	3.98	5.35	5.73	6.49	7.30	8.21	10.37	3.52	4.41	5.95	8.24
59	3.34	4.29	5.75	6.20	6.66	7.55	8.55	10.87	3.62	4.57	6.20	8.65
60	3.59	4.64	6.26	6.66	6.86	7.81	8.94	11.43	3.74	4.69	6.45	9.09
61	3.89	5.02	6.76	7.26	7.04	8.02	9.31	11.99	3.82	4.85	6.74	9.53
62	4.22	5.48	7.33	7.85	7.21	8.24	9.71	12.57	3.89	4.97	7.03	10.01
63	4.59	5.93	7.97	8.55	7.35	8.41	10.06	13.19	3.97	5.10	7.30	10.51
64	5.15	6.65	8.94	9.58	7.48	8.62	10.53	14.00	4.07	5.20	7.66	11.16
65	5.73	7.45	9.98	10.68	7.66	8.87	11.06	14.89	4.13	5.34	8.00	11.82
66	6.26	8.06	10.85	11.62	7.81	9.10	11.57	15.70	4.22	5.50	8.36	12.48
67	6.79	8.77	11.81	12.63	8.00	9.42	12.14	16.60	4.07	5.67	8.77	13.23
68	7.36	9.55	12.83	13.77	8.25	9.78	12.83	17.63	4.46	5.90	9.30	14.02
69	8.02	10.37	13.95	14.95	8.55	10.22	13.63	18.78	4.64	6.14	9.87	14.90
70	8.36	10.76	14.46	15.53	8.52	10.22	13.87	19.13	4.59	6.17	10.01	15.20
71	8.62	11.18	15.00	16.07	8.41	10.17	14.00	19.41	4.54	6.17	10.12	15.44
72	8.91	11.53	15.46	16.59	8.24	10.01	14.00	19.49	4.46	6.04	10.12	15.51
73	9.65	12.46	16.71	18.41	8.30	10.25	14.56	20.43	4.52	6.18	10.53	16.22
74	10.57	13.64	18.33	19.67	8.31	10.37	15.14	21.42	4.52	6.28	10.94	17.02
75	11.54	14.93	20.04	21.49	8.31	10.50	15.65	22.88	4.52	6.34	11.31	17.85
76	12.44	16.09	21.60	23.19	8.29	10.60	16.09	23.35	4.47	6.40	11.67	18.58
77	13.33	17.27	23.19	24.86	8.29	10.72	16.59	24.26	4.47	6.45	12.01	19.33
78	14.26	18.45	24.80	26.58	8.29	10.61	17.10	25.17	4.47	6.55	12.38	20.04
79	15.26	19.73	26.50	28.43	8.29	10.97	17.61	26.08	4.47	6.64	12.75	20.77
80	16.35	21.14	28.38	30.44	8.21	11.04	18.10	27.06	4.46	6.65	13.10	21.49
81	17.53	22.71	30.46	32.66	8.12	11.06	18.58	28.07	4.39	6.66	13.45	22.31
82	18.79	24.30	32.64	35.02	8.00	11.12	19.11	29.08	4.33	6.68	13.84	23.11
83	19.84	25.96	34.87	37.39	7.90	11.18	19.61	30.10	4.28	6.74	14.20	23.95
84	21.18	27.41	36.82	39.45	7.79	11.23	20.09	30.98	4.22	6.76	14.56	24.62
85	22.05	28.53	38.30	41.07	7.74	11.23	20.43	31.61	4.17	6.76	14.80	25.16
86	22.79	29.47	39.56	42.43	7.66	11.18	20.62	32.11	4.13	6.74	14.93	25.55
87	23.42	30.31	40.68	43.63	7.54	11.07	20.74	32.52	4.08	6.68	15.00	25.86
88	24.04	31.10	41.72	44.77	7.45	10.99	20.85	32.85	4.01	6.64	15.06	26.12
89	24.69	31.92	42.88	45.95	7.36	10.97	21.03	33.31	3.98	6.64	15.20	26.50
90	25.45	32.91	44.20	47.36	7.39	11.06	21.39	33.98	3.98	6.66	15.24	27.04
91	26.32	34.03	45.68	48.97	7.45	11.18	21.60	34.87	4.04	6.74	15.82	27.74
92	27.18	35.13	47.19	50.54	7.51	11.31	22.31	35.76	4.07	6.84	16.16	28.44
93	27.99	36.23	48.61	52.05	7.55	11.43	22.79	36.62	4.08	6.90	16.47	29.13
94	28.74	37.18	49.87	53.39	7.61	11.59	23.29	37.44	4.13	6.98	16.84	29.78
95	29.38	38.00	50.94	54.46	7.70	11.74	23.72	38.23	4.17	7.08	17.15	30.35
96-100	29.88	38.64	51.79	55.25	7.79	11.88	24.14	38.85	4.21	7.15	17.47	30.90

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 16**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	30 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.47	0.59	0.76	0.82	2.18	2.41	2.48	2.75	1.18	1.45	1.80	2.20
41	0.49	0.62	0.82	0.86	2.24	2.50	2.58	2.84	1.21	1.50	1.86	2.27
42	0.53	0.66	0.85	0.92	2.32	2.57	2.66	2.95	1.26	1.55	1.92	2.35
43	0.56	0.71	0.91	0.98	2.40	2.65	2.76	3.06	1.30	1.60	1.99	2.42
44	0.59	0.76	0.97	1.03	2.48	2.76	2.86	3.19	1.34	1.66	2.05	2.52
45	0.64	0.80	1.03	1.10	2.57	2.84	2.95	3.29	1.39	1.72	2.12	2.63
46	0.67	0.85	1.10	1.19	2.65	2.94	3.06	3.41	1.44	1.78	2.21	2.72
47	0.73	0.91	1.19	1.27	2.74	3.04	3.18	3.55	1.48	1.82	2.29	2.83
48	0.77	0.98	1.26	1.36	2.82	3.13	3.28	3.67	1.54	1.90	2.36	2.93
49	0.83	1.04	1.36	1.45	2.92	3.24	3.38	3.80	1.57	1.94	2.45	3.04
50	0.90	1.12	1.45	1.55	3.00	3.32	3.49	3.95	1.62	2.00	2.52	3.14
51	0.97	1.20	1.56	1.67	3.07	3.42	3.61	4.08	1.67	2.08	2.63	3.25
52	1.03	1.30	1.67	1.80	3.16	3.52	3.73	4.24	1.72	2.11	2.70	3.38
53	1.10	1.39	1.81	1.93	3.24	3.61	3.84	4.38	1.75	2.18	2.78	3.49
54	1.20	1.50	1.94	2.09	3.31	3.70	3.96	4.54	1.80	2.23	2.86	3.60
55	1.30	1.64	2.11	2.27	3.42	3.83	4.10	4.73	1.85	2.30	2.96	3.77
56	1.44	1.81	2.33	2.50	3.55	3.97	4.30	4.98	1.92	2.40	3.11	3.96
57	1.57	1.99	1.74	2.75	3.67	4.12	4.48	5.23	1.99	2.48	3.23	4.15
58	1.74	2.20	2.83	3.04	3.78	4.25	4.67	5.50	2.04	2.57	3.37	4.36
59	1.92	2.41	3.13	3.35	3.89	4.38	4.84	5.76	2.10	2.64	3.50	4.57
60	2.12	2.68	3.47	3.73	3.97	4.50	5.00	6.01	2.15	2.70	3.62	4.78
61	2.35	2.96	3.85	4.13	4.06	4.60	5.18	6.29	2.20	2.77	3.76	4.99
62	2.60	3.29	4.26	4.58	4.10	4.67	5.33	6.56	2.22	2.82	3.86	5.22
63	2.90	3.66	4.75	5.11	4.13	4.72	5.48	6.84	2.23	2.84	3.96	5.44
64	3.30	4.15	5.41	5.81	4.14	4.75	5.63	7.18	2.23	2.87	4.08	5.71
65	3.73	4.70	6.13	6.59	4.14	4.79	5.80	7.54	2.23	2.88	4.20	5.99
66	4.13	5.21	6.79	7.30	4.15	4.85	5.98	7.91	2.24	2.92	4.32	6.28
67	4.56	5.74	7.49	8.06	4.18	4.93	6.19	8.30	2.27	2.96	4.49	6.60
68	5.00	6.34	8.27	8.90	4.25	5.03	6.47	8.77	2.30	3.04	4.68	6.98
69	5.52	6.97	9.12	9.82	4.33	5.18	6.79	9.30	2.35	3.12	4.91	7.39
70	5.80	7.33	9.59	10.32	4.24	5.12	6.84	9.44	2.29	3.08	4.93	7.51
71	6.06	7.66	10.02	10.80	4.13	5.03	6.84	9.55	2.24	3.04	4.96	7.58
72	6.30	7.97	10.44	11.24	3.96	4.86	6.77	9.54	2.14	2.94	4.90	7.60
73	6.88	8.69	11.39	12.28	3.90	4.85	6.94	9.92	2.11	2.93	5.02	7.88
74	7.57	9.59	12.56	13.55	3.77	4.78	7.06	10.31	2.04	2.88	5.11	8.20
75	8.33	10.54	13.81	14.90	3.61	4.67	7.15	10.67	1.96	2.82	5.18	8.48
76	9.04	11.44	15.00	16.18	3.46	4.55	7.21	11.02	1.87	2.75	5.22	8.76
77	9.74	12.35	16.19	17.47	3.30	4.45	7.31	11.35	1.79	2.68	5.29	9.02
78	10.46	13.26	17.40	18.78	3.14	4.36	7.40	11.68	1.70	2.63	5.36	9.28
79	11.24	14.23	18.68	20.17	2.96	4.24	7.48	11.98	1.61	2.56	5.41	9.53
80	12.10	15.31	20.11	21.72	2.74	4.06	7.50	12.28	1.48	2.45	5.44	9.76
81	13.03	16.50	21.68	23.41	2.45	3.82	7.49	12.55	1.32	2.30	5.42	9.98
82	14.02	17.75	23.33	25.20	2.12	3.55	7.45	12.80	1.15	2.14	5.39	10.19
83	15.01	19.02	25.01	27.01	1.79	3.26	7.42	13.04	0.96	1.97	5.38	10.38
84	15.89	20.14	26.47	28.61	1.49	3.02	7.38	13.24	0.80	1.82	5.34	10.52
85	16.57	21.01	27.62	29.84	1.27	2.83	7.36	13.37	0.68	1.70	5.32	10.63
86	17.15	21.73	28.58	30.89	1.09	2.68	7.28	13.49	0.60	1.62	5.27	10.73
87	17.65	22.38	29.44	31.81	0.92	2.52	7.20	13.54	0.60	1.51	5.21	10.78
88	18.14	23.00	30.26	32.70	0.77	2.35	7.12	13.60	0.60	1.42	5.15	10.81
89	18.66	23.65	31.13	33.64	0.62	2.22	7.07	13.70	0.60	1.33	5.12	10.90
90	19.26	24.42	32.14	34.73	0.60	2.12	7.10	13.93	0.60	1.28	5.14	11.08
91	19.93	25.28	33.26	35.95	0.60	2.05	7.18	14.22	0.60	1.24	5.06	11.32
92	20.62	26.15	34.42	37.18	0.60	1.98	7.26	14.53	0.60	1.19	5.24	11.56
93	21.26	26.98	35.50	38.35	0.60	1.92	7.34	14.84	0.60	1.15	5.30	11.80
94	21.85	27.72	36.48	39.40	0.60	1.87	7.44	15.14	0.60	1.13	5.38	12.05
95	22.36	28.36	37.32	40.27	0.60	1.86	7.55	15.43	0.60	1.12	5.46	12.26
96-100	22.76	28.88	38.00	40.94	0.60	1.84	7.66	15.70	0.60	1.12	5.54	12.48

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 17**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	60 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.56	0.73	0.77	2.15	2.36	2.42	2.70	1.16	1.42	1.76	2.15
41	0.47	0.59	0.77	0.83	2.22	2.42	2.51	2.80	1.20	1.46	1.82	2.22
42	0.49	0.64	0.82	0.89	2.29	2.51	2.59	2.88	1.25	1.52	1.87	2.30
43	0.54	0.67	0.86	0.94	2.38	2.59	2.69	3.00	1.28	1.57	1.94	2.39
44	0.56	0.72	0.92	1.00	2.46	2.69	2.78	3.12	1.32	1.62	2.02	2.48
45	0.61	0.76	1.00	1.07	2.54	2.78	2.90	3.23	1.37	1.68	2.10	2.57
46	0.65	0.82	1.04	1.13	2.63	2.87	3.00	3.35	1.42	1.74	2.17	2.66
47	0.70	0.86	1.13	1.20	2.70	2.98	3.11	3.49	1.46	1.80	2.24	2.77
48	0.73	0.92	1.20	1.28	2.78	3.06	3.20	3.61	1.50	1.85	2.32	2.87
49	0.79	1.00	1.28	1.38	2.87	3.18	3.31	3.76	1.56	1.91	2.40	2.98
50	0.84	1.07	1.38	1.48	2.96	3.28	3.42	3.89	1.60	1.97	2.48	3.10
51	0.91	1.14	1.49	1.58	3.05	3.35	3.53	4.03	1.64	2.03	2.57	3.20
52	0.98	1.22	1.60	1.72	3.12	3.47	3.67	4.16	1.69	2.09	2.65	3.31
53	1.04	1.32	1.73	1.84	3.20	3.55	3.78	4.32	1.74	2.14	2.74	3.43
54	1.13	1.44	1.85	1.99	3.29	3.65	3.89	4.48	1.78	2.21	2.82	3.56
55	1.22	1.56	2.02	2.17	3.38	3.77	4.03	4.68	1.84	2.28	2.93	3.71
56	1.36	1.72	2.22	2.39	3.50	3.90	4.22	4.90	1.91	2.36	3.06	3.90
57	1.49	1.90	2.46	2.63	3.49	4.06	4.42	5.16	1.96	2.46	3.06	4.12
58	1.64	2.09	2.70	2.90	3.76	4.20	4.60	5.42	2.03	2.54	3.32	4.32
59	1.82	2.30	3.00	3.20	3.85	4.33	4.79	5.69	2.09	2.63	3.47	4.52
60	2.02	2.54	3.31	3.55	3.95	4.45	4.97	5.96	2.14	2.69	3.59	4.75
61	2.22	2.82	3.67	3.95	4.03	4.57	5.14	6.24	2.18	2.75	3.73	4.97
62	2.47	3.13	4.08	4.38	4.08	4.66	5.32	6.52	2.21	2.80	3.85	5.18
63	2.75	3.48	4.54	4.87	4.13	4.70	5.48	6.82	2.23	2.83	3.96	5.41
64	3.12	3.95	5.16	5.54	4.15	4.78	5.66	7.16	2.24	2.87	4.08	5.70
65	3.53	4.48	5.86	6.29	4.18	4.81	5.82	7.54	2.27	2.92	4.22	5.99
66	3.90	4.96	6.49	6.97	4.21	4.88	6.01	7.91	2.28	2.95	4.36	6.28
67	4.31	5.46	7.16	7.72	4.25	4.99	6.26	8.32	2.30	3.01	4.52	6.61
68	4.75	6.04	7.91	8.52	4.33	5.12	6.55	8.80	2.35	3.07	4.73	7.00
69	5.23	6.64	8.72	9.38	4.43	5.28	6.90	9.32	2.40	3.19	4.99	7.43
70	5.50	6.98	9.16	9.86	4.34	5.22	6.95	9.47	2.35	3.16	5.02	7.54
71	5.75	7.30	9.59	10.33	4.25	5.14	6.95	9.59	2.29	3.10	5.03	7.62
72	5.98	7.60	9.98	10.76	4.07	4.97	6.88	9.59	2.20	3.00	4.98	7.62
73	6.52	8.28	10.90	11.75	4.01	4.97	7.04	9.96	2.17	3.00	5.10	7.92
74	7.19	9.13	12.02	12.96	3.90	4.91	7.20	10.36	2.11	2.96	5.21	8.24
75	7.90	10.04	13.22	14.26	3.76	4.82	7.30	10.74	2.04	2.90	5.28	8.53
76	8.57	10.90	14.35	15.48	3.61	4.73	7.39	11.10	1.96	2.86	5.35	8.82
77	9.24	11.76	15.49	16.72	3.48	4.66	7.50	11.46	1.88	2.81	5.44	9.11
78	9.92	12.64	16.64	17.96	3.37	4.60	7.64	11.83	1.82	2.77	5.53	9.41
79	10.66	13.56	17.88	19.30	3.23	4.52	7.78	12.19	1.75	2.72	5.62	9.70
80	11.47	14.60	19.25	20.78	3.06	4.40	7.87	12.55	1.66	2.65	5.69	9.98
81	12.36	15.73	20.75	22.40	2.87	4.27	7.96	12.94	1.55	2.57	5.75	10.30
82	13.28	16.92	22.32	24.11	2.66	4.12	8.05	13.34	1.44	2.48	5.82	10.61
83	14.24	18.13	23.93	25.85	2.45	3.97	8.16	13.74	1.32	2.39	5.90	10.93
84	15.07	19.20	25.34	27.37	2.28	3.86	8.27	14.09	1.24	2.33	5.99	11.21
85	15.72	20.03	26.44	28.56	2.15	3.76	8.33	14.32	1.16	2.27	6.02	11.39
86	16.26	20.72	27.36	29.56	2.02	3.65	8.32	14.47	1.09	2.21	6.01	11.52
87	16.75	21.34	28.18	30.44	1.87	3.52	8.27	14.58	1.02	2.12	5.99	11.60
88	17.21	21.92	28.97	31.30	1.74	3.40	8.22	14.68	0.95	2.05	5.94	11.68
89	17.70	22.55	29.80	32.18	1.63	3.29	8.22	14.82	0.88	1.99	5.94	11.80
90	18.28	23.28	30.76	33.24	1.55	3.23	8.28	15.04	0.84	1.96	6.00	12.00
91	18.91	24.11	31.85	34.40	1.49	3.22	8.41	15.44	0.80	1.94	6.08	12.28
92	19.56	24.92	32.94	35.59	1.43	3.19	8.53	15.80	0.77	1.92	6.18	12.56
93	20.17	25.72	33.98	36.71	1.37	3.16	8.68	16.16	0.74	1.91	6.28	12.85
94	20.74	26.42	34.92	37.70	1.32	3.16	8.82	16.50	0.72	1.91	6.37	13.12
95	21.20	27.04	35.72	38.54	1.30	3.17	8.95	16.84	0.71	1.92	6.48	13.38
96-100	21.60	27.54	36.37	39.18	1.28	3.19	9.10	17.11	0.70	1.92	6.58	13.61

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 18**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	90 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.43	0.54	0.71	0.74	2.11	2.30	2.38	2.65	1.14	1.39	1.72	2.10
41	0.46	0.56	0.74	0.79	2.18	2.38	2.46	2.74	1.18	1.44	1.76	2.18
42	0.48	0.61	0.79	0.84	2.24	2.46	2.56	2.84	1.21	1.49	1.84	2.27
43	0.52	0.65	0.84	0.90	2.33	2.56	2.63	2.95	1.26	1.54	1.91	2.35
44	0.54	0.70	0.89	0.95	2.40	2.64	2.72	3.06	1.30	1.58	1.97	2.42
45	0.58	0.73	0.95	1.01	2.48	2.72	2.83	3.19	1.36	1.64	2.05	2.52
46	0.62	0.77	1.01	1.08	2.57	2.83	2.93	3.31	1.39	1.69	2.12	2.63
47	0.66	0.83	1.08	1.16	2.66	2.92	3.04	3.42	1.44	1.75	2.21	2.74
48	0.71	0.89	1.16	1.25	2.75	3.01	3.16	3.55	1.49	1.82	2.28	2.83
49	0.74	0.95	1.25	1.32	2.83	3.12	3.25	3.68	1.54	1.87	2.35	2.94
50	0.80	1.02	1.32	1.42	2.92	3.20	3.38	3.83	1.57	1.93	2.45	3.05
51	0.86	1.09	1.42	1.52	3.01	3.31	3.49	3.96	1.63	1.99	2.52	3.16
52	0.92	1.18	1.54	1.64	3.10	3.41	3.60	4.13	1.67	2.05	2.60	3.28
53	1.01	1.27	1.64	1.76	3.18	3.49	3.71	4.28	1.72	2.11	2.69	3.40
54	1.08	1.37	1.78	1.91	3.25	3.60	3.83	4.42	1.75	2.17	2.77	3.50
55	1.18	1.49	1.93	2.08	3.35	3.71	3.98	4.61	1.82	2.24	2.88	3.67
56	1.30	1.64	2.14	2.29	3.49	3.88	4.18	4.86	1.90	2.33	3.02	3.86
57	1.42	1.81	2.35	2.52	3.61	4.03	4.38	5.12	1.96	2.42	3.16	4.07
58	1.57	1.99	2.59	2.78	3.74	4.16	4.57	5.39	2.03	2.51	3.30	4.28
59	1.74	2.20	2.87	3.07	3.85	4.31	4.76	5.66	2.09	2.59	3.43	4.50
60	1.92	2.42	3.18	3.41	3.96	4.44	4.96	5.94	2.14	2.68	3.58	4.72
61	2.12	2.69	3.52	3.78	4.04	4.54	5.12	6.23	2.20	2.75	3.71	4.96
62	2.36	3.00	3.92	4.20	4.12	4.66	5.30	6.52	2.22	2.80	3.84	5.18
63	2.63	3.32	4.36	4.68	4.15	4.72	5.48	6.83	2.24	2.84	3.96	5.42
64	2.98	3.78	4.96	5.33	4.20	4.79	5.68	7.18	2.27	2.88	4.10	5.71
65	3.37	4.30	5.62	6.05	4.22	4.86	5.87	7.56	2.29	2.93	4.24	6.01
66	3.73	4.75	6.23	6.70	4.25	4.93	6.06	7.93	2.30	2.96	4.38	6.31
67	4.12	5.24	6.89	7.39	4.31	5.03	6.31	8.36	2.33	3.04	4.57	6.65
68	4.54	5.78	7.60	8.17	4.39	5.16	6.60	8.84	2.38	3.12	4.78	7.02
69	4.99	6.36	8.38	9.01	4.50	5.34	6.96	9.40	2.42	3.22	5.03	7.46
70	5.24	6.68	8.81	9.48	4.43	5.27	7.00	9.54	2.39	3.18	5.06	7.60
71	5.48	7.00	9.22	9.91	4.33	5.21	7.03	9.67	2.34	3.13	5.09	7.69
72	5.70	7.27	9.59	10.33	4.16	5.06	6.97	9.68	2.26	3.05	5.05	7.69
73	6.22	7.93	10.46	11.28	4.13	5.08	7.18	10.09	2.23	3.06	5.18	8.03
74	6.86	8.76	11.54	12.44	4.04	5.04	7.36	10.51	2.18	3.05	5.32	8.35
75	7.54	9.62	12.70	13.69	3.92	4.97	7.48	10.91	2.12	3.00	5.41	8.68
76	8.18	10.44	13.79	14.87	3.80	4.90	7.61	11.28	2.06	2.95	5.50	8.98
77	8.83	11.28	14.89	16.06	3.70	4.84	7.73	11.68	1.99	2.92	5.59	9.28
78	9.48	12.11	16.00	17.26	3.59	4.79	7.88	12.05	1.94	2.89	5.70	9.58
79	10.18	13.01	17.18	18.54	3.46	4.72	8.00	12.40	1.87	2.84	5.80	9.85
80	10.96	13.99	18.49	19.96	3.29	4.60	8.10	12.76	1.78	2.77	5.87	10.14
81	11.81	15.08	19.94	21.52	3.07	4.43	8.16	13.10	1.66	2.68	5.90	10.42
82	12.70	16.22	21.46	23.16	2.82	4.25	8.22	13.44	1.52	2.57	5.94	10.68
83	13.61	17.39	23.00	24.84	2.57	4.09	8.27	13.76	1.39	2.46	5.99	10.96
84	14.40	18.41	24.36	26.30	2.35	3.94	8.32	14.03	1.27	2.38	6.01	11.15
85	15.02	19.20	25.42	27.44	2.18	3.82	8.34	14.22	1.19	2.30	6.04	11.32
86	15.54	19.87	26.30	28.40	2.05	3.70	8.33	14.38	1.12	2.23	6.02	11.42
87	16.00	20.46	27.08	29.26	1.92	3.56	8.27	14.47	1.03	2.15	5.99	11.52
88	16.44	21.02	27.84	30.07	1.79	3.44	8.23	14.56	0.96	2.08	5.95	11.58
89	16.91	21.62	28.64	30.94	1.67	3.34	8.22	14.70	0.90	2.02	5.94	11.70
90	17.46	22.33	29.57	31.93	1.60	3.29	8.28	14.96	0.86	1.99	6.00	11.89
91	18.07	23.11	30.61	33.06	1.52	3.26	8.41	15.31	0.83	1.97	6.08	12.17
92	18.68	23.90	31.67	34.20	1.46	3.23	8.53	15.65	0.79	1.96	6.18	12.46
93	19.28	24.66	32.68	35.27	1.40	3.22	8.66	16.00	0.76	1.94	6.26	12.73
94	19.81	25.34	33.58	36.23	1.36	3.20	8.80	16.33	0.73	1.93	6.37	13.00
95	20.27	25.93	34.34	37.03	1.33	3.22	8.94	16.64	0.72	1.94	6.47	13.24
96-100	20.64	26.41	34.97	37.64	1.31	3.23	9.08	16.92	0.71	1.96	6.56	13.46

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 19**

Policy Form Series: 5092

Policy Form	<b>5392</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>No</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.37	0.48	0.62	0.66	2.00	2.18	2.27	2.52	1.08	1.32	1.63	2.00
41	0.40	0.52	0.66	0.71	2.08	2.24	2.32	2.60	1.12	1.37	1.68	2.09
42	0.43	0.54	0.71	0.74	2.14	2.32	2.41	2.70	1.16	1.40	1.75	2.15
43	0.44	0.56	0.74	0.80	2.21	2.41	2.50	2.82	1.20	1.45	1.81	2.23
44	0.48	0.61	0.79	0.84	2.28	2.50	2.59	2.93	1.25	1.50	1.87	2.32
45	0.52	0.65	0.84	0.90	2.36	2.58	2.69	3.02	1.28	1.56	1.94	2.41
46	0.54	0.70	0.90	0.97	2.45	2.69	2.78	3.14	1.32	1.62	2.02	2.51
47	0.58	0.73	0.97	1.02	2.52	2.77	2.88	3.28	1.37	1.67	2.09	2.60
48	0.62	0.79	1.03	1.10	2.60	2.86	3.00	3.40	1.40	1.73	2.17	2.70
49	0.66	0.84	1.10	1.18	2.69	2.96	3.11	3.53	1.46	1.78	2.24	2.82
50	0.72	0.91	1.19	1.26	2.77	3.05	3.22	3.67	1.50	1.84	2.33	2.93
51	0.76	0.98	1.27	1.36	2.86	3.14	3.32	3.80	1.55	1.91	2.41	3.04
52	0.82	1.04	1.37	1.46	2.94	3.24	3.43	3.95	1.58	1.94	2.50	3.14
53	0.89	1.13	1.48	1.57	3.02	3.34	3.56	4.10	1.64	2.02	2.57	3.28
54	0.95	1.21	1.58	1.69	3.11	3.42	3.67	4.24	1.68	2.08	2.65	3.38
55	1.03	1.32	1.73	1.85	3.20	3.55	3.80	4.44	1.74	2.14	2.76	3.53
56	1.14	1.46	1.91	2.03	3.34	3.70	4.01	4.69	1.81	2.23	2.90	3.73
57	1.26	1.60	2.10	2.24	3.47	3.85	4.20	4.94	1.87	2.33	3.04	3.92
58	1.38	1.76	2.32	2.48	3.59	3.98	4.39	5.21	1.94	2.41	3.18	4.13
59	1.54	1.96	2.57	2.75	3.70	4.13	4.58	5.48	2.00	2.50	3.31	4.34
60	1.69	2.17	2.84	3.04	3.80	4.26	4.78	5.76	2.05	2.58	3.46	4.57
61	1.87	2.40	3.14	3.37	3.89	4.39	4.97	6.05	2.11	2.65	3.59	4.80
62	2.09	2.66	3.50	3.76	3.97	4.48	5.14	6.35	2.15	2.70	3.73	5.05
63	2.32	2.96	3.89	4.16	4.03	4.58	5.33	6.65	2.18	2.76	3.86	5.30
64	2.64	3.37	4.44	4.75	4.08	4.67	5.53	7.04	2.21	2.82	4.02	5.60
65	2.98	3.83	5.03	5.40	4.14	4.78	5.78	7.45	2.24	2.87	4.18	5.94
66	3.30	4.24	5.58	5.98	4.21	4.87	6.00	7.85	2.28	2.94	4.34	6.25
67	3.65	4.68	6.17	6.61	4.30	5.00	6.29	8.30	2.32	3.02	4.56	6.60
68	4.02	5.16	6.80	7.30	4.42	5.18	6.62	8.82	2.39	3.12	4.80	7.02
69	4.43	5.68	7.51	8.04	4.56	5.36	7.01	9.40	2.46	3.24	5.08	7.46
70	4.64	5.96	7.88	8.46	4.50	5.35	7.09	9.55	2.42	3.24	5.14	7.61
71	4.86	6.24	8.26	8.87	4.43	5.32	7.14	9.71	2.40	3.20	5.18	7.72
72	5.06	6.49	8.60	9.24	4.28	5.18	7.12	9.74	2.32	3.12	5.15	7.75
73	5.52	7.09	9.38	10.09	4.28	5.24	7.36	10.18	2.32	3.16	5.32	8.09
74	6.08	7.82	10.36	11.14	4.25	5.26	7.58	10.64	2.29	3.17	5.50	8.46
75	6.70	8.59	11.39	12.25	4.18	5.26	7.79	11.10	2.26	3.17	5.63	8.82
76	7.26	9.34	12.37	13.31	4.10	5.22	7.96	11.51	2.22	3.16	5.75	9.16
77	7.84	10.07	13.36	14.38	4.03	5.21	8.14	11.93	2.18	3.14	5.88	9.48
78	8.41	10.82	14.35	15.44	3.97	5.21	8.33	12.34	2.15	3.14	6.02	9.82
79	9.04	11.62	15.42	16.60	3.90	5.20	8.53	12.74	2.11	3.13	6.18	10.13
80	9.73	12.50	16.61	17.87	3.80	5.16	8.70	13.18	2.05	3.12	6.30	10.49
81	10.49	13.48	17.90	19.27	3.68	5.10	8.88	13.63	1.99	3.08	6.43	10.85
82	11.28	14.51	19.26	20.75	3.55	5.03	9.08	14.11	1.92	3.04	6.56	11.23
83	12.08	15.55	20.65	22.24	3.42	4.97	9.28	14.62	1.85	3.00	6.71	11.62
84	12.79	16.46	21.88	23.44	3.31	4.94	9.47	15.02	1.80	2.92	6.85	11.95
85	13.34	17.17	22.82	24.59	3.24	4.90	9.60	15.34	1.75	2.95	6.94	12.19
86	13.81	17.77	23.63	25.44	3.16	4.82	9.64	15.55	1.70	2.90	6.97	12.36
87	14.22	18.30	24.34	26.21	3.06	4.72	9.65	15.70	1.66	2.84	6.98	12.48
88	14.62	18.80	25.01	26.94	2.96	4.63	9.65	15.84	1.61	2.78	6.98	12.60
89	15.02	19.34	25.73	27.71	2.89	4.57	9.71	16.03	1.56	2.75	7.02	12.74
90	15.52	19.97	26.57	28.61	2.86	4.55	9.83	16.34	1.55	2.75	7.12	13.01
91	16.06	20.68	27.50	29.63	2.84	4.57	10.02	16.76	1.54	2.75	7.26	13.33
92	16.61	21.38	28.45	30.64	2.83	4.58	10.21	17.16	1.54	2.76	7.38	13.66
93	17.14	22.07	29.35	31.61	2.82	4.60	10.40	17.58	1.52	2.77	7.52	13.98
94	17.62	22.68	30.17	32.46	2.82	4.63	10.60	17.96	1.52	2.78	7.67	14.29
95	18.02	23.20	30.86	33.18	2.82	4.66	10.78	18.31	1.52	2.81	7.80	14.57
96-100	18.35	23.63	31.42	33.72	2.84	4.70	10.96	18.64	1.54	2.83	7.93	14.82

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 20**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	365 Days
Inflation	5% Simple
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.30	0.38	0.52	0.54	1.67	1.84	1.90	2.18	0.91	1.12	1.37	1.74
41	0.31	0.42	0.54	0.56	1.73	1.90	1.97	2.28	0.94	1.14	1.42	1.81
42	0.35	0.44	0.56	0.61	1.80	1.96	2.03	2.35	0.97	1.19	1.48	1.87
43	0.36	0.47	0.61	0.65	1.85	2.03	2.11	2.45	1.01	1.22	1.54	1.94
44	0.38	0.49	0.65	0.70	1.92	2.11	2.20	2.56	1.03	1.28	1.58	2.03
45	0.42	0.53	0.70	0.73	1.99	2.18	2.29	2.65	1.08	1.32	1.66	2.10
46	0.44	0.56	0.73	0.77	2.05	2.28	2.38	2.77	1.12	1.37	1.72	2.20
47	0.47	0.61	0.79	0.83	2.14	2.36	2.47	2.87	1.16	1.42	1.78	2.29
48	0.49	0.65	0.84	0.89	2.21	2.45	2.57	2.98	1.20	1.48	1.85	2.38
49	0.54	0.70	0.90	0.95	2.28	2.52	2.66	3.11	1.25	1.54	1.92	2.47
50	0.58	0.74	0.97	1.02	2.36	2.63	2.76	3.24	1.28	1.57	1.99	2.58
51	0.62	0.79	1.03	1.10	2.45	2.70	2.87	3.37	1.32	1.63	2.08	2.68
52	0.66	0.85	1.12	1.19	2.51	2.78	2.96	3.50	1.37	1.68	2.14	2.78
53	0.72	0.92	1.20	1.27	2.59	2.87	3.07	3.65	1.40	1.74	2.22	2.90
54	0.77	1.00	1.30	1.37	2.66	2.96	3.19	3.79	1.44	1.78	2.30	3.02
55	0.84	1.08	1.40	1.49	2.76	3.07	3.32	3.98	1.49	1.86	2.41	3.16
56	0.92	1.19	1.56	1.66	2.88	3.22	3.50	4.22	1.56	1.94	2.54	3.37
57	1.02	1.31	1.72	1.82	3.01	3.38	3.70	4.48	1.63	2.03	2.68	3.56
58	1.13	1.45	1.90	2.02	3.13	3.52	3.89	4.72	1.69	2.11	2.82	3.76
59	1.26	1.60	2.10	2.22	3.24	3.65	4.08	4.99	1.75	2.21	2.95	3.97
60	1.38	1.76	2.33	2.47	3.37	3.78	4.30	5.28	1.82	2.29	3.11	4.21
61	1.54	1.96	2.58	2.75	3.47	3.92	4.50	5.59	1.87	2.38	3.25	4.45
62	1.69	2.18	2.87	3.05	3.56	4.04	4.70	5.92	1.93	2.45	3.41	4.70
63	1.90	2.42	3.20	3.40	3.65	4.16	4.93	6.24	1.97	2.51	3.58	4.97
64	2.15	2.76	3.65	3.88	3.74	4.31	5.18	6.66	2.03	2.59	3.76	5.32
65	2.45	3.13	4.13	4.39	3.84	4.44	5.46	7.12	2.08	2.68	3.95	5.66
66	2.70	3.48	4.58	4.87	3.92	4.58	5.72	7.54	2.12	2.76	4.15	5.99
67	3.00	3.84	5.06	5.40	4.04	4.73	6.06	8.03	2.18	2.86	4.38	6.37
68	3.30	4.24	5.60	5.96	4.18	4.94	6.42	8.56	2.27	2.98	4.66	6.82
69	3.62	4.67	6.18	6.59	4.36	5.18	6.86	9.14	2.36	3.12	4.96	7.27
70	3.82	4.91	6.49	6.91	4.34	5.20	6.97	9.37	2.35	3.14	5.04	7.44
71	4.00	5.14	6.80	7.25	4.31	5.21	7.08	9.55	2.33	3.13	5.11	7.58
72	4.16	5.35	7.09	7.56	4.22	5.14	7.10	9.62	2.28	3.10	5.14	7.66
73	4.54	5.84	7.74	8.26	4.28	5.26	7.40	10.10	2.32	3.17	5.36	8.04
74	5.00	6.44	8.54	9.11	4.31	5.36	7.73	10.63	2.33	3.23	5.59	8.45
75	5.51	7.09	9.41	10.02	4.32	5.44	8.00	11.16	2.34	3.28	5.80	8.88
76	5.98	7.69	10.21	10.90	4.31	5.50	8.26	11.64	2.33	3.31	5.98	9.26
77	6.46	8.30	11.03	11.77	4.31	5.57	8.53	12.12	2.33	3.36	6.18	9.65
78	6.94	8.93	11.86	12.65	4.33	5.64	8.82	12.61	2.34	3.41	6.37	10.02
79	7.44	9.59	12.74	13.60	4.33	5.72	9.10	13.09	2.34	3.44	6.58	10.40
80	8.02	10.32	13.72	14.64	4.31	5.76	9.36	13.58	2.33	3.48	6.77	10.80
81	8.64	11.12	14.80	15.79	4.26	5.80	9.62	14.10	2.30	3.49	6.96	11.22
82	9.30	11.98	15.92	17.00	4.21	5.82	9.90	14.65	2.28	3.52	7.16	11.65
83	9.96	12.84	17.08	18.23	4.15	5.86	10.18	15.19	2.24	3.53	7.37	12.07
84	10.55	13.60	18.10	19.31	4.12	5.90	10.43	15.64	2.23	3.55	7.55	12.44
85	11.00	14.18	18.88	20.16	4.08	5.92	10.61	15.97	2.21	3.56	7.68	12.71
86	11.39	14.68	19.54	20.87	4.03	5.88	10.70	16.25	2.18	3.55	7.75	12.91
87	11.72	15.12	20.14	21.49	3.98	5.84	10.78	16.44	2.16	3.52	7.80	13.08
88	12.06	15.54	20.69	22.09	3.92	5.80	10.84	16.63	2.12	3.49	7.84	13.22
89	12.40	15.98	21.29	22.73	3.90	5.78	10.93	16.87	2.11	3.48	7.91	13.42
90	12.80	16.51	21.98	23.47	3.90	5.82	11.12	17.23	2.11	3.52	8.05	13.70
91	13.25	17.09	22.76	24.30	3.94	5.88	11.38	17.69	2.12	3.55	8.23	14.06
92	13.72	17.68	23.54	25.14	3.96	5.96	11.63	18.14	2.15	3.59	8.41	14.42
93	14.15	18.24	24.30	25.93	4.00	6.04	11.87	18.60	2.16	3.64	8.58	14.78
94	14.53	18.74	24.96	26.63	4.03	6.11	12.12	19.02	2.18	3.68	8.76	15.13
95	14.88	19.19	25.54	27.22	4.07	6.17	12.34	19.42	2.20	3.72	8.93	15.43
96-100	15.16	19.54	25.99	27.65	4.10	6.24	12.56	19.74	2.22	3.77	9.08	15.71

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 21**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	30 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.94	1.19	1.55	1.66	3.66	4.05	4.21	4.70	1.97	2.42	3.04	3.75
41	1.00	1.24	1.65	1.75	3.53	4.17	4.33	4.86	2.04	2.51	3.13	3.88
42	1.07	1.34	1.69	1.85	3.88	4.31	4.46	5.00	2.10	2.58	3.24	3.99
43	1.09	1.39	1.82	1.95	3.99	4.39	4.60	5.16	2.14	2.66	3.32	4.12
44	1.18	1.47	1.93	2.05	4.08	4.53	4.77	5.34	2.22	2.74	3.44	4.24
45	1.24	1.55	2.04	2.19	4.23	4.68	4.88	5.51	2.27	2.84	3.53	4.39
46	1.31	1.65	2.13	2.28	4.33	4.83	5.06	5.71	2.37	2.91	3.63	4.53
47	1.38	1.74	2.27	2.42	4.48	4.98	5.23	5.89	2.32	3.00	3.78	4.68
48	1.47	1.85	2.41	2.57	4.61	5.10	5.38	6.10	2.51	3.11	3.90	4.83
49	1.55	1.95	2.55	2.73	4.72	5.27	5.54	6.33	2.57	3.15	4.01	5.00
50	1.65	2.06	2.71	2.91	4.86	5.41	5.71	6.54	2.65	3.26	4.14	5.18
51	1.75	2.21	2.85	3.11	4.99	5.56	5.87	6.74	2.71	3.34	4.24	5.36
52	1.86	2.34	3.05	3.30	5.12	5.70	6.05	6.94	2.75	3.44	4.39	5.51
53	1.97	2.51	3.24	3.50	5.25	5.86	6.19	7.18	2.84	3.51	4.51	5.70
54	2.12	2.66	3.46	3.74	5.36	5.98	6.39	7.44	2.91	3.60	4.63	5.89
55	2.27	2.87	3.74	4.04	5.51	6.17	6.64	7.72	3.00	3.74	4.79	6.16
56	2.48	3.13	4.08	4.39	5.71	6.39	6.93	8.11	3.12	3.88	4.99	6.44
57	2.73	3.43	4.46	4.79	5.90	6.63	7.20	8.51	3.20	4.01	5.23	6.74
58	2.97	3.74	4.88	5.26	6.10	6.84	7.50	8.87	3.31	4.14	5.41	7.07
59	3.26	4.12	5.36	5.74	6.27	7.06	7.80	9.31	3.41	4.30	5.64	7.44
60	3.59	4.52	5.89	6.34	6.44	7.25	8.09	9.76	3.46	4.37	5.84	7.76
61	3.93	4.98	6.47	6.98	6.56	7.40	8.36	10.19	3.53	4.48	6.05	8.12
62	4.33	5.50	7.17	7.72	6.63	7.52	8.60	10.59	3.59	4.53	6.25	8.50
63	4.79	6.09	7.92	8.53	6.65	7.62	8.84	11.12	3.60	4.60	6.43	8.83
64	5.45	6.89	8.99	9.69	6.69	7.70	9.11	11.66	3.61	4.63	6.59	9.29
65	6.16	7.76	10.16	10.95	6.72	7.74	9.39	12.24	3.61	4.68	6.76	9.71
66	6.76	8.58	11.22	12.05	6.73	7.83	9.65	12.81	3.63	4.72	7.01	10.19
67	7.25	9.42	12.22	13.30	6.79	7.96	10.04	13.48	3.66	4.80	7.25	10.75
68	8.22	10.39	13.61	14.65	6.89	8.16	10.49	14.27	3.74	4.92	7.62	11.35
69	9.02	11.42	14.95	16.11	7.04	8.40	11.04	15.12	3.79	5.08	7.96	12.01
70	9.47	11.97	15.68	16.93	6.89	8.32	11.09	15.35	3.71	5.00	8.02	11.99
71	9.89	12.51	16.41	17.68	6.73	8.19	11.12	15.55	3.63	4.92	8.04	12.36
72	10.30	13.01	17.05	18.40	6.44	7.91	11.03	15.55	3.50	4.78	7.96	12.36
73	11.22	14.18	18.60	20.06	6.34	7.91	11.28	16.14	3.43	4.78	8.16	12.84
74	12.36	15.65	20.52	22.13	6.16	7.80	11.49	16.80	3.32	4.70	8.31	13.34
75	13.57	17.21	22.56	24.34	5.89	7.59	11.64	17.38	3.20	4.59	8.44	13.81
76	14.74	18.64	24.48	26.42	5.61	7.43	11.76	17.94	3.04	4.48	8.51	14.27
77	15.91	20.14	26.42	28.50	5.36	7.26	11.90	18.49	2.91	4.37	8.60	14.69
78	17.08	21.62	28.37	30.44	5.12	7.11	12.05	19.04	2.77	4.30	8.73	15.12
79	18.33	23.20	30.46	32.89	4.83	6.91	12.19	19.49	2.61	4.17	8.83	15.55
80	19.73	24.96	32.79	35.40	4.46	6.52	12.23	20.02	2.41	3.99	8.86	15.91
81	21.26	26.91	35.36	38.17	3.99	6.24	12.19	20.46	2.14	3.75	8.83	16.28
82	22.86	28.95	38.04	41.09	3.46	5.79	12.15	20.88	1.87	3.50	8.78	16.61
83	24.48	31.01	40.78	44.04	2.92	5.32	12.10	21.27	1.57	3.21	8.67	16.93
84	25.91	32.73	43.18	46.64	2.42	4.92	12.04	21.59	1.31	2.97	8.71	17.15
85	27.01	34.26	45.03	48.66	2.06	4.61	11.99	21.81	1.11	2.77	8.67	17.33
86	27.97	35.44	46.60	50.38	1.78	4.37	11.88	21.99	0.99	2.65	8.59	17.48
87	28.78	36.49	48.00	51.87	1.49	4.12	11.73	22.08	0.99	2.47	8.50	17.58
88	29.58	37.50	49.34	53.32	1.26	3.84	11.61	22.17	0.99	2.32	8.39	17.62
89	30.43	38.57	50.76	54.85	1.01	3.61	11.52	22.33	0.99	2.18	8.36	17.77
90	31.40	39.82	52.41	56.64	0.99	3.46	11.58	22.72	0.99	2.10	8.38	18.07
91	32.50	41.22	54.24	58.61	0.99	3.34	11.71	23.19	0.99	2.02	8.45	18.46
92	33.63	42.64	56.12	60.63	0.99	3.22	11.84	23.69	0.99	1.94	8.55	18.86
93	34.66	44.00	57.88	62.53	0.99	3.13	11.97	24.20	0.99	1.87	8.64	19.24
94	35.63	45.21	59.49	64.24	0.99	3.05	12.13	24.68	0.99	1.85	8.77	19.64
95	36.46	46.24	60.86	65.66	0.99	3.04	12.31	25.15	0.99	1.82	8.91	19.99
96-100	37.11	47.09	61.97	66.76	0.99	3.00	12.50	25.60	0.99	1.82	9.03	20.35

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 22**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	60 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.91	1.14	1.48	1.59	3.61	3.94	4.12	4.61	1.95	2.38	3.00	3.66
41	0.94	1.19	1.55	1.66	3.71	4.07	4.23	4.78	1.99	2.45	3.05	3.78
42	1.00	1.26	1.65	1.75	3.84	4.21	4.37	4.91	2.06	2.55	3.14	3.91
43	1.07	1.34	1.74	1.86	3.93	4.32	4.52	5.08	2.13	2.60	3.26	4.05
44	1.09	1.39	1.82	1.95	4.05	4.46	4.67	5.25	2.10	2.71	3.34	4.17
45	1.18	1.48	1.94	2.06	4.18	4.61	4.80	5.41	2.25	2.75	3.46	4.39
46	1.93	1.58	2.05	2.21	4.31	4.77	4.96	5.64	2.32	2.85	3.60	4.46
47	1.31	1.66	2.14	2.32	4.44	4.88	5.10	5.80	2.41	2.95	3.71	4.63
48	1.39	1.75	2.28	2.45	4.57	5.00	5.26	5.98	2.48	3.04	3.84	4.78
49	1.47	1.86	2.42	2.60	4.68	5.18	5.41	6.19	2.55	3.12	3.93	4.96
50	1.55	1.97	2.58	2.75	4.80	5.34	5.60	6.43	2.60	3.21	4.07	5.10
51	1.66	2.10	2.74	2.95	4.96	5.46	5.74	6.64	2.67	3.31	4.18	5.27
52	1.75	2.22	2.94	3.13	5.07	5.64	5.97	6.84	2.74	3.39	4.31	5.45
53	1.86	2.38	2.87	3.32	5.19	5.74	6.16	7.06	2.82	3.46	4.44	5.64
54	1.99	2.55	3.31	3.59	5.31	5.89	6.29	7.31	2.87	3.55	4.53	5.84
55	2.14	2.74	3.59	3.85	5.46	6.10	6.54	7.64	2.97	3.66	4.72	6.05
56	2.37	3.00	3.91	4.21	5.68	6.33	6.84	7.99	3.05	3.79	4.96	6.36
57	2.57	3.26	4.30	4.60	5.65	6.57	7.14	8.39	3.15	3.94	5.16	6.69
58	2.82	3.55	4.67	5.00	6.05	6.79	7.44	8.83	3.30	4.08	5.36	7.03
59	3.11	3.91	5.10	5.51	6.25	7.01	7.72	9.26	3.39	4.21	5.60	7.36
60	3.39	4.31	5.64	6.05	6.39	7.18	8.00	9.69	3.44	4.33	5.80	7.70
61	3.74	4.72	6.18	6.69	6.49	7.36	8.30	10.15	3.53	4.44	6.00	8.05
62	4.12	5.23	6.84	7.37	6.63	7.50	8.58	10.58	3.59	4.52	6.18	8.40
63	4.53	5.79	7.59	8.13	6.69	7.62	8.83	11.05	3.61	4.60	6.39	8.82
64	5.16	6.56	8.59	9.26	6.73	7.70	9.11	11.61	3.63	4.63	6.59	9.23
65	5.84	7.40	9.70	10.44	6.76	7.82	9.42	12.24	3.66	4.70	6.81	9.71
66	6.44	8.16	10.70	11.53	6.81	7.92	9.76	12.83	3.70	4.78	7.04	10.20
67	7.06	8.99	11.81	12.71	6.91	8.09	10.15	13.51	3.74	4.88	7.34	10.65
68	7.80	9.89	12.99	13.99	7.04	8.30	10.63	14.28	3.79	5.00	7.70	11.36
69	8.55	10.86	14.08	15.42	7.20	8.59	11.18	15.17	3.90	5.18	8.09	12.05
70	8.99	11.42	14.79	16.15	7.06	8.47	11.25	15.42	3.84	5.12	8.16	12.26
71	9.38	11.91	15.48	16.91	6.91	8.36	11.32	15.58	3.74	5.03	8.19	12.39
72	9.76	12.42	16.32	17.60	6.63	8.11	11.17	15.63	3.59	4.88	8.09	12.42
73	10.63	13.52	17.78	19.19	6.54	8.11	11.45	16.22	3.53	4.88	8.30	12.90
74	11.52	14.90	19.63	21.16	6.36	8.00	11.72	16.85	3.44	4.83	8.47	13.43
75	12.78	16.37	21.59	23.29	6.13	7.85	11.90	17.51	3.31	4.72	8.60	13.91
76	13.98	17.77	23.40	25.26	5.89	7.72	12.04	18.08	3.20	4.67	8.71	14.37
77	15.08	19.17	25.27	27.28	5.68	7.57	12.22	18.69	3.06	4.57	8.84	14.85
78	16.18	20.61	27.17	29.32	5.47	7.50	12.44	19.27	2.97	4.52	9.00	15.32
79	17.38	22.13	29.14	31.48	5.26	7.37	12.69	19.87	2.85	4.44	9.16	15.78
80	18.70	23.80	31.39	33.89	4.99	7.18	12.83	20.46	2.71	4.32	9.29	16.28
81	20.16	25.65	33.83	36.52	4.68	6.97	12.78	21.10	2.52	4.18	9.38	16.80
82	21.66	27.58	36.40	39.31	4.33	6.72	13.12	21.74	2.34	4.05	9.49	17.29
83	23.22	29.57	39.03	42.16	3.99	6.47	13.30	22.40	2.14	3.90	9.62	17.82
84	24.58	31.31	41.32	44.62	3.71	6.29	13.48	22.95	2.12	3.79	9.77	18.26
85	25.62	32.66	43.11	46.57	3.51	6.13	13.57	23.34	1.89	3.70	9.82	18.57
86	26.52	33.79	44.61	48.20	3.30	5.96	13.56	23.59	1.78	3.60	9.79	18.78
87	27.31	34.80	45.95	49.63	3.05	5.73	13.48	23.78	1.66	3.46	9.77	18.91
88	28.07	35.75	47.24	51.03	2.84	5.54	13.39	23.94	1.55	3.34	9.69	19.04
89	28.86	36.77	48.59	52.47	2.66	5.36	13.39	24.16	1.44	3.24	9.69	19.24
90	29.81	37.96	50.15	54.19	2.52	5.26	13.51	24.62	1.38	3.20	9.78	19.56
91	30.84	39.31	51.94	55.90	2.42	5.25	13.71	25.18	1.31	3.15	9.92	20.02
92	31.88	40.63	53.71	58.03	2.33	5.19	13.91	25.76	1.26	3.13	10.08	20.48
93	32.89	41.94	55.40	59.86	2.22	5.16	14.16	26.35	1.20	3.12	10.24	20.95
94	33.72	43.08	56.93	61.46	2.14	5.16	14.18	26.91	1.18	3.12	10.39	21.39
95	34.57	44.09	58.24	62.84	2.12	5.17	14.58	27.46	1.17	3.13	10.57	21.82
96-100	35.22	44.70	59.31	63.88	2.10	5.19	14.84	27.89	1.14	3.13	10.72	22.20

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 23**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	90 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.86	1.08	1.40	1.54	3.55	3.88	4.04	4.53	1.93	2.34	2.91	3.60
41	0.91	1.17	1.48	1.59	3.63	3.99	4.17	4.68	1.97	2.41	3.00	3.74
42	0.94	1.20	1.58	1.67	3.75	4.12	4.30	4.83	2.04	2.51	3.12	3.85
43	1.00	1.26	1.66	1.78	3.88	4.23	4.40	4.99	2.10	2.57	3.20	3.94
44	1.07	1.35	1.75	1.89	3.99	4.39	4.53	5.16	2.14	2.65	3.30	4.12
45	1.14	1.40	1.85	1.99	4.12	4.52	4.70	5.34	2.22	2.73	3.41	4.24
46	1.18	1.49	1.95	2.12	4.23	4.67	4.86	5.51	2.28	2.82	3.51	4.39
47	1.24	1.58	2.06	2.22	4.37	4.79	5.00	5.71	2.37	2.91	3.61	4.53
48	1.34	1.67	2.21	2.37	4.51	4.96	5.18	5.90	2.42	2.97	3.74	4.70
49	1.39	1.78	2.34	2.51	4.61	5.08	5.36	6.13	2.51	3.05	3.88	4.86
50	1.48	1.89	2.48	2.66	4.77	5.23	5.51	6.34	2.57	3.14	3.99	5.06
51	1.58	1.99	2.65	2.84	4.88	5.40	5.70	6.56	2.66	3.24	4.12	5.19
52	1.67	2.13	2.80	3.02	5.00	5.54	5.86	6.76	2.73	3.32	4.23	5.38
53	1.79	2.27	3.00	3.20	5.12	5.68	6.03	7.01	2.80	3.43	4.37	5.56
54	1.93	2.42	3.15	3.43	5.26	5.80	6.19	7.25	2.85	3.51	4.51	5.74
55	2.06	2.60	3.44	3.70	5.41	6.00	6.45	7.53	2.95	3.61	4.67	6.00
56	2.25	2.85	3.75	4.04	5.65	6.26	6.73	7.93	3.05	3.78	4.88	6.33
57	2.45	3.13	4.08	4.40	5.86	6.47	7.04	8.36	3.15	3.91	5.10	6.64
58	2.67	3.43	4.48	4.80	6.05	6.73	7.36	8.75	3.26	4.07	5.34	6.94
59	2.95	3.74	4.91	5.27	6.25	6.94	7.66	9.20	3.39	4.21	5.56	7.31
60	3.24	4.12	5.40	5.80	6.39	7.17	7.96	9.65	3.46	4.32	5.74	7.66
61	3.55	4.52	5.97	6.43	6.56	7.36	8.29	10.10	3.53	4.44	5.98	8.04
62	3.93	4.99	6.57	7.06	6.64	7.50	8.58	10.58	3.60	4.52	6.18	8.40
63	4.33	5.54	7.26	7.83	6.73	7.64	8.84	11.06	3.63	4.61	6.43	8.83
64	4.92	6.27	8.25	8.87	6.79	7.74	9.16	11.66	3.66	4.68	6.64	9.29
65	5.56	7.07	9.31	10.04	6.84	7.84	9.47	12.29	3.70	4.77	6.87	9.77
66	6.16	7.82	10.30	11.06	6.89	7.96	9.78	12.90	3.74	4.80	7.07	10.24
67	6.74	8.60	11.35	12.22	6.98	8.13	10.20	13.61	3.78	4.91	7.37	10.79
68	7.44	9.47	12.50	13.46	7.14	8.38	10.70	14.37	3.85	5.06	7.74	11.43
69	8.16	10.40	13.72	14.81	7.31	8.64	11.26	15.27	3.94	5.23	8.16	12.15
70	8.58	10.95	14.39	15.55	7.18	8.58	11.38	15.55	3.90	5.17	8.23	12.35
71	8.97	11.43	15.08	16.23	7.04	8.50	11.44	15.72	3.79	5.10	8.29	12.51
72	9.31	11.88	15.67	16.91	6.76	8.22	11.35	15.75	3.66	4.98	8.22	12.54
73	10.16	12.95	17.11	18.42	6.73	8.25	11.66	16.43	3.63	4.98	8.45	13.08
74	11.18	14.28	18.87	20.34	6.57	8.20	11.97	17.11	3.55	4.96	8.64	13.62
75	12.31	15.72	20.73	22.37	6.39	8.11	12.19	17.77	3.46	4.88	8.83	14.11
76	13.34	17.04	22.49	24.26	6.19	7.99	12.36	18.40	3.34	4.80	8.86	14.64
77	14.39	18.40	24.28	26.20	6.00	7.90	12.61	19.00	3.24	4.77	9.11	15.12
78	15.47	19.74	26.09	28.17	5.86	7.80	12.83	19.63	3.15	4.70	9.29	15.58
79	16.60	21.21	28.01	30.23	5.64	7.66	13.05	20.21	3.05	4.61	9.46	16.05
80	17.87	22.82	30.15	32.56	5.34	7.46	13.19	20.81	2.91	4.51	9.56	16.53
81	19.26	24.59	32.51	35.11	5.00	7.22	13.30	21.36	2.71	4.37	9.62	16.98
82	20.72	26.45	34.99	37.77	4.60	6.93	13.39	21.92	2.48	4.18	9.69	17.41
83	22.20	28.35	37.50	40.51	4.18	6.66	13.48	22.45	2.27	4.01	9.77	17.87
84	23.48	30.03	39.71	42.89	3.84	6.33	13.56	22.87	2.06	3.88	9.79	18.17
85	24.49	31.31	41.45	44.75	3.55	6.13	13.61	23.19	1.94	3.75	9.85	18.46
86	25.34	32.40	42.89	46.31	3.34	6.03	13.57	23.46	1.82	3.63	9.82	18.62
87	26.08	33.36	44.15	47.72	2.94	5.80	13.48	23.59	1.67	3.51	9.77	18.78
88	26.80	34.27	45.40	49.02	2.92	5.61	13.43	23.74	1.57	3.39	9.70	18.88
89	28.17	35.25	46.70	50.46	2.73	5.45	13.39	23.96	1.47	3.30	9.69	19.08
90	28.47	36.40	48.21	52.06	2.60	5.36	13.51	24.40	1.40	3.24	9.78	19.39
91	29.46	37.68	49.92	53.91	2.48	5.32	13.71	24.96	1.35	3.21	9.92	19.83
92	30.46	38.97	51.65	55.75	2.38	5.26	13.91	25.52	1.28	3.20	10.08	20.33
93	31.44	40.21	53.28	57.51	2.28	5.25	14.11	25.89	1.24	3.15	10.20	20.75
94	32.31	41.32	54.75	59.07	2.21	5.23	14.16	26.62	1.19	2.95	10.39	21.20
95	33.05	42.28	55.99	60.37	2.18	5.25	14.57	27.14	1.18	3.15	10.56	21.59
96-100	33.65	43.05	57.03	61.37	2.13	5.26	14.81	27.58	1.17	3.39	10.70	21.94

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 24**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	180 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.77	0.95	1.26	1.38	3.39	3.50	3.85	4.33	1.82	2.22	2.75	3.44
41	0.78	1.01	1.34	1.46	3.46	3.78	3.93	4.48	1.86	2.28	2.85	3.59
42	0.85	1.08	1.40	1.49	3.59	3.90	4.07	4.61	1.94	2.37	2.95	3.66
43	0.88	1.14	1.48	1.59	3.70	4.05	4.21	4.79	1.99	2.42	3.04	3.79
44	0.92	1.19	1.58	1.67	3.79	4.17	4.33	4.92	2.05	2.51	3.13	3.93
45	1.00	1.26	1.66	1.78	3.91	4.31	4.51	5.10	2.12	2.58	3.24	4.07
46	1.04	1.34	1.75	1.89	4.04	4.44	4.61	5.27	2.19	2.67	3.34	4.21
47	1.09	1.40	1.85	1.97	4.17	4.57	4.78	5.50	2.25	2.74	3.46	4.37
48	1.18	1.48	1.95	2.12	4.30	4.72	4.92	5.68	2.32	2.84	3.59	4.51
49	1.24	1.58	2.10	2.22	4.40	4.86	5.10	5.87	2.38	2.94	3.71	4.67
50	1.31	1.67	2.21	2.37	4.53	4.99	5.26	6.10	2.45	3.02	3.84	4.83
51	1.39	1.78	2.37	2.52	4.67	5.12	5.41	6.29	2.52	3.12	3.93	4.99
52	1.48	1.93	2.51	2.67	4.79	5.27	5.60	6.54	2.58	3.15	4.07	5.18
53	1.58	2.04	2.67	2.85	4.91	5.41	5.74	6.74	2.66	3.26	4.17	5.36
54	1.67	2.14	2.85	3.05	5.06	5.56	5.97	6.98	2.73	3.34	4.31	5.58
55	1.82	2.34	3.11	3.31	5.19	5.74	6.18	7.26	2.82	3.46	4.48	5.79
56	1.97	2.55	3.34	3.60	5.40	5.98	6.47	7.66	2.94	3.60	4.70	6.10
57	2.14	2.80	3.66	3.93	5.60	6.25	6.79	8.09	3.04	3.75	4.91	6.43
58	2.38	3.04	4.01	4.31	5.80	6.54	7.06	8.50	3.13	3.90	5.12	6.73
59	2.60	3.32	4.40	4.72	5.98	6.69	7.37	8.87	3.24	4.04	5.36	7.07
60	2.85	3.66	4.83	5.19	6.17	6.89	7.70	9.37	3.32	4.14	5.58	7.44
61	3.14	4.05	5.34	5.71	6.29	7.06	8.00	9.85	3.43	4.30	5.80	7.82
62	3.50	4.46	5.89	6.33	6.54	7.37	8.30	10.19	3.46	4.37	6.00	8.20
63	3.85	4.92	6.49	7.01	6.83	7.74	8.60	10.83	3.53	4.46	6.25	8.60
64	4.37	5.60	7.37	7.93	7.17	8.14	9.07	11.43	3.59	4.53	6.47	9.10
65	4.92	6.33	8.36	8.99	7.54	8.54	9.51	12.12	3.61	4.67	6.74	9.62
66	5.45	6.98	9.23	9.89	7.93	9.03	10.03	12.75	3.70	4.77	7.03	10.16
67	5.98	7.66	10.16	10.93	8.32	9.44	10.47	13.48	3.75	4.88	7.36	10.75
68	6.59	8.45	11.18	12.01	8.71	9.86	10.91	14.35	3.88	5.07	7.80	11.42
69	7.25	9.30	12.31	13.23	9.10	10.27	11.38	15.27	4.01	5.26	8.23	12.15
70	7.99	9.76	12.91	13.90	9.50	10.69	11.83	15.56	3.94	5.25	8.36	12.39
71	7.93	10.20	13.51	14.51	9.89	11.10	12.24	15.58	3.91	5.23	8.44	12.55
72	8.25	10.59	14.07	15.12	10.28	11.51	12.65	15.87	3.78	5.08	8.38	12.62
73	9.00	11.56	15.35	16.50	10.67	11.94	13.06	16.57	3.78	5.16	8.64	13.17
74	9.95	12.75	16.91	18.21	11.06	12.37	13.47	17.33	3.74	5.17	8.93	13.78
75	10.93	14.02	18.61	20.02	11.45	12.78	13.88	18.08	3.68	5.16	9.16	14.37
76	11.84	15.23	20.19	21.73	11.84	13.19	14.29	18.76	3.61	5.16	9.38	14.90
77	12.78	16.43	21.81	23.47	12.23	13.60	14.70	19.43	3.55	5.12	9.57	15.44
78	13.72	17.64	23.41	25.21	12.62	14.01	15.11	20.09	3.51	5.12	9.82	15.97
79	14.74	18.95	25.14	27.07	13.01	14.42	15.52	20.76	3.44	5.10	10.06	16.51
80	15.87	20.37	27.08	29.14	13.40	14.83	15.93	21.46	3.34	5.08	10.28	17.08
81	17.11	21.99	29.19	31.40	13.79	15.24	16.34	22.22	3.24	5.00	10.49	17.69
82	18.40	23.66	31.41	33.83	14.18	15.65	16.75	23.01	3.13	4.96	10.70	18.31
83	19.70	25.35	33.67	36.29	14.57	16.06	17.16	23.85	3.02	4.88	10.95	18.95
84	20.84	26.84	35.67	38.42	14.96	16.47	17.57	24.54	2.94	4.86	11.17	19.49
85	21.75	28.00	37.20	40.09	15.35	16.88	17.98	24.91	2.85	4.80	11.32	19.88
86	22.52	28.98	38.52	41.48	15.74	17.29	18.39	25.35	2.77	4.72	11.36	20.16
87	23.19	29.84	39.69	42.74	16.13	17.70	18.80	25.60	2.71	4.63	11.38	20.35
88	23.85	30.66	40.78	43.93	16.52	18.11	19.21	25.82	2.61	4.53	11.38	20.54
89	24.49	31.53	41.95	45.17	16.91	18.52	19.62	26.14	2.55	4.48	11.44	20.76
90	25.31	32.56	43.31	46.64	17.30	18.93	20.03	26.45	2.52	4.48	11.61	21.40
91	26.19	33.72	44.84	48.30	17.69	19.34	20.44	27.33	2.51	4.48	11.84	21.74
92	27.08	34.85	46.40	49.95	18.08	19.75	20.85	27.99	2.51	4.51	12.04	22.28
93	27.94	35.99	47.85	51.53	18.47	20.16	21.26	28.66	2.48	4.52	12.26	22.76
94	28.73	36.97	49.20	52.93	18.86	20.57	21.67	29.28	2.48	4.53	12.39	23.30
95	29.38	37.83	50.32	54.09	19.25	20.98	22.08	29.85	2.48	4.59	12.71	23.76
96-100	29.92	38.52	51.23	54.99	19.64	21.39	22.49	30.39	2.51	4.61	12.92	24.16

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 25**

Policy Form Series: 5092

Policy Form	5392
Elimination Period	365 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	No

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.61	0.78	1.04	1.09	2.84	3.12	3.26	3.78	1.54	1.89	2.37	3.02
41	0.65	0.85	1.09	1.18	2.94	3.21	3.39	3.91	1.58	1.95	2.42	3.12
42	0.68	0.88	1.17	1.24	3.02	3.31	3.46	4.05	1.65	1.99	2.52	3.24
43	0.72	0.92	1.20	1.31	3.12	3.43	3.59	4.18	1.67	2.06	2.58	3.32
44	0.77	0.95	1.28	1.38	3.21	3.53	3.71	4.33	1.74	2.13	2.67	3.43
45	0.80	1.04	1.35	1.46	3.31	3.63	3.85	4.52	1.79	2.21	2.75	3.44
46	0.86	1.09	1.46	1.54	3.43	3.75	3.94	4.67	1.85	2.27	2.87	3.71
47	0.91	1.17	1.54	1.64	3.53	3.90	4.08	4.83	1.93	2.37	2.97	3.85
48	0.94	1.20	1.64	1.69	3.63	4.01	4.24	5.00	1.97	2.42	3.11	3.99
49	1.01	1.31	1.69	1.82	3.75	4.17	4.40	5.23	2.04	2.51	3.20	4.14
50	1.08	1.38	1.82	1.94	3.88	4.31	4.53	5.41	2.10	2.58	3.30	4.31
51	1.17	1.47	1.94	2.05	3.99	4.40	4.70	5.64	2.14	2.66	3.41	4.46
52	1.20	1.55	2.05	2.19	4.08	4.53	4.88	5.80	2.22	2.74	3.53	4.63
53	1.31	1.66	2.19	2.34	4.21	4.68	5.06	6.00	2.27	2.84	3.63	4.79
54	1.38	1.78	2.34	2.51	4.33	4.83	5.19	6.25	2.34	2.91	3.75	4.98
55	1.48	1.93	2.52	2.67	4.48	4.99	5.41	6.56	2.42	3.02	3.93	5.19
56	1.64	2.10	2.74	2.94	4.68	5.23	5.71	6.91	2.55	3.14	4.14	5.51
57	1.78	2.27	3.02	3.20	4.88	5.45	6.00	7.31	2.65	3.30	4.33	5.84
58	1.94	2.51	3.31	3.51	5.07	5.68	6.29	7.72	2.74	3.43	4.53	6.16
59	2.13	2.74	3.61	3.85	5.26	5.90	6.63	8.13	2.84	3.59	4.78	6.47
60	2.34	3.02	3.99	4.23	5.45	6.16	6.94	8.60	2.95	3.71	5.00	6.87
61	2.58	3.31	4.39	4.67	5.60	6.34	7.30	9.10	3.04	3.84	5.26	7.25
62	2.85	3.66	4.83	5.16	5.74	6.57	7.64	9.62	3.13	3.94	5.51	7.65
63	3.14	4.05	5.36	5.71	5.89	6.73	7.96	10.16	3.20	4.07	5.74	8.09
64	3.59	4.60	6.09	6.47	6.05	6.94	8.38	10.83	3.32	4.21	6.09	8.60
65	4.05	5.19	6.89	7.31	6.19	7.18	8.83	11.56	3.34	4.33	6.39	9.18
66	4.46	5.73	7.59	8.09	6.36	7.40	9.29	12.26	3.44	4.48	6.72	9.76
67	4.92	6.33	8.38	8.91	6.56	7.70	9.78	13.02	3.53	4.63	7.07	10.38
68	5.41	6.94	9.23	9.85	6.79	8.04	10.40	13.91	3.66	4.83	7.53	11.06
69	5.97	7.65	10.16	10.83	7.06	8.40	11.12	14.89	3.84	5.07	8.05	11.84
70	6.25	8.02	10.66	11.36	7.06	8.45	11.35	15.23	3.81	5.10	8.20	12.12
71	6.54	8.39	11.13	11.88	7.01	8.47	11.49	15.52	3.79	5.08	8.31	12.35
72	6.79	8.75	11.61	12.36	6.87	8.38	11.56	15.67	3.71	5.06	8.36	12.45
73	7.43	9.52	12.65	13.51	6.97	8.58	12.05	16.45	3.78	5.17	8.73	12.90
74	8.19	10.53	13.96	14.89	7.03	8.75	12.59	17.31	3.79	5.26	9.10	13.76
75	8.99	11.56	15.36	16.37	7.03	8.86	13.02	18.17	3.79	5.34	9.42	14.47
76	9.76	12.54	16.67	17.78	7.03	8.97	13.46	18.77	3.79	5.40	9.76	15.09
77	10.53	13.56	18.00	19.21	7.03	9.06	13.90	19.77	3.79	5.46	10.06	15.74
78	11.32	14.56	19.35	20.64	7.06	9.20	14.35	20.56	3.81	5.56	10.39	16.02
79	12.13	15.64	20.76	22.17	7.06	9.32	14.84	21.30	3.81	5.61	10.72	16.96
80	13.08	16.83	22.39	23.87	7.03	9.39	15.27	22.14	3.79	5.68	10.85	17.61
81	14.09	18.14	24.13	25.74	6.94	9.46	15.68	23.00	3.75	5.70	11.35	18.30
82	15.17	19.54	25.96	27.72	6.87	9.49	16.14	23.88	3.71	5.73	11.68	19.00
83	16.23	20.93	27.85	29.73	6.76	9.56	16.60	24.76	3.66	5.74	12.01	19.69
84	17.21	22.17	29.51	31.50	6.72	9.62	17.01	25.51	3.63	5.79	12.31	20.28
85	17.94	23.12	30.78	32.87	6.65	9.65	17.30	26.05	3.60	5.80	12.52	20.73
86	18.57	23.94	31.86	34.03	6.57	9.58	17.44	26.51	3.55	5.79	12.63	21.06
87	19.10	24.66	32.83	35.04	6.49	9.52	17.58	26.80	3.52	5.73	12.71	21.34
88	19.66	25.34	33.73	36.02	6.39	9.46	17.68	27.11	3.46	5.70	12.78	21.55
89	20.21	26.06	34.72	37.05	6.36	9.42	17.82	27.52	3.44	5.68	12.90	21.89
90	20.88	26.92	35.84	38.26	6.36	9.49	18.14	28.09	3.44	5.73	13.12	22.33
91	21.61	27.86	37.11	39.69	6.43	9.58	18.55	28.85	3.46	5.79	13.43	22.93
92	22.37	28.82	38.38	40.99	6.45	9.71	18.96	29.58	3.51	5.86	13.71	23.50
93	23.07	29.74	39.62	42.28	6.52	9.85	19.35	30.32	3.52	5.93	13.99	24.10
94	23.69	30.55	40.70	43.42	6.57	9.96	19.77	31.01	3.55	6.00	14.28	24.48
95	24.26	31.30	41.64	44.20	6.64	10.06	20.11	31.67	3.59	6.07	14.56	25.15
96-100	24.72	31.86	42.37	45.08	6.69	10.17	20.48	32.18	3.61	6.16	14.81	25.61

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 26**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	30 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.44	0.55	0.71	0.74	1.68	1.84	1.90	2.12	0.91	1.12	1.37	1.68
41	0.46	0.58	0.73	0.79	1.73	1.90	1.96	2.18	0.94	1.14	1.40	1.74
42	0.48	0.61	0.77	0.83	1.78	1.96	2.02	2.27	0.97	1.19	1.46	1.80
43	0.52	0.64	0.82	0.86	1.84	2.02	2.09	2.33	1.00	1.21	1.50	1.86
44	0.54	0.66	0.85	0.91	1.91	2.09	2.17	2.41	1.03	1.26	1.56	1.92
45	0.56	0.71	0.90	0.95	1.96	2.15	2.22	2.51	1.07	1.30	1.62	1.99
46	0.59	0.74	0.95	1.01	2.03	2.22	2.30	2.59	1.10	1.34	1.67	2.08
47	0.62	0.79	1.01	1.07	2.10	2.30	2.39	2.69	1.13	1.39	1.73	2.14
48	0.66	0.83	1.07	1.13	2.17	2.38	2.47	2.78	1.18	1.44	1.78	2.21
49	0.72	0.90	1.14	1.22	2.24	2.48	2.58	2.92	1.21	1.49	1.86	2.30
50	0.77	0.97	1.25	1.32	2.33	2.57	2.68	3.05	1.26	1.55	1.93	2.41
51	0.83	1.03	1.32	1.40	2.40	2.64	2.77	3.14	1.30	1.58	2.00	2.51
52	0.86	1.09	1.39	1.49	2.47	2.72	2.86	3.25	1.34	1.64	2.05	2.59
53	0.92	1.16	1.49	1.58	2.54	2.80	2.95	3.37	1.37	1.69	2.12	2.68
54	1.00	1.25	1.58	1.68	2.60	2.87	3.04	3.49	1.40	1.74	2.21	2.77
55	1.07	1.34	1.72	1.82	2.69	2.98	3.18	3.65	1.46	1.80	2.29	2.90
56	1.16	1.45	1.86	1.99	2.82	3.12	3.31	3.84	1.52	1.87	2.40	3.06
57	1.27	1.58	2.03	2.17	2.93	3.24	3.48	4.03	1.58	1.94	2.51	3.20
58	1.38	1.74	2.22	2.36	3.02	3.35	3.62	4.24	1.64	2.03	2.64	3.38
59	1.55	1.94	2.48	2.65	3.13	3.49	3.80	4.48	1.69	2.11	2.76	3.56
60	1.74	2.17	2.77	2.96	3.24	3.61	3.97	4.72	1.75	2.18	2.87	3.76
61	1.91	2.39	3.05	3.25	3.31	3.71	4.13	4.96	1.80	2.24	3.00	3.94
62	2.11	2.64	3.37	3.59	3.37	3.78	4.28	5.17	1.82	2.29	3.10	4.13
63	2.33	2.92	3.73	3.97	3.41	3.85	4.42	5.41	1.85	2.33	3.20	4.31
64	2.63	3.28	4.20	4.48	3.46	3.92	4.58	5.69	1.86	2.38	3.31	4.52
65	2.94	3.68	4.70	5.03	3.48	3.97	4.73	5.99	1.87	2.40	3.43	4.78
66	3.28	4.08	5.23	5.58	3.50	4.04	4.91	6.31	1.90	2.45	3.56	5.00
67	3.61	4.52	5.78	6.17	3.56	4.15	5.12	6.65	1.92	2.50	3.71	5.30
68	4.01	5.00	6.41	6.83	3.65	4.30	5.41	7.07	1.97	2.58	3.92	5.63
69	4.48	5.58	7.16	7.62	3.74	4.45	5.72	7.56	2.03	2.74	4.15	6.01
70	4.74	5.93	7.60	8.09	3.71	4.46	5.83	7.74	2.00	2.69	4.22	6.16
71	4.98	6.23	7.97	8.50	3.66	4.44	5.90	7.88	1.98	2.68	4.27	6.28
72	5.21	6.50	8.33	8.88	3.54	4.36	5.90	7.94	1.92	2.63	4.27	6.31
73	5.70	7.12	9.12	9.72	3.53	4.39	6.13	8.30	1.91	2.64	4.43	6.60
74	6.28	7.85	10.04	10.70	3.48	4.40	6.32	8.68	1.88	2.65	4.57	6.90
75	6.90	8.63	11.05	11.78	3.41	4.37	6.49	9.04	1.84	2.64	4.69	7.19
76	7.55	9.43	12.07	12.88	3.31	4.31	6.61	9.37	1.79	2.60	4.79	7.45
77	8.20	10.25	13.13	13.99	3.22	4.28	6.77	9.72	1.74	2.58	4.90	7.73
78	8.86	11.08	14.17	15.11	3.13	4.27	6.94	10.06	1.69	2.57	5.02	7.99
79	9.56	11.95	15.30	16.32	3.01	4.21	7.07	10.36	1.63	2.53	5.12	8.24
80	10.36	12.94	16.56	17.66	2.86	4.12	7.18	10.67	1.55	2.48	5.18	8.48
81	11.23	14.04	17.96	19.16	2.64	3.95	7.22	10.96	1.43	2.39	5.23	8.72
82	12.17	15.22	19.48	20.64	2.38	3.76	7.27	11.11	1.28	2.27	5.14	8.93
83	13.15	16.44	21.05	22.44	2.09	3.56	7.30	11.50	1.13	2.15	5.28	9.14
84	14.02	17.53	22.44	23.93	1.84	3.37	7.30	11.70	1.00	2.03	5.28	9.30
85	14.71	18.38	23.53	25.09	1.66	3.22	7.31	11.84	0.90	1.94	5.29	9.42
86	15.29	19.12	24.47	26.09	1.51	3.10	7.30	11.98	0.76	1.87	5.28	9.53
87	15.80	19.76	25.30	26.96	1.37	2.96	7.26	12.07	0.74	1.79	5.24	9.60
88	16.30	20.38	26.09	27.80	1.22	2.84	7.21	12.16	0.66	1.72	5.22	9.66
89	16.82	21.02	26.92	28.69	1.09	2.74	7.21	12.28	0.60	1.66	5.22	9.76
90	17.42	21.79	27.89	29.74	1.01	2.68	7.28	12.50	0.60	1.62	5.27	9.94
91	18.12	22.66	28.99	30.91	0.92	2.65	7.40	12.82	0.60	1.60	5.36	10.20
92	18.83	23.53	30.12	32.10	0.84	2.60	7.52	13.13	0.60	1.57	5.44	10.44
93	19.51	24.38	31.21	33.26	0.76	2.58	7.64	13.45	0.60	1.55	5.53	10.69
94	20.14	25.18	32.21	34.31	0.70	2.54	7.79	13.75	0.60	1.54	5.63	10.94
95	20.69	25.86	33.10	35.22	0.65	2.54	7.91	14.05	0.60	1.54	5.72	11.17
96-100	21.16	26.45	33.83	35.98	0.61	2.54	8.05	14.32	0.60	1.54	5.82	11.39

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 27**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	60 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.42	0.53	0.66	0.72	1.64	1.81	1.86	2.08	0.89	1.09	1.34	1.66
41	0.43	0.55	0.71	0.74	1.69	1.86	1.91	2.14	0.91	1.12	1.38	1.69
42	0.46	0.56	0.73	0.79	1.75	1.91	1.97	2.21	0.94	1.16	1.42	1.76
43	0.48	0.61	0.77	0.83	1.81	1.97	2.03	2.29	0.98	1.20	1.48	1.82
44	0.49	0.64	0.82	0.86	1.86	2.04	2.11	2.38	1.01	1.25	1.54	1.87
45	0.53	0.66	0.85	0.91	1.92	2.11	2.18	2.46	1.03	1.28	1.57	1.96
46	0.56	0.71	0.90	0.97	1.99	2.18	2.27	2.56	1.08	1.32	1.63	2.03
47	0.59	0.74	0.95	1.02	2.05	2.24	2.33	2.65	1.12	1.37	1.69	2.10
48	0.62	0.79	1.01	1.08	2.12	2.32	2.41	2.74	1.14	1.40	1.75	2.18
49	0.67	0.85	1.09	1.18	2.21	2.42	2.52	2.86	1.19	1.46	1.84	2.28
50	0.73	0.92	1.19	1.27	2.29	2.51	2.63	2.98	1.25	1.52	1.91	2.38
51	0.77	0.98	1.26	1.34	2.36	2.59	2.72	3.10	1.27	1.57	1.97	2.46
52	0.83	1.03	1.34	1.42	2.42	2.66	2.80	3.20	1.31	1.62	2.03	2.54
53	0.89	1.10	1.42	1.52	2.50	2.76	2.90	3.32	1.36	1.66	2.10	2.64
54	0.94	1.18	1.50	1.62	2.57	2.83	3.00	3.42	1.38	1.69	2.17	2.74
55	1.01	1.27	1.63	1.74	2.65	2.93	3.11	3.59	1.44	1.76	2.24	2.84
56	1.09	1.38	1.76	1.90	2.77	3.06	3.28	3.78	1.50	1.85	2.36	3.01
57	1.20	1.50	1.93	2.05	2.88	3.19	3.42	3.98	1.56	1.92	2.48	3.16
58	1.31	1.64	2.11	2.24	3.00	3.32	3.59	4.20	1.62	2.00	2.59	3.34
59	1.46	1.84	2.36	2.52	3.11	3.46	3.77	4.43	1.68	2.08	2.72	3.52
60	1.64	2.05	2.65	2.82	3.20	3.59	3.94	4.68	1.74	2.15	2.86	3.71
61	1.81	2.27	2.92	3.11	3.29	3.68	4.10	4.90	1.78	2.22	2.96	3.90
62	1.99	2.50	3.22	3.42	3.35	3.77	4.25	5.14	1.82	2.28	3.06	4.08
63	2.21	2.76	3.56	3.79	3.41	3.84	4.40	5.39	1.84	2.32	3.19	4.28
64	2.47	3.11	3.98	4.26	3.46	3.92	4.57	5.68	1.86	2.38	3.30	4.51
65	2.77	3.49	4.49	4.79	3.49	3.98	4.73	5.98	1.90	2.41	3.43	4.76
66	3.07	3.88	4.98	5.32	3.53	4.08	4.93	6.31	1.92	2.46	3.58	5.00
67	3.42	4.30	5.52	5.88	3.60	4.20	5.17	6.65	1.94	2.54	3.74	5.30
68	3.78	4.75	6.10	6.52	3.70	4.36	5.46	7.09	2.00	2.63	3.95	5.63
69	4.22	5.30	6.80	7.26	3.83	4.54	5.80	7.57	2.08	2.75	4.20	6.04
70	4.48	5.63	7.24	7.70	3.79	4.54	5.90	7.75	2.05	2.75	4.26	6.17
71	4.70	5.90	7.60	8.10	3.74	4.52	5.99	7.90	2.03	2.74	4.32	6.29
72	4.92	6.18	7.93	8.46	3.62	4.45	5.99	7.97	1.97	2.68	4.33	6.34
73	5.38	6.76	8.69	9.26	3.62	4.49	6.19	8.33	1.96	2.71	4.49	6.62
74	5.93	7.45	9.56	10.20	3.58	4.51	6.41	8.70	1.93	2.71	4.63	6.92
75	6.52	8.20	10.52	11.23	3.52	4.49	6.58	9.07	1.91	2.71	4.75	7.22
76	7.13	8.95	11.51	12.28	3.43	4.46	6.71	9.42	1.86	2.69	4.86	7.50
77	7.75	9.73	12.50	13.33	3.36	4.43	6.88	9.78	1.82	2.68	4.98	7.79
78	8.36	10.51	13.51	14.40	3.31	4.45	7.06	10.15	1.79	2.68	5.11	8.06
79	9.04	11.35	14.58	15.55	3.24	4.45	7.26	10.51	1.75	2.68	5.24	8.35
80	9.78	12.29	15.79	16.84	3.13	4.40	7.40	10.88	1.69	2.65	5.36	8.65
81	10.61	13.33	17.12	18.26	3.00	4.33	7.56	11.27	1.62	2.60	5.47	8.96
82	11.50	14.45	18.56	19.79	2.84	4.27	7.73	11.68	1.54	2.57	5.59	9.28
83	12.42	15.61	20.05	21.38	2.69	4.19	7.91	12.08	1.45	2.53	5.72	9.61
84	13.25	16.64	21.38	22.80	2.57	4.13	8.09	12.44	1.39	2.50	5.86	9.90
85	13.90	17.46	22.31	23.92	2.47	4.09	8.20	12.71	1.33	2.46	5.94	10.12
86	14.44	18.14	23.32	24.86	2.36	4.01	8.24	12.90	1.28	2.42	5.96	10.26
87	14.93	18.76	24.11	25.70	2.26	3.92	8.24	13.02	1.22	2.36	5.96	10.36
88	15.40	19.34	24.86	26.51	2.15	3.83	8.24	13.14	1.16	2.32	5.96	10.45
89	15.89	19.97	25.66	27.35	2.06	3.76	8.27	13.30	1.12	2.27	5.99	10.58
90	16.46	20.69	26.58	28.34	2.00	3.74	8.40	13.58	1.08	2.26	6.07	10.80
91	17.11	21.50	27.64	29.46	1.97	3.76	8.57	13.96	1.07	2.27	6.19	11.10
92	17.78	22.34	28.70	30.60	1.93	3.77	8.75	14.32	1.04	2.28	6.32	11.39
93	18.43	23.16	29.75	31.70	1.90	3.77	8.92	14.69	1.02	2.28	6.44	11.69
94	19.02	23.89	30.70	32.70	1.87	3.80	9.10	15.04	1.01	2.29	6.58	11.96
95	19.54	24.55	31.54	33.58	1.86	3.83	9.28	15.37	1.01	2.32	6.71	12.23
96-100	19.98	25.12	31.64	34.28	1.85	3.86	9.44	15.68	1.01	2.33	6.83	12.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 28**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	90 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.40	0.49	0.64	0.67	1.62	1.75	1.81	2.03	0.86	1.07	1.31	1.62
41	0.42	0.53	0.67	0.72	1.67	1.81	1.87	2.11	0.90	1.09	1.36	1.67
42	0.43	0.55	0.71	0.74	1.72	1.87	1.93	2.17	0.92	1.13	1.40	1.73
43	0.46	0.58	0.74	0.79	1.76	1.93	2.00	2.24	0.95	1.16	1.45	1.78
44	0.48	0.61	0.77	0.83	1.82	2.00	2.08	2.32	1.00	1.20	1.49	1.85
45	0.52	0.64	0.82	0.86	1.90	2.08	2.14	2.41	1.02	1.25	1.56	1.92
46	0.54	0.67	0.86	0.92	1.94	2.14	2.21	2.51	1.07	1.28	1.60	1.99
47	0.56	0.71	0.91	0.98	2.02	2.21	2.29	2.59	1.09	1.32	1.66	2.08
48	0.59	0.74	0.97	1.03	2.09	2.29	2.38	2.69	1.13	1.38	1.72	2.14
49	0.65	0.82	1.04	1.12	2.17	2.38	2.48	2.82	1.18	1.44	1.80	2.23
50	0.71	0.89	1.13	1.21	2.24	2.46	2.58	2.94	1.21	1.49	1.86	2.33
51	0.74	0.94	1.20	1.28	2.32	2.56	2.68	3.05	1.26	1.54	1.93	2.41
52	0.79	1.00	1.28	1.37	2.39	2.63	2.76	3.14	1.30	1.57	1.99	2.51
53	0.84	1.04	1.36	1.45	2.46	2.70	2.86	3.28	1.32	1.63	2.05	2.60
54	0.90	1.12	1.45	1.55	2.52	2.78	2.95	3.40	1.37	1.68	2.12	2.70
55	0.95	1.21	1.56	1.66	2.63	2.90	3.07	3.55	1.42	1.74	2.22	2.83
56	1.04	1.31	1.69	1.81	2.74	3.01	3.22	3.74	1.48	1.82	2.33	2.96
57	1.14	1.44	1.85	1.97	2.86	3.14	3.38	3.94	1.55	1.91	2.45	3.13
58	1.25	1.57	2.03	2.15	2.96	3.29	3.56	4.15	1.60	1.99	2.57	3.30
59	1.39	1.75	2.27	2.41	3.07	3.42	3.73	4.40	1.67	2.08	2.70	3.49
60	1.56	1.97	2.54	2.70	3.20	3.56	3.92	4.67	1.73	2.15	2.84	3.70
61	1.72	2.17	2.78	2.96	3.29	3.67	4.08	4.88	1.78	2.21	2.95	3.89
62	1.90	2.39	3.07	3.29	3.37	3.77	4.26	5.14	1.82	2.28	3.07	4.08
63	2.10	2.64	3.41	3.62	3.42	3.85	4.42	5.39	1.85	2.33	3.20	4.28
64	2.36	2.96	3.83	4.07	3.49	3.95	4.60	5.69	1.90	2.38	3.32	4.52
65	2.65	3.34	4.30	4.58	3.53	4.03	4.78	5.99	1.92	2.42	3.46	4.78
66	2.94	3.70	4.76	5.08	3.59	4.12	4.97	6.32	1.93	2.48	3.59	5.03
67	3.25	4.10	5.28	5.63	3.66	4.22	5.21	6.70	1.97	2.54	3.77	5.32
68	3.60	4.54	5.86	6.24	3.76	4.38	5.50	7.12	2.03	2.64	3.97	5.66
69	4.02	5.06	6.52	6.96	3.88	4.57	5.86	7.61	2.10	2.75	4.22	6.06
70	4.26	5.38	6.94	7.38	3.85	4.58	5.95	7.81	2.09	2.76	4.32	6.20
71	4.48	5.64	7.27	7.75	3.83	4.57	6.04	7.98	2.06	2.76	4.37	6.34
72	4.68	5.90	7.60	8.10	3.73	4.51	6.06	8.04	2.02	2.71	4.38	6.38
73	5.12	6.46	8.32	8.87	3.74	4.57	6.30	8.42	2.03	2.75	4.55	6.70
74	5.64	7.12	9.17	9.77	3.72	4.61	6.52	8.81	2.02	2.78	4.72	7.01
75	6.20	7.82	10.08	10.75	3.67	4.63	6.71	9.22	1.99	2.78	4.86	7.32
76	6.78	8.56	11.02	11.75	3.60	4.61	6.88	9.59	1.96	2.78	4.98	7.62
77	7.37	9.30	11.98	12.77	3.54	4.63	7.06	9.96	1.92	2.78	5.11	7.92
78	7.97	10.04	12.94	13.79	3.50	4.64	7.27	10.33	1.90	2.80	5.26	8.22
79	8.59	10.84	13.97	14.88	3.43	4.64	7.46	10.69	1.86	2.80	5.40	8.51
80	9.30	11.74	15.12	16.12	3.32	4.61	7.62	11.05	1.80	2.78	5.51	8.80
81	10.09	12.73	16.40	17.48	3.18	4.52	7.75	11.40	1.72	2.72	5.62	9.07
82	10.94	13.80	17.77	18.95	3.00	4.42	7.88	11.76	1.62	2.66	5.70	9.36
83	11.82	14.90	19.20	20.47	2.81	4.31	8.00	12.11	1.51	2.60	5.80	9.64
84	12.60	15.90	20.47	21.83	2.63	4.21	8.10	12.38	1.43	2.53	5.87	9.84
85	13.22	16.67	21.48	22.90	2.51	4.12	8.18	12.59	1.36	2.48	5.93	10.02
86	13.74	17.33	22.33	23.80	2.40	4.04	8.22	12.77	1.30	2.44	5.94	10.15
87	14.21	17.92	23.09	24.60	2.29	3.95	8.22	12.90	1.24	2.39	5.94	10.26
88	14.65	18.48	23.81	25.37	2.18	3.86	8.22	13.01	1.18	2.33	5.94	10.34
89	15.12	19.07	24.56	26.18	2.09	3.79	8.24	13.16	1.13	2.28	5.96	10.48
90	15.67	19.76	25.45	27.13	2.04	3.77	8.36	13.44	1.10	2.28	6.06	10.68
91	16.30	20.54	26.46	28.20	2.00	3.79	8.53	13.80	1.08	2.28	6.18	10.97
92	16.92	21.34	27.49	29.29	1.97	3.80	8.70	14.16	1.07	2.29	6.30	11.26
93	17.54	22.12	28.49	30.35	1.92	3.80	8.87	14.51	1.04	2.29	6.42	11.53
94	18.10	22.82	29.39	31.30	1.90	3.83	9.05	14.86	1.03	2.32	6.55	11.81
95	18.60	23.45	30.19	32.14	1.88	3.86	9.22	15.19	1.02	2.33	6.67	12.07
96-100	19.02	23.99	30.86	32.81	1.87	3.89	9.38	15.47	1.02	2.35	6.79	12.30

