

Unum B.LTC and GLTC95 2019 Re-pricing – State Implementation Grid

State	Phase I									First Plan Anniversary Dates Impacted
	ER Funded				Voluntary Funded					
	Increase Type	Non Inflation	2x Capped Inflation	Uncapped Simple Inflation	Uncapped Compound Inflation	Non Inflation	2X Capped Inflation	Uncapped Simple Inflation	Uncapped Compound Inflation	
AK										
AL	Flat	N/A	N/A	15%	15%	N/A	15%	15%	15%	5/1/2023
AR	Flat	25%	25%	25%	25%	25%	25%	25%	25%	12/1/2021
AZ	Flat	N/A	N/A	67%	95%	N/A	52%	100%	134%	9/1/2020
CA										
CO	Multi-Tier									
CT	Flat	N/A	N/A	11.4%, 11.4%	18.2%, 18.2%, 18.2%	N/A	17%	18.3%, 18.3%,	22.8%, 22.8%, 22.8%	12/1/2023
DC	3-Tiers	N/A	N/A	11.7%, 11.7%, 11.7%	11.7%, 11.7%, 11.7%	N/A	11.7%, 11.7%, 11.7%	11.7%, 11.7%, 11.7%	11.7%, 11.7%, 11.7%	12/1/2020
DE	Flat	10%	10%	10%	10%	10%	10%	10%	10%	8/1/2021
FL										
GA	Flat	N/A	N/A	12%	12%	N/A	12%	12%	12%	8/1/2021
HI										
IA	2-Tiers	N/A	N/A	17.9%, 10%	17.9%, 10%	N/A	17.9%, 10%	17.9%, 10%	17.9%, 10%	12/1/2021
ID	3-Tiers	N/A	N/A	7.7%, 7.7%, 7.7%	14.5%, 14.5%, 14.5%	N/A	4.8%, 4.8%, 4.8%	11.9%, 11.9%, 11.9%	14.5%, 14.5%, 14.5%	5/1/2023
IL	3-Tiers	N/A	N/A	20.4%, 20.4%, 20.4%	27.1%, 27.1%, 27.1%	N/A	16.4%, 16.4%, 16.4%	28.8%, 28.8%, 28.8%	35.9%, 35.9%, 35.9%	8/1/2022
Pre RS*	3-Tiers	N/A	N/A	13.5%, 13.5%, 13.5%	27.1%, 27.1%, 27.1%	N/A	11.9%, 11.9%, 11.9%	28%, 28%, 28%	35.9%, 35.9%, 35.9%	
Post RS*	3-Tiers	N/A	N/A							
IN										
KS	Flat	N/A	N/A	62.7%	68.8%	N/A	57.3%	62.8%	78.5%	8/1/2022
KY										
LA										
MA	Flat %	N/A	N/A	67%	95%	N/A	52%	100%	134%	6/1/2020
MD	2-Tiers/Flat	6.8%	N/A	N/A	12%, 12%	6.8%	5%, 5%	N/A	9%, 9%	5/1/2021
ME	Multi-Tier/Flat									
Pre RS*	Flat	N/A	N/A	13.3%	13.6%, 13.3%, 13.3%	N/A	N/A	9.8%, 9.8%	21.6%, 21.6%, 21.6%	5/1/2021
Post RS*	3-Tiers	N/A	N/A	14.3%, 14.3%, 14.3%	25.7%, 25.7%, 25.7%	N/A	13%, 13%, 13%	26.7%, 26.7%, 26.7%	33.6%, 33.6%, 33.6%	
MI	Flat %	N/A	N/A	67%	95%	N/A	52%	100%	134%	6/1/2020
MN										
MO	3-Tiers	N/A	N/A	17.4%, 17.4%, 17.4%	23.8%, 23.8%, 23.8%	N/A	14.2%, 14.2%, 14.2%	25%, 25%, 25%	31.9%, 31.9%, 31.9%	8/1/2021
Pre RS*	3-Tiers	N/A	N/A	10.3%, 10.3%, 10.3%	23.8%, 23.8%, 23.8%	N/A	8.7%, 8.7%, 8.7%	25%, 25%, 25%	31.9%, 31.9%, 31.9%	8/1/2021
Post RS*	3-Tiers	N/A	N/A							
MS	Flat	N/A	N/A	12%	12%	N/A	12%	12%	25%	12/1/2022
MT	Flat	N/A	N/A	16.9%	51.4%	N/A	N/A	35.4%	83.4%	2/1/2021
NC	Multi-Tiered	N/A	N/A	25%, 25%, 12%	25%, 25%, 25%, 25%	N/A	25%, 25%, 2.4%	25%, 25%, 25%	25%, 25%, 25%, 25%, 12.6%	12/1/2022
ND	2-Tiers	N/A	N/A	15%, 15%	15%, 15%	N/A	15%, 15%	15%, 15%	15%, 15%	5/1/2022
NE	Fat	N/A	N/A	50.2%	53.9%	N/A	Smpl: 36.9%; Cmpnd 20%	80.2%	84.7%	8/1/2022
NH*	Variable	~11.8%	~11.8%	~39.4%	~49.1%	~11.8%	~45.8%	~46.9%	~46.9%	8/1/2023
NJ	Flat	N/A	N/A	97%	130%	N/A	52%	97%	130%	6/1/2020
NM	Flat	15%	15%	15%	15%	15%	15%	15%	15%	8/1/2022
NV	Multi-Tiered	N/A	N/A	25.7%, 25.7%, 25.7%	24.2%, 24.2%, 24.2%	N/A	19.9%, 19.9%	25.5%, 25.5%, 25.5%	24.9%, 24.9%, 24.9%, 24.9%	2/1/2021
NY	Flat	5%	5%	5%	5%	5%	5%	5%	5%	5/1/2022
OH	Flat	15%	15%	15%	15%	N/A	15%	15%	15%	8/1/2021
OK	2-Tiers	N/A	N/A	15%, 15%	15%, 15%	N/A	15%, 15%	15%, 15%	15%, 15%	8/1/2021
OR										
PA	Flat/2-Tiers	N/A	N/A	13%	20%	N/A	N/A	N/A	20%, 18%	2/1/2021
RI	Flat	N/A	N/A	67%	95%	N/A	52%	100%	100%	12/1/2023
SC	Flat	N/A	N/A	20%	20%	N/A	20%	20%	20%	8/1/2022
SD	Flat	N/A	N/A	67%	95%	N/A	52%	100%	134%	9/1/2020
TN	2-Tiers/Flat	N/A	N/A	18.3%, 18.3%	25.3%, 25.3%	N/A	37%, N/A	25.3%, 25.3%	25.3%, 25.3%	5/1/2021
TX	2-Tiers	N/A	N/A	28.1%, 23.3%	28.1%, 23.3%	N/A	28.1%, 23.3%	28.1%, 23.3%	28.1%, 23.3%	8/1/2022
UT	Flat	N/A	N/A	67.7%	95%	N/A	52%	100%	128.5%	5/1/2021
VA										
VT	2-tiered	40.5%, 40.5%	40.5%, 40.5%	40.5%, 40.5%	40.5%, 40.5%	40.5%, 40.5%	40.5%, 40.5%	40.5%, 40.5%	40.5%, 40.5%	5/1/2023
WA	Flat	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%	21.7%	12/1/2022
WI	Flat	N/A	N/A	67%	95%	N/A	52%	100%	134%	9/1/2020
WV	Flat	N/A	N/A	55.6%	82%	N/A	41.9%	86.7%	118.4%	12/1/2022
WY	Multi-Tiered	N/A	N/A	26%, 26%	24.1%, 24.1%, 24.1%	N/A	20.1%, 20.1%	24.5%, 24.5%, 24.5%	32.7%, 32.7%, 32.7%	12/1/2022

