

State: Pennsylvania **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: GR-N250, et al
Project Name/Number: 2017 Legacy Rate Increase/

Filing at a Glance

Company: Bankers Life and Casualty Company
 Product Name: GR-N250, et al
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - M.U. (Medically underwritten)
 Date Submitted: 12/29/2017
 SERFF Tr Num: BNLB-131320167
 SERFF Status: Assigned
 State Tr Num: BNLB-131320167
 State Status: Received Review in Progress
 Co Tr Num:

Implementation: On Approval
 Date Requested:
 Author(s): Brian Millsap, Sanja Zehnder, Jody Danna, Christopher Bartley, Jeswin Thomas
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:
 Proposed 35% increase on 1,043 PA policyholders of Bankers Life forms GR-N240, GR-N250, GR-N270, and GR-N280.

State: Pennsylvania **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: GR-N250, et al
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General Information

Project Name: 2017 Legacy Rate Increase
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 35%

Deemer Date:
Submitted By: Jody Danna

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 09/08/2016
Domicile Status Comments: Illinois is our domicile state.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 12/29/2017
State Status Changed: 12/29/2017
Created By: Jody Danna
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

2017 Legacy Block Rate Increase, Policy Form GR-N250, et al

Company and Contact

Filing Contact Information

Sanja Zehnder, Managing Actuary s.zehnder@banklife.com
111 E Wacker Dr 312-396-6051 [Phone]
Suite 2100
Chicago, IL 60601

Filing Company Information

Bankers Life and Casualty CoCode: 61263 State of Domicile: Illinois
Company Group Code: 233 Company Type:
111 East Wacker Drive Group Name: State ID Number:
Chicago, IL 60601 FEIN Number: 36-0770740
(312) 396-6000 ext. [Phone]

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

BNLB-131320167

State Tracking #:

BNLB-131320167

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

GR-N250, et al

Project Name/Number:

2017 Legacy Rate Increase/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

8.000%

Effective Date of Last Rate Revision:

06/27/2012

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

BNLB-128205238

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	35.000%	35.000%	\$891,633	1,043	\$2,547,524	35.000%	35.000%

SERFF Tracking #:

BNLB-131320167

State Tracking #:

BNLB-131320167

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

GR-N250, et al

Project Name/Number:

2017 Legacy Rate Increase/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GR-N240_N250_N270_N280_PA.pdf	GR-N240, GR-N250, GR-N270, GR-N280	Revised	Previous State Filing Number: BNLB-128205238 Percent Rate Change Request: 35	GR-N240_N250_N270_N280_PA.pdf,

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form Series GR-N240

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$25.09	\$28.06	\$32.49	\$36.91	\$41.33	\$44.30	\$45.77	\$48.72	\$53.15
35-39	26.59	29.53	33.96	41.33	45.77	48.72	51.68	54.61	60.51
40-44	29.53	33.96	38.39	45.77	51.68	56.12	59.06	63.49	70.85
45-49	33.96	38.39	45.77	56.12	63.49	69.39	73.83	79.73	87.10
50	36.91	44.30	51.68	63.49	72.33	79.73	84.14	91.53	100.38
51	38.39	45.77	54.61	66.42	75.28	82.67	88.57	95.94	104.81
52	39.86	47.25	56.12	69.39	79.73	87.10	91.53	100.38	109.24
53	42.81	50.20	60.51	73.83	84.14	93.00	98.91	106.29	118.10
54	45.77	53.15	63.49	79.73	90.04	98.91	104.81	115.16	125.48
55	47.25	56.12	67.92	84.14	97.44	106.29	112.19	122.53	134.34
56	50.20	60.51	72.33	90.04	103.34	113.66	121.06	131.38	144.68
57	53.15	63.49	78.23	95.94	110.72	121.06	129.90	140.25	155.01
58	57.59	69.39	84.14	104.81	121.06	132.87	140.25	153.53	168.30
59	62.02	73.83	91.53	113.66	131.38	144.68	153.53	166.81	184.51
60	66.42	81.20	98.91	124.00	143.19	156.49	168.30	183.04	200.76
61	72.33	87.10	107.76	135.82	156.49	171.25	183.04	199.29	218.47
62	78.23	94.47	116.63	147.62	169.78	186.02	199.29	217.00	239.16
63	85.62	103.34	129.90	162.39	187.49	206.67	219.95	240.63	264.25
64	93.00	113.66	143.19	180.12	208.14	228.82	245.06	267.19	292.31
65	101.86	125.48	157.96	199.29	230.29	253.91	270.15	295.25	323.29
66	112.19	138.77	174.21	219.95	255.38	280.49	299.68	327.73	358.72
67	122.53	152.06	191.92	243.58	281.96	310.02	332.15	363.16	397.10
68	137.29	169.78	215.53	274.59	317.39	349.86	374.96	408.90	447.29
69	153.53	190.43	242.10	308.52	357.25	394.15	422.21	462.05	506.35
70	171.25	214.05	271.62	346.92	403.01	444.33	476.82	521.10	571.29
71	191.92	239.16	304.12	389.72	454.68	501.91	537.33	589.01	643.63
72	214.05	267.19	341.00	438.43	510.78	565.39	606.73	665.77	727.77
73	236.19	296.70	377.91	485.67	566.86	627.39	673.15	738.11	804.53
74	261.29	327.73	419.23	538.81	628.88	695.30	746.97	819.30	891.63
75	289.34	363.16	463.53	597.87	696.77	772.07	828.16	909.34	987.59
76	320.33	403.01	513.73	661.34	773.52	856.20	919.68	1,008.26	1,092.41
77	354.29	445.82	568.34	733.67	857.68	950.69	1,020.06	1,118.98	1,210.50
78	391.20	491.58	627.39	810.44	947.74	1,049.59	1,127.82	1,235.58	1,328.60
79	429.57	541.78	693.82	894.60	1,046.63	1,160.30	1,247.39	1,362.56	1,458.50
80	472.39	596.40	766.16	989.08	1,157.35	1,282.82	1,377.29	1,504.26	1,601.68
81	521.10	658.40	844.40	1,092.41	1,278.40	1,418.64	1,523.45	1,660.73	1,759.64
82	572.77	726.30	932.97	1,206.07	1,412.73	1,567.75	1,682.89	1,831.97	1,932.37
83	617.07	782.40	1,005.29	1,302.03	1,523.45	1,688.79	1,808.36	1,957.48	2,048.99
84	664.31	842.93	1,085.02	1,403.88	1,643.02	1,817.23	1,942.71	2,091.79	2,173.00
85	714.48	907.87	1,169.16	1,514.59	1,771.46	1,957.48	2,085.88	2,234.99	2,304.36
86	769.10	978.73	1,260.70	1,634.17	1,910.23	2,106.56	2,240.89	2,387.03	2,443.14
87	828.16	1,055.50	1,359.58	1,762.60	2,059.32	2,267.47	2,407.71	2,549.43	2,590.76
88	891.63	1,136.70	1,465.89	1,901.36	2,220.22	2,441.67	2,586.33	2,723.61	2,748.72
89	959.54	1,225.27	1,581.03	2,050.47	2,394.43	2,629.13	2,778.25	2,911.09	2,914.07

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230D

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

With 5% Equal Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$18.77	\$21.77	\$27.32	\$34.84	\$40.36	\$45.37	\$49.88	\$54.91	\$64.44
35-39	21.24	26.27	33.81	40.36	49.88	54.91	59.92	68.96	79.00
40-44	26.27	31.81	41.34	53.90	63.91	71.41	78.45	87.97	102.53
45-49	33.81	41.34	53.90	69.43	83.98	94.04	101.54	115.59	136.11
50	40.84	49.38	63.91	81.99	99.07	109.61	121.14	135.68	158.71
51	41.34	51.88	66.94	87.02	104.09	116.62	126.67	143.21	168.20
52	43.87	54.38	71.41	92.03	109.61	124.16	135.68	152.73	179.73
53	46.86	57.44	75.00	99.55	119.16	132.19	144.25	164.74	190.81
54	49.88	62.44	81.99	105.61	127.19	142.21	156.25	173.81	203.35
55	54.38	67.45	85.52	113.16	133.75	152.80	166.81	188.36	218.40
56	57.44	71.03	93.09	121.22	143.76	163.36	177.88	201.44	231.98
57	60.44	76.02	97.14	131.27	154.33	173.87	188.96	214.50	249.56
58	63.96	82.07	107.18	140.34	165.91	187.97	206.52	233.10	270.13
59	69.52	89.60	115.74	151.39	181.50	204.09	223.13	251.72	289.81
60	75.07	94.17	124.30	164.97	195.61	220.17	240.24	271.34	313.43
61	81.11	102.24	135.40	177.06	210.20	239.31	259.40	294.96	339.54
62	87.19	110.81	146.43	191.18	228.81	258.40	280.99	319.09	366.67
63	93.75	119.87	157.07	208.31	248.95	279.59	306.17	345.31	397.40
64	102.32	131.49	169.69	224.45	268.17	303.28	330.88	374.53	433.09
65	111.39	141.59	182.82	243.15	291.86	328.01	359.60	406.25	469.89
66	119.00	152.20	198.47	264.32	314.60	357.24	389.87	441.53	508.20
67	128.60	164.81	214.62	286.54	341.81	387.50	423.16	477.85	551.52
68	139.73	178.99	234.87	311.35	374.15	423.38	462.05	525.76	606.94
69	151.38	194.20	256.13	341.17	410.01	464.80	508.47	576.24	663.49
70	165.55	210.43	278.42	372.50	447.96	508.28	555.51	632.79	728.07
71	178.78	229.18	303.70	405.44	487.94	554.33	610.58	694.42	801.21
72	194.49	248.98	330.60	442.45	535.47	608.42	666.73	761.14	876.50
73	208.23	267.30	355.46	476.89	575.06	654.04	719.87	820.33	943.23
74	222.98	286.09	379.92	511.46	616.67	705.69	775.59	884.62	1,015.56
75	238.78	306.45	407.34	548.05	664.38	758.47	835.92	954.01	1,091.01
76	255.61	326.41	434.89	588.21	713.18	815.84	899.84	1,028.47	1,173.51
77	273.47	349.34	467.96	629.47	764.55	876.78	968.85	1,107.08	1,258.70
78	290.39	375.34	500.59	678.26	823.93	945.28	1,044.45	1,191.77	1,345.87
79	311.78	402.87	537.79	729.61	888.47	1,019.94	1,124.16	1,285.96	1,439.17
80	334.73	431.94	575.05	782.59	955.12	1,098.67	1,213.47	1,383.43	1,537.12
81	355.78	461.61	618.39	840.71	1,029.38	1,182.08	1,306.45	1,488.02	1,640.24
82	381.83	493.34	663.34	904.40	1,106.28	1,272.10	1,408.08	1,601.80	1,750.50
83	399.32	518.95	696.66	951.93	1,166.95	1,338.41	1,477.90	1,669.57	1,805.27
84	419.82	544.11	732.50	1,003.52	1,228.73	1,411.25	1,552.82	1,740.54	1,858.61
85	439.41	572.85	769.93	1,056.24	1,295.61	1,484.25	1,630.86	1,814.56	1,912.59
86	460.49	599.64	809.90	1,112.04	1,364.10	1,564.35	1,712.99	1,889.72	1,969.13
87	483.18	628.48	850.52	1,170.95	1,438.21	1,644.57	1,795.29	1,970.45	2,024.77
88	505.38	658.89	893.68	1,233.45	1,514.47	1,729.44	1,883.72	2,051.34	2,078.07
89	529.16	689.89	937.98	1,297.58	1,593.34	1,819.00	1,976.77	2,132.90	2,135.93

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

With 5% Compound Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$26.74	\$33.73	\$41.23	\$52.76	\$62.30	\$71.29	\$77.80	\$86.79	\$104.30
35-39	35.20	44.19	55.71	70.27	81.76	92.77	101.76	114.79	136.79
40-44	44.19	53.72	69.25	91.74	107.76	121.24	132.26	149.76	174.30
45-49	55.71	69.25	89.74	117.26	137.78	155.80	169.33	191.30	223.79
50	64.72	79.27	103.79	133.81	160.82	179.36	194.86	221.35	258.34
51	67.22	83.75	106.81	140.85	167.88	188.36	204.38	230.90	269.87
52	69.76	88.26	113.28	147.84	175.35	197.89	215.38	242.40	283.34
53	72.78	91.29	118.86	157.36	186.89	207.93	227.93	258.41	298.40
54	75.78	96.32	125.85	165.42	196.93	219.95	241.96	271.47	316.96
55	82.27	103.32	133.35	174.95	207.47	232.51	254.50	286.01	334.00
56	85.31	106.89	140.92	185.00	219.53	245.06	267.56	303.08	351.55
57	90.34	113.87	146.96	195.03	230.06	259.59	282.65	320.10	371.11
58	95.85	119.95	156.98	206.08	245.63	275.67	302.19	340.72	395.70
59	101.41	129.47	167.56	221.15	261.20	293.75	320.79	363.31	421.32
60	108.95	136.03	178.11	234.72	279.31	313.84	341.88	386.94	448.93
61	115.01	146.05	189.17	248.81	295.90	334.95	365.02	412.53	479.05
62	121.06	154.62	202.23	264.93	316.48	356.06	388.62	438.65	508.17
63	129.62	165.70	214.86	284.01	338.63	381.24	415.79	468.85	542.87
64	138.19	175.31	227.51	302.17	359.82	406.92	442.50	500.07	580.60
65	147.23	187.40	242.59	320.85	383.53	431.65	473.19	535.78	621.36
66	154.88	198.03	258.24	342.07	408.25	460.86	505.46	571.06	661.65
67	166.44	210.66	274.42	364.24	435.48	493.12	536.75	609.38	706.97
68	177.60	226.82	294.65	391.04	469.81	531.02	581.62	661.26	766.36
69	189.25	242.02	317.88	420.90	505.67	574.41	628.06	713.76	828.91
70	201.43	258.26	340.20	454.24	545.61	617.86	677.07	772.28	895.47
71	214.62	277.01	365.49	487.16	585.63	665.93	732.13	833.93	970.63
72	230.37	296.81	390.40	522.15	631.14	716.04	786.29	898.64	1,045.91
73	244.09	313.14	415.27	556.62	670.71	763.65	839.46	961.81	1,116.61
74	258.85	331.93	439.72	589.17	712.33	813.31	895.18	1,026.12	1,186.97
75	274.66	350.32	465.16	623.76	758.06	864.09	953.50	1,093.49	1,262.37
76	289.51	370.23	492.68	663.93	802.86	919.47	1,015.42	1,165.98	1,342.91
77	305.37	391.19	519.79	701.20	852.22	976.45	1,080.46	1,240.59	1,426.10
78	322.28	415.19	554.39	748.00	911.60	1,044.95	1,156.06	1,327.29	1,515.26
79	343.67	440.71	589.61	799.38	974.19	1,117.58	1,235.77	1,419.52	1,606.57
80	364.62	469.79	626.86	850.38	1,038.82	1,194.36	1,323.07	1,516.96	1,702.54
81	383.70	497.47	666.22	906.48	1,109.09	1,275.73	1,414.08	1,619.58	1,803.66
82	407.74	527.22	707.20	964.16	1,182.04	1,361.82	1,511.71	1,729.33	1,907.92
83	425.22	550.85	740.48	1,011.69	1,240.70	1,428.08	1,579.55	1,793.16	1,954.72
84	441.75	574.02	772.34	1,059.34	1,300.47	1,496.94	1,650.48	1,860.11	2,000.12
85	461.33	600.74	809.79	1,110.03	1,363.35	1,565.95	1,724.52	1,928.15	2,044.14
86	480.45	625.54	845.79	1,161.87	1,427.86	1,640.07	1,800.70	1,999.31	2,090.69
87	501.12	650.40	882.41	1,216.76	1,495.99	1,716.31	1,879.00	2,070.09	2,134.38
88	519.34	678.83	919.59	1,271.32	1,566.26	1,795.22	1,959.43	2,143.03	2,175.70
89	541.11	705.84	957.92	1,329.47	1,637.18	1,874.79	2,044.54	2,216.62	2,219.60

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

With 4% Compound Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$20.76	\$25.75	\$31.30	\$40.84	\$48.34	\$53.35	\$57.86	\$64.87	\$76.37
35-39	27.22	32.26	41.80	50.36	61.87	68.87	73.87	82.90	96.94
40-44	32.26	39.76	51.28	67.82	79.86	87.37	96.41	107.91	124.47
45-49	41.80	51.28	65.83	85.37	103.91	113.97	123.47	139.50	161.99
50	48.80	59.33	75.85	99.94	120.98	131.53	143.07	161.58	186.59
51	51.28	61.87	78.92	104.98	128.02	138.54	150.58	169.11	196.12
52	53.82	66.34	85.37	109.98	133.52	146.05	159.60	178.62	207.63
53	54.84	69.37	88.96	117.49	141.05	154.10	168.16	190.64	218.70
54	57.86	74.38	95.95	123.57	151.08	164.15	178.19	199.73	233.24
55	62.37	77.41	101.48	131.10	157.64	172.71	188.74	212.28	246.31
56	65.39	80.98	107.04	139.16	169.67	183.27	199.78	225.36	259.89
57	70.42	87.97	111.11	147.22	178.25	195.81	212.88	240.40	275.45
58	73.95	92.03	121.14	158.25	191.82	207.91	228.44	255.01	296.03
59	79.47	99.55	127.70	169.34	205.42	224.01	243.07	275.63	315.72
60	85.04	106.14	138.26	180.91	219.53	240.11	260.18	293.27	337.34
61	89.09	114.17	147.32	193.01	234.12	257.23	279.31	314.90	361.45
62	95.15	120.77	158.41	205.12	250.72	274.33	298.94	337.04	386.61
63	101.72	129.81	167.03	222.24	270.88	295.54	322.13	361.23	415.31
64	110.30	139.45	179.68	236.38	290.09	317.24	342.85	388.46	447.06
65	117.37	147.53	192.80	253.10	309.80	337.97	369.57	416.19	479.85
66	124.98	158.16	206.44	272.30	323.53	363.22	395.84	447.49	514.19
67	134.55	168.78	220.63	290.52	355.77	391.48	425.15	479.83	551.52
68	143.70	182.96	238.85	315.31	388.12	423.38	462.05	523.77	602.98
69	155.38	198.19	258.13	341.17	419.99	460.81	502.50	568.26	653.53
70	165.55	212.44	278.42	368.54	455.94	500.32	545.54	618.84	712.14
71	178.78	229.18	299.72	399.46	491.95	540.38	592.63	672.48	775.30
72	192.49	247.00	324.63	430.47	535.47	586.51	642.82	729.24	840.63
73	204.22	261.31	345.51	460.96	573.08	628.14	688.00	784.45	901.37
74	218.99	280.09	367.97	491.50	612.69	673.83	737.73	840.77	963.74
75	232.81	298.49	393.42	524.13	656.42	718.61	792.06	900.21	1,031.19
76	247.63	316.41	416.95	560.29	699.24	770.00	846.03	964.72	1,103.76
77	263.51	335.40	444.05	595.61	748.59	820.98	905.09	1,033.35	1,176.99
78	278.41	359.39	476.68	638.41	804.01	883.53	972.70	1,110.05	1,256.18
79	297.82	382.93	507.90	685.75	864.55	950.17	1,046.44	1,192.34	1,339.51
80	318.78	410.01	543.18	732.78	927.23	1,018.97	1,123.77	1,279.79	1,425.52
81	337.85	435.69	582.51	784.89	997.48	1,094.39	1,206.82	1,372.46	1,516.66
82	359.90	465.47	621.47	840.62	1,068.39	1,174.46	1,296.47	1,472.25	1,612.99
83	377.39	489.07	652.79	884.16	1,127.11	1,234.78	1,360.33	1,534.07	1,659.78
84	395.90	512.25	684.67	931.77	1,186.88	1,299.64	1,427.27	1,597.06	1,707.16
85	415.48	536.97	720.10	980.49	1,251.74	1,364.67	1,497.36	1,663.11	1,755.13
86	434.60	563.79	756.09	1,030.31	1,318.25	1,434.80	1,569.51	1,730.28	1,803.70
87	455.27	588.64	792.75	1,083.24	1,388.39	1,509.06	1,643.83	1,801.05	1,851.37
88	475.50	619.03	831.92	1,139.80	1,462.65	1,583.96	1,722.30	1,871.99	1,898.70
89	497.27	646.05	872.23	1,195.94	1,537.53	1,663.56	1,805.38	1,945.56	1,948.59

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-N240

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N240 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

Benefit Multiplier	Elimination Period			
	15 Day	30 Day	60 Day	90 Day
365	0.93	0.85	0.79	0.73
500	0.93	0.85	0.79	0.73
730	0.93	0.85	0.79	0.73
1,095	0.94	0.87	0.82	0.77
1,460	0.94	0.87	0.82	0.77
1,825	0.94	0.87	0.82	0.77
2,190	0.94	0.87	0.82	0.77
2,920	0.95	0.89	0.85	0.80
Unlimited	0.95	0.89	0.85	0.80

To determine the annual premium rates for Policy Form GR-N240 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-PA
(When attached to Base Policy GR-N240)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-PA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options					
Issue <u>Age</u>	<u>365-500</u>	<u>501-900</u>	<u>901-1,300</u>	<u>1,301-2,000</u>	<u>2,001- Unlimited</u>
18-52	0.386	0.299	0.260	0.230	0.202
53	0.377	0.292	0.255	0.227	0.202
54	0.368	0.285	0.250	0.224	0.202
55	0.359	0.278	0.245	0.221	0.202
56	0.350	0.271	0.240	0.218	0.202
57	0.341	0.264	0.235	0.215	0.202
58	0.329	0.257	0.230	0.211	0.199
59	0.317	0.250	0.225	0.208	0.196
60	0.305	0.243	0.220	0.204	0.192
61	0.294	0.237	0.215	0.201	0.189
62	0.282	0.230	0.210	0.197	0.186
63	0.275	0.226	0.208	0.196	0.185
64	0.267	0.223	0.206	0.194	0.184
65	0.260	0.219	0.203	0.193	0.182
66	0.253	0.216	0.201	0.191	0.181
67	0.246	0.212	0.199	0.190	0.180
68	0.239	0.207	0.195	0.186	0.176
69	0.232	0.203	0.191	0.182	0.173
70	0.225	0.198	0.186	0.178	0.169
71	0.218	0.194	0.182	0.174	0.166
72	0.211	0.189	0.178	0.170	0.162
73	0.202	0.182	0.171	0.164	0.156
74	0.194	0.174	0.164	0.158	0.150
75	0.186	0.167	0.157	0.151	0.145
76	0.177	0.159	0.151	0.145	0.139
77	0.169	0.152	0.144	0.139	0.133
78	0.163	0.146	0.139	0.134	0.128
79	0.158	0.141	0.134	0.129	0.123
80	0.152	0.135	0.128	0.123	0.119
81	0.147	0.130	0.123	0.118	0.114
82	0.141	0.124	0.118	0.113	0.109
83	0.130	0.115	0.109	0.105	0.101
84	0.118	0.105	0.101	0.097	0.094
85	0.107	0.096	0.092	0.089	0.087
86	0.096	0.087	0.083	0.081	0.079
87	0.085	0.078	0.075	0.073	0.072
88	0.074	0.069	0.067	0.065	0.065
89	0.063	0.060	0.058	0.057	0.058

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N240)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.270	0.270	0.220	0.170	0.165
35-39	0.295	0.295	0.240	0.180	0.170
40-44	0.330	0.320	0.250	0.190	0.180
45-49	0.360	0.340	0.260	0.195	0.180
50-54	0.390	0.360	0.270	0.200	0.170
55-59	0.430	0.380	0.280	0.200	0.165
60-64	0.440	0.385	0.285	0.200	0.160
65-69	0.440	0.380	0.285	0.200	0.150
70-74	0.440	0.380	0.280	0.200	0.140
75-79	0.430	0.360	0.260	0.180	0.120
80-84	0.420	0.340	0.230	0.140	0.120
85-89	0.410	0.320	0.230	0.140	0.120