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 29**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	180 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.35	0.44	0.56	0.61	1.54	1.67	1.72	1.93	0.83	1.01	1.25	1.55
41	0.36	0.46	0.59	0.64	1.58	1.73	1.78	2.00	0.85	1.03	1.28	1.58
42	0.38	0.48	0.62	0.66	1.63	1.78	1.82	2.08	0.89	1.07	1.32	1.66
43	0.40	0.52	0.66	0.71	1.68	1.82	1.90	2.14	0.91	1.10	1.37	1.69
44	0.43	0.54	0.70	0.73	1.74	1.90	1.96	2.21	0.94	1.14	1.40	1.76
45	0.44	0.56	0.73	0.77	1.81	1.96	2.03	2.30	0.98	1.19	1.48	1.84
46	0.47	0.59	0.77	0.82	1.86	2.03	2.10	2.39	1.01	1.22	1.52	1.90
47	0.49	0.62	0.82	0.86	1.93	2.10	2.18	2.47	1.04	1.27	1.57	1.97
48	0.53	0.66	0.85	0.91	1.99	2.17	2.27	2.57	1.08	1.31	1.63	2.04
49	0.56	0.72	0.92	1.00	2.08	2.24	2.36	2.69	1.12	1.37	1.69	2.14
50	0.62	0.79	1.01	1.08	2.15	2.35	2.46	2.82	1.16	1.40	1.76	2.23
51	0.65	0.83	1.07	1.13	2.22	2.42	2.56	2.93	1.20	1.46	1.84	2.32
52	0.70	0.89	1.13	1.20	2.29	2.50	2.63	3.02	1.25	1.50	1.91	2.41
53	0.73	0.94	1.20	1.28	2.36	2.57	2.72	3.13	1.27	1.55	1.97	2.50
54	0.79	1.00	1.28	1.37	2.41	2.65	2.80	3.25	1.31	1.60	2.03	2.59
55	0.84	1.07	1.38	1.48	2.51	2.76	2.93	3.41	1.36	1.66	2.12	2.72
56	0.91	1.16	1.50	1.60	2.63	2.87	3.07	3.60	1.42	1.74	2.22	2.86
57	1.01	1.27	1.64	1.75	2.74	3.01	3.23	3.79	1.48	1.82	2.35	3.02
58	1.09	1.39	1.80	1.92	2.84	3.13	3.40	4.01	1.54	1.90	2.46	3.18
59	1.22	1.56	2.02	2.14	2.95	3.28	3.58	4.24	1.60	1.97	2.58	3.38
60	1.37	1.74	2.24	2.40	3.07	3.41	3.77	4.50	1.66	2.05	2.72	3.59
61	1.50	1.92	2.47	2.64	3.16	3.52	3.92	4.73	1.72	2.11	2.84	3.77
62	1.67	2.11	2.74	2.92	3.24	3.61	4.10	4.98	1.75	2.18	2.96	3.96
63	1.84	2.33	3.02	3.22	3.30	3.71	4.26	5.24	1.78	2.24	3.07	4.16
64	2.08	2.63	3.40	3.61	3.37	3.80	4.45	5.54	1.82	2.29	3.22	4.42
65	2.32	2.95	3.83	4.06	3.43	3.92	4.67	5.89	1.86	2.38	3.37	4.68
66	2.58	3.28	4.24	4.50	3.52	4.03	4.88	6.23	1.91	2.42	3.53	4.96
67	2.86	3.62	4.69	4.99	3.61	4.16	5.16	6.61	1.96	2.51	3.73	5.26
68	3.16	4.02	5.18	5.52	3.74	4.36	5.48	7.06	2.03	2.63	3.96	5.62
69	3.53	4.48	5.80	6.17	3.90	4.58	5.87	7.57	2.11	2.76	4.24	6.04
70	3.74	4.75	6.16	6.55	3.91	4.61	6.01	7.79	2.11	2.78	4.34	6.20
71	3.94	4.99	6.47	6.86	3.89	4.63	6.11	7.98	2.10	2.80	4.43	6.34
72	4.12	5.22	6.76	7.18	3.82	4.58	6.14	8.06	2.06	2.76	4.44	6.41
73	4.50	5.71	7.39	7.86	3.85	4.68	6.42	8.46	2.09	2.83	4.64	6.73
74	4.96	6.29	8.14	8.66	3.88	4.78	6.68	8.89	2.10	2.88	4.84	7.07
75	5.46	6.92	8.95	9.53	3.86	4.84	6.92	9.31	2.09	2.92	5.00	7.42
76	5.96	7.57	9.79	10.39	3.84	4.86	7.13	9.72	2.08	2.94	5.16	7.73
77	6.48	8.22	10.64	11.32	3.82	4.92	7.37	10.12	2.06	2.98	5.33	8.05
78	7.00	8.88	11.48	12.23	3.82	5.00	7.61	10.54	2.06	3.01	5.44	8.38
79	7.55	9.59	12.41	13.20	3.80	5.06	7.85	10.93	2.05	3.05	5.69	8.70
80	8.17	10.38	13.43	14.28	3.76	5.09	8.09	11.36	2.04	3.07	5.86	9.04
81	8.87	11.26	14.57	15.49	3.71	5.10	8.33	11.82	2.00	3.08	6.02	9.40
82	9.61	12.20	15.79	16.80	3.64	5.12	8.58	12.30	1.97	3.08	6.20	9.78
83	10.39	13.19	17.06	18.14	3.56	5.15	8.84	12.79	1.93	3.11	6.40	10.19
84	11.08	14.06	18.19	19.36	3.52	5.18	9.11	13.24	1.90	3.12	6.59	10.52
85	11.62	14.75	19.08	20.30	3.48	5.20	9.29	13.56	1.88	3.13	6.72	10.78
86	12.07	15.32	19.84	21.10	3.42	5.16	9.38	13.80	1.85	3.12	6.79	10.97
87	12.49	15.85	20.51	21.82	3.36	5.14	9.44	13.97	1.81	3.10	6.83	11.11
88	12.88	16.34	21.14	22.49	3.29	5.09	9.49	14.15	1.78	3.07	6.88	11.24
89	13.28	16.86	21.82	23.21	3.25	5.08	9.58	14.34	1.75	3.06	6.94	11.41
90	13.76	17.47	22.61	24.05	3.24	5.12	9.76	14.68	1.75	3.08	7.07	11.68
91	14.32	18.17	23.51	25.00	3.26	5.20	10.00	15.11	1.76	3.13	7.24	12.01
92	14.87	18.88	24.42	25.97	3.28	5.26	10.24	15.52	1.78	3.17	7.40	12.35
93	15.41	19.56	25.30	26.90	3.30	5.33	10.48	15.95	1.79	3.22	7.57	12.68
94	15.90	20.18	26.11	27.74	3.32	5.40	10.70	16.34	1.80	3.26	7.75	13.01
95	16.34	20.74	26.82	28.48	3.35	5.48	10.93	16.73	1.81	3.30	7.91	13.30
96-100	16.72	21.08	26.81	29.08	3.37	5.56	11.14	17.05	1.82	3.35	8.06	13.57

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 30**

Policy Form Series: 5092

Policy Form	5492
Elimination Period	365 Days
Inflation	None
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.28	0.36	0.46	0.48	1.28	1.39	1.44	1.67	0.70	0.84	1.04	1.34
41	0.29	0.37	0.48	0.52	1.31	1.45	1.49	1.74	0.72	0.86	1.08	1.38
42	0.30	0.38	0.52	0.54	1.37	1.48	1.54	1.80	0.73	0.90	1.12	1.44
43	0.31	0.42	0.54	0.56	1.40	1.54	1.60	1.86	0.76	0.92	1.16	1.48
44	0.35	0.43	0.56	0.59	1.45	1.58	1.66	1.93	0.79	0.95	1.19	1.55
45	0.36	0.46	0.59	0.62	1.50	1.66	1.72	2.02	0.82	1.00	1.25	1.60
46	0.37	0.48	0.62	0.66	1.56	1.72	1.78	2.10	0.84	1.02	1.28	1.66
47	0.40	0.52	0.66	0.70	1.62	1.75	1.84	2.17	0.86	1.07	1.34	1.73
48	0.43	0.54	0.70	0.73	1.67	1.82	1.92	2.24	0.90	1.10	1.39	1.78
49	0.46	0.58	0.76	0.80	1.74	1.91	2.00	2.38	0.94	1.16	1.45	1.87
50	0.49	0.64	0.82	0.86	1.81	1.97	2.10	2.47	0.98	1.20	1.52	1.97
51	0.53	0.66	0.86	0.91	1.86	2.04	2.18	2.57	1.01	1.25	1.57	2.04
52	0.55	0.71	0.92	0.97	1.93	2.11	2.12	2.68	1.04	1.28	1.63	2.12
53	0.59	0.76	0.98	1.03	1.99	2.18	2.33	2.78	1.08	1.32	1.69	2.21
54	0.64	0.80	1.03	1.10	2.05	2.24	2.41	2.88	1.10	1.37	1.75	2.30
55	0.67	0.86	1.12	1.19	2.14	2.36	2.56	3.02	1.16	1.42	1.84	2.41
56	0.74	0.94	1.22	1.30	2.23	2.48	2.68	3.22	1.21	1.49	1.93	2.56
57	0.82	1.02	1.34	1.40	2.35	2.59	2.83	3.40	1.27	1.57	2.05	2.70
58	0.89	1.12	1.46	1.55	2.45	2.72	2.98	3.60	1.32	1.64	2.15	2.86
59	1.00	1.26	1.63	1.73	2.57	2.86	3.18	3.84	1.38	1.73	2.29	3.06
60	1.10	1.40	1.82	1.93	2.68	3.00	3.35	4.10	1.45	1.81	2.41	3.28
61	1.21	1.55	2.00	2.12	2.77	3.12	3.52	4.33	1.50	1.87	2.56	3.46
62	1.34	1.72	2.21	2.35	2.87	3.24	3.71	4.60	1.55	1.94	2.69	3.66
63	1.49	1.90	2.46	2.59	2.95	3.34	3.89	4.87	1.60	2.02	2.82	3.88
64	1.67	2.12	2.76	2.92	3.04	3.48	4.12	5.21	1.64	2.10	2.98	4.13
65	1.87	2.39	3.10	3.28	3.13	3.60	4.36	5.56	1.69	2.17	3.14	4.43
66	2.09	2.65	3.43	3.62	3.23	3.74	4.61	5.92	1.75	2.24	3.34	4.70
67	2.30	2.94	3.80	4.02	3.35	3.90	4.90	6.32	1.81	2.36	3.55	5.03
68	2.56	3.24	4.21	4.44	3.50	4.12	5.26	6.79	1.90	2.48	3.79	5.41
69	2.84	3.62	4.69	4.97	3.68	4.38	5.68	7.33	2.00	2.64	4.10	5.83
70	3.02	3.85	4.99	5.27	3.72	4.45	5.83	7.57	2.02	2.68	4.22	6.02
71	3.18	4.04	5.24	5.53	3.74	4.50	5.99	7.76	2.03	2.71	4.32	6.18
72	3.32	4.22	5.47	5.78	3.71	4.49	6.06	7.88	2.00	2.71	4.38	6.28
73	3.64	4.62	5.99	6.34	3.80	4.66	6.37	8.33	2.05	2.81	4.62	6.62
74	4.01	5.09	6.60	6.97	3.88	4.80	6.71	8.80	2.10	2.90	4.86	7.03
75	4.40	5.60	7.26	7.67	3.94	4.94	7.03	9.29	2.12	2.98	5.09	7.39
76	4.81	6.12	7.93	8.39	3.97	5.04	7.31	9.74	2.15	3.05	5.29	7.75
77	5.23	6.66	8.63	9.11	4.02	5.18	7.61	10.21	2.17	3.00	5.50	8.12
78	5.65	7.19	9.31	9.84	4.08	5.32	7.92	10.67	2.21	3.20	5.68	8.48
79	6.10	7.76	10.06	10.63	4.13	5.45	8.24	11.12	2.23	3.29	5.96	8.84
80	6.60	8.40	10.88	11.51	4.16	5.57	8.54	11.62	2.26	3.36	6.19	9.24
81	7.16	9.11	11.81	12.48	4.18	5.68	8.87	12.12	2.26	3.42	6.42	9.65
82	7.76	9.88	12.80	13.52	4.19	5.78	9.19	12.66	2.27	3.48	6.65	10.07
83	8.39	10.67	13.82	14.62	4.19	5.88	9.54	13.20	2.27	3.55	6.90	10.49
84	8.95	11.38	14.75	15.59	4.20	5.99	9.84	13.67	2.28	3.61	7.13	10.86
85	9.38	11.94	15.47	16.34	4.21	6.06	10.07	14.00	2.28	3.66	7.28	11.15
86	9.76	12.41	16.08	16.99	4.21	6.10	10.22	14.30	2.28	3.67	7.39	11.38
87	10.08	12.71	16.62	17.57	4.12	6.11	10.33	14.52	2.27	3.68	7.48	11.54
88	10.40	13.22	17.14	18.11	4.16	6.11	10.44	14.74	2.26	3.68	7.56	11.71
89	10.73	13.64	17.69	18.68	4.15	6.14	10.58	14.99	2.24	3.70	7.66	11.92
90	11.12	14.15	18.32	19.37	4.20	6.23	10.80	15.36	2.27	3.76	7.82	12.22
91	11.57	14.70	19.06	20.12	4.26	6.36	11.10	15.83	2.30	3.84	8.03	12.59
92	12.01	15.28	19.80	20.90	4.32	6.49	11.40	16.30	2.34	3.92	8.26	12.96
93	12.44	15.83	20.51	21.66	4.38	6.61	11.70	16.75	2.38	4.00	8.46	13.32
94	12.85	16.33	21.16	22.33	4.45	6.76	11.98	17.20	2.41	4.07	8.66	13.67
95	13.20	16.79	21.73	22.92	4.51	6.85	12.24	17.59	2.44	4.14	8.86	13.99
96-100	13.50	17.16	22.21	23.39	4.57	6.97	12.49	17.95	2.47	4.21	9.04	14.28

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 31**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.79	1.00	1.27	1.37	2.78	3.07	3.19	3.59	1.50	1.86	2.30	2.84
41	0.83	1.03	1.34	1.44	2.86	3.14	3.29	3.68	1.55	1.91	2.38	2.94
42	0.86	1.09	1.40	1.50	2.93	3.24	3.38	3.79	1.58	1.94	2.45	3.02
43	0.91	1.14	1.48	1.57	3.01	3.34	3.48	3.90	1.63	2.02	2.51	3.11
44	0.97	1.20	1.55	1.66	3.10	3.42	3.58	4.03	1.67	2.08	2.58	3.20
45	1.01	1.27	1.63	1.74	3.18	3.53	3.68	4.16	1.73	2.12	2.66	3.31
46	1.07	1.34	1.73	1.84	3.28	3.61	3.79	4.31	1.76	2.18	2.75	3.42
47	1.12	1.40	1.82	1.94	3.35	3.71	3.90	4.43	1.81	2.24	2.83	3.52
48	1.19	1.49	1.92	2.05	3.43	3.83	4.02	4.58	1.86	2.30	2.92	3.65
49	1.30	1.62	2.09	2.22	3.55	3.95	4.16	4.75	1.92	2.38	3.01	3.78
50	1.39	1.75	2.27	2.41	3.65	4.06	4.31	4.94	1.97	2.46	3.12	3.92
51	1.48	1.86	2.39	2.56	3.73	4.15	4.42	5.09	2.02	2.50	3.20	4.04
52	1.57	1.97	2.54	2.72	3.79	4.24	4.52	5.23	2.05	2.56	3.29	4.15
53	1.67	2.10	2.69	2.88	3.86	4.32	4.66	5.39	2.10	2.60	3.35	4.28
54	1.78	2.23	2.87	3.06	3.94	4.40	4.73	5.53	2.12	2.66	3.43	4.40
55	1.92	2.40	3.10	3.30	4.03	4.51	4.90	5.74	2.18	2.72	3.55	4.56
56	2.09	2.60	3.37	3.59	4.15	4.67	5.09	5.99	2.24	2.82	3.68	4.78
57	2.27	2.84	3.66	3.92	4.26	4.80	5.28	6.28	2.30	2.90	3.83	4.98
58	2.46	3.10	3.98	4.26	4.38	4.93	5.46	6.53	2.36	2.96	3.95	5.21
59	2.75	3.46	4.44	4.76	4.48	5.06	5.68	6.86	2.41	3.05	4.10	5.45
60	3.05	3.83	4.94	5.28	4.56	5.18	5.88	7.18	2.47	3.12	4.25	5.71
61	3.32	4.16	5.40	5.78	4.61	5.26	6.04	7.46	2.50	3.16	4.38	5.95
62	3.62	4.57	5.90	6.32	4.63	5.30	6.18	7.74	2.51	3.20	4.48	6.17
63	3.96	4.99	6.47	6.92	4.63	5.33	6.32	8.04	2.51	3.20	4.58	6.38
64	4.40	5.54	7.19	7.72	4.62	5.35	6.49	8.39	2.50	3.18	4.69	6.68
65	4.87	6.14	7.99	8.57	4.61	5.36	6.65	8.77	2.50	3.24	4.80	6.98
66	5.33	6.72	8.74	9.38	4.58	5.39	6.79	9.13	2.48	3.25	4.91	7.26
67	5.81	7.33	9.55	10.25	4.57	5.42	6.98	9.54	2.47	3.28	5.05	7.57
68	6.32	7.99	10.42	11.21	4.60	5.50	7.21	10.01	2.48	3.31	5.23	7.97
69	6.94	8.76	11.46	12.32	4.62	5.58	7.51	10.52	2.50	3.37	5.44	8.38
70	7.25	9.16	11.99	12.91	4.46	5.45	7.48	10.61	2.41	3.29	5.41	8.45
71	7.49	9.48	12.41	13.37	4.31	5.29	7.40	10.66	2.33	3.20	5.36	8.47
72	7.70	9.74	12.78	13.78	4.08	5.08	7.27	10.58	2.21	3.06	5.26	8.42
73	8.30	10.51	13.80	14.89	3.97	5.02	7.39	10.93	2.15	3.02	5.35	8.70
74	9.01	11.42	15.01	16.20	3.82	4.90	7.49	11.30	2.06	2.95	5.42	9.00
75	9.78	12.40	16.31	17.60	3.64	4.76	7.55	11.68	1.97	2.87	5.46	9.28
76	10.51	13.33	17.56	18.97	3.43	4.60	7.57	11.99	1.86	2.77	5.48	9.54
77	11.24	14.27	18.80	20.33	3.24	4.46	7.62	12.30	1.75	2.69	5.51	9.78
78	11.98	15.20	20.05	21.70	3.07	4.34	7.67	12.61	1.66	2.62	5.56	10.02
79	12.76	16.20	21.37	23.14	2.87	4.18	7.72	12.90	1.55	2.52	5.58	10.26
80	13.62	17.29	22.84	24.73	2.60	3.98	7.72	13.18	1.42	2.40	5.58	10.49
81	14.57	18.49	24.44	26.48	2.30	3.71	7.66	13.45	1.25	2.24	5.54	10.69
82	15.55	19.76	26.12	28.32	1.96	3.43	7.61	13.69	1.06	2.06	5.50	10.88
83	16.57	21.05	27.84	30.18	1.61	3.13	7.56	13.94	0.86	1.88	5.47	11.09
84	17.45	22.18	29.34	31.81	1.30	2.88	7.50	14.11	0.70	1.73	5.44	11.23
85	18.13	23.04	30.49	33.07	1.07	2.68	7.46	14.26	0.60	1.62	5.40	11.33
86	18.70	23.76	31.45	34.12	0.90	2.52	7.39	14.35	0.60	1.51	5.35	11.42
87	19.20	24.40	32.29	35.04	0.73	2.35	7.31	14.41	0.60	1.42	5.29	11.46
88	19.67	25.00	33.10	35.92	0.60	2.20	7.21	14.46	0.60	1.33	5.22	11.51
89	20.17	25.64	33.95	36.84	0.60	2.06	7.15	14.57	0.60	1.25	5.18	11.59
90	20.77	26.40	34.96	37.94	0.60	1.98	7.20	14.80	0.60	1.19	5.21	11.77
91	21.44	27.25	36.10	39.05	0.60	1.92	7.28	15.12	0.60	1.15	5.27	12.02
92	22.13	28.13	37.25	40.42	0.60	1.86	7.37	15.44	0.60	1.12	5.33	12.28
93	22.78	28.96	38.34	41.59	0.60	1.80	7.46	15.76	0.60	1.08	5.40	12.54
94	23.36	29.69	39.31	42.64	0.60	1.76	7.57	16.09	0.60	1.07	5.48	12.80
95	23.86	30.32	40.15	43.49	0.60	1.75	7.70	16.40	0.60	1.06	5.57	13.04
96-100	24.26	30.84	40.81	44.12	0.60	1.75	7.84	16.68	0.60	1.06	5.68	13.27

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 32**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.74	0.94	1.21	1.30	2.76	3.01	3.12	3.52	1.49	1.82	2.27	2.80
41	0.79	1.00	1.27	1.37	2.83	3.11	3.22	3.61	1.54	1.86	2.33	2.87
42	0.83	1.03	1.34	1.44	2.92	3.19	3.30	3.74	1.57	1.92	2.39	2.96
43	0.86	1.09	1.40	1.50	3.00	3.28	3.41	3.84	1.62	1.97	2.47	3.06
44	0.91	1.14	1.48	1.58	3.07	3.35	3.50	3.96	1.66	2.03	2.54	3.16
45	0.95	1.20	1.56	1.67	3.16	3.47	3.61	4.08	1.72	2.09	2.63	3.25
46	1.01	1.27	1.64	1.75	3.24	3.56	3.71	4.22	1.75	2.15	2.69	3.37
47	1.07	1.34	1.74	1.85	3.32	3.65	3.83	4.36	1.81	2.21	2.77	3.48
48	1.12	1.42	1.84	1.96	3.42	3.76	3.96	4.50	1.85	2.27	2.86	3.59
49	1.21	1.54	1.99	2.12	3.53	3.88	4.08	4.69	1.91	2.33	2.95	3.73
50	1.32	1.67	2.15	2.30	3.62	3.98	4.22	4.87	1.96	2.41	3.06	3.88
51	1.40	1.76	2.28	2.45	3.71	4.10	4.33	5.00	2.02	2.47	3.14	3.98
52	1.49	1.87	2.41	2.59	3.78	4.18	4.45	5.16	2.04	2.52	3.22	4.12
53	1.57	1.99	2.57	2.75	3.85	4.26	4.57	5.32	2.09	2.58	3.30	4.24
54	1.68	2.12	2.75	2.93	3.92	4.36	4.68	5.48	2.12	2.63	3.38	4.34
55	1.81	2.28	2.95	3.14	4.02	4.45	4.84	5.68	2.18	2.69	3.50	4.51
56	1.96	2.48	3.20	3.42	4.14	4.61	5.03	5.94	2.24	2.78	3.65	4.72
57	2.14	2.69	3.49	3.74	4.26	4.78	5.22	6.22	2.30	2.87	3.78	4.94
58	2.33	2.94	3.80	4.07	4.38	4.88	5.41	6.49	2.36	2.95	3.92	5.16
59	2.59	3.28	4.24	4.54	4.49	5.05	5.63	6.82	2.42	3.04	4.08	5.41
60	2.88	3.65	4.72	5.05	4.57	5.16	5.82	7.14	2.47	3.12	4.22	5.68
61	3.14	3.97	5.15	5.52	4.63	5.26	6.00	7.43	2.51	3.16	4.34	5.90
62	3.43	4.33	5.64	6.05	4.67	5.33	6.17	7.73	2.52	3.20	4.45	6.16
63	3.76	4.75	6.18	6.62	4.67	5.35	6.32	8.03	2.52	3.23	4.58	6.37
64	4.16	5.27	6.88	7.37	4.68	5.41	6.50	8.39	2.52	3.25	4.70	6.68
65	4.62	5.86	7.63	8.18	4.68	5.44	6.70	8.80	2.52	3.29	4.85	7.00
66	5.04	6.38	8.35	8.98	4.67	5.48	6.86	9.17	2.52	3.30	4.96	7.28
67	5.51	6.98	9.12	9.80	4.68	5.52	7.08	9.58	2.52	3.34	5.12	7.62
68	5.99	7.61	9.96	10.70	4.72	5.62	7.36	10.06	2.56	3.38	5.32	7.99
69	6.56	8.35	10.94	11.77	4.76	5.72	7.66	10.61	2.58	3.47	5.53	8.44
70	6.88	8.72	11.46	12.35	4.62	5.59	7.63	10.69	2.50	3.38	5.52	8.50
71	7.09	9.02	11.87	12.78	4.46	5.46	7.57	10.74	2.42	3.29	5.48	8.54
72	7.31	9.29	12.23	13.18	4.24	5.24	7.44	10.67	2.29	3.16	5.38	8.48
73	7.87	10.02	13.20	14.24	4.14	5.18	7.56	11.03	2.23	3.12	5.47	8.77
74	8.56	10.90	14.36	15.50	4.00	5.09	7.69	11.40	2.16	3.07	5.56	9.07
75	9.28	11.22	15.60	16.85	3.83	4.97	7.75	11.80	2.08	3.00	5.62	9.37
76	9.97	12.71	16.80	18.16	3.65	4.84	7.80	12.12	1.98	2.92	5.64	9.65
77	10.67	13.61	18.00	19.46	3.49	4.72	7.88	12.47	1.88	2.84	5.70	9.92
78	11.36	14.50	19.20	20.77	3.35	4.63	7.98	12.82	1.81	2.78	5.77	10.20
79	12.11	15.44	20.47	22.15	3.19	4.54	8.08	13.16	1.73	2.74	5.84	10.48
80	12.92	16.49	21.88	23.69	3.00	4.40	8.15	13.52	1.62	2.65	5.89	10.76
81	13.82	17.64	23.41	25.36	2.78	4.24	8.20	13.91	1.51	2.56	5.94	11.05
82	14.76	18.85	25.02	27.12	2.57	4.07	8.28	14.30	1.39	2.46	6.00	11.38
83	15.72	20.08	26.66	28.91	2.34	3.91	8.36	14.70	1.27	2.35	6.06	11.70
84	16.56	21.16	28.10	30.47	2.16	3.79	8.48	15.05	1.16	2.28	6.13	11.98
85	17.21	21.98	29.21	31.68	2.03	3.70	8.52	15.29	1.09	2.23	6.17	12.17
86	17.75	22.67	30.12	32.68	1.90	3.58	8.51	15.46	1.02	2.16	6.16	12.29
87	18.22	23.27	30.94	33.56	1.75	3.44	8.45	15.55	0.95	2.08	6.12	12.36
88	18.67	23.84	31.70	34.40	1.63	3.32	8.41	15.64	0.88	2.00	6.08	12.44
89	19.15	24.47	32.52	35.29	1.51	3.22	8.40	15.78	0.82	1.94	6.07	12.54
90	19.72	25.19	33.49	36.34	1.44	3.17	8.47	16.06	0.78	1.92	6.12	12.77
91	20.35	26.00	34.58	37.52	1.38	3.16	8.60	16.43	0.74	1.91	6.23	13.07
92	21.00	26.83	35.68	38.71	1.33	3.13	8.75	16.80	0.72	1.88	6.32	13.37
93	21.62	27.62	36.73	39.84	1.27	3.13	8.88	17.17	0.70	1.88	6.43	13.67
94	22.18	28.33	37.67	40.84	1.25	3.13	9.04	17.54	0.67	1.88	6.54	13.94
95	22.64	28.93	38.46	41.65	1.22	3.14	9.20	17.89	0.66	1.90	6.66	14.22
96-100	23.03	29.42	39.08	42.26	1.22	3.19	9.36	18.19	0.66	1.92	6.77	14.47

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 33**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>90 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.72	0.90	0.90	1.25	2.70	2.94	3.06	3.47	1.46	1.78	2.21	2.75
41	0.74	0.94	1.22	1.31	2.77	3.04	3.16	3.56	1.50	1.82	2.28	2.84
42	0.79	1.00	1.28	1.37	2.86	3.12	3.23	3.67	1.55	1.87	2.35	2.93
43	0.83	1.03	1.36	1.44	2.93	3.20	3.35	3.78	1.58	1.93	2.41	3.01
44	0.86	1.09	1.42	1.52	3.01	3.31	3.43	3.90	1.63	1.99	2.50	3.11
45	0.91	1.14	1.49	1.60	3.11	3.40	3.56	4.03	1.68	2.04	2.57	3.20
46	0.97	1.21	1.57	1.68	3.19	3.49	3.66	4.16	1.73	2.11	2.64	3.31
47	1.01	1.28	1.66	1.78	3.28	3.60	3.77	4.31	1.76	2.17	2.72	3.42
48	1.08	1.36	1.75	1.87	3.37	3.70	3.89	4.44	1.82	2.23	2.82	3.53
49	1.16	1.48	1.91	2.04	3.48	3.83	4.03	4.62	1.87	2.30	2.93	3.68
50	1.26	1.58	2.08	2.21	3.59	3.95	4.18	4.81	1.93	2.38	3.02	3.83
51	1.34	1.68	2.20	2.33	3.67	4.04	4.30	4.97	1.99	2.45	3.11	3.95
52	1.42	1.80	2.32	2.48	3.74	4.13	4.40	5.11	2.03	2.50	3.19	4.06
53	1.50	1.91	2.47	2.64	3.80	4.22	4.51	5.26	2.08	2.54	3.28	4.18
54	1.60	2.03	2.63	2.80	3.89	4.31	4.62	5.42	2.10	2.59	3.35	4.32
55	1.73	2.18	2.83	3.02	3.98	4.43	4.79	5.63	2.15	2.66	3.47	4.48
56	1.87	2.38	3.07	3.29	4.12	4.58	4.99	5.90	2.22	2.76	3.61	4.69
57	2.04	2.58	3.35	3.58	4.24	4.73	5.18	6.18	2.29	2.86	3.76	4.91
58	2.22	2.82	3.65	3.90	4.36	4.87	5.40	6.46	2.36	2.94	3.90	5.14
59	2.47	3.13	4.07	4.34	4.48	5.03	5.62	6.79	2.41	3.04	4.07	5.41
60	2.75	3.48	4.52	4.85	4.58	5.16	5.86	7.14	2.48	3.12	4.22	5.68
61	3.00	3.79	4.94	5.28	4.66	5.26	6.01	7.44	2.51	3.16	4.36	5.92
62	3.28	4.15	5.41	5.80	4.69	5.34	6.19	7.74	2.54	3.22	4.49	6.17
63	3.58	4.54	5.92	6.35	4.72	5.39	6.37	8.06	2.56	3.25	4.61	6.41
64	3.97	5.05	6.60	7.07	4.73	5.45	6.56	8.46	2.57	3.30	4.75	6.72
65	4.40	5.60	7.33	7.85	4.75	5.50	6.77	8.86	2.57	3.31	4.88	7.04
66	4.81	6.13	8.02	8.59	4.75	5.52	6.92	9.25	2.57	3.34	5.03	7.34
67	5.24	6.68	8.76	9.41	4.76	5.59	7.16	9.66	2.57	3.38	5.17	7.67
68	5.71	7.28	9.56	10.28	4.80	5.69	7.43	10.14	2.59	3.42	5.39	8.08
69	6.28	7.99	10.51	11.30	4.86	5.82	7.75	10.69	2.64	3.50	5.60	8.52
70	6.56	8.36	11.00	11.86	4.73	5.70	7.75	10.81	2.56	3.43	5.62	8.59
71	6.78	8.65	11.40	12.28	4.57	5.57	7.72	10.86	2.48	3.35	5.57	8.64
72	6.97	8.90	11.75	12.66	4.37	5.34	7.57	10.80	2.36	3.23	5.48	8.59
73	7.52	9.61	12.68	13.68	4.28	5.32	7.73	11.18	2.32	3.20	5.59	8.90
74	8.17	10.44	13.81	14.89	4.18	5.26	7.87	11.59	2.26	3.17	5.69	9.22
75	8.86	11.33	15.00	16.19	4.03	5.15	7.98	11.99	2.18	3.11	5.77	9.54
76	9.53	12.19	16.15	17.45	3.88	5.03	8.05	12.35	2.10	3.04	5.82	9.83
77	10.19	13.04	17.30	18.71	3.72	4.94	8.14	12.71	2.02	2.98	5.88	10.12
78	10.86	13.91	18.47	19.97	3.59	4.85	8.24	13.07	1.94	2.93	5.96	10.40
79	11.57	14.82	19.69	21.30	3.43	4.74	8.34	13.40	1.86	2.87	6.04	10.67
80	12.35	15.82	21.04	22.76	3.24	4.61	8.41	13.75	1.75	2.78	6.08	10.94
81	13.21	16.92	22.51	24.38	3.01	4.43	8.44	14.09	1.63	2.68	6.11	11.21
82	14.11	18.08	24.07	26.08	2.75	4.24	8.47	14.42	1.49	2.56	6.12	11.47
83	15.04	19.26	25.66	27.79	2.48	4.04	8.51	14.75	1.34	2.44	6.16	11.72
84	15.83	20.29	27.04	29.29	2.24	3.88	8.54	15.01	1.21	2.34	6.19	11.94
85	16.45	21.08	28.09	30.46	2.08	3.76	8.54	15.20	1.13	2.27	6.19	12.08
86	16.97	21.74	28.98	31.42	1.94	3.64	8.53	15.35	1.06	2.20	6.18	12.20
87	17.41	22.33	29.76	32.27	1.81	3.50	8.48	15.44	0.97	2.11	6.13	12.28
88	17.84	22.88	30.50	33.07	1.68	3.38	8.42	15.52	0.91	2.04	6.10	12.35
89	18.30	23.47	31.28	33.94	1.56	3.28	8.41	15.65	0.84	1.98	6.08	12.46
90	18.85	24.17	32.22	34.94	1.49	3.23	8.48	15.92	0.80	1.96	6.13	12.66
91	19.46	24.95	33.26	36.08	1.43	3.22	8.62	16.28	0.66	1.94	6.24	12.95
92	20.08	25.74	34.33	37.22	1.37	3.19	8.75	16.64	0.74	1.92	6.32	13.24
93	20.66	26.51	35.34	38.30	1.32	3.17	8.88	17.00	0.71	1.92	6.43	13.52
94	21.19	27.18	36.24	39.26	1.28	3.19	9.04	17.36	0.70	1.92	6.54	13.81
95	21.65	27.76	37.00	40.06	1.26	3.20	9.19	17.70	0.68	1.93	6.65	14.08
96-100	22.02	28.22	37.61	40.63	1.26	3.23	9.36	18.01	0.68	1.96	6.77	14.32

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 34**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.62	0.73	1.03	1.10	2.57	2.80	2.92	3.31	1.39	1.69	2.11	2.63
41	0.66	0.84	1.09	1.16	2.64	2.90	3.00	3.41	1.44	1.74	2.17	2.72
42	0.70	0.89	1.14	1.21	2.72	2.96	3.10	3.52	1.46	1.78	2.23	2.80
43	0.72	0.92	1.20	1.28	2.78	3.05	3.19	3.62	1.50	1.84	2.30	2.88
44	0.76	0.97	1.26	1.36	2.87	3.14	3.29	3.76	1.56	1.91	2.38	2.98
45	0.80	1.02	1.32	1.42	2.95	3.24	3.40	3.88	1.60	1.94	2.46	3.07
46	0.84	1.08	1.39	1.49	3.04	3.34	3.49	4.01	1.64	2.02	2.52	3.18
47	0.90	1.13	1.48	1.57	3.13	3.42	3.60	4.14	1.69	2.08	2.60	3.29
48	0.94	1.20	1.56	1.67	3.22	3.53	3.71	4.28	1.74	2.12	2.69	3.40
49	1.02	1.30	1.69	1.81	3.32	3.65	3.86	4.44	1.80	2.21	2.78	3.53
50	1.10	1.40	1.84	1.96	3.42	3.77	4.01	4.62	1.85	2.28	2.90	3.68
51	1.18	1.49	1.94	2.09	3.50	3.88	4.12	4.78	1.90	2.33	2.98	3.80
52	1.25	1.58	2.08	2.21	3.59	3.96	4.22	4.94	1.94	2.39	3.06	3.92
53	1.32	1.68	2.20	2.35	3.66	4.04	4.33	5.09	1.97	2.45	3.14	4.04
54	1.40	1.80	2.33	2.50	3.73	4.13	4.48	5.24	2.02	2.50	3.23	4.16
55	1.52	1.93	2.51	2.69	3.84	4.25	4.61	5.45	2.08	2.57	3.34	4.34
56	1.66	2.10	2.74	2.93	3.96	4.40	4.81	5.71	2.14	2.66	3.49	4.56
57	1.80	2.29	2.98	3.19	4.08	4.57	5.03	5.99	2.21	2.75	3.65	4.78
58	1.96	2.50	3.25	3.48	4.21	4.70	5.22	6.29	2.28	2.83	3.78	4.99
59	2.18	2.77	3.62	3.86	4.33	4.86	5.46	6.62	2.35	2.93	3.95	5.27
60	2.42	3.10	4.03	4.31	4.44	5.00	5.69	6.97	2.40	3.02	4.12	5.53
61	2.65	3.38	4.42	4.70	4.52	5.12	5.89	7.28	2.45	3.07	4.26	5.80
62	2.88	3.68	4.84	5.16	4.58	5.21	6.07	7.61	2.48	3.13	4.39	6.06
63	3.16	4.04	5.30	5.66	4.62	5.28	6.26	7.93	2.50	3.19	4.52	6.31
64	3.52	4.50	5.89	6.31	4.67	5.36	6.49	8.35	2.52	3.24	4.69	6.64
65	3.89	4.98	6.54	7.01	4.70	5.45	6.72	8.77	2.56	3.30	4.87	6.98
66	4.26	5.45	7.18	7.67	4.75	5.52	6.96	9.19	2.57	3.34	5.03	7.32
67	4.66	5.96	7.84	8.40	4.80	5.63	7.21	9.66	2.59	3.40	5.23	7.67
68	5.06	6.50	8.57	9.18	4.88	5.77	7.55	10.18	2.64	3.48	5.45	8.10
69	5.56	7.14	9.41	10.10	4.98	5.94	7.91	10.78	2.70	3.59	5.72	8.57
70	5.82	7.48	9.88	10.58	4.88	5.84	7.93	10.90	2.64	3.53	5.75	8.68
71	6.01	7.73	10.22	10.98	4.76	5.74	7.91	10.98	2.57	3.47	5.72	8.74
72	6.19	7.96	10.54	11.33	4.56	5.57	7.81	10.94	2.47	3.36	5.65	8.71
73	6.67	8.58	11.39	12.24	4.52	5.57	8.02	11.36	2.45	3.36	5.81	9.04
74	7.26	9.34	12.40	13.34	4.45	5.56	8.22	11.82	2.41	3.35	5.94	9.40
75	7.87	10.14	13.48	14.51	4.37	5.52	8.39	12.26	2.36	3.34	6.06	9.74
76	8.47	10.91	14.51	15.64	4.25	5.46	8.51	12.66	2.30	3.30	6.16	10.07
77	9.06	11.68	15.55	16.76	4.15	5.40	8.66	13.06	2.24	3.26	6.26	10.39
78	9.66	12.44	16.60	17.90	4.07	5.39	8.83	13.46	2.20	3.25	6.38	10.70
79	10.30	13.26	17.70	19.10	3.97	5.34	8.98	13.86	2.15	3.23	6.50	11.03
80	10.99	13.93	18.92	20.42	3.85	5.27	9.13	14.28	2.09	3.18	6.61	11.35
81	11.75	15.16	20.26	21.88	3.71	5.20	9.29	14.75	2.00	3.13	6.72	11.72
82	12.56	16.20	21.66	23.39	3.56	5.10	9.46	15.23	1.93	3.08	6.84	12.11
83	13.38	17.26	23.09	24.94	3.42	5.04	9.65	15.71	1.85	3.05	6.98	12.49
84	14.09	18.18	24.32	26.29	3.31	5.00	9.83	16.14	1.79	3.01	7.12	12.83
85	14.64	18.90	25.28	27.34	3.23	4.94	9.95	16.43	1.75	2.98	7.19	13.07
86	15.10	19.49	26.09	28.20	3.14	4.85	9.97	16.64	1.70	2.93	7.21	13.24
87	15.50	20.00	26.78	28.97	3.05	4.76	9.98	16.79	1.64	2.87	7.22	13.36
88	15.89	20.51	27.46	29.69	2.95	4.66	9.98	16.92	1.60	2.81	7.22	13.46
89	16.30	21.04	28.16	30.47	2.88	4.60	10.01	17.11	1.56	2.77	7.25	13.61
90	16.78	21.66	29.00	31.37	2.84	4.58	10.15	17.44	1.54	2.76	7.34	13.86
91	17.33	22.36	29.95	32.39	2.84	4.60	10.34	17.86	1.48	2.77	7.49	14.21
92	17.88	23.08	30.90	33.42	2.83	4.63	10.54	18.29	1.54	2.78	7.63	14.54
93	18.40	23.75	31.81	34.39	2.82	4.64	10.74	18.70	1.52	2.80	7.76	14.88
94	18.88	24.36	32.62	35.24	2.83	4.68	10.94	19.12	1.54	2.83	7.92	15.20
95	19.27	24.88	33.31	35.95	2.84	4.73	11.15	19.49	1.54	2.86	8.08	15.50
96-100	19.60	25.30	33.84	36.46	2.87	4.78	11.35	19.82	1.55	2.88	8.21	15.77

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 35**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.52	0.65	0.84	0.90	2.17	2.38	2.48	2.88	1.18	1.44	1.80	2.30
41	0.54	0.67	0.89	0.94	2.22	2.45	2.57	2.98	1.20	1.48	1.85	2.38
42	0.56	0.72	0.92	0.98	2.29	2.51	2.64	3.10	1.25	1.52	1.92	2.46
43	0.59	0.74	0.98	1.03	2.36	2.59	2.72	3.19	1.27	1.57	1.97	2.52
44	0.62	0.79	1.02	1.09	2.42	2.66	2.82	3.31	1.31	1.62	2.04	2.63
45	0.65	0.83	1.08	1.14	2.51	2.76	2.90	3.41	1.36	1.66	2.10	2.72
46	0.70	0.86	0.46	1.21	2.58	2.84	3.01	3.53	1.39	1.72	2.18	2.82
47	0.72	0.92	1.20	1.27	2.66	2.93	3.11	3.66	1.44	1.76	2.24	2.92
48	0.76	0.98	1.27	1.36	2.74	3.04	3.20	3.78	1.48	1.82	2.32	3.01
49	0.83	1.07	1.38	1.46	2.84	3.13	3.35	3.96	1.54	1.90	2.41	3.16
50	0.90	1.14	1.50	1.58	2.94	3.25	3.48	4.14	1.58	1.96	2.51	3.29
51	0.95	1.21	1.58	1.68	3.01	3.34	3.59	4.28	1.63	2.02	2.59	3.40
52	1.01	1.30	1.68	1.78	3.10	3.42	3.70	4.43	1.67	2.08	2.68	3.52
53	1.08	1.37	1.80	1.90	3.16	3.53	3.80	4.58	1.72	2.12	2.76	3.65
54	1.14	1.46	1.91	2.02	3.24	3.61	3.94	4.73	1.75	2.18	2.86	3.77
55	1.22	1.57	2.05	2.17	3.34	3.74	4.10	4.96	1.81	2.24	2.96	3.94
56	1.34	1.72	2.23	2.36	3.47	3.89	4.30	5.22	1.87	2.35	3.11	4.14
57	1.46	1.86	2.42	2.58	3.59	4.03	4.50	5.50	1.94	2.42	3.25	4.36
58	1.58	2.03	2.65	2.82	3.71	4.18	4.70	5.78	2.02	2.52	3.41	4.60
59	1.78	2.27	2.95	3.13	3.85	4.36	4.96	6.11	2.09	2.63	3.58	4.87
60	1.97	2.52	3.30	3.49	3.98	4.52	5.21	6.49	2.15	2.74	3.77	5.16
61	2.15	2.76	3.60	3.83	4.08	4.66	5.42	6.83	2.21	2.80	3.94	5.42
62	2.36	3.01	3.95	4.18	4.16	4.79	5.66	7.16	2.27	2.88	4.08	5.70
63	2.58	3.30	4.33	4.60	4.25	4.88	5.88	7.54	2.29	2.95	4.25	5.99
64	2.87	3.67	4.84	5.12	4.33	5.03	6.16	7.98	2.35	3.04	4.44	6.35
65	3.19	4.08	5.36	5.70	4.42	5.16	6.43	8.47	2.39	3.12	4.67	6.73
66	3.49	4.48	5.89	6.25	4.50	5.27	6.71	8.92	2.42	3.18	4.86	7.09
67	3.80	4.88	6.44	6.84	4.58	5.42	7.02	9.41	2.48	3.28	5.09	7.48
68	4.15	5.34	7.04	7.49	4.70	5.59	7.39	9.96	2.56	3.38	5.35	7.92
69	4.57	5.87	7.75	8.26	4.86	5.82	7.82	10.61	2.63	3.50	5.68	8.44
70	4.78	6.16	8.14	8.66	4.79	5.80	7.92	10.79	2.60	3.50	5.72	8.57
71	4.96	6.36	8.42	8.98	4.73	5.74	7.96	10.88	2.56	3.47	5.76	8.66
72	5.10	6.56	8.70	9.26	4.58	5.62	7.91	10.91	2.48	3.38	5.72	8.68
73	5.50	7.08	9.41	10.03	4.61	5.70	8.18	11.39	2.50	3.44	5.93	9.06
74	5.99	7.70	10.25	10.93	4.61	5.78	8.48	11.92	2.50	3.48	6.13	9.47
75	6.49	8.38	11.15	11.89	4.60	5.82	8.75	12.44	2.48	3.52	6.32	9.90
76	6.98	9.01	12.01	12.83	4.55	5.84	8.95	12.91	2.46	3.52	6.48	10.27
77	7.49	9.66	12.89	13.76	4.52	5.88	9.19	13.39	2.45	3.55	6.65	10.66
78	7.98	10.31	13.75	14.70	4.51	5.93	9.44	13.85	2.45	3.58	6.83	11.02
79	8.51	10.98	14.68	15.70	4.50	5.98	9.70	14.32	2.44	3.60	7.01	11.39
80	9.08	11.74	16.06	16.79	4.45	6.00	9.92	14.81	2.41	3.62	7.19	11.78
81	9.72	12.56	16.81	17.99	4.39	6.00	10.16	15.34	2.38	3.62	7.36	12.19
82	10.39	13.43	17.98	19.25	4.32	6.02	10.43	15.86	2.34	3.62	7.55	12.62
83	11.08	14.30	19.16	20.52	4.25	6.04	10.69	16.42	2.30	3.64	7.74	13.06
84	11.66	15.08	19.61	21.64	4.20	6.06	10.93	16.87	2.27	3.66	7.91	13.42
85	12.12	15.67	21.01	22.50	4.16	6.08	11.10	17.20	2.26	3.66	8.03	13.67
86	12.50	16.16	21.67	23.21	4.12	6.04	11.20	17.46	2.22	3.64	8.10	13.88
87	12.84	16.60	22.26	23.84	4.06	5.99	11.26	17.64	2.20	3.61	8.14	14.04
88	13.15	17.02	22.81	24.44	4.00	5.93	11.29	17.83	2.16	3.58	8.17	14.18
89	13.49	17.45	23.41	25.08	3.96	5.92	11.39	18.06	2.15	3.56	8.24	14.36
90	13.90	17.96	24.11	25.84	3.97	5.94	11.57	18.43	2.15	3.59	8.38	14.66
91	14.34	18.55	24.89	26.68	4.01	6.02	11.82	18.90	2.16	3.62	8.56	15.04
92	14.81	19.14	25.69	27.52	4.03	6.10	12.07	19.37	2.18	3.67	8.74	15.41
93	15.24	19.70	26.44	28.32	4.07	6.17	12.34	19.84	2.20	3.72	8.93	15.78
94	15.62	20.21	27.11	29.02	4.10	6.25	12.59	20.28	2.22	3.78	9.11	16.13
95	15.96	20.64	27.67	29.58	4.15	6.34	12.83	20.68	2.24	3.82	9.28	16.45
96-100	16.24	20.99	28.10	29.99	4.20	6.42	13.06	21.04	2.27	3.88	9.46	16.74

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 36**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	30 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	3.01	3.82	5.00	5.39	6.26	6.98	7.35	8.61	3.38	4.17	5.33	6.84
41	3.07	3.89	5.13	5.52	6.29	7.03	7.45	8.72	3.39	4.23	5.39	6.96
42	3.16	3.98	5.25	5.70	6.41	7.14	7.55	8.87	3.46	4.29	5.48	7.04
43	3.24	4.09	5.39	5.83	6.49	7.21	7.70	9.00	3.52	4.36	5.57	7.20
44	3.34	4.22	5.57	5.97	6.58	7.33	7.81	9.19	3.58	4.44	5.67	7.33
45	3.43	4.33	5.72	6.18	6.66	7.46	7.92	9.35	3.62	4.52	5.73	7.45
46	3.53	4.47	5.87	6.36	6.79	7.55	8.06	9.53	3.69	4.57	5.83	7.59
47	3.63	4.63	6.05	6.55	6.86	7.68	8.21	9.72	3.74	4.63	5.95	7.74
48	3.76	4.77	6.26	6.76	6.98	7.81	8.36	9.93	3.77	4.69	6.04	7.90
49	3.97	5.02	6.60	7.14	7.11	7.92	8.54	10.18	3.83	4.78	6.18	8.09
50	4.17	5.28	6.96	7.51	7.26	8.09	8.72	10.48	3.92	4.88	6.29	8.31
51	4.32	5.48	7.20	7.79	7.33	8.21	8.87	10.68	3.97	4.94	6.41	8.47
52	4.47	5.67	7.45	8.05	7.39	8.29	8.99	10.87	3.98	5.02	6.51	8.65
53	4.64	5.87	7.70	8.36	7.48	8.40	9.15	11.07	4.07	5.04	6.64	8.84
54	4.79	6.09	8.00	8.65	7.55	8.52	9.30	11.29	4.09	5.13	6.73	8.99
55	5.03	6.40	8.40	9.10	7.70	8.62	9.48	11.62	4.16	5.20	6.86	9.25
56	5.34	6.76	8.91	9.65	7.90	8.87	9.81	12.08	4.28	5.34	7.10	9.61
57	5.70	7.20	9.47	10.25	8.06	9.10	10.12	12.52	4.36	5.50	7.33	9.95
58	6.04	7.66	10.05	10.88	8.24	9.31	10.42	12.94	4.46	5.59	7.54	10.35
59	6.55	8.29	10.92	11.82	8.37	9.48	10.73	13.54	4.53	5.73	7.79	10.73
60	7.11	9.00	11.86	12.83	8.52	9.68	11.06	14.08	4.63	5.83	8.00	11.16
61	7.59	9.65	12.68	13.72	8.60	9.78	11.29	14.56	4.64	5.90	8.17	11.57
62	8.12	10.30	13.57	14.68	8.61	9.82	11.57	15.03	4.64	5.93	8.36	11.98
63	8.72	11.06	14.56	15.76	8.60	9.82	11.77	15.53	4.64	5.93	8.52	12.37
64	9.55	12.12	15.96	17.31	8.54	9.82	12.01	16.14	4.63	5.93	8.71	12.83
65	10.42	13.25	17.50	18.94	8.47	9.87	12.26	16.82	4.59	5.95	8.87	13.39
66	11.23	14.26	18.79	20.39	8.41	9.87	12.49	17.50	4.57	5.95	9.09	13.89
67	12.12	15.36	20.24	21.94	8.41	9.98	12.87	18.23	4.57	6.03	9.34	14.49
68	13.02	16.52	21.80	23.64	8.47	10.12	13.39	19.11	4.59	6.09	9.68	15.19
69	14.13	17.92	23.66	25.68	8.60	10.36	13.95	20.14	4.64	6.22	10.06	15.97
70	14.61	18.57	24.54	26.58	8.30	10.11	13.93	20.29	4.52	6.10	10.06	16.14
71	15.03	19.04	25.16	27.28	8.05	9.88	13.87	20.39	4.36	5.97	10.05	16.21
72	15.31	19.46	25.70	27.89	7.66	9.53	13.64	20.28	4.16	5.73	9.87	16.12
73	16.45	20.87	27.57	29.94	7.48	9.42	13.89	20.98	4.07	5.70	10.06	16.69
74	17.80	22.60	29.88	32.40	7.21	9.25	14.13	21.69	3.89	5.58	10.22	17.26
75	19.26	24.45	32.32	35.09	6.86	9.00	14.26	22.40	3.71	5.40	10.30	17.82
76	20.62	26.20	34.64	37.60	6.51	8.72	14.34	23.05	3.52	5.27	10.37	18.33
77	22.03	27.97	36.99	40.14	6.18	8.49	14.49	23.69	3.34	5.13	10.48	18.86
78	23.42	29.73	39.34	42.71	5.85	8.25	14.65	24.32	3.16	5.00	10.60	19.34
79	24.87	31.61	41.87	45.45	5.48	8.00	14.80	24.87	2.96	4.83	10.68	19.81
80	26.56	33.72	44.65	48.48	5.00	7.61	14.81	25.23	2.70	4.59	10.72	20.24
81	28.37	36.04	47.72	51.80	4.41	7.14	14.71	26.01	2.37	4.29	10.66	20.68
82	30.28	38.49	50.94	55.31	3.76	6.60	14.68	26.50	2.02	3.98	10.61	21.09
83	32.22	40.96	54.25	58.89	3.07	6.05	14.58	26.98	1.67	3.63	10.57	21.48
84	33.93	43.16	57.13	62.03	2.50	5.57	14.50	27.37	1.36	3.37	10.50	21.78
85	35.26	44.80	59.34	64.42	2.08	5.17	14.43	27.62	1.17	3.13	10.45	21.96
86	36.37	46.20	61.19	66.44	1.75	4.89	14.33	27.84	1.17	2.93	10.36	22.16
87	37.32	47.42	62.82	68.20	1.42	4.57	14.15	27.99	1.17	2.76	10.25	22.25
88	38.24	48.61	64.37	69.89	1.17	4.23	14.00	28.08	1.17	2.57	10.12	22.35
89	39.20	49.85	66.01	71.70	1.17	3.98	13.89	28.30	1.17	2.41	10.06	22.50
90	40.37	51.32	67.97	73.78	1.17	3.84	13.97	28.74	1.17	2.32	10.11	22.86
91	41.68	52.99	70.16	76.18	1.17	3.74	14.15	29.38	1.17	2.25	10.25	23.35
92	43.02	54.69	72.41	78.59	1.17	3.62	14.33	30.01	1.17	2.18	10.36	23.87
93	44.28	56.28	74.53	80.83	1.17	3.51	14.50	30.64	1.17	2.10	10.50	24.37
94	45.40	57.71	76.42	82.88	1.17	3.43	14.71	31.27	1.17	2.08	10.66	24.87
95	46.39	58.93	78.05	84.54	1.17	3.39	14.96	31.89	1.17	2.06	10.82	25.33
96-100	47.16	59.95	79.32	85.75	1.17	3.39	15.24	32.42	1.17	2.06	11.04	25.80

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 37**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	60 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.83	3.62	4.78	5.15	6.26	6.86	7.26	8.52	3.38	4.13	5.25	6.79
41	2.91	3.71	4.88	5.28	6.29	6.98	7.35	8.62	3.39	4.17	5.33	6.86
42	3.01	3.82	5.02	5.40	6.41	7.04	7.46	8.79	3.46	4.28	5.40	6.98
43	3.07	3.92	5.15	5.58	6.49	7.15	7.59	8.94	3.52	4.32	5.50	7.11
44	3.16	4.04	5.33	5.73	6.58	7.28	7.71	9.11	3.58	4.36	5.58	7.26
45	3.24	4.13	5.44	5.90	6.66	7.35	7.84	9.25	3.62	4.46	5.70	7.36
46	3.37	4.28	5.64	6.09	6.79	7.48	7.97	9.46	3.69	4.53	5.75	7.51
47	3.46	4.41	5.79	6.28	6.90	7.59	8.12	9.66	3.74	4.59	5.87	7.68
48	3.58	4.53	5.97	6.45	6.98	7.71	8.25	9.82	3.77	4.67	5.95	7.81
49	3.76	4.78	6.29	6.80	7.14	7.85	8.41	10.12	3.87	4.77	6.10	8.02
50	3.97	5.03	6.65	7.20	7.28	8.02	8.65	10.37	3.92	4.85	6.26	8.24
51	4.09	5.20	6.86	7.45	7.35	8.12	8.77	10.57	3.97	4.89	6.36	8.41
52	4.23	5.39	7.11	7.70	7.45	8.24	8.94	10.76	4.04	4.97	6.45	8.60
53	4.41	5.58	7.36	8.00	7.51	8.36	9.09	10.99	4.08	5.02	6.55	8.75
54	4.57	5.79	7.68	8.29	7.59	8.41	9.19	11.22	4.09	5.10	6.66	8.91
55	4.78	6.09	8.05	8.71	7.71	8.61	9.46	11.54	4.17	5.17	6.80	9.17
56	5.04	6.45	8.54	9.24	7.91	8.84	9.72	11.99	4.29	5.34	7.04	9.53
57	5.39	6.84	9.09	9.80	8.09	9.09	10.05	12.48	4.41	5.48	7.28	9.88
58	5.72	7.30	9.65	10.42	8.25	9.30	10.36	12.92	4.47	5.58	7.51	10.26
59	6.22	7.91	10.48	11.31	8.44	9.47	10.72	13.45	4.57	5.72	7.74	10.73
60	6.74	8.60	11.34	12.26	8.60	9.68	11.06	14.00	4.64	5.83	8.00	11.16
61	7.20	9.17	12.13	13.10	8.65	9.81	11.31	14.50	4.69	5.90	8.21	11.57
62	7.70	9.81	12.99	14.08	8.71	9.87	11.59	15.03	4.69	5.95	8.37	11.98
63	8.25	10.53	13.95	15.08	8.71	9.95	11.81	15.53	4.69	5.97	8.54	12.37
64	9.09	11.54	15.30	16.56	8.65	9.98	12.12	16.21	4.69	6.03	8.77	12.87
65	9.88	12.63	16.76	18.11	8.62	10.03	12.38	16.94	4.67	6.05	8.96	13.43
66	10.68	13.62	18.01	19.52	8.62	10.06	12.69	17.57	4.67	6.05	9.19	13.97
67	11.47	14.61	19.38	20.99	8.65	10.22	13.10	18.35	4.69	6.14	9.47	14.59
68	12.33	15.75	20.87	22.65	8.75	10.41	13.63	19.26	4.70	6.28	9.87	15.31
69	13.42	17.10	22.66	24.56	8.87	10.66	14.25	20.28	4.79	6.41	10.35	16.14
70	13.88	17.71	23.49	25.45	8.62	10.45	14.26	20.48	4.67	6.29	10.30	16.25
71	14.24	18.17	24.06	26.11	8.37	10.22	14.20	20.54	4.53	6.17	10.28	16.32
72	14.56	18.57	24.62	26.71	7.97	9.82	13.97	20.45	4.32	5.93	10.11	16.25
73	15.60	19.91	26.40	28.65	7.81	9.78	14.26	21.15	4.22	5.90	10.30	16.82
74	16.90	21.55	28.62	31.04	7.55	9.65	14.50	21.90	4.08	5.82	10.50	17.41
75	18.27	23.30	30.95	33.60	7.26	9.41	14.69	22.65	3.92	5.67	10.63	18.03
76	19.58	24.98	33.21	36.03	6.96	9.17	14.81	23.34	3.76	5.52	10.72	18.57
77	20.90	26.69	35.43	38.48	6.65	9.00	15.00	24.00	3.59	5.40	10.85	19.11
78	22.19	28.37	37.69	40.91	6.40	8.85	15.24	24.75	3.46	5.34	11.04	19.67
79	23.64	30.19	40.11	43.52	6.10	8.67	15.46	25.45	3.31	5.23	11.18	20.22
80	25.18	32.20	42.77	46.41	5.75	8.44	15.65	26.15	3.13	5.09	11.31	20.78
81	26.92	34.39	45.70	49.61	5.35	8.15	15.77	26.89	2.90	4.92	11.42	21.39
82	28.74	36.72	48.78	52.97	4.94	7.85	15.97	27.72	2.68	4.75	11.54	22.03
83	30.59	39.09	51.98	56.41	4.53	7.55	16.16	28.50	2.45	4.57	11.68	22.66
84	32.21	41.16	54.71	59.40	4.17	7.33	16.37	29.18	2.26	4.44	11.86	23.21
85	33.47	42.77	56.83	61.71	3.92	7.15	16.52	29.64	2.12	4.32	11.93	23.57
86	34.49	44.08	58.62	63.64	3.66	6.91	16.47	30.00	1.97	4.17	11.92	23.82
87	35.43	45.24	60.18	65.33	3.39	6.66	16.40	30.16	1.86	4.01	11.88	24.00
88	36.29	46.39	61.68	66.94	3.14	6.43	16.31	30.34	1.71	3.87	11.77	24.14
89	37.23	47.56	63.24	68.65	2.93	6.26	16.31	30.64	1.58	3.77	11.77	24.37
90	38.33	48.97	65.11	70.67	2.81	6.17	16.44	31.18	1.51	3.74	11.89	24.80
91	39.56	51.01	67.22	72.97	2.68	6.14	16.70	31.91	1.44	3.71	12.08	25.38
92	40.82	52.14	69.38	75.25	2.58	6.09	17.00	32.64	1.40	3.66	12.26	25.96
93	42.02	53.69	71.40	77.44	2.46	6.09	17.26	33.36	1.36	3.66	12.49	26.56
94	43.11	55.07	73.22	79.39	2.43	6.09	17.57	34.10	1.31	3.66	12.70	27.11
95	44.00	56.22	74.76	80.96	2.37	6.10	17.88	34.78	1.27	3.69	12.94	27.64
96-100	44.77	57.20	75.95	82.14	2.37	6.20	18.20	35.36	1.27	3.74	13.17	28.13

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 38**

Policy Form Series: 5092

Policy Form	5092
Elimination Period	90 Days
Inflation	5% Compound No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.70	3.46	4.59	4.97	6.18	6.76	7.15	8.41	3.34	4.08	5.17	6.73
41	2.81	3.58	4.69	5.04	6.26	6.86	7.26	8.60	3.38	4.13	5.25	6.80
42	2.88	3.63	4.83	5.20	6.33	6.98	7.36	8.71	3.43	4.17	5.34	6.91
43	2.91	3.76	4.97	5.35	6.41	7.04	7.51	8.86	3.46	4.28	5.40	7.03
44	3.01	3.87	5.10	5.50	6.51	7.15	7.61	9.00	3.52	4.32	5.52	7.20
45	3.12	3.97	5.25	5.67	6.60	7.30	7.74	9.19	3.58	4.41	5.59	7.33
46	3.19	4.08	5.39	5.85	6.73	7.39	7.91	9.41	3.62	4.46	5.72	7.46
47	3.28	4.22	5.58	6.03	6.80	7.54	8.02	9.55	3.69	4.53	5.83	7.61
48	3.39	4.33	5.73	6.22	6.91	7.61	8.17	9.78	3.76	4.63	5.93	7.79
49	3.59	4.59	6.05	6.55	7.04	7.81	8.37	10.03	3.82	4.69	6.05	8.00
50	3.77	4.83	6.40	6.90	7.20	7.97	8.60	10.30	3.89	4.79	6.22	8.21
51	3.92	5.00	6.60	7.14	7.30	8.06	8.72	10.51	3.94	4.85	6.29	8.37
52	4.07	5.17	6.84	7.39	7.36	8.16	8.87	10.73	3.98	4.94	6.41	8.54
53	4.17	5.35	7.10	7.68	7.48	8.29	9.06	10.94	4.07	5.02	6.51	8.71
54	4.33	5.57	7.35	7.97	7.55	8.40	9.17	11.19	4.08	5.04	6.65	8.87
55	4.57	5.85	7.71	8.37	7.70	8.55	9.41	11.51	4.16	5.17	6.80	9.15
56	4.83	6.20	8.21	8.86	7.91	8.79	9.71	11.98	4.28	5.33	7.03	9.48
57	5.15	6.58	8.71	9.42	8.09	9.06	10.05	12.39	4.36	5.44	7.28	9.88
58	5.48	6.99	9.25	10.01	8.29	9.30	10.36	12.92	4.47	5.58	7.51	10.26
59	5.93	7.59	10.05	10.87	8.44	9.48	10.73	13.45	4.59	5.73	7.79	10.73
60	6.43	8.24	10.88	11.81	8.61	9.71	11.07	14.09	4.67	5.85	8.02	11.19
61	6.86	8.79	11.66	12.62	8.72	9.82	11.42	14.59	4.70	5.93	8.24	11.59
62	7.35	9.42	12.48	13.49	8.77	9.98	11.67	15.14	4.77	6.03	8.44	12.01
63	7.91	10.12	13.42	14.50	8.79	10.03	11.98	15.66	4.78	6.05	8.62	12.46
64	8.65	11.07	14.69	15.90	8.79	10.12	12.26	16.32	4.78	6.09	8.87	13.02
65	9.47	12.13	16.09	17.46	8.79	10.17	12.57	17.04	4.78	6.14	9.10	13.57
66	10.18	13.04	17.33	18.76	8.79	10.25	12.87	17.73	4.77	6.18	9.34	14.11
67	10.97	14.02	18.65	20.21	8.84	10.36	13.27	18.55	4.78	6.22	9.65	14.71
68	11.81	15.08	20.08	21.78	8.94	10.53	13.80	19.44	4.83	6.36	10.01	15.44
69	12.83	16.40	21.80	23.60	9.09	10.81	14.49	20.52	4.89	6.51	10.48	16.31
70	13.27	17.00	22.59	24.47	8.86	10.61	14.46	20.72	4.79	6.41	10.48	16.45
71	13.63	17.41	23.18	25.10	8.62	10.41	14.49	20.84	4.67	6.29	10.45	16.56
72	13.89	17.80	23.67	25.65	8.24	10.06	14.26	20.74	4.46	6.05	10.30	16.47
73	14.90	19.11	25.40	27.53	8.12	10.03	14.58	21.48	4.39	6.05	10.57	17.10
74	16.14	20.67	27.52	29.84	7.91	9.91	14.89	22.28	4.28	5.98	10.76	17.71
75	17.46	22.36	29.78	32.29	7.66	9.78	15.14	23.06	4.13	5.90	10.94	18.35
76	18.71	23.99	31.91	34.62	7.36	9.56	15.30	23.76	3.98	5.79	11.06	18.91
77	19.97	25.57	34.08	36.98	7.11	9.41	15.51	24.51	3.84	5.67	11.22	19.47
78	21.23	27.21	36.25	39.32	6.89	9.30	15.77	25.22	3.74	5.59	11.42	20.04
79	22.59	28.94	38.58	41.85	6.60	9.10	16.00	25.92	3.58	5.50	11.57	20.60
80	24.11	30.89	41.15	44.63	6.22	8.85	16.16	26.58	3.38	5.34	11.68	21.14
81	25.73	32.98	43.97	47.71	5.79	8.54	16.22	27.27	3.13	5.13	11.76	21.68
82	27.49	35.22	46.96	50.94	5.28	8.15	16.35	27.89	2.88	4.92	11.82	22.19
83	29.25	37.51	49.99	54.24	4.78	7.79	16.44	28.58	2.58	4.70	11.89	22.74
84	30.79	39.50	52.64	57.13	4.33	7.51	16.52	29.13	2.35	4.53	11.93	23.13
85	31.99	41.03	54.70	59.34	4.04	7.28	16.56	29.47	2.18	4.39	11.99	23.44
86	32.98	42.31	56.41	61.19	3.77	7.04	16.54	29.78	2.02	4.23	11.98	23.67
87	33.86	43.41	57.89	62.82	3.51	6.80	16.44	29.95	1.88	4.09	11.89	23.82
88	34.72	44.47	59.33	64.37	3.24	6.55	16.35	30.13	1.75	3.94	11.82	23.99
89	34.72	44.47	59.33	64.37	3.03	6.36	16.35	30.13	1.75	3.94	11.82	24.19
90	35.59	45.61	60.84	66.01	2.90	6.28	16.32	30.40	1.63	3.84	11.81	24.60
91	36.63	46.97	62.64	67.97	2.77	6.26	16.47	30.94	1.56	3.82	11.92	25.17
92	37.83	48.50	64.68	70.16	2.66	6.20	16.71	31.65	1.51	3.77	12.12	25.73
93	39.02	50.06	66.72	72.40	2.57	6.17	17.01	32.35	1.44	3.74	12.29	26.27
94	41.20	52.83	70.45	76.32	2.50	6.20	17.57	33.75	1.36	3.74	12.70	26.83
95	42.08	53.95	71.92	77.86	2.45	6.22	17.86	34.41	1.32	3.76	12.93	27.37
96-100	42.81	54.85	73.11	78.99	2.45	6.28	18.20	35.02	1.32	3.82	13.17	27.83

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 39**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	2.43	3.12	4.09	4.44	5.93	6.51	6.96	8.17	3.22	3.94	5.02	6.51
41	2.46	3.16	4.22	4.57	6.03	6.64	7.03	8.31	3.24	3.98	5.10	6.60
42	2.53	3.27	4.32	4.67	6.09	6.74	7.14	8.44	3.28	4.07	5.15	6.74
43	2.60	3.37	4.46	4.79	6.20	6.84	7.26	8.61	3.37	4.09	5.25	6.84
44	2.68	3.43	4.59	4.94	6.28	6.91	7.36	8.79	3.39	4.17	5.34	6.98
45	2.76	3.53	4.69	5.04	6.40	7.03	7.51	8.94	3.46	4.23	5.40	7.11
46	2.83	3.63	4.85	5.23	6.49	7.15	7.66	9.11	3.52	4.32	5.57	7.26
47	2.91	3.76	5.00	5.39	6.60	7.28	7.79	9.34	3.58	4.36	5.64	7.39
48	3.01	3.89	5.15	5.57	6.66	7.39	7.92	9.48	3.62	4.46	5.73	7.55
49	3.19	4.09	5.44	5.87	6.84	7.55	8.12	9.78	3.71	4.57	5.87	7.79
50	3.37	4.32	5.73	6.18	6.98	7.70	8.36	10.05	3.77	4.64	6.04	8.02
51	3.46	4.46	5.93	6.40	7.10	7.84	8.52	10.26	3.83	4.70	6.14	8.17
52	3.59	4.63	6.14	6.64	7.15	7.92	8.61	10.50	3.87	4.78	6.26	8.36
53	3.74	4.79	6.36	6.86	7.26	8.02	8.77	10.72	3.92	4.85	6.36	8.52
54	3.87	4.97	6.60	7.14	7.33	8.12	8.94	10.94	3.97	4.89	6.45	8.71
55	4.07	5.20	6.96	7.48	7.48	8.36	9.17	11.28	4.07	5.02	6.65	8.96
56	4.29	5.52	7.35	7.92	7.70	8.55	9.48	11.74	4.16	5.17	6.86	9.31
57	4.57	5.87	7.81	8.41	7.90	8.79	9.82	12.21	4.28	5.33	7.11	9.68
58	4.85	6.26	8.31	8.99	8.06	9.06	10.13	12.68	4.36	5.44	7.35	10.06
59	5.25	6.79	9.00	9.72	8.25	9.30	10.51	13.27	4.47	5.58	7.61	10.53
60	5.72	7.35	9.80	10.57	8.44	9.48	10.88	13.88	4.57	5.73	7.90	11.04
61	6.10	7.85	10.48	11.29	8.55	9.68	11.23	14.43	4.64	5.83	8.12	11.44
62	6.55	8.41	11.22	12.12	8.62	9.81	11.51	14.95	4.67	5.90	8.36	11.88
63	7.03	9.06	12.04	13.02	8.71	9.88	11.82	15.51	4.69	5.97	8.55	12.33
64	7.70	9.88	13.19	14.25	8.75	10.01	12.21	16.22	4.70	6.04	8.84	12.92
65	8.41	10.85	14.46	15.60	8.79	10.13	12.62	17.02	4.78	6.10	9.11	13.55
66	9.09	11.67	15.55	16.82	8.86	10.26	12.99	17.77	4.79	6.20	9.41	14.13
67	9.72	12.55	16.77	18.10	8.96	10.48	13.45	18.63	4.85	6.33	9.78	14.81
68	10.50	13.54	18.05	19.49	9.15	10.76	14.11	19.59	4.94	6.49	10.18	15.55
69	11.42	14.68	19.61	21.22	9.35	11.11	14.81	20.72	5.04	6.73	10.73	16.46
70	11.81	15.20	20.30	21.94	9.19	10.98	14.89	20.98	4.97	6.64	10.76	16.66
71	12.12	15.60	20.85	22.50	8.99	10.82	14.90	21.09	4.85	6.51	10.81	16.77
72	12.37	15.94	21.30	23.03	8.62	10.50	14.74	21.03	4.67	6.34	10.68	16.76
73	13.25	17.10	22.86	24.70	8.60	10.57	15.19	21.85	4.64	6.36	10.98	17.38
74	14.36	18.52	24.75	26.79	8.47	10.57	15.55	22.74	4.59	6.36	11.28	18.08
75	15.53	20.04	26.81	28.97	8.30	10.50	15.90	23.64	4.52	6.34	11.53	18.78
76	16.66	21.47	28.70	31.06	8.12	10.37	16.21	24.39	4.39	6.28	11.74	19.41
77	17.77	22.94	30.66	33.16	7.94	10.35	16.54	25.22	4.29	6.22	11.98	20.04
78	18.89	24.37	32.64	35.29	7.81	10.35	16.90	26.00	4.22	6.22	12.23	20.67
79	20.09	25.93	34.72	37.55	7.61	10.26	17.25	26.81	4.13	6.20	12.48	21.30
80	21.44	27.66	37.05	40.07	7.43	10.13	17.57	27.62	4.01	6.14	12.70	21.96
81	22.90	29.54	39.57	42.82	7.15	10.01	17.88	28.53	3.87	6.04	12.94	22.71
82	24.47	31.57	42.26	45.71	6.89	9.87	18.23	29.48	3.74	5.95	13.19	23.45
83	26.02	33.61	44.99	48.70	6.64	9.75	18.63	30.46	3.59	5.87	13.49	24.22
84	27.41	35.37	47.40	51.29	6.41	9.66	19.02	31.27	3.47	5.83	13.74	24.87
85	28.47	36.75	49.23	53.28	6.26	9.56	19.26	31.89	3.38	5.79	13.93	25.33
86	29.38	37.91	50.77	54.94	6.09	9.42	19.34	32.30	3.28	5.70	13.97	25.68
87	30.13	38.91	52.13	56.41	5.90	9.22	19.36	32.59	3.19	5.58	14.00	25.92
88	30.89	39.87	53.43	57.82	5.73	9.06	19.36	32.86	3.12	5.47	14.00	26.15
89	31.67	40.90	54.79	59.27	5.59	8.91	19.44	33.23	3.03	5.35	14.08	26.43
90	32.61	42.10	56.41	61.00	5.52	8.91	19.71	33.91	3.00	5.35	14.25	26.94
91	33.68	43.48	58.22	63.00	5.52	8.94	20.08	34.91	3.00	5.39	14.55	27.59
92	34.74	44.85	60.09	64.98	5.50	9.00	20.48	35.56	3.00	5.40	14.83	28.27
93	35.76	46.16	61.84	66.84	5.48	9.02	20.87	36.35	2.96	5.44	15.08	28.93
94	36.69	47.35	63.41	68.50	5.50	9.10	21.27	37.17	3.00	5.50	15.39	29.32
95	37.45	48.36	64.75	69.89	5.52	9.19	21.68	37.88	3.00	5.57	15.70	30.13
96-100	38.10	49.17	65.77	70.86	5.58	9.30	22.05	38.54	3.01	5.59	15.96	30.65

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 40**

Policy Form Series: 5092

Policy Form	<b>5092</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Compound No Cap</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.97	2.53	3.39	3.62	5.13	5.70	6.05	7.36	2.76	3.43	4.41	5.87
41	2.02	2.65	3.51	3.74	5.20	5.75	6.18	7.54	2.82	3.46	4.46	5.97
42	2.10	2.68	3.58	3.83	5.28	5.85	6.28	7.66	2.83	3.53	4.57	6.09
43	2.13	2.76	3.69	3.92	5.35	5.93	6.40	7.81	2.90	3.58	4.63	6.20
44	2.20	2.83	3.77	4.07	5.44	6.04	6.51	7.92	2.96	3.62	4.69	6.33
45	2.28	2.91	3.89	4.16	5.52	6.18	6.64	8.12	3.01	3.71	4.79	6.45
46	2.33	3.01	3.98	4.29	5.64	6.26	6.76	8.29	3.06	3.77	4.88	6.58
47	2.43	3.12	4.13	4.44	5.72	6.36	6.86	8.44	3.07	3.83	5.00	6.74
48	2.50	3.19	4.28	4.57	5.83	6.45	7.03	8.65	3.14	3.89	5.10	6.90
49	2.65	3.38	4.52	4.79	5.95	6.64	7.21	8.94	3.22	3.98	5.23	7.11
50	2.76	3.58	4.77	5.04	6.09	6.79	7.45	9.19	3.28	4.09	5.39	7.33
51	2.88	3.69	4.89	5.23	6.20	6.90	7.59	9.42	3.37	4.16	5.50	7.48
52	2.96	3.82	5.04	5.40	6.28	7.03	7.71	9.65	3.39	4.23	5.58	7.66
53	3.06	3.94	5.25	5.64	6.40	7.14	7.90	9.87	3.46	4.29	5.70	7.84
54	3.19	4.09	5.48	5.85	6.45	7.21	8.06	10.12	3.51	4.36	5.83	8.02
55	3.37	4.32	5.73	6.14	6.64	7.45	8.29	10.42	3.58	4.47	5.97	8.29
56	3.53	4.57	6.09	6.51	6.80	7.68	8.61	10.87	3.71	4.63	6.26	8.65
57	3.76	4.85	6.45	6.91	7.03	7.90	8.94	11.34	3.82	4.78	6.45	9.06
58	3.98	5.15	6.90	7.36	7.21	8.12	9.30	11.82	3.89	4.89	6.73	9.42
59	4.33	5.59	7.46	8.00	7.45	8.40	9.71	12.48	4.04	5.04	7.03	9.88
60	4.70	6.05	8.09	8.65	7.66	8.65	10.12	13.08	4.13	5.23	7.33	10.41
61	5.03	6.49	8.65	9.25	7.81	8.91	10.50	13.64	4.22	5.35	7.59	10.87
62	5.39	6.96	9.30	9.93	7.92	9.09	10.87	14.25	4.29	5.48	7.85	11.34
63	5.79	7.46	9.98	10.68	8.05	9.24	11.23	14.89	4.33	5.58	8.12	11.82
64	6.36	8.17	10.94	11.68	8.17	9.47	11.68	15.70	4.44	5.72	8.47	12.48
65	6.96	8.96	11.99	12.83	8.31	9.68	12.21	16.56	4.52	5.83	8.84	13.18
66	7.48	9.66	12.92	13.80	8.44	9.88	12.68	17.35	4.57	5.97	9.17	13.80
67	8.05	10.37	13.89	14.89	8.61	10.17	13.25	18.28	4.67	6.14	9.61	14.55
68	8.65	11.19	14.96	16.06	8.86	10.51	13.95	19.33	4.79	6.33	10.06	15.36
69	9.42	12.14	16.25	17.40	9.15	10.94	14.76	20.52	4.94	6.60	10.68	16.31
70	9.75	12.60	16.84	18.03	9.06	10.92	14.95	20.79	4.89	6.60	10.81	16.56
71	9.98	12.92	17.27	18.52	8.94	10.82	15.05	21.03	4.83	6.51	10.87	16.71
72	10.22	13.19	17.70	18.94	8.67	10.61	15.00	21.03	4.70	6.41	10.85	16.76
73	10.97	14.15	18.97	20.30	8.75	10.82	15.55	21.96	4.75	6.53	11.28	17.50
74	11.88	15.36	20.54	22.03	8.77	10.97	16.14	22.98	4.77	6.64	11.67	18.27
75	12.85	16.60	22.25	23.82	8.75	11.07	16.66	24.00	4.75	6.68	12.04	19.11
76	13.77	17.80	23.87	25.56	8.71	11.16	17.10	24.94	4.70	6.73	12.38	19.84
77	14.69	19.02	25.46	27.31	8.67	11.28	17.58	25.86	4.69	6.79	12.73	20.55
78	15.62	20.22	27.11	29.05	8.67	11.38	18.10	26.81	4.69	6.86	13.10	21.30
79	16.64	21.49	28.83	30.90	8.65	11.51	18.63	27.72	4.69	6.91	13.49	22.03
80	17.73	22.94	30.78	32.98	8.60	11.54	19.11	28.68	4.64	6.98	13.84	22.79
81	18.97	24.51	32.90	35.24	8.47	11.59	19.59	29.70	4.57	6.98	14.19	23.64
82	20.24	26.17	35.12	37.64	8.36	11.66	20.14	30.78	4.53	7.03	14.58	24.47
83	21.55	27.88	37.39	40.11	8.24	11.67	20.68	31.84	4.46	7.04	14.95	25.31
84	22.71	29.38	39.40	42.22	8.15	11.76	21.15	32.74	4.41	7.10	15.31	26.01
85	23.57	30.48	40.91	43.88	8.06	11.76	21.48	33.36	4.36	7.10	15.55	26.56
86	24.30	31.45	42.19	45.23	7.97	11.69	21.68	33.91	4.32	7.04	15.70	26.94
87	24.95	32.29	43.32	46.43	7.85	11.62	21.80	34.27	4.23	6.99	15.77	27.27
88	25.57	33.08	44.39	47.59	7.78	11.53	21.93	34.64	4.21	6.96	15.85	27.53
89	26.25	33.93	45.53	48.82	7.70	11.51	22.09	35.09	4.16	6.91	15.97	27.89
90	27.02	34.96	46.87	50.24	7.71	11.54	22.48	35.81	4.17	6.98	16.25	28.47
91	27.89	36.05	48.41	51.88	7.78	11.69	22.96	36.72	4.21	7.04	16.60	29.19
92	28.78	37.23	49.93	53.51	7.84	11.86	23.45	37.64	4.23	7.14	17.00	29.95
93	29.63	38.30	51.39	55.04	7.91	11.99	23.95	38.54	4.28	7.23	17.33	30.65
94	30.35	39.27	52.69	56.41	7.97	12.14	24.47	39.42	4.32	7.35	17.71	31.35
95	31.03	40.12	53.78	57.51	8.06	12.32	24.94	40.20	4.36	7.43	18.03	31.97
96-100	31.57	40.81	54.62	58.29	8.16	12.48	25.38	40.90	4.41	7.54	18.40	32.54

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 41**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>30 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.76	0.95	1.22	1.32	2.64	2.92	3.02	3.40	1.44	1.75	2.20	2.70
41	0.80	1.01	1.30	1.38	2.70	3.00	3.11	3.49	1.46	1.81	2.24	2.77
42	0.84	1.04	1.36	1.45	2.77	3.06	3.20	3.60	1.50	1.85	2.32	2.86
43	0.89	1.10	1.42	1.52	2.86	3.14	3.29	3.70	1.55	1.91	2.38	2.95
44	0.92	1.16	1.50	1.60	2.93	3.24	3.38	3.83	1.58	1.94	2.45	3.05
45	0.98	1.22	1.57	1.68	3.01	3.32	3.48	3.94	1.63	2.00	2.51	3.13
46	1.03	1.30	1.66	1.78	3.07	3.42	3.59	4.06	1.67	2.08	2.59	3.23
47	1.09	1.37	1.75	1.87	3.16	3.52	3.68	4.18	1.72	2.11	2.66	3.32
48	1.14	1.44	1.85	1.99	3.24	3.60	3.79	4.32	1.75	2.17	2.75	3.43
49	1.25	1.56	2.02	2.15	3.34	3.70	3.92	4.49	1.81	2.23	2.84	3.58
50	1.36	1.69	2.18	2.33	3.42	3.83	4.06	4.67	1.85	2.30	2.93	3.70
51	1.42	1.80	2.30	2.47	3.50	3.89	4.15	4.78	1.90	2.35	3.00	3.80
52	1.52	1.91	2.45	2.60	3.58	3.97	4.26	4.91	1.93	2.40	3.07	3.92
53	1.60	2.02	2.59	2.77	3.62	4.06	4.36	5.06	1.97	2.46	3.14	4.02
54	1.69	2.14	2.76	2.95	3.70	4.13	4.45	5.21	2.00	2.50	3.22	4.13
55	1.82	2.29	2.95	3.16	3.79	4.24	4.60	5.40	2.05	2.56	3.32	4.30
56	1.99	2.48	3.22	3.43	3.90	4.38	4.78	5.64	2.11	2.64	3.46	4.49
57	2.15	2.70	3.49	3.73	4.02	4.51	4.96	5.89	2.18	2.72	3.58	4.68
58	2.33	2.94	3.79	4.06	4.13	4.63	5.12	6.16	2.23	2.78	3.71	4.88
59	2.59	3.25	4.21	4.51	4.22	4.78	5.32	6.44	2.29	2.87	3.85	5.12
60	2.87	3.60	4.67	4.99	4.31	4.87	5.51	6.73	2.33	2.94	3.98	5.35
61	3.12	3.94	5.09	5.45	4.36	4.96	5.68	7.01	2.36	3.00	4.10	5.58
62	3.41	4.28	5.54	5.95	4.39	5.00	5.80	7.27	2.38	3.02	4.20	5.78
63	3.71	4.68	6.07	6.52	4.39	5.03	5.92	7.55	2.38	3.04	4.30	6.00
64	4.13	5.18	6.74	7.25	4.39	5.06	6.08	7.88	2.38	3.05	4.40	6.28
65	4.57	5.76	7.48	8.03	4.39	5.09	6.25	8.24	2.38	3.07	4.51	6.55
66	4.99	6.29	8.18	8.80	4.38	5.12	6.41	8.59	2.38	3.07	4.63	6.83
67	5.44	6.88	8.94	9.60	4.39	5.18	6.61	9.00	2.38	3.12	4.79	7.15
68	5.94	7.48	9.76	10.49	4.43	5.27	6.88	9.46	2.40	3.18	4.97	7.52
69	6.52	8.22	10.73	11.52	4.49	5.39	7.19	10.00	2.42	3.25	5.21	7.94
70	6.82	8.60	11.23	12.08	4.37	5.30	7.20	10.10	2.36	3.19	5.22	8.04
71	7.06	8.90	11.63	12.53	4.25	5.20	7.19	10.18	2.29	3.12	5.20	8.09
72	7.26	9.18	12.00	12.91	4.04	5.00	7.07	10.15	2.18	3.01	5.12	8.06
73	7.85	9.92	12.97	13.97	3.96	4.97	7.24	10.52	2.15	3.00	5.24	8.36
74	8.54	10.80	14.14	15.23	3.84	4.90	7.37	10.91	2.08	2.95	5.33	8.68
75	9.29	11.75	15.38	16.58	3.67	4.79	7.46	11.28	1.99	2.89	5.40	8.98
76	10.02	12.67	16.60	17.90	3.49	4.66	7.52	11.62	1.90	2.81	5.44	9.24
77	10.75	13.61	17.83	19.24	3.32	4.54	7.61	11.95	1.80	2.74	5.50	9.50
78	11.48	14.54	19.07	20.57	3.17	4.45	7.70	12.29	1.72	2.68	5.57	9.77
79	12.28	15.54	20.38	21.98	2.98	4.31	7.78	12.59	1.61	2.60	5.62	10.02
80	13.02	16.64	21.83	23.57	2.74	4.12	7.79	12.89	1.48	2.48	5.51	10.25
81	14.10	17.86	23.44	25.30	2.44	3.88	7.78	13.16	1.32	2.34	5.62	10.48
82	15.11	19.13	25.13	27.13	2.10	3.59	7.74	13.44	1.14	2.17	5.60	10.68
83	16.13	20.44	26.84	28.99	1.75	3.31	7.70	13.69	0.95	1.99	5.57	10.88
84	17.03	21.58	28.36	30.64	1.44	3.06	7.67	13.87	0.78	1.84	5.56	11.04
85	17.72	22.46	29.53	31.90	1.21	2.86	7.63	14.03	0.66	1.73	5.52	11.15
86	18.31	23.21	30.50	32.95	1.04	2.70	7.57	14.15	0.60	1.62	5.48	11.24
87	18.83	23.86	31.37	33.89	0.88	2.53	7.49	14.21	0.60	1.52	5.42	11.30
88	19.32	24.48	32.20	34.79	0.71	2.36	7.40	14.27	0.60	1.43	5.36	11.34
89	19.84	25.14	33.07	35.74	0.60	2.23	7.36	14.38	0.60	1.34	5.32	11.42
90	20.45	25.92	34.10	36.85	0.60	2.14	7.39	14.62	0.60	1.30	5.35	11.62
91	21.13	26.80	35.26	38.10	0.60	2.08	7.48	14.93	0.60	1.26	5.41	11.88
92	21.84	27.68	36.43	39.36	0.60	2.00	7.57	15.25	0.60	1.21	5.48	12.13
93	22.50	28.54	37.55	40.56	0.60	1.96	7.67	15.59	0.60	1.19	5.56	12.40
94	23.10	29.29	38.56	41.63	0.60	1.92	7.79	15.91	0.60	1.15	5.63	12.65
95	23.62	29.95	39.42	42.53	0.60	1.84	7.90	16.21	0.60	1.15	5.71	12.90
96-100	24.04	30.48	40.10	43.21	0.60	1.90	8.02	16.49	0.60	1.15	5.81	13.10

