Unum Life Insurance Company of America
2211 Congress Street
Portland, Maine 04122

Group Long Term Care Insurance
Potential Rate Increase Disclosure Form

Important Notice: Your long term care insurance company **may** increase the premium for your certificate **every year**. You have certain rights and it's important that you understand them before you buy long-term care insurance. Please read this information and be sure you understand it before you buy coverage.

This policy is guaranteed renewable. Companies can increase the premiums for guaranteed renewable policies in the future. The company **cannot** increase your premiums because **you are** older or **your** health declines. It can increase premiums based on the experience of all individuals with a certificate like yours.

1. What Is Your Premium?

The agent/company has quoted you a premium of [$______] for this policy. This is not a final premium. The premium might change during the underwriting process or if you choose different benefits. The premium you'll be required to pay for your certificate will be shown on the schedule page of and will be attached to your certificate.

2. How Will I know If My Premium Is Changing?

The company will send you a notice. The notice will include the new premium and when you will start paying it. It also will give you ways you could avoid paying a higher premium. One likely choice will be to keep your insurance coverage, but with fewer or lower benefits than you bought. Another choice may be to stop paying premiums and have "paid-up" coverage with fewer or lower benefits than the coverage you bought. You may have other choices.

*Contingent Nonforfeiture

If the premium rate for the group policy under which your certificate is written goes up in the future and the policy does not include nonforfeiture as a standard provision or you didn't buy a nonforfeiture option, you may be eligible for contingent nonforfeiture. Here is how to tell if you are eligible:

You will keep some long-term care insurance coverage, if:

(a) Your premium after the increase exceeds your original premium by the percentage shown (or more) in the following table; and
(b) You lapse (not pay more premiums) within 120 days of the increase;

The amount of coverage (i.e. new lifetime maximum benefit amount) you will keep will equal the total amount of premiums you have paid since your certificate was first issued. If you have already received benefits under the group policy, so that the remaining maximum benefit amount is less than the total amount of premiums you have paid, the amount of coverage will be that remaining amount.

Except for this reduced lifetime maximum benefit amount, all other policy benefits will remain at the levels attained at the time of the lapse and will not increase thereafter.

Should you choose this contingent nonforfeiture option, your coverage, with this reduced maximum benefit amount will be considered "paid up" with no further premiums due.

Example:

- You bought this coverage at age 65 and paid the $1,000 annual premium for 10 years, so you have paid a total of $10,000 in premium.
- In the eleventh year, you receive a rate increase of 50%, or $500 for a new annual premium of $1,500, and you decide to lapse your coverage (not pay any more premiums).
- Your paid-up benefits are $10,000 (provided you have at least $10,000 of benefits remaining under your coverage).

Contingent Nonforfeiture

Cumulative Premium Increase over Initial Premium that qualifies for Contingent Nonforfeiture.

Percentage increase is cumulative from date of original issue. It does NOT represent a one-time increase.

Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
29 and under	200%	72	36%
30-34	190%	73	34%
35-39	170%	74	32%
40-44	150%	75	30%
45-49	130%	76	28%
50-54	110%	77	26%
55-59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%
64	54%	83	17%
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90 and over	10%

If your coverage includes a 5 – Year; 10 – Year; To Age 65; or The Greater of 10 Years or to Age 65 Accelerated Payment Option provision, in addition to the contingent nonforfeiture benefits described above, the following reduced "paid-up" contingent nonforfeiture benefit is an option even if you selected a nonforfeiture benefit when you purchased your coverage. If both the reduced "paid-up" benefit AND the contingent benefit described above are triggered by the same rate increase, you can choose either of the two benefits.

You are eligible for the reduced "paid-up" contingent nonforfeiture benefit when all three conditions shown below are met:

1. The premium you are required to pay after the rate increase exceeds your original premium by the same percentage or more shown in the chart below:

   TRIGGERS FOR A SUBSTANTIAL PREMIUM INCREASE -

Issue Age	Percent Increase Over Initial Premium
Under 65	50%
65 – 80	30%
Over 80	10%

2. You stop paying your premiums within 120 days of when the premium increase took effect; AND

3. The ratio of the number of months you already paid premiums is 40% or more than the number of months you originally agreed to pay.

If you exercise this option, your coverage will be converted to a reduced "paid-up" status. This means there will be no additional premiums required. Your benefits will change in the following ways:

(a) The total lifetime amount of benefits your reduced "paid-up" coverage will provide can be determined by multiplying 90% of the lifetime benefit amount at the time the coverage becomes "paid-up" by the ratio of the number of months you already paid premiums to the number of months you agreed to pay them.
(b) The monthly benefit amounts you purchased will also be adjusted by the same ration.

If you purchased lifetime benefits, only the monthly benefit amounts you purchased will be adjusted by the applicable ration.

Example:

- You bought the coverage at age 65 with an annual premium payable for 10 years.

- In the sixth (6^{th}) year, you receive a rate increase of 35% and you decided to stop paying premiums.

- Because you have already paid 50% of your total premium payments and that is more than the 40% ratio, your "paid-up" coverage benefits are .45 (.90 times .50) times the total benefit amount that was in effect when you stopped paying your premiums. If you purchased inflation protection, it will not continue to apply to benefits in the reduced "paid-up" coverage.