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.375	0.375	0.310	0.250	0.230
35-39	0.420	0.410	0.325	0.250	0.220
40-44	0.450	0.430	0.335	0.250	0.215
45-49	0.455	0.440	0.340	0.250	0.210
50-54	0.450	0.430	0.335	0.245	0.200
55-59	0.450	0.420	0.330	0.245	0.195
60-64	0.445	0.410	0.325	0.240	0.185
65-69	0.445	0.405	0.320	0.235	0.175
70-74	0.445	0.400	0.310	0.225	0.165
75-79	0.435	0.375	0.280	0.200	0.145
80-84	0.425	0.350	0.250	0.160	0.145
85-89	0.420	0.325	0.250	0.160	0.145

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A
(When attached to Base Policy GR-N240 or GR-N160)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options					
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.020	0.022	0.020	0.018	0.015
35-39	0.032	0.035	0.032	0.027	0.023
40-44	0.048	0.050	0.045	0.037	0.032
45-49	0.065	0.065	0.057	0.047	0.039
50	0.076	0.075	0.065	0.054	0.044
51	0.080	0.079	0.067	0.056	0.046
52	0.084	0.082	0.070	0.058	0.048
53	0.088	0.085	0.072	0.060	0.049
54	0.091	0.088	0.074	0.061	0.051
55	0.095	0.090	0.077	0.063	0.052
56	0.098	0.093	0.079	0.064	0.054
57	0.102	0.096	0.081	0.066	0.055
58	0.105	0.098	0.083	0.067	0.056
59	0.109	0.101	0.085	0.069	0.057
60	0.112	0.103	0.086	0.070	0.058
61	0.116	0.106	0.088	0.072	0.059
62	0.119	0.108	0.090	0.073	0.060
63	0.121	0.109	0.091	0.074	0.060
64	0.123	0.110	0.091	0.074	0.061
65	0.124	0.111	0.092	0.075	0.061
66	0.126	0.112	0.092	0.075	0.062
67	0.128	0.113	0.093	0.076	0.062
68	0.129	0.113	0.093	0.076	0.062
69	0.129	0.113	0.093	0.075	0.061
70	0.130	0.113	0.093	0.075	0.061
71	0.130	0.113	0.093	0.074	0.060
72	0.131	0.113	0.093	0.074	0.060
73	0.131	0.112	0.092	0.073	0.059
74	0.130	0.112	0.091	0.072	0.058
75	0.130	0.111	0.091	0.072	0.057
76	0.129	0.111	0.090	0.071	0.056
77	0.129	0.110	0.089	0.070	0.055
78	0.129	0.109	0.088	0.069	0.053
79	0.129	0.108	0.087	0.067	0.052
80	0.130	0.108	0.085	0.066	0.050
81	0.130	0.107	0.084	0.064	0.049
82	0.130	0.106	0.083	0.063	0.047
83	0.130	0.105	0.082	0.061	0.044
84	0.129	0.105	0.080	0.058	0.041
85	0.129	0.104	0.079	0.056	0.038
86	0.128	0.104	0.077	0.053	0.035
87	0.128	0.103	0.076	0.051	0.032
88	0.128	0.102	0.075	0.049	0.029
89	0.127	0.102	0.073	0.046	0.026

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G
(When attached to Base Policy GR-N240 or GR-N160)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Inflation Options

Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound
18-34	0.104	0.195	0.412	0.321
35-39	0.139	0.241	0.439	0.358
40-44	0.176	0.281	0.450	0.381
45-49	0.207	0.304	0.437	0.383
50	0.222	0.310	0.423	0.377
51	0.228	0.312	0.418	0.375
52	0.234	0.315	0.414	0.373
53	0.233	0.310	0.403	0.364
54	0.232	0.306	0.392	0.356
55	0.232	0.301	0.381	0.348
56	0.231	0.297	0.371	0.340
57	0.230	0.293	0.361	0.332
58	0.225	0.284	0.346	0.319
59	0.220	0.275	0.332	0.307
60	0.215	0.266	0.319	0.295
61	0.210	0.258	0.306	0.284
62	0.206	0.249	0.293	0.273
63	0.195	0.235	0.274	0.256
64	0.185	0.222	0.257	0.240
65	0.175	0.209	0.240	0.225
66	0.166	0.197	0.225	0.211
67	0.158	0.186	0.210	0.198
68	0.145	0.170	0.191	0.181
69	0.134	0.156	0.174	0.165
70	0.123	0.142	0.158	0.150
71	0.113	0.130	0.143	0.137
72	0.104	0.119	0.130	0.124
73	0.094	0.107	0.115	0.111
74	0.085	0.095	0.102	0.098
75	0.076	0.085	0.091	0.087
76	0.068	0.076	0.080	0.078
77	0.061	0.068	0.071	0.069
78	0.052	0.057	0.059	0.058
79	0.044	0.048	0.050	0.048
80	0.037	0.040	0.041	0.040
81	0.031	0.033	0.034	0.034
82	0.027	0.028	0.029	0.028
83	0.019	0.020	0.021	0.020
84	0.014	0.014	0.015	0.015
85	0.010	0.010	0.011	0.010
86	0.007	0.007	0.008	0.008
87	0.005	0.005	0.005	0.005
88	0.005	0.005	0.005	0.005
89	0.005	0.005	0.005	0.005

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form Series GR-N250

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$33.96	\$36.91	\$41.33	\$48.72	\$53.15	\$57.59	\$60.51	\$64.95	\$73.83
35-39	36.91	41.33	45.77	54.61	60.51	64.95	69.39	73.83	84.14
40-44	41.33	47.25	53.15	63.49	72.33	76.76	82.67	88.57	100.38
45-49	48.72	56.12	66.42	79.73	90.04	95.94	103.34	110.72	126.96
50	54.61	63.49	73.83	90.04	101.86	109.24	118.10	125.48	143.19
51	56.12	64.95	76.76	93.00	106.29	113.66	122.53	131.38	149.09
52	59.06	67.92	79.73	97.44	110.72	119.57	128.43	137.29	156.49
53	62.02	72.33	85.62	103.34	118.10	126.96	135.82	146.15	165.34
54	64.95	76.76	90.04	109.24	125.48	134.34	144.68	155.01	177.15
55	69.39	81.20	95.94	116.63	132.87	143.19	153.53	165.34	187.49
56	72.33	85.62	101.86	124.00	141.72	152.06	163.86	175.68	199.29
57	76.76	90.04	107.76	131.38	150.59	162.39	174.21	186.02	212.57
58	82.67	97.44	116.63	141.72	162.39	174.21	188.95	202.23	230.29
59	88.57	104.81	125.48	153.53	175.68	188.95	203.73	218.47	248.01
60	94.47	112.19	135.82	165.34	188.95	203.73	219.95	234.72	268.68
61	101.86	121.06	146.15	178.61	205.20	219.95	237.66	253.91	289.34
62	109.24	129.90	156.49	193.38	221.44	237.66	256.87	274.59	312.96
63	118.10	141.72	171.25	211.10	242.10	261.29	280.49	301.14	342.48
64	128.43	153.53	186.02	230.29	264.25	284.91	307.04	329.20	376.44
65	138.77	166.81	203.73	252.43	289.34	311.48	336.58	361.67	411.87
66	150.59	181.59	221.44	274.59	315.92	341.00	369.06	395.63	451.73
67	163.86	197.83	242.10	301.14	345.44	373.48	403.01	432.52	494.54
68	180.12	218.47	267.19	333.63	385.29	416.31	450.24	484.20	552.13
69	197.83	242.10	296.70	372.01	428.12	465.01	503.38	540.31	618.54
70	218.47	267.19	329.20	413.34	476.82	518.16	560.96	603.77	690.87
71	242.10	295.25	366.11	459.11	531.44	578.68	625.91	674.62	772.07
72	265.72	326.23	405.97	510.78	591.96	645.09	699.74	754.36	863.59
73	290.80	357.25	444.33	560.96	649.54	708.58	769.10	828.16	949.21
74	317.39	389.72	485.67	614.11	713.01	777.98	844.40	910.81	1,042.21
75	345.44	426.62	531.44	673.15	782.40	854.73	928.53	1,000.89	1,145.53
76	377.91	465.01	581.64	738.11	857.68	938.87	1,020.06	1,101.26	1,257.73
77	411.87	509.30	636.26	808.97	941.83	1,030.40	1,120.45	1,210.50	1,381.73
78	450.24	556.52	698.24	888.69	1,034.82	1,133.73	1,232.65	1,331.55	1,513.11
79	491.58	609.67	766.16	977.26	1,138.16	1,247.39	1,356.65	1,464.41	1,657.79
80	537.33	668.71	841.45	1,073.22	1,251.82	1,372.90	1,493.92	1,610.55	1,817.23
81	587.54	732.20	922.63	1,179.50	1,375.82	1,510.17	1,644.51	1,769.99	1,991.41
82	642.16	801.58	1,012.69	1,296.12	1,513.11	1,662.23	1,809.85	1,947.14	2,181.85
83	689.39	862.12	1,090.93	1,397.98	1,631.21	1,789.17	1,945.66	2,084.40	2,319.13
84	741.07	928.53	1,175.06	1,507.21	1,758.17	1,926.46	2,090.32	2,229.09	2,465.28
85	797.15	999.38	1,265.11	1,623.83	1,895.46	2,074.07	2,246.81	2,385.56	2,621.76
86	856.20	1,074.69	1,362.56	1,750.80	2,043.08	2,233.51	2,415.09	2,552.37	2,787.09
87	921.16	1,157.35	1,468.84	1,886.60	2,201.03	2,404.75	2,595.19	2,731.00	2,962.76
88	989.08	1,245.92	1,581.03	2,034.23	2,372.28	2,589.28	2,788.56	2,922.90	3,150.26
89	1,062.87	1,340.41	1,703.56	2,193.67	2,556.80	2,787.09	2,998.20	3,128.10	3,348.06

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

- 0.08583 for Monthly Bank Draft/Payroll Deduction
- 0.515 for Semi-Annual
- 0.2625 for Quarterly
- 0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230D

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

With 5% Equal Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$27.83	\$34.84	\$40.36	\$50.95	\$62.44	\$65.98	\$ 75.00	\$ 80.53	\$ 97.57
35-39	32.86	40.36	49.88	62.98	75.00	82.52	90.05	101.54	121.14
40-44	40.36	48.40	62.44	80.00	95.07	104.60	114.63	126.67	152.73
45-49	52.91	63.45	79.06	101.63	123.21	135.25	149.77	166.30	197.89
50	60.98	74.02	91.59	119.22	141.30	155.81	172.87	191.39	227.51
51	63.45	78.54	96.62	124.23	148.79	163.36	180.40	199.45	239.53
52	66.49	81.55	101.63	131.76	156.35	171.40	188.44	209.48	248.08
53	69.52	85.12	107.69	139.82	164.90	181.95	200.98	222.54	265.12
54	74.56	90.64	115.24	147.84	175.45	194.49	214.04	235.60	279.22
55	78.08	96.16	121.29	156.38	185.99	205.58	227.12	249.16	296.78
56	83.14	101.72	127.34	164.97	197.08	216.63	238.72	264.73	314.90
57	88.66	109.25	135.40	175.53	208.13	230.19	254.27	280.32	333.49
58	94.69	115.81	144.43	189.11	224.24	248.29	271.40	299.98	355.65
59	100.77	122.40	155.51	201.22	238.82	263.44	290.52	319.63	381.74
60	106.80	132.96	165.11	215.31	255.47	282.53	312.15	343.24	406.91
61	113.38	140.00	176.72	229.93	273.09	302.20	332.32	367.87	438.05
62	121.95	151.09	190.28	247.03	292.75	324.36	356.95	393.04	468.26
63	129.00	161.21	203.43	265.21	313.92	346.53	383.14	422.28	504.50
64	138.64	171.32	218.55	283.90	337.61	372.76	412.38	456.01	540.28
65	148.20	183.95	232.71	303.59	360.35	402.00	442.65	487.32	582.59
66	156.32	195.07	250.87	325.26	387.57	430.24	473.93	525.10	624.42
67	166.97	208.71	266.09	348.55	415.85	461.55	509.74	563.93	673.30
68	180.59	225.95	288.83	377.81	449.74	502.41	554.19	613.89	735.28
69	194.75	242.17	311.12	409.21	488.60	543.40	602.68	669.40	800.39
70	208.02	260.93	336.43	441.62	529.59	591.86	654.73	727.49	873.54
71	222.23	280.69	361.28	479.55	572.63	640.96	711.33	790.16	951.77
72	240.48	303.52	391.18	517.56	621.69	694.14	771.03	859.90	1,035.62
73	253.26	320.33	414.62	551.09	661.80	742.25	825.22	921.60	1,107.45
74	268.55	339.70	441.02	587.61	705.92	792.41	883.44	986.41	1,185.84
75	286.29	360.58	469.00	624.23	752.15	847.22	942.79	1,055.77	1,267.87
76	301.65	383.98	498.51	664.88	802.39	902.56	1,006.70	1,128.78	1,354.95
77	319.53	405.43	529.59	705.64	853.76	964.47	1,077.71	1,206.88	1,448.17
78	338.94	431.95	565.27	757.45	918.23	1,036.50	1,158.82	1,297.09	1,547.97
79	361.39	460.49	602.97	810.37	984.27	1,112.18	1,246.08	1,393.39	1,656.38
80	383.40	489.16	643.25	867.86	1,053.94	1,193.94	1,337.96	1,496.38	1,767.99
81	406.92	521.32	687.62	928.98	1,131.24	1,281.85	1,436.51	1,607.97	1,888.75
82	432.01	555.56	733.08	993.71	1,211.18	1,376.92	1,542.20	1,725.75	2,017.16
83	454.55	584.73	772.42	1,045.32	1,278.40	1,451.28	1,623.62	1,803.74	2,087.15
84	476.59	611.96	811.84	1,101.49	1,346.78	1,529.24	1,708.13	1,888.22	2,160.21
85	498.23	642.77	853.35	1,162.25	1,420.69	1,610.78	1,796.76	1,974.89	2,232.92
86	522.87	675.07	897.39	1,222.59	1,496.30	1,696.46	1,889.55	2,063.16	2,308.71
87	545.60	706.00	940.55	1,288.06	1,577.49	1,786.30	1,986.45	2,155.55	2,386.14
88	573.34	740.98	987.80	1,355.66	1,661.33	1,880.77	2,088.06	2,252.62	2,465.71
89	599.22	776.05	1,036.66	1,425.41	1,749.84	1,979.90	2,191.27	2,350.36	2,544.91

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

- 0.08583 for Monthly Bank Draft/Payroll Deduction
- 0.515 for Semi-Annual
- 0.2625 for Quarterly
- 0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

With 5% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$43.79	\$52.76	\$64.28	\$80.80	\$96.32	\$103.83	\$116.85	\$130.37	\$157.36
35-39	52.76	64.28	79.78	102.84	122.85	134.34	147.84	165.32	198.86
40-44	66.31	80.28	100.29	129.82	154.88	170.34	188.36	208.36	250.38
45-49	82.82	101.33	124.90	161.39	194.95	214.95	237.44	263.96	313.45
50	92.86	113.87	143.40	182.97	218.98	241.52	266.53	297.02	353.04
51	97.32	118.41	148.43	191.99	228.52	253.03	278.02	307.05	367.08
52	100.38	123.40	155.45	199.49	238.05	261.08	288.07	319.08	381.61
53	105.38	128.94	161.48	209.54	248.59	273.59	304.59	336.14	400.62
54	110.42	134.50	171.02	219.59	261.15	288.16	317.67	351.19	418.73
55	113.97	142.01	179.10	230.14	273.67	301.23	334.72	368.76	440.27
56	120.98	147.53	187.11	240.70	286.76	316.28	348.30	386.34	460.37
57	126.54	155.11	195.17	253.25	299.81	331.86	365.88	405.86	482.95
58	132.57	163.62	206.24	268.84	317.89	351.91	386.99	427.52	509.08
59	140.63	172.21	217.30	282.91	334.50	371.03	408.09	451.14	539.19
60	148.69	182.74	228.88	298.99	355.11	392.15	431.72	478.76	568.33
61	155.22	191.82	242.47	315.64	374.72	413.81	455.88	505.38	603.47
62	163.77	202.92	256.06	332.74	394.36	437.93	482.50	532.53	635.66
63	172.87	213.03	271.19	352.90	417.56	462.13	510.68	565.78	675.91
64	180.48	225.13	286.29	371.57	443.24	490.31	541.95	599.49	715.67
65	190.06	237.76	302.47	393.26	467.96	519.55	574.16	634.78	759.96
66	200.17	250.86	318.65	416.95	495.19	549.82	605.46	672.54	805.80
67	210.82	262.52	335.86	438.23	523.46	581.12	643.24	713.40	854.62
68	224.45	279.76	358.58	469.51	559.36	624.00	689.70	765.35	920.63
69	238.61	296.00	382.86	500.90	598.23	666.95	738.19	822.83	989.73
70	251.86	314.73	406.16	535.28	641.20	715.43	792.23	882.93	1,066.87
71	266.09	334.50	431.04	571.20	684.25	764.54	848.84	947.61	1,147.09
72	282.34	355.36	458.96	607.24	729.33	817.70	908.53	1,015.33	1,232.93
73	295.14	372.17	482.36	640.76	771.38	863.79	960.72	1,077.03	1,306.73
74	310.37	391.50	508.79	675.30	813.56	913.96	1,018.95	1,141.88	1,385.14
75	326.16	410.39	534.75	711.91	857.77	964.79	1,076.34	1,209.21	1,465.17
76	339.53	431.81	560.28	748.59	904.04	1,020.16	1,138.25	1,280.23	1,552.27
77	355.39	451.28	587.39	787.34	951.42	1,076.09	1,203.28	1,354.35	1,641.47
78	374.84	477.80	623.05	837.15	1,013.86	1,148.12	1,284.37	1,444.55	1,743.28
79	395.25	504.36	660.75	888.08	1,079.92	1,223.80	1,371.62	1,542.85	1,849.69
80	417.27	533.01	699.04	943.57	1,147.62	1,303.56	1,461.55	1,643.84	1,961.29
81	438.81	563.18	741.45	1,000.74	1,222.92	1,389.48	1,558.07	1,753.44	2,078.08
82	461.91	593.43	782.90	1,061.47	1,298.85	1,478.56	1,661.77	1,867.24	2,202.50
83	482.44	620.60	820.25	1,113.06	1,362.12	1,550.91	1,739.19	1,943.23	2,266.50
84	502.50	645.87	857.69	1,167.26	1,428.46	1,624.88	1,821.72	2,023.76	2,331.61
85	524.14	674.66	897.16	1,224.01	1,498.44	1,704.45	1,906.37	2,104.41	2,394.33
86	544.79	704.95	937.25	1,280.37	1,570.02	1,786.14	1,993.17	2,188.71	2,460.18
87	567.54	733.89	976.44	1,339.90	1,647.25	1,869.98	2,084.11	2,275.14	2,525.67
88	591.27	762.91	1,019.69	1,401.49	1,725.09	1,956.48	2,179.70	2,362.24	2,591.24
89	613.14	793.98	1,062.58	1,465.28	1,805.63	2,049.66	2,274.99	2,451.99	2,658.52

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

With 4% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$33.81	\$40.84	\$48.34	\$58.92	\$72.40	\$77.92	\$ 86.96	\$ 94.49	\$121.49
35-39	40.84	48.34	59.84	74.91	88.96	98.48	107.97	119.48	153.03
40-44	50.36	60.39	74.38	95.95	113.01	124.51	136.56	150.58	192.57
45-49	62.88	75.42	93.02	119.56	143.11	157.17	173.68	192.21	243.74
50	70.94	85.98	107.53	137.17	163.19	179.73	196.79	217.30	275.34
51	73.40	90.52	112.58	144.17	170.73	187.27	206.30	227.34	287.35
52	76.45	93.50	117.57	149.66	178.25	195.32	214.35	237.39	297.89
53	79.47	99.07	121.65	157.72	186.81	205.86	226.90	248.47	314.94
54	84.52	102.61	129.19	165.80	195.36	216.42	237.96	261.49	331.04
55	88.06	108.14	135.25	174.34	207.91	227.51	251.04	275.07	348.60
56	93.09	113.67	143.29	182.91	217.00	238.55	262.63	288.65	366.67
57	98.61	121.22	151.33	193.47	228.07	252.11	276.19	304.25	385.29
58	102.67	127.75	158.41	205.05	242.18	268.23	293.34	321.91	407.44
59	108.73	134.34	169.45	217.17	256.77	283.36	312.44	343.55	433.58
60	116.79	142.89	179.07	231.26	273.40	300.47	330.09	365.13	460.74
61	121.35	149.97	188.66	245.87	289.05	320.14	350.25	387.81	489.89
62	129.91	159.07	202.23	259.01	306.68	340.30	372.88	410.97	518.07
63	136.98	169.17	213.38	273.17	325.86	360.49	397.09	436.24	554.34
64	144.58	179.29	226.53	289.85	347.57	384.70	422.38	465.96	590.11
65	154.18	189.93	240.69	303.59	368.33	409.96	450.62	495.28	630.42
66	162.29	201.05	254.87	321.29	391.57	434.22	477.92	527.08	672.27
67	170.95	212.73	270.06	338.58	415.85	461.55	509.74	561.94	717.13
68	182.60	227.93	290.82	367.87	447.75	498.42	550.20	607.91	777.15
69	194.75	242.17	311.12	395.25	482.62	535.43	590.71	655.43	842.24
70	208.02	258.93	332.45	427.67	519.63	577.93	638.77	707.57	911.42
71	220.25	276.72	355.33	463.60	556.69	621.05	687.41	764.25	987.67
72	236.49	295.55	379.24	501.61	597.77	668.23	739.13	824.01	1,069.53
73	247.30	312.36	402.65	531.15	635.88	712.34	787.34	877.74	1,141.32
74	262.53	329.70	425.07	561.70	674.03	758.54	837.59	934.61	1,219.73
75	276.34	346.62	449.07	596.31	714.28	809.35	890.99	996.00	1,301.74
76	289.72	368.03	474.60	631.02	758.57	860.72	946.93	1,059.02	1,388.81
77	305.57	385.49	501.70	665.78	801.95	916.65	1,005.98	1,127.15	1,482.04
78	324.98	412.04	535.35	711.60	858.43	982.73	1,079.12	1,207.40	1,581.85
79	343.45	436.58	569.10	760.53	918.50	1,052.42	1,156.38	1,291.76	1,688.28
80	365.43	463.25	605.40	812.06	982.20	1,126.21	1,238.33	1,384.76	1,799.87
81	386.98	491.45	645.77	865.20	1,049.52	1,204.15	1,326.88	1,482.42	1,916.62
82	408.11	521.70	685.25	921.96	1,121.51	1,287.25	1,420.62	1,586.24	2,043.07
83	428.63	548.85	720.61	971.55	1,180.75	1,357.60	1,492.06	1,656.23	2,111.06
84	448.66	574.13	756.05	1,021.75	1,243.12	1,427.57	1,568.63	1,732.77	2,180.15
85	470.32	602.91	795.54	1,074.55	1,309.10	1,503.17	1,647.32	1,807.49	2,250.84
86	490.99	631.21	835.60	1,130.92	1,376.73	1,580.87	1,730.11	1,887.78	2,322.67
87	513.71	662.17	874.80	1,188.43	1,449.94	1,662.71	1,817.08	1,970.23	2,396.09
88	537.49	691.17	918.08	1,250.04	1,523.83	1,747.24	1,906.69	2,053.35	2,469.70
89	561.34	724.21	960.92	1,311.82	1,602.37	1,836.42	1,997.99	2,141.10	2,544.91