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 42**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>60 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.72	0.91	1.18	1.26	2.60	2.86	2.96	3.34	1.40	1.73	2.14	2.65
41	0.76	0.95	1.22	1.31	2.68	2.93	3.04	3.46	1.45	1.76	2.21	2.74
42	0.80	1.01	1.30	1.38	2.75	3.01	3.13	3.53	1.49	1.82	2.28	2.82
43	0.83	1.04	1.36	1.45	2.82	3.11	3.22	3.65	1.54	1.86	2.33	2.90
44	0.89	1.10	1.44	1.54	2.90	3.19	3.31	3.76	1.57	1.92	2.40	2.98
45	0.92	1.16	1.50	1.62	2.98	3.28	3.41	3.88	1.62	1.97	2.47	3.07
46	0.98	1.22	1.58	1.69	3.05	3.35	3.52	4.01	1.66	2.03	2.56	3.18
47	1.03	1.30	1.67	1.80	3.13	3.46	3.61	4.13	1.69	2.08	2.63	3.28
48	1.09	1.37	1.76	1.90	3.22	3.53	3.73	4.26	1.74	2.12	2.70	3.38
49	1.18	1.49	1.92	2.05	3.31	3.65	3.86	4.42	1.80	2.21	2.78	3.50
50	1.27	1.62	2.09	2.22	3.41	3.76	3.98	4.58	1.84	2.27	2.88	3.65
51	1.36	1.69	2.20	2.35	3.48	3.84	4.08	4.72	1.87	2.32	2.95	3.76
52	1.44	1.81	2.33	2.50	3.55	3.92	4.20	4.86	1.92	2.38	3.04	3.86
53	1.52	1.92	2.47	2.65	3.61	4.02	4.30	4.99	1.96	2.41	3.11	3.97
54	1.62	2.03	2.64	2.82	3.67	4.08	4.40	5.15	1.99	2.46	3.19	4.10
55	1.73	2.18	2.83	3.02	3.77	4.20	4.56	5.34	2.04	2.54	3.29	4.24
56	1.87	2.36	3.06	3.13	3.88	4.33	4.72	5.58	2.10	2.63	3.42	4.44
57	2.03	2.57	3.32	3.56	4.01	4.48	4.91	5.83	2.17	2.70	3.56	4.66
58	2.21	2.78	3.61	3.88	4.10	4.60	5.09	6.10	2.22	2.77	3.68	4.86
59	2.46	3.10	4.02	4.31	4.21	4.73	5.28	6.38	2.28	2.86	3.83	5.09
60	2.72	3.43	4.45	4.78	4.30	4.86	5.50	6.71	2.32	2.93	3.97	5.33
61	2.95	3.74	4.86	5.21	4.36	4.94	5.66	6.98	2.36	2.98	4.08	5.54
62	3.22	4.07	5.30	5.69	4.40	5.00	5.80	7.25	2.38	3.02	4.20	5.76
63	3.52	4.45	5.80	6.23	4.42	5.05	5.95	7.54	2.39	3.04	4.30	5.99
64	3.90	4.94	6.44	6.91	4.43	5.09	6.11	7.88	2.40	3.07	4.43	6.28
65	4.33	5.48	7.15	7.67	4.44	5.15	6.31	8.26	2.40	3.11	4.57	6.56
66	4.73	5.99	7.82	8.40	4.45	5.21	6.49	8.63	2.41	3.13	4.69	6.86
67	5.16	6.54	8.54	9.18	4.49	5.27	6.71	9.02	2.42	3.18	4.86	7.18
68	5.62	7.12	9.32	10.02	4.54	5.39	6.98	9.49	2.46	3.25	5.05	7.56
69	6.17	7.82	10.25	11.03	4.62	5.52	7.32	10.06	2.50	3.34	5.30	7.99
70	6.46	8.20	10.73	11.56	4.51	5.44	7.34	10.18	2.45	3.28	5.30	8.09
71	6.68	8.48	11.12	11.98	4.38	5.33	7.32	10.25	2.36	3.22	5.30	8.15
72	6.89	8.75	11.47	12.35	4.19	5.15	7.22	10.21	2.27	3.11	5.11	8.12
73	7.44	9.44	12.41	13.36	4.12	5.14	7.39	10.58	2.23	3.10	5.35	8.42
74	8.10	10.30	13.52	14.57	4.00	5.08	7.54	10.99	2.16	3.06	5.45	8.74
75	8.81	11.20	14.71	15.86	3.85	4.98	7.66	11.38	2.09	3.01	5.54	9.05
76	9.49	12.07	15.88	17.12	3.70	4.86	7.73	11.74	2.00	2.94	5.59	9.34
77	10.19	12.96	17.05	18.40	3.55	4.78	7.84	12.10	1.92	2.88	5.68	9.62
78	10.90	13.86	18.24	19.67	3.43	4.72	7.98	12.47	1.86	2.84	5.77	9.92
79	11.64	14.81	19.50	21.04	3.29	4.64	8.10	12.85	1.78	2.80	5.87	10.21
80	12.46	15.86	20.89	22.55	3.11	4.52	8.20	13.22	1.68	2.72	5.94	10.51
81	13.37	17.02	22.43	24.20	2.90	4.37	8.28	13.61	1.57	2.64	6.00	10.82
82	14.33	18.24	24.04	25.96	2.69	4.22	8.39	14.03	1.45	2.54	6.06	11.15
83	15.30	19.48	25.69	27.74	2.47	4.07	8.50	14.44	1.33	2.46	6.14	11.48
84	16.15	20.57	27.14	29.32	2.29	3.95	8.62	14.80	1.24	2.39	6.24	11.77
85	16.81	21.42	28.26	30.53	2.16	3.86	8.68	15.05	1.16	2.33	6.28	11.98
86	17.36	22.12	29.20	31.54	2.03	3.74	8.68	15.22	1.09	2.26	6.28	12.10
87	17.86	22.74	30.02	32.44	1.88	3.61	8.62	15.32	1.02	2.17	6.24	12.18
88	18.32	23.34	30.82	33.29	1.75	3.49	8.58	15.41	0.95	2.10	6.20	12.26
89	18.82	23.98	31.66	34.20	1.63	3.38	8.58	15.58	0.89	2.04	6.20	12.38
90	19.39	24.71	32.64	35.27	1.56	3.34	8.65	15.84	0.84	2.02	6.25	12.60
91	20.05	25.55	33.76	36.47	1.50	3.31	8.78	16.21	0.82	1.99	6.36	12.90
92	20.71	26.40	34.87	37.67	1.44	3.29	8.93	16.61	0.78	1.99	6.46	13.20
93	21.35	27.20	35.95	38.82	1.39	3.28	9.08	16.98	0.76	1.98	6.56	13.50
94	21.91	27.94	36.91	39.84	1.34	3.28	9.23	17.34	0.73	1.98	6.68	13.79
95	22.40	28.56	37.73	40.70	1.33	3.29	9.38	17.69	0.72	1.99	6.79	14.06
96-100	22.80	29.06	38.39	41.35	1.32	3.32	9.54	17.99	0.71	2.00	6.90	14.32

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 43**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	90 Days
Inflation	5% Simple
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.70	0.86	1.13	1.20	2.57	2.80	2.92	3.29	1.39	1.69	2.11	2.63
41	0.72	0.91	1.19	1.26	2.64	2.87	3.00	3.38	1.42	1.74	2.17	2.69
42	0.76	0.95	1.25	1.32	2.70	2.96	3.07	3.48	1.46	1.78	2.22	2.76
43	0.80	1.01	1.30	1.39	2.77	3.04	3.18	3.59	1.50	1.82	2.29	2.84
44	0.84	1.07	1.37	1.46	2.86	3.12	3.25	3.70	1.55	1.87	2.35	2.95
45	0.89	1.12	1.44	1.55	2.93	3.20	3.37	3.80	1.58	1.93	2.42	3.04
46	0.92	1.18	1.52	1.63	3.01	3.31	3.47	3.94	1.63	1.99	2.50	3.13
47	0.98	1.25	1.60	1.72	3.10	3.40	3.56	4.07	1.67	2.04	2.57	3.24
48	1.03	1.31	1.69	1.81	3.18	3.48	3.67	4.20	1.72	2.10	2.65	3.34
49	1.12	1.42	1.84	1.96	3.28	3.60	3.79	4.36	1.76	2.17	2.75	3.48
50	1.21	1.54	1.99	2.12	3.37	3.70	3.92	4.54	1.82	2.23	2.84	3.60
51	1.28	1.63	2.11	2.24	3.43	3.78	4.03	4.68	1.86	2.29	2.93	3.71
52	1.37	1.73	2.23	2.39	3.52	3.88	4.13	4.81	1.91	2.33	3.00	3.83
53	1.45	1.84	2.38	2.54	3.59	3.96	4.25	4.96	1.94	2.39	3.06	3.94
54	1.54	1.94	2.52	2.69	3.66	4.04	4.36	5.11	1.97	2.45	3.14	4.06
55	1.64	2.09	2.70	2.90	3.76	4.15	4.50	5.30	2.03	2.50	3.25	4.22
56	1.78	2.27	2.94	3.14	3.88	4.31	4.68	5.54	2.10	2.59	3.38	4.42
57	1.93	2.46	3.19	3.41	3.98	4.44	4.87	5.81	2.17	2.68	3.52	4.62
58	2.11	2.66	3.47	3.71	4.10	4.58	5.06	6.07	2.22	2.76	3.66	4.84
59	2.33	2.96	3.85	4.13	4.22	4.72	5.27	6.37	2.28	2.84	3.80	5.08
60	2.59	3.29	4.28	4.58	4.32	4.86	5.48	6.70	2.33	2.93	3.96	5.32
61	2.82	3.58	4.67	4.99	4.39	4.94	5.66	6.98	2.38	2.98	4.08	5.54
62	3.07	3.90	5.09	5.45	4.44	5.03	5.81	7.27	2.40	3.04	4.21	5.78
63	3.35	4.26	5.56	5.96	4.48	5.08	5.98	7.56	2.41	3.06	4.32	6.01
64	3.73	4.73	6.18	6.64	4.50	5.15	6.17	7.93	2.42	3.11	4.45	6.31
65	4.13	5.24	6.86	7.37	4.51	5.21	6.36	8.32	2.45	3.13	4.60	6.61
66	4.51	5.74	7.51	8.06	4.52	5.26	6.53	8.66	2.45	3.16	4.73	6.90
67	4.91	6.25	8.20	8.81	4.56	5.34	6.78	9.08	2.47	3.22	4.90	7.24
68	5.36	6.83	8.95	9.62	4.62	5.45	7.07	9.58	2.50	3.30	5.11	7.62
69	5.89	7.49	9.84	10.57	4.70	5.59	7.39	10.13	2.56	3.38	5.35	8.06
70	6.17	7.86	10.31	11.09	4.61	5.52	7.43	10.27	2.50	3.32	5.38	8.16
71	6.37	8.12	10.68	11.50	4.50	5.42	7.45	10.36	2.44	3.28	5.38	8.24
72	6.58	8.38	11.02	11.86	4.31	5.26	7.36	10.33	2.33	3.17	5.32	8.22
73	7.10	9.05	11.92	12.83	4.26	5.26	7.55	10.74	2.30	3.17	5.46	8.53
74	7.73	9.86	12.98	13.99	4.16	5.22	7.72	11.16	2.26	3.16	5.58	8.88
75	8.41	10.73	14.14	15.23	4.04	5.15	7.85	11.58	2.18	3.11	5.69	9.20
76	9.07	11.57	15.25	16.44	3.91	5.06	7.97	11.95	2.11	3.05	5.76	9.50
77	9.73	12.42	16.39	17.66	3.78	4.98	8.09	12.34	2.05	3.01	5.86	9.82
78	10.40	13.28	17.52	18.90	3.67	4.92	8.23	12.71	1.98	2.98	5.95	10.12
79	11.11	14.18	18.73	20.21	3.53	4.85	8.36	13.07	1.91	2.93	6.06	10.40
80	11.90	15.08	20.08	21.66	3.35	4.72	8.45	13.44	1.81	2.84	6.12	10.68
81	12.77	16.31	21.55	23.26	3.12	4.55	8.51	13.79	1.69	2.75	6.16	10.96
82	13.68	17.48	23.11	24.94	2.87	4.37	8.57	14.12	1.55	2.64	6.19	11.24
83	14.62	18.67	24.70	26.65	2.60	4.19	8.62	14.47	1.40	2.53	6.24	11.52
84	15.43	19.72	26.09	28.16	2.38	4.04	8.68	14.75	1.28	2.44	6.28	11.72
85	16.07	20.53	27.17	29.33	2.21	3.92	8.70	14.94	1.20	2.36	6.30	11.89
86	16.58	21.20	28.07	30.30	2.08	3.80	8.69	15.11	1.12	2.29	6.29	12.01
87	17.05	21.80	28.86	31.16	1.93	3.67	8.65	15.20	1.04	2.21	6.25	12.08
88	17.51	22.38	29.63	31.99	1.80	3.55	8.59	15.29	0.97	2.14	6.22	12.17
89	17.98	22.98	30.43	32.86	1.68	3.44	8.58	15.44	0.91	2.08	6.20	12.28
90	18.53	23.70	31.38	33.89	1.61	3.40	8.66	15.71	0.88	2.05	6.26	12.49
91	19.15	24.50	32.45	35.04	1.55	3.37	8.80	16.08	0.84	2.03	6.37	12.79
92	19.79	25.31	33.53	36.20	1.49	3.35	8.94	16.44	0.80	2.03	6.47	13.08
93	20.40	26.09	34.56	37.31	1.43	3.32	9.08	16.80	0.77	2.00	6.56	13.37
94	20.94	26.78	35.48	38.28	1.39	3.32	9.22	17.16	0.76	2.00	6.67	13.66
95	21.41	27.38	36.28	39.11	1.37	3.34	9.37	17.50	0.73	2.02	6.78	13.92
96-100	21.79	27.88	36.91	39.73	1.36	3.37	9.53	17.81	0.73	2.03	6.89	14.16

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 44**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>180 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.61	0.77	1.01	1.08	2.45	2.66	2.77	3.13	1.32	1.62	2.00	2.50
41	0.64	0.82	1.04	1.12	2.51	2.74	2.86	3.24	1.36	1.66	2.05	2.58
42	0.66	0.84	1.10	1.18	2.57	2.80	2.93	3.34	1.39	1.69	2.12	2.65
43	0.71	0.90	1.16	1.25	2.65	2.90	3.01	3.46	1.44	1.74	2.18	2.74
44	0.73	0.94	1.21	1.30	2.72	2.98	3.11	3.55	1.48	1.80	2.24	2.83
45	0.77	1.00	1.28	1.37	2.78	3.06	3.20	3.66	1.52	1.85	2.32	2.92
46	0.82	1.03	1.36	1.45	2.87	3.14	3.30	3.78	1.56	1.91	2.39	3.01
47	0.86	1.10	1.44	1.52	2.95	3.24	3.40	3.90	1.60	1.94	2.46	3.11
48	0.91	1.16	1.50	1.62	3.02	3.32	3.50	4.03	1.64	2.00	2.54	3.20
49	1.00	1.26	1.64	1.75	3.12	3.42	3.62	4.20	1.68	2.08	2.64	3.34
50	1.08	1.37	1.78	1.90	3.22	3.55	3.77	4.36	1.74	2.14	2.72	3.48
51	1.13	1.45	1.87	2.00	3.30	3.62	3.88	4.50	1.78	2.20	2.80	3.59
52	1.20	1.54	1.99	2.12	3.37	3.71	3.97	4.63	1.82	2.24	2.87	3.70
53	1.27	1.63	2.11	2.24	3.43	3.80	4.08	4.78	1.86	2.29	2.95	3.80
54	1.36	1.73	2.24	2.40	3.50	3.88	4.20	4.94	1.90	2.33	3.04	3.92
55	1.45	1.85	2.41	2.58	3.60	3.98	4.33	5.14	1.94	2.41	3.14	4.08
56	1.57	2.00	2.63	2.78	3.73	4.13	4.51	5.39	2.02	2.50	3.28	4.28
57	1.72	2.18	2.84	3.04	3.85	4.30	4.70	5.64	2.09	2.58	3.41	4.49
58	1.86	2.38	3.10	3.30	3.96	4.43	4.90	5.90	2.14	2.66	3.55	4.69
59	2.05	2.64	3.43	3.67	4.08	4.57	5.11	6.22	2.21	2.75	3.70	4.94
60	2.29	2.92	3.80	4.07	4.20	4.70	5.33	6.53	2.27	2.83	3.86	5.21
61	2.48	3.18	4.15	4.44	4.26	4.80	5.51	6.83	2.30	2.90	3.98	5.42
62	2.72	3.47	4.54	4.86	4.32	4.88	5.69	7.12	2.35	2.95	4.12	5.66
63	2.96	3.79	4.97	5.32	4.36	4.98	5.87	7.43	2.36	3.00	4.24	5.90
64	3.30	4.21	5.52	5.90	4.42	5.06	6.08	7.82	2.39	3.05	4.40	6.23
65	3.66	4.67	6.14	6.56	4.48	5.15	6.31	8.24	2.41	3.11	4.57	6.55
66	3.98	5.11	6.71	7.19	4.51	5.23	6.53	8.64	2.45	3.16	4.73	6.88
67	4.34	5.58	7.34	7.87	4.58	5.35	6.80	9.08	2.48	3.23	4.93	7.21
68	4.75	6.08	8.00	8.58	4.68	5.51	7.15	9.59	2.54	3.32	5.16	7.63
69	5.22	6.68	8.81	9.44	4.81	5.70	7.52	10.20	2.60	3.43	5.45	8.10
70	5.46	7.00	9.23	9.90	4.74	5.65	7.61	10.34	2.56	3.41	5.50	8.23
71	5.64	7.25	9.56	10.27	4.64	5.58	7.62	10.46	2.51	3.36	5.51	8.32
72	5.82	7.48	9.86	10.60	4.49	5.44	7.56	10.45	2.42	3.28	5.47	8.32
73	6.30	8.08	10.68	11.47	4.48	5.48	7.80	10.88	2.42	3.30	5.64	8.65
74	6.85	8.80	11.64	12.50	4.43	5.50	8.02	11.35	2.39	3.31	5.81	9.02
75	7.46	9.58	12.67	13.62	4.36	5.48	8.22	11.82	2.35	3.30	5.94	9.40
76	8.04	10.33	13.68	14.71	4.26	5.45	8.39	12.23	2.30	3.29	6.06	9.73
77	8.64	11.10	14.70	15.80	4.19	5.44	8.57	12.65	2.27	3.28	6.19	10.06
78	9.23	11.86	15.72	16.91	4.12	5.44	8.76	13.06	2.23	3.28	6.34	10.39
79	9.86	12.67	16.81	18.08	4.03	5.40	8.96	13.48	2.18	3.26	6.49	10.72
80	10.56	13.58	18.25	19.38	3.92	5.36	9.13	13.92	2.12	3.11	6.61	11.06
81	11.34	14.58	19.34	20.81	3.80	5.30	9.31	14.40	2.05	3.19	6.74	11.45
82	12.16	15.62	20.74	22.32	3.67	5.22	9.52	14.89	1.98	3.16	6.88	11.84
83	12.98	16.69	22.16	23.87	3.53	5.16	9.72	15.40	1.91	3.12	7.03	12.25
84	13.70	17.63	23.42	25.21	3.42	5.14	9.92	15.83	1.85	3.10	7.19	12.59
85	14.27	18.36	24.40	26.27	3.35	5.09	10.06	16.15	1.81	3.07	7.27	12.84
86	14.74	18.96	25.20	27.14	3.25	5.00	10.09	16.37	1.76	3.01	7.31	13.01
87	15.16	19.50	25.92	27.91	3.16	4.90	10.10	16.52	1.70	2.95	7.32	13.14
88	15.55	20.02	26.60	28.66	3.06	4.80	10.13	16.67	1.66	2.90	7.32	13.26
89	15.97	20.56	27.34	29.44	2.99	4.74	10.16	16.87	1.62	2.87	7.36	13.42
90	16.46	21.19	28.19	30.36	2.96	4.73	10.31	17.20	1.60	2.86	7.45	13.67
91	17.03	21.91	29.15	31.39	2.95	4.76	10.51	17.62	1.60	2.87	7.61	14.02
92	17.59	22.64	30.12	32.44	2.94	4.78	10.70	18.06	1.60	2.88	7.75	14.36
93	18.13	23.34	31.04	33.42	2.93	4.79	10.92	18.49	1.58	2.89	7.90	14.70
94	18.61	23.96	31.87	34.30	2.94	4.84	11.12	18.89	1.58	2.92	8.05	15.02
95	19.03	24.50	32.59	35.03	2.94	4.86	11.32	19.27	1.60	2.94	8.20	15.34
96-100	19.37	24.94	33.16	35.58	2.96	4.91	11.52	19.61	1.61	2.96	8.33	15.60

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 45**

Policy Form Series: 5092

Policy Form	<b>5292</b>
Elimination Period	<b>365 Days</b>
Inflation	<b>5% Simple</b>
Reduce Paid-up Benefit	<b>Yes</b>

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.49	0.62	0.82	0.86	2.05	2.24	2.36	2.75	1.12	1.37	1.69	2.20
41	0.52	0.66	0.85	0.91	2.11	2.32	2.42	2.84	1.14	1.40	1.76	2.27
42	0.54	0.70	0.90	0.95	2.17	2.39	2.50	2.94	1.18	1.45	1.81	2.33
43	0.56	0.72	0.94	1.00	2.23	2.46	2.58	3.02	1.21	1.49	1.86	2.41
44	0.59	0.76	1.00	1.04	2.30	2.52	2.66	3.12	1.25	1.54	1.92	2.48
45	0.64	0.80	1.04	1.10	2.38	2.63	2.76	3.23	1.28	1.57	1.99	2.57
46	0.66	0.84	1.10	1.18	2.45	2.69	2.83	3.35	1.32	1.62	2.05	2.66
47	0.71	0.90	1.16	1.22	2.51	2.77	2.93	3.47	1.36	1.67	2.12	2.75
48	0.74	0.94	1.22	1.30	2.58	2.86	3.02	3.59	1.39	1.73	2.20	2.84
49	0.80	1.02	1.34	1.40	2.66	2.96	3.16	3.74	1.45	1.78	2.28	2.96
50	0.86	1.10	1.45	1.54	2.76	3.06	3.29	3.90	1.49	1.85	2.38	3.11
51	0.92	1.18	1.54	1.62	2.83	3.13	3.38	4.03	1.54	1.90	2.45	3.20
52	0.98	1.25	1.62	1.72	2.90	3.22	3.48	4.16	1.57	1.94	2.51	3.31
53	1.03	1.32	1.73	1.82	2.96	3.31	3.59	4.31	1.60	1.99	2.59	3.42
54	1.10	1.40	1.84	1.93	3.04	3.40	3.70	4.45	1.64	2.04	2.68	3.55
55	1.19	1.50	1.97	2.09	3.13	3.49	3.84	4.67	1.69	2.11	2.78	3.70
56	1.28	1.63	2.14	2.27	3.25	3.62	4.02	4.90	1.76	2.20	2.92	3.90
57	1.39	1.78	2.32	2.46	3.37	3.78	4.21	5.15	1.82	2.29	3.05	4.10
58	1.52	1.93	2.52	2.68	3.49	3.92	4.40	5.42	1.90	2.38	3.19	4.32
59	1.68	2.15	2.80	2.98	3.61	4.08	4.62	5.74	1.96	2.46	3.35	4.56
60	1.86	2.39	3.12	3.30	3.74	4.24	4.87	6.07	2.03	2.56	3.52	4.84
61	2.03	2.59	3.40	3.60	3.84	4.36	5.08	6.37	2.08	2.63	3.67	5.08
62	2.21	2.83	3.71	3.95	3.92	4.48	5.28	6.71	2.12	2.70	3.83	5.33
63	2.41	3.11	4.07	4.32	3.98	4.58	5.50	7.04	2.17	2.76	3.97	5.60
64	2.69	3.46	4.52	4.80	4.08	4.72	5.76	7.46	2.21	2.84	4.15	5.95
65	2.98	3.83	5.04	5.34	4.16	4.86	6.01	7.92	2.27	2.93	4.36	6.29
66	3.28	4.18	5.51	5.86	4.25	4.98	6.29	8.35	2.30	3.00	4.56	6.64
67	3.56	4.57	6.04	6.41	4.36	5.14	6.61	8.84	2.36	3.10	4.79	7.02
68	3.89	4.99	6.59	7.00	4.49	5.33	6.98	9.38	2.42	3.20	5.05	7.45
69	4.28	5.50	7.25	7.63	4.67	5.56	7.43	10.01	2.52	3.35	5.39	7.97
70	4.48	5.75	7.60	8.08	4.63	5.57	7.54	10.20	2.51	3.35	5.45	8.12
71	4.63	5.96	7.87	8.38	4.57	5.54	7.62	10.34	2.48	3.35	5.51	8.23
72	4.78	6.14	8.12	8.65	4.46	5.45	7.62	10.39	2.41	3.29	5.51	8.26
73	5.17	6.65	8.80	9.37	4.51	5.57	7.92	10.88	2.45	3.36	5.74	8.65
74	5.63	7.25	9.59	10.22	4.54	5.68	8.23	11.40	2.46	3.42	5.95	9.07
75	6.13	7.88	10.45	11.14	4.55	5.75	8.52	11.94	2.46	3.47	6.17	9.49
76	6.61	8.51	11.28	12.02	4.52	5.80	8.77	12.43	2.45	3.49	6.35	9.89
77	7.10	9.14	12.13	12.94	4.52	5.86	9.04	12.92	2.45	3.53	6.54	10.28
78	7.60	9.78	12.97	13.84	4.54	5.93	9.32	13.40	2.45	3.58	6.76	10.67
79	8.12	10.45	13.87	14.80	4.52	6.00	9.61	13.88	2.45	3.62	6.95	11.05
80	8.70	11.20	14.88	15.88	4.50	6.05	9.88	14.40	2.44	3.65	7.14	11.45
81	9.34	12.02	15.97	17.05	4.45	6.08	10.15	14.93	2.41	3.66	7.34	11.88
82	10.01	12.89	17.14	18.29	4.39	6.11	10.43	15.49	2.38	3.68	7.55	12.32
83	10.69	13.78	18.32	19.56	4.33	6.14	10.73	16.04	2.35	3.70	7.75	12.76
84	11.29	14.54	19.37	20.66	4.30	6.18	10.99	16.51	2.33	3.73	7.94	13.13
85	11.76	15.16	20.17	21.53	4.26	6.18	11.17	16.86	2.30	3.73	8.08	13.40
86	12.16	15.66	20.84	22.25	4.21	6.16	11.27	17.12	2.28	3.71	8.15	13.62
87	12.50	16.10	21.44	22.88	4.15	6.11	11.34	17.34	2.24	3.68	8.20	13.79
88	12.83	16.54	22.01	23.50	4.10	6.06	11.40	17.52	2.22	3.66	8.26	13.94
89	13.18	16.98	22.61	24.14	4.07	6.05	11.50	17.78	2.20	3.65	8.33	14.14
90	13.58	17.52	23.32	24.90	4.08	6.10	11.70	18.16	2.21	3.67	8.46	14.44
91	14.05	18.11	24.12	25.74	4.12	6.17	11.96	18.62	2.22	3.72	8.65	14.81
92	14.52	18.72	24.92	26.60	4.14	6.24	12.22	19.10	2.24	3.77	8.83	15.19
93	14.96	19.30	25.69	27.42	4.18	6.31	12.48	19.57	2.26	3.82	9.02	15.56
94	15.36	19.81	26.38	28.13	4.21	6.41	12.74	20.03	2.28	3.86	9.22	15.92
95	15.71	20.26	26.96	28.73	4.26	6.48	12.97	20.42	2.30	3.91	9.40	16.25
96-100	16.00	20.63	27.42	29.17	4.30	6.55	13.21	20.78	2.33	3.96	9.56	16.54

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 46**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	30 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.48	0.72	2.41	2.57	4.40	4.88	5.07	5.74	2.38	2.95	3.70	4.60
41	1.54	1.94	2.51	2.67	4.51	4.99	5.23	5.90	2.42	3.02	3.78	4.70
42	1.59	2.04	2.60	2.80	4.61	5.10	5.34	6.09	2.51	3.11	3.85	4.80
43	1.66	2.12	2.73	2.94	4.70	5.23	5.46	6.25	2.55	3.14	3.93	4.98
44	1.75	2.21	2.84	3.05	4.80	5.34	5.60	6.39	2.60	3.21	4.07	5.08
45	1.82	2.28	2.97	3.20	4.92	5.46	5.73	6.57	2.67	3.31	4.17	5.23
46	1.93	2.41	3.12	3.32	5.06	5.64	5.89	6.76	2.73	3.39	4.30	5.38
47	1.99	2.52	3.26	3.51	5.16	5.73	6.05	6.94	2.80	3.44	4.39	5.51
48	2.10	2.65	3.43	3.66	5.27	5.87	6.19	7.14	2.85	3.53	4.51	5.70
49	2.25	2.82	3.70	3.93	5.41	6.03	6.39	7.40	2.94	3.63	4.63	5.87
50	2.42	3.05	3.94	4.23	5.56	6.19	6.57	7.65	3.02	3.74	4.78	6.09
51	2.55	3.20	4.14	4.46	5.68	6.33	6.73	7.84	3.05	3.79	4.88	6.25
52	2.67	3.39	4.37	4.68	5.79	6.44	6.89	8.09	3.13	3.88	4.99	6.43
53	2.82	3.53	4.60	4.92	5.87	6.57	7.04	8.29	3.15	3.94	5.10	6.57
54	2.97	3.74	4.83	5.19	5.97	6.69	7.20	8.51	3.24	4.04	5.23	6.74
55	3.15	3.99	5.16	5.54	6.13	6.84	7.44	8.82	3.31	4.14	5.36	7.01
56	3.41	4.30	5.56	5.97	6.29	7.06	7.70	9.18	3.43	4.30	5.58	7.30
57	3.66	4.61	5.98	6.44	6.47	7.26	7.99	9.58	3.51	4.39	5.79	7.62
58	3.94	4.99	6.47	6.94	6.64	7.46	8.29	9.96	3.60	4.51	5.98	7.93
59	4.37	5.50	7.14	7.66	6.81	7.66	8.58	10.48	3.70	4.61	6.18	8.30
60	4.80	6.05	7.90	8.45	6.94	7.84	8.87	10.95	3.75	4.77	6.43	8.69
61	5.23	6.57	8.53	9.16	7.04	7.96	9.13	11.36	3.79	4.80	6.63	9.02
62	5.65	7.14	9.29	9.96	7.07	8.05	9.32	11.81	3.84	4.86	6.76	9.37
63	6.16	7.76	10.10	9.71	7.07	8.12	9.58	12.24	3.85	4.88	6.93	9.71
64	6.81	8.59	11.18	12.04	7.11	8.16	9.79	12.78	3.85	4.92	7.11	10.17
65	7.53	9.49	12.39	13.32	7.07	8.23	10.08	13.37	3.85	4.96	7.30	10.63
66	8.22	10.35	13.51	14.51	7.07	8.29	10.35	13.92	3.84	4.99	7.46	11.09
67	8.93	11.26	14.69	15.82	7.11	8.39	10.70	14.57	3.85	5.07	7.74	11.63
68	9.71	12.26	16.03	17.23	7.18	8.58	11.12	15.36	3.90	5.16	7.93	12.22
69	10.65	13.46	17.58	18.91	7.30	8.75	11.66	16.23	3.93	5.27	8.40	12.91
70	11.13	14.08	18.37	19.80	7.11	8.59	11.66	16.42	3.85	5.18	8.44	13.08
71	11.52	14.55	19.01	20.48	6.91	8.44	11.64	16.57	3.74	5.08	8.45	13.17
72	11.86	14.99	19.60	21.12	6.57	8.12	11.51	16.51	3.55	4.91	8.32	13.15
73	12.82	16.18	21.16	22.83	6.45	8.11	11.76	17.13	3.50	4.88	8.51	13.62
74	13.96	17.62	23.07	24.87	6.25	7.99	11.99	17.77	3.39	4.80	8.67	14.11
75	15.17	19.17	24.13	27.08	5.98	7.82	12.15	18.37	3.24	4.71	8.78	14.62
76	16.34	20.67	26.09	29.21	5.70	7.59	12.23	18.95	3.11	4.59	8.86	15.08
77	17.53	22.20	28.11	31.39	5.41	7.40	12.36	19.49	2.94	4.46	8.97	15.49
78	18.76	23.70	30.12	33.56	5.17	7.22	12.54	20.04	2.80	4.37	9.06	15.94
79	20.02	25.34	33.24	35.86	4.86	7.03	12.69	20.53	2.61	4.24	9.16	16.34
80	21.43	27.14	35.62	38.43	4.46	6.72	12.70	21.02	2.41	4.05	9.18	16.70
81	23.00	29.12	38.22	41.27	3.98	6.33	12.69	21.46	2.14	3.81	9.16	17.08
82	24.63	31.20	40.98	44.23	3.43	5.86	12.61	21.92	1.86	3.53	9.11	17.41
83	26.31	33.33	43.76	47.27	2.80	5.45	12.55	22.32	1.55	3.24	9.09	17.75
84	27.77	35.19	46.24	49.95	2.34	4.99	12.51	22.61	1.27	3.00	9.06	18.00
85	28.90	36.63	48.15	52.02	1.97	4.68	12.44	22.87	1.08	2.82	9.00	18.17
86	29.85	37.85	49.73	53.72	1.69	4.40	12.35	23.07	0.99	2.65	8.93	18.33
87	30.70	38.51	51.14	55.26	1.44	4.13	12.22	23.18	0.99	2.48	8.84	18.42
88	31.50	39.91	52.51	56.73	1.17	3.85	12.06	23.27	0.99	2.33	8.75	18.49
89	32.34	40.99	53.92	58.29	0.99	3.63	11.99	23.46	0.99	2.19	8.67	18.62
90	33.34	42.27	55.60	60.09	0.99	3.50	12.05	23.85	0.99	2.12	8.73	18.95
91	34.45	43.69	57.30	62.12	0.99	3.39	12.19	24.34	0.99	2.05	8.83	19.36
92	35.62	45.14	59.40	63.19	0.99	3.26	12.35	24.87	0.99	1.97	8.93	19.79
93	36.69	46.54	61.23	66.14	0.99	3.20	12.51	25.42	0.99	1.94	9.06	20.21
94	37.66	47.75	62.88	67.88	0.99	3.13	12.70	25.92	0.99	1.87	9.18	20.63
95	38.51	48.83	64.28	69.35	0.99	3.11	12.89	26.44	0.99	1.87	9.31	21.03
96-100	39.21	49.69	65.38	70.46	0.99	3.11	13.08	26.89	0.99	1.87	9.47	21.36

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 47**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	60 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.39	1.75	2.28	2.45	4.37	4.79	5.00	5.70	2.37	2.91	3.61	4.52
41	1.47	1.85	2.38	2.57	4.46	4.88	5.10	5.80	2.41	2.95	3.71	4.63
42	1.49	1.93	2.51	2.67	4.57	4.99	5.25	5.97	2.48	3.02	3.79	4.77
43	1.58	1.99	2.60	2.80	4.68	5.12	5.38	6.16	2.52	3.12	3.90	4.88
44	1.66	2.10	2.73	2.91	4.78	5.25	5.51	6.33	2.58	3.15	3.99	5.00
45	1.74	2.19	2.84	3.04	4.88	5.40	5.68	6.49	2.66	3.24	4.08	5.16
46	1.79	2.28	2.97	3.20	5.00	5.51	5.80	6.65	2.71	3.31	4.18	5.31
47	1.89	2.41	3.13	3.34	5.12	5.65	5.97	6.84	2.75	3.41	4.31	5.45
48	1.97	2.52	3.26	3.05	5.25	5.79	6.13	7.04	2.84	3.50	4.40	5.60
49	2.13	2.71	3.51	3.78	5.38	5.96	6.29	7.30	2.94	3.60	4.53	5.80
50	2.28	2.91	3.78	4.05	5.54	6.13	6.49	7.53	3.00	3.70	4.70	6.00
51	2.41	3.04	3.94	4.24	5.65	6.25	6.65	7.76	3.05	3.75	4.80	6.18
52	2.55	3.20	4.17	4.48	5.73	6.36	6.81	7.96	3.12	3.85	4.92	6.34
53	2.66	3.39	4.39	4.70	5.86	6.47	6.98	8.16	3.14	3.91	5.06	6.49
54	2.82	3.55	4.63	4.98	5.96	6.59	7.14	8.39	3.21	3.99	5.16	6.69
55	3.00	3.78	4.92	5.27	6.09	6.76	7.34	8.71	3.30	4.07	5.31	6.91
56	3.21	4.07	5.31	5.70	6.27	7.01	7.64	9.10	3.41	4.21	5.51	7.25
57	3.46	4.39	5.71	6.16	6.45	7.22	7.92	9.49	3.50	4.33	5.71	7.54
58	3.75	4.77	6.18	6.64	6.63	7.40	8.20	9.89	3.59	4.48	5.96	7.90
59	4.14	5.23	6.81	7.34	6.79	7.64	8.53	10.38	3.66	4.61	6.18	8.25
60	4.53	5.74	7.52	8.09	6.93	7.83	8.84	10.86	3.75	4.72	6.43	8.67
61	4.92	6.26	8.13	8.75	7.04	7.96	9.11	11.28	3.79	4.80	6.59	9.00
62	5.36	6.76	8.86	9.50	7.11	8.09	9.39	11.73	3.85	4.88	6.76	9.37
63	5.84	7.37	9.65	10.38	7.14	8.16	9.60	12.22	3.88	4.92	6.94	9.70
64	6.16	8.16	10.68	11.51	7.18	8.25	9.88	12.78	3.88	4.98	7.14	10.17
65	7.14	9.03	11.84	12.74	7.20	8.36	10.19	13.38	3.90	5.00	7.36	10.65
66	7.76	9.86	12.90	13.90	7.22	8.40	10.48	13.99	3.90	5.08	7.59	11.12
67	8.45	10.75	14.08	15.12	7.26	8.53	10.86	14.67	3.93	5.16	7.84	11.66
68	9.20	11.68	15.29	16.47	7.37	8.73	11.35	15.44	3.99	5.26	8.20	12.29
69	10.10	12.81	16.80	18.09	7.52	8.99	11.73	16.34	4.07	5.41	8.59	13.01
70	10.56	13.39	17.58	18.91	7.31	8.83	11.91	16.56	3.94	5.34	8.60	13.15
71	10.93	13.88	18.17	19.60	7.12	8.69	11.90	16.67	3.85	5.25	8.60	13.24
72	11.24	14.28	18.76	20.19	6.81	8.38	11.73	16.64	3.68	5.06	8.50	13.23
73	12.13	15.42	20.26	21.83	6.72	8.36	12.04	17.23	3.61	5.03	8.71	13.71
74	13.21	16.80	22.08	23.79	6.52	8.25	12.26	17.90	3.52	4.98	8.86	14.22
75	14.37	18.26	24.01	25.89	6.27	8.11	12.45	18.55	3.41	4.88	9.02	14.76
76	15.49	19.70	25.91	27.94	6.03	7.92	12.61	19.10	3.26	4.79	9.11	15.20
77	16.64	21.15	27.81	30.03	5.79	7.80	12.75	19.73	3.13	4.70	9.23	15.68
78	17.77	22.60	29.74	32.09	5.60	7.70	12.99	20.34	3.04	4.63	9.39	16.18
79	18.97	24.15	31.79	34.33	5.36	7.57	13.19	20.92	2.91	4.57	9.56	16.65
80	20.34	25.86	34.06	36.77	5.07	7.37	13.34	21.54	2.74	4.44	9.67	17.13
81	21.81	27.75	36.57	39.45	4.72	7.12	13.51	22.20	2.57	4.31	9.78	17.64
82	23.38	29.74	39.22	42.32	4.39	6.89	13.69	22.87	2.37	4.14	9.88	18.17
83	24.95	31.77	41.89	45.23	4.04	6.64	13.76	23.55	2.18	4.01	10.02	18.71
84	26.33	33.54	44.24	47.81	3.74	6.44	14.07	24.13	2.02	3.90	10.17	19.19
85	27.41	34.92	46.08	49.78	3.52	6.29	14.16	24.52	1.89	3.79	10.24	19.50
86	28.31	36.08	47.61	51.42	3.31	6.10	14.16	24.81	1.78	3.68	10.24	19.73
87	29.12	37.08	48.94	52.89	3.06	5.89	14.07	24.98	1.66	3.53	10.17	19.87
88	29.87	38.05	50.26	54.27	2.85	5.70	14.07	25.13	1.55	3.43	10.11	19.99
89	30.68	39.09	51.42	55.75	2.66	5.51	13.99	25.41	1.46	3.32	10.11	20.19
90	31.61	40.29	53.22	57.51	2.55	5.45	14.10	25.82	1.38	3.30	10.19	20.54
91	32.70	41.65	55.05	59.47	2.45	5.40	14.31	26.44	1.34	3.24	10.38	21.03
92	33.78	43.04	56.85	61.43	2.34	5.36	14.56	27.08	1.27	3.24	10.53	21.53
93	34.82	44.15	58.61	63.30	2.27	5.34	14.81	27.69	1.24	3.22	10.70	22.01
94	35.72	45.46	60.18	64.96	2.19	5.34	15.04	28.27	1.19	3.22	10.89	22.48
95	36.52	45.97	61.52	66.36	2.18	5.36	15.29	28.85	1.18	3.24	11.06	22.93
96-100	37.18	47.37	62.60	67.42	2.14	5.41	15.56	29.13	1.17	3.26	11.25	23.34

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 48**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	90 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.34	1.67	2.21	2.37	4.31	4.72	4.91	5.58	2.32	2.84	3.55	4.46
41	1.39	1.75	2.28	2.45	4.39	4.79	5.00	5.73	2.38	2.91	3.61	4.57
42	1.46	1.82	2.38	2.57	4.51	4.91	5.16	5.89	2.42	2.97	3.71	4.68
43	1.49	1.93	2.51	2.67	4.60	5.00	5.26	6.03	2.51	3.04	3.84	4.80
44	1.58	1.99	2.60	2.80	4.70	5.18	5.40	6.19	2.55	3.12	3.91	4.96
45	1.65	2.10	2.73	2.94	4.80	5.27	5.56	6.39	2.60	3.15	4.04	5.08
46	1.74	2.19	2.85	3.05	4.96	5.41	5.71	6.57	2.67	3.26	4.14	5.23
47	1.79	2.28	3.00	3.20	5.12	5.56	5.86	6.76	2.74	3.34	4.23	5.38
48	1.89	2.41	3.13	3.34	5.18	5.70	6.00	6.98	2.82	3.44	4.33	5.54
49	2.05	2.58	3.39	3.61	5.34	5.87	6.19	7.22	2.87	3.53	4.51	5.73
50	2.19	2.75	3.61	3.88	5.46	6.03	6.43	7.46	2.97	3.63	4.67	5.96
51	2.28	2.94	3.79	4.07	5.58	6.16	6.57	7.70	3.02	3.71	4.78	6.13
52	2.41	3.05	4.01	4.30	5.70	6.27	6.73	7.91	3.11	3.79	4.88	6.27
53	2.55	3.21	4.21	4.52	5.80	6.39	6.89	8.12	3.14	3.88	4.99	6.45
54	2.67	3.41	4.44	4.78	5.89	6.56	7.04	8.36	3.20	3.93	5.10	6.64
55	2.85	3.61	4.72	5.08	6.05	6.72	7.30	8.64	3.30	4.05	5.26	6.89
56	3.05	3.90	5.08	5.46	6.26	6.93	7.59	9.03	3.39	4.18	5.46	7.20
57	3.31	4.21	5.50	5.89	6.45	7.17	7.84	9.46	3.50	4.32	5.70	7.52
58	3.59	4.53	5.96	6.36	6.64	7.37	8.16	9.88	3.59	4.46	5.90	7.84
59	3.93	5.00	6.56	7.03	6.81	7.62	8.50	10.35	3.70	4.60	6.16	8.23
60	4.33	5.51	7.22	7.74	6.98	7.83	8.83	10.86	3.78	4.72	6.39	8.67
61	4.70	5.98	7.83	8.39	7.07	8.00	9.11	11.35	3.85	4.80	6.59	9.00
62	5.10	6.49	8.51	9.13	7.18	8.12	9.40	11.81	3.90	4.88	6.79	9.37
63	5.56	7.06	9.26	9.95	7.22	8.23	9.62	12.26	3.91	4.96	6.98	9.76
64	6.16	7.83	10.25	11.04	7.26	8.30	9.95	12.84	3.93	5.00	7.20	10.24
65	6.79	8.67	11.36	12.22	7.31	8.40	10.25	13.48	3.94	5.08	7.44	10.75
66	7.44	9.42	12.39	13.32	7.31	8.51	10.58	14.09	3.94	5.12	7.65	11.22
67	8.09	10.30	13.51	14.51	7.37	8.64	10.96	14.76	4.01	5.23	7.93	11.73
68	8.78	11.18	14.69	15.82	7.50	8.84	11.43	15.57	4.05	5.34	8.29	12.39
69	9.62	12.26	16.14	17.38	7.65	9.10	12.01	16.47	4.14	5.50	8.69	13.09
70	10.08	12.83	16.85	18.16	7.50	8.99	12.05	16.70	4.05	5.40	8.75	13.30
71	10.40	13.28	17.48	18.80	7.31	8.82	12.06	16.84	3.94	5.32	8.75	13.39
72	10.72	13.69	18.00	19.39	7.01	8.55	11.95	16.83	3.79	5.16	8.64	13.38
73	11.58	14.77	19.46	20.95	6.93	8.58	12.26	17.48	3.75	5.17	8.86	13.91
74	12.62	16.08	21.21	22.86	6.79	8.50	12.55	18.17	3.68	5.12	9.09	14.47
75	13.71	17.50	23.07	24.87	6.59	8.39	12.78	18.87	3.55	5.07	9.26	14.99
76	14.79	18.88	24.88	26.84	6.37	8.25	12.98	19.49	3.44	4.98	9.38	15.49
77	15.87	20.27	26.72	28.82	6.17	8.12	13.17	20.09	3.32	4.91	9.52	15.97
78	17.35	21.66	28.58	30.83	5.98	8.02	13.43	20.72	3.22	4.86	9.70	16.47
79	18.13	23.15	30.54	32.96	5.74	7.91	13.62	21.30	3.12	4.78	9.86	16.96
80	19.41	24.79	32.73	35.31	5.46	7.70	13.78	21.89	2.95	4.63	9.97	17.41
81	20.82	26.60	35.13	37.93	4.88	7.43	13.88	22.48	2.75	4.48	10.04	17.87
82	22.30	28.50	37.68	40.65	4.68	7.12	13.98	23.02	2.52	4.31	10.10	18.33
83	23.85	30.44	40.28	43.45	4.24	6.83	14.07	23.59	2.28	4.13	10.17	18.78
84	25.15	32.16	42.55	45.91	3.88	6.59	14.16	24.05	2.10	3.98	10.24	19.10
85	26.20	33.47	44.13	47.82	3.60	6.39	14.18	24.35	1.95	3.85	10.28	19.39
86	27.02	34.57	45.77	49.40	3.39	6.19	14.17	24.63	1.82	3.74	10.25	19.59
87	27.80	35.55	47.06	50.81	3.14	5.98	14.10	24.79	1.69	3.60	10.19	19.70
88	28.55	36.49	48.30	52.15	2.94	5.79	14.01	24.94	1.58	3.50	10.15	19.83
89	29.32	37.48	49.62	53.59	2.74	5.61	13.99	25.18	1.48	3.39	10.11	20.02
90	30.21	38.64	51.16	55.26	2.61	5.54	14.11	25.61	1.44	3.34	10.20	20.36
91	31.23	39.95	52.91	57.13	2.52	5.50	14.35	26.22	1.38	3.31	10.39	20.84
92	32.26	41.27	54.66	59.03	2.42	5.46	14.57	26.80	1.31	3.31	10.56	21.34
93	33.26	42.55	56.35	60.83	2.33	5.41	14.81	27.39	1.26	3.26	10.70	21.81
94	34.14	43.67	57.85	62.43	2.27	5.41	15.03	27.99	1.24	3.26	10.88	22.28
95	34.91	44.64	59.16	63.77	2.22	5.34	15.28	28.54	1.19	3.30	11.05	22.69
96-100	35.53	45.46	60.18	64.78	2.21	5.50	15.55	29.04	1.19	3.31	11.24	23.09

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 49**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	180 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	1.18	1.49	1.95	2.10	4.08	4.51	4.70	5.40	2.22	2.71	3.41	4.30
41	1.20	1.55	2.05	2.19	4.18	4.61	4.80	5.51	2.27	2.75	3.46	4.39
42	1.28	1.64	2.13	2.27	4.31	4.72	4.92	5.68	2.32	2.84	3.59	4.51
43	1.34	1.69	2.22	2.38	4.39	4.83	5.07	5.80	2.38	2.91	3.66	4.63
44	1.39	1.78	2.32	2.51	4.51	4.96	5.19	5.98	2.42	2.97	3.75	4.78
45	1.47	1.86	2.42	2.60	4.61	5.07	5.34	6.17	2.51	3.04	3.85	4.91
46	1.54	1.94	2.55	2.73	4.72	5.19	5.50	6.34	2.57	3.13	3.94	5.06
47	1.59	2.05	2.67	2.85	4.83	5.31	5.60	6.54	2.60	3.20	4.07	5.18
48	1.66	2.13	2.80	3.00	4.96	5.45	5.74	6.73	2.67	3.30	4.18	5.34
49	1.79	2.28	3.02	3.21	5.10	5.64	5.98	6.98	2.75	3.39	4.32	5.54
50	1.93	2.48	3.24	3.46	5.25	5.79	6.17	7.22	2.84	3.50	4.46	5.73
51	2.04	2.58	3.41	3.61	5.36	5.90	6.33	7.45	2.91	3.59	4.57	5.70
52	2.13	2.73	3.59	3.84	5.46	6.03	6.47	7.65	2.97	3.63	4.68	6.09
53	2.25	2.85	3.75	4.04	5.58	6.17	6.64	7.90	3.02	3.74	4.79	6.26
54	2.37	3.02	3.94	4.24	5.70	6.27	6.81	8.09	3.11	3.79	4.92	6.43
55	2.52	3.21	4.23	4.52	5.84	6.45	7.03	8.39	3.14	3.90	5.08	6.69
56	2.73	3.46	4.53	4.88	6.03	6.69	7.34	8.78	3.26	4.04	5.31	6.98
57	2.94	3.74	4.91	5.26	6.19	6.91	7.64	9.20	3.39	4.17	5.51	7.31
58	3.14	4.04	5.31	5.68	6.43	7.14	7.92	9.60	3.46	4.31	5.71	7.64
59	3.50	4.46	5.86	6.27	6.59	7.37	8.25	10.10	3.59	4.46	5.97	8.04
60	3.85	4.91	6.45	6.91	6.76	7.62	8.60	10.63	3.66	4.60	6.25	8.45
61	4.17	5.31	7.01	7.50	6.91	7.80	8.91	11.12	3.74	4.68	6.44	8.83
62	4.52	5.79	7.62	8.13	7.01	7.92	9.18	11.58	3.78	4.78	6.65	9.20
63	4.92	6.29	8.29	8.86	7.06	8.04	9.47	12.10	3.84	4.83	6.87	9.60
64	5.45	6.98	9.18	9.85	7.17	8.16	9.79	12.71	3.88	4.92	7.11	10.10
65	5.80	7.72	10.17	10.93	7.22	8.36	10.19	13.38	3.91	5.00	7.36	10.65
66	6.57	8.40	11.09	11.90	7.31	8.50	10.58	14.01	3.94	5.10	7.65	11.13
67	7.04	9.16	12.10	12.95	7.44	8.69	11.04	14.76	4.04	5.23	7.96	11.73
68	7.80	9.96	13.17	14.11	7.62	8.97	11.56	15.58	4.12	5.40	8.38	12.42
69	8.53	10.95	14.45	15.49	7.83	9.29	12.22	16.56	4.23	5.58	8.84	13.19
70	8.93	11.44	15.10	16.22	7.72	9.20	12.33	16.83	4.17	5.54	8.93	13.38
71	9.22	11.84	15.65	16.81	7.54	9.09	12.36	17.01	4.08	5.46	8.97	13.52
72	9.50	12.22	16.14	17.33	7.30	8.86	12.29	17.03	3.94	5.34	8.87	13.54
73	10.28	13.19	17.43	18.76	7.27	8.93	12.59	17.71	3.93	5.38	9.16	14.09
74	11.18	14.37	19.00	20.43	7.20	8.97	13.05	18.49	3.90	5.40	9.46	14.69
75	12.16	15.64	20.67	22.23	7.07	8.93	13.37	19.26	3.84	5.40	9.69	15.29
76	13.12	16.84	22.32	24.01	6.94	8.87	13.63	19.93	3.75	5.36	9.88	15.84
77	14.09	18.09	23.98	25.80	6.81	8.84	13.92	20.63	3.68	5.32	10.10	16.41
78	15.04	19.35	25.62	27.58	6.72	8.84	14.28	21.29	3.63	5.32	10.33	16.94
79	16.08	20.66	27.41	29.48	6.57	8.82	14.58	21.99	3.55	5.32	10.57	17.48
80	17.23	22.14	29.37	31.61	6.39	8.75	14.89	22.69	3.46	5.26	10.78	18.03
81	18.49	23.78	31.53	33.96	6.19	8.64	15.18	23.48	3.34	5.19	10.98	18.68
82	19.82	25.46	33.83	36.40	5.98	8.51	15.52	24.28	3.22	5.16	11.22	19.31
83	21.16	27.21	36.17	38.91	5.74	8.40	15.84	25.12	3.12	5.08	11.45	19.97
84	22.33	28.74	38.19	41.11	5.58	8.38	16.18	25.81	3.02	5.06	11.72	20.53
85	23.27	29.93	39.78	42.83	5.46	8.30	16.41	26.33	2.95	5.00	11.86	20.93
86	24.03	30.92	41.09	44.24	5.31	8.16	16.45	26.69	2.87	4.91	11.91	21.21
87	24.72	31.79	42.27	45.50	5.16	7.99	16.47	26.93	2.77	4.80	11.95	21.43
88	25.35	32.64	43.37	46.73	4.99	7.83	16.51	27.18	2.71	4.72	11.95	21.62
89	26.05	33.52	44.58	48.00	4.87	7.73	16.57	27.52	2.65	4.68	11.99	21.89
90	26.84	34.54	45.96	49.49	4.83	7.72	16.81	28.04	2.60	4.67	12.15	22.29
91	27.77	35.72	47.53	51.19	4.80	7.76	17.14	28.73	2.60	4.68	12.42	22.86
92	28.67	36.92	49.10	52.89	4.79	7.70	17.44	29.45	2.60	4.70	12.63	23.41
93	29.57	38.05	50.61	54.50	4.78	7.82	17.80	30.14	2.58	4.71	12.89	23.96
94	30.34	39.06	51.96	55.93	4.79	7.90	18.14	30.79	2.58	4.77	13.12	24.49
95	31.03	39.95	53.14	57.12	4.79	7.92	18.46	31.41	2.60	4.79	13.37	25.02
96-100	31.59	40.56	54.07	58.01	4.83	8.00	18.78	31.98	2.61	4.83	13.57	25.43

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016

UNUM LIFE INSURANCE COMPANY OF AMERICA  
Individual Long-Term Care  
Advantage I

**Table 50**

Policy Form Series: 5092

Policy Form	5292
Elimination Period	365 Days
Inflation	5% Simple No Cap
Reduce Paid-up Benefit	Yes

Issue Age	Nursing Home				Professional Care				Informal Care			
	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime	2 Years	3 Years	6 Years	Lifetime
18-40	0.95	1.20	1.59	1.69	3.50	3.84	4.04	4.78	1.89	2.28	2.91	3.78
41	1.00	1.28	1.66	1.78	3.55	3.93	4.12	4.88	1.94	2.37	3.00	3.90
42	1.04	1.34	1.74	0.72	3.63	4.01	4.23	5.00	1.97	2.42	3.05	3.99
43	1.08	1.39	1.82	1.94	3.74	4.12	4.37	5.16	2.04	2.51	3.14	4.12
44	1.14	1.46	1.89	2.04	3.84	4.23	4.46	5.31	2.06	2.57	3.24	4.23
45	1.19	1.49	1.97	2.12	3.93	4.33	4.60	5.46	2.13	2.65	3.32	4.33
46	1.24	1.59	2.10	2.21	4.04	4.46	4.77	5.65	2.19	2.71	3.44	4.48
47	1.31	1.66	2.19	2.32	4.14	4.57	4.88	5.80	2.25	2.75	3.53	4.51
48	1.38	1.75	2.28	2.42	4.24	4.68	5.00	5.98	2.28	2.84	3.61	4.78
49	1.47	1.86	2.45	2.60	4.39	4.86	5.19	6.25	2.37	2.94	3.75	4.98
50	1.58	2.04	2.65	2.82	4.52	4.99	5.40	6.49	2.45	3.02	3.91	5.16
51	1.65	2.12	2.75	2.95	4.63	5.12	5.54	6.69	2.51	3.12	4.01	5.34
52	1.74	2.22	2.94	3.12	4.72	5.25	5.70	6.89	2.57	3.15	4.12	5.50
53	1.82	2.34	3.11	3.26	4.83	5.40	5.86	7.11	2.60	3.24	4.23	5.68
54	1.94	2.48	3.24	3.44	4.92	5.51	6.03	7.34	2.67	3.31	4.37	5.86
55	2.05	2.65	3.46	3.66	5.08	5.68	6.25	7.65	2.74	3.43	4.52	6.09
56	2.21	2.84	3.74	3.94	5.26	5.89	6.54	8.00	2.85	3.55	4.72	6.39
57	2.38	3.05	4.04	4.30	5.46	6.13	6.84	8.40	2.95	3.70	4.96	6.72
58	2.58	3.31	4.33	4.61	5.65	6.34	7.14	8.84	3.05	3.84	5.16	7.04
59	2.84	3.63	4.79	5.10	5.86	6.59	7.50	9.37	3.15	3.99	5.41	7.44
60	3.13	4.04	5.27	5.64	6.05	6.84	7.84	9.89	3.30	4.14	5.70	7.90
61	3.41	4.37	5.73	6.10	6.19	7.04	8.20	10.39	3.34	4.24	5.96	8.29
62	3.70	4.72	6.25	6.64	6.34	7.25	8.53	10.93	3.44	4.37	6.18	8.69
63	4.04	5.16	6.79	7.22	6.45	7.40	8.87	11.44	3.51	4.48	6.43	9.11
64	4.46	5.71	7.53	8.00	6.63	7.64	9.30	12.13	3.59	4.61	6.73	9.65
65	4.92	6.33	8.36	8.87	6.74	7.83	9.76	12.90	3.63	4.72	7.04	10.24
66	5.38	6.91	9.11	9.70	6.89	8.05	10.19	13.61	3.74	4.86	7.36	10.79
67	5.86	7.52	9.95	10.58	7.06	8.30	10.70	14.37	3.84	5.00	7.74	11.43
68	6.39	8.20	10.83	11.52	7.30	8.64	11.35	15.24	3.93	5.23	8.20	12.13
69	7.01	9.00	11.88	12.65	7.54	9.03	12.04	16.25	4.08	5.45	8.71	12.92
70	7.31	9.40	12.44	13.28	7.53	9.03	12.24	16.60	4.07	5.46	8.84	13.19
71	7.57	9.76	12.89	13.71	7.45	9.02	12.36	16.84	4.04	5.45	8.97	13.39
72	7.82	10.04	13.29	14.17	7.27	8.87	12.36	16.91	3.93	5.36	8.97	13.46
73	8.44	10.86	14.38	15.32	7.36	9.06	12.89	17.71	3.98	5.46	9.31	14.09
74	9.20	11.82	15.67	16.70	7.40	9.23	13.39	18.57	4.01	5.56	9.69	14.77
75	10.00	12.89	17.05	18.21	7.40	9.37	13.88	19.46	4.01	5.64	10.04	15.47
76	10.79	13.90	18.41	19.64	7.37	9.42	14.28	20.26	3.99	5.68	10.33	16.11
77	11.58	14.90	19.79	21.12	7.37	9.56	14.74	21.06	3.99	5.74	10.66	16.75
78	12.39	15.95	21.16	22.59	7.40	9.67	15.18	21.83	3.99	5.84	10.98	17.38
79	13.24	17.04	22.63	24.15	7.37	9.78	15.67	22.63	3.99	5.90	11.33	18.02
80	14.18	18.27	24.26	25.89	7.34	9.86	16.11	23.48	3.98	5.96	11.64	18.68
81	15.23	19.60	26.06	27.80	7.26	9.92	16.53	24.34	3.93	5.97	11.96	19.36
82	16.32	21.03	27.85	29.83	7.17	9.96	17.01	25.26	3.88	6.00	12.31	20.09
83	17.43	22.47	29.87	31.88	7.06	10.02	17.50	26.15	3.84	6.03	12.63	20.81
84	18.42	23.74	31.59	33.69	7.01	10.08	17.89	26.92	3.79	6.09	12.95	21.40
85	18.78	24.72	32.89	35.11	6.94	10.08	18.22	27.48	3.75	6.09	13.17	21.85
86	19.82	25.53	33.98	36.29	6.87	10.04	18.37	27.92	3.71	6.05	13.29	22.21
87	20.37	26.25	34.96	37.31	6.74	9.96	18.49	28.27	3.66	6.00	13.37	22.48
88	20.92	26.98	35.90	38.32	6.69	9.88	18.60	28.57	3.61	5.97	13.46	22.73
89	21.49	27.69	36.86	39.36	6.64	9.86	18.76	28.99	3.59	5.96	13.57	23.06
90	22.14	28.57	38.03	40.61	6.65	9.95	19.08	29.60	3.60	5.98	13.79	23.55
91	22.92	29.53	39.34	41.97	6.72	10.06	19.50	30.37	3.61	6.07	14.10	24.15
92	23.67	30.52	40.63	43.37	6.74	10.17	19.93	31.14	3.66	6.16	14.38	24.58
93	24.40	31.47	41.89	44.70	6.81	10.30	20.35	31.91	3.68	6.24	14.71	25.36
94	25.05	32.31	43.02	45.87	6.87	10.44	20.76	32.66	3.71	6.29	15.03	25.96
95	25.61	33.04	43.96	46.86	6.94	10.57	21.15	33.29	3.75	6.33	15.32	26.51
96-100	26.08	33.64	44.70	47.56	7.01	10.68	21.54	33.89	3.79	6.45	15.58	26.98

Monthly Premium Rates Per \$100 Monthly Nursing Home Benefit

PA Incr-Inflation Only, Tier 3-2016



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	3.30	5.03	5.60	6.17	7.61	9.04	10.49
31	3.30	5.03	5.60	6.17	7.61	9.04	10.49
32	3.30	5.03	5.60	6.17	7.61	9.04	10.49
33	3.30	5.03	5.60	6.17	7.61	9.04	10.49
34	3.42	5.16	5.76	6.34	7.79	9.25	10.70
35	3.55	5.33	5.92	6.52	8.00	9.48	10.96
36	3.67	5.48	6.07	6.68	8.17	9.67	11.18
37	3.80	5.63	6.24	6.84	8.38	9.90	11.41
38	3.95	5.81	6.43	7.06	8.59	10.14	11.69
39	4.12	6.00	6.64	7.26	8.84	10.42	12.01
40	4.28	6.23	6.86	7.51	9.12	10.74	12.35
41	4.51	6.50	7.16	7.82	9.49	11.15	12.82
42	4.76	6.82	7.51	8.20	9.91	11.62	13.34
43	5.03	7.15	7.87	8.57	10.36	12.13	13.90
44	5.30	7.51	8.24	8.99	10.82	12.66	14.50
45	5.60	7.90	8.65	9.41	11.32	13.24	15.14
46	5.88	8.17	8.93	9.70	11.76	13.72	15.67
47	6.17	8.47	9.25	10.01	12.23	14.26	16.27
48	6.49	8.82	9.59	10.37	12.77	14.84	16.94
49	6.84	9.19	9.96	10.75	13.36	15.53	17.69
50	7.24	9.60	10.39	11.20	14.00	16.27	18.53
51	7.62	10.02	10.82	11.62	14.66	17.02	19.38
52	8.06	10.48	11.29	12.11	15.42	17.86	20.32
53	8.53	10.98	11.81	12.62	16.21	18.78	21.35
54	9.05	11.56	12.38	13.21	17.10	19.79	22.48
55	9.62	12.16	13.00	13.84	18.08	20.89	23.71
56	10.49	13.13	14.00	14.88	19.58	22.61	25.63
57	11.44	14.17	15.10	16.01	21.22	24.48	27.74
58	12.49	15.34	16.27	17.22	23.00	26.50	30.00
59	13.64	16.57	17.56	18.53	24.94	28.70	32.46
60	14.92	17.95	18.96	19.97	27.05	31.08	35.12
61	16.45	19.60	20.64	21.70	29.56	33.92	38.29
62	18.14	21.41	22.48	23.57	32.29	37.01	41.74
63	20.44	23.81	24.92	26.05	35.75	40.85	45.96
64	23.00	26.47	27.62	28.79	39.53	45.02	50.53
65	25.78	29.33	30.52	31.70	43.52	49.44	55.37
66	28.87	32.66	33.94	35.21	47.86	54.18	60.52
67	32.30	36.35	37.70	39.06	52.54	59.28	66.04
68	35.59	39.89	41.32	42.74	57.06	64.21	71.38
69	39.25	43.79	45.30	46.82	62.00	69.59	77.18
70	41.44	46.04	47.57	49.12	64.45	72.12	79.80
71	43.73	48.36	49.91	51.44	66.89	74.60	82.33
72	46.08	50.72	52.27	53.82	69.29	77.03	84.77
73	51.10	55.97	57.60	59.22	75.48	83.60	91.74
74	56.74	61.86	63.58	65.28	82.36	90.90	99.44
75	64.60	70.37	72.29	74.21	93.44	103.06	112.68
76	71.96	78.01	80.02	82.03	102.17	112.24	122.30
77	79.98	86.30	88.42	90.52	111.59	122.12	132.65
78	88.16	94.72	96.89	99.07	120.90	131.81	142.72
79	96.96	103.76	106.03	108.30	130.99	142.33	153.67
80	106.32	113.39	115.74	118.09	141.66	153.44	165.23
81	116.29	123.61	126.05	128.48	152.87	165.06	177.25
82	126.76	134.29	136.80	139.31	164.41	176.96	189.52
83	139.04	146.84	149.44	152.04	178.04	191.04	204.04
84	152.05	160.15	162.85	165.55	192.58	206.09	219.59
85	175.55	184.90	188.00	191.12	222.25	237.82	253.38
86	190.66	200.18	203.35	206.53	238.27	254.15	270.01
87	206.24	215.88	219.10	222.31	254.46	270.53	286.60
88	222.08	231.78	235.01	238.25	270.55	286.72	302.87
89	238.10	247.82	251.06	254.30	286.70	302.92	319.12
90	254.06	263.81	267.06	270.30	302.77	319.01	335.23
91	268.51	278.26	281.51	284.75	317.24	333.49	349.74
92	281.66	291.50	294.78	298.06	330.85	347.26	363.65
93	294.22	304.43	307.84	311.23	345.28	362.29	379.31
94	305.88	316.33	319.82	323.30	358.16	375.60	393.04
95	317.39	328.12	331.69	335.27	371.00	388.87	406.74
96	328.84	339.77	343.42	347.05	383.51	401.74	419.95
97	340.07	350.98	354.61	358.25	394.61	412.79	430.98
98	351.52	362.46	366.11	369.76	406.22	424.46	442.70
99	362.92	373.94	377.62	381.29	418.02	436.39	454.76
100	373.44	384.48	388.16	391.84	428.64	447.04	465.43

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	4.36	6.71	7.49	8.28	10.24	12.18	14.15
31	4.36	6.71	7.49	8.28	10.24	12.18	14.15
32	4.36	6.71	7.49	8.28	10.24	12.18	14.15
33	4.36	6.71	7.49	8.28	10.24	12.18	14.15
34	4.52	6.90	7.70	8.48	10.48	12.46	14.45
35	4.69	7.12	7.93	8.74	10.76	12.79	14.81
36	4.85	7.32	8.12	8.95	11.00	13.06	15.10
37	5.03	7.52	8.35	9.18	11.26	13.34	15.43
38	5.21	7.75	8.59	9.46	11.57	13.69	15.80
39	5.41	8.00	8.87	9.74	11.89	14.06	16.22
40	5.64	8.29	9.18	10.06	12.26	14.50	16.70
41	5.94	8.66	9.58	10.49	12.78	15.06	17.33
42	6.26	9.10	10.03	10.97	13.32	15.67	18.02
43	6.61	9.54	10.50	11.48	13.91	16.34	18.78
44	6.98	10.01	11.02	12.02	14.54	17.05	19.58
45	7.37	10.51	11.57	12.60	15.22	17.84	20.45
46	7.73	10.87	11.93	12.97	15.80	18.49	21.18
47	8.11	11.28	12.34	13.39	16.45	19.22	22.00
48	8.54	11.74	12.79	13.86	17.17	20.04	22.91
49	9.00	12.23	13.31	14.38	17.95	20.95	23.93
50	9.50	12.78	13.87	14.96	18.84	21.96	25.06
51	10.03	13.33	14.42	15.53	19.74	22.97	26.21
52	10.60	13.94	15.06	16.16	20.72	24.10	27.48
53	11.22	14.60	15.73	16.86	21.82	25.36	28.88
54	11.89	15.35	16.49	17.64	23.00	26.70	30.42
55	12.64	16.15	17.30	18.48	24.31	28.19	32.09
56	13.79	17.41	18.64	19.85	26.33	30.52	34.69
57	15.02	18.80	20.08	21.34	28.54	33.04	37.55
58	16.39	20.33	21.64	22.93	30.94	35.78	40.63
59	17.92	21.97	23.33	24.67	33.54	38.75	43.97
60	19.57	23.77	25.18	26.58	36.37	41.98	47.58
61	21.56	25.93	27.40	28.85	39.76	45.83	51.89
62	23.77	28.31	29.81	31.33	43.45	50.02	56.57
63	26.77	31.46	33.02	34.58	48.10	55.20	62.30
64	30.11	34.96	36.58	38.18	53.18	60.88	68.56
65	33.74	38.71	40.37	42.02	58.58	66.86	75.14
66	37.79	43.12	44.88	46.66	64.42	73.30	82.18
67	42.25	47.95	49.85	51.76	70.74	80.23	89.72
68	46.55	52.61	54.62	56.65	76.84	86.93	97.03
69	51.31	57.76	59.89	62.04	83.52	94.26	104.98
70	54.17	60.71	62.88	65.05	86.82	97.70	108.59
71	57.16	63.74	65.94	68.14	90.13	101.11	112.12
72	60.22	66.85	69.06	71.27	93.38	104.44	115.50
73	66.74	73.74	76.08	78.41	101.75	113.42	125.09
74	74.09	81.48	83.95	86.41	111.05	123.37	135.70
75	84.34	92.68	95.45	98.23	126.01	139.90	153.79
76	93.95	102.73	105.66	108.59	137.86	152.50	167.14
77	104.39	113.64	116.72	119.81	150.66	166.08	181.50
78	115.04	124.70	127.92	131.14	163.32	179.41	195.50
79	126.49	136.60	139.97	143.34	177.05	193.90	210.74
80	138.64	149.22	152.76	156.29	191.57	209.21	226.85
81	151.60	162.64	166.32	170.00	206.82	225.23	243.64
82	165.17	176.65	180.47	184.30	222.55	241.68	260.81
83	181.08	193.09	197.09	201.10	241.12	261.13	281.15
84	197.90	210.52	214.72	218.92	260.93	281.94	302.94
85	228.35	242.94	247.80	252.66	301.28	325.60	349.91
86	248.00	263.02	268.02	273.02	323.09	348.11	373.14
87	268.26	283.63	288.74	293.87	345.07	370.68	396.29
88	288.88	304.49	309.70	314.90	366.96	392.99	419.02
89	309.70	325.54	330.83	336.11	388.91	415.31	441.72
90	330.47	346.51	351.86	357.22	410.74	437.48	464.24
91	349.24	365.46	370.87	376.28	430.38	457.43	484.48
92	366.34	382.82	388.32	393.83	448.81	476.30	503.80
93	382.64	399.78	405.49	411.20	468.35	496.92	525.49
94	397.76	415.38	421.25	427.12	485.82	515.17	544.52
95	412.69	430.79	436.82	442.86	503.20	533.36	563.53
96	427.49	446.02	452.18	458.36	520.10	550.97	581.84
97	441.97	460.60	466.80	473.02	535.08	566.11	597.14
98	456.68	475.49	481.76	488.03	550.73	582.07	613.42
99	471.20	490.27	496.62	502.98	566.53	598.31	630.08
100	484.38	503.63	510.04	516.46	580.60	612.67	644.75

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 3**

Benefit Period	<b>4 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.09	7.90	8.83	9.77	12.11	14.45	16.80
31	5.09	7.90	8.83	9.77	12.11	14.45	16.80
32	5.09	7.90	8.83	9.77	12.11	14.45	16.80
33	5.09	7.90	8.83	9.77	12.11	14.45	16.80
34	5.27	8.12	9.08	10.02	12.41	14.78	17.15
35	5.48	8.38	9.36	10.32	12.73	15.17	17.59
36	5.64	8.59	9.58	10.56	13.01	15.48	17.94
37	5.83	8.83	9.84	10.84	13.33	15.83	18.32
38	6.06	9.11	10.13	11.15	13.69	16.22	18.78
39	6.29	9.41	10.45	11.48	14.08	16.67	19.26
40	6.55	9.73	10.79	11.86	14.52	17.17	19.81
41	6.89	10.18	11.26	12.36	15.10	17.83	20.57
42	7.26	10.66	11.78	12.91	15.74	18.58	21.41
43	7.66	11.18	12.34	13.51	16.44	19.36	22.30
44	8.09	11.74	12.95	14.16	17.18	20.22	23.26
45	8.54	12.32	13.58	14.83	18.00	21.14	24.30
46	8.94	12.73	14.00	15.26	18.67	21.91	25.15
47	9.38	13.21	14.47	15.74	19.43	22.79	26.14
48	9.88	13.73	15.01	16.30	20.29	23.75	27.23
49	10.40	14.32	15.61	16.91	21.23	24.84	28.44
50	11.00	14.94	16.26	17.57	22.27	26.03	29.80
51	11.59	15.58	16.91	18.24	23.34	27.24	31.16
52	12.24	16.28	17.64	18.98	24.49	28.60	32.68
53	12.95	17.05	18.42	19.80	25.79	30.07	34.34
54	13.73	17.92	19.31	20.70	27.20	31.68	36.18
55	14.60	18.84	20.26	21.67	28.74	33.47	38.17
56	15.90	20.32	21.79	23.27	31.13	36.22	41.30
57	17.33	21.92	23.46	25.00	33.76	39.22	44.70
58	18.89	23.66	25.27	26.86	36.59	42.49	48.38
59	20.62	25.57	27.22	28.87	39.66	46.01	52.37
60	22.52	27.64	29.35	31.07	43.03	49.86	56.69
61	24.80	30.14	31.91	33.68	47.03	54.44	61.85
62	27.32	32.87	34.70	36.55	51.41	59.42	67.44
63	30.73	36.49	38.42	40.33	56.92	65.63	74.35
64	34.56	40.51	42.50	44.50	62.94	72.40	81.86
65	38.68	44.82	46.86	48.91	69.35	79.57	89.80
66	43.31	49.90	52.09	54.29	76.28	87.29	98.27
67	48.41	55.49	57.85	60.20	83.81	95.60	107.40
68	53.30	60.86	63.37	65.89	91.07	103.66	116.23
69	58.73	66.79	69.47	72.16	99.00	112.43	125.86
70	61.99	70.19	72.91	75.65	102.96	116.63	130.28
71	65.35	73.67	76.44	79.21	106.92	120.78	134.64
72	68.83	77.23	80.04	82.84	110.84	124.85	138.85
73	76.26	85.18	88.14	91.12	120.84	135.70	150.56
74	84.61	94.08	97.24	100.39	131.95	147.73	163.51
75	96.29	106.98	110.54	114.11	149.77	167.59	185.42
76	107.23	118.58	122.36	126.14	163.99	182.92	201.84
77	119.11	131.16	135.18	139.19	179.35	199.43	219.50
78	131.22	143.89	148.12	152.34	194.57	215.69	236.80
79	144.20	157.57	162.02	166.48	211.03	233.30	255.58
80	157.97	172.07	176.76	181.46	228.43	251.92	275.41
81	172.62	187.44	192.38	197.32	246.71	271.40	296.10
82	187.94	203.47	208.64	213.82	265.56	291.43	317.30
83	205.88	222.26	227.72	233.18	287.77	315.07	342.37
84	224.80	242.14	247.91	253.68	311.45	340.33	369.22
85	259.10	279.22	285.91	292.62	359.63	393.13	426.64
86	281.40	302.28	309.24	316.19	385.78	420.56	455.35
87	304.39	325.94	333.13	340.32	412.16	448.08	484.00
88	327.78	349.90	357.28	364.66	438.41	475.28	512.16
89	351.40	374.06	381.61	389.17	464.71	502.48	540.25
90	374.95	398.12	405.85	413.58	490.86	529.50	568.13
91	396.23	419.86	427.73	435.60	514.36	553.73	593.11
92	415.61	439.76	447.82	455.87	536.40	576.66	616.92
93	434.09	459.22	467.59	475.97	559.73	601.61	643.49
94	451.20	477.07	485.70	494.32	580.56	623.69	666.80
95	468.07	494.71	503.59	512.47	601.28	645.68	690.08
96	484.75	512.09	521.20	530.30	621.41	666.96	712.51
97	501.02	528.66	537.88	547.08	639.18	685.24	731.28
98	517.46	545.51	554.86	564.20	657.71	704.45	751.20
99	533.53	562.08	571.61	581.12	676.32	723.92	771.53
100	547.80	576.79	586.45	596.11	692.71	741.01	789.31

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 4**

Benefit Period	<b>5 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.53	8.66	9.72	10.76	13.37	15.98	18.59
31	5.53	8.66	9.72	10.76	13.37	15.98	18.59
32	5.53	8.66	9.72	10.76	13.37	15.98	18.59
33	5.53	8.66	9.72	10.76	13.37	15.98	18.59
34	5.74	8.92	9.97	11.04	13.69	16.34	19.01
35	5.95	9.20	10.28	11.35	14.06	16.78	19.49
36	6.14	9.44	10.52	11.63	14.38	17.12	19.87
37	6.35	9.70	10.82	11.94	14.72	17.51	20.30
38	6.59	10.00	11.12	12.26	15.11	17.95	20.80
39	6.83	10.32	11.48	12.64	15.54	18.43	21.35
40	7.10	10.68	11.87	13.06	16.02	18.98	21.96
41	7.46	11.15	12.38	13.61	16.67	19.74	22.80
42	7.88	11.69	12.95	14.22	17.39	20.57	23.74
43	8.30	12.24	13.56	14.88	18.16	21.44	24.73
44	8.75	12.85	14.22	15.58	18.98	22.39	25.81
45	9.25	13.50	14.92	16.32	19.87	23.42	26.96
46	9.68	13.96	15.37	16.80	20.63	24.29	27.94
47	10.15	14.46	15.90	17.33	21.47	25.26	29.02
48	10.68	15.02	16.48	17.92	22.42	26.33	30.24
49	11.26	15.65	17.11	18.58	23.46	27.53	31.58
50	11.89	16.34	17.83	19.31	24.62	28.86	33.11
51	12.53	17.03	18.53	20.04	25.78	30.20	34.62
52	13.22	17.81	19.32	20.84	27.07	31.70	36.32
53	13.99	18.64	20.17	21.73	28.50	33.34	38.18
54	14.83	19.56	21.13	22.70	30.07	35.15	40.22
55	15.74	20.57	22.16	23.76	31.76	37.10	42.44
56	17.14	22.15	23.82	25.49	34.42	40.18	45.92
57	18.67	23.89	25.63	27.36	37.30	43.51	49.72
58	20.35	25.78	27.59	29.40	40.44	47.12	53.82
59	22.19	27.82	29.70	31.57	43.82	51.05	58.26
60	24.20	30.05	31.99	33.94	47.54	55.32	63.11
61	26.65	32.72	34.75	36.78	51.97	60.42	68.84
62	29.34	35.66	37.78	39.86	56.80	65.95	75.11
63	32.96	39.55	41.75	43.94	62.89	72.86	82.84
64	37.02	43.86	46.13	48.41	69.56	80.41	91.26
65	41.42	48.47	50.82	53.17	76.66	88.42	100.16
66	46.34	53.94	56.47	59.00	84.35	97.03	109.69
67	51.78	59.96	62.68	65.41	92.70	106.33	119.96
68	56.98	65.72	68.65	71.57	100.74	115.33	129.91
69	62.76	72.12	75.24	78.36	109.55	125.15	140.75
70	66.18	75.74	78.92	82.12	113.95	129.88	145.81
71	69.76	79.46	82.72	85.96	118.38	134.58	150.79
72	73.42	83.28	86.57	89.86	122.75	139.19	155.64
73	81.29	91.80	95.30	98.81	133.86	151.38	168.90
74	90.14	101.35	105.10	108.83	146.22	164.92	183.61
75	102.52	115.21	119.45	123.67	165.98	187.14	208.30
76	114.14	127.69	132.20	136.73	181.88	204.47	227.05
77	126.76	141.22	146.04	150.85	199.06	223.15	247.25
78	139.58	154.88	159.98	165.08	216.08	241.58	267.07
79	153.34	169.57	174.97	180.38	234.49	261.54	288.59
80	167.88	185.09	190.82	196.56	253.93	282.62	311.32
81	183.32	201.53	207.60	213.67	274.36	304.70	335.05
82	199.45	218.65	225.05	231.44	295.43	327.42	359.40
83	218.29	238.68	245.47	252.28	320.22	354.19	388.16
84	238.13	259.82	267.06	274.28	346.60	382.75	418.91
85	274.18	299.36	307.76	316.16	400.15	442.15	484.14
86	297.76	324.10	332.88	341.66	429.47	473.36	517.27
87	322.08	349.48	358.61	367.74	459.06	504.72	550.38
88	346.81	375.16	384.60	394.04	488.51	535.74	582.97
89	371.81	401.05	410.80	420.54	518.02	566.76	615.49
90	396.72	426.84	436.88	446.93	547.33	597.54	647.75
91	419.22	450.11	460.40	470.70	573.66	625.14	676.62
92	439.70	471.42	481.99	492.56	598.28	651.14	704.00
93	459.22	492.23	503.23	514.25	624.29	679.31	734.34
94	477.28	511.33	522.67	534.02	647.52	704.26	761.00
95	495.06	530.16	541.86	553.56	670.57	729.07	787.57
96	512.60	548.68	560.70	572.72	692.94	753.06	813.17
97	529.64	566.26	578.46	590.66	712.69	773.71	834.72
98	546.76	584.04	596.47	608.90	733.19	795.32	857.47
99	563.32	601.39	614.08	626.77	753.68	817.13	880.58
100	577.68	616.45	629.36	642.29	771.49	836.10	900.71

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 5**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.87	9.25	10.38	11.51	14.33	17.14	19.97
31	5.87	9.25	10.38	11.51	14.33	17.14	19.97
32	5.87	9.25	10.38	11.51	14.33	17.14	19.97
33	5.87	9.25	10.38	11.51	14.33	17.14	19.97
34	6.07	9.50	10.66	11.80	14.66	17.54	20.41
35	6.29	9.82	10.98	12.14	15.07	18.00	20.92
36	6.50	10.06	11.24	12.43	15.40	18.37	21.34
37	6.71	10.33	11.53	12.76	15.76	18.78	21.79
38	6.96	10.64	11.87	13.09	16.18	19.25	22.33
39	7.21	10.98	12.24	13.50	16.64	19.78	22.92
40	7.51	11.38	12.66	13.94	17.15	20.36	23.58
41	7.90	11.87	13.21	14.53	17.84	21.17	24.49
42	8.30	12.43	13.81	15.18	18.61	22.07	25.50
43	8.76	13.03	14.46	15.89	19.44	23.02	26.58
44	9.23	13.68	15.16	16.63	20.33	24.04	27.74
45	9.74	14.36	15.90	17.45	21.29	25.13	28.98
46	10.20	14.84	16.39	17.94	22.09	26.06	30.02
47	10.70	15.37	16.93	18.49	23.00	27.11	31.20
48	11.24	15.98	17.56	19.13	24.01	28.26	32.51
49	11.86	16.63	18.23	19.81	25.13	29.56	33.97
50	12.52	17.36	18.97	20.59	26.38	31.00	35.60
51	13.18	18.10	19.72	21.36	27.62	32.44	37.25
52	13.91	18.89	20.54	22.22	29.00	34.04	39.07
53	14.71	19.78	21.46	23.15	30.54	35.81	41.09
54	15.58	20.74	22.45	24.18	32.21	37.74	43.30
55	16.55	21.79	23.54	25.28	34.03	39.85	45.68
56	18.00	23.47	25.30	27.12	36.86	43.14	49.43
57	19.60	25.30	27.19	29.09	39.95	46.73	53.52
58	21.34	27.26	29.24	31.21	43.31	50.62	57.95
59	23.24	29.41	31.46	33.50	46.94	54.84	62.74
60	25.36	31.74	33.86	36.00	50.90	59.44	67.96
61	27.88	34.54	36.77	38.99	55.64	64.90	74.16
62	30.66	37.61	39.91	42.23	60.82	70.86	80.93
63	34.43	41.66	44.08	46.49	67.33	78.30	89.27
64	38.64	46.16	48.67	51.18	74.48	86.42	98.38
65	43.18	50.96	53.56	56.15	82.08	95.05	108.02
66	48.29	56.69	59.51	62.30	90.34	104.34	118.34
67	53.93	63.00	66.02	69.04	99.28	114.38	129.50
68	59.34	69.06	72.29	75.53	107.90	124.09	140.29
69	65.33	75.73	79.20	82.67	117.36	134.70	152.05
70	68.87	79.51	83.05	86.60	122.10	139.84	157.58
71	72.54	83.40	87.01	90.65	126.84	144.95	163.06
72	76.32	87.36	91.04	94.73	131.56	149.98	168.40
73	84.46	96.26	100.20	104.14	143.50	163.19	182.87
74	93.61	106.25	110.46	114.67	156.80	177.86	198.94
75	106.44	120.74	125.52	130.30	178.01	201.86	225.72
76	118.48	133.82	138.94	144.05	195.20	220.78	246.35
77	131.54	147.98	153.47	158.94	213.74	241.15	268.55
78	144.82	162.29	168.11	173.94	232.18	261.29	290.40
79	159.02	177.64	183.84	190.03	252.06	283.07	314.08
80	174.04	193.84	200.44	207.04	273.06	306.06	339.07
81	189.95	210.98	217.99	225.00	295.09	330.14	365.20
82	206.56	228.80	236.22	243.64	317.82	354.90	391.99
83	225.92	249.64	257.54	265.45	344.52	384.05	423.58
84	246.28	271.60	280.03	288.47	372.88	415.08	457.27
85	283.31	312.72	322.52	332.34	430.38	479.40	528.42
86	307.68	338.57	348.85	359.15	462.08	513.55	565.02
87	332.81	365.08	375.83	386.58	494.10	547.86	601.63
88	358.37	391.88	403.06	414.23	525.96	581.82	637.68
89	384.18	418.92	430.50	442.08	557.86	615.76	673.64
90	409.91	445.84	457.81	469.79	589.55	649.43	709.30
91	433.15	470.11	482.44	494.76	617.96	679.57	741.18
92	454.30	492.34	505.02	517.70	644.52	707.93	771.34
93	474.42	514.03	527.24	540.46	672.52	738.54	804.58
94	493.03	533.93	547.56	561.18	697.50	765.66	833.82
95	511.32	553.51	567.58	581.64	722.29	792.62	862.94
96	529.32	572.72	587.18	601.66	746.33	818.66	891.01
97	546.73	590.88	605.60	620.32	767.51	841.09	914.69
98	564.10	609.16	624.17	639.19	789.40	864.49	939.60
99	580.68	626.77	642.13	657.50	811.14	887.96	964.78
100	594.64	641.66	657.34	673.02	829.78	908.16	986.53

