

Unum B.LTC and GLTC95 Re-pricing – State Filing/Implementation Grid

State	Phase II Filing			Phase III Filing			Phase IV Filing			Phase V Filing		
	Filing Status/Increase Permitted	First Plan Anniversary Dates Impacted	Increase Type	Filing Status/Increase Permitted	First Plan Anniversary Dates Impacted	Increase Type	Filing Status/Increase Permitted	First Plan Anniversary Dates Impacted	Increase Type	Filing Status/Increase Permitted	First Plan Anniversary Dates Impacted	Increase Type
AK	N/A			N/A			N/A					
AL	20%	6/1/2017	Flat %	20%	6/1/2018	Flat %	Not filed					
AR	Disapproved			25%	9/1/2017	Flat %	Disapproved					
AZ	N/A			N/A			N/A					
CA	Not filed			Variable*	2/1/2020	Flat %						
CO	20%	9/1/2015	Flat %	24.5%, 24.5%	4/1/2017	2-Tiers	Not filed					
CT	Disapproved			10%, 10%, 10%	1/1/2018	3-Tiers	Not filed					
DC	10%	6/1/2015	Flat %	10%	4/1/2017	Flat %	10%	4/1/2018	Flat %	10%	TBD	Flat %
DE	25%	4/1/2017	Flat %	Not filed			25%	TBD	Flat %			
FL	Disapproved			18.6%, 18.6%, 18.6%*	4/1/2018	3-Tiers	Not filed					
GA	9.9%	6/1/2015	Flat %	9%	4/1/2017	Flat %	15%	6/1/2018	Flat %	12%	4/1/2020	Flat %
HI				20.6%, 20.6%, 20.6%*	1/1/2019	3-Tiers	Not filed					
IA	17%	9/1/2015	Flat %	17%, 7%	6/1/2017	2-Tiers	17%	4/1/2020	Flat %			
ID	10%	6/1/2017	Flat %	20%, 20%	8/1/2018	2-Tiers	Not filed					
IL	N/A			N/A			N/A					
IN	Disapproved			Disapproved			Disapproved					
KS	53.3%	9/1/2015	Flat %	Not filed			Not filed					
KY	Not filed			21%	9/1/2017	Flat %	Not filed					
LA	25%	4/1/2017	Flat %	20%	1/1/2019	Flat %	Not filed					
MA	N/A			N/A			N/A					
MD	15%	1/1/2017	Flat %	15%	1/1/2018	Flat %	5.2%	6/1/2019	Flat %			
ME	N/A			N/A			N/A					
MI	N/A			N/A			N/A					
MN	Disapproved			Not filed			15%, 15%, 15%, 15%	8/1/2018	4-Tiers			
MO	N/A			N/A			N/A					
MS	25%	9/1/2015	Flat %	14%	6/1/2017	Flat %	Not filed					
MT	Disapproved			Disapproved			Disapproved					
NC	Disapproved			30%	4/1/2018	Flat %	Not filed					
ND	15%	6/1/2016	Flat %	15%	9/1/2017	Flat %	15%	6/1/2019	Flat %	15%	TBD	Flat %
NE	23.4%	6/1/2016	Flat %	17% or 25%*	4/1/2018	2-Tiers	Not filed					
NH	50% or 10%*	9/1/2017	Flat %	Not filed			Not filed					
NJ	N/A			N/A			N/A					
NM	Disapproved			5%	9/1/2017	Flat %	7%	9/1/2018	Flat %	7%	4/1/2020	Flat %
NV	19.9%, 19.9%, 19.9%	1/1/2016	3-Tiers	N/A			N/A					
NY	5%	9/1/2015	Flat %	10%	6/1/2019	Flat %	Not filed					

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OH	15%	1/1/2017	Flat %	15%	1/1/2018	Flat %	15%	1/1/2019	Flat %	15%	4/1/2020	Flat %
OK	25%	6/1/2015	Flat %	10%	9/1/2017	Flat %	10%	9/1/2018	Flat %	10%	TBD	Flat %
OR	20%, 20%	3/1/2016	2-Tiers	16%	3/1/2018	Flat %	Not filed					
PA	N/A			N/A			N/A					
RI	N/A			N/A			N/A					
SC	20%	1/1/2016	Flat %	20%	9/1/2017	Flat %	15%	9/1/2018	Flat %			
SD	N/A			N/A			N/A					
TN	N/A			N/A			N/A					
TX	Disapproved			75%	1/1/2018	Flat %	N/A					
UT	N/A			N/A			N/A					
VA	N/A			N/A			N/A			2-Tiers		
VT	Disapproved			40.5%, 40.5%	5/1/2023		Not filed					
WA	25%	6/1/2015	Flat %	20%	6/1/2017	Flat %	Not filed					
WI	N/A			N/A			N/A					
WV	N/A			N/A			N/A					
WY	N/A			N/A			N/A					

Note: The implementation of Phase I was completed in September 2017.

Date as of 07/2022

Filing Status Descriptions

“Disapproved” means our request for a rate increase has been denied by the state insurance department.

“Pending” means Unum has filed a request for a rate increase with the state insurance department, but Unum has not yet been

“Not filed” means no filing was submitted for applicable phase as of the date of this document.

“N/A” means no filing was necessary

See next page for state variations and tiered increase anniversary schedules

***State Specific Variable**

- CA** Phase III increase varies by coverage. Specifically: policies with compound uncapped inflation and/or lifetime duration will receive an 80% increase. Policies without compound uncapped inflation or lifetime duration will receive a 50% increase if Pre Rate Stability (policy effective dates prior to 7/1/2002) and 20% if Post Rate Stability (policy effective dates 7/1/2002 or later).
- FL** Phase III 3-tiered increase varies by insured's issue age. All participants 70 and under will receive an 18.6% increase. Age 71 to 79 will receive lower scaled increases. Age 80+ will receive no increase. Rate increases will be applied for three consecutive years.
- HI** Phase III 3-tiered increase is only applicable to insureds with inflation. Participants without inflation will not have an increase. Participants with Inflation will receive 3 consecutive years of 20.6%.
- NE** Phase III 2-tiered increase is only applicable to insureds with inflation. Participants without inflation will not have an increase. Participants with Simple Inflation will receive 2 consecutive years of 17%. Participants with Compound Inflation will receive 2 consecutive years of 25%.
- NH** Phase II Increase varies by insured's attained age as of rate increase effective date (50% increase for attained ages 70 and younger; 10% increase for attained ages 71 and older).

Phase II Tiered Anniversary Period

- NV** Anniversaries beginning with 1/1/2016 ending with 12/1/2018 anniversaries
- OR** Anniversaries beginning with 3/1/2016 ending with 2/1/2018 anniversaries

Phase III Tiered Anniversary Period

- CO** Anniversaries beginning with 4/1/2017 ending with 3/1/2019 anniversaries
- CT** Anniversaries beginning with 1/1/2018 ending with 12/1/2020 anniversaries
- FL** Anniversaries beginning with 4/1/2018 ending with 3/1/2021 anniversaries
- HI** Anniversaries beginning with 1/1/2019 ending with 12/1/2021 anniversaries
- IA** Anniversaries beginning with 6/1/2017 ending with 5/1/2019 anniversaries
- ID** Anniversaries beginning with 8/1/2018 ending with 7/1/2020 anniversaries

Phase IV Tiered Anniversary Period

- MN** Anniversaries beginning with 8/1/2018 ending with 7/1/2022 anniversaries