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form Series GR-N250

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$36.91	\$41.33	\$47.25	\$54.61	\$60.51	\$64.95	\$70.85	\$75.28	\$88.57
35-39	39.86	45.77	51.68	62.02	69.39	73.83	79.73	85.62	101.86
40-44	45.77	51.68	60.51	72.33	81.20	88.57	95.94	103.34	122.53
45-49	53.15	62.02	73.83	90.04	101.86	110.72	121.06	131.38	155.01
50	60.51	70.85	82.67	101.86	115.16	125.48	137.29	147.62	174.21
51	62.02	72.33	87.10	104.81	121.06	131.38	143.19	155.01	181.59
52	64.95	75.28	90.04	109.24	125.48	137.29	149.09	160.91	188.95
53	67.92	79.73	95.94	116.63	132.87	144.68	157.96	171.25	200.76
54	72.33	84.14	101.86	124.00	141.72	155.01	168.30	181.59	212.57
55	75.28	90.04	107.76	131.38	150.59	163.86	178.61	193.38	225.86
56	79.73	94.47	113.66	140.25	160.91	174.21	188.95	205.20	239.16
57	84.14	100.38	121.06	149.09	169.78	186.02	200.76	218.47	253.91
58	91.53	107.76	129.90	160.91	183.04	199.29	217.00	234.72	273.10
59	97.44	116.63	140.25	172.70	197.83	215.53	234.72	252.43	293.78
60	104.81	125.48	150.59	186.02	214.05	233.25	252.43	273.10	315.92
61	112.19	134.34	162.39	200.76	230.29	250.96	271.62	293.78	341.00
62	119.57	143.19	175.68	217.00	248.01	270.15	293.78	317.39	366.11
63	129.90	156.49	190.43	236.19	270.15	295.25	320.33	345.44	400.07
64	140.25	169.78	206.67	256.87	295.25	321.82	349.86	377.91	435.49
65	152.06	183.04	224.39	280.49	321.82	351.35	380.88	411.87	475.35
66	163.86	199.29	245.06	305.59	351.35	383.82	416.31	450.24	518.16
67	177.15	215.53	265.72	332.15	382.35	417.78	454.68	490.11	565.39
68	194.86	237.66	293.78	369.06	425.15	465.01	504.88	546.21	628.88
69	214.05	262.78	324.76	408.90	472.39	516.68	560.96	608.20	699.74
70	236.19	289.34	360.19	453.20	524.07	574.24	624.44	676.11	779.44
71	259.82	320.33	398.59	501.91	583.11	637.73	693.82	752.88	866.55
72	286.39	352.82	439.92	556.52	646.60	710.06	772.07	837.01	963.96
73	311.48	383.82	479.77	608.20	707.11	776.50	845.87	916.72	1,054.03
74	338.05	417.78	524.07	664.31	773.52	848.83	925.59	1,002.36	1,152.92
75	367.58	454.68	571.29	726.30	845.87	928.53	1,012.69	1,098.31	1,260.70
76	400.07	496.01	622.97	792.71	925.59	1,017.10	1,108.65	1,201.65	1,377.29
77	435.49	540.31	679.05	866.55	1,011.20	1,113.08	1,213.46	1,315.31	1,505.74
78	473.87	590.48	742.54	950.69	1,110.12	1,220.84	1,333.03	1,443.75	1,645.98
79	516.68	645.09	813.40	1,042.21	1,217.88	1,341.88	1,462.94	1,583.98	1,799.52
80	563.92	704.15	891.63	1,142.61	1,337.47	1,471.78	1,607.58	1,737.50	1,966.31
81	614.11	769.10	975.78	1,253.29	1,467.37	1,616.45	1,764.07	1,905.79	2,149.37
82	670.22	841.45	1,068.78	1,374.35	1,610.55	1,774.41	1,938.27	2,090.32	2,348.65
83	720.40	904.91	1,149.97	1,480.66	1,734.55	1,908.74	2,079.98	2,233.51	2,494.81
84	773.52	972.83	1,237.08	1,594.32	1,867.40	2,053.42	2,233.51	2,387.03	2,649.81
85	829.64	1,046.63	1,331.55	1,716.85	2,010.61	2,208.41	2,397.37	2,552.37	2,815.14
86	891.63	1,124.89	1,433.41	1,849.69	2,165.61	2,373.75	2,574.51	2,728.05	2,990.82
87	958.06	1,210.50	1,542.64	1,992.89	2,332.41	2,553.86	2,763.48	2,915.52	3,176.81
88	1,028.92	1,300.54	1,660.73	2,146.42	2,511.03	2,745.76	2,967.19	3,116.30	3,374.63
89	1,104.21	1,399.45	1,787.70	2,311.77	2,704.42	2,952.42	3,185.68	3,331.82	3,584.25

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

- 0.08583 for Monthly Bank Draft/Payroll Deduction
- 0.515 for Semi-Annual
- 0.2625 for Quarterly
- 0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230D

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

With 5% Equal Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$32.86	\$38.40	\$46.43	\$56.99	\$69.01	\$76.54	\$ 84.62	\$ 96.12	\$122.69
35-39	37.89	45.92	55.96	69.52	82.07	93.57	105.61	117.68	151.25
40-44	45.92	55.96	69.01	87.11	104.14	116.71	131.27	147.79	188.36
45-49	58.45	71.51	87.59	113.26	135.31	152.34	171.89	191.49	241.59
50	65.04	80.61	102.67	131.29	157.85	175.45	195.53	221.07	276.19
51	69.52	85.12	106.21	138.35	163.93	183.51	205.58	229.62	288.74
52	72.56	90.14	113.26	145.84	171.45	193.54	215.61	241.67	301.32
53	77.56	95.64	119.30	154.40	184.00	206.08	228.67	255.24	317.40
54	81.11	101.20	125.35	162.97	193.09	215.69	242.26	270.80	335.49
55	86.14	105.28	133.36	173.53	204.16	230.76	255.85	284.91	352.10
56	91.67	112.80	141.42	182.62	215.75	244.32	271.40	302.99	372.66
57	97.22	118.85	149.97	193.69	230.77	256.42	287.49	319.63	393.78
58	101.78	127.42	161.07	205.78	245.44	277.02	307.14	341.22	418.44
59	107.84	134.50	170.64	219.88	262.52	294.65	327.30	365.37	447.57
60	114.42	143.56	182.23	236.48	280.20	312.81	349.43	390.53	477.26
61	122.99	152.63	194.35	251.63	299.83	334.98	374.07	415.70	505.98
62	131.56	163.72	206.96	269.26	319.95	359.60	397.76	443.90	540.66
63	139.14	174.34	222.12	287.95	343.67	384.31	427.00	477.61	578.45
64	148.72	184.97	237.75	309.09	366.40	411.55	457.26	510.93	620.75
65	158.83	199.60	253.90	329.35	393.64	441.83	489.99	546.71	662.61
66	168.96	211.27	269.13	352.08	419.89	471.14	524.33	586.06	711.43
67	179.59	224.88	288.32	377.33	450.69	506.93	561.71	627.91	759.88
68	191.77	242.62	310.06	406.16	487.60	547.38	609.15	681.40	825.95
69	206.45	259.37	334.90	440.09	528.05	593.34	660.67	738.99	896.57
70	220.18	278.62	359.23	475.49	570.02	641.45	714.79	802.63	972.31
71	236.41	299.47	386.62	512.47	614.61	695.52	774.94	869.35	1,056.58
72	253.70	320.79	417.03	553.50	666.72	750.72	840.17	942.63	1,146.51
73	268.44	339.60	442.94	587.54	709.84	801.87	895.93	1,006.41	1,221.85
74	283.73	359.46	468.41	625.10	755.04	855.09	955.69	1,076.24	1,300.34
75	300.05	380.35	494.90	662.74	802.26	910.93	1,018.06	1,145.70	1,385.84
76	315.39	400.81	524.94	703.97	852.06	967.83	1,085.51	1,223.69	1,478.51
77	333.77	424.24	556.52	745.69	907.96	1,029.29	1,156.07	1,305.35	1,573.26
78	355.18	451.81	594.70	797.07	972.44	1,106.84	1,239.79	1,398.12	1,678.15
79	376.13	480.89	633.45	853.03	1,042.07	1,185.09	1,331.11	1,499.03	1,789.64
80	398.64	511.54	674.78	912.06	1,113.81	1,270.43	1,427.60	1,606.59	1,909.86
81	424.18	544.22	718.20	974.76	1,193.13	1,360.95	1,532.18	1,721.26	2,035.70
82	449.79	577.48	764.70	1,041.03	1,277.14	1,458.07	1,640.96	1,845.63	2,169.25
83	469.33	605.71	805.06	1,096.14	1,344.45	1,536.96	1,726.44	1,929.63	2,244.28
84	491.97	635.44	847.50	1,155.87	1,416.87	1,617.49	1,814.06	2,017.28	2,322.46
85	515.57	667.24	888.54	1,216.70	1,492.90	1,703.63	1,907.27	2,107.02	2,400.23
86	539.28	698.61	934.14	1,281.14	1,573.05	1,795.37	2,003.15	2,200.34	2,479.65
87	564.50	732.57	980.36	1,347.19	1,655.36	1,888.27	2,105.16	2,297.86	2,562.70
88	589.31	768.08	1,027.67	1,416.88	1,743.78	1,987.34	2,208.33	2,398.03	2,645.87
89	617.65	802.68	1,078.08	1,488.67	1,833.36	2,089.61	2,318.70	2,501.38	2,731.20

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

With 5% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$48.80	\$58.34	\$70.34	\$90.87	\$106.89	\$120.39	\$134.43	\$149.91	\$194.43
35-39	59.81	71.82	89.81	113.35	133.91	151.36	171.40	191.40	244.91
40-44	71.82	89.81	110.89	142.91	169.93	190.43	212.97	239.44	303.96
45-49	90.34	111.36	139.42	179.00	213.03	240.04	267.56	299.08	379.09
50	100.91	124.47	158.45	201.07	241.58	271.12	301.14	338.64	421.67
51	105.38	130.97	161.99	212.06	249.64	281.17	313.18	349.19	436.21
52	108.43	135.98	171.02	219.59	261.15	291.19	325.23	365.21	452.77
53	113.44	141.48	177.07	230.14	273.67	307.71	340.27	380.77	472.85
54	118.99	149.01	185.11	240.70	286.76	319.31	355.84	398.33	494.92
55	125.99	155.11	195.17	253.25	299.81	336.37	373.41	416.46	515.49
56	131.53	162.61	205.20	264.32	313.41	351.91	390.97	436.52	540.07
57	137.07	170.65	213.75	275.39	328.45	368.02	411.06	457.12	563.18
58	143.65	179.21	226.84	291.48	347.08	388.62	432.69	482.72	593.82
59	151.65	188.28	238.41	307.58	366.17	410.24	454.83	508.86	624.94
60	158.25	197.39	251.99	324.16	385.80	432.38	480.94	536.02	658.60
61	166.81	208.44	264.10	343.30	407.44	456.53	507.61	567.16	691.33
62	175.36	219.53	278.70	360.96	429.57	481.15	535.27	597.34	729.98
63	184.99	230.14	293.84	381.61	455.25	507.89	564.50	633.08	769.77
64	194.56	242.77	309.50	402.79	479.97	537.13	596.77	668.34	816.04
65	202.69	255.39	325.65	425.02	507.23	567.37	631.51	706.15	861.89
66	214.80	269.05	342.85	447.74	533.48	598.67	667.82	745.50	910.75
67	225.43	282.70	362.04	472.99	564.28	634.46	703.19	789.34	961.18
68	237.59	300.44	383.80	503.85	603.19	676.91	754.63	844.83	1031.19
69	252.29	317.14	408.61	535.75	643.63	724.89	808.17	904.41	1,105.84
70	266.02	336.43	432.99	571.17	687.60	772.95	862.26	970.03	1,185.57
71	282.26	355.26	460.36	608.11	730.21	827.05	922.43	1,036.75	1,269.83
72	297.51	376.60	488.77	647.18	780.31	880.28	985.67	1,110.04	1,361.75
73	310.30	395.41	512.71	681.21	821.45	929.40	1,039.41	1,173.81	1,437.10
74	325.58	413.25	536.14	716.74	866.65	982.65	1,099.17	1,241.65	1,517.54
75	339.91	432.15	562.66	752.44	911.87	1,034.46	1,159.58	1,311.08	1,601.08
76	355.24	452.61	590.68	791.64	959.69	1,089.39	1,223.06	1,385.13	1,689.78
77	369.65	472.08	618.33	829.40	1,009.62	1,146.87	1,289.60	1,460.79	1,782.55
78	391.06	497.65	654.47	880.79	1,074.07	1,222.46	1,375.31	1,555.53	1,887.40
79	412.01	526.74	693.23	934.74	1,141.69	1,300.72	1,464.62	1,656.47	1,998.93
80	432.53	555.36	732.58	991.78	1,211.44	1,384.02	1,559.12	1,764.00	2,117.10
81	456.05	586.08	773.98	1,050.50	1,288.80	1,472.54	1,661.72	1,876.72	2,238.98
82	479.67	617.35	816.50	1,112.77	1,366.85	1,565.67	1,766.52	1,995.12	2,368.53
83	499.24	643.54	854.90	1,165.88	1,434.14	1,640.59	1,848.01	2,077.11	2,435.61
84	519.86	671.31	893.31	1,221.62	1,504.58	1,719.10	1,933.63	2,160.76	2,505.80
85	541.46	699.14	934.37	1,280.45	1,576.60	1,799.29	2,022.85	2,244.52	2,575.61
86	563.20	728.53	973.99	1,338.93	1,650.77	1,887.05	2,114.76	2,331.89	2,645.07
87	584.46	758.48	1,016.23	1,399.03	1,729.12	1,973.99	2,208.79	2,421.45	2,714.17
88	607.24	789.99	1,059.55	1,462.70	1,811.54	2,065.09	2,307.99	2,515.62	2,783.41
89	631.59	820.64	1,103.99	1,528.52	1,895.17	2,161.35	2,408.36	2,608.98	2,854.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

With 4% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$36.81	\$44.38	\$54.38	\$66.94	\$79.00	\$88.49	\$ 98.55	\$110.06	\$140.63
35-39	45.85	53.90	67.89	83.46	98.01	111.51	125.55	139.57	177.14
40-44	53.90	67.89	82.98	105.03	124.08	138.64	155.19	173.68	220.25
45-49	68.40	83.46	103.53	133.17	159.20	178.25	197.80	219.38	275.45
50	75.00	94.57	118.60	151.25	179.77	201.36	223.42	250.97	310.06
51	79.47	99.07	122.16	158.25	185.85	209.40	233.47	259.49	322.61
52	82.52	104.09	129.19	165.80	195.36	217.46	243.49	271.54	335.19
53	87.55	107.61	135.25	174.34	205.93	230.00	254.59	285.12	351.26
54	91.10	115.15	141.30	182.91	217.00	241.59	268.14	298.69	367.35
55	96.12	119.22	149.32	191.49	228.07	254.67	281.74	312.82	385.96
56	101.63	126.74	157.37	202.53	237.68	266.20	297.31	328.90	404.55
57	105.20	132.77	165.91	211.62	250.72	280.32	311.40	345.53	423.67
58	109.74	139.34	175.01	223.72	267.36	296.94	329.06	367.14	448.34
59	117.80	146.43	184.60	237.86	282.45	314.59	349.18	389.29	473.48
60	124.39	155.51	196.18	252.41	298.11	332.71	369.35	410.47	501.17
61	130.97	164.60	208.31	267.58	315.77	352.88	392.01	435.64	527.90
62	137.51	173.68	218.94	283.23	335.89	375.54	413.71	459.85	560.58
63	145.14	182.31	232.07	299.90	355.62	398.29	440.96	491.57	594.39
64	154.68	192.94	245.72	319.07	378.36	423.56	467.23	520.88	630.70
65	162.83	205.58	261.87	337.31	401.60	447.80	497.96	552.68	670.57
66	170.95	217.21	275.08	358.04	425.89	475.13	528.34	588.05	711.43
67	181.57	228.89	292.29	379.29	452.68	504.93	559.70	623.92	753.91
68	193.76	244.63	312.05	406.16	485.59	543.40	603.16	671.45	813.97
69	206.45	259.37	334.90	436.08	520.09	583.39	648.75	723.06	878.63
70	218.19	278.62	355.27	467.53	558.06	627.48	696.85	778.72	944.40
71	232.43	295.47	380.64	500.52	598.67	673.61	749.03	837.46	1,018.73
72	245.71	314.81	405.06	535.59	642.81	720.85	804.31	902.76	1,096.69
73	258.50	331.64	428.98	565.61	679.93	766.02	854.05	958.58	1,164.05
74	273.77	349.48	450.45	599.20	719.15	813.26	905.89	1,018.46	1,234.57
75	286.09	368.37	474.96	632.87	762.40	861.10	962.28	1,079.92	1,308.13
76	301.43	384.87	501.03	668.07	806.22	912.02	1,019.76	1,147.96	1,386.86
77	315.81	404.34	528.66	703.84	852.15	965.52	1,080.37	1,217.65	1,469.63
78	335.25	429.89	562.82	751.26	910.70	1,033.12	1,156.07	1,300.45	1,564.56
79	354.19	456.97	597.57	801.20	972.29	1,103.40	1,237.42	1,389.41	1,662.11
80	374.74	485.58	634.94	854.28	1,038.04	1,180.75	1,321.99	1,484.99	1,768.38
81	396.28	514.33	674.34	908.98	1,107.43	1,259.29	1,414.60	1,587.74	1,878.26
82	417.91	543.61	716.85	967.29	1,181.47	1,346.48	1,511.41	1,696.16	1,995.84
83	437.47	569.84	753.23	1,018.45	1,242.85	1,415.39	1,586.93	1,772.20	2,062.94
84	458.09	597.56	789.68	1,072.16	1,309.27	1,487.94	1,666.55	1,849.86	2,131.13
85	479.70	625.41	828.73	1,127.01	1,377.30	1,564.11	1,749.83	1,929.63	2,198.96
86	501.39	654.75	870.38	1,183.50	1,449.50	1,645.90	1,835.74	2,013.03	2,270.40
87	522.66	684.74	912.61	1,243.56	1,523.84	1,728.85	1,925.79	2,098.58	2,341.48
88	545.48	718.24	955.93	1,305.26	1,602.30	1,817.98	2,019.02	2,188.78	2,414.71
89	569.83	750.88	1,000.37	1,371.10	1,683.93	1,910.24	2,117.39	2,278.16	2,488.08

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-N250

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N250 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

Benefit Multiplier	Elimination Period			
	15 Day	30 Day	60 Day	90 Day
365	0.93	0.85	0.79	0.73
500	0.93	0.85	0.79	0.73
730	0.93	0.85	0.79	0.73
1,095	0.94	0.87	0.82	0.77
1,460	0.94	0.87	0.82	0.77
1,825	0.94	0.87	0.82	0.77
2,190	0.94	0.87	0.82	0.77
2,920	0.95	0.89	0.85	0.80
Unlimited	0.95	0.89	0.85	0.80

To determine the annual premium rates for Policy Form GR-N250 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-PA
(When attached to Base Policy GR-N250)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-PA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options					
Issue <u>Age</u>	<u>365-500</u>	<u>501-900</u>	<u>901-1,300</u>	<u>1,301-2,000</u>	<u>2,001- Unlimited</u>
18-52	0.450	0.360	0.310	0.290	0.220
53	0.442	0.356	0.308	0.288	0.220
54	0.434	0.352	0.306	0.286	0.220
55	0.426	0.348	0.304	0.284	0.220
56	0.418	0.344	0.302	0.282	0.220
57	0.410	0.340	0.300	0.280	0.220
58	0.398	0.332	0.294	0.276	0.216
59	0.386	0.324	0.288	0.272	0.212
60	0.374	0.316	0.282	0.268	0.208
61	0.362	0.308	0.276	0.264	0.204
62	0.350	0.300	0.270	0.260	0.200
63	0.342	0.294	0.266	0.256	0.198
64	0.334	0.288	0.262	0.252	0.196
65	0.326	0.282	0.258	0.248	0.194
66	0.318	0.276	0.254	0.244	0.192
67	0.310	0.270	0.250	0.240	0.190
68	0.300	0.262	0.242	0.234	0.186
69	0.290	0.254	0.234	0.228	0.182
70	0.280	0.246	0.226	0.222	0.178
71	0.270	0.238	0.218	0.216	0.174
72	0.260	0.230	0.210	0.210	0.170
73	0.248	0.220	0.202	0.200	0.164
74	0.236	0.210	0.194	0.190	0.158
75	0.224	0.200	0.186	0.180	0.152
76	0.212	0.190	0.178	0.170	0.146
77	0.200	0.180	0.170	0.160	0.140
78	0.192	0.172	0.162	0.154	0.134
79	0.184	0.164	0.154	0.148	0.128
80	0.176	0.156	0.146	0.142	0.122
81	0.168	0.148	0.138	0.136	0.116
82	0.160	0.140	0.130	0.130	0.110
83	0.148	0.130	0.120	0.120	0.102
84	0.136	0.120	0.110	0.110	0.094
85	0.124	0.110	0.100	0.100	0.086
86	0.112	0.100	0.090	0.090	0.078
87	0.100	0.090	0.080	0.080	0.070
88	0.088	0.080	0.070	0.070	0.062
89	0.077	0.071	0.061	0.061	0.054

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N250)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.285	0.310	0.285	0.220	0.220
35-39	0.310	0.335	0.305	0.230	0.230
40-44	0.340	0.365	0.320	0.240	0.240
45-49	0.370	0.380	0.335	0.250	0.250
50-54	0.380	0.365	0.320	0.250	0.250
55-59	0.380	0.355	0.310	0.240	0.240
60-64	0.375	0.345	0.300	0.240	0.220
65-69	0.375	0.340	0.285	0.230	0.200
70-74	0.370	0.335	0.270	0.210	0.180
75-79	0.370	0.320	0.250	0.180	0.150
80-84	0.370	0.300	0.220	0.140	0.150
85-89	0.370	0.280	0.220	0.140	0.150

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.390	0.380	0.370	0.300	0.300
35-39	0.410	0.385	0.370	0.300	0.300
40-44	0.415	0.395	0.365	0.300	0.300
45-49	0.410	0.400	0.365	0.295	0.295
50-54	0.390	0.385	0.350	0.290	0.290
55-59	0.385	0.375	0.340	0.285	0.275
60-64	0.380	0.365	0.325	0.275	0.250
65-69	0.380	0.360	0.310	0.265	0.225
70-74	0.375	0.360	0.300	0.245	0.200
75-79	0.375	0.340	0.280	0.210	0.170
80-84	0.375	0.320	0.250	0.170	0.170
85-89	0.375	0.300	0.250	0.170	0.170

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A
(When attached to Base Policy GR-N250 or GR-N165)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options					
Issue	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.027	0.027	0.024	0.022	0.021
35-39	0.041	0.040	0.036	0.032	0.029
40-44	0.057	0.055	0.048	0.042	0.038
45-49	0.074	0.068	0.059	0.051	0.045
50	0.086	0.079	0.067	0.058	0.051
51	0.090	0.082	0.070	0.061	0.053
52	0.094	0.086	0.073	0.063	0.055
53	0.098	0.089	0.075	0.065	0.057
54	0.101	0.092	0.077	0.067	0.058
55	0.105	0.094	0.080	0.068	0.060
56	0.108	0.097	0.082	0.070	0.061
57	0.112	0.100	0.084	0.072	0.063
58	0.115	0.103	0.086	0.074	0.064
59	0.119	0.105	0.088	0.076	0.065
60	0.122	0.108	0.091	0.077	0.067
61	0.126	0.110	0.093	0.079	0.068
62	0.129	0.113	0.095	0.081	0.069
63	0.131	0.115	0.096	0.082	0.069
64	0.134	0.117	0.097	0.083	0.070
65	0.136	0.118	0.099	0.083	0.070
66	0.139	0.120	0.100	0.084	0.071
67	0.141	0.122	0.101	0.085	0.071
68	0.143	0.123	0.101	0.085	0.071
69	0.144	0.124	0.102	0.085	0.071
70	0.146	0.124	0.102	0.085	0.070
71	0.147	0.125	0.103	0.085	0.070
72	0.149	0.126	0.103	0.085	0.070
73	0.149	0.126	0.103	0.084	0.069
74	0.150	0.126	0.103	0.084	0.068
75	0.150	0.126	0.102	0.083	0.068
76	0.151	0.126	0.102	0.083	0.067
77	0.151	0.126	0.102	0.082	0.066
78	0.152	0.126	0.101	0.081	0.064
79	0.152	0.125	0.100	0.079	0.062
80	0.153	0.125	0.099	0.078	0.060
81	0.153	0.124	0.098	0.076	0.058
82	0.154	0.124	0.097	0.075	0.056
83	0.154	0.123	0.095	0.072	0.053
84	0.154	0.122	0.094	0.070	0.050
85	0.153	0.122	0.092	0.067	0.047
86	0.153	0.121	0.091	0.065	0.044
87	0.153	0.120	0.089	0.062	0.041
88	0.153	0.119	0.087	0.059	0.038
89	0.153	0.118	0.086	0.057	0.035