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 6**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.43	12.66	14.39	16.15	20.51	24.86	29.23
31	7.43	12.66	14.39	16.15	20.51	24.86	29.23
32	7.43	12.66	14.39	16.15	20.51	24.86	29.23
33	7.43	12.66	14.39	16.15	20.51	24.86	29.23
34	7.66	12.98	14.77	16.55	20.99	25.42	29.87
35	7.93	13.39	15.19	17.02	21.54	26.09	30.61
36	8.17	13.70	15.55	17.39	22.00	26.60	31.21
37	8.44	14.06	15.94	17.82	22.51	27.20	31.90
38	8.72	14.47	16.39	18.30	23.10	27.89	32.68
39	9.04	14.92	16.87	18.84	23.75	28.64	33.55
40	9.38	15.42	17.42	19.44	24.47	29.50	34.52
41	9.84	16.08	18.16	20.24	25.45	30.64	35.84
42	10.36	16.82	18.97	21.14	26.52	31.92	37.32
43	10.88	17.60	19.85	22.08	27.68	33.29	38.89
44	11.46	18.46	20.77	23.10	28.92	34.75	40.57
45	12.06	19.34	21.78	24.19	30.26	36.34	42.40
46	12.61	19.94	22.38	24.83	31.40	37.68	43.94
47	13.21	20.60	23.08	25.55	32.68	39.17	45.65
48	13.87	21.35	23.84	26.33	34.09	40.82	47.57
49	14.57	22.16	24.68	27.22	35.64	42.67	49.69
50	15.36	23.08	25.64	28.21	37.37	44.71	52.06
51	16.15	23.95	26.57	29.16	39.12	46.76	54.43
52	17.02	24.95	27.59	30.24	41.04	49.06	57.06
53	17.95	26.03	28.72	31.40	43.16	51.58	59.98
54	19.01	27.22	29.95	32.68	45.48	54.31	63.14
55	20.14	28.50	31.28	34.07	48.01	57.30	66.60
56	21.86	30.58	33.48	36.40	51.95	61.97	72.00
57	23.74	32.83	35.87	38.89	56.21	67.04	77.86
58	25.79	35.24	38.40	41.57	60.84	72.53	84.22
59	28.02	37.85	41.14	44.41	65.86	78.47	91.07
60	30.47	40.68	44.09	47.48	71.30	84.91	98.52
61	33.42	44.08	47.63	51.18	77.82	92.62	107.40
62	36.70	47.78	51.49	55.18	84.91	100.99	117.05
63	41.09	52.69	56.56	60.42	93.83	111.41	128.99
64	45.98	58.07	62.10	66.14	103.58	122.80	141.98
65	51.26	63.79	67.98	72.16	113.95	134.84	155.74
66	57.28	70.86	75.41	79.93	125.28	147.94	170.60
67	63.90	78.62	83.53	88.44	137.53	162.08	186.64
68	70.22	86.05	91.33	96.60	149.35	175.73	202.10
69	77.22	94.22	99.90	105.58	162.23	190.56	218.89
70	81.32	98.77	104.58	110.40	168.55	197.63	226.69
71	85.57	103.43	109.38	115.33	174.86	204.62	234.40
72	89.92	108.16	114.23	120.31	181.09	211.48	241.86
73	99.40	118.96	125.47	132.00	197.20	229.80	262.40
74	110.03	131.04	138.05	145.04	215.09	250.10	285.13
75	124.99	148.76	156.68	164.62	243.85	283.48	323.09
76	139.04	164.70	173.26	181.81	267.35	310.12	352.88
77	154.24	181.90	191.12	200.34	292.54	338.64	384.74
78	169.63	199.20	209.05	218.90	317.42	366.68	415.96
79	186.05	217.66	228.18	238.72	344.06	396.73	449.40
80	203.28	237.00	248.24	259.48	371.87	428.06	484.26
81	221.47	257.33	269.28	281.23	400.74	460.50	520.26
82	240.35	278.32	290.96	303.62	430.15	493.43	556.69
83	262.27	302.69	316.16	329.64	464.38	531.76	599.12
84	285.12	328.13	342.47	356.81	500.18	571.86	643.55
85	327.00	376.45	392.93	409.42	574.24	656.65	739.07
86	355.12	407.38	424.79	442.20	616.37	703.45	790.54
87	384.12	439.07	457.38	475.70	658.86	750.44	842.02
88	413.60	471.10	490.26	509.42	701.06	796.88	892.70
89	443.38	503.36	523.36	543.35	743.29	843.26	943.24
90	473.05	535.48	556.28	577.09	785.17	889.21	993.25
91	499.82	564.40	585.91	607.44	822.66	930.28	1,037.89
92	524.17	590.87	613.10	635.34	857.68	968.84	1,080.01
93	547.32	616.80	639.96	663.12	894.71	1,010.51	1,126.31
94	568.67	640.45	664.38	688.31	927.59	1,047.23	1,166.87
95	589.57	663.67	688.37	713.06	960.05	1,083.54	1,207.04
96	610.04	686.29	711.70	737.11	991.24	1,118.30	1,245.36
97	629.66	707.34	733.24	759.13	1,018.04	1,147.50	1,276.97
98	648.94	728.18	754.60	781.02	1,045.18	1,177.25	1,309.33
99	666.84	747.67	774.61	801.55	1,071.00	1,205.71	1,340.44
100	680.96	762.91	790.22	817.55	1,090.72	1,227.29	1,363.87

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 7**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	4.98	7.33	8.18	9.01	11.10	13.19	15.32
31	4.98	7.33	8.18	9.01	11.10	13.19	15.32
32	4.98	7.33	8.18	9.01	11.10	13.19	15.32
33	4.98	7.33	8.18	9.01	11.10	13.19	15.32
34	5.21	7.60	8.46	9.31	11.44	13.60	15.74
35	5.42	7.88	8.76	9.65	11.84	14.04	16.21
36	5.66	8.17	9.05	9.95	12.17	14.41	16.66
37	5.90	8.45	9.36	10.27	12.58	14.84	17.12
38	6.16	8.77	9.72	10.66	12.98	15.32	17.65
39	6.46	9.12	10.09	11.04	13.44	15.84	18.24
40	6.77	9.53	10.49	11.48	13.96	16.43	18.89
41	7.18	9.95	10.96	11.98	14.53	17.05	19.61
42	7.57	10.50	11.57	12.62	15.26	17.90	20.54
43	8.03	11.08	12.20	13.28	16.04	18.79	21.54
44	8.53	11.71	12.85	14.02	16.87	19.75	22.61
45	9.02	12.31	13.50	14.69	17.65	20.64	23.62
46	9.53	12.82	14.02	15.24	18.47	21.54	24.62
47	10.06	13.39	14.62	15.82	19.32	22.52	25.70
48	10.57	13.94	15.16	16.38	20.17	23.46	26.77
49	11.22	14.62	15.84	17.10	21.24	24.68	28.13
50	11.86	15.28	16.52	17.78	22.27	25.87	29.46
51	12.58	15.92	17.21	18.48	23.33	27.05	30.80
52	13.31	16.66	17.95	19.24	24.50	28.39	32.29
53	14.08	17.47	18.78	20.08	25.78	29.87	33.95
54	14.93	18.37	19.68	21.00	27.19	31.46	35.75
55	15.88	19.33	20.68	22.01	28.74	33.22	37.70
56	17.30	20.74	22.14	23.50	30.94	35.71	40.49
57	18.77	22.25	23.71	25.13	33.30	38.44	43.55
58	20.48	23.92	25.38	26.87	35.89	41.33	46.80
59	22.25	25.69	27.22	28.73	38.65	44.50	50.32
60	24.31	27.66	29.20	30.74	41.65	47.86	54.08
61	26.65	29.99	31.58	33.19	45.23	51.90	58.60
62	29.22	32.32	33.95	35.59	48.76	55.90	63.01
63	32.71	35.71	37.38	39.08	53.62	61.27	68.93
64	36.59	39.44	41.16	42.89	58.88	67.09	75.29
65	40.73	43.40	45.16	46.92	64.42	73.18	81.95
66	45.32	48.01	49.88	51.76	70.36	79.64	88.96
67	50.40	53.08	55.04	57.02	76.70	86.56	96.41
68	54.82	57.43	59.50	61.55	82.16	92.46	102.78
69	60.05	62.62	64.79	66.96	88.67	99.52	110.38
70	62.57	64.92	67.08	69.26	90.89	101.69	112.50
71	65.15	67.70	69.86	72.02	93.66	104.44	115.26
72	67.74	70.00	72.13	74.27	95.62	106.30	116.98
73	74.09	76.68	78.91	81.13	103.40	114.54	125.69
74	81.70	83.51	85.82	88.13	111.18	122.71	134.24
75	91.08	93.59	96.14	98.70	124.28	137.06	149.87
76	100.03	102.19	104.82	107.46	133.84	147.02	160.22
77	109.57	112.20	114.94	117.67	145.07	158.76	172.44
78	119.02	121.24	124.02	126.82	154.75	168.72	182.68
79	128.95	131.78	134.66	137.54	166.36	180.76	195.17
80	140.34	142.87	145.84	148.80	178.49	193.34	208.19
81	151.18	153.28	156.30	159.32	189.55	204.67	219.79
82	162.25	165.18	168.26	171.35	202.22	217.67	233.10
83	176.58	179.15	182.32	185.48	217.21	233.06	248.93
84	191.58	193.79	197.05	200.32	233.02	249.37	265.70
85	217.68	220.03	223.73	227.44	264.48	283.00	301.52
86	232.60	238.22	241.99	245.77	283.55	302.44	321.31
87	251.62	254.74	258.53	262.33	300.26	319.22	338.18
88	268.72	271.19	274.96	278.75	316.55	335.46	354.36
89	285.72	287.47	291.24	295.00	332.58	351.38	370.18
90	302.34	303.38	307.12	310.85	348.19	366.86	385.51
91	316.85	319.99	323.74	327.46	364.84	383.52	402.20
92	329.54	332.32	336.05	339.78	377.17	395.87	414.56
93	341.29	347.05	350.93	354.80	393.61	413.02	432.41
94	354.82	357.46	361.40	365.33	404.72	424.43	444.13
95	364.99	370.78	374.81	378.85	419.23	439.43	459.61
96	374.87	380.54	384.62	388.70	429.53	449.94	470.35
97	387.67	393.10	397.16	401.23	441.96	462.32	482.70
98	397.21	402.34	406.38	410.42	450.91	471.16	491.40
99	410.10	415.08	419.15	423.23	464.00	484.39	504.79
100	418.25	426.77	430.86	434.94	475.79	496.21	516.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 8**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	6.59	9.80	10.94	12.08	14.94	17.78	20.66
31	6.59	9.80	10.94	12.08	14.94	17.78	20.66
32	6.59	9.80	10.94	12.08	14.94	17.78	20.66
33	6.59	9.80	10.94	12.08	14.94	17.78	20.66
34	6.89	10.14	11.32	12.48	15.40	18.31	21.24
35	7.18	10.55	11.75	12.94	15.92	18.94	21.91
36	7.46	10.91	12.12	13.34	16.39	19.46	22.50
37	7.79	11.29	12.53	13.78	16.90	20.03	23.15
38	8.11	11.71	12.98	14.27	17.46	20.68	23.86
39	8.48	12.17	13.49	14.81	18.08	21.37	24.67
40	8.92	12.70	14.04	15.38	18.77	22.18	25.55
41	9.44	13.26	14.65	16.04	19.56	23.03	26.52
42	9.96	14.00	15.46	16.90	20.51	24.13	27.76
43	10.57	14.78	16.28	17.81	21.55	25.32	29.12
44	11.24	15.61	17.18	18.76	22.69	26.60	30.55
45	11.87	16.40	18.04	19.66	23.75	27.84	31.91
46	12.52	17.08	18.71	20.36	24.82	29.04	33.26
47	13.22	17.82	19.50	21.16	25.98	30.37	34.76
48	13.92	18.53	20.22	21.89	27.13	31.66	36.19
49	14.75	19.44	21.16	22.87	28.55	33.31	38.05
50	15.60	20.32	22.06	23.80	29.95	34.92	39.84
51	16.56	21.19	22.93	24.68	31.38	36.52	41.66
52	17.48	22.16	23.94	25.69	32.95	38.30	43.69
53	18.50	23.21	25.02	26.81	34.69	40.31	45.92
54	19.62	24.40	26.22	28.04	36.59	42.47	48.36
55	20.86	25.67	27.52	29.38	38.66	44.82	51.02
56	22.74	27.52	29.44	31.36	41.60	48.20	54.82
57	24.65	29.53	31.52	33.49	44.81	51.88	58.96
58	26.88	31.72	33.76	35.78	48.28	55.82	63.38
59	29.20	34.06	36.16	38.24	51.98	60.06	68.15
60	31.90	36.61	38.76	40.93	56.02	64.66	73.28
61	34.94	39.67	41.92	44.14	60.83	70.12	79.39
62	38.28	42.74	45.01	47.30	65.62	75.52	85.40
63	42.84	47.20	49.55	51.88	72.14	82.80	93.47
64	47.87	52.08	54.49	56.89	79.24	90.70	102.14
65	53.30	57.29	59.74	62.20	86.70	98.96	111.22
66	59.33	63.37	65.96	68.59	94.69	107.74	120.80
67	65.93	70.02	72.78	75.55	103.28	117.13	131.00
68	71.68	75.74	78.66	81.58	110.65	125.18	139.73
69	78.50	82.60	85.64	88.72	119.42	134.78	150.12
70	81.80	85.61	88.67	91.72	122.41	137.77	153.11
71	85.16	89.24	92.30	95.40	126.18	141.56	156.96
72	88.51	92.26	95.30	98.35	128.87	144.12	159.40
73	96.78	101.03	104.23	107.42	139.39	155.39	171.37
74	106.69	110.00	113.34	116.65	149.92	166.55	183.19
75	118.91	123.26	126.95	130.64	167.59	186.06	204.54
76	130.58	134.58	138.42	142.25	180.59	199.76	218.95
77	143.02	147.73	151.74	155.75	195.86	215.90	235.96
78	155.30	159.62	163.74	167.86	209.05	229.64	250.25
79	168.24	173.47	177.76	182.04	224.86	246.25	267.65
80	183.00	188.02	192.48	196.92	241.38	263.60	285.83
81	197.08	201.67	206.23	210.80	256.45	279.29	302.11
82	211.42	217.28	221.98	226.68	273.74	297.26	320.80
83	229.97	235.57	240.44	245.34	294.16	318.58	343.00
84	249.36	254.72	259.81	264.89	315.72	341.15	366.55
85	283.15	289.10	294.89	300.66	358.52	387.46	416.39
86	302.57	312.98	318.95	324.90	384.48	414.25	444.04
87	327.28	334.68	340.72	346.76	407.18	437.40	467.62
88	349.54	356.26	362.34	368.44	429.35	459.79	490.25
89	371.64	377.62	383.76	389.88	451.13	481.75	512.40
90	393.25	398.48	404.64	410.80	472.34	503.11	533.88
91	412.10	420.28	426.50	432.73	494.94	526.04	557.15
92	428.62	436.42	442.68	448.97	511.64	542.99	574.33
93	443.87	455.75	462.26	468.77	533.92	566.48	599.06
94	461.41	469.38	476.02	482.64	548.98	582.14	615.31
95	474.60	486.79	493.61	500.44	568.61	602.70	636.79
96	487.33	499.54	506.45	513.37	582.52	617.09	651.66
97	503.84	515.87	522.82	529.78	599.29	634.04	668.80
98	516.05	527.80	534.76	541.72	611.30	646.10	680.89
99	532.46	544.20	551.24	558.31	628.85	664.12	699.40
100	542.51	559.03	566.14	573.26	644.46	680.06	715.67



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 9**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.69	11.52	12.89	14.27	17.66	21.10	24.53
31	7.69	11.52	12.89	14.27	17.66	21.10	24.53
32	7.69	11.52	12.89	14.27	17.66	21.10	24.53
33	7.69	11.52	12.89	14.27	17.66	21.10	24.53
34	8.02	11.95	13.34	14.72	18.24	21.72	25.21
35	8.38	12.40	13.84	15.28	18.85	22.45	26.04
36	8.70	12.80	14.27	15.73	19.39	23.08	26.74
37	9.05	13.25	14.77	16.26	19.99	23.75	27.49
38	9.46	13.76	15.29	16.84	20.68	24.50	28.36
39	9.88	14.32	15.89	17.46	21.40	25.33	29.28
40	10.37	14.89	16.50	18.13	22.22	26.26	30.32
41	10.94	15.56	17.22	18.92	23.10	27.29	31.46
42	11.53	16.40	18.14	19.88	24.25	28.61	32.96
43	12.25	17.33	19.13	20.94	25.48	30.01	34.57
44	13.01	18.30	20.18	22.09	26.80	31.54	36.28
45	13.76	19.22	21.18	23.15	28.07	32.99	37.91
46	14.50	19.99	22.00	23.95	29.32	34.40	39.49
47	15.29	20.87	22.87	24.88	30.71	36.00	41.30
48	16.10	21.70	23.72	25.75	32.05	37.52	43.02
49	17.08	22.75	24.82	26.88	33.74	39.49	45.23
50	18.04	23.76	25.85	27.94	35.41	41.39	47.38
51	19.13	24.77	26.88	29.00	37.10	43.32	49.55
52	20.21	25.88	28.04	30.19	38.94	45.46	51.96
53	21.36	27.12	29.29	31.49	41.02	47.82	54.62
54	22.66	28.49	30.70	32.92	43.25	50.39	57.53
55	24.10	29.95	32.21	34.44	45.71	53.21	60.70
56	26.23	32.10	34.43	36.77	49.19	57.22	65.26
57	28.43	34.43	36.83	39.23	52.99	61.57	70.18
58	30.98	36.91	39.41	41.89	57.07	66.28	75.47
59	33.60	39.64	42.19	44.75	61.48	71.32	81.17
60	36.71	42.58	45.20	47.84	66.26	76.79	87.30
61	40.18	46.12	48.82	51.54	71.95	83.29	94.63
62	43.99	49.64	52.42	55.20	77.63	89.72	101.83
63	49.16	54.73	57.62	60.52	85.37	98.45	111.53
64	54.94	60.37	63.32	66.30	93.78	107.88	121.98
65	61.12	66.34	69.36	72.38	102.64	117.77	132.90
66	67.99	73.36	76.57	79.80	112.14	128.32	144.46
67	75.52	81.02	84.46	87.91	122.36	139.58	156.80
68	82.09	87.64	91.25	94.88	131.14	149.26	167.38
69	89.87	95.51	99.35	103.19	141.58	160.78	179.98
70	93.60	98.96	102.82	106.67	145.18	164.44	183.71
71	97.38	103.14	107.03	110.90	149.69	169.09	188.50
72	101.18	106.58	110.46	114.31	152.96	172.30	191.62
73	110.58	116.69	120.76	124.82	165.55	185.90	206.27
74	121.84	127.01	131.27	135.53	178.14	199.44	220.74
75	135.77	142.28	147.02	151.76	199.20	222.90	246.61
76	149.05	155.34	160.30	165.25	214.82	239.62	264.41
77	163.19	170.51	175.74	180.95	233.16	259.26	285.36
78	177.14	184.18	189.59	195.00	249.05	276.08	303.10
79	191.80	200.11	205.78	211.43	268.01	296.29	324.58
80	208.51	216.80	222.72	228.65	287.82	317.41	347.02
81	224.41	232.43	238.56	244.67	305.92	336.54	367.16
82	240.56	250.27	256.63	262.99	326.64	358.46	390.29
83	261.47	271.16	277.82	284.48	351.08	384.38	417.70
84	283.25	292.98	299.96	306.95	376.85	411.80	446.75
85	321.29	332.27	340.24	348.22	427.96	467.83	507.70
86	343.31	359.71	367.99	376.26	459.07	500.47	541.87
87	371.36	384.61	393.10	401.58	486.35	528.73	571.12
88	396.61	409.38	418.01	426.65	512.94	556.08	599.23
89	421.68	433.92	442.67	451.44	539.06	582.88	626.69
90	446.20	457.85	466.73	475.62	564.49	608.93	653.35
91	467.54	482.83	491.89	500.94	591.50	636.79	682.08
92	486.26	501.34	510.52	519.68	611.50	657.40	703.28
93	503.54	523.51	533.05	542.60	638.09	685.84	733.57
94	523.39	539.09	548.84	558.58	656.03	704.77	753.49
95	538.28	559.02	569.06	579.10	679.45	729.62	779.80
96	552.61	573.54	583.74	593.94	695.98	747.00	798.01
97	571.16	592.10	602.42	612.73	715.88	767.46	819.04
98	584.74	605.51	615.89	626.27	730.06	781.93	833.83
99	602.89	623.90	634.49	645.05	750.72	803.56	856.39
100	613.54	640.24	650.96	661.68	768.91	822.53	876.13

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 10**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.36	12.66	14.18	15.72	19.52	23.34	27.14
31	8.36	12.66	14.18	15.72	19.52	23.34	27.14
32	8.36	12.66	14.18	15.72	19.52	23.34	27.14
33	8.36	12.66	14.18	15.72	19.52	23.34	27.14
34	8.72	13.12	14.66	16.22	20.12	24.01	27.94
35	9.10	13.62	15.22	16.81	20.81	24.84	28.85
36	9.46	14.06	15.70	17.33	21.43	25.51	29.62
37	9.84	14.56	16.22	17.92	22.09	26.28	30.46
38	10.27	15.08	16.80	18.52	22.81	27.12	31.40
39	10.73	15.70	17.46	19.21	23.63	28.03	32.45
40	11.23	16.34	18.16	19.97	24.50	29.05	33.59
41	11.87	17.05	18.94	20.82	25.50	30.19	34.88
42	12.53	18.00	19.94	21.89	26.77	31.67	36.55
43	13.28	18.97	21.04	23.06	28.15	33.24	38.34
44	14.09	20.04	22.18	24.30	29.63	34.94	40.26
45	14.89	21.06	23.27	25.46	31.00	36.53	42.06
46	15.70	21.90	24.13	26.38	32.39	38.12	43.86
47	16.56	22.85	25.12	27.38	33.92	39.90	45.85
48	17.41	23.75	26.04	28.31	35.41	41.60	47.77
49	18.47	24.88	27.22	29.53	37.30	43.78	50.23
50	19.51	25.98	28.34	30.70	39.16	45.89	52.63
51	20.68	27.07	29.46	31.86	40.99	48.04	55.04
52	21.82	28.31	30.72	33.13	43.06	50.40	57.76
53	23.09	29.63	32.09	34.56	45.30	53.00	60.72
54	24.48	31.09	33.59	36.10	47.82	55.90	63.96
55	25.98	32.69	35.24	37.79	50.51	59.00	67.50
56	28.27	34.99	37.63	40.27	54.38	63.47	72.56
57	30.62	37.51	40.22	42.96	58.57	68.32	78.07
58	33.38	40.21	43.03	45.85	63.08	73.51	83.96
59	36.17	43.13	46.03	48.94	67.93	79.12	90.31
60	39.46	46.27	49.27	52.26	73.21	85.20	97.18
61	43.16	50.06	53.17	56.27	79.51	92.44	105.34
62	47.23	53.84	57.04	60.19	85.76	99.58	113.42
63	52.74	59.33	62.63	65.90	94.33	109.30	124.27
64	58.87	65.34	68.74	72.13	103.66	119.81	135.97
65	65.45	71.74	75.23	78.68	113.45	130.85	148.24
66	72.76	79.30	83.00	86.75	124.00	142.63	161.26
67	80.77	87.55	91.51	95.50	135.34	155.23	175.15
68	87.76	94.66	98.87	103.06	145.07	166.07	187.07
69	96.02	103.13	107.58	112.06	156.65	178.97	201.28
70	99.94	106.80	111.28	115.79	160.68	183.12	205.60
71	103.93	111.26	115.81	120.35	165.73	188.41	211.12
72	107.92	114.92	119.46	124.00	169.39	192.08	214.79
73	117.86	125.77	130.57	135.37	183.38	207.40	231.40
74	129.80	136.82	141.88	146.92	197.40	222.64	247.87
75	144.55	153.23	158.87	164.48	220.76	248.89	277.03
76	158.66	167.28	173.18	179.11	238.27	267.85	297.44
77	173.65	183.58	189.85	196.10	258.77	290.10	321.42
78	188.44	198.25	204.78	211.31	276.59	309.23	341.86
79	203.94	215.35	222.22	229.09	297.80	332.16	366.50
80	221.60	233.21	240.44	247.67	319.96	356.11	392.26
81	238.32	249.90	257.42	264.95	340.20	377.83	415.46
82	255.30	268.94	276.80	284.68	363.37	402.73	442.07
83	277.24	291.19	299.47	307.78	390.67	432.12	473.56
84	300.04	314.39	323.15	331.88	419.38	463.13	506.88
85	339.98	356.24	366.24	376.24	476.18	526.16	576.13
86	363.26	385.68	396.13	406.58	511.07	563.30	615.55
87	392.94	412.38	423.16	433.93	541.69	595.57	649.45
88	419.64	438.94	449.99	461.03	571.56	626.82	682.08
89	446.17	465.22	476.52	487.82	600.90	657.44	713.98
90	472.09	490.87	502.42	513.97	629.44	687.17	744.91
91	494.68	517.62	529.46	541.31	659.71	718.91	778.12
92	514.45	537.42	549.47	561.53	682.04	742.31	802.56
93	532.69	561.14	573.68	586.25	711.68	774.41	837.14
94	553.64	577.80	590.62	603.44	731.70	795.80	859.93
95	569.32	599.08	612.30	625.52	757.75	823.85	889.96
96	584.36	614.52	627.98	641.45	776.09	843.43	910.75
97	603.79	634.21	647.88	661.55	798.22	866.56	934.88
98	617.83	648.29	662.09	675.89	813.84	882.80	951.79
99	636.55	667.55	681.62	695.71	836.59	907.01	977.45
100	647.00	684.26	698.59	712.94	856.36	928.07	999.79

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.86	13.50	15.16	16.81	20.90	25.02	29.16
31	8.86	13.50	15.16	16.81	20.90	25.02	29.16
32	8.86	13.50	15.16	16.81	20.90	25.02	29.16
33	8.86	13.50	15.16	16.81	20.90	25.02	29.16
34	9.23	13.98	15.66	17.35	21.56	25.78	30.00
35	9.64	14.52	16.26	17.96	22.30	26.64	30.97
36	10.01	14.99	16.75	18.52	22.94	27.36	31.80
37	10.39	15.52	17.30	19.13	23.64	28.18	32.69
38	10.85	16.07	17.93	19.78	24.43	29.06	33.71
39	11.33	16.70	18.60	20.52	25.30	30.06	34.85
40	11.87	17.40	19.36	21.32	26.24	31.16	36.08
41	12.54	18.16	20.21	22.24	27.30	32.39	37.48
42	13.21	19.15	21.28	23.38	28.67	33.97	39.28
43	14.02	20.18	22.42	24.62	30.14	35.68	41.20
44	14.87	21.34	23.64	25.94	31.72	37.51	43.27
45	15.70	22.42	24.80	27.22	33.22	39.20	45.20
46	16.52	23.30	25.74	28.16	34.69	40.93	47.14
47	17.46	24.29	26.76	29.22	36.35	42.82	49.30
48	18.32	25.26	27.74	30.23	37.93	44.65	51.36
49	19.44	26.44	28.98	31.50	39.95	47.00	54.02
50	20.52	27.60	30.17	32.74	41.93	49.28	56.60
51	21.74	28.76	31.36	33.96	43.92	51.58	59.22
52	22.94	30.05	32.68	35.33	46.12	54.13	62.11
53	24.28	31.44	34.12	36.79	48.56	56.94	65.32
54	25.70	32.99	35.70	38.45	51.22	60.01	68.83
55	27.30	34.66	37.44	40.20	54.11	63.37	72.62
56	29.70	37.09	39.96	42.85	58.24	68.16	78.11
57	32.14	39.72	42.68	45.68	62.72	73.36	84.01
58	34.98	42.54	45.62	48.70	67.55	78.96	90.40
59	37.88	45.58	48.77	51.92	72.77	85.01	97.24
60	41.32	48.88	52.15	55.45	78.40	91.54	104.64
61	45.16	52.86	56.24	59.64	85.13	99.30	113.46
62	49.37	56.78	60.26	63.77	91.84	107.00	122.20
63	55.09	62.50	66.12	69.74	101.00	117.46	133.92
64	61.44	68.78	72.52	76.26	110.98	128.78	146.58
65	68.23	75.43	79.27	83.10	121.48	140.68	159.88
66	75.80	83.34	87.48	91.60	132.79	153.38	173.98
67	84.12	91.98	96.40	100.80	144.94	167.00	189.07
68	91.38	99.44	104.09	108.76	155.38	178.68	202.02
69	99.95	108.30	113.26	118.21	167.82	192.62	217.43
70	103.99	112.12	117.11	122.11	172.16	197.18	222.19
71	108.08	116.76	121.81	126.91	177.59	202.93	228.28
72	112.19	120.55	125.64	130.73	181.55	206.96	232.39
73	122.46	131.88	137.28	142.67	196.58	223.57	250.52
74	134.80	143.44	149.12	154.81	211.68	240.12	268.56
75	150.08	160.58	166.94	173.29	236.75	268.48	300.20
76	164.68	175.31	182.00	188.70	255.72	289.21	322.72
77	180.22	192.38	199.51	206.63	277.87	313.50	349.12
78	195.50	207.73	215.18	222.65	297.18	334.45	371.71
79	211.50	225.60	233.47	241.34	320.11	359.50	398.88
80	229.73	244.24	252.55	260.87	344.05	385.63	427.24
81	246.94	261.62	270.31	279.00	365.92	409.38	452.84
82	264.40	281.42	290.56	299.68	390.92	436.52	482.15
83	286.92	304.56	314.21	323.86	420.31	468.54	516.77
84	310.31	328.63	338.84	349.04	451.18	502.25	553.30
85	351.30	372.13	383.81	395.48	512.15	570.49	628.82
86	375.37	402.90	415.13	427.39	549.88	611.12	672.37
87	406.02	430.79	443.47	456.17	583.04	646.48	709.92
88	433.62	458.51	471.58	484.64	615.37	680.72	746.09
89	461.02	485.95	499.38	512.81	647.11	714.28	781.43
90	487.79	512.71	526.49	540.25	677.98	746.84	815.69
91	511.12	540.62	554.80	568.98	710.66	781.51	852.36
92	531.53	561.26	575.72	590.18	734.75	807.04	879.32
93	550.33	586.00	601.06	616.12	766.67	841.93	917.22
94	571.92	603.34	618.74	634.13	788.17	865.20	942.22
95	588.02	625.46	641.36	657.25	816.19	895.67	975.13
96	603.42	641.45	657.65	673.86	835.88	916.91	997.93
97	623.28	661.79	678.28	694.75	859.61	942.02	1,024.45
98	637.43	676.16	692.83	709.50	876.23	959.59	1,042.96
99	656.17	695.71	712.76	729.83	900.36	985.64	1,070.90
100	665.99	712.25	729.65	747.05	921.05	1,008.06	1,095.05

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.21	18.48	21.01	23.57	29.95	36.31	42.67
31	11.21	18.48	21.01	23.57	29.95	36.31	42.67
32	11.21	18.48	21.01	23.57	29.95	36.31	42.67
33	11.21	18.48	21.01	23.57	29.95	36.31	42.67
34	11.65	19.08	21.71	24.32	30.85	37.37	43.90
35	12.14	19.81	22.48	25.19	31.88	38.60	45.30
36	12.59	20.42	23.17	25.91	32.77	39.65	46.51
37	13.07	21.10	23.92	26.74	33.77	40.81	47.84
38	13.61	21.86	24.76	27.62	34.88	42.12	49.34
39	14.18	22.67	25.66	28.63	36.10	43.55	50.99
40	14.82	23.58	26.66	29.75	37.44	45.13	52.82
41	15.65	24.59	27.78	30.98	38.93	46.88	54.83
42	16.46	25.91	29.23	32.56	40.85	49.15	57.47
43	17.41	27.30	30.76	34.22	42.90	51.60	60.28
44	18.43	28.79	32.40	36.04	45.13	54.20	63.29
45	19.42	30.18	33.97	37.74	47.21	56.68	66.13
46	20.44	31.31	35.15	38.98	49.31	59.15	68.99
47	21.53	32.56	36.46	40.37	51.62	61.88	72.13
48	22.61	33.73	37.68	41.60	53.86	64.50	75.16
49	23.90	35.24	39.26	43.26	56.68	67.84	79.02
50	25.19	36.68	40.76	44.86	59.42	71.10	82.76
51	26.65	38.09	42.24	46.37	62.21	74.36	86.54
52	28.07	39.67	43.86	48.08	65.26	78.00	90.73
53	29.63	41.39	45.66	49.94	68.64	82.00	95.36
54	31.36	43.26	47.62	51.96	72.32	86.36	100.40
55	33.22	45.30	49.75	54.18	76.34	91.10	105.89
56	36.07	48.31	52.90	57.49	82.07	97.90	113.75
57	38.93	51.54	56.30	61.06	88.25	105.25	122.24
58	42.30	54.98	59.90	64.85	94.92	113.15	131.39
59	45.66	58.68	63.77	68.83	102.08	121.62	141.14
60	49.67	62.65	67.90	73.13	109.81	130.76	151.72
61	54.16	67.44	72.86	78.31	119.06	141.70	164.33
62	59.08	72.16	77.75	83.32	128.22	152.50	176.75
63	65.72	79.03	84.83	90.62	140.75	167.12	193.49
64	73.12	86.53	92.53	98.56	154.34	182.96	211.57
65	81.01	94.42	100.61	106.80	168.64	199.56	230.48
66	89.92	104.16	110.84	117.49	184.16	217.46	250.80
67	99.67	114.79	121.96	129.13	200.80	236.64	272.48
68	108.16	123.92	131.52	139.10	215.08	253.06	291.02
69	118.15	134.75	142.86	150.97	232.00	272.51	313.02
70	122.80	139.27	147.46	155.66	237.65	278.66	319.64
71	127.50	144.82	153.13	161.46	244.80	286.48	328.15
72	132.18	149.26	157.63	166.03	249.91	291.84	333.77
73	144.12	162.97	171.90	180.84	270.16	314.83	359.50
74	158.44	176.90	186.36	195.80	290.36	337.64	384.92
75	176.24	197.86	208.39	218.94	324.32	377.03	429.71
76	193.27	215.76	226.97	238.18	350.22	406.25	462.28
77	211.31	236.46	248.46	260.45	380.29	440.23	500.17
78	229.01	254.98	267.59	280.20	406.31	469.36	532.43
79	247.44	276.42	289.79	303.17	436.96	503.84	570.74
80	268.33	298.62	312.79	326.94	468.55	539.36	610.16
81	287.92	319.09	333.91	348.73	496.92	571.02	645.12
82	307.64	342.32	357.89	373.45	529.09	606.91	684.73
83	333.08	369.28	385.72	402.16	566.54	648.74	730.93
84	359.26	397.03	414.38	431.74	605.22	691.96	778.69
85	405.48	447.97	467.58	487.20	683.34	781.42	879.49
86	433.24	484.78	505.50	526.22	733.48	837.11	940.74
87	468.62	518.10	539.71	561.34	777.46	885.53	993.58
88	500.46	551.18	573.60	596.03	820.25	932.35	1,044.47
89	532.06	583.91	607.09	630.29	862.22	978.19	1,094.15
90	562.93	615.79	639.73	663.66	902.95	1,022.59	1,142.24
91	589.79	649.06	673.80	698.56	946.06	1,069.81	1,193.58
92	613.28	673.58	698.94	724.28	977.75	1,104.48	1,231.21
93	634.90	703.15	729.55	755.95	1,019.96	1,151.98	1,283.99
94	659.65	723.71	750.74	777.79	1,048.18	1,183.37	1,318.56
95	678.01	749.95	777.85	805.76	1,084.86	1,224.40	1,363.96
96	695.45	768.65	797.10	825.56	1,110.18	1,252.50	1,394.81
97	717.82	792.22	821.22	850.22	1,140.20	1,285.20	1,430.21
98	733.30	808.28	837.60	866.93	1,160.15	1,306.74	1,453.36
99	753.53	829.92	859.82	889.73	1,188.82	1,338.34	1,487.88
100	762.68	846.83	877.15	907.48	1,210.69	1,362.29	1,513.90

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.49	10.24	11.39	12.56	15.48	18.41	21.35
31	7.49	10.24	11.39	12.56	15.48	18.41	21.35
32	7.49	10.24	11.39	12.56	15.48	18.41	21.35
33	7.49	10.24	11.39	12.56	15.48	18.41	21.35
34	7.82	10.58	11.79	12.98	15.94	18.94	21.94
35	8.13	10.92	12.12	13.34	16.38	19.41	22.45
36	8.43	11.29	12.51	13.76	16.82	19.93	23.03
37	8.78	11.66	12.92	14.18	17.35	20.49	23.65
38	9.13	12.10	13.41	14.69	17.91	21.13	24.35
39	9.53	12.51	13.83	15.12	18.43	21.69	25.01
40	9.93	13.04	14.38	15.72	19.13	22.50	25.87
41	10.46	13.62	15.02	16.38	19.90	23.36	26.86
42	11.04	14.28	15.72	17.17	20.76	24.35	27.95
43	11.65	14.97	16.48	17.95	21.68	25.42	29.11
44	12.23	15.63	17.17	18.71	22.54	26.35	30.20
45	12.92	16.44	18.03	19.61	23.58	27.57	31.54
46	13.50	17.02	18.60	20.21	24.49	28.58	32.67
47	14.17	17.66	19.27	20.83	25.47	29.68	33.90
48	14.82	18.28	19.86	21.47	26.44	30.77	35.10
49	15.55	18.94	20.54	22.13	27.52	31.98	36.45
50	16.34	19.68	21.28	22.93	28.68	33.32	37.97
51	17.11	20.50	22.16	23.80	30.06	34.84	39.68
52	18.03	21.20	22.86	24.49	31.20	36.16	41.12
53	18.87	22.10	23.79	25.42	32.63	37.79	42.96
54	19.93	23.10	24.78	26.42	34.20	39.61	44.97
55	20.93	24.03	25.71	27.38	35.75	41.32	46.88
56	22.60	25.65	27.38	29.05	38.26	44.16	50.07
57	24.36	27.53	29.32	31.08	41.18	47.54	53.88
58	26.32	29.43	31.21	33.04	44.14	50.85	57.57
59	28.45	31.41	33.26	35.11	47.24	54.39	61.51
60	30.55	33.60	35.50	37.37	50.61	58.17	65.74
61	33.31	36.20	38.15	40.09	54.61	62.69	70.77
62	36.31	39.05	41.02	43.00	58.91	67.52	76.13
63	40.41	42.87	44.87	46.92	64.36	73.56	82.75
64	44.94	47.34	49.42	51.51	70.70	80.57	90.41
65	49.78	51.78	53.88	55.98	76.85	87.30	97.75
66	55.04	57.28	59.52	61.73	83.92	95.03	106.13
67	60.85	62.90	65.23	67.57	90.89	102.56	114.25
68	66.18	68.08	70.50	72.95	97.38	109.59	121.81
69	71.60	74.21	76.79	79.37	105.09	117.95	130.81
70	74.62	76.95	79.52	82.08	107.72	120.55	133.35
71	77.71	79.68	82.23	84.77	110.24	122.93	135.66
72	80.81	82.99	85.52	88.05	113.36	126.01	138.69
73	87.80	90.25	92.88	95.49	121.70	134.81	147.94
74	96.16	98.29	101.01	103.73	130.86	144.43	158.00
75	107.20	110.16	113.16	116.17	146.28	161.32	176.40
76	117.74	120.28	123.37	126.48	157.53	173.04	188.58
77	128.96	132.06	135.28	138.50	170.75	186.86	202.96
78	140.09	142.70	145.97	149.27	182.14	198.58	215.01
79	151.77	155.11	158.49	161.88	195.81	212.75	229.72
80	165.18	168.16	171.65	175.14	210.08	227.56	245.04
81	177.94	180.41	183.97	187.52	223.10	240.90	258.69
82	190.97	194.42	198.04	201.68	238.01	256.20	274.36
83	207.83	210.86	214.59	218.31	255.66	274.31	292.99
84	225.49	228.09	231.93	235.78	274.26	293.51	312.73
85	256.21	258.98	263.33	267.70	311.29	333.09	354.89
86	273.77	280.38	284.82	289.27	333.74	355.97	378.18
87	296.16	299.83	304.29	308.76	353.41	375.72	398.04
88	316.28	319.19	323.63	328.09	372.58	394.84	417.08
89	336.29	338.35	342.79	347.22	391.45	413.57	435.70
90	355.85	357.08	361.48	365.87	409.82	431.79	453.75
91	372.93	376.63	381.04	385.42	429.42	451.40	473.39
92	387.87	391.14	395.53	399.92	443.93	465.94	487.94
93	401.70	408.48	413.04	417.60	463.28	486.12	508.95
94	417.62	420.73	425.37	429.99	476.36	499.55	522.74
95	429.59	436.41	441.15	445.91	493.43	517.21	540.96
96	441.22	447.90	452.70	457.50	505.56	529.58	553.60
97	456.29	462.68	467.46	472.25	520.19	544.15	568.14
98	467.52	473.55	478.31	483.06	530.72	554.56	578.38
99	482.69	488.55	493.34	498.14	546.13	570.13	594.14
100	492.28	502.31	507.12	511.92	560.00	584.04	608.06

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	9.91	13.65	15.25	16.87	20.86	24.81	28.80
31	9.91	13.65	15.25	16.87	20.86	24.81	28.80
32	9.91	13.65	15.25	16.87	20.86	24.81	28.80
33	9.91	13.65	15.25	16.87	20.86	24.81	28.80
34	10.32	14.14	15.77	17.38	21.46	25.52	29.59
35	10.76	14.59	16.25	17.88	22.05	26.20	30.32
36	11.11	15.07	16.75	18.44	22.66	26.89	31.10
37	11.58	15.58	17.30	19.01	23.32	27.64	31.97
38	12.06	16.16	17.91	19.69	24.08	28.52	32.92
39	12.55	16.68	18.49	20.32	24.79	29.31	33.82
40	13.09	17.38	19.23	21.09	25.69	30.35	34.98
41	13.76	18.16	20.06	21.97	26.76	31.54	36.31
42	14.52	19.06	21.02	22.98	27.91	32.84	37.77
43	15.34	19.99	22.01	24.06	29.14	34.24	39.35
44	16.11	20.83	22.94	25.05	30.31	35.53	40.81
45	17.01	21.90	24.08	26.25	31.71	37.17	42.60
46	17.74	22.66	24.83	27.04	32.92	38.53	44.14
47	18.63	23.49	25.69	27.89	34.27	40.05	45.82
48	19.50	24.29	26.51	28.70	35.55	41.51	47.46
49	20.43	25.20	27.40	29.64	36.99	43.16	49.29
50	21.48	26.18	28.40	30.64	38.57	44.96	51.33
51	22.55	27.31	29.53	31.80	40.41	47.02	53.67
52	23.70	28.22	30.50	32.71	41.95	48.77	55.64
53	24.81	29.38	31.65	33.96	43.93	51.01	58.13
54	26.19	30.71	33.00	35.30	46.03	53.45	60.86
55	27.53	31.93	34.23	36.56	48.08	55.74	63.44
56	29.68	34.03	36.39	38.77	51.43	59.62	67.78
57	32.01	36.52	38.99	41.44	55.42	64.17	72.94
58	34.54	38.99	41.51	44.00	59.34	68.65	77.95
59	37.31	41.62	44.20	46.76	63.55	73.43	83.31
60	40.07	44.50	47.10	49.73	68.08	78.58	89.04
61	43.65	47.93	50.61	53.29	73.46	84.69	95.88
62	47.57	51.63	54.38	57.16	79.28	91.24	103.19
63	52.94	56.65	59.46	62.28	86.60	99.41	112.20
64	58.83	62.55	65.42	68.31	95.15	108.91	122.66
65	65.14	68.35	71.27	74.20	103.43	118.05	132.67
66	72.04	75.61	78.69	81.84	112.97	128.53	144.12
67	79.58	82.97	86.25	89.55	122.38	138.83	155.25
68	86.56	89.77	93.22	96.68	131.14	148.36	165.59
69	93.60	97.88	101.53	105.15	141.55	159.74	177.92
70	97.55	101.47	105.11	108.73	145.10	163.30	181.48
71	101.56	105.04	108.64	112.29	148.51	166.62	184.74
72	105.60	109.38	112.98	116.59	152.77	170.85	188.97
73	114.70	118.91	122.68	126.43	164.06	182.89	201.70
74	125.57	129.47	133.40	137.30	176.46	196.03	215.61
75	139.96	145.08	149.42	153.76	197.25	218.99	240.74
76	153.69	158.40	162.92	167.43	212.55	235.12	257.70
77	168.33	173.88	178.60	183.32	230.53	254.11	277.72
78	182.79	187.87	192.72	197.57	246.05	270.29	294.54
79	198.02	204.17	209.22	214.26	264.66	289.84	315.02
80	215.39	221.30	226.55	231.77	284.10	310.26	336.42
81	231.96	237.37	242.73	248.11	301.84	328.72	355.58
82	248.84	255.74	261.27	266.80	322.19	349.88	377.58
83	270.67	277.27	283.00	288.77	346.23	374.97	403.71
84	293.50	299.81	305.80	311.78	371.60	401.53	431.43
85	333.27	340.27	347.09	353.88	421.98	456.04	490.09
86	356.12	368.38	375.40	382.41	452.53	487.57	522.64
87	385.21	393.92	401.03	408.14	479.25	514.82	550.39
88	411.41	419.32	426.47	433.65	505.34	541.17	577.02
89	437.42	444.46	451.69	458.89	530.98	567.02	603.09
90	462.86	469.01	476.26	483.51	555.94	592.16	628.38
91	485.04	494.67	501.99	509.32	582.54	619.15	655.77
92	504.49	513.67	521.03	528.44	602.20	639.10	675.99
93	522.43	536.42	544.08	551.74	628.42	666.75	705.09
94	543.08	552.46	560.28	568.07	646.15	685.18	724.22
95	558.60	572.95	580.98	589.02	669.25	709.38	749.50
96	573.59	587.96	596.09	604.24	685.63	726.31	767.00
97	593.02	607.18	615.36	623.55	705.36	746.27	787.18
98	607.39	621.22	629.41	637.60	719.50	760.46	801.41
99	626.71	640.52	648.81	657.13	740.16	781.67	823.19
100	638.53	657.98	666.35	674.73	758.53	800.43	842.34

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 15**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.57	16.09	17.98	19.90	24.65	29.43	34.19
31	11.57	16.09	17.98	19.90	24.65	29.43	34.19
32	11.57	16.09	17.98	19.90	24.65	29.43	34.19
33	11.57	16.09	17.98	19.90	24.65	29.43	34.19
34	12.03	16.65	18.60	20.50	25.41	30.28	35.12
35	12.57	17.15	19.16	21.14	26.08	31.06	36.04
36	12.97	17.71	19.73	21.75	26.81	31.91	36.95
37	13.46	18.29	20.39	22.45	27.61	32.79	37.97
38	14.05	18.97	21.10	23.23	28.52	33.82	39.12
39	14.59	19.61	21.76	23.93	29.32	34.73	40.14
40	15.20	20.39	22.61	24.83	30.43	35.96	41.51
41	15.96	21.32	23.59	25.91	31.63	37.36	43.08
42	16.82	22.32	24.69	27.06	32.99	38.91	44.84
43	17.75	23.42	25.85	28.31	34.44	40.56	46.70
44	18.66	24.45	26.97	29.50	35.80	42.11	48.43
45	19.70	25.68	28.30	30.91	37.49	44.06	50.63
46	20.54	26.54	29.19	31.80	38.90	45.67	52.41
47	21.54	27.52	30.17	32.81	40.48	47.46	54.45
48	22.55	28.45	31.10	33.77	42.02	49.20	56.40
49	23.63	29.47	32.14	34.83	43.73	51.18	58.59
50	24.86	30.60	33.31	35.97	45.61	53.31	61.03
51	26.06	31.91	34.63	37.36	47.79	55.79	63.82
52	27.38	32.98	35.71	38.44	49.59	57.90	66.16
53	28.62	34.33	37.08	39.85	51.91	60.52	69.13
54	30.23	35.85	38.63	41.43	54.44	63.39	72.40
55	31.79	37.24	40.05	42.85	56.84	66.17	75.48
56	34.24	39.70	42.57	45.47	60.83	70.75	80.70
57	36.92	42.58	45.56	48.53	65.55	76.15	86.80
58	39.82	45.40	48.49	51.53	70.18	81.52	92.82
59	42.95	48.45	51.56	54.71	75.15	87.19	99.24
60	46.13	51.74	54.93	58.13	80.53	93.31	106.09
61	50.21	55.70	58.97	62.24	86.92	100.61	114.31
62	54.67	59.97	63.32	66.69	93.78	108.40	123.03
63	60.76	65.70	69.20	72.64	102.49	118.21	133.91
64	67.52	72.48	76.05	79.59	112.62	129.52	146.47
65	74.67	79.14	82.74	86.34	122.44	140.47	158.54
66	82.58	87.51	91.37	95.21	133.80	153.08	172.34
67	91.17	96.02	100.08	104.18	144.99	165.42	185.82
68	99.15	103.87	108.14	112.47	155.42	176.90	198.37
69	107.15	113.22	117.74	122.31	167.80	190.56	213.32
70	111.64	117.30	121.87	126.43	172.09	194.92	217.75
71	116.16	121.40	125.97	130.53	176.19	199.02	221.86
72	120.71	126.35	130.94	135.52	181.34	204.26	227.17
73	131.05	137.34	142.13	146.91	194.85	218.80	242.78
74	143.41	149.49	154.50	159.52	209.67	234.74	259.81
75	159.80	167.46	173.04	178.62	234.46	262.35	290.26
76	175.43	182.84	188.67	194.50	252.84	282.03	311.21
77	192.07	200.69	206.85	212.98	274.43	305.15	335.87
78	208.49	216.78	223.15	229.52	293.13	324.95	356.75
79	225.75	235.53	242.20	248.85	315.45	348.73	382.03
80	245.42	255.17	262.14	269.12	338.76	373.59	408.44
81	264.13	273.57	280.79	287.98	360.07	396.11	432.15
82	283.14	294.57	302.05	309.54	384.46	421.91	459.37
83	307.75	319.16	326.99	334.83	413.22	452.42	491.63
84	333.39	344.84	353.05	361.28	443.55	484.69	525.82
85	378.16	391.08	400.46	409.85	503.71	550.64	597.56
86	404.08	423.38	433.12	442.86	540.33	589.05	637.78
87	437.09	452.69	462.68	472.66	572.43	622.32	672.21
88	466.81	481.84	492.00	502.17	603.73	654.51	705.29
89	496.32	510.72	521.02	531.34	634.47	686.05	737.61
90	525.18	538.89	549.34	559.80	664.40	716.71	768.99
91	550.29	568.29	578.95	589.61	696.20	749.50	802.81
92	572.33	590.08	600.88	611.66	719.74	773.76	827.76
93	592.67	616.17	627.40	638.64	751.03	807.23	863.41
94	616.03	634.51	645.98	657.45	772.15	829.51	886.86
95	633.56	657.97	669.78	681.60	799.71	858.76	917.82
96	650.42	675.06	687.06	699.07	819.17	879.22	939.26
97	672.26	696.90	709.05	721.18	842.59	903.30	964.01
98	688.24	712.69	724.90	737.12	859.28	920.33	981.42
99	709.60	734.33	746.79	759.22	883.60	945.79	1,007.97
100	722.14	753.56	766.18	778.80	905.01	968.12	1,031.21



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 16**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	12.57	17.64	19.79	21.90	27.21	32.53	37.85
31	12.57	17.64	19.79	21.90	27.21	32.53	37.85
32	12.57	17.64	19.79	21.90	27.21	32.53	37.85
33	12.57	17.64	19.79	21.90	27.21	32.53	37.85
34	13.11	18.27	20.43	22.61	28.04	33.46	38.91
35	13.64	18.86	21.04	23.26	28.80	34.37	39.91
36	14.10	19.44	21.68	23.95	29.64	35.29	40.94
37	14.64	20.10	22.41	24.72	30.51	36.28	42.04
38	15.27	20.81	23.18	25.56	31.48	37.41	43.31
39	15.83	21.52	23.93	26.33	32.37	38.42	44.48
40	16.48	22.39	24.87	27.35	33.57	39.77	46.00
41	17.31	23.36	25.94	28.51	34.93	41.34	47.76
42	18.28	24.49	27.13	29.78	36.43	43.08	49.73
43	19.27	25.65	28.44	31.17	38.04	44.93	51.82
44	20.19	26.76	29.60	32.46	39.56	46.67	53.77
45	21.33	28.12	31.07	34.02	41.40	48.80	56.19
46	22.23	29.05	32.04	34.98	42.98	50.59	58.18
47	23.30	30.13	33.12	36.10	44.73	52.61	60.45
48	24.39	31.14	34.12	37.10	46.42	54.54	62.63
49	25.58	32.25	35.25	38.26	48.32	56.71	65.06
50	26.88	33.46	36.51	39.54	50.42	59.10	67.80
51	28.17	34.87	37.97	41.03	52.80	61.86	70.91
52	29.57	36.04	39.11	42.18	54.81	64.18	73.53
53	30.96	37.50	40.61	43.74	57.36	67.10	76.86
54	32.65	39.12	42.28	45.43	60.17	70.34	80.50
55	34.30	40.65	43.83	46.99	62.80	73.39	83.94
56	36.92	43.28	46.54	49.80	67.24	78.48	89.73
57	39.77	46.39	49.78	53.15	72.44	84.49	96.56
58	42.88	49.46	52.92	56.40	77.56	90.41	103.26
59	46.23	52.73	56.28	59.84	83.05	96.73	110.40
60	49.58	56.21	59.87	63.51	88.98	103.53	118.10
61	53.94	60.45	64.21	67.96	96.04	111.64	127.23
62	58.70	65.05	68.90	72.74	103.62	120.31	137.05
63	65.19	71.23	75.16	79.14	113.25	131.21	149.20
64	72.34	78.47	82.53	86.60	124.44	143.86	163.27
65	79.95	85.57	89.75	93.88	135.36	156.12	176.83
66	88.36	94.61	99.03	103.48	147.93	170.15	192.38
67	97.50	103.74	108.46	113.18	160.38	183.97	207.56
68	105.98	112.17	117.17	122.15	171.94	196.83	221.72
69	114.49	122.23	127.53	132.79	185.67	212.12	238.55
70	119.18	126.60	131.91	137.24	190.46	217.06	243.70
71	123.96	130.95	136.31	141.65	195.06	221.76	248.49
72	128.75	136.25	141.62	147.01	200.82	227.73	254.63
73	139.69	148.03	153.68	159.33	215.84	244.11	272.36
74	152.77	161.04	166.99	172.92	232.34	262.05	291.74
75	170.14	180.35	186.99	193.59	259.83	292.94	326.06
76	186.74	196.89	203.83	210.81	280.44	315.26	350.09
77	204.39	216.07	223.45	230.81	304.57	341.45	378.31
78	221.79	233.34	241.03	248.71	325.55	363.96	402.37
79	240.04	253.47	261.55	269.64	350.51	390.95	431.37
80	260.82	274.49	283.00	291.51	376.59	419.14	461.69
81	280.50	294.13	302.98	311.85	400.42	444.71	489.00
82	300.49	316.54	325.79	335.07	427.69	474.01	520.32
83	326.31	342.73	352.48	362.26	459.82	508.61	557.38
84	353.15	370.04	380.35	390.62	493.61	545.10	596.60
85	400.16	419.29	431.06	442.83	560.46	619.29	678.11
86	427.56	453.95	466.25	478.54	601.53	663.00	724.50
87	462.49	485.37	498.06	510.74	637.57	700.99	764.40
88	493.92	516.63	529.64	542.63	672.73	737.77	802.81
89	525.14	547.56	560.86	574.16	707.26	773.81	840.35
90	555.65	577.75	591.35	604.94	740.85	808.80	876.76
91	582.24	609.24	623.17	637.12	776.48	846.16	915.85
92	605.51	632.54	646.73	660.92	802.76	873.70	944.61
93	626.98	660.46	675.22	690.02	837.65	911.48	985.31
94	651.63	680.07	695.16	710.25	861.21	936.66	1,012.14
95	670.09	705.12	720.68	736.24	891.87	969.67	1,047.48
96	687.79	723.29	739.13	754.99	913.46	992.72	1,071.95
97	710.66	746.47	762.55	778.64	939.50	1,019.94	1,100.35
98	727.19	763.04	779.28	795.52	957.89	1,039.06	1,120.26
99	749.22	785.71	802.27	818.85	984.67	1,067.55	1,150.46
100	761.52	805.37	822.24	839.13	1,007.94	1,092.34	1,176.75



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 17**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	13.32	18.83	21.13	23.43	29.17	34.90	40.65
31	13.32	18.83	21.13	23.43	29.17	34.90	40.65
32	13.32	18.83	21.13	23.43	29.17	34.90	40.65
33	13.32	18.83	21.13	23.43	29.17	34.90	40.65
34	13.87	19.48	21.81	24.16	30.06	35.93	41.80
35	14.43	20.10	22.50	24.87	30.86	36.85	42.85
36	14.91	20.72	23.16	25.62	31.72	37.83	43.95
37	15.48	21.41	23.89	26.41	32.65	38.90	45.14
38	16.12	22.17	24.72	27.28	33.69	40.10	46.53
39	16.74	22.88	25.51	28.12	34.67	41.18	47.75
40	17.42	23.82	26.51	29.21	35.95	42.67	49.41
41	18.30	24.87	27.66	30.44	37.38	44.36	51.33
42	19.27	26.06	28.94	31.80	38.99	46.23	53.41
43	20.33	27.28	30.30	33.27	40.74	48.22	55.67
44	21.30	28.48	31.56	34.65	42.35	50.07	57.79
45	22.48	29.93	33.12	36.35	44.36	52.34	60.38
46	23.40	30.94	34.16	37.37	46.03	54.32	62.57
47	24.58	32.04	35.29	38.53	47.94	56.45	64.99
48	25.68	33.11	36.37	39.62	49.73	58.54	67.36
49	26.93	34.25	37.56	40.82	51.76	60.89	69.98
50	28.27	35.55	38.86	42.16	54.01	63.48	72.90
51	29.64	37.05	40.38	43.76	56.57	66.41	76.27
52	31.10	38.25	41.60	44.97	58.71	68.91	79.08
53	32.56	39.81	43.20	46.59	61.46	72.08	82.70
54	34.30	41.50	44.93	48.37	64.45	75.54	86.63
55	36.03	43.09	46.55	50.00	67.29	78.81	90.32
56	38.76	45.88	49.42	52.98	72.02	84.27	96.58
57	41.75	49.13	52.81	56.50	77.60	90.75	103.94
58	44.94	52.32	56.10	59.89	83.07	97.11	111.17
59	48.42	55.73	59.63	63.49	88.97	103.93	118.88
60	51.91	59.40	63.37	67.37	95.28	111.23	127.16
61	56.43	63.84	67.92	72.03	102.82	119.94	137.05
62	61.36	68.62	72.81	77.03	110.96	129.28	147.62
63	68.09	75.02	79.38	83.73	121.25	141.00	160.78
64	75.49	82.58	87.07	91.58	133.24	154.63	176.00
65	83.36	89.98	94.56	99.15	144.91	167.82	190.72
66	92.06	99.42	104.36	109.26	158.42	182.99	207.55
67	101.56	109.01	114.22	119.44	171.76	197.92	224.05
68	110.36	117.85	123.36	128.89	184.17	211.78	239.43
69	119.19	128.36	134.24	140.11	198.91	228.30	257.70
70	124.01	132.90	138.83	144.76	204.08	233.71	263.37
71	128.93	137.43	143.37	149.37	209.02	238.85	268.69
72	133.84	142.92	148.95	154.99	215.24	245.36	275.50
73	145.12	155.22	161.58	167.92	231.37	263.14	294.86
74	158.66	168.83	175.51	182.21	249.15	282.62	316.10
75	176.64	189.00	196.49	203.96	278.65	316.00	353.34
76	193.83	206.34	214.21	222.10	300.98	340.40	379.84
77	212.12	226.43	234.82	243.20	327.05	368.99	410.91
78	230.10	244.50	253.27	262.06	349.78	393.65	437.50
79	248.94	265.53	274.79	284.06	376.77	423.13	469.48
80	270.39	287.47	297.25	307.04	404.95	453.89	502.86
81	290.65	307.93	318.15	328.38	430.69	481.84	532.99
82	311.20	331.23	341.99	352.72	460.11	513.78	567.49
83	337.70	358.47	369.83	381.18	494.70	551.47	608.24
84	365.23	386.80	398.81	410.82	531.04	591.15	651.23
85	413.48	438.00	451.74	465.48	602.80	671.47	740.12
86	441.81	474.21	488.61	503.04	647.21	719.29	791.38
87	477.89	507.04	521.96	536.91	686.24	760.91	835.58
88	510.37	539.67	555.05	570.42	724.29	801.21	878.15
89	542.62	571.96	587.77	603.58	761.65	840.71	919.74
90	574.13	603.46	619.68	635.87	797.98	879.03	960.07
91	601.59	636.31	653.00	669.69	836.45	919.84	1,003.23
92	625.61	660.60	677.62	694.64	864.80	949.89	1,034.96
93	647.74	689.72	707.45	725.17	902.37	990.95	1,079.57
94	673.15	710.13	728.26	746.37	927.68	1,018.34	1,108.99
95	692.10	736.17	754.88	773.58	960.66	1,054.20	1,147.73
96	710.23	754.99	774.05	793.13	983.83	1,079.20	1,174.56
97	733.60	778.93	798.34	817.72	1,011.76	1,108.76	1,205.78
98	750.26	795.84	815.46	835.08	1,031.32	1,129.44	1,227.56
99	772.31	818.85	838.92	859.01	1,059.72	1,160.10	1,260.45
100	783.87	838.32	858.80	879.28	1,084.08	1,186.49	1,288.87

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 18**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	16.87	25.76	29.31	32.89	41.76	50.63	59.52
31	16.87	25.76	29.31	32.89	41.76	50.63	59.52
32	16.87	25.76	29.31	32.89	41.76	50.63	59.52
33	16.87	25.76	29.31	32.89	41.76	50.63	59.52
34	17.50	26.60	30.24	33.89	43.00	52.06	61.16
35	18.21	27.41	31.12	34.84	44.11	53.41	62.69
36	18.74	28.24	32.04	35.82	45.33	54.80	64.31
37	19.47	29.12	33.03	36.91	46.63	56.34	66.05
38	20.22	30.17	34.16	38.12	48.12	58.11	68.08
39	20.96	31.07	35.17	39.24	49.48	59.69	69.89
40	21.76	32.29	36.51	40.74	51.26	61.79	72.34
41	22.82	33.69	38.04	42.42	53.31	64.19	75.08
42	24.01	35.25	39.76	44.29	55.57	66.88	78.18
43	25.23	36.89	41.58	46.26	58.00	69.73	81.47
44	26.42	38.43	43.28	48.12	60.26	72.40	84.53
45	27.82	40.31	45.36	50.40	63.05	75.69	88.32
46	28.94	41.55	46.63	51.72	65.44	78.48	91.54
47	30.31	42.93	48.07	53.20	68.08	81.58	95.10
48	31.68	44.22	49.39	54.54	70.61	84.56	98.54
49	33.11	45.67	50.86	56.06	73.42	87.90	102.35
50	34.72	47.24	52.52	57.78	76.54	91.58	106.59
51	36.30	49.07	54.42	59.73	80.13	95.78	111.46
52	38.05	50.52	55.85	61.22	83.07	99.32	115.52
53	39.74	52.39	57.81	63.22	86.87	103.80	120.71
54	41.82	54.45	59.91	65.39	91.01	108.68	126.35
55	43.84	56.34	61.86	67.37	94.94	113.29	131.69
56	47.09	59.76	65.41	71.10	101.48	121.05	140.66
57	50.56	63.76	69.64	75.54	109.15	130.20	151.20
58	54.35	67.61	73.67	79.75	116.73	139.14	161.58
59	58.36	71.73	77.95	84.16	124.79	148.68	172.57
60	62.40	76.13	82.51	88.86	133.45	158.90	184.38
61	67.67	81.45	88.00	94.57	143.79	171.12	198.47
62	73.42	87.19	93.92	100.66	154.92	184.24	213.54
63	81.22	94.89	101.85	108.80	168.95	200.63	232.28
64	89.84	103.88	111.10	118.34	185.31	219.69	254.02
65	98.96	112.64	120.01	127.41	201.18	238.07	274.95
66	109.19	124.28	132.22	140.18	219.70	259.45	299.21
67	120.32	136.03	144.54	153.02	237.97	280.43	322.90
68	130.60	146.87	155.86	164.87	254.89	299.91	344.91
69	140.89	159.70	169.32	178.93	274.97	322.99	370.99
70	146.45	165.10	174.80	184.53	281.70	330.30	378.89
71	152.07	170.45	180.23	190.04	288.13	337.19	386.23
72	157.69	176.95	186.87	196.83	296.26	345.98	395.68
73	170.81	191.82	202.33	212.85	317.98	370.55	423.13
74	186.48	208.21	219.35	230.46	341.75	397.40	453.05
75	207.43	232.88	245.28	257.69	381.72	443.76	505.77
76	227.48	253.95	267.14	280.34	412.21	478.16	544.10
77	248.71	278.31	292.44	306.55	447.60	518.15	588.70
78	269.54	300.11	314.95	329.80	478.23	552.44	626.67
79	291.24	325.35	341.08	356.83	514.30	593.02	671.76
80	315.82	351.48	368.15	384.81	551.48	634.83	718.16
81	338.88	375.57	393.01	410.46	584.87	672.09	759.31
82	362.09	402.91	421.24	439.55	622.74	714.33	805.93
83	392.04	434.64	453.99	473.34	666.82	763.57	860.30
84	422.85	467.30	487.73	508.16	712.34	814.44	916.52
85	477.25	527.26	550.34	573.43	804.29	919.73	1,035.16
86	509.92	570.59	594.97	619.36	863.31	985.28	1,107.25
87	551.57	609.80	635.24	660.70	915.07	1,042.27	1,169.44
88	589.04	648.74	675.13	701.53	965.43	1,097.38	1,229.34
89	626.23	687.26	714.54	741.85	1,014.83	1,151.33	1,287.81
90	662.57	724.78	752.96	781.13	1,062.77	1,203.59	1,344.42
91	694.18	763.94	793.06	822.21	1,113.51	1,259.17	1,404.84
92	721.83	792.80	822.65	852.48	1,150.81	1,299.97	1,449.13
93	747.28	827.61	858.68	889.75	1,200.49	1,355.88	1,511.26
94	776.41	851.81	883.62	915.46	1,233.71	1,392.83	1,551.95
95	798.02	882.69	915.53	948.38	1,276.88	1,441.12	1,605.38
96	818.54	904.70	938.19	971.68	1,306.68	1,474.19	1,641.69
97	844.87	932.44	966.58	1,000.71	1,342.02	1,512.68	1,683.36
98	863.09	951.35	985.86	1,020.38	1,365.50	1,538.03	1,710.60
99	886.90	976.82	1,012.01	1,047.21	1,399.24	1,575.23	1,751.23
100	897.67	996.72	1,032.41	1,068.10	1,424.98	1,603.42	1,781.86

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 19**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.00	7.44	8.29	9.13	11.24	13.37	15.53
31	5.00	7.44	8.29	9.13	11.24	13.37	15.53
32	5.00	7.44	8.29	9.13	11.24	13.37	15.53
33	5.00	7.44	8.29	9.13	11.24	13.37	15.53
34	5.23	7.69	8.57	9.44	11.59	13.78	15.95
35	5.46	7.99	8.89	9.77	12.01	14.23	16.44
36	5.69	8.27	9.17	10.09	12.34	14.62	16.87
37	5.98	8.56	9.48	10.40	12.73	15.05	17.35
38	6.24	8.89	9.84	10.79	13.15	15.53	17.88
39	6.54	9.25	10.22	11.18	13.62	16.04	18.49
40	6.80	9.65	10.63	11.63	14.15	16.64	19.14
41	7.21	10.14	11.18	12.22	14.81	17.39	19.99
42	7.66	10.64	11.71	12.79	15.46	18.13	20.82
43	8.15	11.22	12.35	13.45	16.26	19.04	21.82
44	8.58	11.87	13.01	14.20	17.10	19.99	22.90
45	9.13	12.54	13.76	14.96	18.00	21.05	24.07
46	9.65	13.07	14.28	15.53	18.80	21.95	25.09
47	10.19	13.64	14.89	16.10	19.68	22.94	26.20
48	10.70	14.20	15.44	16.68	20.54	23.90	27.29
49	11.35	14.89	16.15	17.41	21.64	25.15	28.67
50	12.01	15.56	16.84	18.13	22.69	26.36	30.02
51	12.72	16.32	17.64	18.94	23.92	27.74	31.58
52	13.45	17.08	18.40	19.74	25.13	29.10	33.11
53	14.33	17.90	19.25	20.58	26.42	30.61	34.80
54	15.20	18.83	20.17	21.53	27.88	32.26	36.64
55	16.16	19.81	21.18	22.56	29.46	34.06	38.64
56	17.63	21.40	22.82	24.25	31.92	36.85	41.77
57	19.22	22.97	24.46	25.93	34.37	39.66	44.93
58	20.86	24.68	26.20	27.72	37.04	42.66	48.30
59	22.80	26.52	28.08	29.65	39.90	45.92	51.92
60	24.91	28.73	30.34	31.94	43.27	49.72	56.20
61	27.31	30.97	32.63	34.28	46.70	53.60	60.52
62	29.95	33.60	35.30	37.01	50.70	58.12	65.52
63	33.73	37.14	38.88	40.64	55.75	63.73	71.69
64	37.73	41.03	42.82	44.62	61.26	69.80	78.32
65	42.29	45.17	46.99	48.82	67.03	76.15	85.26
66	47.06	49.98	51.91	53.86	73.22	82.90	92.58
67	52.33	55.26	57.31	59.36	79.86	90.12	100.37
68	57.30	60.23	62.39	64.52	86.17	96.96	107.78
69	62.80	65.24	67.51	69.77	92.39	103.69	115.01
70	65.47	68.14	70.40	72.70	95.40	106.75	118.10
71	68.21	70.60	72.86	75.11	97.67	108.92	120.20
72	71.42	73.04	75.28	77.50	99.78	110.92	122.06
73	78.18	79.48	81.79	84.10	107.18	118.72	130.27
74	85.67	87.23	89.64	92.04	116.12	128.17	140.22
75	95.60	96.41	99.04	101.66	128.02	141.19	154.37
76	104.35	106.09	108.82	111.56	138.95	152.64	166.33
77	114.37	115.64	118.48	121.30	149.53	163.64	177.74
78	124.31	125.03	127.90	130.78	159.59	173.99	188.39
79	134.77	134.89	137.84	140.80	170.29	185.03	199.78
80	144.60	145.14	148.15	151.15	181.32	196.40	211.49
81	154.67	155.75	158.82	161.89	192.61	207.97	223.33
82	166.06	167.87	171.00	174.13	205.51	221.21	236.89
83	179.36	182.09	185.30	188.53	220.78	236.89	253.01
84	194.63	195.38	198.68	201.97	234.95	251.42	267.90
85	219.43	221.88	225.60	229.34	266.70	285.38	304.06
86	236.41	238.22	241.99	245.77	283.55	302.44	321.31
87	251.62	254.74	258.53	262.33	300.26	319.22	338.18
88	268.72	271.19	274.96	278.75	316.55	335.46	354.36
89	285.72	287.47	291.24	295.00	332.58	351.38	370.18
90	302.34	303.38	307.12	310.85	348.19	366.86	385.51
91	316.85	319.99	323.74	327.46	364.84	383.52	402.20
92	329.54	332.32	336.05	339.78	377.17	395.87	414.56
93	341.29	347.05	350.93	354.80	393.61	413.02	432.41
94	354.82	357.46	361.40	365.33	404.72	424.43	444.13
95	364.99	370.78	374.81	378.85	419.23	439.43	459.61
96	374.87	380.54	384.62	388.70	429.53	449.94	470.35
97	387.67	393.10	397.16	401.23	441.96	462.32	482.70
98	397.21	402.34	406.38	410.42	450.91	471.16	491.40
99	410.10	415.08	419.15	423.23	464.00	484.39	504.79
100	418.25	426.77	430.86	434.94	475.79	496.21	516.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 20**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	6.62	9.92	11.10	12.25	15.16	18.04	20.94
31	6.62	9.92	11.10	12.25	15.16	18.04	20.94
32	6.62	9.92	11.10	12.25	15.16	18.04	20.94
33	6.62	9.92	11.10	12.25	15.16	18.04	20.94
34	6.92	10.28	11.47	12.64	15.61	18.56	21.53
35	7.24	10.68	11.90	13.12	16.15	19.20	22.22
36	7.51	11.04	12.26	13.52	16.60	19.70	22.80
37	7.88	11.42	12.70	13.96	17.11	20.29	23.45
38	8.22	11.87	13.15	14.46	17.69	20.95	24.18
39	8.59	12.32	13.67	15.00	18.31	21.65	25.00
40	8.98	12.86	14.23	15.60	19.02	22.46	25.88
41	9.49	13.52	14.94	16.37	19.94	23.48	27.04
42	10.09	14.18	15.65	17.11	20.77	24.46	28.12
43	10.70	14.98	16.49	18.02	21.84	25.66	29.50
44	11.32	15.82	17.40	18.98	22.98	26.95	30.94
45	12.01	16.73	18.38	20.04	24.20	28.37	32.51
46	12.67	17.40	19.07	20.76	25.28	29.59	33.89
47	13.39	18.14	19.86	21.55	26.48	30.95	35.41
48	14.09	18.89	20.59	22.30	27.64	32.27	36.89
49	14.93	19.80	21.55	23.29	29.09	33.94	38.76
50	15.79	20.70	22.46	24.23	30.52	35.57	40.60
51	16.75	21.73	23.50	25.31	32.17	37.43	42.71
52	17.70	22.72	24.54	26.34	33.78	39.28	44.78
53	18.85	23.81	25.64	27.49	35.57	41.32	47.09
54	19.98	25.02	26.88	28.74	37.50	43.52	49.58
55	21.24	26.32	28.21	30.12	39.64	45.96	52.31
56	23.16	28.39	30.37	32.35	42.92	49.74	56.56
57	25.26	30.47	32.53	34.57	46.24	53.52	60.83
58	27.38	32.74	34.84	36.92	49.82	57.61	65.41
59	29.92	35.15	37.32	39.48	53.65	62.00	70.36
60	32.68	38.05	40.27	42.53	58.21	67.16	76.14
61	35.81	40.97	43.27	45.56	62.82	72.41	81.98
62	39.23	44.44	46.80	49.19	68.23	78.53	88.80
63	44.17	49.09	51.52	53.94	75.04	86.11	97.19
64	49.38	54.18	56.69	59.18	82.44	94.36	106.26
65	55.34	59.62	62.17	64.70	90.22	102.96	115.72
66	61.58	65.96	68.66	71.39	98.56	112.14	125.74
67	68.45	72.89	75.77	78.66	107.53	121.96	136.38
68	74.95	79.43	82.49	85.55	116.03	131.26	146.52
69	82.09	86.05	89.24	92.45	124.44	140.45	156.41
70	85.58	89.86	93.07	96.26	128.48	144.61	160.69
71	89.16	93.06	96.26	99.49	131.58	147.64	163.69
72	93.34	96.26	99.44	102.62	134.47	150.38	166.32
73	102.12	104.71	108.04	111.34	144.48	161.06	177.62
74	111.88	114.89	118.37	121.84	156.58	173.95	191.33
75	124.81	126.97	130.76	134.58	172.63	191.65	210.70
76	136.22	139.72	143.70	147.68	187.49	207.40	227.30
77	149.28	152.28	156.41	160.55	201.89	222.55	243.22
78	162.22	164.60	168.85	173.10	215.58	236.82	258.06
79	175.82	177.58	181.96	186.35	230.16	252.06	273.97
80	188.54	191.00	195.53	200.05	245.21	267.79	290.36
81	201.62	204.92	209.57	214.20	260.59	283.79	306.98
82	216.37	220.81	225.59	230.38	278.20	302.10	326.02
83	233.59	239.44	244.39	249.36	298.98	323.81	348.62
84	253.32	256.82	261.95	267.07	318.34	343.97	369.59
85	285.43	291.53	297.36	303.19	361.54	390.72	419.89
86	307.52	312.98	318.95	324.90	384.48	414.25	444.04
87	327.28	334.68	340.72	346.76	407.18	437.40	467.62
88	349.54	356.26	362.34	368.44	429.35	459.79	490.25
89	371.64	377.62	383.76	389.88	451.13	481.75	512.40
90	393.25	398.48	404.64	410.80	472.34	503.11	533.88
91	412.10	420.28	426.50	432.73	494.94	526.04	557.15
92	428.62	436.42	442.68	448.97	511.64	542.99	574.33
93	443.87	455.75	462.26	468.77	533.92	566.48	599.06
94	461.41	469.38	476.02	482.64	548.98	582.14	615.31
95	474.60	486.79	493.61	500.44	568.61	602.70	636.79
96	487.33	499.54	506.45	513.37	582.52	617.09	651.66
97	503.84	515.87	522.82	529.78	599.29	634.04	668.80
98	516.05	527.80	534.76	541.72	611.30	646.10	680.89
99	532.46	544.20	551.24	558.31	628.85	664.12	699.40
100	542.51	559.03	566.14	573.26	644.46	680.06	715.67

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 21**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.74	11.69	13.07	14.46	17.92	21.40	24.85
31	7.74	11.69	13.07	14.46	17.92	21.40	24.85
32	7.74	11.69	13.07	14.46	17.92	21.40	24.85
33	7.74	11.69	13.07	14.46	17.92	21.40	24.85
34	8.06	12.12	13.52	14.93	18.49	22.02	25.56
35	8.44	12.58	14.04	15.48	19.12	22.75	26.40
36	8.75	12.98	14.46	15.94	19.66	23.38	27.08
37	9.17	13.43	14.96	16.46	20.26	24.05	27.86
38	9.58	13.94	15.49	17.05	20.95	24.83	28.73
39	10.01	14.50	16.09	17.68	21.68	25.67	29.68
40	10.42	15.08	16.73	18.37	22.51	26.60	30.72
41	11.02	15.88	17.57	19.30	23.56	27.82	32.08
42	11.69	16.62	18.38	20.15	24.56	28.98	33.40
43	12.41	17.56	19.38	21.22	25.81	30.40	35.02
44	13.09	18.53	20.45	22.37	27.14	31.94	36.73
45	13.92	19.60	21.60	23.58	28.61	33.61	38.64
46	14.66	20.39	22.42	24.43	29.88	35.06	40.26
47	15.48	21.26	23.30	25.36	31.28	36.68	42.07
48	16.30	22.10	24.18	26.23	32.66	38.24	43.85
49	17.28	23.18	25.28	27.40	34.39	40.24	46.08
50	18.25	24.20	26.33	28.45	36.08	42.16	48.28
51	19.36	25.39	27.56	29.74	38.03	44.41	50.80
52	20.44	26.53	28.74	30.95	39.92	46.61	53.27
53	21.74	27.80	30.02	32.28	42.04	49.02	55.99
54	23.08	29.20	31.46	33.74	44.34	51.64	58.98
55	24.53	30.71	33.02	35.32	46.85	54.55	62.22
56	26.70	33.11	35.52	37.92	50.75	59.03	67.33
57	29.12	35.52	38.00	40.49	54.68	63.54	72.41
58	31.55	38.10	40.68	43.24	58.90	68.41	77.90
59	34.43	40.92	43.54	46.19	63.46	73.61	83.80
60	37.61	44.23	46.96	49.70	68.84	79.78	90.71
61	41.16	47.63	50.41	53.23	74.32	86.02	97.73
62	45.08	51.61	54.49	57.40	80.70	93.29	105.89
63	50.71	56.93	59.93	62.93	88.78	102.38	115.99
64	56.68	62.81	65.88	68.96	97.57	112.21	126.89
65	63.44	69.02	72.18	75.32	106.80	122.54	138.29
66	70.58	76.34	79.70	83.06	116.72	133.55	150.35
67	78.42	84.35	87.94	91.52	127.39	145.33	163.26
68	85.82	91.90	95.69	99.50	137.51	156.52	175.52
69	93.98	99.53	103.51	107.52	147.50	167.52	187.52
70	97.94	103.87	107.93	111.96	152.38	172.61	192.83
71	101.96	107.57	111.61	115.66	156.12	176.35	196.58
72	106.69	111.22	115.26	119.28	159.61	179.78	199.94
73	116.68	120.95	125.16	129.38	171.59	192.68	213.80
74	127.76	132.65	137.10	141.55	186.05	208.31	230.56
75	142.51	146.57	151.44	156.32	205.19	229.60	254.03
76	155.48	161.28	166.42	171.55	223.03	248.76	274.50
77	170.33	175.75	181.14	186.52	240.34	267.23	294.13
78	185.02	189.94	195.52	201.08	256.82	284.71	312.58
79	200.45	204.84	210.64	216.42	274.34	303.30	332.24
80	214.84	220.25	226.25	232.27	292.39	322.45	352.52
81	229.58	236.17	242.40	248.62	310.85	341.96	373.09
82	246.20	254.34	260.81	267.28	331.96	364.30	396.64
83	265.60	275.60	282.37	289.15	356.83	390.68	424.54
84	287.74	295.40	302.45	309.49	379.97	415.20	450.44
85	323.88	335.06	343.09	351.14	431.56	471.76	511.97
86	348.94	359.71	367.99	376.26	459.07	500.47	541.87
87	371.36	384.61	393.10	401.58	486.35	528.73	571.12
88	396.61	409.38	418.01	426.65	512.94	556.08	599.23
89	421.68	433.92	442.67	451.44	539.06	582.88	626.69
90	446.20	457.85	466.73	475.62	564.49	608.93	653.35
91	467.54	482.83	491.89	500.94	591.50	636.79	682.08
92	486.26	501.34	510.52	519.68	611.50	657.40	703.28
93	503.54	523.51	533.05	542.60	638.09	685.84	733.57
94	523.39	539.09	548.84	558.58	656.03	704.77	753.49
95	538.28	559.02	569.06	579.10	679.45	729.62	779.80
96	552.61	573.54	583.74	593.94	695.98	747.00	798.01
97	571.16	592.10	602.42	612.73	715.88	767.46	819.04
98	584.74	605.51	615.89	626.27	730.06	781.93	833.83
99	602.89	623.90	634.49	645.05	750.72	803.56	856.39
100	613.54	640.24	650.96	661.68	768.91	822.53	876.13

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 22**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.42	12.82	14.38	15.92	19.79	23.65	27.52
31	8.42	12.82	14.38	15.92	19.79	23.65	27.52
32	8.42	12.82	14.38	15.92	19.79	23.65	27.52
33	8.42	12.82	14.38	15.92	19.79	23.65	27.52
34	8.77	13.28	14.87	16.45	20.40	24.35	28.32
35	9.17	13.81	15.43	17.04	21.10	25.18	29.23
36	9.53	14.26	15.90	17.57	21.71	25.86	30.00
37	9.96	14.75	16.45	18.14	22.38	26.62	30.85
38	10.40	15.29	17.02	18.77	23.11	27.48	31.82
39	10.86	15.90	17.68	19.48	23.93	28.39	32.87
40	11.30	16.56	18.40	20.23	24.84	29.44	34.03
41	11.95	17.39	19.31	21.23	26.00	30.79	35.57
42	12.68	18.23	20.18	22.18	27.13	32.08	37.02
43	13.45	19.22	21.29	23.35	28.51	33.67	38.82
44	14.17	20.30	22.45	24.62	30.00	35.39	40.78
45	15.07	21.46	23.72	25.96	31.61	37.24	42.88
46	15.89	22.33	24.59	26.87	33.01	38.86	44.69
47	16.75	23.28	25.60	27.90	34.57	40.66	46.73
48	17.63	24.19	26.52	28.85	36.08	42.40	48.68
49	18.70	25.36	27.72	30.10	38.00	44.60	51.17
50	19.75	26.47	28.88	31.27	39.89	46.74	53.63
51	20.92	27.76	30.20	32.66	42.02	49.24	56.45
52	22.08	29.02	31.49	33.96	44.14	51.67	59.21
53	23.52	30.37	32.88	35.42	46.45	54.35	62.24
54	24.92	31.88	34.44	37.00	49.02	57.30	65.57
55	26.46	33.52	36.13	38.74	51.78	60.48	69.19
56	28.80	36.10	38.82	41.56	56.10	65.48	74.87
57	31.37	38.70	41.51	44.33	60.43	70.49	80.56
58	33.98	41.50	44.41	47.32	65.10	75.88	86.65
59	37.06	44.52	47.51	50.52	70.13	81.67	93.22
60	40.42	48.06	51.18	54.29	76.07	88.51	100.98
61	44.23	51.70	54.90	58.12	82.12	95.46	108.78
62	48.41	55.99	59.30	62.59	89.17	103.54	117.94
63	54.40	61.70	65.12	68.54	98.10	113.68	129.24
64	60.72	67.98	71.51	75.04	107.83	124.64	141.46
65	67.93	74.63	78.28	81.89	118.06	136.16	154.25
66	75.54	82.54	86.40	90.28	129.05	148.45	167.83
67	83.88	91.14	95.28	99.43	140.90	161.63	182.34
68	91.74	99.25	103.67	108.07	152.11	174.14	196.16
69	100.43	107.46	112.09	116.75	163.22	186.48	209.72
70	104.57	112.09	116.81	121.54	168.66	192.22	215.80
71	108.82	116.02	120.77	125.50	172.84	196.49	220.16
72	113.80	119.93	124.66	129.40	176.76	200.44	224.12
73	124.37	130.36	135.34	140.30	190.08	214.96	239.84
74	136.12	142.91	148.19	153.44	206.17	232.54	258.89
75	151.73	157.84	163.64	169.43	227.40	256.38	285.36
76	165.50	173.66	179.80	185.95	247.37	278.08	308.80
77	181.26	189.23	195.70	202.14	266.74	299.03	331.31
78	196.81	204.44	211.18	217.91	285.23	318.89	352.54
79	213.13	220.44	227.46	234.50	304.84	340.01	375.17
80	228.31	236.92	244.26	251.59	325.03	361.76	398.48
81	243.82	253.92	261.58	269.23	345.68	383.93	422.16
82	261.29	273.31	281.32	289.31	369.29	409.27	449.26
83	281.59	295.97	304.38	312.83	397.07	439.20	481.32
84	304.80	316.98	325.81	334.63	422.84	466.96	511.07
85	342.72	359.23	369.31	379.39	480.18	530.58	580.97
86	369.22	385.68	396.13	406.58	511.07	563.30	615.55
87	392.94	412.38	423.16	433.93	541.69	595.57	649.45
88	419.64	438.94	449.99	461.03	571.56	626.82	682.08
89	446.17	465.22	476.52	487.82	600.90	657.44	713.98
90	472.09	490.87	502.42	513.97	629.44	687.17	744.91
91	494.68	517.62	529.46	541.31	659.71	718.91	778.12
92	514.45	537.42	549.47	561.53	682.04	742.31	802.56
93	532.69	561.14	573.68	586.25	711.68	774.41	837.14
94	553.64	577.80	590.62	603.44	731.70	795.80	859.93
95	569.32	599.08	612.30	625.52	757.75	823.85	889.96
96	584.36	614.52	627.98	641.45	776.09	843.43	910.75
97	603.79	634.21	647.88	661.55	798.22	866.56	934.88
98	617.83	648.29	662.09	675.89	813.84	882.80	951.79
99	636.55	667.55	681.62	695.71	836.59	907.01	977.45
100	647.00	684.26	698.59	712.94	856.36	928.07	999.79

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 23**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.92	13.69	15.36	17.03	21.19	25.37	29.56
31	8.92	13.69	15.36	17.03	21.19	25.37	29.56
32	8.92	13.69	15.36	17.03	21.19	25.37	29.56
33	8.92	13.69	15.36	17.03	21.19	25.37	29.56
34	9.29	14.17	15.88	17.58	21.86	26.14	30.42
35	9.68	14.72	16.48	18.22	22.61	26.99	31.38
36	10.08	15.19	16.99	18.78	23.26	27.74	32.21
37	10.52	15.71	17.54	19.38	23.95	28.55	33.12
38	10.98	16.28	18.16	20.04	24.74	29.45	34.16
39	11.48	16.92	18.85	20.78	25.63	30.46	35.30
40	11.94	17.63	19.61	21.61	26.59	31.57	36.55
41	12.62	18.52	20.60	22.67	27.84	33.02	38.21
42	13.37	19.40	21.55	23.68	29.04	34.42	39.78
43	14.20	20.45	22.70	24.94	30.53	36.14	41.74
44	14.96	21.61	23.94	26.28	32.11	37.98	43.82
45	15.89	22.84	25.28	27.74	33.85	39.95	46.08
46	16.73	23.76	26.23	28.70	35.35	41.70	48.05
47	17.66	24.76	27.25	29.77	37.04	43.63	50.23
48	18.56	25.73	28.26	30.79	38.65	45.50	52.34
49	19.68	26.94	29.53	32.10	40.72	47.89	55.03
50	20.78	28.13	30.74	33.36	42.72	50.22	57.68
51	22.01	29.50	32.14	34.81	45.02	52.87	60.71
52	23.22	30.79	33.49	36.22	47.28	55.49	63.68
53	24.72	32.23	34.98	37.73	49.78	58.38	66.97
54	26.18	33.82	36.60	39.41	52.50	61.52	70.56
55	27.79	35.52	38.38	41.21	55.48	64.96	74.45
56	30.24	38.27	41.23	44.20	60.08	70.31	80.58
57	32.93	40.97	44.04	47.12	64.73	75.70	86.69
58	35.63	43.90	47.09	50.26	69.72	81.49	93.29
59	38.81	47.06	50.34	53.62	75.11	87.74	100.38
60	42.34	50.78	54.18	57.60	81.44	95.10	108.72
61	46.27	54.58	58.08	61.61	87.92	102.55	117.18
62	50.59	59.04	62.65	66.30	95.48	111.25	127.04
63	56.82	65.00	68.76	72.53	105.04	122.15	139.27
64	63.37	71.56	75.44	79.33	115.44	133.97	152.50
65	70.82	78.48	82.49	86.47	126.41	146.39	166.36
66	78.70	86.74	91.04	95.33	138.20	159.64	181.07
67	87.37	95.76	100.36	104.95	150.90	173.87	196.85
68	95.53	104.27	109.14	114.05	162.94	187.38	211.85
69	104.52	112.85	118.01	123.17	174.86	200.71	226.56
70	108.80	117.70	122.92	128.17	180.71	206.96	233.22
71	113.16	121.76	127.04	132.34	185.20	211.63	238.07
72	118.30	125.80	131.10	136.40	189.44	215.96	242.50
73	129.22	136.69	142.28	147.88	203.76	231.73	259.67
74	141.36	149.81	155.75	161.69	221.09	250.79	280.50
75	157.54	165.42	171.96	178.50	243.88	276.55	309.24
76	171.79	182.00	188.95	195.90	265.48	300.25	335.03
77	188.11	198.30	205.64	212.98	286.42	323.15	359.86
78	204.19	214.22	221.90	229.60	306.47	344.90	383.33
79	221.04	230.93	238.99	247.04	327.68	367.99	408.30
80	236.69	248.11	256.56	265.01	349.51	391.75	434.02
81	252.64	265.84	274.67	283.50	371.82	415.98	460.15
82	270.59	286.01	295.27	304.55	397.27	443.63	490.00
83	291.44	309.55	319.36	329.16	427.20	476.22	525.24
84	315.23	331.34	341.64	351.94	454.91	506.40	557.87
85	354.13	375.26	387.02	398.81	516.46	575.28	634.10
86	381.53	402.90	415.13	427.39	549.88	611.12	672.37
87	406.02	430.79	443.47	456.17	583.04	646.48	709.92
88	433.62	458.51	471.58	484.64	615.37	680.72	746.09
89	461.02	485.95	499.38	512.81	647.11	714.28	781.43
90	487.79	512.71	526.49	540.25	677.98	746.84	815.69
91	511.12	540.62	554.80	568.98	710.66	781.51	852.36
92	531.53	561.26	575.72	590.18	734.75	807.04	879.32
93	550.33	586.00	601.06	616.12	766.67	841.93	917.22
94	571.92	603.34	618.74	634.13	788.17	865.20	942.22
95	588.02	625.46	641.36	657.25	816.19	895.67	975.13
96	603.42	641.45	657.65	673.86	835.88	916.91	997.93
97	623.28	661.79	678.28	694.75	859.61	942.02	1,024.45
98	637.43	676.16	692.83	709.50	876.23	959.59	1,042.96
99	656.17	695.71	712.76	729.83	900.36	985.64	1,070.90
100	665.99	712.25	729.65	747.05	921.05	1,008.06	1,095.05