As of 2.2023

- ME **Pre Rate Stability (RS): Policies issued prior to **October 1, 2004** will receive rates listed in above grid*
- ME **Post Rate Stability (RS): Policies issued on or after **October 1, 2004** will receive rates listed in above grid*
- MO **Pre Rate Stability (RS): Policies issued prior to **July 1, 2004** will receive rates listed in above grid*
- MO **Post Rate Stability (RS): Policies issued on or after **July 1, 2004** will receive rates listed in above grid*
- NH *Increases and number of increases vary depending on age. The chart represents approximate cumulative increase after all tiers have been implemented*
- NH *10% increase for insureds with an attained age of 90 or older*
- IL **Pre Rate Stability (RS): Policies issued prior to **January 1, 2003** will receive rates listed in above grid*
- IL **Post Rate Stability (RS): Policies issued on or after **January 1, 2003** will receive rates listed in above grid*

Unum B.LTC and GLTC95 2019 Re-pricing – State Implementation Grid

State	Phase II									First Plan Anniversary Dates Impacted
	ER Funded				Voluntary Funded					
	Increase Type	Non Inflation	2x Capped Inflation	Uncapped Simple Inflation	Uncapped Compound Inflation	Non Inflation	2X Capped Inflation	Uncapped Simple Inflation	Uncapped Compound Inflation	
AR	Flat	25%	25%	25%	25%	25%	25%	25%	25%	5/1/2023
CT	3-Tiers	11.7%,11.7%, 11.7%	11.7%,11.7%, 11.7%	N/A	N/A	11.7%,11.7%,11.7%	N/A	N/A	N/A	12/1/2023
DC	Flat	10%	10%	10%	10%	10%	10%	10%	10%	12/1/2023
GA	Flat	N/A	N/A	15%	15%	N/A	15%	15%	15%	12/1/2022
NM										
Pre RS	2-Tiers	24%, 24%	24%, 24%	24%, 24%	24%, 24%	24%, 24%	24%, 24%	24%, 24%	24%, 24%	8/1/2023
NM										
Post RS	2-Tiers	22%, 22%,	22%, 22%,	22%, 22%,	22%, 22%,	22%, 22%,	22%, 22%,	22%, 22%,	22%, 22%,	
NY	Flat	5%	5%	5%	5%	5%	5%	5%	5%	5/1/2023
OK	Flat	5.2%	5.2%	15.0%	15.0%	5.2%	15.0%	15.0%	15.0%	8/1/2023
PA	Flat	N/A	N/A	20%	20%	N/A	20%	20%	20%	12/1/2022
TX	Flat	N/A	N/A	23.3%	23.3%	N/A	N/A	23.3%	23.3%	8/1/2023

As of 2.2023

NM *Pre Rate Stability(RS): Policies issues prior to **January 1, 2004** will receive rates listed in above grid
 *Post Rate Stability (RS): Policies issued on or after **January 1, 2004** will receive rates listed in above grid

State	Phase III									First Plan Anniversary Dates Impacted
	ER Funded				Voluntary Funded					
	Increase Type	Non Inflation	2x Capped Inflation	Uncapped Simple Inflation	Uncapped Compound Inflation	Non Inflation	2X Capped Inflation	Uncapped Simple Inflation	Uncapped Compound Inflation	
GA	Flat	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	12/1/2023

As of 2.2023