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G
(When attached to Base Policy GR-N250 or GR-N165)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Inflation Options

Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound
18-34	0.084	0.151	0.311	0.243
35-39	0.110	0.183	0.332	0.270
40-44	0.136	0.211	0.341	0.287
45-49	0.156	0.228	0.333	0.289
50	0.169	0.236	0.328	0.289
51	0.173	0.239	0.326	0.289
52	0.178	0.242	0.324	0.289
53	0.179	0.240	0.318	0.285
54	0.180	0.239	0.311	0.280
55	0.181	0.237	0.305	0.276
56	0.181	0.236	0.299	0.272
57	0.182	0.234	0.293	0.267
58	0.180	0.230	0.284	0.260
59	0.178	0.225	0.275	0.253
60	0.176	0.220	0.266	0.246
61	0.174	0.216	0.258	0.239
62	0.173	0.211	0.250	0.232
63	0.166	0.202	0.237	0.220
64	0.160	0.193	0.224	0.209
65	0.153	0.184	0.212	0.198
66	0.147	0.175	0.200	0.188
67	0.142	0.167	0.189	0.178
68	0.132	0.155	0.174	0.164
69	0.123	0.143	0.160	0.151
70	0.115	0.133	0.147	0.139
71	0.107	0.123	0.135	0.128
72	0.100	0.113	0.124	0.118
73	0.090	0.102	0.110	0.106
74	0.082	0.092	0.099	0.095
75	0.074	0.082	0.088	0.085
76	0.067	0.074	0.079	0.076
77	0.061	0.067	0.070	0.068
78	0.052	0.056	0.059	0.057
79	0.044	0.047	0.049	0.048
80	0.037	0.040	0.041	0.040
81	0.031	0.033	0.034	0.034
82	0.027	0.028	0.029	0.028
83	0.019	0.020	0.021	0.020
84	0.014	0.015	0.015	0.015
85	0.010	0.010	0.011	0.010
86	0.007	0.008	0.008	0.008
87	0.005	0.005	0.005	0.005
88	0.005	0.005	0.005	0.005
89	0.005	0.005	0.005	0.005

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form Series GR-N270

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$25.61	\$28.61	\$33.12	\$37.66	\$42.16	\$45.16	\$46.69	\$49.69	\$54.21
35-39	27.11	30.12	34.64	42.16	46.69	49.69	52.71	55.72	61.73
40-44	30.12	34.64	39.17	46.69	52.71	57.22	60.22	64.74	72.29
45-49	34.64	39.17	46.69	57.22	64.74	70.78	75.28	81.29	88.85
50	37.66	45.16	52.71	64.74	73.79	81.29	85.83	93.34	102.40
51	39.17	46.69	55.72	67.78	76.79	84.34	90.34	97.88	106.91
52	40.66	48.17	57.22	70.78	81.29	88.85	93.34	102.40	111.41
53	43.67	51.17	61.73	75.28	85.83	94.85	100.90	108.42	120.47
54	46.69	54.21	64.74	81.29	91.85	100.90	106.91	117.47	128.00
55	48.17	57.22	69.26	85.83	99.39	108.42	114.45	124.97	137.02
56	51.17	61.73	73.79	91.85	105.39	115.95	123.47	134.02	147.57
57	54.21	64.74	79.81	97.88	112.94	123.47	132.51	143.07	158.13
58	58.73	70.78	85.83	106.91	123.47	135.52	143.07	156.60	171.64
59	63.24	75.28	93.34	115.95	134.02	147.57	156.60	170.15	188.25
60	67.78	82.82	100.90	126.46	146.06	159.61	171.64	186.71	204.79
61	73.79	88.85	109.91	138.51	159.61	174.67	186.71	203.29	222.85
62	79.81	96.36	118.95	150.59	173.18	189.73	203.29	221.35	243.93
63	87.35	105.39	132.51	165.63	191.25	210.81	224.37	245.41	269.54
64	94.85	115.95	146.06	183.70	212.32	233.41	249.98	272.54	298.15
65	103.90	128.00	161.12	203.29	234.90	258.98	275.55	301.14	329.76
66	114.45	141.54	177.69	224.37	260.50	286.10	305.66	334.27	365.88
67	124.97	155.08	195.75	248.46	287.59	316.20	338.80	370.42	405.05
68	140.03	173.18	219.85	280.07	323.75	356.89	382.45	417.11	456.21
69	156.60	194.26	246.93	314.70	364.39	402.05	430.65	471.30	516.46
70	174.67	218.34	277.04	353.84	411.05	453.23	486.35	531.52	582.74
71	195.75	243.93	310.20	397.51	463.77	511.96	548.07	600.78	656.50
72	218.34	272.54	347.82	447.21	521.00	576.68	618.85	679.09	742.32
73	240.93	302.66	385.48	495.39	578.20	639.95	686.63	752.88	820.64
74	266.53	334.27	427.62	549.61	641.46	709.20	761.91	835.71	909.45
75	295.14	370.42	472.79	609.83	710.70	787.49	844.71	927.55	1,007.34
76	326.75	411.05	524.00	674.59	789.00	873.32	938.08	1,028.41	1,114.25
77	361.37	454.73	579.74	748.36	874.84	969.69	1,040.48	1,141.34	1,234.71
78	399.03	501.40	639.95	826.66	966.69	1,070.57	1,150.36	1,260.32	1,355.18
79	438.18	552.61	707.69	912.49	1,067.58	1,183.52	1,272.37	1,389.78	1,487.66
80	481.83	608.31	781.48	1,008.84	1,180.50	1,308.49	1,404.84	1,534.35	1,633.74
81	531.52	671.56	861.28	1,114.25	1,303.97	1,447.00	1,553.91	1,693.97	1,794.85
82	584.23	740.81	951.61	1,230.21	1,441.00	1,599.08	1,716.54	1,868.61	1,971.01
83	629.41	798.05	1,025.39	1,328.05	1,553.91	1,722.54	1,844.55	1,996.62	2,089.96
84	677.58	859.78	1,106.73	1,431.95	1,675.90	1,853.57	1,981.57	2,133.64	2,216.45
85	728.75	926.04	1,192.55	1,544.91	1,806.89	1,996.62	2,127.60	2,279.68	2,350.45
86	784.49	998.29	1,285.89	1,666.86	1,948.41	2,148.69	2,285.71	2,434.78	2,492.01
87	844.71	1,076.61	1,386.78	1,797.84	2,100.52	2,312.84	2,455.86	2,600.42	2,642.60
88	909.45	1,159.42	1,495.18	1,939.39	2,264.62	2,490.48	2,638.03	2,778.10	2,803.67
89	978.73	1,249.76	1,612.63	2,091.47	2,442.31	2,681.72	2,833.80	2,969.30	2,972.31

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230D

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

With 5% Equal Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$19.10	\$22.23	\$27.85	\$35.52	\$41.18	\$46.34	\$50.90	\$56.00	\$65.74
35-39	21.67	26.80	34.44	41.18	50.90	56.00	61.15	70.29	80.55
40-44	26.80	32.44	42.13	54.94	65.21	72.87	80.05	89.77	104.56
45-49	34.44	42.13	54.94	70.83	85.66	95.90	103.61	117.93	138.81
50	41.63	50.39	65.21	83.64	101.05	111.85	123.53	138.37	161.86
51	42.13	52.93	68.28	88.75	106.16	118.96	129.21	146.05	171.60
52	44.71	55.50	72.87	93.85	111.85	126.62	138.37	155.79	183.35
53	47.83	58.57	76.51	101.57	121.52	134.85	147.10	168.05	194.63
54	50.90	63.71	83.64	107.75	129.70	145.06	159.38	177.29	207.42
55	55.50	68.79	87.27	115.41	136.41	155.84	170.14	192.15	222.80
56	58.57	72.45	94.92	123.62	146.67	166.59	181.44	205.45	236.61
57	61.66	77.54	99.08	133.83	157.40	177.38	192.75	218.76	254.51
58	65.27	83.73	109.34	143.10	169.24	191.75	210.60	237.74	275.57
59	70.94	91.40	118.07	154.39	185.15	208.18	227.58	256.72	295.55
60	76.55	96.07	126.76	168.30	199.50	224.57	245.08	276.77	319.67
61	82.74	104.29	138.09	180.66	214.39	244.10	264.55	300.85	346.32
62	88.90	113.00	149.38	194.97	233.36	263.57	286.60	325.47	374.01
63	95.60	122.27	160.20	212.46	253.93	285.17	312.27	352.22	405.31
64	104.37	134.06	173.11	228.94	273.52	309.36	337.50	381.98	441.74
65	113.61	144.38	186.49	247.97	297.66	334.57	366.83	414.36	479.30
66	121.35	155.26	202.44	269.57	320.88	364.37	397.69	450.38	518.38
67	131.17	168.14	218.90	292.26	348.67	395.24	431.62	487.40	562.55
68	142.51	182.57	239.58	317.56	381.61	431.82	471.32	536.25	619.11
69	154.40	198.04	261.26	347.99	418.26	474.07	518.66	587.76	676.78
70	168.86	214.62	284.01	379.97	456.93	518.45	566.62	645.46	742.61
71	182.34	233.75	309.81	413.54	497.70	565.41	622.80	708.30	817.25
72	198.38	253.97	337.22	451.27	546.23	620.61	680.08	776.36	894.04
73	212.37	272.62	362.58	486.42	586.57	667.08	734.27	836.75	962.08
74	227.41	291.82	387.52	521.67	629.03	719.79	791.08	902.29	1,035.90
75	243.55	312.61	415.54	559.01	677.65	773.68	852.66	973.09	1,112.79
76	260.73	332.96	443.60	599.95	727.46	832.18	917.81	1,049.05	1,197.00
77	278.95	356.32	477.28	642.03	779.81	894.34	988.21	1,129.25	1,283.88
78	296.15	382.86	510.61	691.79	840.43	964.22	1,065.33	1,215.58	1,372.77
79	318.00	410.90	548.57	744.23	906.23	1,040.31	1,146.61	1,311.75	1,467.94
80	341.44	440.60	586.54	798.28	974.21	1,120.65	1,237.76	1,411.09	1,567.84
81	362.87	470.84	630.74	857.51	1,049.94	1,205.74	1,332.58	1,517.76	1,673.02
82	389.46	503.26	676.63	922.47	1,128.39	1,297.60	1,436.25	1,633.80	1,785.53
83	407.30	529.32	710.56	970.99	1,190.29	1,365.21	1,507.43	1,702.97	1,841.36
84	428.22	555.01	747.14	1,023.61	1,253.29	1,439.50	1,583.87	1,775.31	1,895.80
85	448.23	584.29	785.32	1,077.32	1,321.51	1,513.95	1,663.48	1,850.86	1,950.87
86	469.71	611.65	826.14	1,134.27	1,391.37	1,595.63	1,747.25	1,927.52	2,008.47
87	492.86	641.09	867.53	1,194.37	1,466.99	1,677.41	1,831.20	2,009.84	2,065.26
88	515.50	672.08	911.59	1,258.11	1,544.72	1,764.06	1,921.41	2,092.39	2,119.65
89	539.72	703.69	956.76	1,323.53	1,625.21	1,855.35	2,016.33	2,175.58	2,178.64

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

With 5% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$27.27	\$34.42	\$42.10	\$53.84	\$63.53	\$72.76	\$79.32	\$88.55	\$106.37
35-39	35.92	45.10	56.86	71.70	83.40	94.64	103.82	117.08	139.51
40-44	45.10	54.78	70.57	93.58	109.92	123.71	134.95	152.77	177.72
45-49	56.86	70.57	91.55	119.63	140.55	158.92	172.72	195.18	228.27
50	66.01	80.85	105.87	136.50	164.04	182.97	198.76	225.83	263.48
51	68.57	85.45	108.91	143.63	171.21	192.13	208.48	235.48	275.23
52	71.15	90.07	115.58	150.77	178.90	201.83	219.70	247.22	289.05
53	74.25	93.16	121.22	160.52	190.64	212.11	232.46	263.57	304.38
54	77.31	98.26	128.40	168.72	200.86	224.36	246.76	276.87	323.26
55	83.97	105.41	136.03	178.43	211.61	237.14	259.55	291.75	340.66
56	87.07	108.99	143.72	188.69	223.92	249.93	272.93	309.14	358.57
57	92.16	116.19	149.89	198.92	234.67	264.78	288.29	326.49	378.51
58	97.80	122.36	160.13	210.21	250.53	281.20	308.19	347.54	403.64
59	103.44	132.07	170.92	225.56	266.44	299.64	327.20	370.57	429.69
60	111.11	138.73	181.64	239.42	284.90	320.14	348.76	394.67	457.90
61	117.29	148.98	192.99	253.79	301.82	341.64	372.31	420.77	488.59
62	123.49	157.78	206.31	270.21	322.80	363.19	396.39	447.43	518.35
63	132.20	169.05	219.17	289.67	345.39	388.87	424.10	478.27	553.73
64	140.95	178.81	232.03	308.23	367.03	415.06	451.33	510.11	592.19
65	150.24	191.17	247.47	327.26	391.19	440.27	482.66	546.54	633.75
66	157.93	201.99	263.42	348.85	416.39	470.08	515.56	582.50	674.89
67	169.79	214.87	279.88	371.55	444.22	502.98	547.48	621.57	721.09
68	181.14	231.33	300.55	398.85	479.20	541.59	593.28	674.50	781.74
69	193.02	246.85	324.24	429.31	515.80	585.89	640.63	728.03	845.47
70	205.46	263.46	347.02	463.32	556.55	630.20	690.63	787.73	913.40
71	218.90	282.58	372.83	496.88	597.32	679.23	746.80	850.58	990.03
72	234.96	302.74	398.20	532.55	643.77	730.35	802.05	916.65	1,066.80
73	248.96	319.35	423.58	567.72	684.12	778.91	856.23	981.06	1,138.91
74	264.02	338.57	448.50	600.95	726.56	829.60	913.05	1,046.62	1,210.68
75	280.14	357.31	474.49	636.23	773.21	881.38	972.55	1,115.36	1,287.63
76	295.26	377.66	502.55	677.19	818.89	937.85	1,035.73	1,189.30	1,369.76
77	311.47	399.04	530.16	715.22	869.25	995.99	1,102.01	1,265.43	1,454.60
78	328.70	423.51	565.45	762.97	929.84	1,065.83	1,179.20	1,353.82	1,545.55
79	350.53	449.52	601.39	815.35	993.61	1,139.91	1,260.43	1,447.95	1,638.71
80	371.94	479.24	639.42	867.36	1,059.58	1,218.18	1,349.57	1,547.31	1,736.55
81	391.33	507.42	679.53	924.59	1,131.27	1,301.26	1,442.36	1,651.94	1,839.69
82	415.86	537.79	721.35	983.47	1,205.63	1,389.06	1,541.94	1,763.93	1,946.12
83	433.70	561.86	755.29	1,031.97	1,265.52	1,456.66	1,611.15	1,829.01	1,993.83
84	450.63	585.49	787.81	1,080.54	1,326.46	1,526.87	1,683.48	1,897.28	2,040.11
85	470.58	612.76	825.94	1,132.22	1,390.61	1,597.30	1,759.00	1,966.75	2,085.02
86	490.05	638.07	862.73	1,185.08	1,456.47	1,672.89	1,836.72	2,039.31	2,132.51
87	511.16	663.45	900.08	1,241.15	1,525.89	1,750.62	1,916.57	2,111.49	2,177.05
88	529.74	692.40	938.01	1,296.75	1,597.61	1,831.15	1,998.65	2,185.88	2,219.23
89	551.93	719.96	977.08	1,356.07	1,669.94	1,912.26	2,085.45	2,260.94	2,264.06

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount

With 4% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$21.15	\$26.28	\$31.91	\$41.63	\$49.34	\$54.46	\$59.00	\$66.18	\$77.93
35-39	27.78	32.91	42.61	51.34	63.05	70.26	75.34	84.55	98.85
40-44	32.91	40.58	52.33	69.18	81.47	89.15	98.36	110.10	126.93
45-49	42.61	52.33	67.17	87.11	105.98	116.21	125.96	142.31	165.29
50	49.74	60.53	77.38	101.94	123.39	134.18	145.88	164.85	190.31
51	52.33	63.05	80.50	107.06	130.56	141.29	153.59	172.46	200.05
52	54.89	67.70	87.11	112.17	136.22	148.98	162.80	182.19	211.81
53	55.95	70.79	90.74	119.89	143.87	157.21	171.48	194.48	223.06
54	59.00	75.88	97.89	126.06	154.11	167.43	181.73	203.70	237.88
55	63.64	79.00	103.54	133.72	160.80	176.17	192.51	216.54	251.23
56	66.75	82.60	109.16	141.94	173.12	186.95	203.80	229.86	265.07
57	71.80	89.77	113.33	150.12	181.82	199.75	217.11	245.18	280.96
58	75.45	93.85	123.53	161.42	195.70	212.09	233.01	260.12	301.98
59	81.09	101.57	130.26	172.69	209.51	228.51	247.91	281.11	321.96
60	86.73	108.26	141.02	184.54	223.89	244.90	265.42	299.13	344.05
61	90.84	116.44	150.28	196.91	238.83	262.39	284.89	321.17	368.69
62	97.04	123.19	161.59	209.23	255.73	279.83	304.90	343.76	394.34
63	103.73	132.44	170.39	226.67	276.30	301.45	328.55	368.48	423.63
64	112.50	142.24	183.25	241.15	295.87	323.56	349.70	396.24	456.00
65	119.70	150.51	196.67	258.14	315.95	344.75	376.97	424.55	489.42
66	127.47	161.36	210.56	277.72	339.18	370.47	403.78	456.47	524.46
67	137.28	172.19	225.05	296.31	362.88	399.30	433.64	489.44	562.55
68	146.60	186.64	243.63	321.63	395.85	431.82	471.32	534.21	615.07
69	158.50	202.14	263.28	347.99	428.38	470.01	512.54	579.63	666.60
70	168.86	216.66	284.01	375.92	465.07	510.28	556.44	631.21	726.34
71	182.34	233.75	305.68	407.48	501.80	551.15	604.51	685.95	790.81
72	196.31	251.92	331.10	439.07	546.23	598.25	655.69	743.85	857.46
73	208.30	266.51	352.39	470.18	584.53	640.69	701.72	800.11	919.42
74	223.36	285.74	375.33	501.32	624.95	687.31	752.49	857.54	983.02
75	237.42	304.43	401.28	534.58	669.53	733.02	807.89	918.20	1,051.83
76	252.60	322.76	425.31	571.47	713.20	785.41	862.97	984.01	1,125.83
77	268.77	342.11	452.92	607.51	763.57	837.43	923.16	1,054.03	1,200.53
78	284.00	366.58	486.19	651.17	820.10	901.19	992.13	1,132.24	1,281.30
79	303.79	390.58	518.06	699.45	881.83	969.16	1,067.32	1,216.19	1,366.28
80	325.17	418.24	554.03	747.44	945.76	1,039.36	1,146.27	1,305.42	1,454.01
81	344.60	444.43	594.17	800.59	1,017.41	1,116.30	1,230.95	1,399.85	1,546.98
82	367.09	474.80	633.92	857.42	1,089.80	1,197.99	1,322.45	1,501.68	1,645.28
83	384.94	498.85	665.85	901.89	1,149.65	1,259.52	1,387.53	1,564.72	1,692.98
84	403.85	522.50	698.37	950.41	1,210.59	1,325.63	1,455.80	1,628.97	1,741.30
85	423.83	547.71	734.49	1,000.07	1,276.79	1,391.99	1,527.28	1,696.37	1,790.28
86	443.27	575.03	771.24	1,050.92	1,344.66	1,463.53	1,600.89	1,764.88	1,839.76
87	464.37	600.43	808.59	1,104.94	1,416.15	1,539.25	1,676.69	1,837.04	1,888.38
88	485.03	631.42	848.57	1,162.59	1,491.92	1,615.68	1,756.77	1,909.42	1,936.69
89	507.22	658.98	889.69	1,219.85	1,568.30	1,696.83	1,841.52	1,984.51	1,987.59

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-N270

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N270 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

Benefit Multiplier	Elimination Period			
	15 Day	30 Day	60 Day	90 Day
365	0.93	0.85	0.79	0.73
500	0.93	0.85	0.79	0.73
730	0.93	0.85	0.79	0.73
1,095	0.94	0.87	0.82	0.77
1,460	0.94	0.87	0.82	0.77
1,825	0.94	0.87	0.82	0.77
2,190	0.94	0.87	0.82	0.77
2,920	0.95	0.89	0.85	0.80
Unlimited	0.95	0.89	0.85	0.80

To determine the annual premium rates for Policy Form GR-N270 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-PA
(When attached to Base Policy GR-N270)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-PA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Issue <u>Age</u>	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>501-900</u>	<u>901-1,300</u>	<u>1,301-2,000</u>	<u>2,001- Unlimited</u>
18-52	0.386	0.299	0.260	0.230	0.202
53	0.377	0.292	0.255	0.227	0.202
54	0.368	0.285	0.250	0.224	0.202
55	0.359	0.278	0.245	0.221	0.202
56	0.350	0.271	0.240	0.218	0.202
57	0.341	0.264	0.235	0.215	0.202
58	0.329	0.257	0.230	0.211	0.199
59	0.317	0.250	0.225	0.208	0.196
60	0.305	0.243	0.220	0.204	0.192
61	0.294	0.237	0.215	0.201	0.189
62	0.282	0.230	0.210	0.197	0.186
63	0.275	0.226	0.208	0.196	0.185
64	0.267	0.223	0.206	0.194	0.184
65	0.260	0.219	0.203	0.193	0.182
66	0.253	0.216	0.201	0.191	0.181
67	0.246	0.212	0.199	0.190	0.180
68	0.239	0.207	0.195	0.186	0.176
69	0.232	0.203	0.191	0.182	0.173
70	0.225	0.198	0.186	0.178	0.169
71	0.218	0.194	0.182	0.174	0.166
72	0.211	0.189	0.178	0.170	0.162
73	0.202	0.182	0.171	0.164	0.156
74	0.194	0.174	0.164	0.158	0.150
75	0.186	0.167	0.157	0.151	0.145
76	0.177	0.159	0.151	0.145	0.139
77	0.169	0.152	0.144	0.139	0.133
78	0.163	0.146	0.139	0.134	0.128
79	0.158	0.141	0.134	0.129	0.123
80	0.152	0.135	0.128	0.123	0.119
81	0.147	0.130	0.123	0.118	0.114
82	0.141	0.124	0.118	0.113	0.109
83	0.130	0.115	0.109	0.105	0.101
84	0.118	0.105	0.101	0.097	0.094
85	0.107	0.096	0.092	0.089	0.087
86	0.096	0.087	0.083	0.081	0.079
87	0.085	0.078	0.075	0.073	0.072
88	0.074	0.069	0.067	0.065	0.065
89	0.063	0.060	0.058	0.057	0.058

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N270)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.270	0.270	0.220	0.170	0.165
35-39	0.295	0.295	0.240	0.180	0.170
40-44	0.330	0.320	0.250	0.190	0.180
45-49	0.360	0.340	0.260	0.195	0.180
50-54	0.390	0.360	0.270	0.200	0.170
55-59	0.430	0.380	0.280	0.200	0.165
60-64	0.440	0.385	0.285	0.200	0.160
65-69	0.440	0.380	0.285	0.200	0.150
70-74	0.440	0.380	0.280	0.200	0.140
75-79	0.430	0.360	0.260	0.180	0.120
80-84	0.420	0.340	0.230	0.140	0.120
85-89	0.410	0.320	0.230	0.140	0.120

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.375	0.375	0.310	0.250	0.230
35-39	0.420	0.410	0.325	0.250	0.220
40-44	0.450	0.430	0.335	0.250	0.215
45-49	0.455	0.440	0.340	0.250	0.210
50-54	0.450	0.430	0.335	0.245	0.200
55-59	0.450	0.420	0.330	0.245	0.195
60-64	0.445	0.410	0.325	0.240	0.185
65-69	0.445	0.405	0.320	0.235	0.175
70-74	0.445	0.400	0.310	0.225	0.165
75-79	0.435	0.375	0.280	0.200	0.145
80-84	0.425	0.350	0.250	0.160	0.145
85-89	0.420	0.325	0.250	0.160	0.145