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 24**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.29	18.73	21.31	23.90	30.35	36.80	43.26
31	11.29	18.73	21.31	23.90	30.35	36.80	43.26
32	11.29	18.73	21.31	23.90	30.35	36.80	43.26
33	11.29	18.73	21.31	23.90	30.35	36.80	43.26
34	11.71	19.34	22.00	24.66	31.27	37.88	44.50
35	12.23	20.08	22.80	25.54	32.32	39.12	45.91
36	12.67	20.69	23.48	26.26	33.22	40.18	47.14
37	13.24	21.37	24.23	27.07	34.21	41.34	48.48
38	13.79	22.15	25.09	28.00	35.34	42.67	49.99
39	14.36	22.98	25.98	29.00	36.58	44.12	51.67
40	14.92	23.89	27.02	30.14	37.92	45.71	53.52
41	15.74	25.08	28.33	31.58	39.71	47.78	55.91
42	16.67	26.24	29.60	32.99	41.38	49.79	58.21
43	17.64	27.64	31.16	34.67	43.45	52.26	61.06
44	18.56	29.15	32.82	36.50	45.71	54.90	64.10
45	19.67	30.76	34.62	38.46	48.12	57.77	67.40
46	20.69	31.91	35.81	39.72	50.26	60.28	70.30
47	21.79	33.18	37.15	41.12	52.61	63.05	73.50
48	22.88	34.38	38.39	42.40	54.89	65.71	76.60
49	24.19	35.90	40.00	44.09	57.74	69.12	80.51
50	25.50	37.38	41.54	45.70	60.54	72.43	84.34
51	26.96	39.06	43.31	47.53	63.77	76.24	88.72
52	28.42	40.67	44.96	49.28	66.90	79.97	93.01
53	30.17	42.42	46.81	51.20	70.37	84.06	97.76
54	31.92	44.35	48.82	53.27	74.14	88.54	102.94
55	33.83	46.45	50.99	55.54	78.26	93.40	108.55
56	36.72	49.85	54.56	59.32	84.66	101.00	117.36
57	39.89	53.18	58.10	63.00	91.06	108.61	126.13
58	43.07	56.75	61.84	66.91	97.96	116.77	135.60
59	46.79	60.56	65.83	71.05	105.36	125.56	145.70
60	50.88	65.10	70.55	75.98	114.08	135.86	157.62
61	55.49	69.65	75.25	80.87	122.96	146.32	169.70
62	60.54	75.04	80.84	86.63	133.31	158.54	183.78
63	67.79	82.19	88.22	94.26	146.36	173.80	201.22
64	75.41	90.00	96.25	102.52	160.55	190.33	220.08
65	84.08	98.24	104.69	111.13	175.48	207.65	239.83
66	93.36	108.43	115.37	122.29	191.66	226.34	261.02
67	103.51	119.50	126.97	134.44	209.04	246.36	283.67
68	113.06	129.94	137.90	145.87	225.53	265.34	305.17
69	123.56	140.40	148.85	157.31	241.72	283.93	326.15
70	128.48	146.20	154.79	163.40	249.46	292.50	335.52
71	133.49	151.01	159.70	168.37	255.30	298.75	342.22
72	139.37	155.75	164.48	173.24	260.77	304.52	348.28
73	152.08	168.91	178.18	187.44	280.02	326.32	372.61
74	166.14	184.76	194.65	204.52	303.28	352.64	402.04
75	184.99	203.81	214.66	225.53	334.08	388.37	442.63
76	201.61	223.99	235.63	247.26	363.59	421.75	479.93
77	220.56	243.74	256.10	268.45	392.00	453.78	515.56
78	239.18	262.94	275.95	288.95	419.00	484.02	549.06
79	258.61	282.95	296.64	310.33	447.29	515.75	584.22
80	276.46	303.36	317.75	332.12	475.99	547.92	619.85
81	294.55	324.23	339.29	354.35	504.94	580.24	655.52
82	314.86	347.89	363.71	379.54	537.70	616.79	695.87
83	338.33	375.34	392.04	408.76	575.83	659.38	742.91
84	364.96	400.32	417.82	435.30	610.22	697.67	785.12
85	408.76	451.74	471.52	491.30	689.09	787.98	886.88
86	440.34	484.78	505.50	526.22	733.48	837.11	940.74
87	468.62	518.10	539.71	561.34	777.46	885.53	993.58
88	500.46	551.18	573.60	596.03	820.25	932.35	1,044.47
89	532.06	583.91	607.09	630.29	862.22	978.19	1,094.15
90	562.93	615.79	639.73	663.66	902.95	1,022.59	1,142.24
91	589.79	649.06	673.80	698.56	946.06	1,069.81	1,193.58
92	613.28	673.58	698.94	724.28	977.75	1,104.48	1,231.21
93	634.90	703.15	729.55	755.95	1,019.96	1,151.98	1,283.99
94	659.65	723.71	750.74	777.79	1,048.18	1,183.37	1,318.56
95	678.01	749.95	777.85	805.76	1,084.86	1,224.40	1,363.96
96	695.45	768.65	797.10	825.56	1,110.18	1,252.50	1,394.81
97	717.82	792.22	821.22	850.22	1,140.20	1,285.20	1,430.21
98	733.30	808.28	837.60	866.93	1,160.15	1,306.74	1,453.36
99	753.53	829.92	859.82	889.73	1,188.82	1,338.34	1,487.88
100	762.68	846.83	877.15	907.48	1,210.69	1,362.29	1,513.90



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 25**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	17.70	19.42	21.69	23.87	29.42	34.98	40.57
31	17.70	19.42	21.69	23.87	29.42	34.98	40.57
32	17.70	19.42	21.69	23.87	29.42	34.98	40.57
33	17.70	19.42	21.69	23.87	29.42	34.98	40.57
34	18.12	19.91	22.19	24.42	30.01	35.66	41.31
35	18.56	20.34	22.61	24.87	30.56	36.19	41.86
36	18.96	20.79	23.05	25.33	31.00	36.70	42.39
37	19.39	21.22	23.51	25.81	31.57	37.29	43.03
38	19.82	21.74	24.09	26.41	32.19	37.98	43.75
39	20.32	22.25	24.61	26.89	32.80	38.61	44.50
40	20.77	22.84	25.16	27.54	33.46	39.39	45.31
41	21.50	23.52	25.92	28.32	34.36	40.35	46.40
42	22.29	24.34	26.79	29.27	35.36	41.47	47.64
43	23.00	25.16	27.68	30.16	36.42	42.69	48.91
44	23.80	25.96	28.48	31.05	37.42	43.74	50.09
45	24.61	26.89	29.49	32.06	38.56	45.09	51.58
46	25.23	27.33	29.86	32.45	39.31	45.89	52.43
47	25.86	27.92	30.46	32.96	40.29	46.96	53.61
48	26.63	28.50	31.00	33.50	41.26	48.00	54.79
49	27.42	29.14	31.59	34.08	42.36	49.22	56.07
50	28.24	29.85	32.29	34.77	43.52	50.56	57.60
51	29.00	30.50	32.95	35.37	44.68	51.82	59.01
52	29.96	31.10	33.53	35.94	45.78	53.04	60.33
53	30.86	31.95	34.34	36.72	47.16	54.61	62.09
54	31.87	32.86	35.22	37.58	48.66	56.32	63.96
55	33.02	33.68	36.02	38.35	50.08	57.88	65.68
56	34.82	35.37	37.75	40.09	52.79	60.94	69.09
57	36.84	37.15	39.56	41.95	55.59	64.16	72.70
58	38.96	39.24	41.63	44.05	58.86	67.78	76.76
59	40.54	41.17	43.59	46.04	61.93	71.29	80.60
60	43.01	43.48	45.91	48.35	65.47	75.24	85.04
61	45.99	46.23	48.68	51.17	69.71	80.02	90.33
62	48.68	49.15	51.62	54.13	74.16	84.99	95.83
63	53.56	53.76	56.30	58.86	80.73	92.28	103.80
64	58.28	58.47	61.04	63.59	87.30	99.47	111.63
65	63.05	63.70	66.26	68.84	94.51	107.37	120.23
66	68.81	69.31	71.98	74.71	101.54	114.94	128.39
67	74.98	75.77	78.56	81.39	109.50	123.55	137.63
68	79.95	81.14	84.04	86.94	116.08	130.62	145.19
69	85.73	86.89	89.91	92.91	123.04	138.09	153.15
70	87.91	89.63	92.61	95.63	125.49	140.41	155.35
71	90.03	92.34	95.30	98.23	127.73	142.45	157.20
72	92.58	94.96	97.86	100.76	129.70	144.21	158.68
73	100.11	102.67	105.67	108.64	138.47	153.37	168.31
74	108.34	111.17	114.25	117.32	148.01	163.36	178.71
75	119.31	122.95	126.31	129.67	163.26	180.06	196.87
76	130.23	134.35	137.80	141.29	175.96	193.29	210.64
77	142.73	145.40	148.96	152.51	188.01	205.76	223.49
78	155.14	157.22	160.82	164.44	200.68	218.79	236.90
79	168.19	169.65	173.35	177.07	214.16	232.70	251.23
80	180.46	182.54	186.33	190.12	228.06	247.03	266.00
81	193.03	195.91	199.78	203.65	242.30	261.62	280.94
82	207.24	209.50	213.41	217.31	256.48	276.07	295.64
83	223.84	227.25	231.25	235.29	275.53	295.64	315.76
84	242.90	243.83	247.95	252.06	293.22	313.77	334.34
85	273.85	276.91	281.55	286.22	332.84	356.15	379.47
86	295.04	297.30	302.00	306.72	353.87	377.45	400.99
87	314.02	317.92	322.65	327.39	374.72	398.39	422.05
88	335.36	338.45	343.15	347.88	395.05	418.65	442.24
89	356.58	358.76	363.47	368.16	415.06	438.52	461.98
90	377.32	378.62	383.29	387.94	434.54	457.84	481.12
91	395.43	399.35	404.03	408.67	455.32	478.63	501.95
92	411.27	414.74	419.39	424.05	470.71	494.05	517.37
93	425.93	433.12	437.96	442.79	491.23	515.45	539.65
94	442.82	446.11	451.03	455.93	505.09	529.69	554.27
95	455.51	462.73	467.76	472.80	523.20	548.41	573.59
96	467.84	474.91	480.01	485.10	536.05	561.53	587.00
97	483.81	490.59	495.66	500.74	551.57	576.98	602.41
98	495.72	502.12	507.16	512.20	562.74	588.01	613.27
99	511.80	518.02	523.10	528.19	579.07	604.52	629.98
100	521.98	532.61	537.71	542.81	593.79	619.27	644.74

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 26**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	23.41	25.96	28.98	32.04	39.61	47.15	54.74
31	23.41	25.96	28.98	32.04	39.61	47.15	54.74
32	23.41	25.96	28.98	32.04	39.61	47.15	54.74
33	23.41	25.96	28.98	32.04	39.61	47.15	54.74
34	23.96	26.61	29.70	32.72	40.39	48.06	55.71
35	24.55	27.19	30.31	33.37	41.11	48.87	56.53
36	25.02	27.76	30.85	33.98	41.72	49.52	57.28
37	25.58	28.35	31.46	34.58	42.44	50.29	58.13
38	26.11	29.04	32.19	35.39	43.29	51.24	59.16
39	26.73	29.66	32.90	36.12	44.09	52.12	60.15
40	27.41	30.43	33.67	36.90	45.02	53.16	61.26
41	28.29	31.36	34.67	37.96	46.25	54.50	62.72
42	29.33	32.47	35.81	39.16	47.54	55.95	64.32
43	30.28	33.56	36.97	40.41	48.96	57.51	66.11
44	31.37	34.58	38.06	41.56	50.29	58.98	67.70
45	32.37	35.82	39.40	42.92	51.87	60.80	69.69
46	33.17	36.38	39.89	43.38	52.85	61.85	70.85
47	34.02	37.15	40.65	44.10	54.20	63.35	72.47
48	35.09	37.91	41.35	44.78	55.49	64.77	74.04
49	36.04	38.76	42.17	45.59	56.92	66.41	75.85
50	37.15	39.71	43.08	46.49	58.54	68.23	77.88
51	38.19	40.60	43.93	47.27	60.08	69.93	79.81
52	39.41	41.41	44.73	48.00	61.56	71.56	81.62
53	40.61	42.46	45.74	49.03	63.45	73.71	84.00
54	41.87	43.66	46.94	50.18	65.46	75.99	86.55
55	43.38	44.73	47.95	51.21	67.38	78.10	88.90
56	45.76	46.95	50.22	53.49	70.97	82.24	93.53
57	48.40	49.28	52.63	55.92	74.79	86.57	98.40
58	51.16	52.02	55.35	58.68	79.15	91.55	103.93
59	53.19	54.56	57.91	61.28	83.28	96.23	109.19
60	56.41	57.57	60.95	64.33	88.07	101.62	115.19
61	60.29	61.16	64.62	68.04	93.77	108.11	122.38
62	63.80	65.00	68.44	71.95	99.79	114.84	129.89
63	70.16	71.07	74.59	78.11	108.64	124.69	140.75
64	76.28	77.20	80.80	84.36	117.49	134.46	151.43
65	82.53	84.07	87.67	91.25	127.21	145.19	163.16
66	90.08	91.48	95.20	98.99	136.67	155.50	174.37
67	98.08	99.94	103.88	107.85	147.43	167.21	187.00
68	104.56	107.02	111.12	115.24	156.30	176.82	197.38
69	112.07	114.59	118.85	123.12	165.72	187.04	208.30
70	114.94	118.17	122.43	126.65	169.02	190.22	211.40
71	117.69	121.70	125.89	130.12	172.09	193.07	214.08
72	120.99	125.15	129.29	133.42	174.82	195.51	216.23
73	130.77	135.28	139.58	143.84	186.66	208.08	229.48
74	141.46	146.44	150.87	155.29	199.57	221.72	243.87
75	155.76	161.92	166.77	171.62	220.16	244.42	268.69
76	170.00	176.93	181.97	187.03	237.42	262.63	287.85
77	186.30	191.47	196.65	201.85	253.83	279.81	305.80
78	202.45	206.98	212.33	217.66	271.08	297.80	324.50
79	219.42	223.32	228.83	234.35	289.46	316.99	344.54
80	235.30	240.23	245.93	251.61	308.42	336.81	365.20
81	251.62	257.76	263.60	269.44	327.80	356.98	386.16
82	270.03	275.57	281.54	287.51	347.19	377.02	406.87
83	291.52	298.82	305.00	311.20	373.13	404.11	435.08
84	316.14	320.51	326.91	333.30	397.29	429.27	461.25
85	356.22	363.83	371.11	378.38	451.20	487.62	524.02
86	383.78	390.60	398.05	405.48	479.83	516.98	554.16
87	408.45	417.68	425.22	432.76	508.16	545.88	583.59
88	436.23	444.61	452.20	459.81	535.83	573.82	611.83
89	463.81	471.27	478.93	486.57	563.01	601.22	639.48
90	490.78	497.30	504.99	512.68	589.48	627.88	666.28
91	514.30	524.51	532.27	540.05	617.69	656.50	695.32
92	534.92	544.65	552.46	560.31	638.53	677.65	716.76
93	553.95	568.78	576.90	585.02	666.33	706.97	747.63
94	575.84	585.79	594.07	602.33	685.13	726.51	767.91
95	592.30	607.51	616.03	624.55	709.63	752.17	794.71
96	608.19	623.43	632.05	640.69	726.98	770.13	813.27
97	628.79	643.81	652.48	661.17	747.91	791.28	834.66
98	644.03	658.69	667.38	676.07	762.90	806.33	849.75
99	664.51	679.16	687.95	696.77	784.80	828.82	872.85
100	677.05	697.67	706.54	715.43	804.29	848.71	893.16

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 27**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	27.33	30.54	34.17	37.80	46.82	55.91	64.98
31	27.33	30.54	34.17	37.80	46.82	55.91	64.98
32	27.33	30.54	34.17	37.80	46.82	55.91	64.98
33	27.33	30.54	34.17	37.80	46.82	55.91	64.98
34	27.91	31.35	35.02	38.63	47.85	56.98	66.14
35	28.63	31.99	35.73	39.41	48.65	57.91	67.19
36	29.15	32.62	36.34	40.06	49.37	58.76	68.07
37	29.73	33.30	37.08	40.83	50.24	59.67	69.09
38	30.40	34.10	37.91	41.76	51.24	60.75	70.31
39	31.10	34.89	38.71	42.56	52.17	61.79	71.41
40	31.82	35.71	39.60	43.49	53.26	62.99	72.71
41	32.82	36.82	40.75	44.75	54.65	64.53	74.42
42	33.98	38.03	42.06	46.11	56.18	66.32	76.39
43	35.09	39.34	43.42	47.55	57.86	68.13	78.49
44	36.34	40.56	44.75	48.95	59.39	69.89	80.37
45	37.53	42.00	46.26	50.54	61.31	72.02	82.80
46	38.39	42.61	46.85	51.06	62.45	73.30	84.15
47	39.36	43.51	47.69	51.88	64.02	75.08	86.11
48	40.57	44.39	48.53	52.69	65.57	76.76	88.01
49	41.68	45.36	49.48	53.60	67.29	78.75	90.16
50	42.97	46.45	50.52	54.60	69.21	80.87	92.58
51	44.12	47.45	51.47	55.56	71.06	82.97	94.90
52	45.51	48.36	52.39	56.40	72.77	84.93	97.06
53	46.85	49.60	53.59	57.60	75.00	87.45	99.88
54	48.32	50.97	54.95	58.91	77.40	90.16	102.96
55	50.12	52.19	56.14	60.03	79.65	92.73	105.76
56	52.78	54.76	58.76	62.72	83.93	97.62	111.35
57	55.80	57.48	61.49	65.50	88.48	102.79	117.14
58	58.94	60.55	64.65	68.69	93.60	108.71	123.78
59	61.24	63.50	67.59	71.69	98.49	114.27	130.07
60	64.93	66.93	71.06	75.20	104.17	120.71	137.27
61	69.33	71.09	75.27	79.45	110.92	128.41	145.89
62	73.32	75.48	79.70	83.94	118.04	136.44	154.86
63	80.56	82.43	86.79	91.13	128.56	148.25	167.96
64	87.53	89.51	93.90	98.27	139.04	159.92	180.84
65	94.62	97.34	101.76	106.20	150.60	172.80	194.99
66	103.23	105.87	110.54	115.18	161.87	185.19	208.49
67	112.38	115.64	120.57	125.49	174.67	199.27	223.87
68	119.75	123.79	128.92	134.04	185.24	210.85	236.45
69	128.27	132.54	137.85	143.18	196.46	223.09	249.74
70	131.50	136.66	141.96	147.28	200.45	227.05	253.64
71	134.58	140.67	145.97	151.26	204.17	230.63	257.11
72	138.30	144.58	149.83	155.08	207.50	233.71	259.93
73	149.41	156.26	161.69	167.16	221.69	248.95	276.22
74	161.57	169.08	174.74	180.41	237.13	265.50	293.84
75	177.85	186.91	193.14	199.38	261.68	292.81	323.98
76	194.04	204.22	210.74	217.25	282.43	315.02	347.62
77	212.57	220.98	227.76	234.51	302.17	336.00	369.82
78	230.90	238.84	245.84	252.86	322.96	358.00	393.05
79	250.16	257.61	264.90	272.18	345.02	381.43	417.83
80	268.12	277.01	284.57	292.13	367.75	405.56	443.39
81	286.52	297.07	304.92	312.75	391.02	430.17	469.30
82	307.26	317.42	325.49	333.57	414.29	454.65	495.01
83	331.47	343.95	352.40	360.86	445.32	487.57	529.83
84	359.10	368.66	377.46	386.24	474.20	518.17	562.15
85	404.20	418.15	428.18	438.22	538.59	588.76	638.94
86	435.48	448.92	459.25	469.57	572.92	624.59	676.25
87	463.46	479.99	490.59	501.17	606.96	659.86	712.76
88	494.97	510.91	521.68	532.46	640.15	693.99	747.84
89	526.26	541.53	552.45	563.40	672.75	727.43	782.11
90	556.86	571.40	582.48	593.57	704.48	759.94	815.38
91	583.49	602.57	613.88	625.17	738.19	794.71	851.24
92	606.85	625.67	637.13	648.56	763.15	820.44	877.69
93	628.42	653.34	665.25	677.16	796.34	855.93	915.50
94	653.19	672.78	684.95	697.11	818.73	879.55	940.36
95	671.77	697.66	710.19	722.72	847.95	910.57	973.19
96	689.66	715.78	728.51	741.24	868.58	932.26	995.92
97	712.81	738.94	751.82	764.69	893.42	957.79	1,022.16
98	729.76	755.68	768.63	781.58	911.11	975.85	1,040.62
99	752.41	778.63	791.84	805.02	936.90	1,002.84	1,068.77
100	765.70	799.02	812.40	825.78	959.60	1,026.52	1,093.41

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 28**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	29.70	33.53	37.58	41.65	51.74	61.84	71.91
31	29.70	33.53	37.58	41.65	51.74	61.84	71.91
32	29.70	33.53	37.58	41.65	51.74	61.84	71.91
33	29.70	33.53	37.58	41.65	51.74	61.84	71.91
34	30.39	34.37	38.48	42.58	52.79	63.02	73.28
35	31.10	35.14	39.26	43.37	53.70	64.08	74.42
36	31.72	35.81	39.96	44.13	54.56	64.98	75.40
37	32.34	36.55	40.78	44.99	55.49	65.99	76.50
38	33.03	37.42	41.65	45.93	56.58	67.22	77.86
39	33.76	38.26	42.56	46.86	57.60	68.34	79.14
40	34.49	39.19	43.53	47.90	58.78	69.66	80.57
41	35.59	40.35	44.79	49.25	60.33	71.42	82.52
42	36.87	41.71	46.20	50.74	62.08	73.38	84.71
43	38.04	43.07	47.75	52.35	63.92	75.47	87.02
44	39.30	44.42	49.13	53.85	65.66	77.43	89.21
45	40.61	45.99	50.83	55.64	67.70	79.80	91.87
46	41.58	46.65	51.43	56.17	69.01	81.24	93.43
47	42.59	47.65	52.37	57.11	70.75	83.20	95.62
48	43.85	48.58	53.25	57.89	72.43	85.11	97.73
49	45.10	49.60	54.26	58.88	74.37	87.26	100.13
50	46.48	50.77	55.41	60.00	76.50	89.68	102.89
51	47.69	51.87	56.45	61.01	78.50	91.98	105.43
52	49.17	52.88	57.38	61.90	80.43	94.15	107.89
53	50.64	54.19	58.66	63.21	82.87	96.94	111.03
54	52.22	55.65	60.13	64.61	85.56	100.01	114.47
55	54.05	56.97	61.40	65.83	88.01	102.82	117.61
56	56.91	59.70	64.20	68.73	92.78	108.29	123.79
57	60.13	62.60	67.17	71.72	97.74	114.03	130.30
58	63.51	65.94	70.59	75.20	103.46	120.57	137.69
59	65.91	69.10	73.74	78.41	108.85	126.77	144.69
60	69.79	72.72	77.45	82.16	115.09	133.95	152.81
61	74.49	77.18	81.97	86.76	122.59	142.50	162.39
62	78.72	81.89	86.72	91.55	130.43	151.43	172.47
63	86.41	89.33	94.29	99.24	142.05	164.60	187.13
64	93.80	96.88	101.91	106.93	153.67	177.63	201.59
65	101.34	105.26	110.36	115.46	166.47	191.99	217.50
66	110.46	114.44	119.80	125.19	178.95	205.86	232.73
67	120.19	124.96	130.64	136.33	193.19	221.59	250.02
68	127.99	133.72	139.65	145.58	204.93	234.60	264.28
69	137.08	143.10	149.30	155.48	217.36	248.35	279.28
70	140.41	147.45	153.65	159.88	221.86	252.86	283.87
71	143.63	151.76	157.93	164.14	226.04	256.98	287.94
72	147.51	155.90	162.05	168.21	229.79	260.57	291.36
73	159.27	168.42	174.84	181.27	245.58	277.72	309.85
74	172.12	182.13	188.87	195.57	262.77	296.38	329.97
75	189.36	201.29	208.70	216.08	290.01	326.98	363.93
76	206.54	219.92	227.69	235.49	313.25	352.15	391.04
77	226.21	237.92	246.06	254.16	335.38	375.97	416.56
78	245.62	257.08	265.55	274.01	358.66	400.99	443.29
79	265.99	277.23	286.05	294.90	383.37	427.58	471.81
80	284.93	297.97	307.22	316.44	408.82	455.00	501.18
81	304.29	319.41	329.04	338.67	434.84	482.95	531.05
82	326.09	341.09	351.09	361.06	460.87	510.77	560.68
83	351.42	369.37	379.87	390.41	495.54	548.12	600.69
84	380.39	395.59	406.61	417.62	527.70	582.77	637.82
85	427.71	448.32	460.90	473.48	599.26	662.16	725.05
86	460.79	481.33	494.37	507.41	637.82	703.00	768.21
87	490.39	514.65	528.10	541.54	676.03	743.27	810.51
88	523.71	547.80	561.59	575.37	713.31	782.27	851.24
89	556.82	580.59	594.70	608.80	749.92	820.49	891.05
90	589.17	612.61	627.02	641.43	785.54	857.59	929.65
91	617.36	645.99	660.77	675.55	823.32	897.20	971.09
92	642.03	670.70	685.74	700.79	851.19	926.40	1,001.59
93	664.80	700.30	715.95	731.64	888.18	966.46	1,044.75
94	690.94	721.09	737.09	753.09	913.16	993.16	1,073.19
95	710.51	747.65	764.15	780.65	945.67	1,028.16	1,110.67
96	729.28	766.92	783.72	800.53	968.56	1,052.60	1,136.62
97	753.53	791.49	808.55	825.61	996.18	1,081.47	1,166.73
98	771.05	809.07	826.29	843.51	1,015.67	1,101.73	1,187.83
99	794.41	833.10	850.66	868.25	1,044.06	1,131.95	1,219.86
100	807.46	853.96	871.84	889.75	1,068.74	1,158.23	1,247.74

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 29**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	31.47	35.78	40.15	44.53	55.42	66.32	77.26
31	31.47	35.78	40.15	44.53	55.42	66.32	77.26
32	31.47	35.78	40.15	44.53	55.42	66.32	77.26
33	31.47	35.78	40.15	44.53	55.42	66.32	77.26
34	32.14	36.67	41.08	45.50	56.58	67.63	78.71
35	32.92	37.46	41.95	46.38	57.56	68.73	79.90
36	33.60	38.16	42.68	47.17	58.43	69.69	80.95
37	34.15	38.95	43.49	48.06	59.39	70.79	82.13
38	34.89	39.84	44.43	49.03	60.55	72.08	83.59
39	35.67	40.72	45.36	50.03	61.69	73.30	84.96
40	36.44	41.72	46.43	51.13	62.92	74.73	86.54
41	37.64	42.96	47.79	52.59	64.60	76.61	88.66
42	38.89	44.39	49.30	54.19	66.44	78.76	91.03
43	40.14	45.84	50.89	55.91	68.43	81.02	93.54
44	41.47	47.27	52.37	57.50	70.26	83.10	95.90
45	42.81	48.95	54.16	59.44	72.55	85.61	98.74
46	43.78	49.67	54.84	60.00	73.91	87.19	100.44
47	44.90	50.64	55.79	60.94	75.79	89.31	102.80
48	46.18	51.65	56.73	61.84	77.63	91.35	105.08
49	47.49	52.72	57.78	62.81	79.66	93.70	107.69
50	48.90	53.94	58.98	63.97	81.94	96.32	110.65
51	50.17	55.10	60.05	65.06	84.14	98.75	113.43
52	51.74	56.11	61.04	65.99	86.16	101.11	116.05
53	53.24	57.51	62.39	67.29	88.80	104.13	119.45
54	54.84	59.02	63.90	68.80	91.65	107.39	123.18
55	56.78	60.37	65.22	70.04	94.29	110.42	126.55
56	59.74	63.27	68.19	73.10	99.35	116.29	133.26
57	63.11	66.28	71.26	76.24	104.71	122.48	140.26
58	66.57	69.78	74.82	79.87	110.80	129.49	148.25
59	69.03	73.03	78.15	83.22	116.60	136.19	155.81
60	73.07	76.84	81.99	87.16	123.26	143.91	164.52
61	77.94	81.48	86.71	91.95	131.24	153.08	174.93
62	82.28	86.35	91.64	96.97	139.65	162.71	185.84
63	90.24	94.11	99.57	105.03	152.09	176.88	201.65
64	97.89	101.97	107.52	113.07	164.52	190.93	217.31
65	105.63	110.67	116.30	121.93	178.26	206.42	234.59
66	115.09	120.28	126.25	132.19	191.64	221.37	251.09
67	125.19	131.31	137.58	143.89	206.91	238.41	269.89
68	133.30	140.49	147.05	153.64	219.50	252.43	285.39
69	142.70	150.28	157.16	164.04	232.86	267.30	301.72
70	146.10	154.80	161.72	168.62	237.72	272.26	306.78
71	149.37	159.24	166.15	173.07	242.21	276.77	311.35
72	153.35	163.54	170.44	177.33	246.28	280.75	315.24
73	165.48	176.59	183.83	191.04	263.25	299.38	335.47
74	178.75	190.94	198.51	206.08	281.79	319.65	357.50
75	196.61	210.96	219.31	227.65	311.03	352.70	394.38
76	214.39	230.48	239.29	248.09	336.19	380.23	424.27
77	234.76	249.33	258.56	267.78	360.11	406.30	452.45
78	254.83	269.37	279.03	288.71	385.38	433.69	482.02
79	275.86	290.41	300.56	310.68	412.09	462.78	513.48
80	295.39	312.05	322.68	333.30	439.61	492.72	545.88
81	315.29	334.40	345.51	356.63	467.71	523.26	578.82
82	337.70	356.94	368.50	380.08	495.79	553.65	611.52
83	363.72	386.32	398.56	410.79	533.15	594.32	655.50
84	393.41	413.51	426.37	439.22	567.73	631.99	696.22
85	441.95	468.32	483.00	497.71	644.54	717.95	791.36
86	476.15	502.82	518.08	533.38	686.25	762.68	839.12
87	506.71	537.63	553.45	569.30	727.63	806.81	885.98
88	541.16	572.22	588.53	604.83	767.98	849.54	931.12
89	575.35	606.47	623.23	639.99	807.59	891.42	975.22
90	608.76	639.86	657.06	674.23	846.12	932.06	1,017.98
91	637.88	674.69	692.39	710.09	886.90	975.32	1,063.75
92	663.35	700.45	718.50	736.54	916.97	1,007.19	1,097.39
93	686.81	731.33	750.12	768.92	956.80	1,050.73	1,144.69
94	713.76	752.97	772.19	791.39	983.64	1,079.77	1,175.89
95	733.85	780.57	800.42	820.25	1,018.61	1,117.80	1,216.96
96	753.07	800.53	820.75	840.98	1,043.18	1,144.30	1,245.42
97	777.85	825.91	846.49	867.05	1,072.79	1,175.64	1,278.51
98	795.51	843.85	864.65	885.46	1,093.54	1,197.57	1,301.61
99	818.90	868.25	889.52	910.83	1,123.65	1,230.08	1,336.48
100	831.16	888.89	910.60	932.32	1,149.47	1,258.06	1,366.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 30**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	39.84	48.96	55.69	62.46	79.35	96.21	113.08
31	39.84	48.96	55.69	62.46	79.35	96.21	113.08
32	39.84	48.96	55.69	62.46	79.35	96.21	113.08
33	39.84	48.96	55.69	62.46	79.35	96.21	113.08
34	40.52	50.08	56.93	63.81	80.95	98.03	115.17
35	41.48	51.12	58.02	64.98	82.28	99.59	116.89
36	42.22	51.99	59.01	65.97	83.47	100.94	118.41
37	42.93	53.00	60.07	67.15	84.84	102.51	120.19
38	43.75	54.20	61.39	68.52	86.49	104.41	122.35
39	44.68	55.31	62.55	69.81	88.03	106.19	124.35
40	45.55	56.56	63.95	71.34	89.78	108.20	126.68
41	46.92	58.19	65.72	73.26	92.10	110.88	129.70
42	48.45	60.04	67.74	75.47	94.67	113.92	133.19
43	49.87	61.98	69.84	77.71	97.43	117.14	136.87
44	51.46	63.77	71.80	79.87	99.99	120.12	140.26
45	52.97	65.91	74.19	82.43	103.11	123.79	144.44
46	54.15	66.71	74.87	83.03	105.06	126.00	146.96
47	55.39	67.89	76.02	84.17	107.68	129.03	150.41
48	56.93	69.01	77.08	85.11	110.17	131.94	153.75
49	58.39	70.25	78.26	86.26	112.99	135.26	157.54
50	60.00	71.69	79.67	87.67	116.13	138.95	161.75
51	61.46	72.95	80.90	88.80	119.13	142.41	165.72
52	63.27	74.11	81.94	89.81	121.90	145.72	169.48
53	64.98	75.68	83.50	91.33	125.51	149.96	174.40
54	66.87	77.43	85.21	92.99	129.42	154.55	179.69
55	69.10	78.95	86.69	94.40	133.00	158.75	184.52
56	72.56	82.44	90.24	98.09	140.03	167.03	194.08
57	76.44	86.04	94.00	101.92	147.30	175.69	204.05
58	80.48	90.17	98.26	106.34	155.66	185.57	215.48
59	83.20	94.02	102.16	110.30	163.54	194.86	226.16
60	87.83	98.49	106.75	114.97	172.65	205.60	238.54
61	93.44	103.98	112.32	120.73	183.56	218.45	253.34
62	98.47	109.75	118.24	126.68	194.99	231.90	268.79
63	107.68	119.03	127.75	136.48	211.94	251.66	291.37
64	116.50	128.27	137.18	146.12	228.82	271.23	313.66
65	125.40	138.54	147.61	156.70	247.43	292.81	338.17
66	136.52	150.36	159.97	169.58	265.80	313.87	361.97
67	148.32	163.85	174.10	184.33	286.63	337.80	388.98
68	157.76	175.07	185.78	196.51	303.81	357.46	411.12
69	168.65	186.99	198.23	209.50	321.92	378.13	434.37
70	172.54	192.29	203.61	214.96	328.15	384.76	441.34
71	176.19	197.51	208.85	220.21	333.89	390.71	447.57
72	180.67	202.48	213.84	225.23	339.01	395.89	452.77
73	194.75	218.23	230.18	242.16	361.77	421.59	481.39
74	210.10	235.50	248.09	260.66	386.54	449.45	512.42
75	230.87	259.92	273.76	287.61	426.05	495.28	564.51
76	251.61	283.66	298.38	313.12	460.44	534.09	607.75
77	275.26	306.46	322.00	337.53	492.86	570.54	648.22
78	298.50	330.65	346.99	363.34	526.87	608.64	690.42
79	322.75	355.84	373.05	390.27	562.50	648.61	734.72
80	345.02	381.56	399.65	417.74	598.68	689.15	779.63
81	367.60	407.86	426.80	445.75	635.16	729.87	824.59
82	392.95	434.17	453.91	473.67	671.05	769.75	868.45
83	422.24	468.42	489.27	510.13	718.64	822.91	927.15
84	455.47	499.60	521.44	543.25	761.55	870.69	979.83
85	510.13	563.77	588.46	613.14	859.98	983.40	1,106.83
86	549.54	605.01	630.86	656.72	915.38	1,044.71	1,174.04
87	584.84	646.59	673.56	700.55	970.27	1,105.14	1,239.99
88	624.57	687.87	715.85	743.85	1,023.67	1,163.57	1,303.50
89	664.01	728.72	757.65	786.60	1,076.05	1,220.78	1,365.50
90	702.54	768.51	798.38	828.25	1,126.88	1,276.19	1,425.52
91	736.06	810.03	840.90	871.80	1,180.68	1,335.12	1,489.59
92	765.37	840.63	872.28	903.90	1,220.23	1,378.39	1,536.55
93	792.36	877.53	910.48	943.43	1,272.91	1,437.67	1,602.42
94	823.24	903.19	936.92	970.68	1,308.13	1,476.85	1,645.56
95	846.16	935.94	970.76	1,005.59	1,353.91	1,528.05	1,702.22
96	867.92	959.28	994.78	1,030.30	1,385.50	1,563.12	1,740.72
97	895.84	988.69	1,024.88	1,061.07	1,422.97	1,603.93	1,784.90
98	915.16	1,008.73	1,045.32	1,081.93	1,447.87	1,630.81	1,813.79
99	940.41	1,035.74	1,073.06	1,110.38	1,483.65	1,670.25	1,856.87
100	951.82	1,056.84	1,094.68	1,132.54	1,510.94	1,700.14	1,889.35

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	3.30	5.03	5.60	6.17	7.61	9.04	10.49
31	3.30	5.03	5.60	6.17	7.61	9.04	10.49
32	3.30	5.03	5.60	6.17	7.61	9.04	10.49
33	3.30	5.03	5.60	6.17	7.61	9.04	10.49
34	3.42	5.16	5.76	6.34	7.79	9.25	10.70
35	3.55	5.33	5.92	6.52	8.00	9.48	10.96
36	3.67	5.48	6.07	6.68	8.17	9.67	11.18
37	3.80	5.63	6.24	6.84	8.38	9.90	11.41
38	3.95	5.81	6.43	7.06	8.59	10.14	11.69
39	4.12	6.00	6.64	7.26	8.84	10.42	12.01
40	4.28	6.23	6.86	7.51	9.12	10.74	12.35
41	4.51	6.50	7.16	7.82	9.49	11.15	12.82
42	4.76	6.82	7.51	8.20	9.91	11.62	13.34
43	5.03	7.15	7.87	8.57	10.36	12.13	13.90
44	5.30	7.51	8.24	8.99	10.82	12.66	14.50
45	5.60	7.90	8.65	9.41	11.32	13.24	15.14
46	5.88	8.17	8.93	9.70	11.76	13.72	15.67
47	6.17	8.47	9.25	10.01	12.23	14.26	16.27
48	6.49	8.82	9.59	10.37	12.77	14.84	16.94
49	6.84	9.19	9.96	10.75	13.36	15.53	17.69
50	7.24	9.60	10.39	11.20	14.00	16.27	18.53
51	7.62	10.02	10.82	11.62	14.66	17.02	19.38
52	8.06	10.48	11.29	12.11	15.42	17.86	20.32
53	8.53	10.98	11.81	12.62	16.21	18.78	21.35
54	9.05	11.56	12.38	13.21	17.10	19.79	22.48
55	9.62	12.16	13.00	13.84	18.08	20.89	23.71
56	10.49	13.13	14.00	14.88	19.58	22.61	25.63
57	11.44	14.17	15.10	16.01	21.22	24.48	27.74
58	12.49	15.34	16.27	17.22	23.00	26.50	30.00
59	13.64	16.57	17.56	18.53	24.94	28.70	32.46
60	14.92	17.95	18.96	19.97	27.05	31.08	35.12
61	16.45	19.60	20.64	21.70	29.56	33.92	38.29
62	18.14	21.41	22.48	23.57	32.29	37.01	41.74
63	20.44	23.81	24.92	26.05	35.75	40.85	45.96
64	23.00	26.47	27.62	28.79	39.53	45.02	50.53
65	25.78	29.33	30.52	31.70	43.52	49.44	55.37
66	28.87	32.66	33.94	35.21	47.86	54.18	60.52
67	32.30	36.35	37.70	39.06	52.54	59.28	66.04
68	35.59	39.89	41.32	42.74	57.06	64.21	71.38
69	39.25	43.79	45.30	46.82	62.00	69.59	77.18
70	41.44	46.04	47.57	49.12	64.45	72.12	79.80
71	43.73	48.36	49.91	51.44	66.89	74.60	82.33
72	46.08	50.72	52.27	53.82	69.29	77.03	84.77
73	51.10	55.97	57.60	59.22	75.48	83.60	91.74
74	56.74	61.86	63.58	65.28	82.36	90.90	99.44
75	64.60	70.37	72.29	74.21	93.44	103.06	112.68
76	71.96	78.01	80.02	82.03	102.17	112.24	122.30
77	79.98	86.30	88.42	90.52	111.59	122.12	132.65
78	88.16	94.72	96.89	99.07	120.90	131.81	142.72
79	96.96	103.76	106.03	108.30	130.99	142.33	153.67
80	106.32	113.39	115.74	118.09	141.66	153.44	165.23
81	116.29	123.61	126.05	128.48	152.87	165.06	177.25
82	126.76	134.29	136.80	139.31	164.41	176.96	189.52
83	139.04	146.84	149.44	152.04	178.04	191.04	204.04
84	152.05	160.15	162.85	165.55	192.58	206.09	219.59
85	175.55	184.90	188.00	191.12	222.25	237.82	253.38
86	190.66	200.18	203.35	206.53	238.27	254.15	270.01
87	206.24	215.88	219.10	222.31	254.46	270.53	286.60
88	222.08	231.78	235.01	238.25	270.55	286.72	302.87
89	238.10	247.82	251.06	254.30	286.70	302.92	319.12
90	254.06	263.81	267.06	270.30	302.77	319.01	335.23
91	268.51	278.26	281.51	284.75	317.24	333.49	349.74
92	281.66	291.50	294.78	298.06	330.85	347.26	363.65
93	294.22	304.43	307.84	311.23	345.28	362.29	379.31
94	305.88	316.33	319.82	323.30	358.16	375.60	393.04
95	317.39	328.12	331.69	335.27	371.00	388.87	406.74
96	328.84	339.77	343.42	347.05	383.51	401.74	419.95
97	340.07	350.98	354.61	358.25	394.61	412.79	430.98
98	351.52	362.46	366.11	369.76	406.22	424.46	442.70
99	362.92	373.94	377.62	381.29	418.02	436.39	454.76
100	373.44	384.48	388.16	391.84	428.64	447.04	465.43



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	4.36	6.71	7.49	8.28	10.24	12.18	14.15
31	4.36	6.71	7.49	8.28	10.24	12.18	14.15
32	4.36	6.71	7.49	8.28	10.24	12.18	14.15
33	4.36	6.71	7.49	8.28	10.24	12.18	14.15
34	4.52	6.90	7.70	8.48	10.48	12.46	14.45
35	4.69	7.12	7.93	8.74	10.76	12.79	14.81
36	4.85	7.32	8.12	8.95	11.00	13.06	15.10
37	5.03	7.52	8.35	9.18	11.26	13.34	15.43
38	5.21	7.75	8.59	9.46	11.57	13.69	15.80
39	5.41	8.00	8.87	9.74	11.89	14.06	16.22
40	5.64	8.29	9.18	10.06	12.26	14.50	16.70
41	5.94	8.66	9.58	10.49	12.78	15.06	17.33
42	6.26	9.10	10.03	10.97	13.32	15.67	18.02
43	6.61	9.54	10.50	11.48	13.91	16.34	18.78
44	6.98	10.01	11.02	12.02	14.54	17.05	19.58
45	7.37	10.51	11.57	12.60	15.22	17.84	20.45
46	7.73	10.87	11.93	12.97	15.80	18.49	21.18
47	8.11	11.28	12.34	13.39	16.45	19.22	22.00
48	8.54	11.74	12.79	13.86	17.17	20.04	22.91
49	9.00	12.23	13.31	14.38	17.95	20.95	23.93
50	9.50	12.78	13.87	14.96	18.84	21.96	25.06
51	10.03	13.33	14.42	15.53	19.74	22.97	26.21
52	10.60	13.94	15.06	16.16	20.72	24.10	27.48
53	11.22	14.60	15.73	16.86	21.82	25.36	28.88
54	11.89	15.35	16.49	17.64	23.00	26.70	30.42
55	12.64	16.15	17.30	18.48	24.31	28.19	32.09
56	13.79	17.41	18.64	19.85	26.33	30.52	34.69
57	15.02	18.80	20.08	21.34	28.54	33.04	37.55
58	16.39	20.33	21.64	22.93	30.94	35.78	40.63
59	17.92	21.97	23.33	24.67	33.54	38.75	43.97
60	19.57	23.77	25.18	26.58	36.37	41.98	47.58
61	21.56	25.93	27.40	28.85	39.76	45.83	51.89
62	23.77	28.31	29.81	31.33	43.45	50.02	56.57
63	26.77	31.46	33.02	34.58	48.10	55.20	62.30
64	30.11	34.96	36.58	38.18	53.18	60.88	68.56
65	33.74	38.71	40.37	42.02	58.58	66.86	75.14
66	37.79	43.12	44.88	46.66	64.42	73.30	82.18
67	42.25	47.95	49.85	51.76	70.74	80.23	89.72
68	46.55	52.61	54.62	56.65	76.84	86.93	97.03
69	51.31	57.76	59.89	62.04	83.52	94.26	104.98
70	54.17	60.71	62.88	65.05	86.82	97.70	108.59
71	57.16	63.74	65.94	68.14	90.13	101.11	112.12
72	60.22	66.85	69.06	71.27	93.38	104.44	115.50
73	66.74	73.74	76.08	78.41	101.75	113.42	125.09
74	74.09	81.48	83.95	86.41	111.05	123.37	135.70
75	84.34	92.68	95.45	98.23	126.01	139.90	153.79
76	93.95	102.73	105.66	108.59	137.86	152.50	167.14
77	104.39	113.64	116.72	119.81	150.66	166.08	181.50
78	115.04	124.70	127.92	131.14	163.32	179.41	195.50
79	126.49	136.60	139.97	143.34	177.05	193.90	210.74
80	138.64	149.22	152.76	156.29	191.57	209.21	226.85
81	151.60	162.64	166.32	170.00	206.82	225.23	243.64
82	165.17	176.65	180.47	184.30	222.55	241.68	260.81
83	181.08	193.09	197.09	201.10	241.12	261.13	281.15
84	197.90	210.52	214.72	218.92	260.93	281.94	302.94
85	228.35	242.94	247.80	252.66	301.28	325.60	349.91
86	248.00	263.02	268.02	273.02	323.09	348.11	373.14
87	268.26	283.63	288.74	293.87	345.07	370.68	396.29
88	288.88	304.49	309.70	314.90	366.96	392.99	419.02
89	309.70	325.54	330.83	336.11	388.91	415.31	441.72
90	330.47	346.51	351.86	357.22	410.74	437.48	464.24
91	349.24	365.46	370.87	376.28	430.38	457.43	484.48
92	366.34	382.82	388.32	393.83	448.81	476.30	503.80
93	382.64	399.78	405.49	411.20	468.35	496.92	525.49
94	397.76	415.38	421.25	427.12	485.82	515.17	544.52
95	412.69	430.79	436.82	442.86	503.20	533.36	563.53
96	427.49	446.02	452.18	458.36	520.10	550.97	581.84
97	441.97	460.60	466.80	473.02	535.08	566.11	597.14
98	456.68	475.49	481.76	488.03	550.73	582.07	613.42
99	471.20	490.27	496.62	502.98	566.53	598.31	630.08
100	484.38	503.63	510.04	516.46	580.60	612.67	644.75



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 3**

Benefit Period	<b>4 Years</b>
Inflation	<b>None</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.09	7.90	8.83	9.77	12.11	14.45	16.80
31	5.09	7.90	8.83	9.77	12.11	14.45	16.80
32	5.09	7.90	8.83	9.77	12.11	14.45	16.80
33	5.09	7.90	8.83	9.77	12.11	14.45	16.80
34	5.27	8.12	9.08	10.02	12.41	14.78	17.15
35	5.48	8.38	9.36	10.32	12.73	15.17	17.59
36	5.64	8.59	9.58	10.56	13.01	15.48	17.94
37	5.83	8.83	9.84	10.84	13.33	15.83	18.32
38	6.06	9.11	10.13	11.15	13.69	16.22	18.78
39	6.29	9.41	10.45	11.48	14.08	16.67	19.26
40	6.55	9.73	10.79	11.86	14.52	17.17	19.81
41	6.89	10.18	11.26	12.36	15.10	17.83	20.57
42	7.26	10.66	11.78	12.91	15.74	18.58	21.41
43	7.66	11.18	12.34	13.51	16.44	19.36	22.30
44	8.09	11.74	12.95	14.16	17.18	20.22	23.26
45	8.54	12.32	13.58	14.83	18.00	21.14	24.30
46	8.94	12.73	14.00	15.26	18.67	21.91	25.15
47	9.38	13.21	14.47	15.74	19.43	22.79	26.14
48	9.88	13.73	15.01	16.30	20.29	23.75	27.23
49	10.40	14.32	15.61	16.91	21.23	24.84	28.44
50	11.00	14.94	16.26	17.57	22.27	26.03	29.80
51	11.59	15.58	16.91	18.24	23.34	27.24	31.16
52	12.24	16.28	17.64	18.98	24.49	28.60	32.68
53	12.95	17.05	18.42	19.80	25.79	30.07	34.34
54	13.73	17.92	19.31	20.70	27.20	31.68	36.18
55	14.60	18.84	20.26	21.67	28.74	33.47	38.17
56	15.90	20.32	21.79	23.27	31.13	36.22	41.30
57	17.33	21.92	23.46	25.00	33.76	39.22	44.70
58	18.89	23.66	25.27	26.86	36.59	42.49	48.38
59	20.62	25.57	27.22	28.87	39.66	46.01	52.37
60	22.52	27.64	29.35	31.07	43.03	49.86	56.69
61	24.80	30.14	31.91	33.68	47.03	54.44	61.85
62	27.32	32.87	34.70	36.55	51.41	59.42	67.44
63	30.73	36.49	38.42	40.33	56.92	65.63	74.35
64	34.56	40.51	42.50	44.50	62.94	72.40	81.86
65	38.68	44.82	46.86	48.91	69.35	79.57	89.80
66	43.31	49.90	52.09	54.29	76.28	87.29	98.27
67	48.41	55.49	57.85	60.20	83.81	95.60	107.40
68	53.30	60.86	63.37	65.89	91.07	103.66	116.23
69	58.73	66.79	69.47	72.16	99.00	112.43	125.86
70	61.99	70.19	72.91	75.65	102.96	116.63	130.28
71	65.35	73.67	76.44	79.21	106.92	120.78	134.64
72	68.83	77.23	80.04	82.84	110.84	124.85	138.85
73	76.26	85.18	88.14	91.12	120.84	135.70	150.56
74	84.61	94.08	97.24	100.39	131.95	147.73	163.51
75	96.29	106.98	110.54	114.11	149.77	167.59	185.42
76	107.23	118.58	122.36	126.14	163.99	182.92	201.84
77	119.11	131.16	135.18	139.19	179.35	199.43	219.50
78	131.22	143.89	148.12	152.34	194.57	215.69	236.80
79	144.20	157.57	162.02	166.48	211.03	233.30	255.58
80	157.97	172.07	176.76	181.46	228.43	251.92	275.41
81	172.62	187.44	192.38	197.32	246.71	271.40	296.10
82	187.94	203.47	208.64	213.82	265.56	291.43	317.30
83	205.88	222.26	227.72	233.18	287.77	315.07	342.37
84	224.80	242.14	247.91	253.68	311.45	340.33	369.22
85	259.10	279.22	285.91	292.62	359.63	393.13	426.64
86	281.40	302.28	309.24	316.19	385.78	420.56	455.35
87	304.39	325.94	333.13	340.32	412.16	448.08	484.00
88	327.78	349.90	357.28	364.66	438.41	475.28	512.16
89	351.40	374.06	381.61	389.17	464.71	502.48	540.25
90	374.95	398.12	405.85	413.58	490.86	529.50	568.13
91	396.23	419.86	427.73	435.60	514.36	553.73	593.11
92	415.61	439.76	447.82	455.87	536.40	576.66	616.92
93	434.09	459.22	467.59	475.97	559.73	601.61	643.49
94	451.20	477.07	485.70	494.32	580.56	623.69	666.80
95	468.07	494.71	503.59	512.47	601.28	645.68	690.08
96	484.75	512.09	521.20	530.30	621.41	666.96	712.51
97	501.02	528.66	537.88	547.08	639.18	685.24	731.28
98	517.46	545.51	554.86	564.20	657.71	704.45	751.20
99	533.53	562.08	571.61	581.12	676.32	723.92	771.53
100	547.80	576.79	586.45	596.11	692.71	741.01	789.31

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 4**

Benefit Period	<b>5 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.53	8.66	9.72	10.76	13.37	15.98	18.59
31	5.53	8.66	9.72	10.76	13.37	15.98	18.59
32	5.53	8.66	9.72	10.76	13.37	15.98	18.59
33	5.53	8.66	9.72	10.76	13.37	15.98	18.59
34	5.74	8.92	9.97	11.04	13.69	16.34	19.01
35	5.95	9.20	10.28	11.35	14.06	16.78	19.49
36	6.14	9.44	10.52	11.63	14.38	17.12	19.87
37	6.35	9.70	10.82	11.94	14.72	17.51	20.30
38	6.59	10.00	11.12	12.26	15.11	17.95	20.80
39	6.83	10.32	11.48	12.64	15.54	18.43	21.35
40	7.10	10.68	11.87	13.06	16.02	18.98	21.96
41	7.46	11.15	12.38	13.61	16.67	19.74	22.80
42	7.88	11.69	12.95	14.22	17.39	20.57	23.74
43	8.30	12.24	13.56	14.88	18.16	21.44	24.73
44	8.75	12.85	14.22	15.58	18.98	22.39	25.81
45	9.25	13.50	14.92	16.32	19.87	23.42	26.96
46	9.68	13.96	15.37	16.80	20.63	24.29	27.94
47	10.15	14.46	15.90	17.33	21.47	25.26	29.02
48	10.68	15.02	16.48	17.92	22.42	26.33	30.24
49	11.26	15.65	17.11	18.58	23.46	27.53	31.58
50	11.89	16.34	17.83	19.31	24.62	28.86	33.11
51	12.53	17.03	18.53	20.04	25.78	30.20	34.62
52	13.22	17.81	19.32	20.84	27.07	31.70	36.32
53	13.99	18.64	20.17	21.73	28.50	33.34	38.18
54	14.83	19.56	21.13	22.70	30.07	35.15	40.22
55	15.74	20.57	22.16	23.76	31.76	37.10	42.44
56	17.14	22.15	23.82	25.49	34.42	40.18	45.92
57	18.67	23.89	25.63	27.36	37.30	43.51	49.72
58	20.35	25.78	27.59	29.40	40.44	47.12	53.82
59	22.19	27.82	29.70	31.57	43.82	51.05	58.26
60	24.20	30.05	31.99	33.94	47.54	55.32	63.11
61	26.65	32.72	34.75	36.78	51.97	60.42	68.84
62	29.34	35.66	37.78	39.86	56.80	65.95	75.11
63	32.96	39.55	41.75	43.94	62.89	72.86	82.84
64	37.02	43.86	46.13	48.41	69.56	80.41	91.26
65	41.42	48.47	50.82	53.17	76.66	88.42	100.16
66	46.34	53.94	56.47	59.00	84.35	97.03	109.69
67	51.78	59.96	62.68	65.41	92.70	106.33	119.96
68	56.98	65.72	68.65	71.57	100.74	115.33	129.91
69	62.76	72.12	75.24	78.36	109.55	125.15	140.75
70	66.18	75.74	78.92	82.12	113.95	129.88	145.81
71	69.76	79.46	82.72	85.96	118.38	134.58	150.79
72	73.42	83.28	86.57	89.86	122.75	139.19	155.64
73	81.29	91.80	95.30	98.81	133.86	151.38	168.90
74	90.14	101.35	105.10	108.83	146.22	164.92	183.61
75	102.52	115.21	119.45	123.67	165.98	187.14	208.30
76	114.14	127.69	132.20	136.73	181.88	204.47	227.05
77	126.76	141.22	146.04	150.85	199.06	223.15	247.25
78	139.58	154.88	159.98	165.08	216.08	241.58	267.07
79	153.34	169.57	174.97	180.38	234.49	261.54	288.59
80	167.88	185.09	190.82	196.56	253.93	282.62	311.32
81	183.32	201.53	207.60	213.67	274.36	304.70	335.05
82	199.45	218.65	225.05	231.44	295.43	327.42	359.40
83	218.29	238.68	245.47	252.28	320.22	354.19	388.16
84	238.13	259.82	267.06	274.28	346.60	382.75	418.91
85	274.18	299.36	307.76	316.16	400.15	442.15	484.14
86	297.76	324.10	332.88	341.66	429.47	473.36	517.27
87	322.08	349.48	358.61	367.74	459.06	504.72	550.38
88	346.81	375.16	384.60	394.04	488.51	535.74	582.97
89	371.81	401.05	410.80	420.54	518.02	566.76	615.49
90	396.72	426.84	436.88	446.93	547.33	597.54	647.75
91	419.22	450.11	460.40	470.70	573.66	625.14	676.62
92	439.70	471.42	481.99	492.56	598.28	651.14	704.00
93	459.22	492.23	503.23	514.25	624.29	679.31	734.34
94	477.28	511.33	522.67	534.02	647.52	704.26	761.00
95	495.06	530.16	541.86	553.56	670.57	729.07	787.57
96	512.60	548.68	560.70	572.72	692.94	753.06	813.17
97	529.64	566.26	578.46	590.66	712.69	773.71	834.72
98	546.76	584.04	596.47	608.90	733.19	795.32	857.47
99	563.32	601.39	614.08	626.77	753.68	817.13	880.58
100	577.68	616.45	629.36	642.29	771.49	836.10	900.71

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 5**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.87	9.25	10.38	11.51	14.33	17.14	19.97
31	5.87	9.25	10.38	11.51	14.33	17.14	19.97
32	5.87	9.25	10.38	11.51	14.33	17.14	19.97
33	5.87	9.25	10.38	11.51	14.33	17.14	19.97
34	6.07	9.50	10.66	11.80	14.66	17.54	20.41
35	6.29	9.82	10.98	12.14	15.07	18.00	20.92
36	6.50	10.06	11.24	12.43	15.40	18.37	21.34
37	6.71	10.33	11.53	12.76	15.76	18.78	21.79
38	6.96	10.64	11.87	13.09	16.18	19.25	22.33
39	7.21	10.98	12.24	13.50	16.64	19.78	22.92
40	7.51	11.38	12.66	13.94	17.15	20.36	23.58
41	7.90	11.87	13.21	14.53	17.84	21.17	24.49
42	8.30	12.43	13.81	15.18	18.61	22.07	25.50
43	8.76	13.03	14.46	15.89	19.44	23.02	26.58
44	9.23	13.68	15.16	16.63	20.33	24.04	27.74
45	9.74	14.36	15.90	17.45	21.29	25.13	28.98
46	10.20	14.84	16.39	17.94	22.09	26.06	30.02
47	10.70	15.37	16.93	18.49	23.00	27.11	31.20
48	11.24	15.98	17.56	19.13	24.01	28.26	32.51
49	11.86	16.63	18.23	19.81	25.13	29.56	33.97
50	12.52	17.36	18.97	20.59	26.38	31.00	35.60
51	13.18	18.10	19.72	21.36	27.62	32.44	37.25
52	13.91	18.89	20.54	22.22	29.00	34.04	39.07
53	14.71	19.78	21.46	23.15	30.54	35.81	41.09
54	15.58	20.74	22.45	24.18	32.21	37.74	43.30
55	16.55	21.79	23.54	25.28	34.03	39.85	45.68
56	18.00	23.47	25.30	27.12	36.86	43.14	49.43
57	19.60	25.30	27.19	29.09	39.95	46.73	53.52
58	21.34	27.26	29.24	31.21	43.31	50.62	57.95
59	23.24	29.41	31.46	33.50	46.94	54.84	62.74
60	25.36	31.74	33.86	36.00	50.90	59.44	67.96
61	27.88	34.54	36.77	38.99	55.64	64.90	74.16
62	30.66	37.61	39.91	42.23	60.82	70.86	80.93
63	34.43	41.66	44.08	46.49	67.33	78.30	89.27
64	38.64	46.16	48.67	51.18	74.48	86.42	98.38
65	43.18	50.96	53.56	56.15	82.08	95.05	108.02
66	48.29	56.69	59.51	62.30	90.34	104.34	118.34
67	53.93	63.00	66.02	69.04	99.28	114.38	129.50
68	59.34	69.06	72.29	75.53	107.90	124.09	140.29
69	65.33	75.73	79.20	82.67	117.36	134.70	152.05
70	68.87	79.51	83.05	86.60	122.10	139.84	157.58
71	72.54	83.40	87.01	90.65	126.84	144.95	163.06
72	76.32	87.36	91.04	94.73	131.56	149.98	168.40
73	84.46	96.26	100.20	104.14	143.50	163.19	182.87
74	93.61	106.25	110.46	114.67	156.80	177.86	198.94
75	106.44	120.74	125.52	130.30	178.01	201.86	225.72
76	118.48	133.82	138.94	144.05	195.20	220.78	246.35
77	131.54	147.98	153.47	158.94	213.74	241.15	268.55
78	144.82	162.29	168.11	173.94	232.18	261.29	290.40
79	159.02	177.64	183.84	190.03	252.06	283.07	314.08
80	174.04	193.84	200.44	207.04	273.06	306.06	339.07
81	189.95	210.98	217.99	225.00	295.09	330.14	365.20
82	206.56	228.80	236.22	243.64	317.82	354.90	391.99
83	225.92	249.64	257.54	265.45	344.52	384.05	423.58
84	246.28	271.60	280.03	288.47	372.88	415.08	457.27
85	283.31	312.72	322.52	332.34	430.38	479.40	528.42
86	307.68	338.57	348.85	359.15	462.08	513.55	565.02
87	332.81	365.08	375.83	386.58	494.10	547.86	601.63
88	358.37	391.88	403.06	414.23	525.96	581.82	637.68
89	384.18	418.92	430.50	442.08	557.86	615.76	673.64
90	409.91	445.84	457.81	469.79	589.55	649.43	709.30
91	433.15	470.11	482.44	494.76	617.96	679.57	741.18
92	454.30	492.34	505.02	517.70	644.52	707.93	771.34
93	474.42	514.03	527.24	540.46	672.52	738.54	804.58
94	493.03	533.93	547.56	561.18	697.50	765.66	833.82
95	511.32	553.51	567.58	581.64	722.29	792.62	862.94
96	529.32	572.72	587.18	601.66	746.33	818.66	891.01
97	546.73	590.88	605.60	620.32	767.51	841.09	914.69
98	564.10	609.16	624.17	639.19	789.40	864.49	939.60
99	580.68	626.77	642.13	657.50	811.14	887.96	964.78
100	594.64	641.66	657.34	673.02	829.78	908.16	986.53

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 6**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.43	12.66	14.39	16.15	20.51	24.86	29.23
31	7.43	12.66	14.39	16.15	20.51	24.86	29.23
32	7.43	12.66	14.39	16.15	20.51	24.86	29.23
33	7.43	12.66	14.39	16.15	20.51	24.86	29.23
34	7.66	12.98	14.77	16.55	20.99	25.42	29.87
35	7.93	13.39	15.19	17.02	21.54	26.09	30.61
36	8.17	13.70	15.55	17.39	22.00	26.60	31.21
37	8.44	14.06	15.94	17.82	22.51	27.20	31.90
38	8.72	14.47	16.39	18.30	23.10	27.89	32.68
39	9.04	14.92	16.87	18.84	23.75	28.64	33.55
40	9.38	15.42	17.42	19.44	24.47	29.50	34.52
41	9.84	16.08	18.16	20.24	25.45	30.64	35.84
42	10.36	16.82	18.97	21.14	26.52	31.92	37.32
43	10.88	17.60	19.85	22.08	27.68	33.29	38.89
44	11.46	18.46	20.77	23.10	28.92	34.75	40.57
45	12.06	19.34	21.78	24.19	30.26	36.34	42.40
46	12.61	19.94	22.38	24.83	31.40	37.68	43.94
47	13.21	20.60	23.08	25.55	32.68	39.17	45.65
48	13.87	21.35	23.84	26.33	34.09	40.82	47.57
49	14.57	22.16	24.68	27.22	35.64	42.67	49.69
50	15.36	23.08	25.64	28.21	37.37	44.71	52.06
51	16.15	23.95	26.57	29.16	39.12	46.76	54.43
52	17.02	24.95	27.59	30.24	41.04	49.06	57.06
53	17.95	26.03	28.72	31.40	43.16	51.58	59.98
54	19.01	27.22	29.95	32.68	45.48	54.31	63.14
55	20.14	28.50	31.28	34.07	48.01	57.30	66.60
56	21.86	30.58	33.48	36.40	51.95	61.97	72.00
57	23.74	32.83	35.87	38.89	56.21	67.04	77.86
58	25.79	35.24	38.40	41.57	60.84	72.53	84.22
59	28.02	37.85	41.14	44.41	65.86	78.47	91.07
60	30.47	40.68	44.09	47.48	71.30	84.91	98.52
61	33.42	44.08	47.63	51.18	77.82	92.62	107.40
62	36.70	47.78	51.49	55.18	84.91	100.99	117.05
63	41.09	52.69	56.56	60.42	93.83	111.41	128.99
64	45.98	58.07	62.10	66.14	103.58	122.80	141.98
65	51.26	63.79	67.98	72.16	113.95	134.84	155.74
66	57.28	70.86	75.41	79.93	125.28	147.94	170.60
67	63.90	78.62	83.53	88.44	137.53	162.08	186.64
68	70.22	86.05	91.33	96.60	149.35	175.73	202.10
69	77.22	94.22	99.90	105.58	162.23	190.56	218.89
70	81.32	98.77	104.58	110.40	168.55	197.63	226.69
71	85.57	103.43	109.38	115.33	174.86	204.62	234.40
72	89.92	108.16	114.23	120.31	181.09	211.48	241.86
73	99.40	118.96	125.47	132.00	197.20	229.80	262.40
74	110.03	131.04	138.05	145.04	215.09	250.10	285.13
75	124.99	148.76	156.68	164.62	243.85	283.48	323.09
76	139.04	164.70	173.26	181.81	267.35	310.12	352.88
77	154.24	181.90	191.12	200.34	292.54	338.64	384.74
78	169.63	199.20	209.05	218.90	317.42	366.68	415.96
79	186.05	217.66	228.18	238.72	344.06	396.73	449.40
80	203.28	237.00	248.24	259.48	371.87	428.06	484.26
81	221.47	257.33	269.28	281.23	400.74	460.50	520.26
82	240.35	278.32	290.96	303.62	430.15	493.43	556.69
83	262.27	302.69	316.16	329.64	464.38	531.76	599.12
84	285.12	328.13	342.47	356.81	500.18	571.86	643.55
85	327.00	376.45	392.93	409.42	574.24	656.65	739.07
86	355.12	407.38	424.79	442.20	616.37	703.45	790.54
87	384.12	439.07	457.38	475.70	658.86	750.44	842.02
88	413.60	471.10	490.26	509.42	701.06	796.88	892.70
89	443.38	503.36	523.36	543.35	743.29	843.26	943.24
90	473.05	535.48	556.28	577.09	785.17	889.21	993.25
91	499.82	564.40	585.91	607.44	822.66	930.28	1,037.89
92	524.17	590.87	613.10	635.34	857.68	968.84	1,080.01
93	547.32	616.80	639.96	663.12	894.71	1,010.51	1,126.31
94	568.67	640.45	664.38	688.31	927.59	1,047.23	1,166.87
95	589.57	663.67	688.37	713.06	960.05	1,083.54	1,207.04
96	610.04	686.29	711.70	737.11	991.24	1,118.30	1,245.36
97	629.66	707.34	733.24	759.13	1,018.04	1,147.50	1,276.97
98	648.94	728.18	754.60	781.02	1,045.18	1,177.25	1,309.33
99	666.84	747.67	774.61	801.55	1,071.00	1,205.71	1,340.44
100	680.96	762.91	790.22	817.55	1,090.72	1,227.29	1,363.87

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 7**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	4.98	7.33	8.18	9.01	11.10	13.19	15.32
31	4.98	7.33	8.18	9.01	11.10	13.19	15.32
32	4.98	7.33	8.18	9.01	11.10	13.19	15.32
33	4.98	7.33	8.18	9.01	11.10	13.19	15.32
34	5.21	7.60	8.46	9.31	11.44	13.60	15.74
35	5.42	7.88	8.76	9.65	11.84	14.04	16.21
36	5.66	8.17	9.05	9.95	12.17	14.41	16.66
37	5.90	8.45	9.36	10.27	12.58	14.84	17.12
38	6.16	8.77	9.72	10.66	12.98	15.32	17.65
39	6.46	9.12	10.09	11.04	13.44	15.84	18.24
40	6.77	9.53	10.49	11.48	13.96	16.43	18.89
41	7.18	9.95	10.96	11.98	14.53	17.05	19.61
42	7.57	10.50	11.57	12.62	15.26	17.90	20.54
43	8.03	11.08	12.20	13.28	16.04	18.79	21.54
44	8.53	11.71	12.85	14.02	16.87	19.75	22.61
45	9.02	12.31	13.50	14.69	17.65	20.64	23.62
46	9.53	12.82	14.02	15.24	18.47	21.54	24.62
47	10.06	13.39	14.62	15.82	19.32	22.52	25.70
48	10.57	13.94	15.16	16.38	20.17	23.46	26.77
49	11.22	14.62	15.84	17.10	21.24	24.68	28.13
50	11.86	15.28	16.52	17.78	22.27	25.87	29.46
51	12.58	15.92	17.21	18.48	23.33	27.05	30.80
52	13.31	16.66	17.95	19.24	24.50	28.39	32.29
53	14.08	17.47	18.78	20.08	25.78	29.87	33.95
54	14.93	18.37	19.68	21.00	27.19	31.46	35.75
55	15.88	19.33	20.68	22.01	28.74	33.22	37.70
56	17.30	20.74	22.14	23.50	30.94	35.71	40.49
57	18.77	22.25	23.71	25.13	33.30	38.44	43.55
58	20.48	23.92	25.38	26.87	35.89	41.33	46.80
59	22.25	25.69	27.22	28.73	38.65	44.50	50.32
60	24.31	27.66	29.20	30.74	41.65	47.86	54.08
61	26.65	29.99	31.58	33.19	45.23	51.90	58.60
62	29.22	32.32	33.95	35.59	48.76	55.90	63.01
63	32.71	35.71	37.38	39.08	53.62	61.27	68.93
64	36.59	39.44	41.16	42.89	58.88	67.09	75.29
65	40.73	43.40	45.16	46.92	64.42	73.18	81.95
66	45.32	48.01	49.88	51.76	70.36	79.64	88.96
67	50.40	53.08	55.04	57.02	76.70	86.56	96.41
68	54.82	57.43	59.50	61.55	82.16	92.46	102.78
69	60.05	62.62	64.79	66.96	88.67	99.52	110.38
70	62.57	64.92	67.08	69.26	90.89	101.69	112.50
71	65.15	67.70	69.86	72.02	93.66	104.44	115.26
72	67.74	70.00	72.13	74.27	95.62	106.30	116.98
73	74.09	76.68	78.91	81.13	103.40	114.54	125.69
74	81.70	83.51	85.82	88.13	111.18	122.71	134.24
75	91.08	93.59	96.14	98.70	124.28	137.06	149.87
76	100.03	102.19	104.82	107.46	133.84	147.02	160.22
77	109.57	112.20	114.94	117.67	145.07	158.76	172.44
78	119.02	121.24	124.02	126.82	154.75	168.72	182.68
79	128.95	131.78	134.66	137.54	166.36	180.76	195.17
80	140.34	142.87	145.84	148.80	178.49	193.34	208.19
81	151.18	153.28	156.30	159.32	189.55	204.67	219.79
82	162.25	165.18	168.26	171.35	202.22	217.67	233.10
83	176.58	179.15	182.32	185.48	217.21	233.06	248.93
84	191.58	193.79	197.05	200.32	233.02	249.37	265.70
85	217.68	220.03	223.73	227.44	264.48	283.00	301.52
86	232.60	238.22	241.99	245.77	283.55	302.44	321.31
87	251.62	254.74	258.53	262.33	300.26	319.22	338.18
88	268.72	271.19	274.96	278.75	316.55	335.46	354.36
89	285.72	287.47	291.24	295.00	332.58	351.38	370.18
90	302.34	303.38	307.12	310.85	348.19	366.86	385.51
91	316.85	319.99	323.74	327.46	364.84	383.52	402.20
92	329.54	332.32	336.05	339.78	377.17	395.87	414.56
93	341.29	347.05	350.93	354.80	393.61	413.02	432.41
94	354.82	357.46	361.40	365.33	404.72	424.43	444.13
95	364.99	370.78	374.81	378.85	419.23	439.43	459.61
96	374.87	380.54	384.62	388.70	429.53	449.94	470.35
97	387.67	393.10	397.16	401.23	441.96	462.32	482.70
98	397.21	402.34	406.38	410.42	450.91	471.16	491.40
99	410.10	415.08	419.15	423.23	464.00	484.39	504.79
100	418.25	426.77	430.86	434.94	475.79	496.21	516.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 8**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	6.59	9.80	10.94	12.08	14.94	17.78	20.66
31	6.59	9.80	10.94	12.08	14.94	17.78	20.66
32	6.59	9.80	10.94	12.08	14.94	17.78	20.66
33	6.59	9.80	10.94	12.08	14.94	17.78	20.66
34	6.89	10.14	11.32	12.48	15.40	18.31	21.24
35	7.18	10.55	11.75	12.94	15.92	18.94	21.91
36	7.46	10.91	12.12	13.34	16.39	19.46	22.50
37	7.79	11.29	12.53	13.78	16.90	20.03	23.15
38	8.11	11.71	12.98	14.27	17.46	20.68	23.86
39	8.48	12.17	13.49	14.81	18.08	21.37	24.67
40	8.92	12.70	14.04	15.38	18.77	22.18	25.55
41	9.44	13.26	14.65	16.04	19.56	23.03	26.52
42	9.96	14.00	15.46	16.90	20.51	24.13	27.76
43	10.57	14.78	16.28	17.81	21.55	25.32	29.12
44	11.24	15.61	17.18	18.76	22.69	26.60	30.55
45	11.87	16.40	18.04	19.66	23.75	27.84	31.91
46	12.52	17.08	18.71	20.36	24.82	29.04	33.26
47	13.22	17.82	19.50	21.16	25.98	30.37	34.76
48	13.92	18.53	20.22	21.89	27.13	31.66	36.19
49	14.75	19.44	21.16	22.87	28.55	33.31	38.05
50	15.60	20.32	22.06	23.80	29.95	34.92	39.84
51	16.56	21.19	22.93	24.68	31.38	36.52	41.66
52	17.48	22.16	23.94	25.69	32.95	38.30	43.69
53	18.50	23.21	25.02	26.81	34.69	40.31	45.92
54	19.62	24.40	26.22	28.04	36.59	42.47	48.36
55	20.86	25.67	27.52	29.38	38.66	44.82	51.02
56	22.74	27.52	29.44	31.36	41.60	48.20	54.82
57	24.65	29.53	31.52	33.49	44.81	51.88	58.96
58	26.88	31.72	33.76	35.78	48.28	55.82	63.38
59	29.20	34.06	36.16	38.24	51.98	60.06	68.15
60	31.90	36.61	38.76	40.93	56.02	64.66	73.28
61	34.94	39.67	41.92	44.14	60.83	70.12	79.39
62	38.28	42.74	45.01	47.30	65.62	75.52	85.40
63	42.84	47.20	49.55	51.88	72.14	82.80	93.47
64	47.87	52.08	54.49	56.89	79.24	90.70	102.14
65	53.30	57.29	59.74	62.20	86.70	98.96	111.22
66	59.33	63.37	65.96	68.59	94.69	107.74	120.80
67	65.93	70.02	72.78	75.55	103.28	117.13	131.00
68	71.68	75.74	78.66	81.58	110.65	125.18	139.73
69	78.50	82.60	85.64	88.72	119.42	134.78	150.12
70	81.80	85.61	88.67	91.72	122.41	137.77	153.11
71	85.16	89.24	92.30	95.40	126.18	141.56	156.96
72	88.51	92.26	95.30	98.35	128.87	144.12	159.40
73	96.78	101.03	104.23	107.42	139.39	155.39	171.37
74	106.69	110.00	113.34	116.65	149.92	166.55	183.19
75	118.91	123.26	126.95	130.64	167.59	186.06	204.54
76	130.58	134.58	138.42	142.25	180.59	199.76	218.95
77	143.02	147.73	151.74	155.75	195.86	215.90	235.96
78	155.30	159.62	163.74	167.86	209.05	229.64	250.25
79	168.24	173.47	177.76	182.04	224.86	246.25	267.65
80	183.00	188.02	192.48	196.92	241.38	263.60	285.83
81	197.08	201.67	206.23	210.80	256.45	279.29	302.11
82	211.42	217.28	221.98	226.68	273.74	297.26	320.80
83	229.97	235.57	240.44	245.34	294.16	318.58	343.00
84	249.36	254.72	259.81	264.89	315.72	341.15	366.55
85	283.15	289.10	294.89	300.66	358.52	387.46	416.39
86	302.57	312.98	318.95	324.90	384.48	414.25	444.04
87	327.28	334.68	340.72	346.76	407.18	437.40	467.62
88	349.54	356.26	362.34	368.44	429.35	459.79	490.25
89	371.64	377.62	383.76	389.88	451.13	481.75	512.40
90	393.25	398.48	404.64	410.80	472.34	503.11	533.88
91	412.10	420.28	426.50	432.73	494.94	526.04	557.15
92	428.62	436.42	442.68	448.97	511.64	542.99	574.33
93	443.87	455.75	462.26	468.77	533.92	566.48	599.06
94	461.41	469.38	476.02	482.64	548.98	582.14	615.31
95	474.60	486.79	493.61	500.44	568.61	602.70	636.79
96	487.33	499.54	506.45	513.37	582.52	617.09	651.66
97	503.84	515.87	522.82	529.78	599.29	634.04	668.80
98	516.05	527.80	534.76	541.72	611.30	646.10	680.89
99	532.46	544.20	551.24	558.31	628.85	664.12	699.40
100	542.51	559.03	566.14	573.26	644.46	680.06	715.67

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 9**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.69	11.52	12.89	14.27	17.66	21.10	24.53
31	7.69	11.52	12.89	14.27	17.66	21.10	24.53
32	7.69	11.52	12.89	14.27	17.66	21.10	24.53
33	7.69	11.52	12.89	14.27	17.66	21.10	24.53
34	8.02	11.95	13.34	14.72	18.24	21.72	25.21
35	8.38	12.40	13.84	15.28	18.85	22.45	26.04
36	8.70	12.80	14.27	15.73	19.39	23.08	26.74
37	9.05	13.25	14.77	16.26	19.99	23.75	27.49
38	9.46	13.76	15.29	16.84	20.68	24.50	28.36
39	9.88	14.32	15.89	17.46	21.40	25.33	29.28
40	10.37	14.89	16.50	18.13	22.22	26.26	30.32
41	10.94	15.56	17.22	18.92	23.10	27.29	31.46
42	11.53	16.40	18.14	19.88	24.25	28.61	32.96
43	12.25	17.33	19.13	20.94	25.48	30.01	34.57
44	13.01	18.30	20.18	22.09	26.80	31.54	36.28
45	13.76	19.22	21.18	23.15	28.07	32.99	37.91
46	14.50	19.99	22.00	23.95	29.32	34.40	39.49
47	15.29	20.87	22.87	24.88	30.71	36.00	41.30
48	16.10	21.70	23.72	25.75	32.05	37.52	43.02
49	17.08	22.75	24.82	26.88	33.74	39.49	45.23
50	18.04	23.76	25.85	27.94	35.41	41.39	47.38
51	19.13	24.77	26.88	29.00	37.10	43.32	49.55
52	20.21	25.88	28.04	30.19	38.94	45.46	51.96
53	21.36	27.12	29.29	31.49	41.02	47.82	54.62
54	22.66	28.49	30.70	32.92	43.25	50.39	57.53
55	24.10	29.95	32.21	34.44	45.71	53.21	60.70
56	26.23	32.10	34.43	36.77	49.19	57.22	65.26
57	28.43	34.43	36.83	39.23	52.99	61.57	70.18
58	30.98	36.91	39.41	41.89	57.07	66.28	75.47
59	33.60	39.64	42.19	44.75	61.48	71.32	81.17
60	36.71	42.58	45.20	47.84	66.26	76.79	87.30
61	40.18	46.12	48.82	51.54	71.95	83.29	94.63
62	43.99	49.64	52.42	55.20	77.63	89.72	101.83
63	49.16	54.73	57.62	60.52	85.37	98.45	111.53
64	54.94	60.37	63.32	66.30	93.78	107.88	121.98
65	61.12	66.34	69.36	72.38	102.64	117.77	132.90
66	67.99	73.36	76.57	79.80	112.14	128.32	144.46
67	75.52	81.02	84.46	87.91	122.36	139.58	156.80
68	82.09	87.64	91.25	94.88	131.14	149.26	167.38
69	89.87	95.51	99.35	103.19	141.58	160.78	179.98
70	93.60	98.96	102.82	106.67	145.18	164.44	183.71
71	97.38	103.14	107.03	110.90	149.69	169.09	188.50
72	101.18	106.58	110.46	114.31	152.96	172.30	191.62
73	110.58	116.69	120.76	124.82	165.55	185.90	206.27
74	121.84	127.01	131.27	135.53	178.14	199.44	220.74
75	135.77	142.28	147.02	151.76	199.20	222.90	246.61
76	149.05	155.34	160.30	165.25	214.82	239.62	264.41
77	163.19	170.51	175.74	180.95	233.16	259.26	285.36
78	177.14	184.18	189.59	195.00	249.05	276.08	303.10
79	191.80	200.11	205.78	211.43	268.01	296.29	324.58
80	208.51	216.80	222.72	228.65	287.82	317.41	347.02
81	224.41	232.43	238.56	244.67	305.92	336.54	367.16
82	240.56	250.27	256.63	262.99	326.64	358.46	390.29
83	261.47	271.16	277.82	284.48	351.08	384.38	417.70
84	283.25	292.98	299.96	306.95	376.85	411.80	446.75
85	321.29	332.27	340.24	348.22	427.96	467.83	507.70
86	343.31	359.71	367.99	376.26	459.07	500.47	541.87
87	371.36	384.61	393.10	401.58	486.35	528.73	571.12
88	396.61	409.38	418.01	426.65	512.94	556.08	599.23
89	421.68	433.92	442.67	451.44	539.06	582.88	626.69
90	446.20	457.85	466.73	475.62	564.49	608.93	653.35
91	467.54	482.83	491.89	500.94	591.50	636.79	682.08
92	486.26	501.34	510.52	519.68	611.50	657.40	703.28
93	503.54	523.51	533.05	542.60	638.09	685.84	733.57
94	523.39	539.09	548.84	558.58	656.03	704.77	753.49
95	538.28	559.02	569.06	579.10	679.45	729.62	779.80
96	552.61	573.54	583.74	593.94	695.98	747.00	798.01
97	571.16	592.10	602.42	612.73	715.88	767.46	819.04
98	584.74	605.51	615.89	626.27	730.06	781.93	833.83
99	602.89	623.90	634.49	645.05	750.72	803.56	856.39
100	613.54	640.24	650.96	661.68	768.91	822.53	876.13

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 10**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.36	12.66	14.18	15.72	19.52	23.34	27.14
31	8.36	12.66	14.18	15.72	19.52	23.34	27.14
32	8.36	12.66	14.18	15.72	19.52	23.34	27.14
33	8.36	12.66	14.18	15.72	19.52	23.34	27.14
34	8.72	13.12	14.66	16.22	20.12	24.01	27.94
35	9.10	13.62	15.22	16.81	20.81	24.84	28.85
36	9.46	14.06	15.70	17.33	21.43	25.51	29.62
37	9.84	14.56	16.22	17.92	22.09	26.28	30.46
38	10.27	15.08	16.80	18.52	22.81	27.12	31.40
39	10.73	15.70	17.46	19.21	23.63	28.03	32.45
40	11.23	16.34	18.16	19.97	24.50	29.05	33.59
41	11.87	17.05	18.94	20.82	25.50	30.19	34.88
42	12.53	18.00	19.94	21.89	26.77	31.67	36.55
43	13.28	18.97	21.04	23.06	28.15	33.24	38.34
44	14.09	20.04	22.18	24.30	29.63	34.94	40.26
45	14.89	21.06	23.27	25.46	31.00	36.53	42.06
46	15.70	21.90	24.13	26.38	32.39	38.12	43.86
47	16.56	22.85	25.12	27.38	33.92	39.90	45.85
48	17.41	23.75	26.04	28.31	35.41	41.60	47.77
49	18.47	24.88	27.22	29.53	37.30	43.78	50.23
50	19.51	25.98	28.34	30.70	39.16	45.89	52.63
51	20.68	27.07	29.46	31.86	40.99	48.04	55.04
52	21.82	28.31	30.72	33.13	43.06	50.40	57.76
53	23.09	29.63	32.09	34.56	45.30	53.00	60.72
54	24.48	31.09	33.59	36.10	47.82	55.90	63.96
55	25.98	32.69	35.24	37.79	50.51	59.00	67.50
56	28.27	34.99	37.63	40.27	54.38	63.47	72.56
57	30.62	37.51	40.22	42.96	58.57	68.32	78.07
58	33.38	40.21	43.03	45.85	63.08	73.51	83.96
59	36.17	43.13	46.03	48.94	67.93	79.12	90.31
60	39.46	46.27	49.27	52.26	73.21	85.20	97.18
61	43.16	50.06	53.17	56.27	79.51	92.44	105.34
62	47.23	53.84	57.04	60.19	85.76	99.58	113.42
63	52.74	59.33	62.63	65.90	94.33	109.30	124.27
64	58.87	65.34	68.74	72.13	103.66	119.81	135.97
65	65.45	71.74	75.23	78.68	113.45	130.85	148.24
66	72.76	79.30	83.00	86.75	124.00	142.63	161.26
67	80.77	87.55	91.51	95.50	135.34	155.23	175.15
68	87.76	94.66	98.87	103.06	145.07	166.07	187.07
69	96.02	103.13	107.58	112.06	156.65	178.97	201.28
70	99.94	106.80	111.28	115.79	160.68	183.12	205.60
71	103.93	111.26	115.81	120.35	165.73	188.41	211.12
72	107.92	114.92	119.46	124.00	169.39	192.08	214.79
73	117.86	125.77	130.57	135.37	183.38	207.40	231.40
74	129.80	136.82	141.88	146.92	197.40	222.64	247.87
75	144.55	153.23	158.87	164.48	220.76	248.89	277.03
76	158.66	167.28	173.18	179.11	238.27	267.85	297.44
77	173.65	183.58	189.85	196.10	258.77	290.10	321.42
78	188.44	198.25	204.78	211.31	276.59	309.23	341.86
79	203.94	215.35	222.22	229.09	297.80	332.16	366.50
80	221.60	233.21	240.44	247.67	319.96	356.11	392.26
81	238.32	249.90	257.42	264.95	340.20	377.83	415.46
82	255.30	268.94	276.80	284.68	363.37	402.73	442.07
83	277.24	291.19	299.47	307.78	390.67	432.12	473.56
84	300.04	314.39	323.15	331.88	419.38	463.13	506.88
85	339.98	356.24	366.24	376.24	476.18	526.16	576.13
86	363.26	385.68	396.13	406.58	511.07	563.30	615.55
87	392.94	412.38	423.16	433.93	541.69	595.57	649.45
88	419.64	438.94	449.99	461.03	571.56	626.82	682.08
89	446.17	465.22	476.52	487.82	600.90	657.44	713.98
90	472.09	490.87	502.42	513.97	629.44	687.17	744.91
91	494.68	517.62	529.46	541.31	659.71	718.91	778.12
92	514.45	537.42	549.47	561.53	682.04	742.31	802.56
93	532.69	561.14	573.68	586.25	711.68	774.41	837.14
94	553.64	577.80	590.62	603.44	731.70	795.80	859.93
95	569.32	599.08	612.30	625.52	757.75	823.85	889.96
96	584.36	614.52	627.98	641.45	776.09	843.43	910.75
97	603.79	634.21	647.88	661.55	798.22	866.56	934.88
98	617.83	648.29	662.09	675.89	813.84	882.80	951.79
99	636.55	667.55	681.62	695.71	836.59	907.01	977.45
100	647.00	684.26	698.59	712.94	856.36	928.07	999.79



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.86	13.50	15.16	16.81	20.90	25.02	29.16
31	8.86	13.50	15.16	16.81	20.90	25.02	29.16
32	8.86	13.50	15.16	16.81	20.90	25.02	29.16
33	8.86	13.50	15.16	16.81	20.90	25.02	29.16
34	9.23	13.98	15.66	17.35	21.56	25.78	30.00
35	9.64	14.52	16.26	17.96	22.30	26.64	30.97
36	10.01	14.99	16.75	18.52	22.94	27.36	31.80
37	10.39	15.52	17.30	19.13	23.64	28.18	32.69
38	10.85	16.07	17.93	19.78	24.43	29.06	33.71
39	11.33	16.70	18.60	20.52	25.30	30.06	34.85
40	11.87	17.40	19.36	21.32	26.24	31.16	36.08
41	12.54	18.16	20.21	22.24	27.30	32.39	37.48
42	13.21	19.15	21.28	23.38	28.67	33.97	39.28
43	14.02	20.18	22.42	24.62	30.14	35.68	41.20
44	14.87	21.34	23.64	25.94	31.72	37.51	43.27
45	15.70	22.42	24.80	27.22	33.22	39.20	45.20
46	16.52	23.30	25.74	28.16	34.69	40.93	47.14
47	17.46	24.29	26.76	29.22	36.35	42.82	49.30
48	18.32	25.26	27.74	30.23	37.93	44.65	51.36
49	19.44	26.44	28.98	31.50	39.95	47.00	54.02
50	20.52	27.60	30.17	32.74	41.93	49.28	56.60
51	21.74	28.76	31.36	33.96	43.92	51.58	59.22
52	22.94	30.05	32.68	35.33	46.12	54.13	62.11
53	24.28	31.44	34.12	36.79	48.56	56.94	65.32
54	25.70	32.99	35.70	38.45	51.22	60.01	68.83
55	27.30	34.66	37.44	40.20	54.11	63.37	72.62
56	29.70	37.09	39.96	42.85	58.24	68.16	78.11
57	32.14	39.72	42.68	45.68	62.72	73.36	84.01
58	34.98	42.54	45.62	48.70	67.55	78.96	90.40
59	37.88	45.58	48.77	51.92	72.77	85.01	97.24
60	41.32	48.88	52.15	55.45	78.40	91.54	104.64
61	45.16	52.86	56.24	59.64	85.13	99.30	113.46
62	49.37	56.78	60.26	63.77	91.84	107.00	122.20
63	55.09	62.50	66.12	69.74	101.00	117.46	133.92
64	61.44	68.78	72.52	76.26	110.98	128.78	146.58
65	68.23	75.43	79.27	83.10	121.48	140.68	159.88
66	75.80	83.34	87.48	91.60	132.79	153.38	173.98
67	84.12	91.98	96.40	100.80	144.94	167.00	189.07
68	91.38	99.44	104.09	108.76	155.38	178.68	202.02
69	99.95	108.30	113.26	118.21	167.82	192.62	217.43
70	103.99	112.12	117.11	122.11	172.16	197.18	222.19
71	108.08	116.76	121.81	126.91	177.59	202.93	228.28
72	112.19	120.55	125.64	130.73	181.55	206.96	232.39
73	122.46	131.88	137.28	142.67	196.58	223.57	250.52
74	134.80	143.44	149.12	154.81	211.68	240.12	268.56
75	150.08	160.58	166.94	173.29	236.75	268.48	300.20
76	164.68	175.31	182.00	188.70	255.72	289.21	322.72
77	180.22	192.38	199.51	206.63	277.87	313.50	349.12
78	195.50	207.73	215.18	222.65	297.18	334.45	371.71
79	211.50	225.60	233.47	241.34	320.11	359.50	398.88
80	229.73	244.24	252.55	260.87	344.05	385.63	427.24
81	246.94	261.62	270.31	279.00	365.92	409.38	452.84
82	264.40	281.42	290.56	299.68	390.92	436.52	482.15
83	286.92	304.56	314.21	323.86	420.31	468.54	516.77
84	310.31	328.63	338.84	349.04	451.18	502.25	553.30
85	351.30	372.13	383.81	395.48	512.15	570.49	628.82
86	375.37	402.90	415.13	427.39	549.88	611.12	672.37
87	406.02	430.79	443.47	456.17	583.04	646.48	709.92
88	433.62	458.51	471.58	484.64	615.37	680.72	746.09
89	461.02	485.95	499.38	512.81	647.11	714.28	781.43
90	487.79	512.71	526.49	540.25	677.98	746.84	815.69
91	511.12	540.62	554.80	568.98	710.66	781.51	852.36
92	531.53	561.26	575.72	590.18	734.75	807.04	879.32
93	550.33	586.00	601.06	616.12	766.67	841.93	917.22
94	571.92	603.34	618.74	634.13	788.17	865.20	942.22
95	588.02	625.46	641.36	657.25	816.19	895.67	975.13
96	603.42	641.45	657.65	673.86	835.88	916.91	997.93
97	623.28	661.79	678.28	694.75	859.61	942.02	1,024.45
98	637.43	676.16	692.83	709.50	876.23	959.59	1,042.96
99	656.17	695.71	712.76	729.83	900.36	985.64	1,070.90
100	665.99	712.25	729.65	747.05	921.05	1,008.06	1,095.05