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A
(When attached to Base Policy GR-N270)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options

Issue Age	<u>365-500</u>	<u>501-900</u>	<u>901-1,300</u>	<u>1,301-1,800</u>	<u>1,801-2,920</u>
18-34	0.020	0.022	0.020	0.018	0.015
35-39	0.032	0.035	0.032	0.027	0.023
40-44	0.048	0.050	0.045	0.037	0.032
45-49	0.065	0.065	0.057	0.047	0.039
50	0.076	0.075	0.065	0.054	0.044
51	0.080	0.079	0.067	0.056	0.046
52	0.084	0.082	0.070	0.058	0.048
53	0.088	0.085	0.072	0.060	0.049
54	0.091	0.088	0.074	0.061	0.051
55	0.095	0.090	0.077	0.063	0.052
56	0.098	0.093	0.079	0.064	0.054
57	0.102	0.096	0.081	0.066	0.055
58	0.105	0.098	0.083	0.067	0.056
59	0.109	0.101	0.085	0.069	0.057
60	0.112	0.103	0.086	0.070	0.058
61	0.116	0.106	0.088	0.072	0.059
62	0.119	0.108	0.090	0.073	0.060
63	0.121	0.109	0.091	0.074	0.060
64	0.123	0.110	0.091	0.074	0.061
65	0.124	0.111	0.092	0.075	0.061
66	0.126	0.112	0.092	0.075	0.062
67	0.128	0.113	0.093	0.076	0.062
68	0.129	0.113	0.093	0.076	0.062
69	0.129	0.113	0.093	0.075	0.061
70	0.130	0.113	0.093	0.075	0.061
71	0.130	0.113	0.093	0.074	0.060
72	0.131	0.113	0.093	0.074	0.060
73	0.131	0.112	0.092	0.073	0.059
74	0.130	0.112	0.091	0.072	0.058
75	0.130	0.111	0.091	0.072	0.057
76	0.129	0.111	0.090	0.071	0.056
77	0.129	0.110	0.089	0.070	0.055
78	0.129	0.109	0.088	0.069	0.053
79	0.129	0.108	0.087	0.067	0.052
80	0.130	0.108	0.085	0.066	0.050
81	0.130	0.107	0.084	0.064	0.049
82	0.130	0.106	0.083	0.063	0.047
83	0.130	0.105	0.082	0.061	0.044
84	0.129	0.105	0.080	0.058	0.041
85	0.129	0.104	0.079	0.056	0.038
86	0.128	0.104	0.077	0.053	0.035
87	0.128	0.103	0.076	0.051	0.032
88	0.128	0.102	0.075	0.049	0.029
89	0.127	0.102	0.073	0.046	0.026

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G
(When attached to Base Policy GR-N270)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Inflation Options

Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.104	0.195	0.412	0.321	0.246
35-39	0.139	0.241	0.439	0.358	0.287
40-44	0.176	0.281	0.450	0.381	0.319
45-49	0.207	0.304	0.437	0.383	0.332
50	0.222	0.310	0.423	0.377	0.333
51	0.228	0.312	0.418	0.375	0.334
52	0.234	0.315	0.414	0.373	0.334
53	0.233	0.310	0.403	0.364	0.328
54	0.232	0.306	0.392	0.356	0.322
55	0.232	0.301	0.381	0.348	0.316
56	0.231	0.297	0.371	0.340	0.310
57	0.230	0.293	0.361	0.332	0.304
58	0.225	0.284	0.346	0.319	0.294
59	0.220	0.275	0.332	0.307	0.283
60	0.215	0.266	0.319	0.295	0.274
61	0.210	0.258	0.306	0.284	0.264
62	0.206	0.249	0.293	0.273	0.255
63	0.195	0.235	0.274	0.256	0.240
64	0.185	0.222	0.257	0.240	0.225
65	0.175	0.209	0.240	0.225	0.212
66	0.166	0.197	0.225	0.211	0.199
67	0.158	0.186	0.210	0.198	0.187
68	0.145	0.170	0.191	0.181	0.171
69	0.134	0.156	0.174	0.165	0.156
70	0.123	0.142	0.158	0.150	0.142
71	0.113	0.130	0.143	0.137	0.130
72	0.104	0.119	0.130	0.124	0.119
73	0.094	0.107	0.115	0.111	0.106
74	0.085	0.095	0.102	0.098	0.094
75	0.076	0.085	0.091	0.087	0.084
76	0.068	0.076	0.080	0.078	0.075
77	0.061	0.068	0.071	0.069	0.067
78	0.052	0.057	0.059	0.058	0.056
79	0.044	0.048	0.050	0.048	0.047
80	0.037	0.040	0.041	0.040	0.040
81	0.031	0.033	0.034	0.034	0.033
82	0.027	0.028	0.029	0.028	0.028
83	0.019	0.020	0.021	0.020	0.020
84	0.014	0.014	0.015	0.015	0.014
85	0.010	0.010	0.011	0.010	0.010
86	0.007	0.007	0.008	0.008	0.007
87	0.005	0.005	0.005	0.005	0.005
88	0.005	0.005	0.005	0.005	0.005
89	0.005	0.005	0.005	0.005	0.005

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form Series GR-N280

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$34.97	\$38.01	\$42.57	\$50.16	\$54.74	\$59.29	\$62.36	\$66.92	\$76.05
35-39	38.01	42.57	47.14	56.27	62.36	66.92	71.48	76.05	86.67
40-44	42.57	48.68	54.74	65.39	74.52	79.07	85.13	91.23	103.38
45-49	50.16	57.78	68.41	82.12	92.77	98.84	106.45	114.04	130.77
50	56.27	65.39	76.05	92.77	104.91	112.52	121.64	129.23	147.48
51	57.78	66.92	79.07	95.78	109.48	117.09	126.22	135.33	153.59
52	60.83	69.94	82.12	100.36	114.04	123.16	132.29	141.39	161.17
53	63.86	74.52	88.20	106.45	121.64	130.77	139.90	150.52	170.30
54	66.92	79.07	92.77	112.52	129.23	138.36	149.01	159.65	182.45
55	71.48	83.64	98.84	120.10	136.86	147.48	158.14	170.30	193.12
56	74.52	88.20	104.91	127.74	145.95	156.61	168.77	180.93	205.29
57	79.07	92.77	110.99	135.33	155.08	167.27	179.43	191.58	218.97
58	85.13	100.36	120.10	145.95	167.27	179.43	194.62	208.30	237.19
59	91.23	107.97	129.23	158.14	180.93	194.62	209.83	225.02	255.45
60	97.32	115.55	139.90	170.30	194.62	209.83	226.55	241.74	276.74
61	104.91	124.68	150.52	183.99	211.35	226.55	244.81	261.52	298.00
62	112.52	133.81	161.17	199.17	228.07	244.81	264.55	282.82	322.36
63	121.64	145.95	176.38	217.43	249.38	269.13	288.90	310.20	352.76
64	132.29	158.14	191.58	237.19	272.16	293.45	316.25	339.07	387.74
65	142.93	171.79	209.83	259.99	298.00	320.83	346.68	372.52	424.22
66	155.08	187.02	228.07	282.82	325.38	351.23	380.14	407.51	465.28
67	168.77	203.75	249.38	310.20	355.81	384.67	415.09	445.48	509.36
68	185.51	225.02	275.22	343.63	396.85	428.77	463.74	498.70	568.66
69	203.75	249.38	305.62	383.19	440.96	478.97	518.49	556.51	637.09
70	225.02	275.22	339.07	425.75	491.12	533.68	577.77	621.90	711.58
71	249.38	304.12	377.07	472.86	547.38	596.04	644.70	694.87	795.22
72	273.68	336.04	418.15	526.09	609.74	664.46	720.71	776.97	889.49
73	299.54	367.94	457.68	577.77	669.03	729.83	792.19	853.00	977.68
74	326.91	401.43	500.23	632.51	734.42	801.31	869.73	938.15	1,073.48
75	355.81	439.43	547.38	693.34	805.88	880.36	956.41	1,030.90	1,179.90
76	389.24	478.97	599.07	760.26	883.42	967.03	1,050.67	1,134.29	1,295.48
77	424.22	524.55	655.35	833.22	970.09	1,061.33	1,154.05	1,246.81	1,423.18
78	463.74	573.22	719.19	915.34	1,065.87	1,167.73	1,269.63	1,371.48	1,558.50
79	506.31	627.97	789.12	1,006.57	1,172.29	1,284.81	1,397.32	1,508.34	1,707.51
80	553.46	688.77	866.71	1,105.42	1,289.39	1,414.09	1,538.77	1,658.87	1,871.73
81	605.15	754.15	950.29	1,214.87	1,417.10	1,555.48	1,693.84	1,823.08	2,051.15
82	661.42	825.61	1,043.06	1,335.02	1,558.50	1,712.09	1,864.15	2,005.53	2,247.31
83	710.10	887.97	1,123.64	1,439.93	1,680.13	1,842.86	2,004.03	2,146.96	2,388.70
84	763.28	956.41	1,210.32	1,552.44	1,810.93	1,984.25	2,153.02	2,295.97	2,539.24
85	821.07	1,029.37	1,303.06	1,672.55	1,952.33	2,136.31	2,314.18	2,457.11	2,700.40
86	881.89	1,106.90	1,403.42	1,803.31	2,104.38	2,300.51	2,487.54	2,628.96	2,870.69
87	948.81	1,192.09	1,512.89	1,943.22	2,267.06	2,476.90	2,673.05	2,812.93	3,051.66
88	1,018.75	1,283.32	1,628.44	2,095.25	2,443.45	2,666.95	2,872.22	3,010.58	3,244.74
89	1,094.76	1,380.60	1,754.65	2,259.47	2,633.51	2,870.69	3,088.14	3,221.92	3,448.50

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230D

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

With 5% Equal Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$28.67	\$35.89	\$41.62	\$52.51	\$64.33	\$67.95	\$ 77.20	\$ 82.92	\$100.49
35-39	33.85	41.62	51.40	64.83	77.20	84.98	92.73	104.59	124.75
40-44	41.62	49.86	64.33	82.41	97.93	107.72	118.07	130.45	157.33
45-49	54.52	65.38	81.43	104.67	126.89	139.27	154.26	171.28	203.81
50	62.80	76.24	94.35	122.76	145.53	160.48	178.06	197.12	234.33
51	65.38	80.88	99.52	127.97	153.26	168.23	185.81	205.40	246.70
52	68.47	84.01	104.67	135.70	161.02	176.54	194.06	215.75	255.53
53	71.63	87.62	110.90	143.99	169.83	187.40	207.01	229.22	273.08
54	76.79	93.38	118.65	152.28	180.73	200.30	220.46	242.65	287.62
55	80.42	99.06	124.91	161.11	191.57	211.74	233.91	256.64	305.68
56	85.60	104.76	131.15	169.89	203.04	223.13	245.86	272.72	324.32
57	91.33	112.51	139.45	180.77	214.39	237.11	261.90	288.76	343.45
58	97.57	119.30	148.78	194.78	230.97	255.76	279.54	309.01	366.29
59	103.79	126.01	160.20	207.24	246.01	271.35	299.21	329.24	393.16
60	110.03	136.93	170.06	221.75	263.12	291.02	321.52	353.56	419.10
61	116.77	144.20	182.00	236.81	281.31	311.25	342.28	378.91	451.21
62	125.59	155.62	195.97	254.48	301.54	334.03	367.67	404.82	482.29
63	132.90	166.08	209.53	273.15	323.32	356.92	394.62	434.91	519.64
64	142.77	176.44	225.12	292.42	347.75	383.94	424.78	469.67	556.50
65	152.68	189.48	239.71	312.71	371.17	414.04	455.92	501.93	600.07
66	161.02	200.94	258.42	335.05	399.21	443.16	488.15	540.80	643.16
67	171.96	215.02	274.07	358.97	428.31	475.40	525.04	580.87	693.53
68	186.04	232.72	297.48	389.16	463.22	517.54	570.83	632.33	757.39
69	200.63	249.42	320.43	421.46	503.28	559.69	620.75	689.49	824.42
70	214.24	268.72	346.51	454.84	545.46	609.65	674.38	749.27	899.77
71	228.90	289.11	372.14	493.94	589.79	660.22	732.64	813.85	980.34
72	247.69	312.57	402.92	533.09	640.35	714.94	794.17	885.69	1,066.69
73	260.83	329.97	427.04	567.64	681.66	764.49	849.96	949.28	1,140.69
74	276.57	349.86	454.26	605.26	727.09	816.19	909.96	1,016.00	1,221.43
75	294.88	371.39	483.05	642.94	774.70	872.63	971.04	1,087.47	1,305.88
76	310.72	395.48	513.47	684.85	826.45	929.67	1,036.90	1,162.64	1,395.58
77	329.13	417.62	545.46	726.81	879.37	993.40	1,110.06	1,243.06	1,491.61
78	349.12	444.88	582.21	780.18	945.75	1,067.63	1,193.59	1,335.99	1,594.40
79	372.23	474.32	621.09	834.68	1,013.79	1,145.58	1,283.48	1,435.20	1,706.10
80	394.85	503.85	662.52	893.88	1,085.54	1,229.76	1,378.09	1,541.24	1,821.03
81	419.14	537.00	708.28	956.89	1,165.17	1,320.32	1,479.59	1,656.22	1,945.42
82	444.96	572.29	755.09	1,023.52	1,247.53	1,418.24	1,588.43	1,777.55	2,077.70
83	468.13	602.28	795.61	1,076.67	1,316.78	1,494.81	1,672.30	1,857.77	2,149.77
84	490.91	630.31	836.20	1,134.51	1,387.13	1,575.08	1,759.36	1,944.87	2,225.03
85	513.19	662.05	878.96	1,197.10	1,463.33	1,659.08	1,850.71	2,034.15	2,299.91
86	538.57	695.38	924.30	1,259.30	1,541.16	1,747.38	1,946.22	2,125.01	2,378.00
87	561.93	727.16	968.82	1,326.68	1,624.80	1,839.86	2,046.01	2,220.23	2,457.72
88	590.57	763.20	1,017.47	1,396.36	1,711.19	1,937.20	2,150.68	2,320.21	2,539.70
89	617.16	799.34	1,067.80	1,468.18	1,802.32	2,039.30	2,257.05	2,420.89	2,621.25

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$5 Daily Home Health Care Benefit Amount

With 5% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$45.07	\$54.34	\$66.21	\$83.27	\$99.21	\$106.98	\$120.34	\$134.24	\$162.06
35-39	54.34	66.21	82.16	105.87	126.51	138.36	152.27	170.26	204.80
40-44	68.29	82.70	103.33	133.71	159.46	175.47	194.01	214.61	257.89
45-49	85.33	104.36	128.62	166.27	200.76	221.37	244.54	271.87	322.88
50	95.63	117.31	147.70	188.44	225.58	248.75	274.52	305.96	363.64
51	100.29	121.95	152.85	197.75	235.38	260.60	286.37	316.26	378.03
52	103.38	127.09	160.11	205.48	245.18	268.89	296.71	328.68	393.09
53	108.59	132.83	166.34	215.81	256.05	281.82	313.75	346.20	412.67
54	113.72	138.51	176.11	226.14	269.01	296.83	327.22	361.72	431.27
55	117.39	146.27	184.43	237.04	281.91	310.26	344.76	379.84	453.49
56	124.58	151.97	192.72	247.88	295.38	325.80	358.77	397.91	474.15
57	130.29	159.71	201.04	260.83	308.82	341.77	376.84	418.07	497.43
58	136.55	168.52	212.42	276.91	327.45	362.50	398.61	440.31	524.35
59	144.83	177.35	223.82	291.40	344.54	382.21	420.36	464.68	555.37
60	153.12	188.23	235.72	307.98	365.75	403.89	444.70	493.13	585.38
61	159.89	197.58	249.77	325.05	385.97	426.20	469.52	520.55	621.61
62	168.69	209.00	263.74	342.76	406.21	451.03	496.99	548.51	654.70
63	178.06	219.43	279.31	363.46	430.06	475.98	526.03	582.72	696.15
64	185.88	231.88	294.91	382.72	456.57	505.06	558.20	617.50	737.11
65	195.73	244.91	311.54	405.09	481.99	535.14	591.39	653.83	782.76
66	206.19	258.43	328.20	429.45	510.07	566.32	623.61	692.70	829.94
67	217.14	270.41	345.92	451.34	539.15	598.55	662.56	734.81	880.29
68	231.19	288.17	369.32	483.61	576.11	642.73	710.40	788.34	948.25
69	245.79	304.88	394.34	515.90	616.17	686.94	760.34	847.53	1,019.44
70	259.40	324.18	418.36	551.31	660.43	736.91	816.00	909.39	1,098.89
71	274.07	344.49	444.00	588.38	704.77	787.45	874.28	976.03	1,181.52
72	290.82	365.96	472.72	625.46	751.20	842.18	935.82	1,045.80	1,269.94
73	303.94	383.35	496.81	660.00	794.52	889.72	989.53	1,109.33	1,345.97
74	319.70	403.22	524.06	695.59	837.94	941.45	1,049.52	1,176.14	1,426.71
75	335.96	422.69	550.82	733.26	883.47	993.70	1,108.60	1,245.54	1,509.11
76	349.72	444.78	577.09	771.03	931.16	1,050.73	1,172.38	1,318.66	1,598.81
77	366.06	464.84	604.98	811.00	979.96	1,108.36	1,239.38	1,394.99	1,690.73
78	386.07	492.09	641.75	862.30	1,044.30	1,182.57	1,322.90	1,487.90	1,795.55
79	407.11	519.46	680.57	914.72	1,112.33	1,260.49	1,412.80	1,589.17	1,905.20
80	429.76	549.00	720.01	971.92	1,182.03	1,342.64	1,505.35	1,693.11	2,020.13
81	451.98	580.11	763.71	1,030.75	1,259.59	1,431.15	1,604.82	1,806.04	2,140.40
82	475.75	611.26	806.40	1,093.31	1,337.84	1,522.92	1,711.58	1,923.29	2,268.59
83	496.88	639.23	844.85	1,146.45	1,402.99	1,597.41	1,791.36	2,001.54	2,334.50
84	517.61	665.21	883.40	1,202.24	1,471.27	1,673.62	1,876.38	2,084.43	2,401.57
85	539.87	694.86	924.09	1,260.73	1,543.36	1,755.55	1,963.62	2,167.54	2,466.19
86	561.14	726.13	965.36	1,318.84	1,617.11	1,839.72	2,052.98	2,254.35	2,533.99
87	584.53	755.91	1,005.78	1,380.06	1,696.65	1,926.07	2,146.61	2,343.40	2,601.41
88	609.00	785.77	1,050.30	1,443.59	1,776.84	2,015.23	2,245.08	2,433.13	2,669.02
89	631.54	817.79	1,094.47	1,509.22	1,859.79	2,111.17	2,343.25	2,525.57	2,738.25

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female
Per \$10 Daily Nursing Home Benefit Amount &
Per \$5 Daily Home Health Care Benefit Amount

With 4% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$34.83	\$42.03	\$49.78	\$60.70	\$74.56	\$80.27	\$ 89.54	\$ 97.29	\$125.11
35-39	42.03	49.78	61.64	77.16	91.59	101.40	111.22	123.05	157.59
40-44	51.85	62.18	76.64	98.82	116.36	128.28	140.68	155.08	198.39
45-49	64.77	77.71	95.80	123.16	147.40	161.87	178.87	197.99	251.04
50	73.03	88.56	110.74	141.21	168.09	185.11	202.70	223.82	283.60
51	75.65	93.20	115.95	148.48	175.84	192.87	212.44	234.14	295.95
52	78.73	96.33	121.08	154.18	183.59	201.18	220.76	244.52	306.85
53	81.90	102.02	125.29	162.43	192.38	212.04	233.70	255.92	324.42
54	87.03	105.69	133.04	170.75	201.26	222.91	245.11	269.35	341.00
55	90.66	111.38	139.27	179.60	214.13	234.33	258.56	283.35	359.07
56	95.88	117.08	147.57	188.36	223.52	245.69	270.49	297.35	377.68
57	101.57	124.81	155.88	199.25	234.94	259.67	284.47	313.40	396.83
58	105.75	131.56	163.17	211.19	249.43	276.26	302.10	331.57	419.68
59	111.97	138.34	174.55	223.67	264.52	291.87	321.79	353.82	446.55
60	120.26	147.19	184.44	238.18	281.61	309.47	339.96	376.13	474.55
61	125.00	154.46	194.34	253.22	297.69	329.72	360.73	399.43	504.60
62	133.79	163.82	208.30	266.80	315.87	350.49	384.06	423.31	533.61
63	141.10	174.26	219.78	281.37	335.64	371.30	409.01	449.30	570.99
64	148.92	184.67	233.33	298.56	358.03	396.25	435.04	479.93	607.80
65	158.84	195.63	247.91	312.71	379.39	422.21	464.14	510.15	649.33
66	167.18	207.10	262.51	330.90	403.35	447.28	492.26	542.88	692.45
67	176.09	219.11	278.16	348.74	428.31	475.40	525.04	578.81	738.65
68	188.09	234.80	299.54	378.92	461.18	513.40	566.69	626.15	800.50
69	200.63	249.42	320.43	407.09	497.11	551.46	608.42	675.10	867.50
70	214.24	266.71	342.42	440.48	535.23	595.30	657.94	728.79	938.77
71	226.85	285.03	365.97	477.53	573.39	639.67	707.99	787.15	1,017.30
72	243.63	304.39	390.59	516.66	615.71	688.23	761.31	848.75	1,101.63
73	254.72	321.76	414.72	547.08	654.96	733.72	810.95	904.07	1,175.57
74	270.41	339.60	437.84	578.58	694.23	781.28	862.75	962.61	1,256.31
75	284.62	357.02	462.53	614.22	735.67	833.64	917.65	1,025.88	1,340.77
76	298.40	379.06	488.87	649.95	781.29	886.55	975.33	1,090.82	1,430.47
77	314.74	397.12	516.71	685.76	826.00	944.11	1,036.18	1,160.98	1,526.50
78	334.77	424.38	551.40	732.97	884.18	1,012.21	1,111.47	1,243.62	1,629.28
79	353.76	449.68	586.19	783.38	946.08	1,083.97	1,191.14	1,330.49	1,738.91
80	376.38	477.14	623.54	836.43	1,011.67	1,159.97	1,275.44	1,426.31	1,853.87
81	398.60	506.18	665.17	891.17	1,081.01	1,240.26	1,366.69	1,526.90	1,974.16
82	420.35	537.40	705.84	949.60	1,155.12	1,325.87	1,463.26	1,633.84	2,104.35
83	441.45	565.32	742.24	1,000.69	1,216.21	1,398.30	1,536.82	1,705.91	2,174.42
84	462.17	591.30	778.72	1,052.41	1,280.38	1,470.40	1,615.67	1,784.74	2,245.54
85	484.42	620.98	819.40	1,106.78	1,348.38	1,548.23	1,696.75	1,861.72	2,318.36
86	505.69	650.17	860.69	1,164.85	1,417.99	1,628.31	1,782.02	1,944.39	2,392.38
87	529.12	681.97	901.03	1,224.06	1,493.43	1,712.62	1,871.56	2,029.33	2,467.99
88	553.61	711.89	945.62	1,287.55	1,569.53	1,799.66	1,963.86	2,114.92	2,543.82
89	578.20	745.96	989.77	1,351.16	1,650.43	1,891.53	2,057.95	2,205.36	2,621.25

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form Series GR-N280

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$38.01	\$42.57	\$48.68	\$56.27	\$62.36	\$66.92	\$72.99	\$77.54	\$91.23
35-39	41.07	47.14	53.23	63.86	71.48	76.05	82.12	88.20	104.91
40-44	47.14	53.23	62.36	74.52	83.64	91.23	98.84	106.45	126.22
45-49	54.74	63.86	76.05	92.77	104.91	114.04	124.68	135.33	159.65
50	62.36	72.99	85.13	104.91	118.61	129.23	141.39	152.06	179.43
51	63.86	74.52	89.70	107.97	124.68	135.33	147.48	159.65	187.02
52	66.92	77.54	92.77	112.52	129.23	141.39	153.59	165.74	194.62
53	69.94	82.12	98.84	120.10	136.86	149.01	162.71	176.38	206.77
54	74.52	86.67	104.91	127.74	145.95	159.65	173.32	187.02	218.97
55	77.54	92.77	110.99	135.33	155.08	168.77	183.99	199.17	232.61
56	82.12	97.32	117.09	144.46	165.74	179.43	194.62	211.35	246.31
57	86.67	103.38	124.68	153.59	174.86	191.58	206.77	225.02	261.52
58	94.25	110.99	133.81	165.74	188.55	205.29	223.53	241.74	281.29
59	100.36	120.10	144.46	177.90	203.75	222.00	241.74	259.99	302.58
60	107.97	129.23	155.08	191.58	220.47	240.25	259.99	281.29	325.38
61	115.55	138.36	167.27	206.77	237.19	258.51	279.77	302.58	351.23
62	123.16	147.48	180.93	223.53	255.45	278.24	302.58	326.91	377.07
63	133.81	161.17	196.15	243.28	278.24	304.12	329.96	355.81	412.05
64	144.46	174.86	212.87	264.55	304.12	331.49	360.36	389.24	448.55
65	156.61	188.55	231.13	288.90	331.49	361.90	392.30	424.22	489.59
66	168.77	205.29	252.39	314.75	361.90	395.32	428.77	463.74	533.68
67	182.45	222.00	273.68	342.10	393.79	430.29	468.31	504.81	582.36
68	200.70	244.81	302.58	380.14	437.90	478.97	520.00	562.59	647.74
69	220.47	270.65	334.51	421.16	486.57	532.20	577.77	626.45	720.71
70	243.28	298.00	371.00	466.81	539.80	591.49	643.18	696.39	802.83
71	267.61	329.96	410.56	516.97	600.61	656.87	714.65	775.46	892.55
72	294.99	363.39	453.13	573.22	665.99	731.36	795.22	862.13	992.87
73	320.83	395.32	494.16	626.45	728.31	799.77	871.23	944.25	1,085.64
74	348.20	430.29	539.80	684.26	796.75	874.29	953.36	1,032.42	1,187.51
75	378.61	468.31	588.44	748.08	871.23	956.41	1,043.06	1,131.26	1,298.51
76	412.05	510.89	641.65	816.51	953.36	1,047.63	1,141.89	1,237.70	1,418.62
77	448.55	556.51	699.44	892.55	1,041.54	1,146.45	1,249.83	1,354.76	1,550.90
78	488.10	608.20	764.81	979.21	1,143.42	1,257.48	1,373.02	1,487.05	1,695.38
79	532.20	664.46	837.80	1,073.48	1,254.42	1,382.13	1,506.81	1,631.48	1,853.48
80	580.83	725.28	918.40	1,176.86	1,377.58	1,515.94	1,655.82	1,789.63	2,025.31
81	632.51	792.19	1,005.06	1,290.93	1,511.39	1,664.95	1,817.00	1,962.95	2,213.84
82	690.31	866.71	1,100.86	1,415.57	1,658.87	1,827.64	1,996.40	2,153.02	2,419.13
83	742.00	932.05	1,184.48	1,525.06	1,786.58	1,966.00	2,142.39	2,300.51	2,569.67
84	796.75	1,001.99	1,274.19	1,642.15	1,923.42	2,115.02	2,300.51	2,458.64	2,729.29
85	854.51	1,078.04	1,371.48	1,768.34	2,070.92	2,274.67	2,469.31	2,628.96	2,899.60
86	918.40	1,158.60	1,476.40	1,905.18	2,230.59	2,444.97	2,651.76	2,809.89	3,080.54
87	986.81	1,246.81	1,588.93	2,052.68	2,402.38	2,630.48	2,846.38	3,002.99	3,272.12
88	1,059.80	1,339.57	1,710.56	2,210.80	2,586.38	2,828.13	3,056.21	3,209.77	3,475.87
89	1,137.33	1,441.42	1,841.32	2,381.10	2,785.55	3,040.99	3,281.25	3,431.78	3,691.76

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230D

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

With 5% Equal Increases Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$33.85	\$39.55	\$47.82	\$58.66	\$71.07	\$78.84	\$ 87.13	\$ 99.00	\$126.35
35-39	38.97	47.28	57.63	71.63	84.51	96.40	108.76	121.16	155.80
40-44	47.28	57.63	71.07	89.69	107.24	120.19	135.14	152.18	193.99
45-49	60.19	73.71	90.22	116.59	139.35	156.91	177.09	197.19	248.83
50	66.94	83.00	105.75	135.26	162.60	180.73	201.42	227.68	284.47
51	71.63	87.62	109.40	142.47	168.85	189.01	211.74	236.51	297.40
52	74.71	92.86	116.59	150.22	176.61	199.34	222.03	248.89	310.36
53	79.90	98.52	122.84	159.04	189.49	212.26	235.53	262.88	326.91
54	83.55	104.21	129.07	167.87	198.91	222.16	249.54	278.95	345.53
55	88.73	108.39	137.40	178.69	210.30	237.67	263.52	293.49	362.69
56	94.42	116.17	145.65	188.06	222.22	251.65	279.54	312.10	383.88
57	100.12	122.43	154.46	199.46	237.73	264.11	296.13	329.24	405.60
58	104.85	131.24	165.89	211.95	252.78	285.29	316.34	351.49	430.98
59	111.06	138.53	175.75	226.48	270.41	303.47	337.10	376.36	461.03
60	117.84	147.91	187.73	243.61	288.57	322.17	359.92	402.23	491.57
61	126.68	157.25	200.15	259.20	308.82	344.97	385.31	428.15	521.17
62	135.47	168.62	213.19	277.32	329.57	370.37	409.69	457.21	556.91
63	143.33	179.56	228.76	296.59	353.98	395.84	439.80	491.95	595.82
64	153.17	190.52	244.87	318.42	377.37	423.88	470.97	526.25	639.39
65	163.60	205.57	261.53	339.23	405.39	455.05	504.72	563.12	682.47
66	174.04	217.57	277.22	362.64	432.49	485.27	540.10	603.64	732.82
67	184.97	231.65	296.97	388.63	464.24	522.16	578.56	646.74	782.65
68	197.54	249.91	319.39	418.37	502.23	563.78	627.43	701.87	850.72
69	212.65	267.15	344.93	453.29	543.86	611.13	680.50	761.13	923.51
70	226.79	287.02	370.03	489.76	587.11	660.66	736.22	826.68	1,001.46
71	243.51	308.40	398.18	527.84	633.06	716.38	798.17	895.44	1,088.26
72	261.28	330.43	429.54	570.11	686.70	773.23	865.42	970.90	1,180.89
73	276.49	349.79	456.23	605.16	731.12	825.95	922.79	1,036.56	1,258.51
74	292.23	370.26	482.45	643.84	777.69	880.76	984.36	1,108.50	1,339.33
75	309.03	391.76	509.76	682.65	826.37	938.21	1,048.60	1,180.06	1,427.44
76	324.83	412.86	540.69	725.04	877.62	996.82	1,118.12	1,260.41	1,522.85
77	343.77	437.01	573.22	768.09	935.20	1,060.19	1,190.79	1,344.51	1,620.45
78	365.79	465.35	612.53	820.99	1,001.64	1,140.03	1,276.96	1,440.06	1,728.46
79	387.41	495.27	652.45	878.62	1,073.30	1,220.66	1,371.03	1,544.02	1,843.39
80	410.64	526.87	695.00	939.44	1,147.23	1,308.56	1,470.39	1,654.79	1,967.13
81	436.95	560.50	739.73	1,003.98	1,228.93	1,401.72	1,578.13	1,772.92	2,096.78
82	463.28	594.80	787.60	1,072.29	1,315.46	1,501.78	1,690.19	1,901.02	2,234.29
83	483.45	623.89	829.21	1,129.04	1,384.77	1,583.10	1,778.25	1,987.55	2,311.61
84	506.70	654.54	872.93	1,190.54	1,459.38	1,665.99	1,868.48	2,077.79	2,392.15
85	531.06	687.27	915.20	1,253.20	1,537.70	1,754.73	1,964.45	2,170.21	2,472.27
86	555.44	719.60	962.16	1,319.57	1,620.20	1,849.23	2,063.24	2,266.35	2,554.04
87	581.44	754.55	1,009.77	1,387.59	1,705.04	1,944.95	2,168.30	2,366.81	2,639.57
88	606.98	791.11	1,058.49	1,459.39	1,796.10	2,046.96	2,274.58	2,470.00	2,725.27
89	636.19	826.76	1,110.43	1,533.36	1,888.39	2,152.30	2,388.22	2,576.41	2,813.16

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

With 5% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$50.27	\$60.10	\$72.42	\$93.57	\$110.09	\$123.96	\$138.43	\$154.38	\$200.24
35-39	61.60	73.96	92.53	116.78	137.88	155.87	176.51	197.12	252.23
40-44	73.96	92.53	114.18	147.16	174.99	196.14	219.33	246.60	313.04
45-49	93.06	114.73	143.61	184.37	219.43	247.23	275.61	308.05	390.49
50	103.91	128.17	163.26	207.12	248.81	279.25	310.20	348.79	434.29
51	108.59	134.84	166.88	218.38	257.13	289.58	322.59	359.65	449.33
52	111.67	140.04	176.11	226.14	269.01	299.94	334.98	376.19	466.33
53	116.85	145.72	182.37	237.04	281.91	316.96	350.48	392.19	487.05
54	122.51	153.50	190.70	247.88	295.38	328.92	366.55	410.30	509.76
55	129.81	159.71	201.04	260.83	308.82	346.46	384.58	428.96	531.00
56	135.46	167.48	211.34	272.24	322.83	362.50	402.70	449.60	556.29
57	141.17	175.76	220.18	283.62	338.33	379.07	423.42	470.82	580.10
58	147.98	184.62	233.61	300.23	357.46	400.25	445.64	497.22	611.63
59	156.22	193.92	245.56	316.82	377.14	422.54	468.48	524.13	643.73
60	162.98	203.29	259.55	333.89	397.40	445.33	495.38	552.11	678.37
61	171.82	214.69	271.99	353.60	419.68	470.22	522.83	584.19	712.08
62	180.62	226.12	287.09	371.77	442.46	495.61	551.31	615.26	751.91
63	190.53	237.07	302.65	393.07	468.93	523.12	581.47	652.06	792.89
64	200.40	250.05	318.75	414.89	494.39	553.23	614.65	688.41	840.54
65	208.77	263.04	335.38	437.75	522.40	584.41	650.45	727.33	887.75
66	221.25	277.12	353.15	461.16	549.53	616.64	687.88	767.87	938.08
67	232.18	291.19	372.93	487.19	581.22	653.53	724.31	812.99	990.00
68	244.75	309.45	395.33	518.95	621.28	697.19	777.30	870.21	1062.13
69	259.87	326.67	420.86	551.80	662.91	746.63	832.44	931.52	1,139.02
70	274.03	346.54	445.95	588.24	708.21	796.09	888.11	999.13	1,221.10
71	290.72	365.88	474.16	626.36	752.08	851.85	950.06	1,067.84	1,307.91
72	306.41	387.90	503.44	666.62	803.70	906.66	1,015.25	1,143.31	1,402.64
73	319.60	407.28	528.09	701.65	846.13	957.30	1,070.62	1,209.00	1,480.22
74	335.32	425.68	552.22	738.21	892.60	1,012.09	1,132.15	1,278.90	1,563.07
75	350.12	445.11	579.54	774.99	939.24	1,065.49	1,194.36	1,350.45	1,649.09
76	365.93	466.17	608.44	815.37	988.49	1,122.06	1,259.76	1,426.67	1,740.41
77	380.74	486.24	636.84	854.27	1,039.88	1,181.27	1,328.31	1,504.62	1,836.03
78	402.77	512.57	674.11	907.17	1,106.31	1,259.12	1,416.54	1,602.21	1,943.99
79	424.37	542.52	714.00	962.78	1,175.97	1,339.71	1,508.58	1,706.19	2,058.90
80	445.52	572.02	754.56	1,021.53	1,247.77	1,425.53	1,605.89	1,816.92	2,180.63
81	469.78	603.63	797.22	1,081.92	1,327.44	1,516.72	1,711.52	1,933.04	2,306.12
82	494.06	635.87	840.99	1,146.16	1,407.80	1,612.63	1,819.51	2,055.00	2,439.56
83	514.26	662.87	880.53	1,200.89	1,477.19	1,689.83	1,903.43	2,139.41	2,508.64
84	535.44	691.48	920.13	1,258.26	1,549.71	1,770.67	1,991.61	2,225.54	2,581.00
85	557.73	720.11	962.40	1,318.89	1,623.90	1,853.27	2,083.54	2,311.85	2,652.87
86	580.06	750.42	1,003.24	1,379.09	1,700.29	1,943.65	2,178.18	2,401.84	2,724.41
87	601.95	781.24	1,046.72	1,440.94	1,781.00	2,033.19	2,275.06	2,494.06	2,795.56
88	625.47	813.68	1,091.32	1,506.60	1,865.88	2,127.05	2,377.26	2,591.11	2,866.90
89	650.54	845.26	1,137.12	1,574.44	1,952.03	2,226.16	2,480.63	2,687.26	2,940.44

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Rider Form 230E

Annual Premium Rates* - Male or Female

Per \$10 Daily Nursing Home Benefit Amount &

Per \$10 Daily Home Health Care Benefit Amount

With 4% Compound Benefit Option

0 Day Elimination Period

Issue Age	Maximum Benefit Multiplier								
	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	\$37.95	\$45.71	\$56.00	\$68.97	\$81.35	\$91.15	\$101.47	\$113.34	\$144.83
35-39	47.21	55.53	69.93	85.98	100.97	114.83	129.30	143.72	182.46
40-44	55.53	69.93	85.44	108.18	127.78	142.75	159.79	178.87	226.83
45-49	70.50	85.98	106.65	137.14	163.97	183.59	203.75	225.94	283.73
50	77.20	97.41	122.22	155.80	185.17	207.43	230.16	258.50	319.37
51	81.90	102.02	125.83	162.98	191.42	215.66	240.48	267.29	332.28
52	84.98	107.22	133.04	170.75	201.26	223.99	250.79	279.71	345.25
53	90.18	110.84	139.27	179.60	212.13	236.90	262.20	293.69	361.80
54	93.80	118.61	145.53	188.36	223.52	248.83	276.22	307.70	378.35
55	99.00	122.76	153.81	197.19	234.94	262.31	290.17	322.20	397.58
56	104.67	130.52	162.05	208.59	244.82	274.22	306.23	338.79	416.70
57	108.35	136.79	170.93	217.96	258.26	288.76	320.77	355.87	436.39
58	113.10	143.55	180.21	230.42	275.35	305.83	338.89	378.17	461.75
59	121.32	150.85	190.12	244.96	290.97	324.01	359.66	400.96	487.70
60	128.09	160.20	202.06	260.01	307.07	342.72	380.44	422.79	516.24
61	134.89	169.53	214.54	275.64	325.23	363.46	403.75	448.71	543.73
62	141.64	178.87	225.51	291.70	345.95	386.84	426.15	473.64	577.42
63	149.46	187.82	239.04	308.91	366.30	410.21	454.16	506.31	612.24
64	159.32	198.74	253.10	328.68	389.70	436.20	481.26	536.51	649.65
65	167.73	211.74	269.72	347.45	413.62	461.25	512.93	569.30	690.70
66	176.09	223.71	283.36	368.77	438.65	489.40	544.19	605.72	732.82
67	187.02	235.74	301.08	390.69	466.28	520.10	576.50	642.62	776.51
68	199.59	251.91	321.47	418.37	500.17	559.69	621.26	691.60	838.42
69	212.65	267.15	344.93	449.19	535.68	600.90	668.23	744.72	905.01
70	224.74	287.02	365.88	481.50	574.77	646.28	717.76	802.07	972.73
71	239.44	304.32	392.04	515.52	616.62	693.82	771.51	862.56	1,049.30
72	253.08	324.25	417.22	551.63	662.11	742.48	828.45	929.82	1,129.59
73	266.26	341.56	441.85	582.57	700.34	788.99	879.68	987.33	1,198.98
74	281.99	359.99	463.95	617.14	740.72	837.63	933.02	1,049.00	1,271.58
75	294.64	379.45	489.21	651.83	785.30	886.89	991.13	1,112.29	1,347.40
76	310.50	396.39	516.08	688.08	830.42	939.35	1,050.36	1,182.40	1,428.45
77	325.30	416.45	544.49	724.95	877.71	994.47	1,112.79	1,254.18	1,513.72
78	345.30	442.79	579.71	773.78	938.00	1,064.10	1,190.79	1,339.46	1,611.47
79	364.82	470.65	615.49	825.21	1,001.46	1,136.54	1,274.55	1,431.13	1,711.99
80	385.97	500.17	653.96	879.92	1,069.19	1,216.15	1,361.65	1,529.53	1,821.41
81	408.22	529.74	694.54	936.22	1,140.66	1,297.06	1,457.03	1,635.35	1,934.66
82	430.46	559.89	738.31	996.31	1,216.93	1,386.85	1,556.77	1,747.04	2,055.70
83	450.62	586.93	775.84	1,049.00	1,280.09	1,457.84	1,634.55	1,825.37	2,124.83
84	471.82	615.51	813.38	1,104.32	1,348.53	1,532.57	1,716.55	1,905.34	2,195.05
85	494.10	644.13	853.63	1,160.85	1,418.63	1,611.02	1,802.33	1,987.50	2,264.92
86	516.39	674.43	896.45	1,218.96	1,492.97	1,695.26	1,890.79	2,073.42	2,338.52
87	538.34	705.29	939.97	1,280.89	1,569.54	1,780.73	1,983.56	2,161.53	2,411.72
88	561.82	739.77	984.58	1,344.44	1,650.35	1,872.52	2,079.55	2,254.45	2,487.13
89	586.90	773.42	1,030.37	1,412.25	1,734.41	1,967.54	2,180.92	2,346.52	2,562.78

* To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction

0.515 for Semi-Annual

0.2625 for Quarterly

0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Policy Form GR-N280

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N280 for Elimination Periods other than 0 day, multiply the appropriate Elimination Period factor from below times the corresponding 0 day Elimination Period annual rate.

Benefit Multiplier	Elimination Period			
	15 Day	30 Day	60 Day	90 Day
365	0.93	0.85	0.79	0.73
500	0.93	0.85	0.79	0.73
730	0.93	0.85	0.79	0.73
1,095	0.94	0.87	0.82	0.77
1,460	0.94	0.87	0.82	0.77
1,825	0.94	0.87	0.82	0.77
2,190	0.94	0.87	0.82	0.77
2,920	0.95	0.89	0.85	0.80
Unlimited	0.95	0.89	0.85	0.80

To determine the annual premium rates for Policy Form GR-N280 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 206A-PA
(When attached to Base Policy GR-N280)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-PA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options					
Issue <u>Age</u>	<u>365-500</u>	<u>501-900</u>	<u>901-1,300</u>	<u>1,301-2,000</u>	2,001- <u>Unlimited</u>
18-52	0.450	0.360	0.310	0.290	0.220
53	0.442	0.356	0.308	0.288	0.220
54	0.434	0.352	0.306	0.286	0.220
55	0.426	0.348	0.304	0.284	0.220
56	0.418	0.344	0.302	0.282	0.220
57	0.410	0.340	0.300	0.280	0.220
58	0.398	0.332	0.294	0.276	0.216
59	0.386	0.324	0.288	0.272	0.212
60	0.374	0.316	0.282	0.268	0.208
61	0.362	0.308	0.276	0.264	0.204
62	0.350	0.300	0.270	0.260	0.200
63	0.342	0.294	0.266	0.256	0.198
64	0.334	0.288	0.262	0.252	0.196
65	0.326	0.282	0.258	0.248	0.194
66	0.318	0.276	0.254	0.244	0.192
67	0.310	0.270	0.250	0.240	0.190
68	0.300	0.262	0.242	0.234	0.186
69	0.290	0.254	0.234	0.228	0.182
70	0.280	0.246	0.226	0.222	0.178
71	0.270	0.238	0.218	0.216	0.174
72	0.260	0.230	0.210	0.210	0.170
73	0.248	0.220	0.202	0.200	0.164
74	0.236	0.210	0.194	0.190	0.158
75	0.224	0.200	0.186	0.180	0.152
76	0.212	0.190	0.178	0.170	0.146
77	0.200	0.180	0.170	0.160	0.140
78	0.192	0.172	0.162	0.154	0.134
79	0.184	0.164	0.154	0.148	0.128
80	0.176	0.156	0.146	0.142	0.122
81	0.168	0.148	0.138	0.136	0.116
82	0.160	0.140	0.130	0.130	0.110
83	0.148	0.130	0.120	0.120	0.102
84	0.136	0.120	0.110	0.110	0.094
85	0.124	0.110	0.100	0.100	0.086
86	0.112	0.100	0.090	0.090	0.078
87	0.100	0.090	0.080	0.080	0.070
88	0.088	0.080	0.070	0.070	0.062
89	0.077	0.071	0.061	0.061	0.054

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N280)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.285	0.310	0.285	0.220	0.220
35-39	0.310	0.335	0.305	0.230	0.230
40-44	0.340	0.365	0.320	0.240	0.240
45-49	0.370	0.380	0.335	0.250	0.250
50-54	0.380	0.365	0.320	0.250	0.250
55-59	0.380	0.355	0.310	0.240	0.240
60-64	0.375	0.345	0.300	0.240	0.220
65-69	0.375	0.340	0.285	0.230	0.200
70-74	0.370	0.335	0.270	0.210	0.180
75-79	0.370	0.320	0.250	0.180	0.150
80-84	0.370	0.300	0.220	0.140	0.150
85-89	0.370	0.280	0.220	0.140	0.150

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue	Maximum Benefit Multiplier Options				
	<u>365-500</u>	<u>730-900</u>	<u>901-1,300</u>	<u>1,301-1,500</u>	<u>1,501-1,825</u>
18-34	0.390	0.380	0.370	0.300	0.300
35-39	0.410	0.385	0.370	0.300	0.300
40-44	0.415	0.395	0.365	0.300	0.300
45-49	0.410	0.400	0.365	0.295	0.295
50-54	0.390	0.385	0.350	0.290	0.290
55-59	0.385	0.375	0.340	0.285	0.275
60-64	0.380	0.365	0.325	0.275	0.250
65-69	0.380	0.360	0.310	0.265	0.225
70-74	0.375	0.360	0.300	0.245	0.200
75-79	0.375	0.340	0.280	0.210	0.170
80-84	0.375	0.320	0.250	0.170	0.170
85-89	0.375	0.300	0.250	0.170	0.170

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A
(When attached to Base Policy GR-N280)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Maximum Benefit Multiplier Options

Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.027	0.027	0.024	0.022	0.021
35-39	0.041	0.040	0.036	0.032	0.029
40-44	0.057	0.055	0.048	0.042	0.038
45-49	0.074	0.068	0.059	0.051	0.045
50	0.086	0.079	0.067	0.058	0.051
51	0.090	0.082	0.070	0.061	0.053
52	0.094	0.086	0.073	0.063	0.055
53	0.098	0.089	0.075	0.065	0.057
54	0.101	0.092	0.077	0.067	0.058
55	0.105	0.094	0.080	0.068	0.060
56	0.108	0.097	0.082	0.070	0.061
57	0.112	0.100	0.084	0.072	0.063
58	0.115	0.103	0.086	0.074	0.064
59	0.119	0.105	0.088	0.076	0.065
60	0.122	0.108	0.091	0.077	0.067
61	0.126	0.110	0.093	0.079	0.068
62	0.129	0.113	0.095	0.081	0.069
63	0.131	0.115	0.096	0.082	0.069
64	0.134	0.117	0.097	0.083	0.070
65	0.136	0.118	0.099	0.083	0.070
66	0.139	0.120	0.100	0.084	0.071
67	0.141	0.122	0.101	0.085	0.071
68	0.143	0.123	0.101	0.085	0.071
69	0.144	0.124	0.102	0.085	0.071
70	0.146	0.124	0.102	0.085	0.070
71	0.147	0.125	0.103	0.085	0.070
72	0.149	0.126	0.103	0.085	0.070
73	0.149	0.126	0.103	0.084	0.069
74	0.150	0.126	0.103	0.084	0.068
75	0.150	0.126	0.102	0.083	0.068
76	0.151	0.126	0.102	0.083	0.067
77	0.151	0.126	0.102	0.082	0.066
78	0.152	0.126	0.101	0.081	0.064
79	0.152	0.125	0.100	0.079	0.062
80	0.153	0.125	0.099	0.078	0.060
81	0.153	0.124	0.098	0.076	0.058
82	0.154	0.124	0.097	0.075	0.056
83	0.154	0.123	0.095	0.072	0.053
84	0.154	0.122	0.094	0.070	0.050
85	0.153	0.122	0.092	0.067	0.047
86	0.153	0.121	0.091	0.065	0.044
87	0.153	0.120	0.089	0.062	0.041
88	0.153	0.119	0.087	0.059	0.038
89	0.153	0.118	0.086	0.057	0.035