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.21	18.48	21.01	23.57	29.95	36.31	42.67
31	11.21	18.48	21.01	23.57	29.95	36.31	42.67
32	11.21	18.48	21.01	23.57	29.95	36.31	42.67
33	11.21	18.48	21.01	23.57	29.95	36.31	42.67
34	11.65	19.08	21.71	24.32	30.85	37.37	43.90
35	12.14	19.81	22.48	25.19	31.88	38.60	45.30
36	12.59	20.42	23.17	25.91	32.77	39.65	46.51
37	13.07	21.10	23.92	26.74	33.77	40.81	47.84
38	13.61	21.86	24.76	27.62	34.88	42.12	49.34
39	14.18	22.67	25.66	28.63	36.10	43.55	50.99
40	14.82	23.58	26.66	29.75	37.44	45.13	52.82
41	15.65	24.59	27.78	30.98	38.93	46.88	54.83
42	16.46	25.91	29.23	32.56	40.85	49.15	57.47
43	17.41	27.30	30.76	34.22	42.90	51.60	60.28
44	18.43	28.79	32.40	36.04	45.13	54.20	63.29
45	19.42	30.18	33.97	37.74	47.21	56.68	66.13
46	20.44	31.31	35.15	38.98	49.31	59.15	68.99
47	21.53	32.56	36.46	40.37	51.62	61.88	72.13
48	22.61	33.73	37.68	41.60	53.86	64.50	75.16
49	23.90	35.24	39.26	43.26	56.68	67.84	79.02
50	25.19	36.68	40.76	44.86	59.42	71.10	82.76
51	26.65	38.09	42.24	46.37	62.21	74.36	86.54
52	28.07	39.67	43.86	48.08	65.26	78.00	90.73
53	29.63	41.39	45.66	49.94	68.64	82.00	95.36
54	31.36	43.26	47.62	51.96	72.32	86.36	100.40
55	33.22	45.30	49.75	54.18	76.34	91.10	105.89
56	36.07	48.31	52.90	57.49	82.07	97.90	113.75
57	38.93	51.54	56.30	61.06	88.25	105.25	122.24
58	42.30	54.98	59.90	64.85	94.92	113.15	131.39
59	45.66	58.68	63.77	68.83	102.08	121.62	141.14
60	49.67	62.65	67.90	73.13	109.81	130.76	151.72
61	54.16	67.44	72.86	78.31	119.06	141.70	164.33
62	59.08	72.16	77.75	83.32	128.22	152.50	176.75
63	65.72	79.03	84.83	90.62	140.75	167.12	193.49
64	73.12	86.53	92.53	98.56	154.34	182.96	211.57
65	81.01	94.42	100.61	106.80	168.64	199.56	230.48
66	89.92	104.16	110.84	117.49	184.16	217.46	250.80
67	99.67	114.79	121.96	129.13	200.80	236.64	272.48
68	108.16	123.92	131.52	139.10	215.08	253.06	291.02
69	118.15	134.75	142.86	150.97	232.00	272.51	313.02
70	122.80	139.27	147.46	155.66	237.65	278.66	319.64
71	127.50	144.82	153.13	161.46	244.80	286.48	328.15
72	132.18	149.26	157.63	166.03	249.91	291.84	333.77
73	144.12	162.97	171.90	180.84	270.16	314.83	359.50
74	158.44	176.90	186.36	195.80	290.36	337.64	384.92
75	176.24	197.86	208.39	218.94	324.32	377.03	429.71
76	193.27	215.76	226.97	238.18	350.22	406.25	462.28
77	211.31	236.46	248.46	260.45	380.29	440.23	500.17
78	229.01	254.98	267.59	280.20	406.31	469.36	532.43
79	247.44	276.42	289.79	303.17	436.96	503.84	570.74
80	268.33	298.62	312.79	326.94	468.55	539.36	610.16
81	287.92	319.09	333.91	348.73	496.92	571.02	645.12
82	307.64	342.32	357.89	373.45	529.09	606.91	684.73
83	333.08	369.28	385.72	402.16	566.54	648.74	730.93
84	359.26	397.03	414.38	431.74	605.22	691.96	778.69
85	405.48	447.97	467.58	487.20	683.34	781.42	879.49
86	433.24	484.78	505.50	526.22	733.48	837.11	940.74
87	468.62	518.10	539.71	561.34	777.46	885.53	993.58
88	500.46	551.18	573.60	596.03	820.25	932.35	1,044.47
89	532.06	583.91	607.09	630.29	862.22	978.19	1,094.15
90	562.93	615.79	639.73	663.66	902.95	1,022.59	1,142.24
91	589.79	649.06	673.80	698.56	946.06	1,069.81	1,193.58
92	613.28	673.58	698.94	724.28	977.75	1,104.48	1,231.21
93	634.90	703.15	729.55	755.95	1,019.96	1,151.98	1,283.99
94	659.65	723.71	750.74	777.79	1,048.18	1,183.37	1,318.56
95	678.01	749.95	777.85	805.76	1,084.86	1,224.40	1,363.96
96	695.45	768.65	797.10	825.56	1,110.18	1,252.50	1,394.81
97	717.82	792.22	821.22	850.22	1,140.20	1,285.20	1,430.21
98	733.30	808.28	837.60	866.93	1,160.15	1,306.74	1,453.36
99	753.53	829.92	859.82	889.73	1,188.82	1,338.34	1,487.88
100	762.68	846.83	877.15	907.48	1,210.69	1,362.29	1,513.90

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.82	12.05	13.41	14.78	18.22	21.67	25.13
31	8.82	12.05	13.41	14.78	18.22	21.67	25.13
32	8.82	12.05	13.41	14.78	18.22	21.67	25.13
33	8.82	12.05	13.41	14.78	18.22	21.67	25.13
34	9.20	12.45	13.88	15.28	18.76	22.29	25.82
35	9.57	12.85	14.27	15.70	19.28	22.85	26.42
36	9.92	13.29	14.72	16.20	19.80	23.46	27.11
37	10.33	13.72	15.21	16.69	20.42	24.12	27.84
38	10.75	14.24	15.78	17.29	21.08	24.87	28.66
39	11.22	14.72	16.28	17.80	21.69	25.53	29.44
40	11.69	15.35	16.93	18.50	22.52	26.48	30.45
41	12.31	16.03	17.68	19.28	23.42	27.49	31.61
42	12.99	16.81	18.50	20.21	24.43	28.66	32.90
43	13.71	17.62	19.40	21.13	25.52	29.92	34.26
44	14.39	18.40	20.21	22.02	26.53	31.01	35.55
45	15.21	19.35	21.22	23.08	27.75	32.45	37.12
46	15.89	20.03	21.89	23.79	28.82	33.64	38.45
47	16.68	20.79	22.68	24.52	29.98	34.93	39.90
48	17.44	21.52	23.38	25.27	31.12	36.22	41.31
49	18.30	22.29	24.18	26.05	32.39	37.64	42.90
50	19.23	23.16	25.05	26.99	33.76	39.22	44.69
51	20.14	24.13	26.08	28.01	35.38	41.01	46.70
52	21.22	24.95	26.91	28.82	36.72	42.56	48.40
53	22.21	26.01	28.00	29.92	38.41	44.48	50.56
54	23.46	27.19	29.17	31.10	40.25	46.62	52.93
55	24.63	28.28	30.26	32.23	42.08	48.63	55.18
56	26.60	30.19	32.23	34.19	45.03	51.98	58.93
57	28.67	32.40	34.51	36.58	48.47	55.95	63.42
58	30.98	34.64	36.73	38.89	51.95	59.85	67.76
59	33.49	36.97	39.15	41.32	55.60	64.02	72.40
60	35.96	39.55	41.78	43.98	59.57	68.47	77.38
61	39.21	42.61	44.90	47.19	64.28	73.79	83.30
62	42.74	45.96	48.28	50.61	69.34	79.47	89.61
63	47.56	50.46	52.81	55.22	75.75	86.58	97.40
64	52.89	55.72	58.17	60.63	83.21	94.83	106.41
65	58.59	60.95	63.42	65.89	90.45	102.75	115.05
66	64.78	67.42	70.06	72.66	98.77	111.85	124.92
67	71.62	74.03	76.78	79.53	106.98	120.71	134.47
68	77.89	80.13	82.98	85.86	114.62	128.99	143.37
69	84.27	87.35	90.38	93.42	123.69	138.83	153.96
70	87.83	90.57	93.60	96.61	126.79	141.89	156.95
71	91.46	93.78	96.78	99.77	129.75	144.69	159.67
72	95.11	97.68	100.66	103.63	133.42	148.31	163.24
73	103.34	106.22	109.32	112.39	143.24	158.67	174.13
74	113.18	115.69	118.89	122.09	154.02	169.99	185.97
75	126.17	129.66	133.19	136.73	172.17	189.87	207.62
76	138.58	141.57	145.21	148.87	185.41	203.67	221.96
77	151.79	155.43	159.22	163.01	200.97	219.93	238.88
78	164.89	167.96	171.81	175.69	214.38	233.73	253.07
79	178.63	182.56	186.54	190.53	230.47	250.41	270.38
80	194.42	197.92	202.03	206.14	247.26	267.84	288.41
81	209.44	212.34	216.53	220.71	262.59	283.54	304.48
82	224.77	228.83	233.09	237.38	280.14	301.55	322.92
83	244.62	248.18	252.57	256.95	300.91	322.86	344.85
84	265.40	268.46	272.98	277.51	322.80	345.46	368.08
85	301.56	304.82	309.94	315.08	366.39	392.05	417.71
86	322.23	330.01	335.23	340.47	392.81	418.98	445.12
87	348.58	352.90	358.15	363.41	415.96	442.22	468.49
88	372.26	375.69	380.91	386.16	438.53	464.73	490.90
89	395.81	398.24	403.46	408.68	460.74	486.77	512.82
90	418.84	420.28	425.46	430.63	482.36	508.22	534.06
91	438.94	443.29	448.48	453.64	505.43	531.30	557.18
92	456.52	460.37	465.54	470.71	522.51	548.41	574.31
93	472.80	480.78	486.15	491.52	545.28	572.16	599.03
94	491.54	495.20	500.66	506.10	560.68	587.97	615.26
95	505.63	513.65	519.23	524.84	580.77	608.76	636.71
96	519.32	527.18	532.83	538.48	595.04	623.32	651.59
97	537.05	544.57	550.20	555.84	612.26	640.46	668.70
98	550.27	557.37	562.97	568.56	624.66	652.72	680.75
99	568.13	575.02	580.66	586.31	642.80	671.04	699.30
100	579.41	591.22	596.88	602.53	659.12	687.42	715.69

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.66	16.07	17.95	19.86	24.55	29.20	33.90
31	11.66	16.07	17.95	19.86	24.55	29.20	33.90
32	11.66	16.07	17.95	19.86	24.55	29.20	33.90
33	11.66	16.07	17.95	19.86	24.55	29.20	33.90
34	12.15	16.64	18.56	20.46	25.26	30.04	34.83
35	12.66	17.17	19.13	21.04	25.95	30.84	35.69
36	13.08	17.74	19.71	21.70	26.67	31.65	36.60
37	13.63	18.34	20.36	22.37	27.45	32.53	37.63
38	14.19	19.02	21.08	23.18	28.34	33.57	38.75
39	14.77	19.63	21.76	23.92	29.18	34.50	39.81
40	15.41	20.46	22.63	24.82	30.24	35.72	41.17
41	16.20	21.37	23.61	25.86	31.50	37.12	42.74
42	17.09	22.43	24.74	27.05	32.85	38.65	44.46
43	18.06	23.53	25.91	28.32	34.30	40.30	46.31
44	18.96	24.52	27.00	29.48	35.67	41.82	48.03
45	20.02	25.78	28.34	30.90	37.32	43.75	50.14
46	20.88	26.67	29.22	31.83	38.75	45.35	51.95
47	21.93	27.65	30.24	32.83	40.34	47.14	53.93
48	22.95	28.59	31.20	33.78	41.84	48.86	55.86
49	24.05	29.66	32.25	34.89	43.54	50.80	58.01
50	25.28	30.81	33.43	36.06	45.40	52.92	60.42
51	26.54	32.14	34.76	37.43	47.56	55.34	63.17
52	27.89	33.21	35.90	38.50	49.38	57.40	65.49
53	29.20	34.58	37.25	39.97	51.71	60.04	68.42
54	30.83	36.15	38.84	41.55	54.18	62.91	71.63
55	32.40	37.58	40.29	43.03	56.59	65.61	74.67
56	34.93	40.05	42.83	45.63	60.53	70.17	79.78
57	37.68	42.98	45.89	48.77	65.23	75.53	85.85
58	40.65	45.89	48.86	51.79	69.84	80.80	91.75
59	43.91	48.99	52.02	55.04	74.80	86.43	98.06
60	47.16	52.38	55.44	58.53	80.13	92.49	104.80
61	51.38	56.41	59.57	62.72	86.46	99.68	112.85
62	55.99	60.77	64.01	67.28	93.31	107.39	121.45
63	62.31	66.68	69.98	73.30	101.93	117.01	132.06
64	69.24	73.62	77.00	80.40	111.99	128.19	144.37
65	76.67	80.45	83.88	87.33	121.74	138.94	156.15
66	84.79	88.99	92.62	96.33	132.97	151.28	169.63
67	93.67	97.66	101.52	105.40	144.04	163.40	182.73
68	101.88	105.66	109.72	113.79	154.35	174.62	194.90
69	110.17	115.20	119.50	123.76	166.60	188.01	209.41
70	114.82	119.43	123.71	127.98	170.78	192.20	213.60
71	119.54	123.63	127.87	132.17	174.80	196.11	217.44
72	124.29	128.74	132.98	137.23	179.81	201.09	222.42
73	135.00	139.96	144.39	148.81	193.10	215.26	237.40
74	147.80	152.39	157.01	161.60	207.69	230.73	253.77
75	164.73	170.76	175.87	180.98	232.16	257.75	283.35
76	180.89	186.44	191.76	197.07	250.17	276.74	303.31
77	198.12	204.66	210.21	215.77	271.33	299.09	326.88
78	215.14	221.12	226.83	232.54	289.60	318.13	346.67
79	233.07	240.31	246.25	252.18	311.50	341.14	370.78
80	253.51	260.47	266.65	272.79	334.39	365.18	395.97
81	273.02	279.38	285.69	292.03	355.27	386.90	418.52
82	292.88	301.01	307.51	314.02	379.22	411.81	444.41
83	318.58	326.35	333.09	339.88	407.51	441.34	475.17
84	345.45	352.88	359.93	366.97	437.37	472.60	507.79
85	392.26	400.50	408.52	416.52	496.67	536.76	576.84
86	419.15	433.58	441.85	450.10	532.63	573.87	615.15
87	453.39	463.64	472.01	480.38	564.08	605.94	647.81
88	484.23	493.54	501.96	510.41	594.79	636.96	679.15
89	514.84	523.13	531.64	540.11	624.96	667.38	709.84
90	544.79	552.02	560.56	569.09	654.34	696.97	739.60
91	570.89	582.23	590.84	599.47	685.65	728.74	771.84
92	593.78	604.59	613.25	621.97	708.79	752.22	795.64
93	614.90	631.37	640.38	649.40	739.65	784.76	829.89
94	639.21	650.25	659.45	668.62	760.52	806.46	852.41
95	657.47	674.36	683.81	693.28	787.71	834.94	882.16
96	675.12	692.03	701.60	711.19	806.99	854.87	902.76
97	697.98	714.65	724.28	733.92	830.21	878.36	926.51
98	714.90	731.18	740.82	750.46	846.85	895.06	943.26
99	737.64	753.89	763.65	773.44	871.17	920.03	968.89
100	751.55	774.44	784.29	794.16	892.79	942.11	991.43

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 15**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	13.62	18.94	21.16	23.42	29.01	34.64	40.24
31	13.62	18.94	21.16	23.42	29.01	34.64	40.24
32	13.62	18.94	21.16	23.42	29.01	34.64	40.24
33	13.62	18.94	21.16	23.42	29.01	34.64	40.24
34	14.16	19.60	21.89	24.13	29.91	35.64	41.34
35	14.79	20.19	22.55	24.88	30.70	36.56	42.42
36	15.27	20.84	23.22	25.60	31.56	37.56	43.49
37	15.84	21.53	24.00	26.42	32.50	38.59	44.69
38	16.54	22.33	24.83	27.34	33.57	39.81	46.04
39	17.17	23.08	25.61	28.17	34.51	40.88	47.24
40	17.89	24.00	26.61	29.22	35.82	42.32	48.86
41	18.78	25.09	27.77	30.50	37.23	43.97	50.71
42	19.80	26.27	29.06	31.85	38.83	45.80	52.78
43	20.89	27.57	30.43	33.32	40.54	47.74	54.97
44	21.96	28.78	31.74	34.72	42.14	49.56	57.00
45	23.19	30.23	33.31	36.38	44.13	51.86	59.59
46	24.18	31.24	34.36	37.43	45.79	53.75	61.69
47	25.35	32.39	35.51	38.62	47.64	55.86	64.09
48	26.54	33.49	36.60	39.75	49.46	57.91	66.38
49	27.81	34.69	37.83	40.99	51.47	60.24	68.96
50	29.26	36.02	39.21	42.34	53.68	62.75	71.83
51	30.67	37.56	40.76	43.97	56.25	65.66	75.12
52	32.23	38.82	42.03	45.24	58.37	68.15	77.87
53	33.69	40.41	43.64	46.90	61.10	71.23	81.37
54	35.58	42.20	45.47	48.76	64.08	74.61	85.21
55	37.42	43.83	47.14	50.43	66.90	77.88	88.84
56	40.30	46.73	50.10	53.52	71.60	83.27	94.98
57	43.45	50.12	53.62	57.12	77.15	89.63	102.16
58	46.87	53.44	57.07	60.65	82.60	95.95	109.25
59	50.55	57.03	60.69	64.39	88.45	102.62	116.81
60	54.30	60.90	64.65	68.42	94.78	109.83	124.87
61	59.10	65.56	69.41	73.26	102.30	118.42	134.54
62	64.35	70.58	74.53	78.49	110.38	127.59	144.81
63	71.51	77.33	81.45	85.50	120.63	139.13	157.61
64	79.47	85.31	89.51	93.68	132.55	152.45	172.40
65	87.89	93.15	97.38	101.62	144.11	165.33	186.60
66	97.20	103.00	107.54	112.06	157.48	180.18	202.84
67	107.31	113.02	117.79	122.62	170.65	194.70	218.71
68	116.70	122.25	127.28	132.38	182.93	208.21	233.48
69	126.12	133.26	138.58	143.96	197.50	224.29	251.08
70	131.40	138.06	143.44	148.81	202.55	229.42	256.29
71	136.72	142.89	148.27	153.63	207.38	234.25	261.13
72	142.08	148.71	154.12	159.51	213.44	240.41	267.38
73	154.25	161.65	167.29	172.91	229.34	257.53	285.75
74	168.79	175.95	181.85	187.76	246.78	276.29	305.80
75	188.08	197.10	203.67	210.24	275.96	308.79	341.64
76	206.48	215.20	222.06	228.93	297.59	331.95	366.29
77	226.07	236.21	243.46	250.68	323.00	359.16	395.32
78	245.39	255.15	262.65	270.15	345.01	382.47	419.89
79	265.71	277.22	285.07	292.90	371.28	410.46	449.65
80	288.86	300.34	308.54	316.75	398.72	439.72	480.73
81	310.88	321.99	330.49	338.95	423.80	466.22	508.64
82	333.26	346.71	355.51	364.33	452.51	496.59	540.68
83	362.22	375.65	384.87	394.09	486.36	532.50	578.65
84	392.40	405.88	415.54	425.23	522.06	570.48	618.89
85	445.09	460.30	471.34	482.39	592.87	648.10	703.33
86	475.60	498.32	509.78	521.25	635.97	693.31	750.67
87	514.45	532.82	544.57	556.32	673.75	732.47	791.19
88	549.44	567.13	579.08	591.05	710.59	770.36	830.13
89	584.17	601.12	613.24	625.39	746.77	807.48	868.17
90	618.14	634.27	646.57	658.88	782.00	843.57	905.10
91	647.69	668.88	681.42	693.97	819.43	882.16	944.91
92	673.63	694.52	707.24	719.92	847.13	910.72	974.27
93	697.57	725.23	738.45	751.68	883.96	950.11	1,016.23
94	725.07	746.82	760.32	773.82	908.82	976.33	1,043.83
95	745.70	774.43	788.33	802.24	941.26	1,010.76	1,080.27
96	765.54	794.55	808.67	822.81	964.16	1,034.84	1,105.51
97	791.25	820.25	834.55	848.83	991.73	1,063.18	1,134.64
98	810.06	838.84	853.21	867.59	1,011.37	1,083.23	1,155.13
99	835.20	864.31	878.97	893.60	1,040.00	1,113.19	1,186.38
100	849.96	886.94	901.79	916.65	1,065.20	1,139.48	1,213.73

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 16**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	14.79	20.76	23.29	25.78	32.03	38.29	44.55
31	14.79	20.76	23.29	25.78	32.03	38.29	44.55
32	14.79	20.76	23.29	25.78	32.03	38.29	44.55
33	14.79	20.76	23.29	25.78	32.03	38.29	44.55
34	15.43	21.50	24.05	26.61	33.00	39.38	45.80
35	16.05	22.20	24.76	27.38	33.90	40.45	46.97
36	16.60	22.88	25.52	28.19	34.89	41.54	48.19
37	17.23	23.66	26.38	29.10	35.91	42.70	49.48
38	17.97	24.49	27.28	30.08	37.05	44.03	50.98
39	18.63	25.33	28.17	30.99	38.10	45.22	52.35
40	19.40	26.35	29.27	32.19	39.51	46.81	54.14
41	20.37	27.49	30.53	33.56	41.11	48.66	56.21
42	21.52	28.82	31.93	35.05	42.88	50.71	58.53
43	22.68	30.19	33.47	36.69	44.77	52.88	60.99
44	23.76	31.50	34.84	38.21	46.56	54.93	63.29
45	25.11	33.10	36.57	40.04	48.73	57.44	66.14
46	26.16	34.19	37.71	41.17	50.59	59.54	68.48
47	27.42	35.46	38.98	42.49	52.65	61.92	71.15
48	28.71	36.65	40.16	43.67	54.64	64.19	73.72
49	30.11	37.96	41.49	45.03	56.87	66.75	76.58
50	31.64	39.38	42.97	46.54	59.34	69.56	79.80
51	33.16	41.04	44.69	48.29	62.15	72.81	83.46
52	34.80	42.42	46.03	49.65	64.51	75.54	86.54
53	36.44	44.14	47.80	51.48	67.51	78.98	90.46
54	38.43	46.04	49.76	53.47	70.82	82.79	94.75
55	40.37	47.85	51.59	55.31	73.92	86.38	98.80
56	43.45	50.94	54.78	58.61	79.14	92.37	105.61
57	46.81	54.60	58.59	62.56	85.26	99.44	113.65
58	50.47	58.21	62.29	66.38	91.29	106.41	121.54
59	54.41	62.06	66.24	70.43	97.75	113.85	129.94
60	58.36	66.16	70.47	74.75	104.73	121.85	139.00
61	63.49	71.15	75.58	79.99	113.04	131.40	149.75
62	69.09	76.56	81.10	85.61	121.96	141.60	161.31
63	76.73	83.84	88.46	93.15	133.30	154.43	175.61
64	85.14	92.36	97.14	101.93	146.47	169.32	192.17
65	94.10	100.72	105.64	110.50	159.32	183.75	208.13
66	104.00	111.36	116.56	121.80	174.11	200.27	226.43
67	114.76	122.10	127.66	133.21	188.77	216.53	244.30
68	124.74	132.02	137.91	143.77	202.37	231.67	260.96
69	134.75	143.86	150.10	156.29	218.53	249.67	280.77
70	140.27	149.01	155.26	161.53	224.17	255.48	286.83
71	145.90	154.13	160.44	166.72	229.59	261.01	292.47
72	151.54	160.37	166.69	173.03	236.37	268.04	299.70
73	164.42	174.23	180.88	187.53	254.04	287.32	320.57
74	179.81	189.54	196.55	203.53	273.46	308.43	343.38
75	200.25	212.27	220.09	227.86	305.82	344.79	383.77
76	219.79	231.74	239.91	248.12	330.08	371.06	412.06
77	240.57	254.31	263.00	271.66	358.48	401.89	445.27
78	261.05	274.64	283.69	292.73	383.17	428.38	473.59
79	282.53	298.33	307.84	317.37	412.55	460.15	507.72
80	306.99	323.07	333.09	343.11	443.25	493.33	543.41
81	330.15	346.19	356.61	367.05	471.29	523.42	575.55
82	353.68	372.57	383.45	394.38	503.39	557.91	612.42
83	384.07	403.39	414.87	426.38	541.21	598.63	656.04
84	415.66	435.54	447.67	459.76	580.98	641.58	702.20
85	470.99	493.50	507.36	521.21	659.66	728.90	798.14
86	503.24	534.30	548.78	563.24	708.00	780.35	852.74
87	544.35	571.28	586.22	601.14	750.42	825.07	899.70
88	581.34	608.07	623.39	638.68	791.80	868.36	944.91
89	618.09	644.48	660.13	675.79	832.45	910.77	989.09
90	654.00	680.01	696.02	712.01	871.98	951.96	1,031.95
91	685.30	717.08	733.47	749.89	913.92	995.93	1,077.96
92	712.69	744.50	761.20	777.90	944.85	1,028.34	1,111.81
93	737.96	777.36	794.73	812.15	985.91	1,072.81	1,159.71
94	766.97	800.44	818.20	835.96	1,013.64	1,102.45	1,191.29
95	788.70	829.93	848.24	866.55	1,049.73	1,141.30	1,232.88
96	809.53	851.31	869.96	888.62	1,075.14	1,168.43	1,261.69
97	836.45	878.60	897.52	916.46	1,105.79	1,200.47	1,295.11
98	855.90	898.10	917.21	936.33	1,127.44	1,222.97	1,318.55
99	881.83	924.78	944.27	963.79	1,158.96	1,256.51	1,354.09
100	896.31	947.92	967.78	987.66	1,186.35	1,285.68	1,385.03

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 17**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	15.68	22.16	24.87	27.58	34.33	41.08	47.85
31	15.68	22.16	24.87	27.58	34.33	41.08	47.85
32	15.68	22.16	24.87	27.58	34.33	41.08	47.85
33	15.68	22.16	24.87	27.58	34.33	41.08	47.85
34	16.32	22.93	25.67	28.44	35.38	42.29	49.20
35	16.98	23.66	26.48	29.27	36.32	43.37	50.43
36	17.55	24.39	27.26	30.15	37.33	44.53	51.73
37	18.22	25.20	28.12	31.08	38.43	45.79	53.13
38	18.97	26.09	29.10	32.11	39.65	47.20	54.77
39	19.70	26.93	30.03	33.10	40.81	48.47	56.20
40	20.50	28.04	31.20	34.38	42.31	50.22	58.16
41	21.54	29.27	32.56	35.83	44.00	52.21	60.42
42	22.68	30.67	34.06	37.43	45.89	54.41	62.86
43	23.93	32.11	35.66	39.16	47.95	56.75	65.52
44	25.07	33.52	37.15	40.78	49.85	58.93	68.02
45	26.46	35.23	38.98	42.78	52.21	61.60	71.07
46	27.54	36.42	40.21	43.98	54.18	63.93	73.64
47	28.93	37.71	41.54	45.35	56.43	66.44	76.49
48	30.23	38.97	42.81	46.63	58.53	68.90	79.28
49	31.70	40.31	44.21	48.05	60.92	71.67	82.37
50	33.27	41.84	45.74	49.62	63.57	74.72	85.80
51	34.89	43.61	47.53	51.51	66.58	78.16	89.77
52	36.60	45.02	48.96	52.93	69.10	81.11	93.08
53	38.32	46.86	50.85	54.84	72.34	84.84	97.34
54	40.37	48.85	52.88	56.93	75.86	88.91	101.96
55	42.41	50.72	54.79	58.85	79.20	92.76	106.31
56	45.62	54.00	58.17	62.36	84.77	99.19	113.67
57	49.14	57.83	62.16	66.50	91.34	106.81	122.34
58	52.89	61.58	66.03	70.49	97.77	114.30	130.85
59	56.99	65.59	70.18	74.73	104.72	122.33	139.92
60	61.10	69.91	74.59	79.29	112.14	130.92	149.67
61	66.42	75.14	79.94	84.78	121.02	141.17	161.31
62	72.22	80.77	85.70	90.66	130.60	152.16	173.75
63	80.14	88.30	93.43	98.55	142.71	165.96	189.24
64	88.85	97.20	102.48	107.79	156.82	182.00	207.15
65	98.11	105.91	111.30	116.70	170.56	197.52	224.48
66	108.35	117.02	122.83	128.60	186.46	215.38	244.29
67	119.54	128.30	134.44	140.58	202.16	232.95	263.71
68	129.89	138.71	145.19	151.70	216.77	249.27	281.81
69	140.29	151.08	158.00	164.91	234.12	268.71	303.31
70	145.96	156.42	163.40	170.38	240.20	275.08	309.99
71	151.75	161.76	168.75	175.81	246.02	281.13	316.25
72	157.53	168.22	175.31	182.42	253.34	288.79	324.26
73	170.81	182.69	190.18	197.64	272.32	309.72	347.05
74	186.74	198.71	206.58	214.46	293.25	332.64	372.05
75	207.91	222.45	231.27	240.06	327.97	371.93	415.88
76	228.14	242.86	252.13	261.41	354.25	400.65	447.07
77	249.67	266.51	276.38	286.25	384.94	434.30	483.64
78	270.83	287.78	298.10	308.44	411.69	463.33	514.94
79	293.00	312.53	323.43	334.34	443.46	498.02	552.58
80	318.25	338.35	349.86	361.39	476.63	534.23	591.87
81	342.10	362.43	374.46	386.50	506.92	567.13	627.33
82	366.28	389.86	402.52	415.15	541.55	604.72	667.94
83	397.47	421.92	435.29	448.65	582.26	649.08	715.90
84	429.88	455.26	469.40	483.54	625.03	695.78	766.50
85	486.67	515.53	531.70	547.87	709.50	790.32	871.12
86	520.01	558.15	575.09	592.08	761.77	846.60	931.45
87	562.48	596.79	614.35	631.94	807.70	895.59	983.48
88	600.71	635.19	653.29	671.38	852.49	943.02	1,033.58
89	638.66	673.20	691.81	710.41	896.46	989.52	1,082.53
90	675.75	710.27	729.36	748.42	939.22	1,034.62	1,130.00
91	708.07	748.94	768.58	788.23	984.50	1,082.65	1,180.80
92	736.34	777.53	797.56	817.59	1,017.87	1,118.02	1,218.15
93	762.39	811.80	832.67	853.53	1,062.09	1,166.35	1,270.65
94	792.30	835.82	857.16	878.48	1,091.88	1,198.59	1,305.28
95	814.60	866.47	888.49	910.50	1,130.70	1,240.79	1,350.88
96	835.94	888.62	911.06	933.51	1,157.97	1,270.22	1,382.46
97	863.45	916.80	939.65	962.46	1,190.84	1,305.01	1,419.20
98	883.06	936.70	959.80	982.89	1,213.86	1,329.35	1,444.84
99	909.01	963.79	987.41	1,011.05	1,247.29	1,365.44	1,483.55
100	922.61	986.70	1,010.81	1,034.91	1,275.96	1,396.50	1,517.00



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 18**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	19.86	30.32	34.50	38.71	49.15	59.59	70.06
31	19.86	30.32	34.50	38.71	49.15	59.59	70.06
32	19.86	30.32	34.50	38.71	49.15	59.59	70.06
33	19.86	30.32	34.50	38.71	49.15	59.59	70.06
34	20.60	31.31	35.59	39.89	50.61	61.27	71.99
35	21.43	32.26	36.63	41.01	51.92	62.86	73.79
36	22.06	33.24	37.71	42.16	53.35	64.50	75.69
37	22.92	34.27	38.88	43.44	54.88	66.31	77.74
38	23.80	35.51	40.21	44.87	56.64	68.40	80.13
39	24.67	36.57	41.40	46.19	58.24	70.26	82.26
40	25.61	38.01	42.97	47.95	60.33	72.73	85.14
41	26.86	39.65	44.77	49.93	62.75	75.55	88.37
42	28.26	41.49	46.80	52.13	65.41	78.72	92.02
43	29.70	43.42	48.94	54.45	68.27	82.07	95.89
44	31.10	45.23	50.94	56.64	70.93	85.21	99.49
45	32.74	47.44	53.39	59.32	74.21	89.09	103.95
46	34.06	48.90	54.88	60.87	77.02	92.37	107.74
47	35.67	50.53	56.58	62.62	80.13	96.02	111.93
48	37.29	52.05	58.13	64.19	83.11	99.53	115.98
49	38.97	53.75	59.86	65.98	86.42	103.46	120.47
50	40.87	55.60	61.82	68.01	90.09	107.79	125.46
51	42.73	57.76	64.05	70.30	94.31	112.73	131.19
52	44.78	59.46	65.74	72.06	97.77	116.90	135.97
53	46.77	61.66	68.04	74.41	102.25	122.17	142.08
54	49.22	64.09	70.51	76.96	107.12	127.92	148.71
55	51.60	66.31	72.81	79.29	111.74	133.34	155.00
56	55.42	70.34	76.99	83.68	119.44	142.48	165.56
57	59.51	75.05	81.97	88.91	128.47	153.25	177.96
58	63.97	79.58	86.71	93.87	137.39	163.77	190.18
59	68.69	84.43	91.75	99.06	146.88	175.00	203.11
60	73.44	89.61	97.11	104.59	157.07	187.03	217.02
61	79.65	95.87	103.58	111.31	169.24	201.41	233.60
62	86.42	102.62	110.54	118.48	182.34	216.85	251.34
63	95.60	111.69	119.88	128.06	198.85	236.14	273.39
64	105.74	122.27	130.76	139.29	218.11	258.58	298.98
65	116.48	132.58	141.25	149.96	236.79	280.21	323.62
66	128.52	146.28	155.62	164.99	258.59	305.37	352.17
67	141.62	160.11	170.12	180.10	280.09	330.07	380.05
68	153.72	172.87	183.45	194.05	300.01	352.99	405.96
69	165.83	187.97	199.29	210.60	323.64	380.16	436.66
70	172.37	194.32	205.74	217.19	331.56	388.76	445.95
71	178.99	200.62	212.13	223.68	339.13	396.87	454.59
72	185.60	208.27	219.95	231.67	348.70	407.22	465.72
73	201.04	225.77	238.14	250.52	374.26	436.14	498.02
74	219.49	245.06	258.17	271.25	402.24	467.74	533.24
75	244.15	274.10	288.69	303.30	449.28	522.31	595.29
76	267.74	298.90	314.42	329.96	485.17	562.79	640.41
77	292.73	327.57	344.20	360.81	526.83	609.86	692.90
78	317.25	353.23	370.70	388.17	562.88	650.22	737.59
79	342.79	382.94	401.45	419.99	605.33	697.98	790.66
80	371.72	413.69	433.31	452.92	649.09	747.19	845.27
81	398.86	442.05	462.57	483.11	688.39	791.05	893.71
82	426.18	474.23	495.80	517.35	732.96	840.77	948.58
83	461.43	511.57	534.35	557.12	784.85	898.72	1,012.57
84	497.69	550.01	574.06	598.10	838.42	958.60	1,078.74
85	561.72	620.59	647.75	674.93	946.65	1,082.52	1,218.38
86	600.18	671.58	700.28	728.99	1,016.12	1,159.67	1,303.23
87	649.20	717.73	747.68	777.64	1,077.04	1,226.75	1,376.43
88	693.30	763.57	794.63	825.70	1,136.31	1,291.62	1,446.93
89	737.07	808.91	841.01	873.16	1,194.45	1,355.12	1,515.75
90	779.84	853.07	886.23	919.39	1,250.88	1,416.63	1,582.38
91	817.05	899.16	933.43	967.74	1,310.60	1,482.04	1,653.50
92	849.59	933.13	968.26	1,003.37	1,354.50	1,530.06	1,705.63
93	879.55	974.10	1,010.67	1,047.24	1,412.98	1,595.87	1,778.75
94	913.83	1,002.58	1,040.02	1,077.50	1,452.08	1,639.36	1,826.65
95	939.27	1,038.93	1,077.58	1,116.24	1,502.89	1,696.20	1,889.53
96	963.42	1,064.83	1,104.25	1,143.67	1,537.96	1,735.12	1,932.27
97	994.41	1,097.48	1,137.66	1,177.84	1,579.56	1,780.42	1,981.31
98	1,015.86	1,119.74	1,160.36	1,200.99	1,607.19	1,810.26	2,013.38
99	1,043.88	1,149.72	1,191.14	1,232.57	1,646.91	1,854.05	2,061.20
100	1,056.56	1,173.14	1,215.15	1,257.15	1,677.20	1,887.23	2,097.25



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 19**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.00	7.44	8.29	9.13	11.24	13.37	15.53
31	5.00	7.44	8.29	9.13	11.24	13.37	15.53
32	5.00	7.44	8.29	9.13	11.24	13.37	15.53
33	5.00	7.44	8.29	9.13	11.24	13.37	15.53
34	5.23	7.69	8.57	9.44	11.59	13.78	15.95
35	5.46	7.99	8.89	9.77	12.01	14.23	16.44
36	5.69	8.27	9.17	10.09	12.34	14.62	16.87
37	5.98	8.56	9.48	10.40	12.73	15.05	17.35
38	6.24	8.89	9.84	10.79	13.15	15.53	17.88
39	6.54	9.25	10.22	11.18	13.62	16.04	18.49
40	6.80	9.65	10.63	11.63	14.15	16.64	19.14
41	7.21	10.14	11.18	12.22	14.81	17.39	19.99
42	7.66	10.64	11.71	12.79	15.46	18.13	20.82
43	8.15	11.22	12.35	13.45	16.26	19.04	21.82
44	8.58	11.87	13.01	14.20	17.10	19.99	22.90
45	9.13	12.54	13.76	14.96	18.00	21.05	24.07
46	9.65	13.07	14.28	15.53	18.80	21.95	25.09
47	10.19	13.64	14.89	16.10	19.68	22.94	26.20
48	10.70	14.20	15.44	16.68	20.54	23.90	27.29
49	11.35	14.89	16.15	17.41	21.64	25.15	28.67
50	12.01	15.56	16.84	18.13	22.69	26.36	30.02
51	12.72	16.32	17.64	18.94	23.92	27.74	31.58
52	13.45	17.08	18.40	19.74	25.13	29.10	33.11
53	14.33	17.90	19.25	20.58	26.42	30.61	34.80
54	15.20	18.83	20.17	21.53	27.88	32.26	36.64
55	16.16	19.81	21.18	22.56	29.46	34.06	38.64
56	17.63	21.40	22.82	24.25	31.92	36.85	41.77
57	19.22	22.97	24.46	25.93	34.37	39.66	44.93
58	20.86	24.68	26.20	27.72	37.04	42.66	48.30
59	22.80	26.52	28.08	29.65	39.90	45.92	51.92
60	24.91	28.73	30.34	31.94	43.27	49.72	56.20
61	27.31	30.97	32.63	34.28	46.70	53.60	60.52
62	29.95	33.60	35.30	37.01	50.70	58.12	65.52
63	33.73	37.14	38.88	40.64	55.75	63.73	71.69
64	37.73	41.03	42.82	44.62	61.26	69.80	78.32
65	42.29	45.17	46.99	48.82	67.03	76.15	85.26
66	47.06	49.98	51.91	53.86	73.22	82.90	92.58
67	52.33	55.26	57.31	59.36	79.86	90.12	100.37
68	57.30	60.23	62.39	64.52	86.17	96.96	107.78
69	62.80	65.24	67.51	69.77	92.39	103.69	115.01
70	65.47	68.14	70.40	72.70	95.40	106.75	118.10
71	68.21	70.60	72.86	75.11	97.67	108.92	120.20
72	71.42	73.04	75.28	77.50	99.78	110.92	122.06
73	78.18	79.48	81.79	84.10	107.18	118.72	130.27
74	85.67	87.23	89.64	92.04	116.12	128.17	140.22
75	95.60	96.41	99.04	101.66	128.02	141.19	154.37
76	104.35	106.09	108.82	111.56	138.95	152.64	166.33
77	114.37	115.64	118.48	121.30	149.53	163.64	177.74
78	124.31	125.03	127.90	130.78	159.59	173.99	188.39
79	134.77	134.89	137.84	140.80	170.29	185.03	199.78
80	144.60	145.14	148.15	151.15	181.32	196.40	211.49
81	154.67	155.75	158.82	161.89	192.61	207.97	223.33
82	166.06	167.87	171.00	174.13	205.51	221.21	236.89
83	179.36	182.09	185.30	188.53	220.78	236.89	253.01
84	194.63	195.38	198.68	201.97	234.95	251.42	267.90
85	219.43	221.88	225.60	229.34	266.70	285.38	304.06
86	236.41	238.22	241.99	245.77	283.55	302.44	321.31
87	251.62	254.74	258.53	262.33	300.26	319.22	338.18
88	268.72	271.19	274.96	278.75	316.55	335.46	354.36
89	285.72	287.47	291.24	295.00	332.58	351.38	370.18
90	302.34	303.38	307.12	310.85	348.19	366.86	385.51
91	316.85	319.99	323.74	327.46	364.84	383.52	402.20
92	329.54	332.32	336.05	339.78	377.17	395.87	414.56
93	341.29	347.05	350.93	354.80	393.61	413.02	432.41
94	354.82	357.46	361.40	365.33	404.72	424.43	444.13
95	364.99	370.78	374.81	378.85	419.23	439.43	459.61
96	374.87	380.54	384.62	388.70	429.53	449.94	470.35
97	387.67	393.10	397.16	401.23	441.96	462.32	482.70
98	397.21	402.34	406.38	410.42	450.91	471.16	491.40
99	410.10	415.08	419.15	423.23	464.00	484.39	504.79
100	418.25	426.77	430.86	434.94	475.79	496.21	516.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 20**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	6.62	9.92	11.10	12.25	15.16	18.04	20.94
31	6.62	9.92	11.10	12.25	15.16	18.04	20.94
32	6.62	9.92	11.10	12.25	15.16	18.04	20.94
33	6.62	9.92	11.10	12.25	15.16	18.04	20.94
34	6.92	10.28	11.47	12.64	15.61	18.56	21.53
35	7.24	10.68	11.90	13.12	16.15	19.20	22.22
36	7.51	11.04	12.26	13.52	16.60	19.70	22.80
37	7.88	11.42	12.70	13.96	17.11	20.29	23.45
38	8.22	11.87	13.15	14.46	17.69	20.95	24.18
39	8.59	12.32	13.67	15.00	18.31	21.65	25.00
40	8.98	12.86	14.23	15.60	19.02	22.46	25.88
41	9.49	13.52	14.94	16.37	19.94	23.48	27.04
42	10.09	14.18	15.65	17.11	20.77	24.46	28.12
43	10.70	14.98	16.49	18.02	21.84	25.66	29.50
44	11.32	15.82	17.40	18.98	22.98	26.95	30.94
45	12.01	16.73	18.38	20.04	24.20	28.37	32.51
46	12.67	17.40	19.07	20.76	25.28	29.59	33.89
47	13.39	18.14	19.86	21.55	26.48	30.95	35.41
48	14.09	18.89	20.59	22.30	27.64	32.27	36.89
49	14.93	19.80	21.55	23.29	29.09	33.94	38.76
50	15.79	20.70	22.46	24.23	30.52	35.57	40.60
51	16.75	21.73	23.50	25.31	32.17	37.43	42.71
52	17.70	22.72	24.54	26.34	33.78	39.28	44.78
53	18.85	23.81	25.64	27.49	35.57	41.32	47.09
54	19.98	25.02	26.88	28.74	37.50	43.52	49.58
55	21.24	26.32	28.21	30.12	39.64	45.96	52.31
56	23.16	28.39	30.37	32.35	42.92	49.74	56.56
57	25.26	30.47	32.53	34.57	46.24	53.52	60.83
58	27.38	32.74	34.84	36.92	49.82	57.61	65.41
59	29.92	35.15	37.32	39.48	53.65	62.00	70.36
60	32.68	38.05	40.27	42.53	58.21	67.16	76.14
61	35.81	40.97	43.27	45.56	62.82	72.41	81.98
62	39.23	44.44	46.80	49.19	68.23	78.53	88.80
63	44.17	49.09	51.52	53.94	75.04	86.11	97.19
64	49.38	54.18	56.69	59.18	82.44	94.36	106.26
65	55.34	59.62	62.17	64.70	90.22	102.96	115.72
66	61.58	65.96	68.66	71.39	98.56	112.14	125.74
67	68.45	72.89	75.77	78.66	107.53	121.96	136.38
68	74.95	79.43	82.49	85.55	116.03	131.26	146.52
69	82.09	86.05	89.24	92.45	124.44	140.45	156.41
70	85.58	89.86	93.07	96.26	128.48	144.61	160.69
71	89.16	93.06	96.26	99.49	131.58	147.64	163.69
72	93.34	96.26	99.44	102.62	134.47	150.38	166.32
73	102.12	104.71	108.04	111.34	144.48	161.06	177.62
74	111.88	114.89	118.37	121.84	156.58	173.95	191.33
75	124.81	126.97	130.76	134.58	172.63	191.65	210.70
76	136.22	139.72	143.70	147.68	187.49	207.40	227.30
77	149.28	152.28	156.41	160.55	201.89	222.55	243.22
78	162.22	164.60	168.85	173.10	215.58	236.82	258.06
79	175.82	177.58	181.96	186.35	230.16	252.06	273.97
80	188.54	191.00	195.53	200.05	245.21	267.79	290.36
81	201.62	204.92	209.57	214.20	260.59	283.79	306.98
82	216.37	220.81	225.59	230.38	278.20	302.10	326.02
83	233.59	239.44	244.39	249.36	298.98	323.81	348.62
84	253.32	256.82	261.95	267.07	318.34	343.97	369.59
85	285.43	291.53	297.36	303.19	361.54	390.72	419.89
86	307.52	312.98	318.95	324.90	384.48	414.25	444.04
87	327.28	334.68	340.72	346.76	407.18	437.40	467.62
88	349.54	356.26	362.34	368.44	429.35	459.79	490.25
89	371.64	377.62	383.76	389.88	451.13	481.75	512.40
90	393.25	398.48	404.64	410.80	472.34	503.11	533.88
91	412.10	420.28	426.50	432.73	494.94	526.04	557.15
92	428.62	436.42	442.68	448.97	511.64	542.99	574.33
93	443.87	455.75	462.26	468.77	533.92	566.48	599.06
94	461.41	469.38	476.02	482.64	548.98	582.14	615.31
95	474.60	486.79	493.61	500.44	568.61	602.70	636.79
96	487.33	499.54	506.45	513.37	582.52	617.09	651.66
97	503.84	515.87	522.82	529.78	599.29	634.04	668.80
98	516.05	527.80	534.76	541.72	611.30	646.10	680.89
99	532.46	544.20	551.24	558.31	628.85	664.12	699.40
100	542.51	559.03	566.14	573.26	644.46	680.06	715.67

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 21**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.74	11.69	13.07	14.46	17.92	21.40	24.85
31	7.74	11.69	13.07	14.46	17.92	21.40	24.85
32	7.74	11.69	13.07	14.46	17.92	21.40	24.85
33	7.74	11.69	13.07	14.46	17.92	21.40	24.85
34	8.06	12.12	13.52	14.93	18.49	22.02	25.56
35	8.44	12.58	14.04	15.48	19.12	22.75	26.40
36	8.75	12.98	14.46	15.94	19.66	23.38	27.08
37	9.17	13.43	14.96	16.46	20.26	24.05	27.86
38	9.58	13.94	15.49	17.05	20.95	24.83	28.73
39	10.01	14.50	16.09	17.68	21.68	25.67	29.68
40	10.42	15.08	16.73	18.37	22.51	26.60	30.72
41	11.02	15.88	17.57	19.30	23.56	27.82	32.08
42	11.69	16.62	18.38	20.15	24.56	28.98	33.40
43	12.41	17.56	19.38	21.22	25.81	30.40	35.02
44	13.09	18.53	20.45	22.37	27.14	31.94	36.73
45	13.92	19.60	21.60	23.58	28.61	33.61	38.64
46	14.66	20.39	22.42	24.43	29.88	35.06	40.26
47	15.48	21.26	23.30	25.36	31.28	36.68	42.07
48	16.30	22.10	24.18	26.23	32.66	38.24	43.85
49	17.28	23.18	25.28	27.40	34.39	40.24	46.08
50	18.25	24.20	26.33	28.45	36.08	42.16	48.28
51	19.36	25.39	27.56	29.74	38.03	44.41	50.80
52	20.44	26.53	28.74	30.95	39.92	46.61	53.27
53	21.74	27.80	30.02	32.28	42.04	49.02	55.99
54	23.08	29.20	31.46	33.74	44.34	51.64	58.98
55	24.53	30.71	33.02	35.32	46.85	54.55	62.22
56	26.70	33.11	35.52	37.92	50.75	59.03	67.33
57	29.12	35.52	38.00	40.49	54.68	63.54	72.41
58	31.55	38.10	40.68	43.24	58.90	68.41	77.90
59	34.43	40.92	43.54	46.19	63.46	73.61	83.80
60	37.61	44.23	46.96	49.70	68.84	79.78	90.71
61	41.16	47.63	50.41	53.23	74.32	86.02	97.73
62	45.08	51.61	54.49	57.40	80.70	93.29	105.89
63	50.71	56.93	59.93	62.93	88.78	102.38	115.99
64	56.68	62.81	65.88	68.96	97.57	112.21	126.89
65	63.44	69.02	72.18	75.32	106.80	122.54	138.29
66	70.58	76.34	79.70	83.06	116.72	133.55	150.35
67	78.42	84.35	87.94	91.52	127.39	145.33	163.26
68	85.82	91.90	95.69	99.50	137.51	156.52	175.52
69	93.98	99.53	103.51	107.52	147.50	167.52	187.52
70	97.94	103.87	107.93	111.96	152.38	172.61	192.83
71	101.96	107.57	111.61	115.66	156.12	176.35	196.58
72	106.69	111.22	115.26	119.28	159.61	179.78	199.94
73	116.68	120.95	125.16	129.38	171.59	192.68	213.80
74	127.76	132.65	137.10	141.55	186.05	208.31	230.56
75	142.51	146.57	151.44	156.32	205.19	229.60	254.03
76	155.48	161.28	166.42	171.55	223.03	248.76	274.50
77	170.33	175.75	181.14	186.52	240.34	267.23	294.13
78	185.02	189.94	195.52	201.08	256.82	284.71	312.58
79	200.45	204.84	210.64	216.42	274.34	303.30	332.24
80	214.84	220.25	226.25	232.27	292.39	322.45	352.52
81	229.58	236.17	242.40	248.62	310.85	341.96	373.09
82	246.20	254.34	260.81	267.28	331.96	364.30	396.64
83	265.60	275.60	282.37	289.15	356.83	390.68	424.54
84	287.74	295.40	302.45	309.49	379.97	415.20	450.44
85	323.88	335.06	343.09	351.14	431.56	471.76	511.97
86	348.94	359.71	367.99	376.26	459.07	500.47	541.87
87	371.36	384.61	393.10	401.58	486.35	528.73	571.12
88	396.61	409.38	418.01	426.65	512.94	556.08	599.23
89	421.68	433.92	442.67	451.44	539.06	582.88	626.69
90	446.20	457.85	466.73	475.62	564.49	608.93	653.35
91	467.54	482.83	491.89	500.94	591.50	636.79	682.08
92	486.26	501.34	510.52	519.68	611.50	657.40	703.28
93	503.54	523.51	533.05	542.60	638.09	685.84	733.57
94	523.39	539.09	548.84	558.58	656.03	704.77	753.49
95	538.28	559.02	569.06	579.10	679.45	729.62	779.80
96	552.61	573.54	583.74	593.94	695.98	747.00	798.01
97	571.16	592.10	602.42	612.73	715.88	767.46	819.04
98	584.74	605.51	615.89	626.27	730.06	781.93	833.83
99	602.89	623.90	634.49	645.05	750.72	803.56	856.39
100	613.54	640.24	650.96	661.68	768.91	822.53	876.13

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 22**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.42	12.82	14.38	15.92	19.79	23.65	27.52
31	8.42	12.82	14.38	15.92	19.79	23.65	27.52
32	8.42	12.82	14.38	15.92	19.79	23.65	27.52
33	8.42	12.82	14.38	15.92	19.79	23.65	27.52
34	8.77	13.28	14.87	16.45	20.40	24.35	28.32
35	9.17	13.81	15.43	17.04	21.10	25.18	29.23
36	9.53	14.26	15.90	17.57	21.71	25.86	30.00
37	9.96	14.75	16.45	18.14	22.38	26.62	30.85
38	10.40	15.29	17.02	18.77	23.11	27.48	31.82
39	10.86	15.90	17.68	19.48	23.93	28.39	32.87
40	11.30	16.56	18.40	20.23	24.84	29.44	34.03
41	11.95	17.39	19.31	21.23	26.00	30.79	35.57
42	12.68	18.23	20.18	22.18	27.13	32.08	37.02
43	13.45	19.22	21.29	23.35	28.51	33.67	38.82
44	14.17	20.30	22.45	24.62	30.00	35.39	40.78
45	15.07	21.46	23.72	25.96	31.61	37.24	42.88
46	15.89	22.33	24.59	26.87	33.01	38.86	44.69
47	16.75	23.28	25.60	27.90	34.57	40.66	46.73
48	17.63	24.19	26.52	28.85	36.08	42.40	48.68
49	18.70	25.36	27.72	30.10	38.00	44.60	51.17
50	19.75	26.47	28.88	31.27	39.89	46.74	53.63
51	20.92	27.76	30.20	32.66	42.02	49.24	56.45
52	22.08	29.02	31.49	33.96	44.14	51.67	59.21
53	23.52	30.37	32.88	35.42	46.45	54.35	62.24
54	24.92	31.88	34.44	37.00	49.02	57.30	65.57
55	26.46	33.52	36.13	38.74	51.78	60.48	69.19
56	28.80	36.10	38.82	41.56	56.10	65.48	74.87
57	31.37	38.70	41.51	44.33	60.43	70.49	80.56
58	33.98	41.50	44.41	47.32	65.10	75.88	86.65
59	37.06	44.52	47.51	50.52	70.13	81.67	93.22
60	40.42	48.06	51.18	54.29	76.07	88.51	100.98
61	44.23	51.70	54.90	58.12	82.12	95.46	108.78
62	48.41	55.99	59.30	62.59	89.17	103.54	117.94
63	54.40	61.70	65.12	68.54	98.10	113.68	129.24
64	60.72	67.98	71.51	75.04	107.83	124.64	141.46
65	67.93	74.63	78.28	81.89	118.06	136.16	154.25
66	75.54	82.54	86.40	90.28	129.05	148.45	167.83
67	83.88	91.14	95.28	99.43	140.90	161.63	182.34
68	91.74	99.25	103.67	108.07	152.11	174.14	196.16
69	100.43	107.46	112.09	116.75	163.22	186.48	209.72
70	104.57	112.09	116.81	121.54	168.66	192.22	215.80
71	108.82	116.02	120.77	125.50	172.84	196.49	220.16
72	113.80	119.93	124.66	129.40	176.76	200.44	224.12
73	124.37	130.36	135.34	140.30	190.08	214.96	239.84
74	136.12	142.91	148.19	153.44	206.17	232.54	258.89
75	151.73	157.84	163.64	169.43	227.40	256.38	285.36
76	165.50	173.66	179.80	185.95	247.37	278.08	308.80
77	181.26	189.23	195.70	202.14	266.74	299.03	331.31
78	196.81	204.44	211.18	217.91	285.23	318.89	352.54
79	213.13	220.44	227.46	234.50	304.84	340.01	375.17
80	228.31	236.92	244.26	251.59	325.03	361.76	398.48
81	243.82	253.92	261.58	269.23	345.68	383.93	422.16
82	261.29	273.31	281.32	289.31	369.29	409.27	449.26
83	281.59	295.97	304.38	312.83	397.07	439.20	481.32
84	304.80	316.98	325.81	334.63	422.84	466.96	511.07
85	342.72	359.23	369.31	379.39	480.18	530.58	580.97
86	369.22	385.68	396.13	406.58	511.07	563.30	615.55
87	392.94	412.38	423.16	433.93	541.69	595.57	649.45
88	419.64	438.94	449.99	461.03	571.56	626.82	682.08
89	446.17	465.22	476.52	487.82	600.90	657.44	713.98
90	472.09	490.87	502.42	513.97	629.44	687.17	744.91
91	494.68	517.62	529.46	541.31	659.71	718.91	778.12
92	514.45	537.42	549.47	561.53	682.04	742.31	802.56
93	532.69	561.14	573.68	586.25	711.68	774.41	837.14
94	553.64	577.80	590.62	603.44	731.70	795.80	859.93
95	569.32	599.08	612.30	625.52	757.75	823.85	889.96
96	584.36	614.52	627.98	641.45	776.09	843.43	910.75
97	603.79	634.21	647.88	661.55	798.22	866.56	934.88
98	617.83	648.29	662.09	675.89	813.84	882.80	951.79
99	636.55	667.55	681.62	695.71	836.59	907.01	977.45
100	647.00	684.26	698.59	712.94	856.36	928.07	999.79

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 23**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.92	13.69	15.36	17.03	21.19	25.37	29.56
31	8.92	13.69	15.36	17.03	21.19	25.37	29.56
32	8.92	13.69	15.36	17.03	21.19	25.37	29.56
33	8.92	13.69	15.36	17.03	21.19	25.37	29.56
34	9.29	14.17	15.88	17.58	21.86	26.14	30.42
35	9.68	14.72	16.48	18.22	22.61	26.99	31.38
36	10.08	15.19	16.99	18.78	23.26	27.74	32.21
37	10.52	15.71	17.54	19.38	23.95	28.55	33.12
38	10.98	16.28	18.16	20.04	24.74	29.45	34.16
39	11.48	16.92	18.85	20.78	25.63	30.46	35.30
40	11.94	17.63	19.61	21.61	26.59	31.57	36.55
41	12.62	18.52	20.60	22.67	27.84	33.02	38.21
42	13.37	19.40	21.55	23.68	29.04	34.42	39.78
43	14.20	20.45	22.70	24.94	30.53	36.14	41.74
44	14.96	21.61	23.94	26.28	32.11	37.98	43.82
45	15.89	22.84	25.28	27.74	33.85	39.95	46.08
46	16.73	23.76	26.23	28.70	35.35	41.70	48.05
47	17.66	24.76	27.25	29.77	37.04	43.63	50.23
48	18.56	25.73	28.26	30.79	38.65	45.50	52.34
49	19.68	26.94	29.53	32.10	40.72	47.89	55.03
50	20.78	28.13	30.74	33.36	42.72	50.22	57.68
51	22.01	29.50	32.14	34.81	45.02	52.87	60.71
52	23.22	30.79	33.49	36.22	47.28	55.49	63.68
53	24.72	32.23	34.98	37.73	49.78	58.38	66.97
54	26.18	33.82	36.60	39.41	52.50	61.52	70.56
55	27.79	35.52	38.38	41.21	55.48	64.96	74.45
56	30.24	38.27	41.23	44.20	60.08	70.31	80.58
57	32.93	40.97	44.04	47.12	64.73	75.70	86.69
58	35.63	43.90	47.09	50.26	69.72	81.49	93.29
59	38.81	47.06	50.34	53.62	75.11	87.74	100.38
60	42.34	50.78	54.18	57.60	81.44	95.10	108.72
61	46.27	54.58	58.08	61.61	87.92	102.55	117.18
62	50.59	59.04	62.65	66.30	95.48	111.25	127.04
63	56.82	65.00	68.76	72.53	105.04	122.15	139.27
64	63.37	71.56	75.44	79.33	115.44	133.97	152.50
65	70.82	78.48	82.49	86.47	126.41	146.39	166.36
66	78.70	86.74	91.04	95.33	138.20	159.64	181.07
67	87.37	95.76	100.36	104.95	150.90	173.87	196.85
68	95.53	104.27	109.14	114.05	162.94	187.38	211.85
69	104.52	112.85	118.01	123.17	174.86	200.71	226.56
70	108.80	117.70	122.92	128.17	180.71	206.96	233.22
71	113.16	121.76	127.04	132.34	185.20	211.63	238.07
72	118.30	125.80	131.10	136.40	189.44	215.96	242.50
73	129.22	136.69	142.28	147.88	203.76	231.73	259.67
74	141.36	149.81	155.75	161.69	221.09	250.79	280.50
75	157.54	165.42	171.96	178.50	243.88	276.55	309.24
76	171.79	182.00	188.95	195.90	265.48	300.25	335.03
77	188.11	198.30	205.64	212.98	286.42	323.15	359.86
78	204.19	214.22	221.90	229.60	306.47	344.90	383.33
79	221.04	230.93	238.99	247.04	327.68	367.99	408.30
80	236.69	248.11	256.56	265.01	349.51	391.75	434.02
81	252.64	265.84	274.67	283.50	371.82	415.98	460.15
82	270.59	286.01	295.27	304.55	397.27	443.63	490.00
83	291.44	309.55	319.36	329.16	427.20	476.22	525.24
84	315.23	331.34	341.64	351.94	454.91	506.40	557.87
85	354.13	375.26	387.02	398.81	516.46	575.28	634.10
86	381.53	402.90	415.13	427.39	549.88	611.12	672.37
87	406.02	430.79	443.47	456.17	583.04	646.48	709.92
88	433.62	458.51	471.58	484.64	615.37	680.72	746.09
89	461.02	485.95	499.38	512.81	647.11	714.28	781.43
90	487.79	512.71	526.49	540.25	677.98	746.84	815.69
91	511.12	540.62	554.80	568.98	710.66	781.51	852.36
92	531.53	561.26	575.72	590.18	734.75	807.04	879.32
93	550.33	586.00	601.06	616.12	766.67	841.93	917.22
94	571.92	603.34	618.74	634.13	788.17	865.20	942.22
95	588.02	625.46	641.36	657.25	816.19	895.67	975.13
96	603.42	641.45	657.65	673.86	835.88	916.91	997.93
97	623.28	661.79	678.28	694.75	859.61	942.02	1,024.45
98	637.43	676.16	692.83	709.50	876.23	959.59	1,042.96
99	656.17	695.71	712.76	729.83	900.36	985.64	1,070.90
100	665.99	712.25	729.65	747.05	921.05	1,008.06	1,095.05

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 24**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.29	18.73	21.31	23.90	30.35	36.80	43.26
31	11.29	18.73	21.31	23.90	30.35	36.80	43.26
32	11.29	18.73	21.31	23.90	30.35	36.80	43.26
33	11.29	18.73	21.31	23.90	30.35	36.80	43.26
34	11.71	19.34	22.00	24.66	31.27	37.88	44.50
35	12.23	20.08	22.80	25.54	32.32	39.12	45.91
36	12.67	20.69	23.48	26.26	33.22	40.18	47.14
37	13.24	21.37	24.23	27.07	34.21	41.34	48.48
38	13.79	22.15	25.09	28.00	35.34	42.67	49.99
39	14.36	22.98	25.98	29.00	36.58	44.12	51.67
40	14.92	23.89	27.02	30.14	37.92	45.71	53.52
41	15.74	25.08	28.33	31.58	39.71	47.78	55.91
42	16.67	26.24	29.60	32.99	41.38	49.79	58.21
43	17.64	27.64	31.16	34.67	43.45	52.26	61.06
44	18.56	29.15	32.82	36.50	45.71	54.90	64.10
45	19.67	30.76	34.62	38.46	48.12	57.77	67.40
46	20.69	31.91	35.81	39.72	50.26	60.28	70.30
47	21.79	33.18	37.15	41.12	52.61	63.05	73.50
48	22.88	34.38	38.39	42.40	54.89	65.71	76.60
49	24.19	35.90	40.00	44.09	57.74	69.12	80.51
50	25.50	37.38	41.54	45.70	60.54	72.43	84.34
51	26.96	39.06	43.31	47.53	63.77	76.24	88.72
52	28.42	40.67	44.96	49.28	66.90	79.97	93.01
53	30.17	42.42	46.81	51.20	70.37	84.06	97.76
54	31.92	44.35	48.82	53.27	74.14	88.54	102.94
55	33.83	46.45	50.99	55.54	78.26	93.40	108.55
56	36.72	49.85	54.56	59.32	84.66	101.00	117.36
57	39.89	53.18	58.10	63.00	91.06	108.61	126.13
58	43.07	56.75	61.84	66.91	97.96	116.77	135.60
59	46.79	60.56	65.83	71.05	105.36	125.56	145.70
60	50.88	65.10	70.55	75.98	114.08	135.86	157.62
61	55.49	69.65	75.25	80.87	122.96	146.32	169.70
62	60.54	75.04	80.84	86.63	133.31	158.54	183.78
63	67.79	82.19	88.22	94.26	146.36	173.80	201.22
64	75.41	90.00	96.25	102.52	160.55	190.33	220.08
65	84.08	98.24	104.69	111.13	175.48	207.65	239.83
66	93.36	108.43	115.37	122.29	191.66	226.34	261.02
67	103.51	119.50	126.97	134.44	209.04	246.36	283.67
68	113.06	129.94	137.90	145.87	225.53	265.34	305.17
69	123.56	140.40	148.85	157.31	241.72	283.93	326.15
70	128.48	146.20	154.79	163.40	249.46	292.50	335.52
71	133.49	151.01	159.70	168.37	255.30	298.75	342.22
72	139.37	155.75	164.48	173.24	260.77	304.52	348.28
73	152.08	168.91	178.18	187.44	280.02	326.32	372.61
74	166.14	184.76	194.65	204.52	303.28	352.64	402.04
75	184.99	203.81	214.66	225.53	334.08	388.37	442.63
76	201.61	223.99	235.63	247.26	363.59	421.75	479.93
77	220.56	243.74	256.10	268.45	392.00	453.78	515.56
78	239.18	262.94	275.95	288.95	419.00	484.02	549.06
79	258.61	282.95	296.64	310.33	447.29	515.75	584.22
80	276.46	303.36	317.75	332.12	475.99	547.92	619.85
81	294.55	324.23	339.29	354.35	504.94	580.24	655.52
82	314.86	347.89	363.71	379.54	537.70	616.79	695.87
83	338.33	375.34	392.04	408.76	575.83	659.38	742.91
84	364.96	400.32	417.82	435.30	610.22	697.67	785.12
85	408.76	451.74	471.52	491.30	689.09	787.98	886.88
86	440.34	484.78	505.50	526.22	733.48	837.11	940.74
87	468.62	518.10	539.71	561.34	777.46	885.53	993.58
88	500.46	551.18	573.60	596.03	820.25	932.35	1,044.47
89	532.06	583.91	607.09	630.29	862.22	978.19	1,094.15
90	562.93	615.79	639.73	663.66	902.95	1,022.59	1,142.24
91	589.79	649.06	673.80	698.56	946.06	1,069.81	1,193.58
92	613.28	673.58	698.94	724.28	977.75	1,104.48	1,231.21
93	634.90	703.15	729.55	755.95	1,019.96	1,151.98	1,283.99
94	659.65	723.71	750.74	777.79	1,048.18	1,183.37	1,318.56
95	678.01	749.95	777.85	805.76	1,084.86	1,224.40	1,363.96
96	695.45	768.65	797.10	825.56	1,110.18	1,252.50	1,394.81
97	717.82	792.22	821.22	850.22	1,140.20	1,285.20	1,430.21
98	733.30	808.28	837.60	866.93	1,160.15	1,306.74	1,453.36
99	753.53	829.92	859.82	889.73	1,188.82	1,338.34	1,487.88
100	762.68	846.83	877.15	907.48	1,210.69	1,362.29	1,513.90

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 25**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	22.09	24.24	27.07	29.79	36.72	43.66	50.63
31	22.09	24.24	27.07	29.79	36.72	43.66	50.63
32	22.09	24.24	27.07	29.79	36.72	43.66	50.63
33	22.09	24.24	27.07	29.79	36.72	43.66	50.63
34	22.61	24.85	27.69	30.48	37.45	44.50	51.55
35	23.16	25.38	28.22	31.04	38.14	45.17	52.24
36	23.66	25.95	28.77	31.61	38.69	45.80	52.90
37	24.20	26.48	29.34	32.21	39.40	46.54	53.70
38	24.74	27.13	30.06	32.96	40.17	47.40	54.60
39	25.36	27.77	30.71	33.56	40.93	48.19	55.54
40	25.92	28.50	31.40	34.37	41.76	49.16	56.55
41	26.83	29.35	32.35	35.34	42.88	50.36	57.91
42	27.82	30.38	33.43	36.53	44.13	51.75	59.45
43	28.70	31.40	34.54	37.64	45.45	53.28	61.04
44	29.70	32.40	35.54	38.75	46.70	54.59	62.51
45	30.71	33.56	36.80	40.01	48.12	56.27	64.37
46	31.49	34.11	37.27	40.50	49.06	57.27	65.43
47	32.27	34.84	38.01	41.13	50.28	58.61	66.91
48	33.23	35.57	38.69	41.81	51.49	59.90	68.38
49	34.22	36.37	39.42	42.53	52.87	61.43	69.98
50	35.24	37.25	40.30	43.39	54.31	63.10	71.88
51	36.19	38.06	41.12	44.14	55.76	64.67	73.64
52	37.39	38.81	41.85	44.85	57.13	66.19	75.29
53	38.51	39.87	42.86	45.83	58.86	68.15	77.49
54	39.77	41.01	43.95	46.90	60.73	70.29	79.82
55	41.21	42.03	44.95	47.86	62.50	72.23	81.97
56	43.46	44.14	47.11	50.03	65.88	76.05	86.22
57	45.98	46.36	49.37	52.35	69.38	80.07	90.73
58	48.62	48.97	51.95	54.97	73.46	84.59	95.80
59	50.59	51.38	54.40	57.46	77.29	88.97	100.59
60	53.68	54.26	57.30	60.34	81.71	93.90	106.13
61	57.40	57.70	60.75	63.86	87.00	99.86	112.73
62	60.75	61.34	64.42	67.55	92.55	106.07	119.60
63	66.84	67.09	70.26	73.46	100.75	115.17	129.54
64	72.73	72.97	76.18	79.36	108.95	124.14	139.31
65	78.69	79.50	82.69	85.91	117.95	134.00	150.05
66	85.87	86.50	89.83	93.24	126.72	143.45	160.23
67	93.58	94.56	98.04	101.57	136.66	154.19	171.76
68	99.78	101.26	104.88	108.50	144.87	163.01	181.20
69	106.99	108.44	112.21	115.95	153.55	172.34	191.13
70	109.71	111.86	115.58	119.35	156.61	175.23	193.88
71	112.36	115.24	118.93	122.59	159.41	177.78	196.19
72	115.54	118.51	122.13	125.75	161.87	179.97	198.03
73	124.94	128.13	131.88	135.58	172.81	191.41	210.05
74	135.21	138.74	142.58	146.42	184.72	203.87	223.03
75	148.90	153.44	157.63	161.83	203.75	224.71	245.69
76	162.53	167.67	171.97	176.33	219.60	241.23	262.88
77	178.13	181.46	185.90	190.33	234.64	256.79	278.92
78	193.61	196.21	200.70	205.22	250.45	273.05	295.65
79	209.90	211.72	216.34	220.98	267.27	290.41	313.54
80	225.21	227.81	232.54	237.27	284.62	308.29	331.97
81	240.90	244.50	249.33	254.16	302.39	326.50	350.61
82	258.64	261.46	266.34	271.20	320.09	344.54	368.96
83	279.35	283.61	288.60	293.64	343.86	368.96	394.07
84	303.14	304.30	309.44	314.57	365.94	391.58	417.26
85	341.76	345.58	351.37	357.20	415.38	444.48	473.58
86	368.21	371.03	376.90	382.79	441.63	471.06	500.44
87	391.90	396.76	402.67	408.58	467.65	497.19	526.72
88	418.53	422.39	428.25	434.15	493.02	522.48	551.92
89	445.01	447.73	453.61	459.46	517.99	547.27	576.55
90	470.90	472.52	478.35	484.15	542.31	571.38	600.44
91	493.50	498.39	504.23	510.02	568.24	597.33	626.43
92	513.26	517.60	523.40	529.21	587.45	616.57	645.68
93	531.56	540.53	546.57	552.60	613.06	643.28	673.48
94	552.64	556.75	562.89	569.00	630.35	661.05	691.73
95	568.48	577.49	583.76	590.05	652.95	684.42	715.84
96	583.86	592.69	599.05	605.40	668.99	700.79	732.58
97	603.79	612.26	618.58	624.92	688.36	720.07	751.81
98	618.66	626.65	632.94	639.23	702.30	733.84	765.36
99	638.73	646.49	652.83	659.18	722.68	754.44	786.22
100	651.43	664.70	671.06	677.43	741.05	772.85	804.64



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 26**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	29.22	32.40	36.17	39.99	49.43	58.84	68.32
31	29.22	32.40	36.17	39.99	49.43	58.84	68.32
32	29.22	32.40	36.17	39.99	49.43	58.84	68.32
33	29.22	32.40	36.17	39.99	49.43	58.84	68.32
34	29.90	33.21	37.07	40.83	50.41	59.98	69.53
35	30.64	33.93	37.83	41.65	51.31	60.99	70.55
36	31.22	34.64	38.50	42.41	52.07	61.80	71.49
37	31.92	35.38	39.26	43.16	52.97	62.76	72.55
38	32.59	36.24	40.17	44.17	54.03	63.95	73.83
39	33.36	37.02	41.06	45.08	55.02	65.05	75.07
40	34.21	37.98	42.02	46.05	56.18	66.34	76.45
41	35.31	39.14	43.27	47.37	57.72	68.02	78.27
42	36.60	40.52	44.69	48.87	59.33	69.83	80.27
43	37.79	41.88	46.14	50.43	61.10	71.77	82.51
44	39.15	43.16	47.50	51.87	62.76	73.61	84.49
45	40.40	44.70	49.17	53.56	64.73	75.88	86.97
46	41.40	45.40	49.78	54.14	65.96	77.19	88.42
47	42.46	46.36	50.73	55.04	67.64	79.06	90.44
48	43.79	47.31	51.60	55.89	69.25	80.83	92.40
49	44.98	48.37	52.63	56.90	71.04	82.88	94.66
50	46.36	49.56	53.76	58.02	73.06	85.15	97.19
51	47.66	50.67	54.82	58.99	74.98	87.27	99.60
52	49.18	51.68	55.82	59.90	76.83	89.31	101.86
53	50.68	52.99	57.08	61.19	79.19	91.99	104.83
54	52.25	54.49	58.58	62.62	81.69	94.84	108.01
55	54.14	55.82	59.84	63.91	84.09	97.47	110.95
56	57.11	58.59	62.67	66.76	88.57	102.64	116.73
57	60.40	61.50	65.68	69.79	93.34	108.04	122.80
58	63.85	64.92	69.08	73.23	98.78	114.25	129.70
59	66.38	68.09	72.27	76.48	103.93	120.10	136.27
60	70.40	71.85	76.07	80.28	109.91	126.82	143.76
61	75.24	76.33	80.65	84.91	117.02	134.92	152.73
62	79.62	81.12	85.41	89.79	124.54	143.32	162.10
63	87.56	88.70	93.09	97.48	135.58	155.61	175.66
64	95.20	96.35	100.84	105.28	146.63	167.81	188.98
65	103.00	104.92	109.41	113.88	158.76	181.20	203.62
66	112.42	114.17	118.81	123.54	170.56	194.06	217.61
67	122.40	124.73	129.64	134.60	183.99	208.68	233.38
68	130.49	133.56	138.68	143.82	195.06	220.67	246.33
69	139.86	143.01	148.32	153.65	206.82	233.43	259.96
70	143.45	147.48	152.79	158.06	210.94	237.39	263.83
71	146.88	151.88	157.11	162.39	214.77	240.95	267.17
72	151.00	156.19	161.35	166.51	218.18	244.00	269.86
73	163.20	168.83	174.20	179.51	232.95	259.68	286.39
74	176.54	182.76	188.29	193.80	249.06	276.71	304.35
75	194.39	202.08	208.13	214.18	274.76	305.04	335.33
76	212.16	220.81	227.10	233.41	296.30	327.76	359.24
77	232.50	238.95	245.42	251.91	316.78	349.20	381.64
78	252.66	258.31	264.99	271.64	338.31	371.65	404.98
79	273.84	278.70	285.58	292.47	361.25	395.60	429.99
80	293.65	299.81	306.92	314.01	384.91	420.34	455.77
81	314.02	321.68	328.97	336.26	409.09	445.51	481.93
82	337.00	343.91	351.36	358.81	433.29	470.52	507.77
83	363.82	372.93	380.64	388.38	465.67	504.33	542.98
84	394.54	400.00	407.98	415.96	495.82	535.73	575.64
85	444.56	454.06	463.15	472.22	563.10	608.55	653.98
86	478.96	487.47	496.77	506.04	598.83	645.19	691.59
87	509.75	521.26	530.67	540.08	634.18	681.26	728.32
88	544.42	554.87	564.35	573.84	668.72	716.13	763.56
89	578.83	588.14	597.70	607.24	702.64	750.32	798.07
90	612.49	620.63	630.23	639.82	735.67	783.59	831.52
91	641.85	654.59	664.27	673.98	770.88	819.31	867.76
92	667.58	679.72	689.47	699.27	796.89	845.71	894.52
93	691.33	709.84	719.97	730.10	831.58	882.30	933.04
94	718.65	731.07	741.40	751.71	855.04	906.68	958.35
95	739.19	758.17	768.81	779.44	885.62	938.71	991.80
96	759.02	778.04	788.80	799.58	907.27	961.12	1,014.96
97	784.73	803.47	814.30	825.14	933.39	987.52	1,041.66
98	803.75	822.05	832.89	843.74	952.10	1,006.30	1,060.49
99	829.31	847.59	858.56	869.57	979.43	1,034.37	1,089.32
100	844.96	870.69	881.76	892.86	1,003.75	1,059.19	1,114.66



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 27**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	34.11	38.11	42.64	47.17	58.43	69.78	81.10
31	34.11	38.11	42.64	47.17	58.43	69.78	81.10
32	34.11	38.11	42.64	47.17	58.43	69.78	81.10
33	34.11	38.11	42.64	47.17	58.43	69.78	81.10
34	34.83	39.12	43.70	48.21	59.72	71.11	82.54
35	35.73	39.92	44.59	49.18	60.72	72.27	83.85
36	36.38	40.71	45.35	49.99	61.61	73.33	84.95
37	37.10	41.56	46.28	50.96	62.70	74.47	86.22
38	37.94	42.56	47.31	52.12	63.95	75.82	87.75
39	38.81	43.54	48.31	53.11	65.11	77.11	89.12
40	39.71	44.57	49.42	54.28	66.47	78.61	90.74
41	40.96	45.95	50.86	55.85	68.20	80.53	92.88
42	42.41	47.46	52.49	57.55	70.11	82.77	95.33
43	43.79	49.10	54.19	59.34	72.21	85.03	97.96
44	45.35	50.62	55.85	61.09	74.12	87.22	100.30
45	46.84	52.42	57.73	63.07	76.51	89.88	103.33
46	47.91	53.18	58.47	63.72	77.94	91.48	105.02
47	49.12	54.30	59.52	64.75	79.90	93.70	107.47
48	50.63	55.40	60.57	65.76	81.83	95.80	109.84
49	52.02	56.61	61.75	66.89	83.98	98.28	112.52
50	53.63	57.97	63.05	68.14	86.37	100.93	115.54
51	55.06	59.22	64.23	69.34	88.68	103.55	118.44
52	56.80	60.35	65.38	70.39	90.82	105.99	121.13
53	58.47	61.90	66.88	71.88	93.60	109.14	124.65
54	60.30	63.61	68.58	73.52	96.60	112.52	128.49
55	62.55	65.13	70.06	74.92	99.40	115.73	131.99
56	65.87	68.34	73.33	78.27	104.74	121.83	138.96
57	69.64	71.74	76.74	81.74	110.42	128.28	146.19
58	73.56	75.57	80.68	85.73	116.81	135.67	154.48
59	76.43	79.25	84.35	89.47	122.92	142.61	162.33
60	81.03	83.53	88.68	93.85	130.00	150.65	171.31
61	86.52	88.72	93.94	99.15	138.43	160.26	182.07
62	91.50	94.20	99.47	104.76	147.31	170.28	193.27
63	100.54	102.87	108.31	113.73	160.44	185.02	209.61
64	109.24	111.71	117.19	122.64	173.52	199.58	225.69
65	118.09	121.48	127.00	132.54	187.95	215.65	243.35
66	128.83	132.13	137.95	143.74	202.01	231.12	260.20
67	140.25	144.32	150.47	156.61	217.99	248.69	279.39
68	149.45	154.49	160.89	167.28	231.18	263.14	295.09
69	160.08	165.41	172.04	178.69	245.18	278.42	311.68
70	164.11	170.55	177.17	183.81	250.16	283.36	316.54
71	167.96	175.56	182.17	188.77	254.80	287.83	320.87
72	172.60	180.44	186.99	193.54	258.96	291.67	324.39
73	186.46	195.01	201.79	208.62	276.67	310.69	344.72
74	201.64	211.01	218.08	225.15	295.94	331.34	366.71
75	221.96	233.26	241.04	248.83	326.58	365.43	404.33
76	242.16	254.87	263.00	271.13	352.47	393.14	433.83
77	265.29	275.78	284.24	292.67	377.11	419.33	461.54
78	288.16	298.07	306.81	315.57	403.05	446.78	490.53
79	312.20	321.50	330.60	339.68	430.58	476.02	521.45
80	334.61	345.71	355.14	364.58	458.95	506.14	553.35
81	357.58	370.74	380.54	390.31	487.99	536.85	585.69
82	383.46	396.14	406.21	416.30	517.03	567.40	617.77
83	413.67	429.25	439.80	450.35	555.76	608.49	661.23
84	448.16	460.09	471.07	482.03	591.80	646.68	701.56
85	504.44	521.85	534.37	546.90	672.16	734.77	797.40
86	543.48	560.25	573.14	586.02	715.00	779.49	843.96
87	578.40	599.03	612.26	625.46	757.49	823.51	889.52
88	617.72	637.62	651.06	664.51	798.91	866.10	933.30
89	656.77	675.83	689.46	703.12	839.59	907.83	976.07
90	694.96	713.11	726.94	740.78	879.19	948.41	1,017.59
91	728.20	752.01	766.12	780.21	921.26	991.80	1,062.35
92	757.35	780.84	795.14	809.40	952.41	1,023.91	1,095.36
93	784.27	815.37	830.23	845.10	993.83	1,068.20	1,142.54
94	815.18	839.63	854.82	869.99	1,021.78	1,097.68	1,173.57
95	838.37	870.68	886.32	901.95	1,058.24	1,136.39	1,214.54
96	860.70	893.29	909.18	925.07	1,083.99	1,163.46	1,242.91
97	889.59	922.20	938.27	954.33	1,114.99	1,195.32	1,275.66
98	910.74	943.09	959.25	975.41	1,137.07	1,217.86	1,298.69
99	939.01	971.73	988.22	1,004.66	1,169.25	1,251.54	1,333.82
100	955.59	997.18	1,013.88	1,030.57	1,197.58	1,281.10	1,364.58

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 28**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	37.07	41.85	46.90	51.98	64.57	77.18	89.74
31	37.07	41.85	46.90	51.98	64.57	77.18	89.74
32	37.07	41.85	46.90	51.98	64.57	77.18	89.74
33	37.07	41.85	46.90	51.98	64.57	77.18	89.74
34	37.93	42.89	48.02	53.14	65.88	78.65	91.45
35	38.81	43.85	49.00	54.13	67.02	79.97	92.88
36	39.59	44.69	49.87	55.07	68.09	81.10	94.10
37	40.36	45.61	50.89	56.15	69.25	82.36	95.47
38	41.22	46.70	51.98	57.32	70.61	83.89	97.17
39	42.13	47.75	53.11	58.48	71.88	85.29	98.77
40	43.04	48.91	54.33	59.78	73.36	86.94	100.55
41	44.42	50.36	55.90	61.46	75.29	89.13	102.98
42	46.01	52.05	57.66	63.32	77.48	91.58	105.72
43	47.47	53.75	59.59	65.33	79.77	94.19	108.60
44	49.05	55.44	61.31	67.20	81.94	96.63	111.33
45	50.68	57.40	63.44	69.44	84.49	99.59	114.65
46	51.89	58.22	64.18	70.10	86.12	101.39	116.60
47	53.15	59.47	65.36	71.27	88.30	103.83	119.33
48	54.72	60.63	66.46	72.25	90.39	106.22	121.97
49	56.28	61.90	67.72	73.48	92.81	108.90	124.96
50	58.01	63.36	69.15	74.88	95.47	111.92	128.41
51	59.52	64.73	70.45	76.14	97.97	114.79	131.58
52	61.36	65.99	71.61	77.25	100.38	117.50	134.65
53	63.20	67.63	73.21	78.89	103.42	120.98	138.57
54	65.17	69.45	75.04	80.63	106.78	124.81	142.86
55	67.45	71.10	76.63	82.16	109.84	128.32	146.78
56	71.02	74.51	80.12	85.78	115.79	135.15	154.49
57	75.04	78.12	83.83	89.51	121.98	142.31	162.61
58	79.26	82.29	88.10	93.85	129.12	150.47	171.84
59	82.26	86.24	92.03	97.86	135.84	158.21	180.57
60	87.10	90.75	96.66	102.54	143.63	167.17	190.71
61	92.96	96.32	102.30	108.28	152.99	177.84	202.66
62	98.24	102.20	108.23	114.25	162.78	188.98	215.24
63	107.84	111.48	117.67	123.85	177.28	205.42	233.54
64	117.06	120.91	127.18	133.45	191.78	221.68	251.58
65	126.47	131.36	137.73	144.09	207.75	239.60	271.44
66	137.85	142.82	149.51	156.24	223.33	256.91	290.45
67	150.00	155.95	163.04	170.14	241.10	276.54	312.02
68	159.73	166.88	174.28	181.68	255.75	292.78	329.82
69	171.08	178.59	186.33	194.04	271.27	309.94	348.54
70	175.23	184.02	191.76	199.53	276.88	315.57	354.27
71	179.25	189.40	197.10	204.85	282.10	320.71	359.35
72	184.09	194.56	202.24	209.93	286.78	325.19	363.62
73	198.77	210.19	218.20	226.22	306.48	346.59	386.69
74	214.81	227.30	235.71	244.07	327.94	369.88	411.80
75	236.32	251.21	260.46	269.67	361.93	408.07	454.18
76	257.76	274.46	284.16	293.89	390.94	439.48	488.02
77	282.31	296.92	307.08	317.19	418.55	469.21	519.87
78	306.53	320.84	331.41	341.96	447.61	500.44	553.23
79	331.96	345.98	356.99	368.04	478.45	533.62	588.82
80	355.59	371.87	383.41	394.92	510.21	567.84	625.47
81	379.75	398.62	410.64	422.66	542.68	602.72	662.75
82	406.96	425.68	438.16	450.60	575.17	637.44	699.73
83	438.57	460.97	474.08	487.23	618.43	684.05	749.66
84	474.73	493.70	507.45	521.19	658.57	727.30	796.00
85	533.78	559.50	575.20	590.90	747.88	826.38	904.86
86	575.07	600.70	616.97	633.25	796.00	877.34	958.73
87	612.01	642.28	659.07	675.84	843.69	927.60	1,011.52
88	653.59	683.65	700.86	718.06	890.21	976.27	1,062.35
89	694.91	724.58	742.19	759.78	935.90	1,023.97	1,112.03
90	735.28	764.54	782.52	800.50	980.35	1,070.27	1,160.20
91	770.47	806.20	824.64	843.09	1,027.50	1,119.71	1,211.92
92	801.25	837.03	855.80	874.59	1,062.29	1,156.15	1,249.98
93	829.67	873.97	893.51	913.09	1,108.45	1,206.14	1,303.85
94	862.29	899.92	919.89	939.86	1,139.62	1,239.46	1,339.34
95	886.72	933.07	953.66	974.25	1,180.20	1,283.14	1,386.12
96	910.14	957.12	978.08	999.06	1,208.76	1,313.64	1,418.50
97	940.41	987.78	1,009.07	1,030.36	1,243.23	1,349.67	1,456.08
98	962.27	1,009.72	1,031.21	1,052.70	1,267.56	1,374.96	1,482.41
99	991.42	1,039.71	1,061.62	1,083.58	1,302.99	1,412.67	1,522.39
100	1,007.71	1,065.74	1,088.06	1,110.41	1,333.79	1,445.47	1,557.18