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G
(When attached to Base Policy GR-N280)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Inflation Options

Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.084	0.151	0.311	0.243	0.187
35-39	0.110	0.183	0.332	0.270	0.217
40-44	0.136	0.211	0.341	0.287	0.239
45-49	0.156	0.228	0.333	0.289	0.249
50	0.169	0.236	0.328	0.289	0.254
51	0.173	0.239	0.326	0.289	0.255
52	0.178	0.242	0.324	0.289	0.257
53	0.179	0.240	0.318	0.285	0.254
54	0.180	0.239	0.311	0.280	0.251
55	0.181	0.237	0.305	0.276	0.249
56	0.181	0.236	0.299	0.272	0.246
57	0.182	0.234	0.293	0.267	0.243
58	0.180	0.230	0.284	0.260	0.237
59	0.178	0.225	0.275	0.253	0.232
60	0.176	0.220	0.266	0.246	0.226
61	0.174	0.216	0.258	0.239	0.221
62	0.173	0.211	0.250	0.232	0.215
63	0.166	0.202	0.237	0.220	0.205
64	0.160	0.193	0.224	0.209	0.195
65	0.153	0.184	0.212	0.198	0.186
66	0.147	0.175	0.200	0.188	0.177
67	0.142	0.167	0.189	0.178	0.168
68	0.132	0.155	0.174	0.164	0.155
69	0.123	0.143	0.160	0.151	0.143
70	0.115	0.133	0.147	0.139	0.132
71	0.107	0.123	0.135	0.128	0.122
72	0.100	0.113	0.124	0.118	0.113
73	0.090	0.102	0.110	0.106	0.101
74	0.082	0.092	0.099	0.095	0.091
75	0.074	0.082	0.088	0.085	0.082
76	0.067	0.074	0.079	0.076	0.073
77	0.061	0.067	0.070	0.068	0.066
78	0.052	0.056	0.059	0.057	0.056
79	0.044	0.047	0.049	0.048	0.047
80	0.037	0.040	0.041	0.040	0.039
81	0.031	0.033	0.034	0.034	0.033
82	0.027	0.028	0.029	0.028	0.028
83	0.019	0.020	0.021	0.020	0.020
84	0.014	0.015	0.015	0.015	0.014
85	0.010	0.010	0.011	0.010	0.010
86	0.007	0.008	0.008	0.008	0.007
87	0.005	0.005	0.005	0.005	0.005
88	0.005	0.005	0.005	0.005	0.005
89	0.005	0.005	0.005	0.005	0.005

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below

- .08583 for Monthly Bank Draft/Payroll Deduction
- .515 for Semi-Annual
- .2625 for Quarterly
- .09167 for Renewal Direct Bill

SERFF Tracking #:

BNLB-131320167

State Tracking #:

BNLB-131320167

Company Tracking #:

State:

Pennsylvania

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

GR-N250, et al

Project Name/Number:

2017 Legacy Rate Increase/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form_N250.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Memo - N250.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A This filing is not submitted using a third party.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

BNLB-131320167

State Tracking #:

BNLB-131320167

Company Tracking #:**State:**

Pennsylvania

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

GR-N250, et al

Project Name/Number:

2017 Legacy Rate Increase/

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing. Please see our rate sheets attached to the 'Rate/Rule Schedule' tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A This is a rate filing, not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PA Cover Letter - N250.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate History
Comments:	
Attachment(s):	Rate Increase History for Filing - Legacy 20171228.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Excel Versions of Exhibit I
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SERFF Tracking #:

BNLB-131320167

State Tracking #:

BNLB-131320167

Company Tracking #:

State:

Pennsylvania

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

GR-N250, et al

Project Name/Number:

2017 Legacy Rate Increase/

Comments:	
Attachment(s):	Exhibit I - N250.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:

BNLB-131320167

State Tracking #:

BNLB-131320167

Company Tracking #:

State:

Pennsylvania

Filing Company:

Bankers Life and Casualty Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

GR-N250, et al

Project Name/Number:

2017 Legacy Rate Increase/

Attachment Exhibit I - N250.xlsx is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Bankers Life & Casualty Company 111 E. Wacker Dr. Chicago, IL 60601	Illinois		233	61263	36-0770740	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Sanja Zehnder 111 E. Wacker Dr. Chicago, IL 60601	(312) 396-6051	(312) 396-5906	s.zehnder@banklife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance	LTC03I Individual Long Term Care
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10.	Product Coding Matrix Filing Code	LTC03I.001 Qualified
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	Filing Submission Date	12/29/2017
13.	Filing Fee (If required)	Amount <u>\$0</u> Check Date _____ Retaliatory <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	N/A
15.	Filing Description:	
	<p>Individual Policy Form Series: GR-N240, GR-N250, GR-N270 & GR-N280 Rider Form Series: 206A, 223G, 226A, 226G, 230D & 230E</p> <p>Dear Commissioner:</p> <p>We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 35% higher for all policies with policy forms listed above.</p> <p>All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 1992 through 2003.</p> <p>The projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates. There were two rate increases of 35% in May 2006 and November 2008 on these policy forms in your state, including those policies without an inflation benefit; a third increase of 25% in March 2011 only on those policies with an inflation benefit and a fourth increase of 8% in June 2012 only on those policies with an inflation benefit.</p> <p>Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 45 day policyholder notification period at which time we will provide them with options to downgrade coverage, (if available), in order to help mitigate the impact of the rate increase as well as a toll free customer service number.</p> <p>We respectfully request your approval of this filing. Please feel free to contact us via SERFF, phone (312) 396-6051, fax (312)396-5906, or e-mail s.zehnder@banklife.com.</p>	

16.	Certification (If required)	
	<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p> <p>Print Name <u>Sanja Zehnder</u> Title <u>Managing Actuary</u></p> <p>Signature <u></u> Date: <u>12/29/2017</u></p>	

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
02			<input type="checkbox"/> Other _____	
			<input type="checkbox"/> Initial	
03			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
05			<input type="checkbox"/> Other _____	
			<input type="checkbox"/> Initial	
06			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
08			<input type="checkbox"/> Other _____	
			<input type="checkbox"/> Initial	
09			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial	
			<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)		35%		
Overall percentage rate impact for this filing		35%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	PA Memo – N250.doc Actuarial Memorandum		<input checked="" type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ - ___ % <input type="checkbox"/> Other _____	
02	GR- N240_N250_N270_N280_PA Rates	GR-N240, GR-N250, GR-N270 & GR-N280	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +35% - ___ % <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___ % - ___ % <input type="checkbox"/> Other _____	

LH RFA-1

Bankers Life and Casualty Company

Rate Increase Memorandum Individual Long Term Care

I. Purpose of Filing

To request a 35% premium rate increase due to significantly higher than anticipated future and lifetime loss ratios. The rate increase applies to the base policy forms and all riders listed in Table 1. We are requesting a rate increase that will bring our inforce premium rates in your state up to the level that has been requested in the past and that has been implemented in most states nationwide. We have requested three 35% rate increases on these forms nationwide, and an additional 35% on inflation only policies. Ultimately, there were two rate increases of 35% in May 2006 and November 2008 on these policy forms in your state, including those policies without an inflation benefit; a third increase of 25% in March 2011 only on those policies with an inflation benefit and a fourth increase of 8% in June 2012 only on those policies with an inflation benefit in the state of Pennsylvania. This new filing would bring the rates in your state closer to the prevailing level nationwide. We are filing for this remainder of the increase in all states nationwide where the full requested amount has not yet been implemented.

II. Scope of Filing

This filing applies to inforce policies issued in your state. These policy forms are no longer being marketed. **Table 1** includes the issue years for these policy forms as well as the number of policyholders and average monthly premium inforce as of 9/30/16 in your state and nationwide.

III. General Description

- A. Policy Type - **Table 1** includes a description of each Policy Form and Rider.
- B. Renewability – All Policy Forms and Riders are Guaranteed Renewable.
- C. Proposed Effective Date – Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 45 day policyholder notification period.

IV. Rate Justification Standard - Minimum Loss Ratios

Exhibit 1 contains Pennsylvania only and nationwide experience projections by policy form or form grouping and illustrates that the anticipated lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%. The lifetime loss ratio based on claims incurred through 9/30/16 and paid through 12/31/2016 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%. A summary of the anticipated lifetime loss ratios with and without the requested rate increase are shown by policy form or form grouping below. Nationwide earned premiums are restated to be at your state specific rate levels.

*Summary of Anticipated Lifetime Loss Ratios
Pennsylvania Only By Policy Form/Form Grouping
All Policies*

Policy Form Series	Anticipated Lifetime Loss Ratio w/o Rate Increase (@4.5%)	Anticipated Lifetime Loss Ratio w/ Rate Increase (@4.5%)
GR-N240 GR-N250/GR-N270/GR-N280	62.4%	60.1%

*Summary of Anticipated Lifetime Loss Ratios
Nationwide By Policy Form/Form Grouping
All Policies*

Policy Form Series	Anticipated Lifetime Loss Ratio w/o Rate Increase (@4.5%)	Anticipated Lifetime Loss Ratio w/ Rate Increase (@4.5%)
GR-N090/GR-N094/GR-N240 GR-N250/GR-N270/GR-N280	90.0%	85.6%

Furthermore, the requested rate increase complies with the current NAIC Model where the present value of past and future projected incurred claims (both without active life reserves) is not less than 58% of the present value of past and future projected earned premiums at the original level plus 85% of the present value of the future projected premiums provided from the requested rate increase.

V. Reason for Rate Increase

A rate increase is necessary at this time due to significantly higher than anticipated future and lifetime loss ratios. The higher than anticipated loss ratios are primarily driven by higher than expected claim costs, resulting in inadequate premium rates over the lifetime of the policy forms. Premiums for our currently sold policy forms already reflect updated claim cost assumptions based on emerging experience in their pricing.

VI. Actuarial Assumptions

- A. Interest - A 4.5% annual rate of interest has been assumed for accumulating historical experience and for discounting projected future experience to the present.
- B. Mortality Rates - 90% of 1994 GAM (sex-distinct) table with selection factors
- C. Lapse Rates - In addition to deaths, an ultimate annual voluntary lapse rate of 1.00% and 1.25% for males and females respectively applies to comprehensive policies, and 2.00% and 2.25% for males and females respectively applies to facility-only policies.
- D. Expected Claim Costs – Expected claim costs used in the projection of future experience were developed in a comprehensive 2015 actual-to-expected study performed on actual past experience

to date on the affected policy forms and other similar inforce long-term care policies. A complete set of revised base claim cost tables varying by policy type, attained age, benefit multiplier, inflation protection benefit, and gender were built, and adjustment factors that reflect actual emerging experience on each policy form group generation were applied to the respective form groupings.

- E. Rate Increase History – There were two rate increases of 35% in May 2006 and November 2008 on these policy forms in your state, including those policies without an inflation benefit; a third increase of 25% in March 2011 only on those policies with an inflation benefit and a fourth increase of 8% in June 2012 only on those policies with an inflation benefit.
- F. Effective Date Assumption – For the projections, the rate increase is assumed to be 50% effective in 2018 and 100% effective thereafter.

VII. Premium Rates

Premium rates are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily maximum amounts and inflation protection option. Rate Sheets for each policy form and available riders are attached.

VIII. Claim Liability and Reserves

For reported claims, seriatim tabular reserves are calculated based on continuance tables used in pricing. The reserves are adjusted for open claims with no recent payment activity and for closed claims which may be reopened later.

For unreported claims, an IBNR reserve is calculated as the product of estimated number of IBNR cases from lag study times an average claim size based on reported cases by benefit type and incurred quarter.

The experience projections in Exhibit I contain our expected claim liability as of the valuation date. The following table provides some examples of how our claim reserves have verified out over time. We are using a discount factor of 4.5%. The relatively flat loss ratio indicates that the established reserves are closely matched to the future claim payouts.

Nationwide Experience Discounted @ 4.5%

Claims Incurred through 2003

<u>Paid Thru</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Claim Reserves</u>	<u>IBNR</u>	<u>Total Inc Claims</u>	<u>Loss Ratio</u>
12/31/2003	3,089,693,365	814,060,085	248,617,074	86,441,124	1,149,118,283	37.2%
12/31/2004	3,089,693,365	941,596,551	195,661,963	5,287,974	1,142,546,488	37.0%
12/31/2005	3,089,693,365	1,022,773,280	110,501,872	105,747	1,133,380,899	36.7%
12/31/2006	3,089,693,365	1,066,788,510	63,813,513	2,036,196	1,132,638,218	36.7%
12/31/2007	3,089,693,365	1,090,419,856	40,681,698	2,846,176	1,133,947,730	36.7%
12/31/2008	3,089,693,365	1,102,964,521	26,829,611	3,759,973	1,133,554,106	36.7%
12/31/2009	3,089,693,365	1,109,809,171	19,109,005	5,076,114	1,133,994,290	36.7%
12/31/2010	3,089,693,365	1,113,943,390	16,463,040	3,739,840	1,134,146,270	36.7%

Nationwide Experience
Discounted @ 4.5%

Claims Incurred through 2006

<u>Paid Thru</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Claim Reserves</u>	<u>IBNR</u>	<u>Total Inc Claims</u>	<u>Loss Ratio</u>
12/31/2006	4,388,252,372	1,332,890,065	360,338,277	177,266,925	1,870,495,267	42.6%
12/31/2007	4,388,252,372	1,526,646,740	293,150,198	35,231,304	1,855,028,241	42.3%
12/31/2008	4,388,252,372	1,650,936,103	167,325,048	28,511,197	1,846,772,348	42.1%
12/31/2009	4,388,252,372	1,720,938,185	101,707,191	21,079,055	1,843,724,431	42.0%
12/31/2010	4,388,252,372	1,756,770,301	71,900,244	10,895,353	1,839,565,898	41.9%

Nationwide Experience
Discounted @ 4.5%

Claims Incurred through 2008

<u>Paid Thru</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Claim Reserves</u>	<u>IBNR</u>	<u>Total Inc Claims</u>	<u>Loss Ratio</u>
12/31/2008	5,345,583,784	1,800,699,975	445,263,061	271,380,839	2,517,343,875	47.1%
12/31/2009	5,345,583,784	2,034,742,399	349,393,299	107,608,546	2,491,744,244	46.6%
12/31/2010	5,345,583,784	2,179,898,606	222,862,031	65,411,220	2,468,171,857	46.2%

IX. Actuarial Certification

I hereby certify that, to the best of my knowledge and belief, the rate filing submitted herein is in compliance with all applicable laws and regulations of the state in which it is filed, and that it complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans." I further certify that the anticipated loss ratio submitted herein is expected to develop over the period for which the rates are computed to provide coverage, and that the benefits are reasonable in relation to the premiums charged.



Sanja Zehnder, FSA, MAAA
Managing Actuary

Table I

Base Policy Forms

Policy Form Series	Policy Type	Dates of Issue	Rate Increase Request	Number of Policies Inforce		Average Monthly Premium			
						Nationwide		Pennsylvania	
				Nationwide	Pennsylvania	Before Increase	After Increase	Before Increase	After Increase
GR-N090	Long Term Care	1999-2003	35.0%	2,062	0	238	322	NA	NA
GR-N094	Facility Care			629	0	223	301	NA	NA
GR-N240	Facility Care			6,459	184	216	292	183	246
GR-N270				478	12	240	325	209	282
GR-N250	Long Term Care			30,539	799	262	354	230	311
GR-N280				2,888	48	234	315	282	381

Rider Forms Also Affected When Attached to Any of the Above Policy Forms⁽³⁾

Rider Form Series:

- 187R - Return of Premium Nonforfeiture Riders
- 206A - Shortened Benefit Period Nonforfeiture Rider
- 223G - Shared Maximum Benefit Rider
- 226A - Survivor Maximum Benefit Increase Rider
- 226G - Paid-Up Survivorship Benefit Rider

- ⁽¹⁾ Issue Date ranges are based on nationwide availability and may vary slightly from state to state.
- ⁽²⁾ Inforce Counts and Average Monthly Premium are as of 9/30/16. Policy count is a member count since we allow two members to a policy in spousal cases. Average Monthly Premium includes Riders. Some Forms are not available in certain states.
- ⁽³⁾ Riders are based on nationwide availability. Some Riders are not available in certain states.

EXHIBIT I
BANKERS LIFE AND CASUALTY COMPANY
PENNSYLVANIA EXPERIENCE PROJECTIONS WITH AND WITHOUT RATE INCREASE
POLICY FORMS: GR-N240, GR-N250, GR-N270, GR-N280
ALL POLICIES

Without Interest												
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	
Year	Pennsylvania Rate Level Earned Premium	Original Rate Level Earned Premium	Incurred Claims	Loss Ratio without Proposed Rate Incr. (C)/(A)	Active Life Reserves Current Balance	Fut. Earned Premium Shock Lapse	Percent of Future Increase Implemented	Future Claim Shock Lapse	Revised Pennsylvania Rate Level Earned Premium	Revised Incurred Claims	Proposed Increased Earned Premium	Loss Ratio with Proposed Rate Incr. (J)/(I+K)
1986	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1987	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1988	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1989	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1990	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1991	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1992	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1993	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1994	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1995	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1996	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1997	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1998	\$ -	\$ -	\$ -	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	\$ -	0.0%
1999	\$ 35,869	\$ 35,869	\$ -	0.0%		0.0%	0.0%	0.0%	\$ 35,869	\$ -	\$ -	0.0%
2000	\$ 1,322,653	\$ 1,322,653	\$ 92,848	7.0%		0.0%	0.0%	0.0%	\$ 1,322,653	\$ 92,848	\$ -	7.0%
2001	\$ 2,870,106	\$ 2,870,106	\$ 71,139	2.5%		0.0%	0.0%	0.0%	\$ 2,870,106	\$ 71,139	\$ -	2.5%
2002	\$ 3,993,127	\$ 3,993,127	\$ 794,381	19.9%		0.0%	0.0%	0.0%	\$ 3,993,127	\$ 794,381	\$ -	19.9%
2003	\$ 4,028,287	\$ 4,028,287	\$ 564,880	14.0%		0.0%	0.0%	0.0%	\$ 4,028,287	\$ 564,880	\$ -	14.0%
2004	\$ 3,755,027	\$ 3,755,027	\$ 1,781,009	47.4%		0.0%	0.0%	0.0%	\$ 3,755,027	\$ 1,781,009	\$ -	47.4%
2005	\$ 3,470,851	\$ 3,470,851	\$ 1,498,307	43.2%		0.0%	0.0%	0.0%	\$ 3,470,851	\$ 1,498,307	\$ -	43.2%
2006	\$ 3,632,966	\$ 3,343,426	\$ 1,882,815	51.8%		0.0%	0.0%	0.0%	\$ 3,632,966	\$ 1,882,815	\$ -	51.8%
2007	\$ 3,964,899	\$ 2,954,837	\$ 1,752,083	44.2%		0.0%	0.0%	0.0%	\$ 3,964,899	\$ 1,752,083	\$ -	44.2%
2008	\$ 3,698,721	\$ 2,739,793	\$ 1,290,851	34.9%		0.0%	0.0%	0.0%	\$ 3,698,721	\$ 1,290,851	\$ -	34.9%
2009	\$ 3,954,222	\$ 2,236,096	\$ 1,472,430	37.2%		0.0%	0.0%	0.0%	\$ 3,954,222	\$ 1,472,430	\$ -	37.2%
2010	\$ 3,754,136	\$ 2,059,883	\$ 1,605,217	42.8%		0.0%	0.0%	0.0%	\$ 3,754,136	\$ 1,605,217	\$ -	42.8%
2011	\$ 3,565,735	\$ 1,850,568	\$ 2,003,568	56.2%		0.0%	0.0%	0.0%	\$ 3,565,735	\$ 2,003,568	\$ -	56.2%
2012	\$ 3,025,997	\$ 1,513,042	\$ 1,325,060	43.8%		0.0%	0.0%	0.0%	\$ 3,025,997	\$ 1,325,060	\$ -	43.8%
2013	\$ 2,801,874	\$ 1,373,403	\$ 1,348,399	48.1%		0.0%	0.0%	0.0%	\$ 2,801,874	\$ 1,348,399	\$ -	48.1%
2014	\$ 2,542,698	\$ 1,244,651	\$ 1,355,987	53.3%		0.0%	0.0%	0.0%	\$ 2,542,698	\$ 1,355,987	\$ -	53.3%
2015	\$ 2,420,515	\$ 1,184,766	\$ 1,716,197	70.9%		0.0%	0.0%	0.0%	\$ 2,420,515	\$ 1,716,197	\$ -	70.9%
1/1/2016-9/30/2016	\$ 1,636,281	\$ 801,071	\$ 2,115,762	129.3%		0.0%	0.0%	0.0%	\$ 1,636,281	\$ 2,115,762	\$ -	129.3%
Subtotal Actual	\$ 54,473,963	\$ 40,777,455	\$ 22,670,934	41.6%	\$ 16,773,801				\$ 54,473,963	\$ 22,670,934	\$ -	41.6%
10/1/2016-12/31/2016	281,040	137,546	280,040	99.6%		0.0%	0.0%	0.0%	281,040	280,040	-	99.6%
2017	1,095,871	536,366	1,212,142	110.6%		0.0%	0.0%	0.0%	1,095,871	1,212,142	-	110.6%
2018	1,028,674	503,481	1,348,537	131.1%		5.0%	50.0%	1.0%	977,240	1,335,052	171,017	116.3%
2019	952,138	466,020	1,468,605	154.2%		0.0%	100.0%	1.0%	904,531	1,439,232	316,586	117.9%
2020	876,628	429,062	1,573,925	179.5%		0.0%	100.0%	1.0%	832,797	1,526,707	291,479	135.8%
2021	803,105	393,077	1,665,805	207.4%		0.0%	100.0%	1.0%	762,950	1,599,172	267,032	155.3%
2022	732,043	358,296	1,743,758	238.2%		0.0%	100.0%	1.0%	695,441	1,656,570	243,404	176.4%
2023	663,855	324,922	1,807,238	272.2%		0.0%	100.0%	0.0%	630,662	1,716,876	220,732	201.7%
2024	598,740	293,053	1,854,884	309.8%		0.0%	100.0%	0.0%	568,803	1,762,139	199,081	229.5%
2025	536,910	262,791	1,885,198	351.1%		0.0%	100.0%	0.0%	510,065	1,790,938	178,523	260.1%
2026	478,588	234,247	1,897,870	396.6%		0.0%	100.0%	0.0%	454,659	1,802,976	159,131	293.7%
2027	423,958	207,509	1,893,347	446.6%		0.0%	100.0%	0.0%	402,760	1,798,680	140,966	330.8%
2028	373,167	182,650	1,872,236	501.7%		0.0%	100.0%	0.0%	354,508	1,778,624	124,078	371.6%
2029	326,320	159,722	1,832,984	561.7%		0.0%	100.0%	0.0%	310,004	1,741,335	108,501	416.1%
2030	283,473	138,751	1,775,726	626.4%		0.0%	100.0%	0.0%	269,299	1,686,940	94,255	464.0%
2031	244,621	119,736	1,701,426	695.5%		0.0%	100.0%	0.0%	232,390	1,616,354	81,336	515.2%
2032	209,696	102,643	1,613,915	769.6%		0.0%	100.0%	0.0%	199,211	1,533,219	69,724	570.1%
2033	178,576	87,412	1,518,863	850.5%		0.0%	100.0%	0.0%	169,647	1,442,920	59,377	630.0%
2034	151,090	73,959	1,414,263	936.0%		0.0%	100.0%	0.0%	143,535	1,343,550	50,237	693.4%
2035	127,029	62,183	1,311,468	1032.4%		0.0%	100.0%	0.0%	120,678	1,245,894	42,237	764.8%
2036	106,149	51,964	1,207,548	1137.6%		0.0%	100.0%	0.0%	100,842	1,147,171	35,295	842.7%
2037	88,181	43,169	1,103,486	1251.4%		0.0%	100.0%	0.0%	83,772	1,048,312	29,320	927.0%
2038	72,843	35,662	1,001,616	1375.0%		0.0%	100.0%	0.0%	69,201	951,536	24,220	1018.5%
2039	59,850	29,302	904,010	1510.5%		0.0%	100.0%	0.0%	56,857	858,809	19,900	1118.9%
2040	48,928	23,956	811,398	1658.4%		0.0%	100.0%	0.0%	46,482	770,828	16,269	1228.4%
2041	39,813	19,495	724,371	1819.4%		0.0%	100.0%	0.0%	37,823	688,152	13,238	1347.7%
2042	32,260	15,797	644,141	1996.7%		0.0%	100.0%	0.0%	30,647	611,934	10,726	1479.1%
2043	26,042	12,753	571,005	2192.7%		0.0%	100.0%	0.0%	24,739	542,454	8,659	1624.2%
2044	20,953	10,262	504,720	2408.8%		0.0%	100.0%	0.0%	19,906	479,484	6,967	1784.3%
2045	16,812	8,234	444,714	2645.3%		0.0%	100.0%	0.0%	15,971	422,478	5,590	1959.5%
2046	13,453	6,590	390,579	2903.3%		0.0%	100.0%	0.0%	12,780	371,051	4,473	2150.6%
2047	10,738	5,260	341,842	3183.5%		0.0%	100.0%	0.0%	10,201	324,750	3,570	2358.1%
2048	8,551	4,189	298,288	3488.3%		0.0%	100.0%	0.0%	8,123	283,374	2,843	2584.0%
2049	6,795	3,330	259,962	3825.5%		0.0%	100.0%	0.0%	6,456	246,964	2,259	2833.7%
2050	5,390	2,641	226,252	4197.6%		0.0%	100.0%	0.0%	5,121	214,940	1,792	3109.3%
2051	4,269	2,092	196,739	4608.6%		0.0%	100.0%	0.0%	4,056	186,902	1,419	3413.8%
2052	3,376	1,654	170,630	5054.5%		0.0%	100.0%	0.0%	3,207	162,099	1,122	3744.1%
2053	2,666	1,307	147,670	5539.6%		0.0%	100.0%	0.0%	2,532	140,287	886	4103.4%
2054	2,102	1,030	127,648	6072.8%		0.0%	100.0%	0.0%	1,997	121,266	699	4498.3%
2055	1,655	811	110,182	6656.1%		0.0%	100.0%	0.0%	1,573	104,673	550	4930.5%
2056	1,302	638	95,069	7303.0%		0.0%	100.0%	0.0%	1,237	90,316	433	5409.6%
2057	1,022	501	81,792	8003.3%		0.0%	100.0%	0.0%	971	77,702	340	5928.3%
Subtotal Projected	\$ 10,938,670	\$ 5,354,066	\$ 42,035,893	384.3%					\$ 10,460,582	\$ 40,154,844	\$ 3,008,268	298.1%
Total Actual + Proj. (no interest)	\$ 65,412,633	\$ 46,131,521	\$ 64,706,827	98.9%					\$ 64,934,545	\$ 62,825,778	\$ 3,008,268	92.5%
Present Valued to 12/31/2016 @ 4.5% interest:												
Subtotal Actual	\$ 81,878,209	\$ 64,525,776	\$ 31,396,320	38.3%					\$ 81,878,209	\$ 31,396,320	\$ -	38.3%
Subtotal Projected	\$ 8,264,607	\$ 4,045,145	\$ 24,866,528	300.9%					\$ 7,919,342	\$ 23,827,414	\$ 2,135,921	237.0%
Total Actual + Proj.	\$ 90,142,816	\$ 68,570,921	\$ 56,262,848	62.4%					\$ 89,797,551	\$ 55,223,734	\$ 2,135,921	60.1%

EXHIBIT I
BANKERS LIFE AND CASUALTY COMPANY
NATIONWIDE EXPERIENCE PROJECTIONS WITH AND WITHOUT RATE INCREASE
POLICY FORMS: GR-N240, GR-N250, GR-N270, GR-N280, GR-N090, GR-N094
ALL POLICIES

Without Interest												
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
	Pennsylvania		Original	Loss Ratio	Active	Fut. Earned	Percent	Future	Revised	Revised	Proposed	Loss Ratio
	Rate Level		Rate Level	without	Life Reserves	Premium	of Future	Claim	Pennsylvania	Incurred	Increased	with
Year	Earned Premium	Earned Premium	Incurred	Proposed	Current Balance	Shock	Increase	Shock	Rate Level	Claims	Earned	Proposed
			Rate Incr.	Rate Incr.		Lapse	Implemented	Lapse	Earned Premium	Claims	Premium	Rate Incr.
1986	\$ -	\$ -	-	0.0%		0.0%	0.0%	0.0%	\$ -	\$ -	-	0.0%
1987	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1988	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1989	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1990	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1991	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1992	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1993	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1994	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1995	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1996	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1997	-	-	-	0.0%		0.0%	0.0%	0.0%	-	-	-	0.0%
1998	31,303	31,303	-	0.0%		0.0%	0.0%	0.0%	31,303	-	-	0.0%
1999	10,307,706	10,307,706	651,001	6.3%		0.0%	0.0%	0.0%	10,307,706	651,001	-	6.3%
2000	57,628,269	57,628,269	6,216,823	10.8%		0.0%	0.0%	0.0%	57,628,269	6,216,823	-	10.8%
2001	112,456,805	112,456,805	16,986,524	15.1%		0.0%	0.0%	0.0%	112,456,805	16,986,524	-	15.1%
2002	156,527,312	156,527,312	26,661,151	17.0%		0.0%	0.0%	0.0%	156,527,312	26,661,151	-	17.0%
2003	166,851,778	166,851,778	39,501,434	23.7%		0.0%	0.0%	0.0%	166,851,778	39,501,434	-	23.7%
2004	160,169,352	160,169,352	49,973,827	31.2%		0.0%	0.0%	0.0%	160,169,352	49,973,827	-	31.2%
2005	153,702,587	153,702,587	58,792,064	38.3%		0.0%	0.0%	0.0%	153,702,587	58,792,064	-	38.3%
2006	167,455,769	141,869,922	74,578,171	44.5%		0.0%	0.0%	0.0%	167,455,769	74,578,171	-	44.5%
2007	176,339,049	130,998,881	76,618,494	43.4%		0.0%	0.0%	0.0%	176,339,049	76,618,494	-	43.4%
2008	166,569,367	123,384,716	79,014,509	47.4%		0.0%	0.0%	0.0%	166,569,367	79,014,509	-	47.4%
2009	174,011,696	107,695,083	92,303,824	53.0%		0.0%	0.0%	0.0%	174,011,696	92,303,824	-	53.0%
2010	177,991,293	97,927,726	97,642,290	54.9%		0.0%	0.0%	0.0%	177,991,293	97,642,290	-	54.9%
2011	160,673,005	88,160,771	108,063,398	67.3%		0.0%	0.0%	0.0%	160,673,005	108,063,398	-	67.3%
2012	134,878,896	74,007,625	109,419,140	81.1%		0.0%	0.0%	0.0%	134,878,896	109,419,140	-	81.1%
2013	123,180,736	67,588,881	110,022,750	89.3%		0.0%	0.0%	0.0%	123,180,736	110,022,750	-	89.3%
2014	113,664,251	62,367,216	116,687,656	102.7%		0.0%	0.0%	0.0%	113,664,251	116,687,656	-	102.7%
2015	103,157,629	56,602,266	117,766,808	114.2%		0.0%	0.0%	0.0%	103,157,629	117,766,808	-	114.2%
1/1/2016-9/30/2016	68,976,693	37,847,294	105,008,787	152.2%		0.0%	0.0%	0.0%	68,976,693	105,008,787	-	152.2%
Subtotal Actual	\$ 2,384,573,497	\$ 1,806,125,494	\$ 1,285,908,650	53.9%	\$ 906,389,152				\$ 2,384,573,497	\$ 1,285,908,650	\$ -	53.9%
10/1/2016-12/31/2016	\$ 22,696,138	\$ 12,453,299	\$ 32,030,129	141.1%		0.0%	0.0%	0.0%	\$ 22,696,138	\$ 32,030,129	\$ -	141.1%
2017	85,595,430	46,965,942	134,481,927	157.1%		0.0%	0.0%	0.0%	85,595,430	134,481,927	-	157.1%
2018	78,690,090	43,177,004	142,897,187	181.6%		5.0%	50.0%	1.0%	74,755,586	141,468,215	13,082,227	161.1%
2019	71,431,256	39,194,105	148,870,382	208.4%		0.0%	100.0%	1.0%	67,859,693	145,892,974	23,750,893	159.3%
2020	64,467,990	35,373,383	152,888,890	237.2%		0.0%	100.0%	1.0%	61,244,591	148,302,223	21,435,607	179.4%
2021	57,875,554	31,756,134	155,337,759	268.4%		0.0%	100.0%	1.0%	54,981,776	149,124,249	19,243,622	200.9%
2022	51,690,729	28,362,540	156,424,907	302.6%		0.0%	100.0%	1.0%	49,106,193	148,603,661	17,187,168	224.2%
2023	45,933,720	25,203,687	156,284,752	340.2%		0.0%	100.0%	0.0%	43,637,034	148,470,515	15,272,962	252.0%
2024	40,602,148	22,278,271	154,952,489	381.6%		0.0%	100.0%	0.0%	38,572,041	147,204,865	13,500,214	282.7%
2025	35,691,255	19,583,679	152,432,735	427.1%		0.0%	100.0%	0.0%	33,906,692	144,811,098	11,867,342	316.4%
2026	31,195,315	17,116,771	148,813,509	477.0%		0.0%	100.0%	0.0%	29,635,549	141,372,834	10,372,442	353.4%
2027	27,104,934	14,872,392	144,231,100	532.1%		0.0%	100.0%	0.0%	25,749,687	137,019,545	9,012,390	394.2%
2028	23,407,931	12,843,858	138,801,585	593.0%		0.0%	100.0%	0.0%	22,237,534	131,861,506	7,783,137	439.2%
2029	20,090,129	11,023,390	132,491,956	659.5%		0.0%	100.0%	0.0%	19,085,622	125,867,358	6,679,968	488.5%
2030	17,134,636	9,401,721	125,367,788	731.7%		0.0%	100.0%	0.0%	16,277,904	119,099,398	5,697,267	542.0%
2031	14,522,495	7,968,447	117,491,851	809.0%		0.0%	100.0%	0.0%	13,796,370	111,617,258	4,828,729	599.3%
2032	12,231,718	6,711,505	109,515,274	895.3%		0.0%	100.0%	0.0%	11,620,132	104,039,511	4,067,046	663.2%
2033	10,238,784	5,617,989	100,975,565	986.2%		0.0%	100.0%	0.0%	9,726,845	95,926,787	3,404,396	730.5%
2034	8,518,798	4,674,238	91,262,462	1071.3%		0.0%	100.0%	0.0%	8,092,858	86,699,339	2,832,500	793.6%
2035	7,046,423	3,866,350	83,163,013	1180.2%		0.0%	100.0%	0.0%	6,694,102	79,004,862	2,342,936	874.2%
2036	5,795,951	3,180,220	75,457,289	1301.9%		0.0%	100.0%	0.0%	5,506,154	71,684,424	1,927,154	964.4%
2037	4,742,135	2,601,995	68,033,460	1434.7%		0.0%	100.0%	0.0%	4,505,028	64,631,787	1,576,760	1062.7%
2038	3,860,371	2,118,173	60,990,268	1579.9%		0.0%	100.0%	0.0%	3,667,353	57,940,755	1,283,573	1170.3%
2039	3,127,770	1,716,197	54,435,449	1740.4%		0.0%	100.0%	0.0%	2,971,381	51,713,676	1,039,983	1289.2%
2040	2,523,180	1,384,461	48,367,463	1916.9%		0.0%	100.0%	0.0%	2,397,021	45,949,090	838,957	1419.9%
2041	2,027,450	1,112,456	42,797,900	2110.9%		0.0%	100.0%	0.0%	1,926,078	40,658,005	674,127	1563.6%
2042	1,623,404	890,757	37,749,252	2325.3%		0.0%	100.0%	0.0%	1,542,234	35,861,789	539,782	1722.5%
2043	1,295,981	711,101	33,224,185	2563.6%		0.0%	100.0%	0.0%	1,231,182	31,562,976	430,914	1899.0%
2044	1,031,999	566,255	29,204,475	2829.9%		0.0%	100.0%	0.0%	980,399	27,744,251	343,140	2096.2%
2045	820,089	449,980	25,627,497	3125.0%		0.0%	100.0%	0.0%	779,084	24,346,122	272,679	2314.8%
2046	650,443	356,896	22,436,784	3449.5%		0.0%	100.0%	0.0%	617,921	21,314,945	216,272	2555.2%
2047	514,905	282,527	19,585,512	3803.7%		0.0%	100.0%	0.0%	489,160	18,606,237	171,206	2817.6%
2048	406,908	223,269	17,056,445	4191.7%		0.0%	100.0%	0.0%	386,562	16,203,623	135,297	3105.0%
2049	321,121	176,198	14,854,128	4625.7%		0.0%	100.0%	0.0%	305,065	14,111,422	106,773	3426.4%
2050	253,097	138,874	12,928,284	5108.0%		0.0%	100.0%	0.0%	240,442	12,281,870	84,155	3783.7%
2051	199,283	109,346	11,247,674	5644.1%		0.0%	100.0%	0.0%	189,318	10,685,290	66,261	4180.8%
2052	156,727	85,996	9,751,682	6222.1%		0.0%	100.0%	0.0%	148,891	9,264,098	52,112	4608.9%
2053	123,143	67,568	8,436,962	6851.4%		0.0%	100.0%	0.0%	116,986	8,015,114	40,945	5075.1%
2054	96,648	53,031	7,288,125	7540.9%		0.0%	100.0%	0.0%	91,816	6,923,719	32,135	5585.8%
2055	75,778	41,579	6,288,286	8298.3%		0.0%	100.0%	0.0%	71,989	5,973,871	25,196	6146.9%
2056	59,350	32,565	5,418,443	9129.6%		0.0%	100.0%	0.0%	56,383	5,147,521	19,734	6762.7%
2057	46,413	25,467	4,655,056	10029.6%		0.0%	100.0%	0.0%	44,093	4,422,303	15,432	7429.3%
Subtotal Projected	\$ 755,917,619	\$ 414,769,613	\$ 3,194,549,880	422.6%					\$ 723,536,316	\$ 3,057,941,143	\$ 202,253,434	330.3%
Total Actual + Proj. (no interest)	\$ 3,140,491,116	\$ 2,220,895,106	\$ 4,480,458,530	142.7%					\$ 3,108,109,813	\$ 4,343,849,793	\$ 202,253,434	131.2%
Present Valued to 12/31/2016 @ 4.5% interest:												
Subtotal Actual	\$ 3,570,526,062	\$ 2,829,159,377	\$ 1,724,931,609	48.3%					\$ 3,570,526,062	\$ 1,724,931,609	\$ -	48.3%
Subtotal Projected	\$ 585,577,234	\$ 321,304,381	\$ 2,016,153,689	344.3%					\$ 561,645,040	\$ 1,936,807,724	\$ 146,902,718	273.3%
Total Actual + Proj.	\$ 4,156,103,295	\$ 3,150,463,758	\$ 3,741,085,299	90.0%					\$ 4,132,171,102	\$ 3,661,739,333	\$ 146,902,718	85.6%



December 28, 2017

Sanja Zehnder, FSA, MAAA
Product & Risk Management Dept

VIA SERFF

Jessica Altman
Acting Commissioner
Commonwealth of Pennsylvania
Bureau of Rates & Policies
1311 Strawberry Square
Room 1787-41921
Harrisburg, PA 17120

NAIC: 233-61263
FEIN: 36-0770740

Attention: Commissioner

RE: Bankers Life & Casualty Company - Long Term Care Insurance

Individual Policy Form Series: GR-N240, GR-N250, GR-N270 & GR-N280
Rider Form Series: 206A, 223G, 226A, 226G, 230D & 230E

Dear Commissioner:

We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 35% higher for all policies with policy forms listed above.

All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 1992 through 2003.

The projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates. There were two rate increases of 35% in May 2006 and November 2008 on these policy forms in your state, including those policies without an inflation benefit; a third increase of 25% in March 2011 only on those policies with an inflation benefit and a fourth increase of 8% in June 2012 only on those policies with an inflation benefit.

Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 45 day policyholder notification period at which time we will provide them with options to downgrade coverage, (if available), in order to help mitigate the impact of the rate increase as well as a toll free customer service number.

We respectfully request your approval of this filing. Please feel free to contact us via SERFF, phone (312) 396-6051, fax (312)396-5906, or e-mail s.zehnder@banklife.com.

Sincerely,

Sanja Zehnder, FSA, MAAA
Managing Actuary
Enclosures

Cumulative Rate Increase History
Bankers Life & Casualty Company - Legacy Block
Inforce Premium as of 09/30/2016 based on original rate levels

State	Inforce Premium at Original Rate Level		Cumulative Past Approved Increases		Approval* Dates of Past Increase Requests								Current Request		
	Non-Inflation	Inflation	Non-Inflation	Inflation	1	2	3	4	5	6	7	8	Filed	Approved*	Approved **%
AK	-	-	82.3%	146.0%	Not Req'd										
AL	599,108	244,687	146.0%	232.2%	10/26/05	9/5/08	6/21/11	5/27/16							
AR	1,052,946	275,464	143.1%	191.6%	1/11/06	11/26/08	4/29/10	11/30/11	7/14/15				11/1/17	11/21/17	3%
AZ	2,297,651	1,230,108	79.8%	120.7%	1/18/05	8/30/07	10/1/09	8/24/10	8/25/11						
CA	6,593,403	23,804,388	43.7%	31.1%	6/1/06	6/12/07	11/30/09								
CO	918,904	1,019,856	82.3%	146.0%	2/7/06	12/19/08	4/13/12								
CT	4,020,962	14,532,448	15.0%	15.0%	10/6/15								5/25/17	11/17/17	35%
DE	244,473	290,012	109.6%	166.0%	2/14/06	3/19/07	10/16/09	1/10/11	2/15/12	5/14/13	10/26/15		5/30/17		
DC	247,906	64,315	10.0%	10.0%	9/8/15								12/26/17		
FL	45,230,854	33,535,426	19.1%	19.6%	6/6/06										
GA	1,810,745	1,000,929	100.5%	118.9%	2/2/06	2/12/07	2/25/09	2/25/10	1/6/11	5/25/12	7/15/14	7/30/15	5/25/17	8/21/17	12%
HI	-	-	0.0%	0.0%											
IA	7,041,368	5,415,401	117.3%	193.4%	1/5/06	2/13/09	10/13/10	11/8/11	12/26/12	7/13/15			2/13/17	3/30/17	15%
ID	1,584,641	1,224,807	80.1%	103.3%	2/8/06	4/14/09	7/7/11						10/31/17		
IL	3,138,047	1,528,241	146.0%	231.7%	10/25/05	8/21/08	3/29/11	9/8/16							
IN	1,922,548	4,594,782	82.3%	99.0%	1/26/06	12/16/08	8/6/12								
KS	3,170,999	5,183,205	122.5%	153.1%	1/6/06	4/24/07	7/28/09	8/25/10	9/28/11	10/12/12	3/3/16				
KY	1,662,403	346,133	146.0%	192.3%	2/27/06	8/21/09	3/14/11	6/27/12	10/12/16						
LA	1,938,496	210,945	109.6%	182.9%	12/15/05	10/31/08	12/21/10	7/17/15					5/25/17	9/7/17	17%
MA	4,214,545	3,760,204	62.0%	62.0%	3/15/06	1/20/17									
MD	950,983	396,890	109.6%	166.0%	2/23/06	2/9/07	11/12/08	2/8/10	2/27/12	2/22/13	1/8/16		12/26/17		
ME	2,036,371	2,851,146	56.8%	59.5%	3/8/06	12/9/08									
MI	1,324,230	1,478,107	146.0%	232.2%	11/10/05	9/16/08	10/26/10	5/27/15							
MN	3,645,152	5,664,863	82.3%	82.3%	1/26/06	2/11/09							12/26/17		
MO	3,812,413	2,114,530	146.0%	239.7%	3/7/06	10/30/08	6/27/12	5/20/15							
MS	1,814,261	514,045	127.8%	207.4%	10/28/05	11/25/08	8/30/11	11/9/12	10/28/15				5/25/17		
MT	971,583	541,758	82.3%	146.0%	2/1/06	10/31/08	3/21/11						12/1/17		
NC	6,771,641	4,040,207	78.2%	139.9%	12/14/05	10/31/08	7/27/10	11/9/11					11/27/17		
ND	610,203	25,740	109.5%	171.0%	12/1/05	1/26/07	12/18/08	4/9/10	10/19/11	2/15/13	7/16/15		6/5/17		
NE	1,864,567	749,430	146.0%	232.2%	1/3/06	10/14/08	11/16/10	7/6/15							
NH	1,247,467	1,837,598	82.3%	146.0%	11/20/08	2/2/10	8/1/12								
NJ	3,419,477	3,159,990	9.7%	9.9%	6/29/06										
NM	426,497	296,250	109.6%	109.6%	12/9/05	5/27/09	7/10/13	9/15/15					11/2/17		
NV	349,906	380,565	48.3%	48.6%	11/29/06	9/4/15									
NY	-	-	0.0%	0.0%											
OH	3,122,017	1,042,447	108.2%	181.1%	11/8/05	10/31/08	5/23/11	4/21/16					11/1/17		
OK	1,362,903	1,666,558	92.4%	92.4%	11/28/05	12/1/09	10/13/11	1/27/16					11/1/17		
OR	2,005,170	1,834,261	142.5%	234.5%	2/10/06	11/19/08	8/18/11	12/4/15							
PA	5,425,047	1,664,089	76.4%	123.4%	3/14/06	11/3/08	1/27/11	6/27/12							
RI	99,582	126,476	82.3%	82.3%	4/3/06	9/26/08									
SC	1,664,581	1,389,144	123.6%	201.8%	12/29/05	1/15/09	5/13/11	9/25/15					4/25/17	8/30/17	10%
SD	359,272	133,465	146.0%	232.2%	11/4/05	10/6/08	10/4/11	8/27/15							
TN	3,036,954	668,783	146.0%	232.1%	12/12/05	7/23/09	4/8/11	8/20/12	11/16/15						
TX	6,503,149	3,094,089	146.0%	214.7%	1/19/06	12/9/08	1/21/11	8/10/12	7/9/15						
UT	339,358	487,447	142.2%	144.1%	1/11/06	10/23/09	11/4/15						10/31/17		
VA	3,082,350	2,574,939	82.3%	82.3%	12/21/05	6/24/09									
VT	1,095,118	1,862,199	17.5%	17.5%	5/8/06								12/1/17		
WA	1,900,675	2,770,319	146.0%	232.2%	1/24/06	4/23/07	12/24/08	1/29/10	12/15/10	7/10/15					
WI	3,808,602	5,189,339	78.6%	80.0%	3/23/06	9/21/10	7/23/14								
WV	876,028	189,486	146.0%	232.2%	12/12/05	11/21/08	12/10/10	2/1/12	11/30/15						
WY	142,790	163,629	146.0%	232.2%	10/28/05	8/11/08	10/29/10	5/26/15							

* Note: not all states require formal rate filing or approval. Approved percentage indicates amount approved for states that formally approve rates OR the rate increase that the Company has implemented for those states that do not require approval.