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 29**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	39.27	44.65	50.11	55.57	69.16	82.77	96.42
31	39.27	44.65	50.11	55.57	69.16	82.77	96.42
32	39.27	44.65	50.11	55.57	69.16	82.77	96.42
33	39.27	44.65	50.11	55.57	69.16	82.77	96.42
34	40.11	45.76	51.27	56.78	70.61	84.40	98.23
35	41.08	46.75	52.35	57.88	71.83	85.78	99.72
36	41.93	47.62	53.26	58.87	72.92	86.97	101.03
37	42.62	48.61	54.28	59.98	74.12	88.35	102.50
38	43.54	49.72	55.45	61.19	75.57	89.96	104.32
39	44.52	50.82	56.61	62.44	76.99	91.48	106.03
40	45.48	52.07	57.94	63.81	78.52	93.26	108.00
41	46.97	53.61	59.64	65.63	80.62	95.61	110.65
42	48.53	55.40	61.53	67.63	82.92	98.29	113.61
43	50.09	57.21	63.51	69.78	85.40	101.11	116.74
44	51.75	58.99	65.36	71.76	87.68	103.71	119.68
45	53.43	61.09	67.59	74.18	90.54	106.84	123.23
46	54.64	61.99	68.44	74.88	92.24	108.81	125.35
47	56.04	63.20	69.63	76.05	94.59	111.46	128.29
48	57.63	64.46	70.80	77.18	96.88	114.00	131.14
49	59.27	65.79	72.11	78.39	99.42	116.94	134.40
50	61.03	67.32	73.61	79.83	102.26	120.21	138.09
51	62.61	68.76	74.94	81.19	105.01	123.24	141.56
52	64.57	70.03	76.18	82.36	107.53	126.19	144.83
53	66.44	71.77	77.86	83.98	110.82	129.95	149.07
54	68.44	73.66	79.75	85.86	114.38	134.02	153.73
55	70.86	75.34	81.39	87.41	117.67	137.80	157.93
56	74.56	78.96	85.10	91.23	123.99	145.13	166.31
57	78.76	82.72	88.93	95.15	130.68	152.86	175.04
58	83.08	87.09	93.38	99.68	138.28	161.60	185.02
59	86.15	91.14	97.53	103.86	145.52	169.97	194.45
60	91.19	95.90	102.32	108.78	153.83	179.60	205.32
61	97.27	101.69	108.21	114.75	163.79	191.04	218.31
62	102.69	107.76	114.37	121.02	174.28	203.06	231.93
63	112.62	117.45	124.26	131.08	189.81	220.75	251.66
64	122.17	127.26	134.18	141.11	205.32	238.28	271.20
65	131.83	138.12	145.14	152.17	222.47	257.61	292.77
66	143.63	150.11	157.56	164.97	239.17	276.27	313.36
67	156.24	163.87	171.70	179.57	258.22	297.54	336.82
68	166.36	175.33	183.52	191.74	273.94	315.03	356.17
69	178.09	187.55	196.14	204.72	290.61	333.59	376.55
70	182.33	193.19	201.83	210.44	296.67	339.78	382.86
71	186.41	198.73	207.36	215.99	302.28	345.41	388.56
72	191.38	204.10	212.71	221.31	307.36	350.38	393.42
73	206.52	220.38	229.42	238.42	328.54	373.63	418.67
74	223.08	238.29	247.74	257.19	351.67	398.92	446.16
75	245.37	263.28	273.70	284.11	388.17	440.17	492.19
76	267.56	287.64	298.63	309.62	419.57	474.53	529.49
77	292.98	311.16	322.68	334.19	449.42	507.06	564.66
78	318.03	336.17	348.23	360.31	480.95	541.25	601.56
79	344.27	362.43	375.10	387.73	514.29	577.55	640.82
80	368.65	389.44	402.70	415.96	548.63	614.91	681.26
81	393.48	417.33	431.20	445.07	583.70	653.03	722.37
82	421.45	445.46	459.89	474.34	618.75	690.96	763.18
83	453.92	482.13	497.40	512.67	665.37	741.71	818.06
84	490.98	516.06	532.11	548.15	708.53	788.72	868.88
85	551.55	584.46	602.78	621.14	804.39	896.00	987.62
86	594.24	627.52	646.56	665.66	856.44	951.82	1,047.22
87	632.37	670.96	690.71	710.49	908.08	1,006.90	1,105.70
88	675.37	714.13	734.49	754.83	958.44	1,060.23	1,162.04
89	718.04	756.87	777.79	798.71	1,007.87	1,112.49	1,217.07
90	759.73	798.55	820.01	841.44	1,055.96	1,163.21	1,270.44
91	796.07	842.01	864.10	886.19	1,106.85	1,217.20	1,327.56
92	827.86	874.16	896.69	919.20	1,144.38	1,256.97	1,369.54
93	857.14	912.70	936.15	959.61	1,194.09	1,311.31	1,428.57
94	890.77	939.71	963.69	987.65	1,227.58	1,347.55	1,467.51
95	915.84	974.15	998.92	1,023.67	1,271.23	1,395.01	1,518.77
96	939.83	999.06	1,024.30	1,049.54	1,301.89	1,428.09	1,554.28
97	970.76	1,030.74	1,056.42	1,082.08	1,338.84	1,467.20	1,595.58
98	992.80	1,053.12	1,079.08	1,105.05	1,364.74	1,494.57	1,624.41
99	1,021.99	1,083.58	1,110.12	1,136.72	1,402.32	1,535.14	1,667.93
100	1,037.29	1,109.33	1,136.43	1,163.54	1,434.54	1,570.06	1,705.54

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 30**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	49.72	61.10	69.50	77.95	99.03	120.07	141.12
31	49.72	61.10	69.50	77.95	99.03	120.07	141.12
32	49.72	61.10	69.50	77.95	99.03	120.07	141.12
33	49.72	61.10	69.50	77.95	99.03	120.07	141.12
34	50.57	62.50	71.05	79.63	101.03	122.34	143.73
35	51.77	63.80	72.41	81.10	102.69	124.29	145.88
36	52.69	64.88	73.64	82.33	104.17	125.97	147.78
37	53.58	66.14	74.97	83.80	105.88	127.93	150.00
38	54.60	67.64	76.61	85.51	107.94	130.30	152.69
39	55.76	69.03	78.06	87.12	109.86	132.53	155.19
40	56.85	70.59	79.81	89.03	112.05	135.03	158.10
41	58.56	72.62	82.02	91.43	114.94	138.38	161.87
42	60.47	74.93	84.54	94.19	118.15	142.17	166.22
43	62.24	77.35	87.16	96.98	121.59	146.19	170.81
44	64.22	79.58	89.61	99.68	124.79	149.91	175.04
45	66.11	82.26	92.59	102.87	128.68	154.49	180.26
46	67.58	83.25	93.44	103.62	131.11	157.25	183.41
47	69.13	84.73	94.87	105.04	134.38	161.03	187.71
48	71.05	86.12	96.20	106.22	137.49	164.66	191.88
49	72.87	87.67	97.67	107.65	141.01	168.80	196.61
50	74.88	89.47	99.43	109.41	144.93	173.41	201.86
51	76.70	91.04	100.96	110.82	148.67	177.73	206.82
52	78.96	92.49	102.26	112.08	152.13	181.86	211.51
53	81.10	94.45	104.21	113.98	156.64	187.15	217.65
54	83.45	96.63	106.34	116.05	161.52	192.88	224.25
55	86.24	98.53	108.19	117.81	165.98	198.12	230.28
56	90.55	102.89	112.62	122.42	174.76	208.45	242.21
57	95.40	107.38	117.31	127.20	183.83	219.26	254.65
58	100.44	112.53	122.63	132.71	194.26	231.59	268.92
59	103.83	117.34	127.50	137.65	204.10	243.19	282.25
60	109.61	122.92	133.22	143.48	215.47	256.59	297.70
61	116.61	129.77	140.18	150.67	229.08	272.63	316.17
62	122.89	136.97	147.56	158.10	243.35	289.41	335.45
63	134.38	148.55	159.43	170.33	264.50	314.07	363.63
64	145.39	160.08	171.20	182.36	285.57	338.50	391.45
65	156.50	172.90	184.22	195.56	308.79	365.43	422.04
66	170.38	187.65	199.64	211.64	331.72	391.71	451.74
67	185.10	204.48	217.28	230.04	357.71	421.57	485.45
68	196.88	218.49	231.85	245.24	379.15	446.11	513.08
69	210.48	233.36	247.39	261.46	401.76	471.91	542.09
70	215.33	239.98	254.11	268.27	409.53	480.18	550.79
71	219.89	246.49	260.64	274.82	416.69	487.61	558.57
72	225.48	252.70	266.87	281.09	423.08	494.07	565.06
73	243.05	272.35	287.26	302.22	451.49	526.14	600.77
74	262.20	293.90	309.62	325.30	482.40	560.91	639.50
75	288.13	324.38	341.65	358.94	531.71	618.11	704.51
76	314.01	354.01	372.38	390.77	574.63	666.54	758.47
77	343.52	382.46	401.86	421.24	615.09	712.03	808.98
78	372.53	412.65	433.04	453.45	657.53	759.58	861.64
79	402.79	444.09	465.57	487.06	702.00	809.47	916.93
80	430.58	476.19	498.76	521.34	747.15	860.06	972.98
81	458.76	509.01	532.65	556.30	792.68	910.88	1,029.09
82	490.40	541.84	566.48	591.14	837.47	960.65	1,083.83
83	526.96	584.59	610.61	636.64	896.86	1,026.99	1,157.08
84	568.43	623.50	650.76	677.98	950.41	1,086.62	1,222.83
85	636.64	703.58	734.40	765.20	1,073.26	1,227.28	1,381.32
86	685.83	755.05	787.31	819.59	1,142.39	1,303.80	1,465.20
87	729.88	806.94	840.60	874.29	1,210.90	1,379.21	1,547.51
88	779.46	858.46	893.38	928.32	1,277.54	1,452.14	1,626.77
89	828.68	909.44	945.55	981.68	1,342.91	1,523.53	1,704.14
90	876.77	959.10	996.38	1,033.66	1,406.35	1,592.69	1,779.05
91	918.60	1,010.92	1,049.44	1,088.01	1,473.49	1,666.23	1,859.01
92	955.18	1,049.11	1,088.61	1,128.07	1,522.85	1,720.23	1,917.61
93	988.87	1,095.16	1,136.28	1,177.40	1,588.59	1,794.21	1,999.82
94	1,027.40	1,127.18	1,169.28	1,211.41	1,632.55	1,843.11	2,053.66
95	1,056.01	1,168.05	1,211.51	1,254.98	1,689.68	1,907.01	2,124.37
96	1,083.16	1,197.18	1,241.49	1,285.81	1,729.10	1,950.77	2,172.42
97	1,118.01	1,233.89	1,279.05	1,324.22	1,775.87	2,001.70	2,227.56
98	1,142.12	1,258.90	1,304.56	1,350.25	1,806.94	2,035.25	2,263.61
99	1,173.63	1,292.60	1,339.18	1,385.75	1,851.60	2,084.47	2,317.37
100	1,187.87	1,318.94	1,366.16	1,413.41	1,885.65	2,121.77	2,357.91

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 1**

Benefit Period	<b>2 Years</b>
Inflation	<b>None</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	3.30	5.03	5.60	6.17	7.61	9.04	10.49
31	3.30	5.03	5.60	6.17	7.61	9.04	10.49
32	3.30	5.03	5.60	6.17	7.61	9.04	10.49
33	3.30	5.03	5.60	6.17	7.61	9.04	10.49
34	3.42	5.16	5.76	6.34	7.79	9.25	10.70
35	3.55	5.33	5.92	6.52	8.00	9.48	10.96
36	3.67	5.48	6.07	6.68	8.17	9.67	11.18
37	3.80	5.63	6.24	6.84	8.38	9.90	11.41
38	3.95	5.81	6.43	7.06	8.59	10.14	11.69
39	4.12	6.00	6.64	7.26	8.84	10.42	12.01
40	4.28	6.23	6.86	7.51	9.12	10.74	12.35
41	4.51	6.50	7.16	7.82	9.49	11.15	12.82
42	4.76	6.82	7.51	8.20	9.91	11.62	13.34
43	5.03	7.15	7.87	8.57	10.36	12.13	13.90
44	5.30	7.51	8.24	8.99	10.82	12.66	14.50
45	5.60	7.90	8.65	9.41	11.32	13.24	15.14
46	5.88	8.17	8.93	9.70	11.76	13.72	15.67
47	6.17	8.47	9.25	10.01	12.23	14.26	16.27
48	6.49	8.82	9.59	10.37	12.77	14.84	16.94
49	6.84	9.19	9.96	10.75	13.36	15.53	17.69
50	7.24	9.60	10.39	11.20	14.00	16.27	18.53
51	7.62	10.02	10.82	11.62	14.66	17.02	19.38
52	8.06	10.48	11.29	12.11	15.42	17.86	20.32
53	8.53	10.98	11.81	12.62	16.21	18.78	21.35
54	9.05	11.56	12.38	13.21	17.10	19.79	22.48
55	9.62	12.16	13.00	13.84	18.08	20.89	23.71
56	10.49	13.13	14.00	14.88	19.58	22.61	25.63
57	11.44	14.17	15.10	16.01	21.22	24.48	27.74
58	12.49	15.34	16.27	17.22	23.00	26.50	30.00
59	13.64	16.57	17.56	18.53	24.94	28.70	32.46
60	14.92	17.95	18.96	19.97	27.05	31.08	35.12
61	16.45	19.60	20.64	21.70	29.56	33.92	38.29
62	18.14	21.41	22.48	23.57	32.29	37.01	41.74
63	20.44	23.81	24.92	26.05	35.75	40.85	45.96
64	23.00	26.47	27.62	28.79	39.53	45.02	50.53
65	25.78	29.33	30.52	31.70	43.52	49.44	55.37
66	28.87	32.66	33.94	35.21	47.86	54.18	60.52
67	32.30	36.35	37.70	39.06	52.54	59.28	66.04
68	35.59	39.89	41.32	42.74	57.06	64.21	71.38
69	39.25	43.79	45.30	46.82	62.00	69.59	77.18
70	41.44	46.04	47.57	49.12	64.45	72.12	79.80
71	43.73	48.36	49.91	51.44	66.89	74.60	82.33
72	46.08	50.72	52.27	53.82	69.29	77.03	84.77
73	51.10	55.97	57.60	59.22	75.48	83.60	91.74
74	56.74	61.86	63.58	65.28	82.36	90.90	99.44
75	64.60	70.37	72.29	74.21	93.44	103.06	112.68
76	71.96	78.01	80.02	82.03	102.17	112.24	122.30
77	79.98	86.30	88.42	90.52	111.59	122.12	132.65
78	88.16	94.72	96.89	99.07	120.90	131.81	142.72
79	96.96	103.76	106.03	108.30	130.99	142.33	153.67
80	106.32	113.39	115.74	118.09	141.66	153.44	165.23
81	116.29	123.61	126.05	128.48	152.87	165.06	177.25
82	126.76	134.29	136.80	139.31	164.41	176.96	189.52
83	139.04	146.84	149.44	152.04	178.04	191.04	204.04
84	152.05	160.15	162.85	165.55	192.58	206.09	219.59
85	175.55	184.90	188.00	191.12	222.25	237.82	253.38
86	190.66	200.18	203.35	206.53	238.27	254.15	270.01
87	206.24	215.88	219.10	222.31	254.46	270.53	286.60
88	222.08	231.78	235.01	238.25	270.55	286.72	302.87
89	238.10	247.82	251.06	254.30	286.70	302.92	319.12
90	254.06	263.81	267.06	270.30	302.77	319.01	335.23
91	268.51	278.26	281.51	284.75	317.24	333.49	349.74
92	281.66	291.50	294.78	298.06	330.85	347.26	363.65
93	294.22	304.43	307.84	311.23	345.28	362.29	379.31
94	305.88	316.33	319.82	323.30	358.16	375.60	393.04
95	317.39	328.12	331.69	335.27	371.00	388.87	406.74
96	328.84	339.77	343.42	347.05	383.51	401.74	419.95
97	340.07	350.98	354.61	358.25	394.61	412.79	430.98
98	351.52	362.46	366.11	369.76	406.22	424.46	442.70
99	362.92	373.94	377.62	381.29	418.02	436.39	454.76
100	373.44	384.48	388.16	391.84	428.64	447.04	465.43

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 2**

Benefit Period	<b>3 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	4.36	6.71	7.49	8.28	10.24	12.18	14.15
31	4.36	6.71	7.49	8.28	10.24	12.18	14.15
32	4.36	6.71	7.49	8.28	10.24	12.18	14.15
33	4.36	6.71	7.49	8.28	10.24	12.18	14.15
34	4.52	6.90	7.70	8.48	10.48	12.46	14.45
35	4.69	7.12	7.93	8.74	10.76	12.79	14.81
36	4.85	7.32	8.12	8.95	11.00	13.06	15.10
37	5.03	7.52	8.35	9.18	11.26	13.34	15.43
38	5.21	7.75	8.59	9.46	11.57	13.69	15.80
39	5.41	8.00	8.87	9.74	11.89	14.06	16.22
40	5.64	8.29	9.18	10.06	12.26	14.50	16.70
41	5.94	8.66	9.58	10.49	12.78	15.06	17.33
42	6.26	9.10	10.03	10.97	13.32	15.67	18.02
43	6.61	9.54	10.50	11.48	13.91	16.34	18.78
44	6.98	10.01	11.02	12.02	14.54	17.05	19.58
45	7.37	10.51	11.57	12.60	15.22	17.84	20.45
46	7.73	10.87	11.93	12.97	15.80	18.49	21.18
47	8.11	11.28	12.34	13.39	16.45	19.22	22.00
48	8.54	11.74	12.79	13.86	17.17	20.04	22.91
49	9.00	12.23	13.31	14.38	17.95	20.95	23.93
50	9.50	12.78	13.87	14.96	18.84	21.96	25.06
51	10.03	13.33	14.42	15.53	19.74	22.97	26.21
52	10.60	13.94	15.06	16.16	20.72	24.10	27.48
53	11.22	14.60	15.73	16.86	21.82	25.36	28.88
54	11.89	15.35	16.49	17.64	23.00	26.70	30.42
55	12.64	16.15	17.30	18.48	24.31	28.19	32.09
56	13.79	17.41	18.64	19.85	26.33	30.52	34.69
57	15.02	18.80	20.08	21.34	28.54	33.04	37.55
58	16.39	20.33	21.64	22.93	30.94	35.78	40.63
59	17.92	21.97	23.33	24.67	33.54	38.75	43.97
60	19.57	23.77	25.18	26.58	36.37	41.98	47.58
61	21.56	25.93	27.40	28.85	39.76	45.83	51.89
62	23.77	28.31	29.81	31.33	43.45	50.02	56.57
63	26.77	31.46	33.02	34.58	48.10	55.20	62.30
64	30.11	34.96	36.58	38.18	53.18	60.88	68.56
65	33.74	38.71	40.37	42.02	58.58	66.86	75.14
66	37.79	43.12	44.88	46.66	64.42	73.30	82.18
67	42.25	47.95	49.85	51.76	70.74	80.23	89.72
68	46.55	52.61	54.62	56.65	76.84	86.93	97.03
69	51.31	57.76	59.89	62.04	83.52	94.26	104.98
70	54.17	60.71	62.88	65.05	86.82	97.70	108.59
71	57.16	63.74	65.94	68.14	90.13	101.11	112.12
72	60.22	66.85	69.06	71.27	93.38	104.44	115.50
73	66.74	73.74	76.08	78.41	101.75	113.42	125.09
74	74.09	81.48	83.95	86.41	111.05	123.37	135.70
75	84.34	92.68	95.45	98.23	126.01	139.90	153.79
76	93.95	102.73	105.66	108.59	137.86	152.50	167.14
77	104.39	113.64	116.72	119.81	150.66	166.08	181.50
78	115.04	124.70	127.92	131.14	163.32	179.41	195.50
79	126.49	136.60	139.97	143.34	177.05	193.90	210.74
80	138.64	149.22	152.76	156.29	191.57	209.21	226.85
81	151.60	162.64	166.32	170.00	206.82	225.23	243.64
82	165.17	176.65	180.47	184.30	222.55	241.68	260.81
83	181.08	193.09	197.09	201.10	241.12	261.13	281.15
84	197.90	210.52	214.72	218.92	260.93	281.94	302.94
85	228.35	242.94	247.80	252.66	301.28	325.60	349.91
86	248.00	263.02	268.02	273.02	323.09	348.11	373.14
87	268.26	283.63	288.74	293.87	345.07	370.68	396.29
88	288.88	304.49	309.70	314.90	366.96	392.99	419.02
89	309.70	325.54	330.83	336.11	388.91	415.31	441.72
90	330.47	346.51	351.86	357.22	410.74	437.48	464.24
91	349.24	365.46	370.87	376.28	430.38	457.43	484.48
92	366.34	382.82	388.32	393.83	448.81	476.30	503.80
93	382.64	399.78	405.49	411.20	468.35	496.92	525.49
94	397.76	415.38	421.25	427.12	485.82	515.17	544.52
95	412.69	430.79	436.82	442.86	503.20	533.36	563.53
96	427.49	446.02	452.18	458.36	520.10	550.97	581.84
97	441.97	460.60	466.80	473.02	535.08	566.11	597.14
98	456.68	475.49	481.76	488.03	550.73	582.07	613.42
99	471.20	490.27	496.62	502.98	566.53	598.31	630.08
100	484.38	503.63	510.04	516.46	580.60	612.67	644.75

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 3**

Benefit Period	<b>4 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.09	7.90	8.83	9.77	12.11	14.45	16.80
31	5.09	7.90	8.83	9.77	12.11	14.45	16.80
32	5.09	7.90	8.83	9.77	12.11	14.45	16.80
33	5.09	7.90	8.83	9.77	12.11	14.45	16.80
34	5.27	8.12	9.08	10.02	12.41	14.78	17.15
35	5.48	8.38	9.36	10.32	12.73	15.17	17.59
36	5.64	8.59	9.58	10.56	13.01	15.48	17.94
37	5.83	8.83	9.84	10.84	13.33	15.83	18.32
38	6.06	9.11	10.13	11.15	13.69	16.22	18.78
39	6.29	9.41	10.45	11.48	14.08	16.67	19.26
40	6.55	9.73	10.79	11.86	14.52	17.17	19.81
41	6.89	10.18	11.26	12.36	15.10	17.83	20.57
42	7.26	10.66	11.78	12.91	15.74	18.58	21.41
43	7.66	11.18	12.34	13.51	16.44	19.36	22.30
44	8.09	11.74	12.95	14.16	17.18	20.22	23.26
45	8.54	12.32	13.58	14.83	18.00	21.14	24.30
46	8.94	12.73	14.00	15.26	18.67	21.91	25.15
47	9.38	13.21	14.47	15.74	19.43	22.79	26.14
48	9.88	13.73	15.01	16.30	20.29	23.75	27.23
49	10.40	14.32	15.61	16.91	21.23	24.84	28.44
50	11.00	14.94	16.26	17.57	22.27	26.03	29.80
51	11.59	15.58	16.91	18.24	23.34	27.24	31.16
52	12.24	16.28	17.64	18.98	24.49	28.60	32.68
53	12.95	17.05	18.42	19.80	25.79	30.07	34.34
54	13.73	17.92	19.31	20.70	27.20	31.68	36.18
55	14.60	18.84	20.26	21.67	28.74	33.47	38.17
56	15.90	20.32	21.79	23.27	31.13	36.22	41.30
57	17.33	21.92	23.46	25.00	33.76	39.22	44.70
58	18.89	23.66	25.27	26.86	36.59	42.49	48.38
59	20.62	25.57	27.22	28.87	39.66	46.01	52.37
60	22.52	27.64	29.35	31.07	43.03	49.86	56.69
61	24.80	30.14	31.91	33.68	47.03	54.44	61.85
62	27.32	32.87	34.70	36.55	51.41	59.42	67.44
63	30.73	36.49	38.42	40.33	56.92	65.63	74.35
64	34.56	40.51	42.50	44.50	62.94	72.40	81.86
65	38.68	44.82	46.86	48.91	69.35	79.57	89.80
66	43.31	49.90	52.09	54.29	76.28	87.29	98.27
67	48.41	55.49	57.85	60.20	83.81	95.60	107.40
68	53.30	60.86	63.37	65.89	91.07	103.66	116.23
69	58.73	66.79	69.47	72.16	99.00	112.43	125.86
70	61.99	70.19	72.91	75.65	102.96	116.63	130.28
71	65.35	73.67	76.44	79.21	106.92	120.78	134.64
72	68.83	77.23	80.04	82.84	110.84	124.85	138.85
73	76.26	85.18	88.14	91.12	120.84	135.70	150.56
74	84.61	94.08	97.24	100.39	131.95	147.73	163.51
75	96.29	106.98	110.54	114.11	149.77	167.59	185.42
76	107.23	118.58	122.36	126.14	163.99	182.92	201.84
77	119.11	131.16	135.18	139.19	179.35	199.43	219.50
78	131.22	143.89	148.12	152.34	194.57	215.69	236.80
79	144.20	157.57	162.02	166.48	211.03	233.30	255.58
80	157.97	172.07	176.76	181.46	228.43	251.92	275.41
81	172.62	187.44	192.38	197.32	246.71	271.40	296.10
82	187.94	203.47	208.64	213.82	265.56	291.43	317.30
83	205.88	222.26	227.72	233.18	287.77	315.07	342.37
84	224.80	242.14	247.91	253.68	311.45	340.33	369.22
85	259.10	279.22	285.91	292.62	359.63	393.13	426.64
86	281.40	302.28	309.24	316.19	385.78	420.56	455.35
87	304.39	325.94	333.13	340.32	412.16	448.08	484.00
88	327.78	349.90	357.28	364.66	438.41	475.28	512.16
89	351.40	374.06	381.61	389.17	464.71	502.48	540.25
90	374.95	398.12	405.85	413.58	490.86	529.50	568.13
91	396.23	419.86	427.73	435.60	514.36	553.73	593.11
92	415.61	439.76	447.82	455.87	536.40	576.66	616.92
93	434.09	459.22	467.59	475.97	559.73	601.61	643.49
94	451.20	477.07	485.70	494.32	580.56	623.69	666.80
95	468.07	494.71	503.59	512.47	601.28	645.68	690.08
96	484.75	512.09	521.20	530.30	621.41	666.96	712.51
97	501.02	528.66	537.88	547.08	639.18	685.24	731.28
98	517.46	545.51	554.86	564.20	657.71	704.45	751.20
99	533.53	562.08	571.61	581.12	676.32	723.92	771.53
100	547.80	576.79	586.45	596.11	692.71	741.01	789.31



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 4**

Benefit Period	<b>5 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.53	8.66	9.72	10.76	13.37	15.98	18.59
31	5.53	8.66	9.72	10.76	13.37	15.98	18.59
32	5.53	8.66	9.72	10.76	13.37	15.98	18.59
33	5.53	8.66	9.72	10.76	13.37	15.98	18.59
34	5.74	8.92	9.97	11.04	13.69	16.34	19.01
35	5.95	9.20	10.28	11.35	14.06	16.78	19.49
36	6.14	9.44	10.52	11.63	14.38	17.12	19.87
37	6.35	9.70	10.82	11.94	14.72	17.51	20.30
38	6.59	10.00	11.12	12.26	15.11	17.95	20.80
39	6.83	10.32	11.48	12.64	15.54	18.43	21.35
40	7.10	10.68	11.87	13.06	16.02	18.98	21.96
41	7.46	11.15	12.38	13.61	16.67	19.74	22.80
42	7.88	11.69	12.95	14.22	17.39	20.57	23.74
43	8.30	12.24	13.56	14.88	18.16	21.44	24.73
44	8.75	12.85	14.22	15.58	18.98	22.39	25.81
45	9.25	13.50	14.92	16.32	19.87	23.42	26.96
46	9.68	13.96	15.37	16.80	20.63	24.29	27.94
47	10.15	14.46	15.90	17.33	21.47	25.26	29.02
48	10.68	15.02	16.48	17.92	22.42	26.33	30.24
49	11.26	15.65	17.11	18.58	23.46	27.53	31.58
50	11.89	16.34	17.83	19.31	24.62	28.86	33.11
51	12.53	17.03	18.53	20.04	25.78	30.20	34.62
52	13.22	17.81	19.32	20.84	27.07	31.70	36.32
53	13.99	18.64	20.17	21.73	28.50	33.34	38.18
54	14.83	19.56	21.13	22.70	30.07	35.15	40.22
55	15.74	20.57	22.16	23.76	31.76	37.10	42.44
56	17.14	22.15	23.82	25.49	34.42	40.18	45.92
57	18.67	23.89	25.63	27.36	37.30	43.51	49.72
58	20.35	25.78	27.59	29.40	40.44	47.12	53.82
59	22.19	27.82	29.70	31.57	43.82	51.05	58.26
60	24.20	30.05	31.99	33.94	47.54	55.32	63.11
61	26.65	32.72	34.75	36.78	51.97	60.42	68.84
62	29.34	35.66	37.78	39.86	56.80	65.95	75.11
63	32.96	39.55	41.75	43.94	62.89	72.86	82.84
64	37.02	43.86	46.13	48.41	69.56	80.41	91.26
65	41.42	48.47	50.82	53.17	76.66	88.42	100.16
66	46.34	53.94	56.47	59.00	84.35	97.03	109.69
67	51.78	59.96	62.68	65.41	92.70	106.33	119.96
68	56.98	65.72	68.65	71.57	100.74	115.33	129.91
69	62.76	72.12	75.24	78.36	109.55	125.15	140.75
70	66.18	75.74	78.92	82.12	113.95	129.88	145.81
71	69.76	79.46	82.72	85.96	118.38	134.58	150.79
72	73.42	83.28	86.57	89.86	122.75	139.19	155.64
73	81.29	91.80	95.30	98.81	133.86	151.38	168.90
74	90.14	101.35	105.10	108.83	146.22	164.92	183.61
75	102.52	115.21	119.45	123.67	165.98	187.14	208.30
76	114.14	127.69	132.20	136.73	181.88	204.47	227.05
77	126.76	141.22	146.04	150.85	199.06	223.15	247.25
78	139.58	154.88	159.98	165.08	216.08	241.58	267.07
79	153.34	169.57	174.97	180.38	234.49	261.54	288.59
80	167.88	185.09	190.82	196.56	253.93	282.62	311.32
81	183.32	201.53	207.60	213.67	274.36	304.70	335.05
82	199.45	218.65	225.05	231.44	295.43	327.42	359.40
83	218.29	238.68	245.47	252.28	320.22	354.19	388.16
84	238.13	259.82	267.06	274.28	346.60	382.75	418.91
85	274.18	299.36	307.76	316.16	400.15	442.15	484.14
86	297.76	324.10	332.88	341.66	429.47	473.36	517.27
87	322.08	349.48	358.61	367.74	459.06	504.72	550.38
88	346.81	375.16	384.60	394.04	488.51	535.74	582.97
89	371.81	401.05	410.80	420.54	518.02	566.76	615.49
90	396.72	426.84	436.88	446.93	547.33	597.54	647.75
91	419.22	450.11	460.40	470.70	573.66	625.14	676.62
92	439.70	471.42	481.99	492.56	598.28	651.14	704.00
93	459.22	492.23	503.23	514.25	624.29	679.31	734.34
94	477.28	511.33	522.67	534.02	647.52	704.26	761.00
95	495.06	530.16	541.86	553.56	670.57	729.07	787.57
96	512.60	548.68	560.70	572.72	692.94	753.06	813.17
97	529.64	566.26	578.46	590.66	712.69	773.71	834.72
98	546.76	584.04	596.47	608.90	733.19	795.32	857.47
99	563.32	601.39	614.08	626.77	753.68	817.13	880.58
100	577.68	616.45	629.36	642.29	771.49	836.10	900.71



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 5**

Benefit Period	<b>6 Years</b>
Inflation	<b>None</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.87	9.25	10.38	11.51	14.33	17.14	19.97
31	5.87	9.25	10.38	11.51	14.33	17.14	19.97
32	5.87	9.25	10.38	11.51	14.33	17.14	19.97
33	5.87	9.25	10.38	11.51	14.33	17.14	19.97
34	6.07	9.50	10.66	11.80	14.66	17.54	20.41
35	6.29	9.82	10.98	12.14	15.07	18.00	20.92
36	6.50	10.06	11.24	12.43	15.40	18.37	21.34
37	6.71	10.33	11.53	12.76	15.76	18.78	21.79
38	6.96	10.64	11.87	13.09	16.18	19.25	22.33
39	7.21	10.98	12.24	13.50	16.64	19.78	22.92
40	7.51	11.38	12.66	13.94	17.15	20.36	23.58
41	7.90	11.87	13.21	14.53	17.84	21.17	24.49
42	8.30	12.43	13.81	15.18	18.61	22.07	25.50
43	8.76	13.03	14.46	15.89	19.44	23.02	26.58
44	9.23	13.68	15.16	16.63	20.33	24.04	27.74
45	9.74	14.36	15.90	17.45	21.29	25.13	28.98
46	10.20	14.84	16.39	17.94	22.09	26.06	30.02
47	10.70	15.37	16.93	18.49	23.00	27.11	31.20
48	11.24	15.98	17.56	19.13	24.01	28.26	32.51
49	11.86	16.63	18.23	19.81	25.13	29.56	33.97
50	12.52	17.36	18.97	20.59	26.38	31.00	35.60
51	13.18	18.10	19.72	21.36	27.62	32.44	37.25
52	13.91	18.89	20.54	22.22	29.00	34.04	39.07
53	14.71	19.78	21.46	23.15	30.54	35.81	41.09
54	15.58	20.74	22.45	24.18	32.21	37.74	43.30
55	16.55	21.79	23.54	25.28	34.03	39.85	45.68
56	18.00	23.47	25.30	27.12	36.86	43.14	49.43
57	19.60	25.30	27.19	29.09	39.95	46.73	53.52
58	21.34	27.26	29.24	31.21	43.31	50.62	57.95
59	23.24	29.41	31.46	33.50	46.94	54.84	62.74
60	25.36	31.74	33.86	36.00	50.90	59.44	67.96
61	27.88	34.54	36.77	38.99	55.64	64.90	74.16
62	30.66	37.61	39.91	42.23	60.82	70.86	80.93
63	34.43	41.66	44.08	46.49	67.33	78.30	89.27
64	38.64	46.16	48.67	51.18	74.48	86.42	98.38
65	43.18	50.96	53.56	56.15	82.08	95.05	108.02
66	48.29	56.69	59.51	62.30	90.34	104.34	118.34
67	53.93	63.00	66.02	69.04	99.28	114.38	129.50
68	59.34	69.06	72.29	75.53	107.90	124.09	140.29
69	65.33	75.73	79.20	82.67	117.36	134.70	152.05
70	68.87	79.51	83.05	86.60	122.10	139.84	157.58
71	72.54	83.40	87.01	90.65	126.84	144.95	163.06
72	76.32	87.36	91.04	94.73	131.56	149.98	168.40
73	84.46	96.26	100.20	104.14	143.50	163.19	182.87
74	93.61	106.25	110.46	114.67	156.80	177.86	198.94
75	106.44	120.74	125.52	130.30	178.01	201.86	225.72
76	118.48	133.82	138.94	144.05	195.20	220.78	246.35
77	131.54	147.98	153.47	158.94	213.74	241.15	268.55
78	144.82	162.29	168.11	173.94	232.18	261.29	290.40
79	159.02	177.64	183.84	190.03	252.06	283.07	314.08
80	174.04	193.84	200.44	207.04	273.06	306.06	339.07
81	189.95	210.98	217.99	225.00	295.09	330.14	365.20
82	206.56	228.80	236.22	243.64	317.82	354.90	391.99
83	225.92	249.64	257.54	265.45	344.52	384.05	423.58
84	246.28	271.60	280.03	288.47	372.88	415.08	457.27
85	283.31	312.72	322.52	332.34	430.38	479.40	528.42
86	307.68	338.57	348.85	359.15	462.08	513.55	565.02
87	332.81	365.08	375.83	386.58	494.10	547.86	601.63
88	358.37	391.88	403.06	414.23	525.96	581.82	637.68
89	384.18	418.92	430.50	442.08	557.86	615.76	673.64
90	409.91	445.84	457.81	469.79	589.55	649.43	709.30
91	433.15	470.11	482.44	494.76	617.96	679.57	741.18
92	454.30	492.34	505.02	517.70	644.52	707.93	771.34
93	474.42	514.03	527.24	540.46	672.52	738.54	804.58
94	493.03	533.93	547.56	561.18	697.50	765.66	833.82
95	511.32	553.51	567.58	581.64	722.29	792.62	862.94
96	529.32	572.72	587.18	601.66	746.33	818.66	891.01
97	546.73	590.88	605.60	620.32	767.51	841.09	914.69
98	564.10	609.16	624.17	639.19	789.40	864.49	939.60
99	580.68	626.77	642.13	657.50	811.14	887.96	964.78
100	594.64	641.66	657.34	673.02	829.78	908.16	986.53

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 6**

Benefit Period	Lifetime
Inflation	None

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.43	12.66	14.39	16.15	20.51	24.86	29.23
31	7.43	12.66	14.39	16.15	20.51	24.86	29.23
32	7.43	12.66	14.39	16.15	20.51	24.86	29.23
33	7.43	12.66	14.39	16.15	20.51	24.86	29.23
34	7.66	12.98	14.77	16.55	20.99	25.42	29.87
35	7.93	13.39	15.19	17.02	21.54	26.09	30.61
36	8.17	13.70	15.55	17.39	22.00	26.60	31.21
37	8.44	14.06	15.94	17.82	22.51	27.20	31.90
38	8.72	14.47	16.39	18.30	23.10	27.89	32.68
39	9.04	14.92	16.87	18.84	23.75	28.64	33.55
40	9.38	15.42	17.42	19.44	24.47	29.50	34.52
41	9.84	16.08	18.16	20.24	25.45	30.64	35.84
42	10.36	16.82	18.97	21.14	26.52	31.92	37.32
43	10.88	17.60	19.85	22.08	27.68	33.29	38.89
44	11.46	18.46	20.77	23.10	28.92	34.75	40.57
45	12.06	19.34	21.78	24.19	30.26	36.34	42.40
46	12.61	19.94	22.38	24.83	31.40	37.68	43.94
47	13.21	20.60	23.08	25.55	32.68	39.17	45.65
48	13.87	21.35	23.84	26.33	34.09	40.82	47.57
49	14.57	22.16	24.68	27.22	35.64	42.67	49.69
50	15.36	23.08	25.64	28.21	37.37	44.71	52.06
51	16.15	23.95	26.57	29.16	39.12	46.76	54.43
52	17.02	24.95	27.59	30.24	41.04	49.06	57.06
53	17.95	26.03	28.72	31.40	43.16	51.58	59.98
54	19.01	27.22	29.95	32.68	45.48	54.31	63.14
55	20.14	28.50	31.28	34.07	48.01	57.30	66.60
56	21.86	30.58	33.48	36.40	51.95	61.97	72.00
57	23.74	32.83	35.87	38.89	56.21	67.04	77.86
58	25.79	35.24	38.40	41.57	60.84	72.53	84.22
59	28.02	37.85	41.14	44.41	65.86	78.47	91.07
60	30.47	40.68	44.09	47.48	71.30	84.91	98.52
61	33.42	44.08	47.63	51.18	77.82	92.62	107.40
62	36.70	47.78	51.49	55.18	84.91	100.99	117.05
63	41.09	52.69	56.56	60.42	93.83	111.41	128.99
64	45.98	58.07	62.10	66.14	103.58	122.80	141.98
65	51.26	63.79	67.98	72.16	113.95	134.84	155.74
66	57.28	70.86	75.41	79.93	125.28	147.94	170.60
67	63.90	78.62	83.53	88.44	137.53	162.08	186.64
68	70.22	86.05	91.33	96.60	149.35	175.73	202.10
69	77.22	94.22	99.90	105.58	162.23	190.56	218.89
70	81.32	98.77	104.58	110.40	168.55	197.63	226.69
71	85.57	103.43	109.38	115.33	174.86	204.62	234.40
72	89.92	108.16	114.23	120.31	181.09	211.48	241.86
73	99.40	118.96	125.47	132.00	197.20	229.80	262.40
74	110.03	131.04	138.05	145.04	215.09	250.10	285.13
75	124.99	148.76	156.68	164.62	243.85	283.48	323.09
76	139.04	164.70	173.26	181.81	267.35	310.12	352.88
77	154.24	181.90	191.12	200.34	292.54	338.64	384.74
78	169.63	199.20	209.05	218.90	317.42	366.68	415.96
79	186.05	217.66	228.18	238.72	344.06	396.73	449.40
80	203.28	237.00	248.24	259.48	371.87	428.06	484.26
81	221.47	257.33	269.28	281.23	400.74	460.50	520.26
82	240.35	278.32	290.96	303.62	430.15	493.43	556.69
83	262.27	302.69	316.16	329.64	464.38	531.76	599.12
84	285.12	328.13	342.47	356.81	500.18	571.86	643.55
85	327.00	376.45	392.93	409.42	574.24	656.65	739.07
86	355.12	407.38	424.79	442.20	616.37	703.45	790.54
87	384.12	439.07	457.38	475.70	658.86	750.44	842.02
88	413.60	471.10	490.26	509.42	701.06	796.88	892.70
89	443.38	503.36	523.36	543.35	743.29	843.26	943.24
90	473.05	535.48	556.28	577.09	785.17	889.21	993.25
91	499.82	564.40	585.91	607.44	822.66	930.28	1,037.89
92	524.17	590.87	613.10	635.34	857.68	968.84	1,080.01
93	547.32	616.80	639.96	663.12	894.71	1,010.51	1,126.31
94	568.67	640.45	664.38	688.31	927.59	1,047.23	1,166.87
95	589.57	663.67	688.37	713.06	960.05	1,083.54	1,207.04
96	610.04	686.29	711.70	737.11	991.24	1,118.30	1,245.36
97	629.66	707.34	733.24	759.13	1,018.04	1,147.50	1,276.97
98	648.94	728.18	754.60	781.02	1,045.18	1,177.25	1,309.33
99	666.84	747.67	774.61	801.55	1,071.00	1,205.71	1,340.44
100	680.96	762.91	790.22	817.55	1,090.72	1,227.29	1,363.87

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 7**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	4.98	7.33	8.18	9.01	11.10	13.19	15.32
31	4.98	7.33	8.18	9.01	11.10	13.19	15.32
32	4.98	7.33	8.18	9.01	11.10	13.19	15.32
33	4.98	7.33	8.18	9.01	11.10	13.19	15.32
34	5.21	7.60	8.46	9.31	11.44	13.60	15.74
35	5.42	7.88	8.76	9.65	11.84	14.04	16.21
36	5.66	8.17	9.05	9.95	12.17	14.41	16.66
37	5.90	8.45	9.36	10.27	12.58	14.84	17.12
38	6.16	8.77	9.72	10.66	12.98	15.32	17.65
39	6.46	9.12	10.09	11.04	13.44	15.84	18.24
40	6.77	9.53	10.49	11.48	13.96	16.43	18.89
41	7.18	9.95	10.96	11.98	14.53	17.05	19.61
42	7.57	10.50	11.57	12.62	15.26	17.90	20.54
43	8.03	11.08	12.20	13.28	16.04	18.79	21.54
44	8.53	11.71	12.85	14.02	16.87	19.75	22.61
45	9.02	12.31	13.50	14.69	17.65	20.64	23.62
46	9.53	12.82	14.02	15.24	18.47	21.54	24.62
47	10.06	13.39	14.62	15.82	19.32	22.52	25.70
48	10.57	13.94	15.16	16.38	20.17	23.46	26.77
49	11.22	14.62	15.84	17.10	21.24	24.68	28.13
50	11.86	15.28	16.52	17.78	22.27	25.87	29.46
51	12.58	15.92	17.21	18.48	23.33	27.05	30.80
52	13.31	16.66	17.95	19.24	24.50	28.39	32.29
53	14.08	17.47	18.78	20.08	25.78	29.87	33.95
54	14.93	18.37	19.68	21.00	27.19	31.46	35.75
55	15.88	19.33	20.68	22.01	28.74	33.22	37.70
56	17.30	20.74	22.14	23.50	30.94	35.71	40.49
57	18.77	22.25	23.71	25.13	33.30	38.44	43.55
58	20.48	23.92	25.38	26.87	35.89	41.33	46.80
59	22.25	25.69	27.22	28.73	38.65	44.50	50.32
60	24.31	27.66	29.20	30.74	41.65	47.86	54.08
61	26.65	29.99	31.58	33.19	45.23	51.90	58.60
62	29.22	32.32	33.95	35.59	48.76	55.90	63.01
63	32.71	35.71	37.38	39.08	53.62	61.27	68.93
64	36.59	39.44	41.16	42.89	58.88	67.09	75.29
65	40.73	43.40	45.16	46.92	64.42	73.18	81.95
66	45.32	48.01	49.88	51.76	70.36	79.64	88.96
67	50.40	53.08	55.04	57.02	76.70	86.56	96.41
68	54.82	57.43	59.50	61.55	82.16	92.46	102.78
69	60.05	62.62	64.79	66.96	88.67	99.52	110.38
70	62.57	64.92	67.08	69.26	90.89	101.69	112.50
71	65.15	67.70	69.86	72.02	93.66	104.44	115.26
72	67.74	70.00	72.13	74.27	95.62	106.30	116.98
73	74.09	76.68	78.91	81.13	103.40	114.54	125.69
74	81.70	83.51	85.82	88.13	111.18	122.71	134.24
75	91.08	93.59	96.14	98.70	124.28	137.06	149.87
76	100.03	102.19	104.82	107.46	133.84	147.02	160.22
77	109.57	112.20	114.94	117.67	145.07	158.76	172.44
78	119.02	121.24	124.02	126.82	154.75	168.72	182.68
79	128.95	131.78	134.66	137.54	166.36	180.76	195.17
80	140.34	142.87	145.84	148.80	178.49	193.34	208.19
81	151.18	153.28	156.30	159.32	189.55	204.67	219.79
82	162.25	165.18	168.26	171.35	202.22	217.67	233.10
83	176.58	179.15	182.32	185.48	217.21	233.06	248.93
84	191.58	193.79	197.05	200.32	233.02	249.37	265.70
85	217.68	220.03	223.73	227.44	264.48	283.00	301.52
86	232.60	238.22	241.99	245.77	283.55	302.44	321.31
87	251.62	254.74	258.53	262.33	300.26	319.22	338.18
88	268.72	271.19	274.96	278.75	316.55	335.46	354.36
89	285.72	287.47	291.24	295.00	332.58	351.38	370.18
90	302.34	303.38	307.12	310.85	348.19	366.86	385.51
91	316.85	319.99	323.74	327.46	364.84	383.52	402.20
92	329.54	332.32	336.05	339.78	377.17	395.87	414.56
93	341.29	347.05	350.93	354.80	393.61	413.02	432.41
94	354.82	357.46	361.40	365.33	404.72	424.43	444.13
95	364.99	370.78	374.81	378.85	419.23	439.43	459.61
96	374.87	380.54	384.62	388.70	429.53	449.94	470.35
97	387.67	393.10	397.16	401.23	441.96	462.32	482.70
98	397.21	402.34	406.38	410.42	450.91	471.16	491.40
99	410.10	415.08	419.15	423.23	464.00	484.39	504.79
100	418.25	426.77	430.86	434.94	475.79	496.21	516.62

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 8**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	6.59	9.80	10.94	12.08	14.94	17.78	20.66
31	6.59	9.80	10.94	12.08	14.94	17.78	20.66
32	6.59	9.80	10.94	12.08	14.94	17.78	20.66
33	6.59	9.80	10.94	12.08	14.94	17.78	20.66
34	6.89	10.14	11.32	12.48	15.40	18.31	21.24
35	7.18	10.55	11.75	12.94	15.92	18.94	21.91
36	7.46	10.91	12.12	13.34	16.39	19.46	22.50
37	7.79	11.29	12.53	13.78	16.90	20.03	23.15
38	8.11	11.71	12.98	14.27	17.46	20.68	23.86
39	8.48	12.17	13.49	14.81	18.08	21.37	24.67
40	8.92	12.70	14.04	15.38	18.77	22.18	25.55
41	9.44	13.26	14.65	16.04	19.56	23.03	26.52
42	9.96	14.00	15.46	16.90	20.51	24.13	27.76
43	10.57	14.78	16.28	17.81	21.55	25.32	29.12
44	11.24	15.61	17.18	18.76	22.69	26.60	30.55
45	11.87	16.40	18.04	19.66	23.75	27.84	31.91
46	12.52	17.08	18.71	20.36	24.82	29.04	33.26
47	13.22	17.82	19.50	21.16	25.98	30.37	34.76
48	13.92	18.53	20.22	21.89	27.13	31.66	36.19
49	14.75	19.44	21.16	22.87	28.55	33.31	38.05
50	15.60	20.32	22.06	23.80	29.95	34.92	39.84
51	16.56	21.19	22.93	24.68	31.38	36.52	41.66
52	17.48	22.16	23.94	25.69	32.95	38.30	43.69
53	18.50	23.21	25.02	26.81	34.69	40.31	45.92
54	19.62	24.40	26.22	28.04	36.59	42.47	48.36
55	20.86	25.67	27.52	29.38	38.66	44.82	51.02
56	22.74	27.52	29.44	31.36	41.60	48.20	54.82
57	24.65	29.53	31.52	33.49	44.81	51.88	58.96
58	26.88	31.72	33.76	35.78	48.28	55.82	63.38
59	29.20	34.06	36.16	38.24	51.98	60.06	68.15
60	31.90	36.61	38.76	40.93	56.02	64.66	73.28
61	34.94	39.67	41.92	44.14	60.83	70.12	79.39
62	38.28	42.74	45.01	47.30	65.62	75.52	85.40
63	42.84	47.20	49.55	51.88	72.14	82.80	93.47
64	47.87	52.08	54.49	56.89	79.24	90.70	102.14
65	53.30	57.29	59.74	62.20	86.70	98.96	111.22
66	59.33	63.37	65.96	68.59	94.69	107.74	120.80
67	65.93	70.02	72.78	75.55	103.28	117.13	131.00
68	71.68	75.74	78.66	81.58	110.65	125.18	139.73
69	78.50	82.60	85.64	88.72	119.42	134.78	150.12
70	81.80	85.61	88.67	91.72	122.41	137.77	153.11
71	85.16	89.24	92.30	95.40	126.18	141.56	156.96
72	88.51	92.26	95.30	98.35	128.87	144.12	159.40
73	96.78	101.03	104.23	107.42	139.39	155.39	171.37
74	106.69	110.00	113.34	116.65	149.92	166.55	183.19
75	118.91	123.26	126.95	130.64	167.59	186.06	204.54
76	130.58	134.58	138.42	142.25	180.59	199.76	218.95
77	143.02	147.73	151.74	155.75	195.86	215.90	235.96
78	155.30	159.62	163.74	167.86	209.05	229.64	250.25
79	168.24	173.47	177.76	182.04	224.86	246.25	267.65
80	183.00	188.02	192.48	196.92	241.38	263.60	285.83
81	197.08	201.67	206.23	210.80	256.45	279.29	302.11
82	211.42	217.28	221.98	226.68	273.74	297.26	320.80
83	229.97	235.57	240.44	245.34	294.16	318.58	343.00
84	249.36	254.72	259.81	264.89	315.72	341.15	366.55
85	283.15	289.10	294.89	300.66	358.52	387.46	416.39
86	302.57	312.98	318.95	324.90	384.48	414.25	444.04
87	327.28	334.68	340.72	346.76	407.18	437.40	467.62
88	349.54	356.26	362.34	368.44	429.35	459.79	490.25
89	371.64	377.62	383.76	389.88	451.13	481.75	512.40
90	393.25	398.48	404.64	410.80	472.34	503.11	533.88
91	412.10	420.28	426.50	432.73	494.94	526.04	557.15
92	428.62	436.42	442.68	448.97	511.64	542.99	574.33
93	443.87	455.75	462.26	468.77	533.92	566.48	599.06
94	461.41	469.38	476.02	482.64	548.98	582.14	615.31
95	474.60	486.79	493.61	500.44	568.61	602.70	636.79
96	487.33	499.54	506.45	513.37	582.52	617.09	651.66
97	503.84	515.87	522.82	529.78	599.29	634.04	668.80
98	516.05	527.80	534.76	541.72	611.30	646.10	680.89
99	532.46	544.20	551.24	558.31	628.85	664.12	699.40
100	542.51	559.03	566.14	573.26	644.46	680.06	715.67

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 9**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.69	11.52	12.89	14.27	17.66	21.10	24.53
31	7.69	11.52	12.89	14.27	17.66	21.10	24.53
32	7.69	11.52	12.89	14.27	17.66	21.10	24.53
33	7.69	11.52	12.89	14.27	17.66	21.10	24.53
34	8.02	11.95	13.34	14.72	18.24	21.72	25.21
35	8.38	12.40	13.84	15.28	18.85	22.45	26.04
36	8.70	12.80	14.27	15.73	19.39	23.08	26.74
37	9.05	13.25	14.77	16.26	19.99	23.75	27.49
38	9.46	13.76	15.29	16.84	20.68	24.50	28.36
39	9.88	14.32	15.89	17.46	21.40	25.33	29.28
40	10.37	14.89	16.50	18.13	22.22	26.26	30.32
41	10.94	15.56	17.22	18.92	23.10	27.29	31.46
42	11.53	16.40	18.14	19.88	24.25	28.61	32.96
43	12.25	17.33	19.13	20.94	25.48	30.01	34.57
44	13.01	18.30	20.18	22.09	26.80	31.54	36.28
45	13.76	19.22	21.18	23.15	28.07	32.99	37.91
46	14.50	19.99	22.00	23.95	29.32	34.40	39.49
47	15.29	20.87	22.87	24.88	30.71	36.00	41.30
48	16.10	21.70	23.72	25.75	32.05	37.52	43.02
49	17.08	22.75	24.82	26.88	33.74	39.49	45.23
50	18.04	23.76	25.85	27.94	35.41	41.39	47.38
51	19.13	24.77	26.88	29.00	37.10	43.32	49.55
52	20.21	25.88	28.04	30.19	38.94	45.46	51.96
53	21.36	27.12	29.29	31.49	41.02	47.82	54.62
54	22.66	28.49	30.70	32.92	43.25	50.39	57.53
55	24.10	29.95	32.21	34.44	45.71	53.21	60.70
56	26.23	32.10	34.43	36.77	49.19	57.22	65.26
57	28.43	34.43	36.83	39.23	52.99	61.57	70.18
58	30.98	36.91	39.41	41.89	57.07	66.28	75.47
59	33.60	39.64	42.19	44.75	61.48	71.32	81.17
60	36.71	42.58	45.20	47.84	66.26	76.79	87.30
61	40.18	46.12	48.82	51.54	71.95	83.29	94.63
62	43.99	49.64	52.42	55.20	77.63	89.72	101.83
63	49.16	54.73	57.62	60.52	85.37	98.45	111.53
64	54.94	60.37	63.32	66.30	93.78	107.88	121.98
65	61.12	66.34	69.36	72.38	102.64	117.77	132.90
66	67.99	73.36	76.57	79.80	112.14	128.32	144.46
67	75.52	81.02	84.46	87.91	122.36	139.58	156.80
68	82.09	87.64	91.25	94.88	131.14	149.26	167.38
69	89.87	95.51	99.35	103.19	141.58	160.78	179.98
70	93.60	98.96	102.82	106.67	145.18	164.44	183.71
71	97.38	103.14	107.03	110.90	149.69	169.09	188.50
72	101.18	106.58	110.46	114.31	152.96	172.30	191.62
73	110.58	116.69	120.76	124.82	165.55	185.90	206.27
74	121.84	127.01	131.27	135.53	178.14	199.44	220.74
75	135.77	142.28	147.02	151.76	199.20	222.90	246.61
76	149.05	155.34	160.30	165.25	214.82	239.62	264.41
77	163.19	170.51	175.74	180.95	233.16	259.26	285.36
78	177.14	184.18	189.59	195.00	249.05	276.08	303.10
79	191.80	200.11	205.78	211.43	268.01	296.29	324.58
80	208.51	216.80	222.72	228.65	287.82	317.41	347.02
81	224.41	232.43	238.56	244.67	305.92	336.54	367.16
82	240.56	250.27	256.63	262.99	326.64	358.46	390.29
83	261.47	271.16	277.82	284.48	351.08	384.38	417.70
84	283.25	292.98	299.96	306.95	376.85	411.80	446.75
85	321.29	332.27	340.24	348.22	427.96	467.83	507.70
86	343.31	359.71	367.99	376.26	459.07	500.47	541.87
87	371.36	384.61	393.10	401.58	486.35	528.73	571.12
88	396.61	409.38	418.01	426.65	512.94	556.08	599.23
89	421.68	433.92	442.67	451.44	539.06	582.88	626.69
90	446.20	457.85	466.73	475.62	564.49	608.93	653.35
91	467.54	482.83	491.89	500.94	591.50	636.79	682.08
92	486.26	501.34	510.52	519.68	611.50	657.40	703.28
93	503.54	523.51	533.05	542.60	638.09	685.84	733.57
94	523.39	539.09	548.84	558.58	656.03	704.77	753.49
95	538.28	559.02	569.06	579.10	679.45	729.62	779.80
96	552.61	573.54	583.74	593.94	695.98	747.00	798.01
97	571.16	592.10	602.42	612.73	715.88	767.46	819.04
98	584.74	605.51	615.89	626.27	730.06	781.93	833.83
99	602.89	623.90	634.49	645.05	750.72	803.56	856.39
100	613.54	640.24	650.96	661.68	768.91	822.53	876.13

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 10**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.36	12.66	14.18	15.72	19.52	23.34	27.14
31	8.36	12.66	14.18	15.72	19.52	23.34	27.14
32	8.36	12.66	14.18	15.72	19.52	23.34	27.14
33	8.36	12.66	14.18	15.72	19.52	23.34	27.14
34	8.72	13.12	14.66	16.22	20.12	24.01	27.94
35	9.10	13.62	15.22	16.81	20.81	24.84	28.85
36	9.46	14.06	15.70	17.33	21.43	25.51	29.62
37	9.84	14.56	16.22	17.92	22.09	26.28	30.46
38	10.27	15.08	16.80	18.52	22.81	27.12	31.40
39	10.73	15.70	17.46	19.21	23.63	28.03	32.45
40	11.23	16.34	18.16	19.97	24.50	29.05	33.59
41	11.87	17.05	18.94	20.82	25.50	30.19	34.88
42	12.53	18.00	19.94	21.89	26.77	31.67	36.55
43	13.28	18.97	21.04	23.06	28.15	33.24	38.34
44	14.09	20.04	22.18	24.30	29.63	34.94	40.26
45	14.89	21.06	23.27	25.46	31.00	36.53	42.06
46	15.70	21.90	24.13	26.38	32.39	38.12	43.86
47	16.56	22.85	25.12	27.38	33.92	39.90	45.85
48	17.41	23.75	26.04	28.31	35.41	41.60	47.77
49	18.47	24.88	27.22	29.53	37.30	43.78	50.23
50	19.51	25.98	28.34	30.70	39.16	45.89	52.63
51	20.68	27.07	29.46	31.86	40.99	48.04	55.04
52	21.82	28.31	30.72	33.13	43.06	50.40	57.76
53	23.09	29.63	32.09	34.56	45.30	53.00	60.72
54	24.48	31.09	33.59	36.10	47.82	55.90	63.96
55	25.98	32.69	35.24	37.79	50.51	59.00	67.50
56	28.27	34.99	37.63	40.27	54.38	63.47	72.56
57	30.62	37.51	40.22	42.96	58.57	68.32	78.07
58	33.38	40.21	43.03	45.85	63.08	73.51	83.96
59	36.17	43.13	46.03	48.94	67.93	79.12	90.31
60	39.46	46.27	49.27	52.26	73.21	85.20	97.18
61	43.16	50.06	53.17	56.27	79.51	92.44	105.34
62	47.23	53.84	57.04	60.19	85.76	99.58	113.42
63	52.74	59.33	62.63	65.90	94.33	109.30	124.27
64	58.87	65.34	68.74	72.13	103.66	119.81	135.97
65	65.45	71.74	75.23	78.68	113.45	130.85	148.24
66	72.76	79.30	83.00	86.75	124.00	142.63	161.26
67	80.77	87.55	91.51	95.50	135.34	155.23	175.15
68	87.76	94.66	98.87	103.06	145.07	166.07	187.07
69	96.02	103.13	107.58	112.06	156.65	178.97	201.28
70	99.94	106.80	111.28	115.79	160.68	183.12	205.60
71	103.93	111.26	115.81	120.35	165.73	188.41	211.12
72	107.92	114.92	119.46	124.00	169.39	192.08	214.79
73	117.86	125.77	130.57	135.37	183.38	207.40	231.40
74	129.80	136.82	141.88	146.92	197.40	222.64	247.87
75	144.55	153.23	158.87	164.48	220.76	248.89	277.03
76	158.66	167.28	173.18	179.11	238.27	267.85	297.44
77	173.65	183.58	189.85	196.10	258.77	290.10	321.42
78	188.44	198.25	204.78	211.31	276.59	309.23	341.86
79	203.94	215.35	222.22	229.09	297.80	332.16	366.50
80	221.60	233.21	240.44	247.67	319.96	356.11	392.26
81	238.32	249.90	257.42	264.95	340.20	377.83	415.46
82	255.30	268.94	276.80	284.68	363.37	402.73	442.07
83	277.24	291.19	299.47	307.78	390.67	432.12	473.56
84	300.04	314.39	323.15	331.88	419.38	463.13	506.88
85	339.98	356.24	366.24	376.24	476.18	526.16	576.13
86	363.26	385.68	396.13	406.58	511.07	563.30	615.55
87	392.94	412.38	423.16	433.93	541.69	595.57	649.45
88	419.64	438.94	449.99	461.03	571.56	626.82	682.08
89	446.17	465.22	476.52	487.82	600.90	657.44	713.98
90	472.09	490.87	502.42	513.97	629.44	687.17	744.91
91	494.68	517.62	529.46	541.31	659.71	718.91	778.12
92	514.45	537.42	549.47	561.53	682.04	742.31	802.56
93	532.69	561.14	573.68	586.25	711.68	774.41	837.14
94	553.64	577.80	590.62	603.44	731.70	795.80	859.93
95	569.32	599.08	612.30	625.52	757.75	823.85	889.96
96	584.36	614.52	627.98	641.45	776.09	843.43	910.75
97	603.79	634.21	647.88	661.55	798.22	866.56	934.88
98	617.83	648.29	662.09	675.89	813.84	882.80	951.79
99	636.55	667.55	681.62	695.71	836.59	907.01	977.45
100	647.00	684.26	698.59	712.94	856.36	928.07	999.79

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 11**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.86	13.50	15.16	16.81	20.90	25.02	29.16
31	8.86	13.50	15.16	16.81	20.90	25.02	29.16
32	8.86	13.50	15.16	16.81	20.90	25.02	29.16
33	8.86	13.50	15.16	16.81	20.90	25.02	29.16
34	9.23	13.98	15.66	17.35	21.56	25.78	30.00
35	9.64	14.52	16.26	17.96	22.30	26.64	30.97
36	10.01	14.99	16.75	18.52	22.94	27.36	31.80
37	10.39	15.52	17.30	19.13	23.64	28.18	32.69
38	10.85	16.07	17.93	19.78	24.43	29.06	33.71
39	11.33	16.70	18.60	20.52	25.30	30.06	34.85
40	11.87	17.40	19.36	21.32	26.24	31.16	36.08
41	12.54	18.16	20.21	22.24	27.30	32.39	37.48
42	13.21	19.15	21.28	23.38	28.67	33.97	39.28
43	14.02	20.18	22.42	24.62	30.14	35.68	41.20
44	14.87	21.34	23.64	25.94	31.72	37.51	43.27
45	15.70	22.42	24.80	27.22	33.22	39.20	45.20
46	16.52	23.30	25.74	28.16	34.69	40.93	47.14
47	17.46	24.29	26.76	29.22	36.35	42.82	49.30
48	18.32	25.26	27.74	30.23	37.93	44.65	51.36
49	19.44	26.44	28.98	31.50	39.95	47.00	54.02
50	20.52	27.60	30.17	32.74	41.93	49.28	56.60
51	21.74	28.76	31.36	33.96	43.92	51.58	59.22
52	22.94	30.05	32.68	35.33	46.12	54.13	62.11
53	24.28	31.44	34.12	36.79	48.56	56.94	65.32
54	25.70	32.99	35.70	38.45	51.22	60.01	68.83
55	27.30	34.66	37.44	40.20	54.11	63.37	72.62
56	29.70	37.09	39.96	42.85	58.24	68.16	78.11
57	32.14	39.72	42.68	45.68	62.72	73.36	84.01
58	34.98	42.54	45.62	48.70	67.55	78.96	90.40
59	37.88	45.58	48.77	51.92	72.77	85.01	97.24
60	41.32	48.88	52.15	55.45	78.40	91.54	104.64
61	45.16	52.86	56.24	59.64	85.13	99.30	113.46
62	49.37	56.78	60.26	63.77	91.84	107.00	122.20
63	55.09	62.50	66.12	69.74	101.00	117.46	133.92
64	61.44	68.78	72.52	76.26	110.98	128.78	146.58
65	68.23	75.43	79.27	83.10	121.48	140.68	159.88
66	75.80	83.34	87.48	91.60	132.79	153.38	173.98
67	84.12	91.98	96.40	100.80	144.94	167.00	189.07
68	91.38	99.44	104.09	108.76	155.38	178.68	202.02
69	99.95	108.30	113.26	118.21	167.82	192.62	217.43
70	103.99	112.12	117.11	122.11	172.16	197.18	222.19
71	108.08	116.76	121.81	126.91	177.59	202.93	228.28
72	112.19	120.55	125.64	130.73	181.55	206.96	232.39
73	122.46	131.88	137.28	142.67	196.58	223.57	250.52
74	134.80	143.44	149.12	154.81	211.68	240.12	268.56
75	150.08	160.58	166.94	173.29	236.75	268.48	300.20
76	164.68	175.31	182.00	188.70	255.72	289.21	322.72
77	180.22	192.38	199.51	206.63	277.87	313.50	349.12
78	195.50	207.73	215.18	222.65	297.18	334.45	371.71
79	211.50	225.60	233.47	241.34	320.11	359.50	398.88
80	229.73	244.24	252.55	260.87	344.05	385.63	427.24
81	246.94	261.62	270.31	279.00	365.92	409.38	452.84
82	264.40	281.42	290.56	299.68	390.92	436.52	482.15
83	286.92	304.56	314.21	323.86	420.31	468.54	516.77
84	310.31	328.63	338.84	349.04	451.18	502.25	553.30
85	351.30	372.13	383.81	395.48	512.15	570.49	628.82
86	375.37	402.90	415.13	427.39	549.88	611.12	672.37
87	406.02	430.79	443.47	456.17	583.04	646.48	709.92
88	433.62	458.51	471.58	484.64	615.37	680.72	746.09
89	461.02	485.95	499.38	512.81	647.11	714.28	781.43
90	487.79	512.71	526.49	540.25	677.98	746.84	815.69
91	511.12	540.62	554.80	568.98	710.66	781.51	852.36
92	531.53	561.26	575.72	590.18	734.75	807.04	879.32
93	550.33	586.00	601.06	616.12	766.67	841.93	917.22
94	571.92	603.34	618.74	634.13	788.17	865.20	942.22
95	588.02	625.46	641.36	657.25	816.19	895.67	975.13
96	603.42	641.45	657.65	673.86	835.88	916.91	997.93
97	623.28	661.79	678.28	694.75	859.61	942.02	1,024.45
98	637.43	676.16	692.83	709.50	876.23	959.59	1,042.96
99	656.17	695.71	712.76	729.83	900.36	985.64	1,070.90
100	665.99	712.25	729.65	747.05	921.05	1,008.06	1,095.05



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 12**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.21	18.48	21.01	23.57	29.95	36.31	42.67
31	11.21	18.48	21.01	23.57	29.95	36.31	42.67
32	11.21	18.48	21.01	23.57	29.95	36.31	42.67
33	11.21	18.48	21.01	23.57	29.95	36.31	42.67
34	11.65	19.08	21.71	24.32	30.85	37.37	43.90
35	12.14	19.81	22.48	25.19	31.88	38.60	45.30
36	12.59	20.42	23.17	25.91	32.77	39.65	46.51
37	13.07	21.10	23.92	26.74	33.77	40.81	47.84
38	13.61	21.86	24.76	27.62	34.88	42.12	49.34
39	14.18	22.67	25.66	28.63	36.10	43.55	50.99
40	14.82	23.58	26.66	29.75	37.44	45.13	52.82
41	15.65	24.59	27.78	30.98	38.93	46.88	54.83
42	16.46	25.91	29.23	32.56	40.85	49.15	57.47
43	17.41	27.30	30.76	34.22	42.90	51.60	60.28
44	18.43	28.79	32.40	36.04	45.13	54.20	63.29
45	19.42	30.18	33.97	37.74	47.21	56.68	66.13
46	20.44	31.31	35.15	38.98	49.31	59.15	68.99
47	21.53	32.56	36.46	40.37	51.62	61.88	72.13
48	22.61	33.73	37.68	41.60	53.86	64.50	75.16
49	23.90	35.24	39.26	43.26	56.68	67.84	79.02
50	25.19	36.68	40.76	44.86	59.42	71.10	82.76
51	26.65	38.09	42.24	46.37	62.21	74.36	86.54
52	28.07	39.67	43.86	48.08	65.26	78.00	90.73
53	29.63	41.39	45.66	49.94	68.64	82.00	95.36
54	31.36	43.26	47.62	51.96	72.32	86.36	100.40
55	33.22	45.30	49.75	54.18	76.34	91.10	105.89
56	36.07	48.31	52.90	57.49	82.07	97.90	113.75
57	38.93	51.54	56.30	61.06	88.25	105.25	122.24
58	42.30	54.98	59.90	64.85	94.92	113.15	131.39
59	45.66	58.68	63.77	68.83	102.08	121.62	141.14
60	49.67	62.65	67.90	73.13	109.81	130.76	151.72
61	54.16	67.44	72.86	78.31	119.06	141.70	164.33
62	59.08	72.16	77.75	83.32	128.22	152.50	176.75
63	65.72	79.03	84.83	90.62	140.75	167.12	193.49
64	73.12	86.53	92.53	98.56	154.34	182.96	211.57
65	81.01	94.42	100.61	106.80	168.64	199.56	230.48
66	89.92	104.16	110.84	117.49	184.16	217.46	250.80
67	99.67	114.79	121.96	129.13	200.80	236.64	272.48
68	108.16	123.92	131.52	139.10	215.08	253.06	291.02
69	118.15	134.75	142.86	150.97	232.00	272.51	313.02
70	122.80	139.27	147.46	155.66	237.65	278.66	319.64
71	127.50	144.82	153.13	161.46	244.80	286.48	328.15
72	132.18	149.26	157.63	166.03	249.91	291.84	333.77
73	144.12	162.97	171.90	180.84	270.16	314.83	359.50
74	158.44	176.90	186.36	195.80	290.36	337.64	384.92
75	176.24	197.86	208.39	218.94	324.32	377.03	429.71
76	193.27	215.76	226.97	238.18	350.22	406.25	462.28
77	211.31	236.46	248.46	260.45	380.29	440.23	500.17
78	229.01	254.98	267.59	280.20	406.31	469.36	532.43
79	247.44	276.42	289.79	303.17	436.96	503.84	570.74
80	268.33	298.62	312.79	326.94	468.55	539.36	610.16
81	287.92	319.09	333.91	348.73	496.92	571.02	645.12
82	307.64	342.32	357.89	373.45	529.09	606.91	684.73
83	333.08	369.28	385.72	402.16	566.54	648.74	730.93
84	359.26	397.03	414.38	431.74	605.22	691.96	778.69
85	405.48	447.97	467.58	487.20	683.34	781.42	879.49
86	433.24	484.78	505.50	526.22	733.48	837.11	940.74
87	468.62	518.10	539.71	561.34	777.46	885.53	993.58
88	500.46	551.18	573.60	596.03	820.25	932.35	1,044.47
89	532.06	583.91	607.09	630.29	862.22	978.19	1,094.15
90	562.93	615.79	639.73	663.66	902.95	1,022.59	1,142.24
91	589.79	649.06	673.80	698.56	946.06	1,069.81	1,193.58
92	613.28	673.58	698.94	724.28	977.75	1,104.48	1,231.21
93	634.90	703.15	729.55	755.95	1,019.96	1,151.98	1,283.99
94	659.65	723.71	750.74	777.79	1,048.18	1,183.37	1,318.56
95	678.01	749.95	777.85	805.76	1,084.86	1,224.40	1,363.96
96	695.45	768.65	797.10	825.56	1,110.18	1,252.50	1,394.81
97	717.82	792.22	821.22	850.22	1,140.20	1,285.20	1,430.21
98	733.30	808.28	837.60	866.93	1,160.15	1,306.74	1,453.36
99	753.53	829.92	859.82	889.73	1,188.82	1,338.34	1,487.88
100	762.68	846.83	877.15	907.48	1,210.69	1,362.29	1,513.90



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 13**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	10.38	14.18	15.78	17.40	21.44	25.51	29.58
31	10.38	14.18	15.78	17.40	21.44	25.51	29.58
32	10.38	14.18	15.78	17.40	21.44	25.51	29.58
33	10.38	14.18	15.78	17.40	21.44	25.51	29.58
34	10.83	14.65	16.34	17.98	22.08	26.24	30.39
35	11.26	15.12	16.80	18.48	22.69	26.89	31.10
36	11.68	15.64	17.33	19.07	23.30	27.61	31.91
37	12.16	16.15	17.90	19.64	24.03	28.39	32.77
38	12.65	16.76	18.57	20.35	24.81	29.27	33.73
39	13.21	17.33	19.16	20.95	25.53	30.05	34.65
40	13.76	18.07	19.93	21.77	26.51	31.17	35.84
41	14.49	18.87	20.81	22.69	27.57	32.36	37.20
42	15.29	19.79	21.77	23.79	28.75	33.73	38.72
43	16.14	20.74	22.83	24.87	30.04	35.22	40.32
44	16.94	21.66	23.79	25.92	31.23	36.50	41.84
45	17.90	22.77	24.98	27.17	32.66	38.19	43.69
46	18.70	23.58	25.76	28.00	33.92	39.59	45.26
47	19.63	24.47	26.69	28.86	35.29	41.11	46.96
48	20.53	25.33	27.52	29.74	36.63	42.63	48.62
49	21.54	26.24	28.46	30.66	38.12	44.30	50.49
50	22.63	27.26	29.48	31.77	39.74	46.16	52.60
51	23.70	28.40	30.70	32.97	41.64	48.27	54.97
52	24.98	29.37	31.67	33.92	43.22	50.09	56.97
53	26.14	30.61	32.96	35.22	45.21	52.35	59.51
54	27.61	32.00	34.33	36.60	47.37	54.87	62.30
55	28.99	33.29	35.62	37.93	49.53	57.24	64.95
56	31.31	35.53	37.93	40.24	53.00	61.18	69.36
57	33.74	38.13	40.62	43.05	57.05	65.85	74.65
58	36.46	40.77	43.23	45.77	61.15	70.44	79.75
59	39.42	43.51	46.08	48.63	65.44	75.35	85.21
60	42.32	46.55	49.18	51.76	70.11	80.59	91.08
61	46.15	50.15	52.85	55.54	75.66	86.85	98.04
62	50.30	54.09	56.83	59.57	81.61	93.54	105.47
63	55.98	59.39	62.16	64.99	89.16	101.90	114.64
64	62.25	65.58	68.47	71.36	97.94	111.61	125.24
65	68.96	71.74	74.65	77.55	106.46	120.94	135.41
66	76.25	79.35	82.46	85.52	116.25	131.65	147.03
67	84.30	87.13	90.37	93.61	125.92	142.08	158.27
68	91.68	94.31	97.67	101.06	134.91	151.82	168.75
69	99.19	102.81	106.38	109.96	145.58	163.40	181.21
70	103.38	106.60	110.17	113.71	149.23	167.00	184.73
71	107.65	110.38	113.91	117.43	152.72	170.30	187.93
72	111.94	114.97	118.48	121.97	157.04	174.56	192.13
73	121.63	125.02	128.67	132.28	168.59	186.75	204.95
74	133.21	136.17	139.93	143.70	181.28	200.08	218.89
75	148.50	152.61	156.76	160.93	202.64	223.48	244.37
76	163.11	166.63	170.91	175.22	218.23	239.72	261.25
77	178.66	182.94	187.40	191.86	236.54	258.86	281.16
78	194.08	197.69	202.22	206.79	252.33	275.10	297.86
79	210.25	214.87	219.56	224.25	271.26	294.73	318.24
80	228.83	232.95	237.79	242.63	291.03	315.25	339.46
81	246.51	249.92	254.86	259.78	309.07	333.73	358.37
82	264.55	269.33	274.35	279.40	329.72	354.92	380.08
83	287.92	292.11	297.27	302.43	354.17	380.01	405.89
84	312.38	315.98	321.30	326.63	379.94	406.61	433.23
85	354.94	358.77	364.80	370.85	431.24	461.44	491.64
86	379.26	388.42	394.57	400.73	462.34	493.14	523.91
87	410.28	415.36	421.54	427.73	489.58	520.49	551.41
88	438.15	442.19	448.33	454.51	516.15	546.99	577.79
89	465.87	468.73	474.87	481.02	542.29	572.93	603.59
90	492.97	494.67	500.77	506.85	567.74	598.17	628.59
91	516.63	521.75	527.86	533.93	594.89	625.34	655.80
92	537.32	541.86	547.94	554.03	614.99	645.48	675.96
93	556.49	565.88	572.20	578.52	641.79	673.43	705.06
94	578.54	582.85	589.28	595.68	659.92	692.04	724.16
95	595.13	604.57	611.13	617.74	683.57	716.51	749.41
96	611.24	620.49	627.14	633.79	700.36	733.65	766.92
97	632.11	640.96	647.59	654.22	720.63	753.82	787.06
98	647.67	656.02	662.62	669.20	735.22	768.25	801.24
99	668.69	676.80	683.44	690.09	756.58	789.81	823.08
100	681.97	695.87	702.53	709.18	775.78	809.09	842.37

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 14**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	13.72	18.91	21.13	23.38	28.90	34.37	39.90
31	13.72	18.91	21.13	23.38	28.90	34.37	39.90
32	13.72	18.91	21.13	23.38	28.90	34.37	39.90
33	13.72	18.91	21.13	23.38	28.90	34.37	39.90
34	14.30	19.59	21.85	24.08	29.73	35.36	40.99
35	14.90	20.21	22.52	24.76	30.54	36.30	42.01
36	15.40	20.88	23.20	25.54	31.39	37.25	43.08
37	16.04	21.59	23.96	26.33	32.31	38.29	44.29
38	16.70	22.39	24.81	27.28	33.36	39.51	45.61
39	17.38	23.10	25.61	28.15	34.34	40.61	46.86
40	18.14	24.08	26.64	29.21	35.59	42.04	48.46
41	19.07	25.15	27.79	30.44	37.08	43.69	50.30
42	20.11	26.40	29.12	31.84	38.66	45.49	52.33
43	21.26	27.69	30.50	33.33	40.37	47.43	54.51
44	22.32	28.86	31.78	34.70	41.98	49.22	56.53
45	23.56	30.34	33.36	36.37	43.93	51.49	59.01
46	24.58	31.39	34.39	37.46	45.61	53.38	61.15
47	25.81	32.54	35.59	38.64	47.48	55.48	63.48
48	27.01	33.65	36.72	39.76	49.25	57.51	65.75
49	28.31	34.91	37.96	41.07	51.25	59.79	68.28
50	29.75	36.26	39.35	42.44	53.44	62.29	71.11
51	31.24	37.83	40.91	44.06	55.98	65.14	74.35
52	32.83	39.09	42.25	45.31	58.12	67.56	77.08
53	34.37	40.70	43.84	47.04	60.86	70.67	80.53
54	36.29	42.55	45.71	48.90	63.77	74.05	84.31
55	38.13	44.23	47.42	50.65	66.61	77.22	87.89
56	41.11	47.14	50.41	53.71	71.24	82.59	93.90
57	44.35	50.59	54.01	57.40	76.78	88.90	101.05
58	47.85	54.01	57.51	60.96	82.20	95.10	107.99
59	51.68	57.66	61.23	64.78	88.04	101.73	115.42
60	55.51	61.65	65.25	68.89	94.31	108.86	123.35
61	60.47	66.39	70.11	73.82	101.76	117.32	132.82
62	65.90	71.53	75.34	79.19	109.83	126.40	142.95
63	73.34	78.48	82.37	86.27	119.97	137.72	155.43
64	81.50	86.65	90.63	94.63	131.81	150.88	169.92
65	90.24	94.69	98.73	102.79	143.29	163.53	183.79
66	99.80	104.74	109.01	113.38	156.51	178.06	199.65
67	110.25	114.95	119.49	124.06	169.54	192.32	215.07
68	119.91	124.36	129.14	133.93	181.67	205.53	229.40
69	129.67	135.59	140.65	145.67	196.09	221.29	246.48
70	135.14	140.57	145.61	150.63	201.01	226.22	251.41
71	140.70	145.51	150.50	155.56	205.74	230.82	255.93
72	146.29	151.53	156.52	161.52	211.64	236.68	261.79
73	158.90	164.73	169.95	175.15	227.28	253.36	279.42
74	173.96	179.36	184.80	190.20	244.45	271.57	298.69
75	193.89	200.98	207.00	213.01	273.25	303.37	333.50
76	212.91	219.44	225.70	231.95	294.45	325.72	357.00
77	233.19	240.88	247.42	253.96	319.36	352.03	384.74
78	253.22	260.26	266.98	273.70	340.86	374.44	408.03
79	274.32	282.84	289.84	296.82	366.64	401.52	436.41
80	298.38	306.57	313.85	321.07	393.58	429.82	466.06
81	321.34	328.83	336.26	343.72	418.15	455.38	492.60
82	344.72	354.29	361.94	369.60	446.34	484.70	523.07
83	374.97	384.11	392.05	400.04	479.64	519.46	559.28
84	406.59	415.34	423.64	431.92	514.78	556.25	597.67
85	461.69	471.39	480.83	490.24	584.58	631.77	678.94
86	493.34	510.32	520.06	529.77	626.91	675.44	724.03
87	533.64	545.70	555.56	565.41	663.92	713.19	762.47
88	569.94	580.90	590.81	600.75	700.07	749.70	799.36
89	605.97	615.72	625.74	635.71	735.58	785.51	835.48
90	641.22	649.73	659.78	669.82	770.16	820.33	870.51
91	671.94	685.28	695.42	705.58	807.01	857.73	908.46
92	698.88	711.60	721.80	732.06	834.25	885.36	936.47
93	723.74	743.12	753.73	764.34	870.57	923.66	976.78
94	752.35	765.34	776.17	786.97	895.13	949.20	1,003.29
95	773.84	793.72	804.84	815.99	927.13	982.72	1,038.30
96	794.62	814.52	825.78	837.07	949.83	1,006.18	1,062.55
97	821.52	841.14	852.48	863.82	977.16	1,033.83	1,090.50
98	841.44	860.60	871.95	883.29	996.74	1,053.49	1,110.22
99	868.20	887.33	898.82	910.34	1,025.37	1,082.88	1,140.38
100	884.57	911.52	923.11	934.73	1,050.81	1,108.86	1,166.91

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 15**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	16.03	22.29	24.91	27.57	34.14	40.77	47.36
31	16.03	22.29	24.91	27.57	34.14	40.77	47.36
32	16.03	22.29	24.91	27.57	34.14	40.77	47.36
33	16.03	22.29	24.91	27.57	34.14	40.77	47.36
34	16.67	23.07	25.76	28.40	35.20	41.95	48.66
35	17.41	23.76	26.54	29.28	36.13	43.03	49.93
36	17.97	24.53	27.33	30.13	37.15	44.21	51.19
37	18.64	25.34	28.25	31.10	38.25	45.42	52.60
38	19.47	26.28	29.22	32.18	39.51	46.86	54.19
39	20.21	27.17	30.14	33.16	40.62	48.12	55.60
40	21.06	28.25	31.32	34.39	42.16	49.81	57.51
41	22.10	29.53	32.69	35.90	43.82	51.75	59.69
42	23.30	30.92	34.20	37.49	45.70	53.91	62.12
43	24.59	32.45	35.82	39.22	47.72	56.19	64.70
44	25.85	33.87	37.36	40.87	49.60	58.33	67.09
45	27.29	35.58	39.21	42.82	51.94	61.04	70.14
46	28.46	36.77	40.44	44.06	53.89	63.26	72.61
47	29.84	38.12	41.80	45.46	56.07	65.75	75.43
48	31.24	39.42	43.08	46.79	58.21	68.16	78.13
49	32.73	40.83	44.53	48.25	60.58	70.90	81.17
50	34.44	42.40	46.15	49.83	63.18	73.86	84.54
51	36.10	44.21	47.97	51.75	66.21	77.28	88.42
52	37.93	45.69	49.47	53.25	68.70	80.21	91.65
53	39.65	47.56	51.36	55.20	71.91	83.84	95.77
54	41.88	49.67	53.52	57.39	75.42	87.82	100.29
55	44.04	51.59	55.48	59.36	78.74	91.66	104.56
56	47.43	55.00	58.97	62.99	84.27	98.01	111.79
57	51.14	58.99	63.11	67.23	90.81	105.49	120.24
58	55.17	62.90	67.17	71.39	97.22	112.93	128.59
59	59.50	67.12	71.43	75.79	104.11	120.78	137.49
60	63.91	71.68	76.09	80.53	111.56	129.27	146.97
61	69.56	77.16	81.70	86.23	120.41	139.38	158.35
62	75.74	83.07	87.72	92.38	129.92	150.17	170.44
63	84.17	91.02	95.87	100.63	141.98	163.76	185.51
64	93.54	100.41	105.35	110.26	156.01	179.43	202.91
65	103.45	109.64	114.62	119.61	169.62	194.59	219.63
66	114.40	121.23	126.57	131.89	185.35	212.07	238.74
67	126.30	133.02	138.64	144.32	200.86	229.16	257.42
68	137.36	143.89	149.81	155.81	215.31	245.06	274.81
69	148.44	156.85	163.11	169.44	232.46	263.99	295.52
70	154.66	162.50	168.83	175.15	238.40	270.03	301.65
71	160.92	168.18	174.51	180.82	244.09	275.71	307.35
72	167.23	175.03	181.40	187.74	251.22	282.96	314.71
73	181.55	190.26	196.90	203.52	269.93	303.11	336.33
74	198.67	207.09	214.04	220.99	290.46	325.19	359.93
75	221.37	231.99	239.72	247.45	324.80	363.45	402.11
76	243.03	253.29	261.36	269.45	350.26	390.71	431.12
77	266.08	278.02	286.55	295.05	380.17	422.73	465.29
78	288.82	300.31	309.14	317.97	406.08	450.17	494.21
79	312.74	326.29	335.53	344.74	437.00	483.11	529.24
80	339.99	353.50	363.15	372.81	469.29	517.55	565.82
81	365.91	378.98	388.99	398.94	498.81	548.74	598.67
82	392.25	408.08	418.44	428.82	532.60	584.49	636.38
83	426.33	442.14	452.99	463.84	572.45	626.75	681.07
84	461.85	477.72	489.09	500.50	614.46	671.45	728.43
85	523.87	541.77	554.77	567.77	697.81	762.81	827.82
86	559.78	586.52	600.01	613.51	748.54	816.03	883.54
87	605.51	627.13	640.96	654.79	793.00	862.12	931.23
88	646.69	667.51	681.58	695.67	836.36	906.71	977.06
89	687.57	707.52	721.78	736.08	878.95	950.40	1,021.84
90	727.55	746.54	761.01	775.50	920.41	992.88	1,065.30
91	762.33	787.27	802.03	816.80	964.47	1,038.30	1,112.16
92	792.86	817.45	832.42	847.35	997.07	1,071.92	1,146.72
93	821.04	853.60	869.16	884.73	1,040.42	1,118.28	1,196.10
94	853.41	879.01	894.90	910.79	1,069.68	1,149.14	1,228.59
95	877.69	911.50	927.86	944.24	1,107.86	1,189.66	1,271.48
96	901.04	935.19	951.80	968.45	1,134.82	1,218.01	1,301.19
97	931.30	965.43	982.27	999.07	1,167.27	1,251.36	1,335.47
98	953.44	987.31	1,004.23	1,021.15	1,190.38	1,274.96	1,359.59
99	983.03	1,017.29	1,034.55	1,051.77	1,224.08	1,310.22	1,396.37
100	1,000.40	1,043.93	1,061.41	1,078.90	1,253.74	1,341.17	1,428.56

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 16**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	17.41	24.43	27.41	30.34	37.70	45.07	52.44
31	17.41	24.43	27.41	30.34	37.70	45.07	52.44
32	17.41	24.43	27.41	30.34	37.70	45.07	52.44
33	17.41	24.43	27.41	30.34	37.70	45.07	52.44
34	18.16	25.31	28.31	31.32	38.84	46.35	53.91
35	18.89	26.13	29.14	32.23	39.90	47.61	55.28
36	19.54	26.93	30.04	33.18	41.07	48.89	56.72
37	20.28	27.85	31.05	34.25	42.27	50.26	58.24
38	21.15	28.82	32.11	35.40	43.61	51.82	60.00
39	21.93	29.81	33.16	36.48	44.84	53.22	61.62
40	22.83	31.01	34.45	37.89	46.50	55.10	63.72
41	23.98	32.36	35.93	39.50	48.39	57.27	66.16
42	25.33	33.92	37.58	41.25	50.47	59.69	68.89
43	26.69	35.53	39.39	43.18	52.69	62.24	71.79
44	27.97	37.08	41.01	44.97	54.80	64.65	74.49
45	29.55	38.96	43.04	47.13	57.36	67.61	77.85
46	30.79	40.24	44.38	48.46	59.54	70.08	80.60
47	32.27	41.74	45.88	50.01	61.97	72.88	83.74
48	33.79	43.14	47.27	51.40	64.31	75.55	86.77
49	35.44	44.68	48.83	53.00	66.94	78.56	90.13
50	37.24	46.35	50.58	54.78	69.84	81.87	93.92
51	39.03	48.30	52.60	56.84	73.15	85.70	98.23
52	40.96	49.93	54.18	58.44	75.93	88.91	101.86
53	42.89	51.95	56.26	60.59	79.46	92.96	106.47
54	45.23	54.19	58.57	62.93	83.36	97.44	111.52
55	47.52	56.32	60.72	65.10	87.00	101.67	116.29
56	51.14	59.96	64.48	68.98	93.15	108.72	124.30
57	55.10	64.26	68.96	73.63	100.35	117.04	133.77
58	59.40	68.51	73.32	78.13	107.45	125.24	143.05
59	64.04	73.04	77.96	82.90	115.05	134.00	152.94
60	68.69	77.87	82.94	87.98	123.27	143.42	163.60
61	74.73	83.74	88.96	94.15	133.05	154.66	176.26
62	81.32	90.11	95.45	100.76	143.55	166.66	189.86
63	90.31	98.68	104.12	109.64	156.89	181.76	206.69
64	100.21	108.71	114.33	119.97	172.40	199.29	226.18
65	110.76	118.55	124.34	130.06	187.52	216.27	244.97
66	122.41	131.07	137.19	143.36	204.93	235.72	266.51
67	135.07	143.71	150.26	156.79	222.18	254.86	287.54
68	146.82	155.39	162.32	169.22	238.19	272.68	307.15
69	158.60	169.32	176.67	183.95	257.21	293.86	330.47
70	165.10	175.38	182.74	190.12	263.85	300.70	337.60
71	171.72	181.41	188.84	196.23	270.23	307.21	344.24
72	178.36	188.76	196.19	203.66	278.21	315.48	352.75
73	193.52	205.07	212.90	220.72	299.01	338.18	377.31
74	211.64	223.09	231.34	239.55	321.86	363.02	404.16
75	235.69	249.84	259.05	268.19	359.95	405.82	451.70
76	258.69	272.76	282.37	292.04	388.50	436.74	484.99
77	283.15	299.32	309.55	319.74	421.93	473.02	524.08
78	307.26	323.25	333.90	344.54	450.99	504.20	557.42
79	332.54	351.13	362.33	373.54	485.57	541.60	597.59
80	361.33	380.25	392.05	403.84	521.71	580.65	639.59
81	388.59	407.47	419.73	432.02	554.71	616.07	677.42
82	416.28	438.51	451.32	464.19	592.49	656.66	720.82
83	452.05	474.79	488.30	501.85	637.00	704.59	772.16
84	489.23	512.63	526.91	541.14	683.81	755.14	826.49
85	554.36	580.85	597.16	613.46	776.42	857.92	939.41
86	592.31	628.87	645.91	662.93	833.32	918.47	1,003.67
87	640.70	672.40	689.98	707.54	883.24	971.11	1,058.95
88	684.24	715.70	733.73	751.73	931.95	1,022.06	1,112.16
89	727.49	758.55	776.97	795.40	979.79	1,071.98	1,164.16
90	769.76	800.37	819.22	838.04	1,026.32	1,120.46	1,214.61
91	806.60	844.00	863.29	882.62	1,075.68	1,172.21	1,268.76
92	838.84	876.28	895.93	915.59	1,112.09	1,210.36	1,308.60
93	868.58	914.95	935.40	955.90	1,160.42	1,262.70	1,364.98
94	902.72	942.12	963.02	983.92	1,193.05	1,297.58	1,402.15
95	928.30	976.83	998.38	1,019.93	1,235.53	1,343.31	1,451.10
96	952.82	1,001.99	1,023.94	1,045.91	1,265.44	1,375.24	1,485.01
97	984.50	1,034.11	1,056.38	1,078.67	1,301.51	1,412.95	1,524.34
98	1,007.39	1,057.06	1,079.56	1,102.06	1,327.00	1,439.44	1,551.93
99	1,037.91	1,088.47	1,111.41	1,134.38	1,364.10	1,478.91	1,593.76
100	1,054.96	1,115.70	1,139.08	1,162.48	1,396.33	1,513.25	1,630.18

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 17**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	18.46	26.08	29.27	32.46	40.41	48.35	56.32
31	18.46	26.08	29.27	32.46	40.41	48.35	56.32
32	18.46	26.08	29.27	32.46	40.41	48.35	56.32
33	18.46	26.08	29.27	32.46	40.41	48.35	56.32
34	19.21	26.99	30.21	33.47	41.64	49.78	57.91
35	19.99	27.85	31.17	34.45	42.75	51.05	59.36
36	20.66	28.71	32.09	35.49	43.94	52.41	60.89
37	21.44	29.66	33.10	36.58	45.23	53.89	62.53
38	22.33	30.71	34.25	37.79	46.67	55.55	64.46
39	23.19	31.70	35.35	38.96	48.03	57.05	66.15
40	24.13	33.00	36.72	40.47	49.80	59.11	68.45
41	25.35	34.45	38.32	42.17	51.79	61.45	71.11
42	26.69	36.10	40.09	44.06	54.01	64.04	73.99
43	28.17	37.79	41.97	46.09	56.44	66.79	77.12
44	29.51	39.45	43.73	48.00	58.67	69.36	80.06
45	31.14	41.47	45.88	50.35	61.45	72.50	83.65
46	32.41	42.87	47.33	51.76	63.77	75.25	86.67
47	34.05	44.38	48.89	53.38	66.42	78.20	90.03
48	35.58	45.87	50.39	54.88	68.89	81.10	93.31
49	37.31	47.44	52.04	56.55	71.70	84.36	96.95
50	39.16	49.25	53.84	58.40	74.82	87.95	100.99
51	41.07	51.33	55.94	60.63	78.36	91.99	105.66
52	43.08	52.99	57.63	62.30	81.33	95.47	109.56
53	45.10	55.15	59.85	64.55	85.14	99.86	114.57
54	47.52	57.50	62.24	67.01	89.29	104.65	120.01
55	49.92	59.70	64.49	69.27	93.22	109.18	125.13
56	53.69	63.56	68.47	73.40	99.77	116.75	133.79
57	57.84	68.07	73.16	78.27	107.51	125.72	143.99
58	62.25	72.48	77.72	82.97	115.08	134.53	154.01
59	67.08	77.20	82.60	87.96	123.26	143.98	164.69
60	71.91	82.28	87.79	93.32	131.99	154.09	176.16
61	78.18	88.44	94.09	99.79	142.44	166.16	189.86
62	85.00	95.07	100.87	106.71	153.72	179.09	204.50
63	94.32	103.93	109.97	115.99	167.97	195.33	222.74
64	104.58	114.40	120.62	126.87	184.58	214.21	243.82
65	115.48	124.66	131.00	137.36	200.75	232.48	264.21
66	127.53	137.73	144.57	151.36	219.46	253.50	287.53
67	140.70	151.01	158.24	165.46	237.94	274.18	310.39
68	152.88	163.26	170.89	178.55	255.14	293.39	331.69
69	165.12	177.82	185.97	194.10	275.56	316.27	357.00
70	171.79	184.11	192.32	200.54	282.72	323.77	364.86
71	178.61	190.39	198.62	206.93	289.57	330.89	372.23
72	185.41	197.99	206.34	214.71	298.18	339.91	381.65
73	201.04	215.03	223.84	232.62	320.52	364.54	408.48
74	219.79	233.88	243.14	252.42	345.16	391.52	437.90
75	244.71	261.82	272.20	282.55	386.02	437.76	489.49
76	268.52	285.85	296.76	307.68	416.95	471.57	526.20
77	293.86	313.68	325.30	336.92	453.07	511.17	569.24
78	318.77	338.72	350.86	363.03	484.56	545.34	606.08
79	344.86	367.85	380.68	393.52	521.95	586.17	650.39
80	374.58	398.24	411.79	425.36	560.99	628.79	696.63
81	402.65	426.58	440.74	454.91	596.64	667.51	738.37
82	431.11	458.87	473.77	488.63	637.40	711.76	786.17
83	467.82	496.60	512.34	528.06	685.32	763.97	842.61
84	505.97	535.84	552.48	569.13	735.66	818.93	902.17
85	572.81	606.78	625.81	644.84	835.08	930.21	1,025.31
86	612.05	656.94	676.88	696.88	896.60	996.45	1,096.32
87	662.04	702.42	723.09	743.79	950.66	1,054.11	1,157.56
88	707.04	747.62	768.92	790.21	1,003.38	1,109.93	1,216.52
89	751.70	792.36	814.26	836.15	1,055.13	1,164.67	1,274.14
90	795.36	835.99	858.46	880.89	1,105.46	1,217.75	1,330.01
91	833.40	881.50	904.62	927.75	1,158.76	1,274.28	1,389.80
92	866.67	915.15	938.73	962.30	1,198.03	1,315.91	1,433.76
93	897.33	955.49	980.05	1,004.60	1,250.08	1,372.79	1,495.56
94	932.54	983.76	1,008.88	1,033.97	1,285.14	1,410.74	1,536.31
95	958.78	1,019.84	1,045.75	1,071.66	1,330.83	1,460.41	1,589.99
96	983.90	1,045.91	1,072.32	1,098.74	1,362.93	1,495.05	1,627.16
97	1,016.28	1,079.07	1,105.97	1,132.82	1,401.62	1,536.00	1,670.40
98	1,039.36	1,102.50	1,129.68	1,156.86	1,428.71	1,564.64	1,700.58
99	1,069.90	1,134.38	1,162.18	1,190.01	1,468.06	1,607.12	1,746.14
100	1,085.91	1,161.35	1,189.72	1,218.09	1,501.80	1,643.68	1,785.51

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 18**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Simple No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	23.38	35.69	40.61	45.56	57.85	70.14	82.46
31	23.38	35.69	40.61	45.56	57.85	70.14	82.46
32	23.38	35.69	40.61	45.56	57.85	70.14	82.46
33	23.38	35.69	40.61	45.56	57.85	70.14	82.46
34	24.25	36.85	41.89	46.95	59.57	72.11	84.73
35	25.22	37.97	43.11	48.27	61.11	73.99	86.85
36	25.96	39.12	44.38	49.62	62.79	75.92	89.09
37	26.98	40.34	45.76	51.13	64.59	78.05	91.50
38	28.01	41.80	47.33	52.81	66.67	80.51	94.31
39	29.04	43.04	48.73	54.37	68.55	82.70	96.82
40	30.14	44.74	50.58	56.44	71.01	85.60	100.21
41	31.61	46.67	52.69	58.77	73.86	88.92	104.01
42	33.26	48.83	55.08	61.36	76.99	92.65	108.31
43	34.96	51.11	57.60	64.09	80.35	96.60	112.86
44	36.60	53.24	59.96	66.67	83.48	100.29	117.10
45	38.53	55.84	62.84	69.82	87.35	104.86	122.35
46	40.09	57.56	64.59	71.64	90.65	108.72	126.81
47	41.98	59.47	66.59	73.70	94.31	113.02	131.74
48	43.89	61.26	68.42	75.55	97.82	117.15	136.51
49	45.87	63.26	70.46	77.66	101.72	121.77	141.79
50	48.10	65.44	72.76	80.05	106.04	126.87	147.67
51	50.29	67.98	75.39	82.74	111.00	132.68	154.41
52	52.71	69.98	77.38	84.81	115.08	137.59	160.04
53	55.05	72.57	80.08	87.58	120.35	143.79	167.23
54	57.93	75.43	82.99	90.58	126.08	150.56	175.03
55	60.73	78.05	85.70	93.32	131.52	156.94	182.44
56	65.23	82.79	90.62	98.49	140.58	167.70	194.86
57	70.04	88.33	96.48	104.65	151.21	180.38	209.46
58	75.29	93.67	102.06	110.48	161.71	192.76	223.84
59	80.85	99.37	107.99	116.59	172.88	205.98	239.06
60	86.44	105.47	114.30	123.10	184.87	220.13	255.43
61	93.75	112.84	121.91	131.01	199.20	237.06	274.95
62	101.72	120.78	130.11	139.45	214.61	255.23	295.83
63	112.52	131.46	141.10	150.73	234.05	277.94	321.78
64	124.46	143.91	153.90	163.94	256.72	304.35	351.90
65	137.10	156.05	166.25	176.50	278.70	329.81	380.90
66	151.27	172.17	183.16	194.19	304.36	359.42	414.50
67	166.69	188.45	200.23	211.98	329.67	388.49	447.32
68	180.93	203.47	215.92	228.40	353.11	415.47	477.81
69	195.18	221.24	234.56	247.88	380.92	447.45	513.95
70	202.88	228.71	242.16	255.63	390.25	457.57	524.88
71	210.67	236.13	249.68	263.27	399.16	467.12	535.05
72	218.45	245.13	258.88	272.68	410.42	479.30	548.15
73	236.62	265.73	280.29	294.86	440.50	513.34	586.17
74	258.34	288.44	303.87	319.26	473.44	550.53	627.62
75	287.36	322.62	339.79	356.98	528.80	614.76	700.66
76	315.13	351.81	370.07	388.36	571.05	662.40	753.76
77	344.54	385.55	405.12	424.67	620.08	717.81	815.54
78	373.40	415.75	436.31	456.88	662.51	765.31	868.14
79	403.46	450.72	472.51	494.33	712.47	821.52	930.61
80	437.51	486.91	510.01	533.09	763.98	879.44	994.88
81	469.46	520.29	544.44	568.62	810.24	931.07	1,051.90
82	501.61	558.17	583.56	608.92	862.69	989.59	1,116.48
83	543.10	602.12	628.93	655.73	923.77	1,057.79	1,191.79
84	585.78	647.36	675.67	703.96	986.82	1,128.27	1,269.68
85	661.14	730.43	762.40	794.39	1,114.21	1,274.13	1,434.03
86	706.41	790.45	824.23	858.02	1,195.97	1,364.93	1,533.90
87	764.11	844.77	880.02	915.28	1,267.68	1,443.88	1,620.06
88	816.01	898.72	935.28	971.85	1,337.44	1,520.24	1,703.04
89	867.53	952.09	989.87	1,027.71	1,405.87	1,594.98	1,784.04
90	917.87	1,004.06	1,043.09	1,082.12	1,472.29	1,667.37	1,862.46
91	961.67	1,058.31	1,098.65	1,139.03	1,542.58	1,744.36	1,946.17
92	999.97	1,098.29	1,139.64	1,180.97	1,594.25	1,800.88	2,007.53
93	1,035.23	1,146.52	1,189.56	1,232.60	1,663.08	1,878.34	2,093.59
94	1,075.58	1,180.04	1,224.10	1,268.22	1,709.10	1,929.53	2,149.97
95	1,105.52	1,222.82	1,268.31	1,313.81	1,768.90	1,996.43	2,223.98
96	1,133.95	1,253.30	1,299.70	1,346.10	1,810.18	2,042.24	2,274.28
97	1,170.42	1,291.73	1,339.03	1,386.32	1,859.14	2,095.55	2,332.00
98	1,195.67	1,317.93	1,365.74	1,413.57	1,891.66	2,130.68	2,369.75
99	1,228.65	1,353.22	1,401.97	1,450.73	1,938.41	2,182.22	2,426.03
100	1,243.57	1,380.79	1,430.23	1,479.67	1,974.06	2,221.27	2,468.46

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 19**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	5.00	7.44	8.29	9.13	11.24	13.37	15.53
31	5.00	7.44	8.29	9.13	11.24	13.37	15.53
32	5.00	7.44	8.29	9.13	11.24	13.37	15.53
33	5.00	7.44	8.29	9.13	11.24	13.37	15.53
34	5.23	7.69	8.57	9.44	11.59	13.78	15.95
35	5.46	7.99	8.89	9.77	12.01	14.23	16.44
36	5.69	8.27	9.17	10.09	12.34	14.62	16.87
37	5.98	8.56	9.48	10.40	12.73	15.05	17.35
38	6.24	8.89	9.84	10.79	13.15	15.53	17.88
39	6.54	9.25	10.22	11.18	13.62	16.04	18.49
40	6.80	9.65	10.63	11.63	14.15	16.64	19.14
41	7.21	10.14	11.18	12.22	14.81	17.39	19.99
42	7.66	10.64	11.71	12.79	15.46	18.13	20.82
43	8.15	11.22	12.35	13.45	16.26	19.04	21.82
44	8.58	11.87	13.01	14.20	17.10	19.99	22.90
45	9.13	12.54	13.76	14.96	18.00	21.05	24.07
46	9.65	13.07	14.28	15.53	18.80	21.95	25.09
47	10.19	13.64	14.89	16.10	19.68	22.94	26.20
48	10.70	14.20	15.44	16.68	20.54	23.90	27.29
49	11.35	14.89	16.15	17.41	21.64	25.15	28.67
50	12.01	15.56	16.84	18.13	22.69	26.36	30.02
51	12.72	16.32	17.64	18.94	23.92	27.74	31.58
52	13.45	17.08	18.40	19.74	25.13	29.10	33.11
53	14.33	17.90	19.25	20.58	26.42	30.61	34.80
54	15.20	18.83	20.17	21.53	27.88	32.26	36.64
55	16.16	19.81	21.18	22.56	29.46	34.06	38.64
56	17.63	21.40	22.82	24.25	31.92	36.85	41.77
57	19.22	22.97	24.46	25.93	34.37	39.66	44.93
58	20.86	24.68	26.20	27.72	37.04	42.66	48.30
59	22.80	26.52	28.08	29.65	39.90	45.92	51.92
60	24.91	28.73	30.34	31.94	43.27	49.72	56.20
61	27.31	30.97	32.63	34.28	46.70	53.60	60.52
62	29.95	33.60	35.30	37.01	50.70	58.12	65.52
63	33.73	37.14	38.88	40.64	55.75	63.73	71.69
64	37.73	41.03	42.82	44.62	61.26	69.80	78.32
65	42.29	45.17	46.99	48.82	67.03	76.15	85.26
66	47.06	49.98	51.91	53.86	73.22	82.90	92.58
67	52.33	55.26	57.31	59.36	79.86	90.12	100.37
68	57.30	60.23	62.39	64.52	86.17	96.96	107.78
69	62.80	65.24	67.51	69.77	92.39	103.69	115.01
70	65.47	68.14	70.40	72.70	95.40	106.75	118.10
71	68.21	70.60	72.86	75.11	97.67	108.92	120.20
72	71.42	73.04	75.28	77.50	99.78	110.92	122.06
73	78.18	79.48	81.79	84.10	107.18	118.72	130.27
74	85.67	87.23	89.64	92.04	116.12	128.17	140.22
75	95.60	96.41	99.04	101.66	128.02	141.19	154.37
76	104.35	106.09	108.82	111.56	138.95	152.64	166.33
77	114.37	115.64	118.48	121.30	149.53	163.64	177.74
78	124.31	125.03	127.90	130.78	159.59	173.99	188.39
79	134.77	134.89	137.84	140.80	170.29	185.03	199.78
80	144.60	145.14	148.15	151.15	181.32	196.40	211.49
81	154.67	155.75	158.82	161.89	192.61	207.97	223.33
82	166.06	167.87	171.00	174.13	205.51	221.21	236.89
83	179.36	182.09	185.30	188.53	220.78	236.89	253.01
84	194.63	195.38	198.68	201.97	234.95	251.42	267.90
85	219.43	221.88	225.60	229.34	266.70	285.38	304.06
86	236.41	238.22	241.99	245.77	283.55	302.44	321.31
87	251.62	254.74	258.53	262.33	300.26	319.22	338.18
88	268.72	271.19	274.96	278.75	316.55	335.46	354.36
89	285.72	287.47	291.24	295.00	332.58	351.38	370.18
90	302.34	303.38	307.12	310.85	348.19	366.86	385.51
91	316.85	319.99	323.74	327.46	364.84	383.52	402.20
92	329.54	332.32	336.05	339.78	377.17	395.87	414.56
93	341.29	347.05	350.93	354.80	393.61	413.02	432.41
94	354.82	357.46	361.40	365.33	404.72	424.43	444.13
95	364.99	370.78	374.81	378.85	419.23	439.43	459.61
96	374.87	380.54	384.62	388.70	429.53	449.94	470.35
97	387.67	393.10	397.16	401.23	441.96	462.32	482.70
98	397.21	402.34	406.38	410.42	450.91	471.16	491.40
99	410.10	415.08	419.15	423.23	464.00	484.39	504.79
100	418.25	426.77	430.86	434.94	475.79	496.21	516.62



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 20**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	6.62	9.92	11.10	12.25	15.16	18.04	20.94
31	6.62	9.92	11.10	12.25	15.16	18.04	20.94
32	6.62	9.92	11.10	12.25	15.16	18.04	20.94
33	6.62	9.92	11.10	12.25	15.16	18.04	20.94
34	6.92	10.28	11.47	12.64	15.61	18.56	21.53
35	7.24	10.68	11.90	13.12	16.15	19.20	22.22
36	7.51	11.04	12.26	13.52	16.60	19.70	22.80
37	7.88	11.42	12.70	13.96	17.11	20.29	23.45
38	8.22	11.87	13.15	14.46	17.69	20.95	24.18
39	8.59	12.32	13.67	15.00	18.31	21.65	25.00
40	8.98	12.86	14.23	15.60	19.02	22.46	25.88
41	9.49	13.52	14.94	16.37	19.94	23.48	27.04
42	10.09	14.18	15.65	17.11	20.77	24.46	28.12
43	10.70	14.98	16.49	18.02	21.84	25.66	29.50
44	11.32	15.82	17.40	18.98	22.98	26.95	30.94
45	12.01	16.73	18.38	20.04	24.20	28.37	32.51
46	12.67	17.40	19.07	20.76	25.28	29.59	33.89
47	13.39	18.14	19.86	21.55	26.48	30.95	35.41
48	14.09	18.89	20.59	22.30	27.64	32.27	36.89
49	14.93	19.80	21.55	23.29	29.09	33.94	38.76
50	15.79	20.70	22.46	24.23	30.52	35.57	40.60
51	16.75	21.73	23.50	25.31	32.17	37.43	42.71
52	17.70	22.72	24.54	26.34	33.78	39.28	44.78
53	18.85	23.81	25.64	27.49	35.57	41.32	47.09
54	19.98	25.02	26.88	28.74	37.50	43.52	49.58
55	21.24	26.32	28.21	30.12	39.64	45.96	52.31
56	23.16	28.39	30.37	32.35	42.92	49.74	56.56
57	25.26	30.47	32.53	34.57	46.24	53.52	60.83
58	27.38	32.74	34.84	36.92	49.82	57.61	65.41
59	29.92	35.15	37.32	39.48	53.65	62.00	70.36
60	32.68	38.05	40.27	42.53	58.21	67.16	76.14
61	35.81	40.97	43.27	45.56	62.82	72.41	81.98
62	39.23	44.44	46.80	49.19	68.23	78.53	88.80
63	44.17	49.09	51.52	53.94	75.04	86.11	97.19
64	49.38	54.18	56.69	59.18	82.44	94.36	106.26
65	55.34	59.62	62.17	64.70	90.22	102.96	115.72
66	61.58	65.96	68.66	71.39	98.56	112.14	125.74
67	68.45	72.89	75.77	78.66	107.53	121.96	136.38
68	74.95	79.43	82.49	85.55	116.03	131.26	146.52
69	82.09	86.05	89.24	92.45	124.44	140.45	156.41
70	85.58	89.86	93.07	96.26	128.48	144.61	160.69
71	89.16	93.06	96.26	99.49	131.58	147.64	163.69
72	93.34	96.26	99.44	102.62	134.47	150.38	166.32
73	102.12	104.71	108.04	111.34	144.48	161.06	177.62
74	111.88	114.89	118.37	121.84	156.58	173.95	191.33
75	124.81	126.97	130.76	134.58	172.63	191.65	210.70
76	136.22	139.72	143.70	147.68	187.49	207.40	227.30
77	149.28	152.28	156.41	160.55	201.89	222.55	243.22
78	162.22	164.60	168.85	173.10	215.58	236.82	258.06
79	175.82	177.58	181.96	186.35	230.16	252.06	273.97
80	188.54	191.00	195.53	200.05	245.21	267.79	290.36
81	201.62	204.92	209.57	214.20	260.59	283.79	306.98
82	216.37	220.81	225.59	230.38	278.20	302.10	326.02
83	233.59	239.44	244.39	249.36	298.98	323.81	348.62
84	253.32	256.82	261.95	267.07	318.34	343.97	369.59
85	285.43	291.53	297.36	303.19	361.54	390.72	419.89
86	307.52	312.98	318.95	324.90	384.48	414.25	444.04
87	327.28	334.68	340.72	346.76	407.18	437.40	467.62
88	349.54	356.26	362.34	368.44	429.35	459.79	490.25
89	371.64	377.62	383.76	389.88	451.13	481.75	512.40
90	393.25	398.48	404.64	410.80	472.34	503.11	533.88
91	412.10	420.28	426.50	432.73	494.94	526.04	557.15
92	428.62	436.42	442.68	448.97	511.64	542.99	574.33
93	443.87	455.75	462.26	468.77	533.92	566.48	599.06
94	461.41	469.38	476.02	482.64	548.98	582.14	615.31
95	474.60	486.79	493.61	500.44	568.61	602.70	636.79
96	487.33	499.54	506.45	513.37	582.52	617.09	651.66
97	503.84	515.87	522.82	529.78	599.29	634.04	668.80
98	516.05	527.80	534.76	541.72	611.30	646.10	680.89
99	532.46	544.20	551.24	558.31	628.85	664.12	699.40
100	542.51	559.03	566.14	573.26	644.46	680.06	715.67



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 21**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	7.74	11.69	13.07	14.46	17.92	21.40	24.85
31	7.74	11.69	13.07	14.46	17.92	21.40	24.85
32	7.74	11.69	13.07	14.46	17.92	21.40	24.85
33	7.74	11.69	13.07	14.46	17.92	21.40	24.85
34	8.06	12.12	13.52	14.93	18.49	22.02	25.56
35	8.44	12.58	14.04	15.48	19.12	22.75	26.40
36	8.75	12.98	14.46	15.94	19.66	23.38	27.08
37	9.17	13.43	14.96	16.46	20.26	24.05	27.86
38	9.58	13.94	15.49	17.05	20.95	24.83	28.73
39	10.01	14.50	16.09	17.68	21.68	25.67	29.68
40	10.42	15.08	16.73	18.37	22.51	26.60	30.72
41	11.02	15.88	17.57	19.30	23.56	27.82	32.08
42	11.69	16.62	18.38	20.15	24.56	28.98	33.40
43	12.41	17.56	19.38	21.22	25.81	30.40	35.02
44	13.09	18.53	20.45	22.37	27.14	31.94	36.73
45	13.92	19.60	21.60	23.58	28.61	33.61	38.64
46	14.66	20.39	22.42	24.43	29.88	35.06	40.26
47	15.48	21.26	23.30	25.36	31.28	36.68	42.07
48	16.30	22.10	24.18	26.23	32.66	38.24	43.85
49	17.28	23.18	25.28	27.40	34.39	40.24	46.08
50	18.25	24.20	26.33	28.45	36.08	42.16	48.28
51	19.36	25.39	27.56	29.74	38.03	44.41	50.80
52	20.44	26.53	28.74	30.95	39.92	46.61	53.27
53	21.74	27.80	30.02	32.28	42.04	49.02	55.99
54	23.08	29.20	31.46	33.74	44.34	51.64	58.98
55	24.53	30.71	33.02	35.32	46.85	54.55	62.22
56	26.70	33.11	35.52	37.92	50.75	59.03	67.33
57	29.12	35.52	38.00	40.49	54.68	63.54	72.41
58	31.55	38.10	40.68	43.24	58.90	68.41	77.90
59	34.43	40.92	43.54	46.19	63.46	73.61	83.80
60	37.61	44.23	46.96	49.70	68.84	79.78	90.71
61	41.16	47.63	50.41	53.23	74.32	86.02	97.73
62	45.08	51.61	54.49	57.40	80.70	93.29	105.89
63	50.71	56.93	59.93	62.93	88.78	102.38	115.99
64	56.68	62.81	65.88	68.96	97.57	112.21	126.89
65	63.44	69.02	72.18	75.32	106.80	122.54	138.29
66	70.58	76.34	79.70	83.06	116.72	133.55	150.35
67	78.42	84.35	87.94	91.52	127.39	145.33	163.26
68	85.82	91.90	95.69	99.50	137.51	156.52	175.52
69	93.98	99.53	103.51	107.52	147.50	167.52	187.52
70	97.94	103.87	107.93	111.96	152.38	172.61	192.83
71	101.96	107.57	111.61	115.66	156.12	176.35	196.58
72	106.69	111.22	115.26	119.28	159.61	179.78	199.94
73	116.68	120.95	125.16	129.38	171.59	192.68	213.80
74	127.76	132.65	137.10	141.55	186.05	208.31	230.56
75	142.51	146.57	151.44	156.32	205.19	229.60	254.03
76	155.48	161.28	166.42	171.55	223.03	248.76	274.50
77	170.33	175.75	181.14	186.52	240.34	267.23	294.13
78	185.02	189.94	195.52	201.08	256.82	284.71	312.58
79	200.45	204.84	210.64	216.42	274.34	303.30	332.24
80	214.84	220.25	226.25	232.27	292.39	322.45	352.52
81	229.58	236.17	242.40	248.62	310.85	341.96	373.09
82	246.20	254.34	260.81	267.28	331.96	364.30	396.64
83	265.60	275.60	282.37	289.15	356.83	390.68	424.54
84	287.74	295.40	302.45	309.49	379.97	415.20	450.44
85	323.88	335.06	343.09	351.14	431.56	471.76	511.97
86	348.94	359.71	367.99	376.26	459.07	500.47	541.87
87	371.36	384.61	393.10	401.58	486.35	528.73	571.12
88	396.61	409.38	418.01	426.65	512.94	556.08	599.23
89	421.68	433.92	442.67	451.44	539.06	582.88	626.69
90	446.20	457.85	466.73	475.62	564.49	608.93	653.35
91	467.54	482.83	491.89	500.94	591.50	636.79	682.08
92	486.26	501.34	510.52	519.68	611.50	657.40	703.28
93	503.54	523.51	533.05	542.60	638.09	685.84	733.57
94	523.39	539.09	548.84	558.58	656.03	704.77	753.49
95	538.28	559.02	569.06	579.10	679.45	729.62	779.80
96	552.61	573.54	583.74	593.94	695.98	747.00	798.01
97	571.16	592.10	602.42	612.73	715.88	767.46	819.04
98	584.74	605.51	615.89	626.27	730.06	781.93	833.83
99	602.89	623.90	634.49	645.05	750.72	803.56	856.39
100	613.54	640.24	650.96	661.68	768.91	822.53	876.13

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 22**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.42	12.82	14.38	15.92	19.79	23.65	27.52
31	8.42	12.82	14.38	15.92	19.79	23.65	27.52
32	8.42	12.82	14.38	15.92	19.79	23.65	27.52
33	8.42	12.82	14.38	15.92	19.79	23.65	27.52
34	8.77	13.28	14.87	16.45	20.40	24.35	28.32
35	9.17	13.81	15.43	17.04	21.10	25.18	29.23
36	9.53	14.26	15.90	17.57	21.71	25.86	30.00
37	9.96	14.75	16.45	18.14	22.38	26.62	30.85
38	10.40	15.29	17.02	18.77	23.11	27.48	31.82
39	10.86	15.90	17.68	19.48	23.93	28.39	32.87
40	11.30	16.56	18.40	20.23	24.84	29.44	34.03
41	11.95	17.39	19.31	21.23	26.00	30.79	35.57
42	12.68	18.23	20.18	22.18	27.13	32.08	37.02
43	13.45	19.22	21.29	23.35	28.51	33.67	38.82
44	14.17	20.30	22.45	24.62	30.00	35.39	40.78
45	15.07	21.46	23.72	25.96	31.61	37.24	42.88
46	15.89	22.33	24.59	26.87	33.01	38.86	44.69
47	16.75	23.28	25.60	27.90	34.57	40.66	46.73
48	17.63	24.19	26.52	28.85	36.08	42.40	48.68
49	18.70	25.36	27.72	30.10	38.00	44.60	51.17
50	19.75	26.47	28.88	31.27	39.89	46.74	53.63
51	20.92	27.76	30.20	32.66	42.02	49.24	56.45
52	22.08	29.02	31.49	33.96	44.14	51.67	59.21
53	23.52	30.37	32.88	35.42	46.45	54.35	62.24
54	24.92	31.88	34.44	37.00	49.02	57.30	65.57
55	26.46	33.52	36.13	38.74	51.78	60.48	69.19
56	28.80	36.10	38.82	41.56	56.10	65.48	74.87
57	31.37	38.70	41.51	44.33	60.43	70.49	80.56
58	33.98	41.50	44.41	47.32	65.10	75.88	86.65
59	37.06	44.52	47.51	50.52	70.13	81.67	93.22
60	40.42	48.06	51.18	54.29	76.07	88.51	100.98
61	44.23	51.70	54.90	58.12	82.12	95.46	108.78
62	48.41	55.99	59.30	62.59	89.17	103.54	117.94
63	54.40	61.70	65.12	68.54	98.10	113.68	129.24
64	60.72	67.98	71.51	75.04	107.83	124.64	141.46
65	67.93	74.63	78.28	81.89	118.06	136.16	154.25
66	75.54	82.54	86.40	90.28	129.05	148.45	167.83
67	83.88	91.14	95.28	99.43	140.90	161.63	182.34
68	91.74	99.25	103.67	108.07	152.11	174.14	196.16
69	100.43	107.46	112.09	116.75	163.22	186.48	209.72
70	104.57	112.09	116.81	121.54	168.66	192.22	215.80
71	108.82	116.02	120.77	125.50	172.84	196.49	220.16
72	113.80	119.93	124.66	129.40	176.76	200.44	224.12
73	124.37	130.36	135.34	140.30	190.08	214.96	239.84
74	136.12	142.91	148.19	153.44	206.17	232.54	258.89
75	151.73	157.84	163.64	169.43	227.40	256.38	285.36
76	165.50	173.66	179.80	185.95	247.37	278.08	308.80
77	181.26	189.23	195.70	202.14	266.74	299.03	331.31
78	196.81	204.44	211.18	217.91	285.23	318.89	352.54
79	213.13	220.44	227.46	234.50	304.84	340.01	375.17
80	228.31	236.92	244.26	251.59	325.03	361.76	398.48
81	243.82	253.92	261.58	269.23	345.68	383.93	422.16
82	261.29	273.31	281.32	289.31	369.29	409.27	449.26
83	281.59	295.97	304.38	312.83	397.07	439.20	481.32
84	304.80	316.98	325.81	334.63	422.84	466.96	511.07
85	342.72	359.23	369.31	379.39	480.18	530.58	580.97
86	369.22	385.68	396.13	406.58	511.07	563.30	615.55
87	392.94	412.38	423.16	433.93	541.69	595.57	649.45
88	419.64	438.94	449.99	461.03	571.56	626.82	682.08
89	446.17	465.22	476.52	487.82	600.90	657.44	713.98
90	472.09	490.87	502.42	513.97	629.44	687.17	744.91
91	494.68	517.62	529.46	541.31	659.71	718.91	778.12
92	514.45	537.42	549.47	561.53	682.04	742.31	802.56
93	532.69	561.14	573.68	586.25	711.68	774.41	837.14
94	553.64	577.80	590.62	603.44	731.70	795.80	859.93
95	569.32	599.08	612.30	625.52	757.75	823.85	889.96
96	584.36	614.52	627.98	641.45	776.09	843.43	910.75
97	603.79	634.21	647.88	661.55	798.22	866.56	934.88
98	617.83	648.29	662.09	675.89	813.84	882.80	951.79
99	636.55	667.55	681.62	695.71	836.59	907.01	977.45
100	647.00	684.26	698.59	712.94	856.36	928.07	999.79

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 23**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	8.92	13.69	15.36	17.03	21.19	25.37	29.56
31	8.92	13.69	15.36	17.03	21.19	25.37	29.56
32	8.92	13.69	15.36	17.03	21.19	25.37	29.56
33	8.92	13.69	15.36	17.03	21.19	25.37	29.56
34	9.29	14.17	15.88	17.58	21.86	26.14	30.42
35	9.68	14.72	16.48	18.22	22.61	26.99	31.38
36	10.08	15.19	16.99	18.78	23.26	27.74	32.21
37	10.52	15.71	17.54	19.38	23.95	28.55	33.12
38	10.98	16.28	18.16	20.04	24.74	29.45	34.16
39	11.48	16.92	18.85	20.78	25.63	30.46	35.30
40	11.94	17.63	19.61	21.61	26.59	31.57	36.55
41	12.62	18.52	20.60	22.67	27.84	33.02	38.21
42	13.37	19.40	21.55	23.68	29.04	34.42	39.78
43	14.20	20.45	22.70	24.94	30.53	36.14	41.74
44	14.96	21.61	23.94	26.28	32.11	37.98	43.82
45	15.89	22.84	25.28	27.74	33.85	39.95	46.08
46	16.73	23.76	26.23	28.70	35.35	41.70	48.05
47	17.66	24.76	27.25	29.77	37.04	43.63	50.23
48	18.56	25.73	28.26	30.79	38.65	45.50	52.34
49	19.68	26.94	29.53	32.10	40.72	47.89	55.03
50	20.78	28.13	30.74	33.36	42.72	50.22	57.68
51	22.01	29.50	32.14	34.81	45.02	52.87	60.71
52	23.22	30.79	33.49	36.22	47.28	55.49	63.68
53	24.72	32.23	34.98	37.73	49.78	58.38	66.97
54	26.18	33.82	36.60	39.41	52.50	61.52	70.56
55	27.79	35.52	38.38	41.21	55.48	64.96	74.45
56	30.24	38.27	41.23	44.20	60.08	70.31	80.58
57	32.93	40.97	44.04	47.12	64.73	75.70	86.69
58	35.63	43.90	47.09	50.26	69.72	81.49	93.29
59	38.81	47.06	50.34	53.62	75.11	87.74	100.38
60	42.34	50.78	54.18	57.60	81.44	95.10	108.72
61	46.27	54.58	58.08	61.61	87.92	102.55	117.18
62	50.59	59.04	62.65	66.30	95.48	111.25	127.04
63	56.82	65.00	68.76	72.53	105.04	122.15	139.27
64	63.37	71.56	75.44	79.33	115.44	133.97	152.50
65	70.82	78.48	82.49	86.47	126.41	146.39	166.36
66	78.70	86.74	91.04	95.33	138.20	159.64	181.07
67	87.37	95.76	100.36	104.95	150.90	173.87	196.85
68	95.53	104.27	109.14	114.05	162.94	187.38	211.85
69	104.52	112.85	118.01	123.17	174.86	200.71	226.56
70	108.80	117.70	122.92	128.17	180.71	206.96	233.22
71	113.16	121.76	127.04	132.34	185.20	211.63	238.07
72	118.30	125.80	131.10	136.40	189.44	215.96	242.50
73	129.22	136.69	142.28	147.88	203.76	231.73	259.67
74	141.36	149.81	155.75	161.69	221.09	250.79	280.50
75	157.54	165.42	171.96	178.50	243.88	276.55	309.24
76	171.79	182.00	188.95	195.90	265.48	300.25	335.03
77	188.11	198.30	205.64	212.98	286.42	323.15	359.86
78	204.19	214.22	221.90	229.60	306.47	344.90	383.33
79	221.04	230.93	238.99	247.04	327.68	367.99	408.30
80	236.69	248.11	256.56	265.01	349.51	391.75	434.02
81	252.64	265.84	274.67	283.50	371.82	415.98	460.15
82	270.59	286.01	295.27	304.55	397.27	443.63	490.00
83	291.44	309.55	319.36	329.16	427.20	476.22	525.24
84	315.23	331.34	341.64	351.94	454.91	506.40	557.87
85	354.13	375.26	387.02	398.81	516.46	575.28	634.10
86	381.53	402.90	415.13	427.39	549.88	611.12	672.37
87	406.02	430.79	443.47	456.17	583.04	646.48	709.92
88	433.62	458.51	471.58	484.64	615.37	680.72	746.09
89	461.02	485.95	499.38	512.81	647.11	714.28	781.43
90	487.79	512.71	526.49	540.25	677.98	746.84	815.69
91	511.12	540.62	554.80	568.98	710.66	781.51	852.36
92	531.53	561.26	575.72	590.18	734.75	807.04	879.32
93	550.33	586.00	601.06	616.12	766.67	841.93	917.22
94	571.92	603.34	618.74	634.13	788.17	865.20	942.22
95	588.02	625.46	641.36	657.25	816.19	895.67	975.13
96	603.42	641.45	657.65	673.86	835.88	916.91	997.93
97	623.28	661.79	678.28	694.75	859.61	942.02	1,024.45
98	637.43	676.16	692.83	709.50	876.23	959.59	1,042.96
99	656.17	695.71	712.76	729.83	900.36	985.64	1,070.90
100	665.99	712.25	729.65	747.05	921.05	1,008.06	1,095.05

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 24**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound 2X Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	11.29	18.73	21.31	23.90	30.35	36.80	43.26
31	11.29	18.73	21.31	23.90	30.35	36.80	43.26
32	11.29	18.73	21.31	23.90	30.35	36.80	43.26
33	11.29	18.73	21.31	23.90	30.35	36.80	43.26
34	11.71	19.34	22.00	24.66	31.27	37.88	44.50
35	12.23	20.08	22.80	25.54	32.32	39.12	45.91
36	12.67	20.69	23.48	26.26	33.22	40.18	47.14
37	13.24	21.37	24.23	27.07	34.21	41.34	48.48
38	13.79	22.15	25.09	28.00	35.34	42.67	49.99
39	14.36	22.98	25.98	29.00	36.58	44.12	51.67
40	14.92	23.89	27.02	30.14	37.92	45.71	53.52
41	15.74	25.08	28.33	31.58	39.71	47.78	55.91
42	16.67	26.24	29.60	32.99	41.38	49.79	58.21
43	17.64	27.64	31.16	34.67	43.45	52.26	61.06
44	18.56	29.15	32.82	36.50	45.71	54.90	64.10
45	19.67	30.76	34.62	38.46	48.12	57.77	67.40
46	20.69	31.91	35.81	39.72	50.26	60.28	70.30
47	21.79	33.18	37.15	41.12	52.61	63.05	73.50
48	22.88	34.38	38.39	42.40	54.89	65.71	76.60
49	24.19	35.90	40.00	44.09	57.74	69.12	80.51
50	25.50	37.38	41.54	45.70	60.54	72.43	84.34
51	26.96	39.06	43.31	47.53	63.77	76.24	88.72
52	28.42	40.67	44.96	49.28	66.90	79.97	93.01
53	30.17	42.42	46.81	51.20	70.37	84.06	97.76
54	31.92	44.35	48.82	53.27	74.14	88.54	102.94
55	33.83	46.45	50.99	55.54	78.26	93.40	108.55
56	36.72	49.85	54.56	59.32	84.66	101.00	117.36
57	39.89	53.18	58.10	63.00	91.06	108.61	126.13
58	43.07	56.75	61.84	66.91	97.96	116.77	135.60
59	46.79	60.56	65.83	71.05	105.36	125.56	145.70
60	50.88	65.10	70.55	75.98	114.08	135.86	157.62
61	55.49	69.65	75.25	80.87	122.96	146.32	169.70
62	60.54	75.04	80.84	86.63	133.31	158.54	183.78
63	67.79	82.19	88.22	94.26	146.36	173.80	201.22
64	75.41	90.00	96.25	102.52	160.55	190.33	220.08
65	84.08	98.24	104.69	111.13	175.48	207.65	239.83
66	93.36	108.43	115.37	122.29	191.66	226.34	261.02
67	103.51	119.50	126.97	134.44	209.04	246.36	283.67
68	113.06	129.94	137.90	145.87	225.53	265.34	305.17
69	123.56	140.40	148.85	157.31	241.72	283.93	326.15
70	128.48	146.20	154.79	163.40	249.46	292.50	335.52
71	133.49	151.01	159.70	168.37	255.30	298.75	342.22
72	139.37	155.75	164.48	173.24	260.77	304.52	348.28
73	152.08	168.91	178.18	187.44	280.02	326.32	372.61
74	166.14	184.76	194.65	204.52	303.28	352.64	402.04
75	184.99	203.81	214.66	225.53	334.08	388.37	442.63
76	201.61	223.99	235.63	247.26	363.59	421.75	479.93
77	220.56	243.74	256.10	268.45	392.00	453.78	515.56
78	239.18	262.94	275.95	288.95	419.00	484.02	549.06
79	258.61	282.95	296.64	310.33	447.29	515.75	584.22
80	276.46	303.36	317.75	332.12	475.99	547.92	619.85
81	294.55	324.23	339.29	354.35	504.94	580.24	655.52
82	314.86	347.89	363.71	379.54	537.70	616.79	695.87
83	338.33	375.34	392.04	408.76	575.83	659.38	742.91
84	364.96	400.32	417.82	435.30	610.22	697.67	785.12
85	408.76	451.74	471.52	491.30	689.09	787.98	886.88
86	440.34	484.78	505.50	526.22	733.48	837.11	940.74
87	468.62	518.10	539.71	561.34	777.46	885.53	993.58
88	500.46	551.18	573.60	596.03	820.25	932.35	1,044.47
89	532.06	583.91	607.09	630.29	862.22	978.19	1,094.15
90	562.93	615.79	639.73	663.66	902.95	1,022.59	1,142.24
91	589.79	649.06	673.80	698.56	946.06	1,069.81	1,193.58
92	613.28	673.58	698.94	724.28	977.75	1,104.48	1,231.21
93	634.90	703.15	729.55	755.95	1,019.96	1,151.98	1,283.99
94	659.65	723.71	750.74	777.79	1,048.18	1,183.37	1,318.56
95	678.01	749.95	777.85	805.76	1,084.86	1,224.40	1,363.96
96	695.45	768.65	797.10	825.56	1,110.18	1,252.50	1,394.81
97	717.82	792.22	821.22	850.22	1,140.20	1,285.20	1,430.21
98	733.30	808.28	837.60	866.93	1,160.15	1,306.74	1,453.36
99	753.53	829.92	859.82	889.73	1,188.82	1,338.34	1,487.88
100	762.68	846.83	877.15	907.48	1,210.69	1,362.29	1,513.90

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 25**

Benefit Period	<b>2 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	27.57	30.25	33.78	37.18	45.83	54.49	63.19
31	27.57	30.25	33.78	37.18	45.83	54.49	63.19
32	27.57	30.25	33.78	37.18	45.83	54.49	63.19
33	27.57	30.25	33.78	37.18	45.83	54.49	63.19
34	28.22	31.01	34.56	38.04	46.74	55.54	64.33
35	28.90	31.67	35.22	38.74	47.60	56.37	65.20
36	29.53	32.39	35.90	39.45	48.29	57.16	66.02
37	30.20	33.05	36.62	40.20	49.17	58.08	67.02
38	30.88	33.86	37.51	41.13	50.13	59.16	68.14
39	31.65	34.66	38.33	41.88	51.08	60.14	69.31
40	32.35	35.57	39.19	42.89	52.12	61.35	70.57
41	33.48	36.63	40.37	44.10	53.51	62.85	72.27
42	34.72	37.91	41.72	45.59	55.07	64.58	74.19
43	35.82	39.19	43.11	46.97	56.72	66.49	76.18
44	37.07	40.44	44.35	48.36	58.28	68.13	78.01
45	38.33	41.88	45.93	49.93	60.05	70.22	80.33
46	39.30	42.57	46.51	50.54	61.23	71.47	81.66
47	40.27	43.48	47.44	51.33	62.75	73.15	83.50
48	41.47	44.39	48.29	52.18	64.26	74.76	85.34
49	42.71	45.39	49.20	53.08	65.98	76.66	87.34
50	43.98	46.49	50.29	54.15	67.78	78.75	89.71
51	45.17	47.50	51.32	55.09	69.59	80.71	91.90
52	46.66	48.43	52.23	55.97	71.30	82.61	93.96
53	48.06	49.76	53.49	57.20	73.46	85.05	96.71
54	49.63	51.18	54.85	58.53	75.79	87.72	99.62
55	51.43	52.45	56.10	59.73	78.00	90.14	102.30
56	54.24	55.09	58.79	62.44	82.22	94.91	107.60
57	57.38	57.86	61.61	65.33	86.59	99.93	113.23
58	60.68	61.11	64.83	68.60	91.68	105.57	119.56
59	63.14	64.12	67.89	71.71	96.46	111.03	125.54
60	66.99	67.72	71.51	75.30	101.97	117.19	132.45
61	71.64	72.01	75.82	79.70	108.58	124.63	140.69
62	75.82	76.55	80.40	84.30	115.50	132.38	149.26
63	83.42	83.73	87.68	91.68	125.74	143.73	161.67
64	90.77	91.07	95.07	99.04	135.97	154.93	173.86
65	98.21	99.22	103.20	107.22	147.20	167.23	187.26
66	107.17	107.95	112.11	116.36	158.15	179.03	199.97
67	116.79	118.01	122.35	126.76	170.55	192.43	214.36
68	124.53	126.37	130.89	135.41	180.80	203.44	226.14
69	133.52	135.33	140.04	144.71	191.63	215.08	238.53
70	136.92	139.60	144.24	148.95	195.45	218.69	241.96
71	140.23	143.82	148.42	152.99	198.94	221.87	244.85
72	144.19	147.90	152.42	156.94	202.01	224.60	247.14
73	155.93	159.91	164.59	169.20	215.67	238.88	262.14
74	168.74	173.15	177.94	182.73	230.53	254.43	278.34
75	185.83	191.49	196.72	201.96	254.28	280.44	306.62
76	202.84	209.25	214.62	220.06	274.06	301.06	328.07
77	222.31	226.46	232.00	237.53	292.83	320.47	348.09
78	241.63	244.87	250.47	256.11	312.56	340.77	368.97
79	261.96	264.23	269.99	275.78	333.55	362.43	391.30
80	281.06	284.31	290.21	296.11	355.21	384.75	414.30
81	300.64	305.14	311.16	317.19	377.38	407.47	437.56
82	322.78	326.30	332.39	338.46	399.47	429.99	460.46
83	348.63	353.95	360.17	366.46	429.14	460.46	491.80
84	378.32	379.77	386.18	392.58	456.69	488.69	520.74
85	426.52	431.28	438.51	445.79	518.39	554.71	591.03
86	459.53	463.05	470.37	477.72	551.15	587.88	624.55
87	489.09	495.16	502.53	509.91	583.63	620.49	657.35
88	522.33	527.14	534.46	541.82	615.29	652.06	688.80
89	555.37	558.77	566.11	573.41	646.45	682.99	719.53
90	587.68	589.70	596.98	604.22	676.80	713.08	749.35
91	615.89	621.99	629.28	636.50	709.16	745.47	781.78
92	640.55	645.96	653.20	660.45	733.14	769.48	805.81
93	663.39	674.58	682.12	689.64	765.10	802.81	840.50
94	689.69	694.82	702.49	710.11	786.68	824.99	863.28
95	709.46	720.71	728.53	736.38	814.88	854.16	893.37
96	728.66	739.68	747.61	755.54	834.90	874.59	914.26
97	753.53	764.10	771.99	779.90	859.07	898.65	938.26
98	772.09	782.06	789.91	797.76	876.47	915.83	955.17
99	797.14	806.82	814.73	822.66	901.90	941.54	981.20
100	812.98	829.55	837.48	845.43	924.83	964.52	1,004.19

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 26**

Benefit Period	<b>3 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	36.47	40.44	45.14	49.91	61.69	73.43	85.26
31	36.47	40.44	45.14	49.91	61.69	73.43	85.26
32	36.47	40.44	45.14	49.91	61.69	73.43	85.26
33	36.47	40.44	45.14	49.91	61.69	73.43	85.26
34	37.32	41.45	46.26	50.96	62.91	74.86	86.77
35	38.24	42.34	47.21	51.98	64.03	76.12	88.05
36	38.96	43.23	48.05	52.93	64.98	77.13	89.22
37	39.84	44.15	49.00	53.86	66.11	78.32	90.54
38	40.67	45.23	50.13	55.12	67.43	79.81	92.14
39	41.63	46.20	51.24	56.26	68.66	81.18	93.69
40	42.69	47.40	52.44	57.47	70.11	82.79	95.41
41	44.07	48.85	54.00	59.12	72.03	84.89	97.68
42	45.68	50.57	55.77	60.99	74.04	87.15	100.18
43	47.16	52.27	57.58	62.94	76.25	89.57	102.97
44	48.86	53.86	59.28	64.73	78.32	91.87	105.44
45	50.42	55.79	61.36	66.84	80.78	94.70	108.54
46	51.67	56.66	62.13	67.57	82.32	96.33	110.35
47	52.99	57.86	63.31	68.69	84.41	98.67	112.87
48	54.65	59.04	64.40	69.75	86.42	100.88	115.32
49	56.14	60.37	65.68	71.01	88.66	103.43	118.14
50	57.86	61.85	67.09	72.41	91.18	106.27	121.29
51	59.48	63.24	68.42	73.62	93.58	108.91	124.30
52	61.38	64.50	69.66	74.76	95.88	111.46	127.12
53	63.25	66.13	71.24	76.37	98.83	114.80	130.83
54	65.21	68.00	73.11	78.15	101.95	118.36	134.80
55	67.57	69.66	74.68	79.76	104.94	121.64	138.47
56	71.27	73.12	78.21	83.32	110.54	128.09	145.68
57	75.38	76.75	81.97	87.10	116.49	134.83	153.25
58	79.68	81.02	86.21	91.39	123.28	142.58	161.87
59	82.84	84.98	90.19	95.45	129.70	149.88	170.06
60	87.86	89.67	94.94	100.19	137.17	158.27	179.41
61	93.90	95.26	100.65	105.97	146.04	168.38	190.61
62	99.37	101.24	106.59	112.06	155.43	178.86	202.30
63	109.27	110.70	116.18	121.66	169.20	194.20	219.22
64	118.81	120.24	125.85	131.39	182.99	209.43	235.85
65	128.54	130.94	136.54	142.12	198.13	226.14	254.12
66	140.30	142.48	148.27	154.18	212.86	242.19	271.58
67	152.76	155.66	161.79	167.98	229.62	260.43	291.26
68	162.85	166.68	173.07	179.49	243.43	275.40	307.42
69	174.55	178.48	185.10	191.76	258.11	291.32	324.43
70	179.03	184.06	190.68	197.26	263.25	296.26	329.26
71	183.31	189.55	196.07	202.66	268.03	300.71	333.43
72	188.45	194.93	201.36	207.80	272.29	304.51	336.79
73	203.67	210.70	217.40	224.03	290.72	324.08	357.41
74	220.32	228.08	234.99	241.86	310.83	345.33	379.83
75	242.60	252.20	259.75	267.30	342.90	380.69	418.49
76	264.78	275.57	283.42	291.30	369.78	409.04	448.33
77	290.16	298.21	306.28	314.38	395.34	435.80	476.29
78	315.32	322.37	330.71	339.01	422.21	463.82	505.42
79	341.75	347.82	356.40	365.00	450.84	493.71	536.63
80	366.48	374.16	383.04	391.88	480.37	524.58	568.80
81	391.90	401.46	410.55	419.65	510.54	556.00	601.45
82	420.58	429.20	438.50	447.79	540.75	587.21	633.70
83	454.05	465.42	475.04	484.70	581.16	629.40	677.64
84	492.39	499.20	509.16	519.12	618.78	668.59	718.40
85	554.81	566.67	578.01	589.33	702.75	759.47	816.17
86	597.74	608.36	619.97	631.54	747.34	805.20	863.10
87	636.17	650.53	662.28	674.02	791.46	850.21	908.94
88	679.44	692.48	704.31	716.15	834.56	893.73	952.92
89	722.38	734.00	745.93	757.84	876.89	936.40	995.99
90	764.39	774.55	786.53	798.50	918.12	977.92	1,037.74
91	801.03	816.93	829.01	841.13	962.06	1,022.50	1,082.96
92	833.14	848.29	860.46	872.69	994.52	1,055.45	1,116.36
93	862.78	885.88	898.52	911.16	1,037.81	1,101.11	1,164.43
94	896.88	912.38	925.27	938.13	1,067.09	1,131.54	1,196.02
95	922.51	946.20	959.47	972.74	1,105.25	1,171.51	1,237.77
96	947.26	970.99	984.42	997.88	1,132.27	1,199.48	1,266.67
97	979.34	1,002.73	1,016.25	1,029.77	1,164.87	1,232.42	1,299.99
98	1,003.08	1,025.92	1,039.45	1,052.99	1,188.22	1,255.86	1,323.49
99	1,034.98	1,057.79	1,071.48	1,085.22	1,222.33	1,290.89	1,359.47
100	1,054.51	1,086.62	1,100.44	1,114.29	1,252.68	1,321.87	1,391.10

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 27**

Benefit Period	<b>4 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	42.57	47.56	53.21	58.87	72.92	87.09	101.21
31	42.57	47.56	53.21	58.87	72.92	87.09	101.21
32	42.57	47.56	53.21	58.87	72.92	87.09	101.21
33	42.57	47.56	53.21	58.87	72.92	87.09	101.21
34	43.47	48.82	54.54	60.17	74.53	88.75	103.01
35	44.59	49.82	55.65	61.38	75.78	90.19	104.64
36	45.40	50.81	56.60	62.39	76.89	91.52	106.02
37	46.30	51.87	57.76	63.60	78.25	92.94	107.60
38	47.35	53.11	59.04	65.05	79.81	94.62	109.51
39	48.43	54.34	60.29	66.28	81.26	96.23	111.22
40	49.56	55.62	61.68	67.74	82.95	98.11	113.24
41	51.12	57.35	63.47	69.70	85.11	100.50	115.91
42	52.93	59.23	65.51	71.82	87.50	103.30	118.97
43	54.65	61.28	67.63	74.06	90.12	106.12	122.25
44	56.60	63.17	69.70	76.24	92.50	108.85	125.17
45	58.46	65.42	72.05	78.71	95.48	112.17	128.96
46	59.79	66.37	72.97	79.52	97.27	114.17	131.06
47	61.30	67.77	74.28	80.81	99.72	116.94	134.12
48	63.19	69.14	75.59	82.07	102.12	119.56	137.08
49	64.92	70.65	77.06	83.48	104.81	122.65	140.42
50	66.93	72.35	78.69	85.04	107.79	125.96	144.19
51	68.71	73.91	80.16	86.54	110.67	129.23	147.81
52	70.89	75.32	81.59	87.85	113.34	132.28	151.17
53	72.97	77.25	83.47	89.71	116.81	136.21	155.56
54	75.25	79.39	85.59	91.75	120.56	140.42	160.36
55	78.06	81.28	87.43	93.50	124.05	144.43	164.72
56	82.21	85.29	91.52	97.68	130.72	152.04	173.42
57	86.91	89.53	95.77	102.01	137.80	160.09	182.45
58	91.80	94.31	100.69	106.99	145.78	169.32	192.79
59	95.38	98.90	105.27	111.66	153.40	177.98	202.59
60	101.13	104.25	110.67	117.12	162.24	188.01	213.79
61	107.98	110.72	117.24	123.74	172.76	200.00	227.22
62	114.19	117.56	124.14	130.74	183.84	212.51	241.20
63	125.47	128.38	135.17	141.94	200.23	230.90	261.59
64	136.33	139.41	146.25	153.05	216.55	249.08	281.66
65	147.38	151.61	158.50	165.41	234.56	269.13	303.70
66	160.78	164.90	172.16	179.39	252.11	288.44	324.73
67	175.03	180.11	187.79	195.45	272.05	310.37	348.68
68	186.51	192.80	200.79	208.77	288.51	328.40	368.27
69	199.78	206.43	214.71	223.01	305.98	347.47	388.98
70	204.81	212.85	221.11	229.39	312.20	353.63	395.04
71	209.61	219.10	227.35	235.58	317.99	359.21	400.45
72	215.40	225.19	233.36	241.54	323.18	364.00	404.84
73	232.70	243.37	251.83	260.36	345.28	387.74	430.21
74	251.65	263.34	272.16	280.99	369.33	413.51	457.65
75	277.01	291.11	300.82	310.54	407.57	456.06	504.60
76	302.22	318.08	328.22	338.37	439.88	490.64	541.42
77	331.08	344.17	354.73	365.25	470.63	523.32	576.00
78	359.62	371.99	382.90	393.83	503.01	557.58	612.18
79	389.63	401.23	412.59	423.92	537.36	594.07	650.77
80	417.59	431.45	443.21	455.00	572.77	631.66	690.58
81	446.26	462.68	474.91	487.11	609.01	669.99	730.94
82	478.56	494.38	506.95	519.54	645.25	708.12	770.98
83	516.26	535.70	548.87	562.04	693.59	759.40	825.22
84	559.30	574.19	587.90	601.57	738.57	807.06	875.55
85	629.54	651.27	666.89	682.53	838.86	916.99	995.16
86	678.26	699.19	715.28	731.35	892.32	972.80	1,053.26
87	721.84	747.59	764.10	780.57	945.35	1,027.74	1,110.12
88	770.91	795.75	812.52	829.31	997.04	1,080.89	1,164.76
89	819.65	843.44	860.45	877.49	1,047.81	1,132.97	1,218.14
90	867.31	889.96	907.22	924.49	1,097.23	1,183.62	1,269.95
91	908.79	938.51	956.12	973.70	1,149.73	1,237.77	1,325.81
92	945.17	974.49	992.33	1,010.13	1,188.61	1,277.84	1,367.01
93	978.77	1,017.58	1,036.13	1,054.68	1,240.30	1,333.11	1,425.89
94	1,017.34	1,047.86	1,066.82	1,085.75	1,275.18	1,369.90	1,464.62
95	1,046.29	1,086.61	1,106.13	1,125.63	1,320.68	1,418.21	1,515.75
96	1,074.15	1,114.83	1,134.66	1,154.49	1,352.82	1,452.00	1,551.15
97	1,110.21	1,150.91	1,170.96	1,191.00	1,391.51	1,491.76	1,592.02
98	1,136.60	1,176.98	1,197.14	1,217.31	1,419.06	1,519.89	1,620.77
99	1,171.88	1,212.72	1,233.30	1,253.82	1,459.22	1,561.92	1,664.61
100	1,192.58	1,244.48	1,265.32	1,286.15	1,494.58	1,598.81	1,703.00



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 28**

Benefit Period	<b>5 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	46.26	52.23	58.53	64.87	80.58	96.32	112.00
31	46.26	52.23	58.53	64.87	80.58	96.32	112.00
32	46.26	52.23	58.53	64.87	80.58	96.32	112.00
33	46.26	52.23	58.53	64.87	80.58	96.32	112.00
34	47.34	53.53	59.93	66.32	82.22	98.16	114.13
35	48.43	54.72	61.15	67.55	83.64	99.80	115.91
36	49.41	55.77	62.24	68.73	84.98	101.21	117.44
37	50.37	56.92	63.51	70.08	86.42	102.79	119.15
38	51.44	58.28	64.87	71.54	88.12	104.69	121.27
39	52.58	59.59	66.28	72.98	89.71	106.44	123.26
40	53.71	61.04	67.80	74.61	91.55	108.50	125.49
41	55.44	62.85	69.76	76.70	93.96	111.23	128.52
42	57.42	64.96	71.96	79.02	96.70	114.29	131.94
43	59.24	67.08	74.37	81.53	99.55	117.55	135.53
44	61.21	69.19	76.51	83.87	102.26	120.59	138.94
45	63.25	71.64	79.17	86.66	105.44	124.29	143.08
46	64.76	72.66	80.10	87.48	107.48	126.53	145.52
47	66.33	74.22	81.57	88.94	110.20	129.58	148.92
48	68.29	75.67	82.94	90.17	112.81	132.56	152.22
49	70.24	77.25	84.51	91.70	115.83	135.91	155.95
50	72.40	79.07	86.30	93.45	119.15	139.68	160.26
51	74.28	80.78	87.92	95.02	122.27	143.26	164.21
52	76.58	82.36	89.37	96.41	125.27	146.64	168.04
53	78.87	84.40	91.37	98.45	129.07	150.98	172.94
54	81.33	86.67	93.65	100.63	133.26	155.76	178.29
55	84.18	88.73	95.63	102.54	137.08	160.14	183.18
56	88.63	92.99	99.99	107.05	144.51	168.67	192.80
57	93.65	97.49	104.62	111.71	152.23	177.60	202.94
58	98.92	102.70	109.95	117.12	161.14	187.79	214.46
59	102.66	107.63	114.85	122.13	169.53	197.45	225.35
60	108.70	113.26	120.63	127.97	179.25	208.63	238.01
61	116.01	120.21	127.67	135.13	190.93	221.94	252.92
62	122.60	127.55	135.07	142.58	203.15	235.85	268.62
63	134.58	139.13	146.85	154.56	221.25	256.36	291.46
64	146.09	150.90	158.72	166.55	239.34	276.66	313.97
65	157.83	163.94	171.89	179.82	259.27	299.02	338.76
66	172.04	178.24	186.59	194.99	278.72	320.62	362.48
67	187.20	194.63	203.47	212.33	300.89	345.12	389.40
68	199.34	208.27	217.50	226.74	319.18	365.39	411.62
69	213.51	222.88	232.54	242.16	338.54	386.81	434.98
70	218.69	229.66	239.32	249.01	345.55	393.83	442.13
71	223.70	236.37	245.98	255.65	352.06	400.25	448.47
72	229.74	242.81	252.40	261.99	357.90	405.84	453.80
73	248.06	262.32	272.31	282.32	382.49	432.54	482.59
74	268.08	283.67	294.17	304.60	409.27	461.61	513.93
75	294.93	313.51	325.05	336.55	451.69	509.27	566.82
76	321.68	342.53	354.63	366.77	487.89	548.47	609.05
77	352.32	370.56	383.24	395.85	522.35	585.57	648.80
78	382.55	400.41	413.60	426.77	558.62	624.55	690.43
79	414.29	431.78	445.52	459.31	597.11	665.96	734.85
80	443.78	464.09	478.50	492.86	636.74	708.66	780.59
81	473.93	497.48	512.48	527.48	677.26	752.19	827.11
82	507.89	531.25	546.82	562.35	717.81	795.53	873.26
83	547.34	575.29	591.65	608.06	771.80	853.69	935.58
84	592.46	616.14	633.30	650.45	821.90	907.67	993.41
85	666.16	698.26	717.85	737.44	933.35	1,031.32	1,129.27
86	717.69	749.67	769.98	790.30	993.41	1,094.92	1,196.50
87	763.79	801.57	822.52	843.45	1,052.93	1,157.64	1,262.38
88	815.68	853.20	874.67	896.14	1,110.98	1,218.38	1,325.81
89	867.25	904.28	926.25	948.21	1,168.00	1,277.91	1,387.81
90	917.63	954.15	976.58	999.02	1,223.48	1,335.70	1,447.93
91	961.55	1,006.14	1,029.15	1,052.18	1,282.32	1,397.40	1,512.48
92	999.96	1,044.61	1,068.04	1,091.49	1,325.74	1,442.88	1,559.98
93	1,035.43	1,090.71	1,115.10	1,139.54	1,383.35	1,505.26	1,627.20
94	1,076.14	1,123.10	1,148.02	1,172.95	1,422.25	1,546.85	1,671.50
95	1,106.63	1,164.47	1,190.17	1,215.86	1,472.89	1,601.36	1,729.88
96	1,135.85	1,194.49	1,220.64	1,246.83	1,508.53	1,639.42	1,770.29
97	1,173.63	1,232.75	1,259.32	1,285.89	1,551.55	1,684.39	1,817.19
98	1,200.91	1,260.13	1,286.95	1,313.77	1,581.91	1,715.95	1,850.05
99	1,237.29	1,297.56	1,324.90	1,352.31	1,626.13	1,763.01	1,899.94
100	1,257.62	1,330.04	1,357.90	1,385.79	1,664.57	1,803.95	1,943.36



UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 29**

Benefit Period	<b>6 Years</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home  
 PHC = Professional Home Care  
 THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	49.01	55.72	62.54	69.35	86.31	103.30	120.33
31	49.01	55.72	62.54	69.35	86.31	103.30	120.33
32	49.01	55.72	62.54	69.35	86.31	103.30	120.33
33	49.01	55.72	62.54	69.35	86.31	103.30	120.33
34	50.06	57.11	63.98	70.86	88.12	105.33	122.59
35	51.27	58.34	65.33	72.23	89.64	107.05	124.45
36	52.33	59.43	66.47	73.47	91.00	108.54	126.09
37	53.19	60.67	67.74	74.86	92.50	110.26	127.92
38	54.34	62.05	69.20	76.37	94.31	112.27	130.19
39	55.56	63.42	70.65	77.93	96.08	114.17	132.33
40	56.76	64.98	72.31	79.63	97.99	116.39	134.78
41	58.62	66.91	74.43	81.91	100.61	119.32	138.09
42	60.57	69.14	76.79	84.40	103.48	122.67	141.79
43	62.51	71.40	79.26	87.09	106.58	126.19	145.69
44	64.58	73.62	81.57	89.56	109.42	129.43	149.36
45	66.68	76.24	84.35	92.58	112.99	133.34	153.79
46	68.19	77.36	85.41	93.45	115.12	135.79	156.44
47	69.94	78.87	86.90	94.91	118.05	139.10	160.11
48	71.92	80.45	88.36	96.32	120.91	142.27	163.66
49	73.97	82.11	89.99	97.83	124.08	145.94	167.73
50	76.17	84.02	91.87	99.63	127.62	150.02	172.34
51	78.14	85.81	93.53	101.33	131.05	153.80	176.67
52	80.58	87.40	95.07	102.79	134.20	157.49	180.75
53	82.92	89.57	97.17	104.81	138.30	162.18	186.04
54	85.41	91.93	99.53	107.15	142.75	167.26	191.86
55	88.43	94.02	101.57	109.09	146.85	171.97	197.10
56	93.05	98.54	106.20	113.86	154.74	181.12	207.55
57	98.29	103.23	110.98	118.75	163.09	190.77	218.45
58	103.68	108.69	116.54	124.40	172.57	201.68	230.90
59	107.52	113.74	121.72	129.62	181.61	212.12	242.67
60	113.81	119.68	127.70	135.76	191.98	224.14	256.24
61	121.39	126.91	135.05	143.21	204.41	238.42	272.45
62	128.16	134.48	142.73	151.03	217.50	253.42	289.45
63	140.55	146.58	155.08	163.59	236.88	275.50	314.07
64	152.47	158.82	167.46	176.11	256.24	297.37	338.46
65	164.52	172.37	181.13	189.91	277.64	321.50	365.38
66	179.25	187.34	196.63	205.88	298.48	344.78	391.07
67	194.99	204.51	214.28	224.10	322.26	371.33	420.35
68	207.62	218.81	229.03	239.29	341.88	393.16	444.50
69	222.26	234.06	244.78	255.49	362.68	416.32	469.93
70	227.55	241.10	251.88	262.63	370.24	424.05	477.81
71	232.64	248.02	258.79	269.56	377.25	431.07	484.92
72	238.84	254.72	265.46	276.19	383.59	437.27	490.99
73	257.74	275.03	286.32	297.55	410.02	466.29	522.50
74	278.40	297.39	309.18	320.97	438.88	497.85	556.81
75	306.22	328.57	341.58	354.57	484.44	549.33	614.25
76	333.91	358.97	372.69	386.41	523.62	592.21	660.80
77	365.64	388.33	402.70	417.07	560.88	632.81	704.70
78	396.90	419.54	434.59	449.67	600.23	675.48	750.75
79	429.65	452.31	468.12	483.89	641.83	720.78	799.74
80	460.08	486.02	502.57	519.12	684.69	767.41	850.21
81	491.06	520.83	538.14	555.45	728.46	814.98	901.52
82	525.97	555.93	573.94	591.98	772.20	862.32	952.45
83	566.49	601.70	620.76	639.81	830.38	925.65	1,020.94
84	612.74	644.04	664.07	684.09	884.25	984.32	1,084.36
85	688.33	729.41	752.27	775.18	1,003.88	1,118.21	1,232.55
86	741.61	783.14	806.91	830.74	1,068.84	1,187.87	1,306.93
87	789.20	837.36	862.01	886.69	1,133.28	1,256.61	1,379.91
88	842.86	891.23	916.64	942.03	1,196.13	1,323.17	1,450.23
89	896.11	944.57	970.68	996.79	1,257.82	1,388.39	1,518.90
90	948.14	996.59	1,023.37	1,050.12	1,317.84	1,451.69	1,585.51
91	993.50	1,050.83	1,078.40	1,105.97	1,381.35	1,519.07	1,656.79
92	1,033.17	1,090.95	1,119.07	1,147.16	1,428.19	1,568.70	1,709.19
93	1,069.71	1,139.05	1,168.32	1,197.59	1,490.22	1,636.51	1,782.86
94	1,111.68	1,172.76	1,202.69	1,232.59	1,532.02	1,681.74	1,831.45
95	1,142.97	1,215.74	1,246.65	1,277.54	1,586.50	1,740.97	1,895.42
96	1,172.91	1,246.83	1,278.33	1,309.83	1,624.76	1,782.26	1,939.74
97	1,211.51	1,286.36	1,318.41	1,350.44	1,670.87	1,831.07	1,991.28
98	1,239.01	1,314.29	1,346.69	1,379.10	1,703.20	1,865.22	2,027.26
99	1,275.44	1,352.31	1,385.43	1,418.63	1,750.10	1,915.85	2,081.58
100	1,294.54	1,384.44	1,418.26	1,452.10	1,790.31	1,959.43	2,128.51

UNUM LIFE INSURANCE COMPANY OF AMERICA

Individual Long-Term Care

LTC99, 1999 Rate Series

**Table 30**

Benefit Period	<b>Lifetime</b>
Inflation	<b>5% Compound No Cap</b>

NH = Nursing Home
PHC = Professional Home Care
THC = Total Home Care

Issue Age	NH Only	NH + 60% PHC	NH + 80% PHC	NH + 100% PHC	NH + 60% THC	NH + 80% THC	NH + 100% THC
18-30	62.05	76.25	86.74	97.28	123.59	149.85	176.12
31	62.05	76.25	86.74	97.28	123.59	149.85	176.12
32	62.05	76.25	86.74	97.28	123.59	149.85	176.12
33	62.05	76.25	86.74	97.28	123.59	149.85	176.12
34	63.11	78.00	88.67	99.38	126.09	152.68	179.38
35	64.61	79.62	90.37	101.21	128.16	155.11	182.06
36	65.76	80.97	91.90	102.75	130.00	157.21	184.43
37	66.87	82.54	93.56	104.58	132.14	159.66	187.20
38	68.14	84.41	95.61	106.72	134.71	162.61	190.56
39	69.59	86.15	97.42	108.73	137.11	165.40	193.68
40	70.95	88.10	99.60	111.11	139.84	168.52	197.31
41	73.08	90.63	102.36	114.10	143.45	172.70	202.01
42	75.47	93.51	105.51	117.55	147.45	177.43	207.44
43	77.68	96.53	108.78	121.03	151.74	182.45	213.17
44	80.15	99.32	111.83	124.40	155.74	187.09	218.45
45	82.51	102.66	115.55	128.38	160.59	192.80	224.96
46	84.34	103.90	116.61	129.32	163.63	196.25	228.90
47	86.27	105.74	118.40	131.09	167.71	200.97	234.26
48	88.67	107.48	120.06	132.56	171.59	205.50	239.47
49	90.94	109.41	121.89	134.35	175.98	210.66	245.37
50	93.45	111.66	124.09	136.54	180.87	216.42	251.92
51	95.72	113.62	126.00	138.30	185.54	221.81	258.11
52	98.54	115.43	127.62	139.88	189.86	226.96	263.96
53	101.21	117.87	130.05	142.25	195.49	233.56	271.63
54	104.15	120.59	132.71	144.83	201.58	240.71	279.86
55	107.63	122.97	135.02	147.03	207.14	247.25	287.39
56	113.01	128.41	140.55	152.78	218.10	260.15	302.28
57	119.06	134.01	146.40	158.75	229.42	273.64	317.80
58	125.35	140.44	153.04	165.62	242.44	289.02	335.61
59	129.58	146.44	159.12	171.79	254.72	303.50	352.25
60	136.79	153.40	166.26	179.06	268.91	320.22	371.53
61	145.53	161.95	174.94	188.04	285.89	340.24	394.58
62	153.37	170.94	184.15	197.31	303.70	361.18	418.64
63	167.71	185.39	198.97	212.57	330.10	391.96	453.81
64	181.45	199.78	213.66	227.59	356.39	422.45	488.53
65	195.31	215.78	229.91	244.06	385.37	456.06	526.71
66	212.63	234.19	249.15	264.13	413.99	488.85	563.77
67	231.00	255.19	271.17	287.09	446.42	526.12	605.84
68	245.71	272.68	289.35	306.06	473.18	556.75	640.32
69	262.68	291.23	308.74	326.30	501.40	588.94	676.53
70	268.73	299.50	317.13	334.80	511.09	599.26	687.39
71	274.42	307.62	325.28	342.98	520.03	608.54	697.10
72	281.40	315.37	333.05	350.80	528.00	616.60	705.19
73	303.33	339.89	358.50	377.17	563.46	656.62	749.76
74	327.23	366.79	386.41	405.97	602.04	700.02	798.10
75	359.59	404.83	426.38	447.96	663.57	771.40	879.23
76	391.88	441.80	464.73	487.68	717.14	831.84	946.57
77	428.71	477.31	501.52	525.71	767.63	888.61	1,009.61
78	464.92	514.99	540.43	565.91	820.60	947.96	1,075.33
79	502.68	554.22	581.03	607.85	876.10	1,010.22	1,144.33
80	537.36	594.29	622.45	650.63	932.44	1,073.35	1,214.28
81	572.53	635.24	664.75	694.26	989.26	1,136.78	1,284.30
82	612.02	676.22	706.97	737.74	1,045.16	1,198.89	1,352.62
83	657.65	729.57	762.04	794.53	1,119.28	1,281.68	1,444.04
84	709.40	778.13	812.15	846.12	1,186.11	1,356.10	1,526.09
85	794.53	878.07	916.53	954.97	1,339.43	1,531.65	1,723.89
86	855.92	942.30	982.56	1,022.85	1,425.70	1,627.14	1,828.57
87	910.89	1,007.06	1,049.07	1,091.11	1,511.20	1,721.25	1,931.29
88	972.77	1,071.36	1,114.94	1,158.54	1,594.37	1,812.27	2,030.21
89	1,034.19	1,134.98	1,180.05	1,225.14	1,675.95	1,901.37	2,126.77
90	1,094.21	1,196.96	1,243.48	1,290.01	1,755.12	1,987.68	2,220.25
91	1,146.41	1,261.63	1,309.70	1,357.84	1,838.92	2,079.46	2,320.04
92	1,192.06	1,309.29	1,358.59	1,407.83	1,900.52	2,146.85	2,393.18
93	1,234.11	1,366.76	1,418.08	1,469.40	1,982.56	2,239.17	2,495.78
94	1,282.20	1,406.72	1,459.26	1,511.84	2,037.42	2,300.20	2,562.97
95	1,317.90	1,457.73	1,511.96	1,566.22	2,108.72	2,379.95	2,651.21
96	1,351.78	1,494.08	1,549.38	1,604.69	2,157.92	2,434.56	2,711.18
97	1,395.28	1,539.89	1,596.25	1,652.63	2,216.29	2,498.12	2,779.99
98	1,425.37	1,571.11	1,628.09	1,685.11	2,255.06	2,539.99	2,824.99
99	1,464.69	1,613.16	1,671.30	1,729.42	2,310.80	2,601.42	2,892.08
100	1,482.46	1,646.04	1,704.97	1,763.94	2,353.29	2,647.97	2,942.67

**SERFF Tracking #:** UNUM-130441640      **State Tracking #:**      **Company Tracking #:** 2014 OPAL ILTC RATE INITIATIVE  
PHASE II ...

**State:** Pennsylvania      **Filing Company:** Unum Life Insurance Company of America  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Individual Long Term Care  
**Project Name/Number:** /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	OPAL ILTC Cover Letter Phase II.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



February 10, 2016

Re: Unum Life Insurance Company of America  
Individual Long Term Care  
NAIC #565-68195 FEIN #62-0331200  
Policy Form Series: LTC94, LTC94Q, NH5092 et al, LTC99, LTC99Q

Dear Commissioner:

The purpose of this letter and the attached actuarial memorandum is to request a rate increase for the inforce business sold under the Unum individual 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. Importantly, the attached materials also outline options we have developed for the policyholder that will allow them to keep their accrued benefit and avoid the rate increase based on electing a decrease in their future rate of benefit accrual.

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

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

Unum is requesting the approval of an average premium rate increase, across all insureds, of 63% on the base rates associated with the policy forms listed above. The actual rate increase request varies by inflation coverage. The company is requesting a 3-tiered increase of 24.8% per year for 3 consecutive years on 5% compound inflation coverage and a 3-tiered increase of 17.7% per year for 3 consecutive years on 5% simple inflation coverage. This will result in cumulative increases of 94% on compound inflation and 63% on simple inflation coverage.

Any approved premium rate increase will be effective upon the policyholder's next anniversary, subject to at least a 90 day notification to the insured. We anticipate using these new premium rates beginning in October 2016, if approved and if there is sufficient time for implementation and policyholder notification.

The Company recognizes the impact that pricing increases can have on individuals and, therefore, proposes to implement with the following mitigants to provide the best options for our policyholders:

- Only increase rates for policyholders with 5% uncapped inflation coverage
- Provide each individual with an option to eliminate the increase by keeping their currently accrued (inflated) benefit and reducing their rate of inflation coverage going forward; and

- Provide each individual with materials that clearly outline the option and simplify executing the option by the policyholder.

We believe this approach is consistent with emerging industry best practices and with the NAIC Model Bulletin, which asks for improved policyholder communications regarding the rate increase, mitigation options plus a contingent benefit upon lapse offer. We describe each of these elements in greater detail below.

- First, with respect to rate increase disclosure, the enclosed policyholder letter captures both the current premium and the proposed post-rate increase premium.
- Second, to offset the financial burden of this rate increase request, the Company proposes to offer a new reduced future inflation option of 2.9% to all insureds with uncapped inflation coverage in lieu of the rate increase - meaning that the insured's premiums will remain unchanged, with the insured allowed to keep his/her accumulated monthly benefit, that has inflated at 5% annually, up to the effective date of the rate increase and, thereafter receive future inflation increases at 2.9% annually. An endorsement for this change in future inflation growth is included with this filing for your review and approval.

Additional reduced inflation options that are actuarially equivalent at the time of the second and third tier increases can also be developed upon request. Election of a reduced inflation option at the time of the 2<sup>nd</sup> increase would allow the policyholder to avoid the 2<sup>nd</sup> and 3<sup>rd</sup> increases, whereas election of a reduced inflation option at the time of the 3<sup>rd</sup> increase would allow the policyholder to avoid only the 3<sup>rd</sup> increase.

Additional policy change options will be made available to insureds to offset some or all of the premium increase. These additional policy change options will be determined based upon the specific features of a particular customer's policy and what is permissible under the laws of the State.

Typical policy change options available to our customers include: 1) reducing monthly benefit amount; 2) reducing the benefit period available (e.g. from lifetime to a fixed number of years); 3) extending the elimination period; 4) reducing the scope of coverage (e.g. removing or reducing the home care benefit); and 5) contingent non-forfeiture (e.g. eliminate the need for future premium payments, while providing a residual level of benefits equal to the premiums that have been paid to date).

- Third, 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 CNF141 which was approved by your department on May 22, 2015 under SERFF Tracking Number UNUM-129950704.

The proposed rate increase would only be applicable to insureds with uncapped 5% inflation coverage. 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.

<b>Inflation Type</b>	<b>Inflation Cap</b>	<b>Rate Increase</b>	<b>Pennsylvania Insureds</b>
Compound	None	3-tiers of 24.8%	2,772
Simple	None	3-tiers of 17.7%	2,057
Compound	2 x Cap	None	428
Simple	2 x Cap	None	455
No Inflation	NA	None	1,202
Total			6,914

The following average rate increases were previously approved in your state.

Policy Forms Series	1st Increase		2nd Increase		3rd Increase	
	Year	Amount	Year	Amount	Year	Amount
LTC94, LTC94Q, LTC94FQ	2006	30.0%	2011	14.6%	2014	20%
LTC5192, LTC5392, LTC5592, LTC99, LTC99Q	2011	14.6%	2014	20%	NA	NA

If the full amount of rate increase requested is approved, no additional rate increases are anticipated in the immediate future, if experience emerges as expected. However, if an amount less than the full increase is approved, the Company anticipates that additional rate increase filings will be necessary in the relatively near future. The exact timing of when an additional filing will be made and the amount that will be requested will be determined by the specific facts of these policy form series, the Company's experience and applicable laws and regulations.

The following items are included in this submission:

- Cover letter
- Actuarial memorandums (Confidential, Redacted)
- Supporting Loss Ratio Exhibits 1-2
- Nationwide filing and approval status, Exhibit 3
- Sample policyholder letter, change request form and FAQ
- New base rate schedules reflecting the requested increase for each of the 3 tiers;  
and
- Endorsements for future inflation options at 2.9%

The Company believes the information provided in sections 5 and 17 of the actuarial memorandum labeled "confidential" should remain confidential from competitive use with respect to the level of actual-to-expected experience provided and the new inflation offer being proposed. The Company also requests that the loss ratio views that are provided in Section 19 of the document labeled "confidential", beyond those required by the state of Pennsylvania, remain confidential since these financial measures can easily be misinterpreted and misunderstood, leading to miscommunications about the financial strength of the block of business and the Company by the general public and our competitors. The attached "confidential" actuarial memorandum has these sections highlighted and the "redacted" version has them removed.

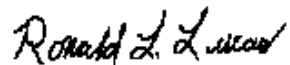
We respectfully request non-disclosure of this information if your Department grants it.

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

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

Thank you for your time and consideration of this filing.

Sincerely,

A handwritten signature in black ink that reads "Ronald L. Lucas". The signature is written in a cursive style with a large initial 'R'.

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



Policy Form	Name	Originally Issued	Closed to New Business
NH5092 et al	Nursing Home Policy	1993	1995
NH94	Nursing Home Policy	1995	2004
NH94Q	Nursing Home Policy	1998	2004
LTC94	Long-Term Care Policy	1995	2004
LTC94Q	Long-Term Care Policy	1997	2004
LTC99	Long-Term Care Policy	1999	2003
LTC99Q	Long-Term Care Policy	1999	2003

These are individual policy forms providing comprehensive and nursing home only long-term care coverage.

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

## 1. Scope and Purpose of Filing

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

The rate increase applies to the policy forms listed in the table above.

These policy forms were originally priced prior to rate stability under the NAIC model regulation. This filing has being made in accordance to pre-rate stability requirements, consistent with prior rate increase filings.

## 2. Benefit Description

- **Benefits** - Payable when an individual has a loss of two or more Activities of Daily Living (ADLs) and requires the substantial assistance of another person or suffers severe cognitive impairment, and has satisfied the elimination period. The ADLs are bathing, dressing transference, toileting, continence and eating.
- **Facility Coverage** - Provides a benefit which will be paid when an individual is in a Nursing Facility. A benefit will also be payable for services in an Assisted Living Facility. For the policy form series LTC99, the Assisted Living Facility is paid at the same level as Nursing Facility. For the other policy forms, the Assisted Living Benefit Amount will be the greater of 60% of the Nursing Home Benefit Amount or the Home Care Benefit Amount (if a Home Care option is chosen).
- **Home Care Benefit** - Provided for individuals who would prefer alternative means of health care, other than a Nursing Home or Assisted Living Facility. This coverage can be purchased when the policy is purchased or at a later date as a rider. The amounts available are 50%, 75%, or 100% of the Nursing Home benefit amount. A Professional and Community Home Care Benefit and a Total Care Benefit are available.

- **Waiver of Premium** – After the elimination period has been satisfied, premium payments will be waived during any period for which benefits are payable.
- **Rehabilitation and Alternative Care Plans** – While an individual is disabled and receiving a benefit, an alternate care plan is available to help the individual regain the functional ability to independently perform the ADLs. The services/equipment must be medically necessary and appropriate for the insured's disability.
- **Bed Reservation** – When an individual is receiving benefits and his/her stay in a Nursing Facility or Assisted Living Facility is interrupted due to hospitalization, the benefit will cover any charges made to reserve the Nursing Facility or Assisted Living Facility accommodations

### **3. Renewability**

This policy is guaranteed renewable for life.

### **4. Applicability**

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base rates of the policy.

### **5. Actuarial Assumptions**

As part of our inforce management of the Company's LTC business, experience is monitored regularly and studies continue to be expanded and enhanced. The A/E's provided below are based upon extensive experience studies completed in 2014.

The ILTC LTC policy forms, subject to this rate increase request, were priced in early to mid 1990s, at a time when insured LTC experience was very limited.

The sections below illustrate how our original pricing and projection assumptions compare to actual experience for key risk assumptions.

#### **Expenses**

Expenses have not been explicitly projected and are not part of the rate increase justification.

### **6. Trend Assumptions**

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

### **7. Marketing Method**

These policies were marketed through Unum's own wholesale field force who called on agents and brokers. Some brokers with whom Unum has special marketing agreements did not use the services of Unum's wholesale field force or used them on a limited basis. Alternate distribution channels were also used as opportunities arose.

These policy forms are no longer marketed.

**8. Underwriting Description**

This product was subject to medical underwriting.

For multi-life business, modified Medical Underwriting was available to active employees of an employer group where the employer group and the plan offered by the employer group met specified risk characteristics (e.g., minimum participation requirements, employer funding that ensures 100% participation of all active employees).

**9. Premium Classes**

Premium rates vary by issue age, plan design (level of coverage, benefit period, inflation option, elimination period, non-forfeiture and accelerated payment options, restoration of benefits, and survivorship waiver), and benefit amount.

**10. Premium Modes**

Available premium modes include annual, semi-annual, quarterly and monthly. Factor adjustments for modes other than annual are unchanged from the initial rate filing.

**11. Issue Age Range**

The issue ages are age 18 to 100.

**12. Area Factors**

Area factors are not used for this product.

**13. Average Annual Premium**

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

	Nationwide		Pennsylvania	
	before the rate increase	after the rate increase	before the rate increase	after the rate increase
Total	1,935	3,161	1,915	3,128

#### 14. Number of Policyholders

The table below summarizes, as of 09/30/2015, the number of policies inforce and the annualized premium that will be affected by this rate increase in your state.

	Number of Policies	Annualized Premium
Pennsylvania	6,914	12,747,369
Nationwide	112,142	199,641,911

#### 15. Distribution of Business

The table below summarizes, as of 09/30/2015, the distribution of insureds by several characteristics.

This information below is based on national inforce business.

Issue Age	%	Inflation Type	%	Elimination Period	%	Benefit Period	%
<40	3.9%	Compound	50.0%	20	0.2%	2	3.6%
40-44	4.4%	None	32.5%	30	12.3%	3	19.8%
45-49	8.3%	Simple	17.5%	60	17.9%	4	0.8%
50-54	17.0%			90	65.8%	5	1.0%
55-59	25.3%			180+	3.9%	6	35.1%
60-64	22.5%					10	0.0%
65-69	12.1%					Lifetime	39.8%
70-74	5.1%						
75+	1.5%						

This information below is based on Pennsylvania inforce business.

Issue Age	%	Inflation Type	%	Elimination Period	%	Benefit Period	%
<40	2.6%	Compound	46.3%	20	0.2%	2	3.0%
40-44	2.4%	None	17.4%	30	14.4%	3	21.8%
45-49	6.3%	Simple	36.3%	60	18.4%	4	1.4%
50-54	16.5%			90	62.6%	5	1.1%
55-59	29.8%			180+	4.5%	6	35.6%
60-64	24.7%					Lifetime	37.1%
65-69	12.2%						
70-74	4.3%						
75+	1.2%						

## 16. History of Previous Rate Revisions

The following average rate increases were previously approved in your state.

Policy Forms Series	1st Increase		2nd Increase		3rd Increase	
	Year	Amount	Year	Amount	Year	Amount
LTC94, LTC94Q	2006	30%	2011	14.6%	2014	20%
NH5092 et al, LTC99, LTC99Q	2011	14.6%	2014	20%	NA	NA

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

## 17. Requested Rate Increase

The company is requesting an average rate increase of 63% for policies issued in your state, within the scope of this memorandum.

The rate increase request only applies to uncapped inflation coverage and varies between 5% compound and 5% simple inflation as provided in the table below.

The company is requesting a 3-tiered increase of 24.8% per year for 3 consecutive years on policies with 5% compound inflation coverage and a 3-tiered increase of 17.7% per year for 3 consecutive years on 5% simple inflation coverage. This will result in cumulative increases of 94% on compound inflation and 63% on simple inflation coverage.

Please see the table below for a distribution of insureds by inflation type and the requested rate increase amount. Please note that 30% of insureds are being excluded from the rate increase request.

Inflation Type	Inflation Cap	Rate Increase	Nationwide Insureds	Pennsylvania Insureds
Compound	None	3-tiers of 24.8%	51,310	2,772
Simple	None	3-tiers of 17.7%	28,533	2,057
Compound	2 x Cap	None	4,739	428
Simple	2 x Cap	None	7,938	455
No Inflation	NA	None	19,622	1,202
Total			112,142	6,914

Please see the following section for information proposed policyholder options in lieu of the proposed rate increase.

## 18. New Inflation Option

## 19. Reserves

Active life reserves have not been used in this rate increase demonstration. Statutory claim reserves as of 09/30/2015 have been discounted to the date of incurrals of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 09/30/2015 have also been allocated to the expected calendar year of incurrals and included in historical incurred claims and runoff in the projected experience.

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

Nationwide historical and projected experience, for these policy forms, with and without the proposed rate increase is provided in Exhibit 1. State specific experience is provided in Exhibit 2.

Historical results reflect earned premium by calendar year with claims captured by incurral year. That is, incurred claims for a calendar represent all payments through September 30, 2015 for a claim incurred in a particular calendar year plus any claim reserve held as of September 30, 2015. Incurred claims also include IBNR held as of September 30, 2015.

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

The discount rate used to accumulate past experience and for discounting future experience is 4.51%, consistent with the average statutory valuation rate for contract reserves on these policy forms.

Projected lifetime experience assuming the requested rate increase is implemented is shown in the table below and demonstrates that the lifetime loss ratio exceeds the minimum loss ratio of your state. See Exhibit 1 for more details. Premiums have been adjusted to Pennsylvania rate levels in the calculations supporting the two tables below.

	Expected Incurred Lifetime Loss Ratios	
	Nationwide	
	Before Rate Increase	After Proposed Rate Increase
Historical	54%	54%
Future	400%	260%
Lifetime	160%	137%

## 21. Proposed Effective Date

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

## 22. Similar Forms

There are no similar forms currently marketed by the company.

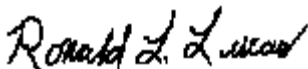
## 23. Actuarial Certification

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

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

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

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



Ronald (Jake) Lucas, F.S.A., M.A.A.A.  
Vice President, Closed Block Pricing Actuary  
February 2016

Unum Group  
2211 Congress St.  
Portland, ME 04122  
Ph: 207-575-3895  
Email: rluca@Unum.com