

**State:** Pennsylvania **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Individual Long-Term Care Insurance  
**Project Name/Number:** 2015\_2016 Rate Increase /CT15-201 VIP1

### Filing at a Glance

Company: Metropolitan Life Insurance Company  
 Product Name: Individual Long-Term Care Insurance  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 02/03/2016  
 SERFF Tr Num: META-130430816  
 SERFF Status: Assigned  
 State Tr Num: META-130430816  
 State Status: Received Review in Progress  
 Co Tr Num: CT15-201 (VIP1) CC  
  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat  
 Reviewer(s): Jim Lavery (primary)  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
  
 State Filing Description:  
 Proposed 59.6% increase on 3,308 PA Policyholders of Met Life forms LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, and LTC-PREM-PA-ML.

**State:** Pennsylvania **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Individual Long-Term Care Insurance  
**Project Name/Number:** 2015\_2016 Rate Increase /CT15-201 VIP1

## General Information

Project Name: 2015_2016 Rate Increase	Status of Filing in Domicile: Authorized
Project Number: CT15-201 VIP1	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 02/04/2016
	State Status Changed: 02/09/2016
Deemer Date:	Created By: Cherise Crittenden
Submitted By: Cherise Crittenden	Corresponding Filing Tracking Number:

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

## Company and Contact

### Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com  
 1300 Hall Blvd 860-656-3808 [Phone]  
 Bloomfield, CT 06002 860-656-3815 [FAX]

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

**SERFF Tracking #:**

META-130430816

**State Tracking #:**

META-130430816

**Company Tracking #:**

CT15-201 (VIP1) CC

**State:**

Pennsylvania

**Filing Company:**

Metropolitan Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Individual Long-Term Care Insurance

**Project Name/Number:**

2015\_2016 Rate Increase /CT15-201 VIP1

## Rate Information

Rate data applies to filing.

**Filing Method:**

SERFF

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

%

**Effective Date of Last Rate Revision:****Filing Method of Last Filing:**

See section 16 of the actuarial memorandum

## 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):
Metropolitan Life Insurance Company	59.600%	59.600%	\$5,389,692	3,308	\$9,043,108	59.600%	59.600%

**SERFF Tracking #:**

META-130430816

**State Tracking #:**

META-130430816

**Company Tracking #:**

CT15-201 (VIP1) CC

**State:**

Pennsylvania

**Filing Company:**

Metropolitan Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Individual Long-Term Care Insurance

**Project Name/Number:**

2015\_2016 Rate Increase /CT15-201 VIP1

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA VIP1 Rates 59.6% Increase	LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML	Revised	Previous State Filing Number: Percent Rate Change Request: 59.6	PA_VIP1_rates_596%Increase.pdf,

**Policy Form Series: LTC-FAC  
Facilities Only  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
No Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$24.05	\$28.17	\$31.31	\$33.20	\$36.39	\$38.89	\$45.49
31	\$24.51	\$28.73	\$31.92	\$33.87	\$37.12	\$39.66	\$46.36
32	\$24.99	\$29.29	\$32.56	\$34.51	\$37.83	\$40.43	\$47.29
33	\$25.47	\$29.86	\$33.16	\$35.16	\$38.56	\$41.19	\$48.18
34	\$25.97	\$30.42	\$33.80	\$35.83	\$39.28	\$41.97	\$49.11
35	\$26.45	\$30.99	\$34.44	\$36.52	\$40.03	\$42.79	\$50.00
36	\$26.94	\$31.57	\$35.11	\$37.19	\$40.78	\$43.57	\$50.96
37	\$27.45	\$32.16	\$35.73	\$37.89	\$41.53	\$44.35	\$51.89
38	\$27.93	\$32.75	\$36.39	\$38.58	\$42.29	\$45.18	\$52.84
39	\$28.46	\$33.34	\$37.04	\$39.28	\$43.03	\$45.98	\$53.79
40	\$28.95	\$33.92	\$37.71	\$39.96	\$43.79	\$46.83	\$54.76
41	\$29.72	\$34.82	\$38.70	\$41.05	\$44.98	\$48.07	\$56.23
42	\$30.52	\$35.73	\$39.72	\$42.10	\$46.16	\$49.33	\$57.71
43	\$31.30	\$36.66	\$40.76	\$43.19	\$47.34	\$50.59	\$59.16
44	\$32.10	\$37.57	\$41.77	\$44.30	\$48.55	\$51.89	\$60.68
45	\$32.88	\$38.53	\$42.80	\$45.41	\$49.73	\$53.18	\$62.18
46	\$33.98	\$39.80	\$44.21	\$46.91	\$51.39	\$54.90	\$64.25
47	\$35.05	\$41.08	\$45.60	\$48.42	\$53.04	\$56.71	\$66.30
48	\$36.17	\$42.39	\$47.05	\$49.95	\$54.71	\$58.49	\$68.40
49	\$37.28	\$43.68	\$48.49	\$51.49	\$56.40	\$60.30	\$70.51
50	\$38.42	\$45.02	\$49.95	\$53.04	\$58.13	\$62.13	\$72.67
51	\$41.08	\$48.29	\$53.59	\$57.38	\$62.90	\$67.21	\$78.62
52	\$43.86	\$51.65	\$57.34	\$61.92	\$67.83	\$72.52	\$84.83
53	\$46.71	\$55.16	\$61.19	\$66.59	\$72.99	\$78.01	\$91.26
54	\$49.64	\$58.78	\$65.20	\$71.47	\$78.33	\$83.71	\$97.93
55	\$52.65	\$62.50	\$69.31	\$76.51	\$83.85	\$89.62	\$104.83
56	\$57.54	\$68.44	\$75.81	\$84.33	\$92.41	\$98.76	\$115.50
57	\$62.56	\$74.58	\$82.56	\$92.49	\$101.33	\$108.30	\$126.67
58	\$67.80	\$80.95	\$89.52	\$100.93	\$110.62	\$118.23	\$138.26
59	\$73.16	\$87.52	\$96.70	\$109.74	\$120.27	\$128.53	\$150.33
60	\$78.70	\$94.31	\$104.12	\$118.87	\$130.27	\$139.24	\$162.82
61	\$88.74	\$106.71	\$117.85	\$133.33	\$146.13	\$156.17	\$182.65
62	\$98.95	\$119.49	\$131.93	\$148.01	\$162.20	\$173.36	\$202.76
63	\$109.45	\$132.61	\$146.35	\$162.89	\$178.51	\$190.79	\$223.14
64	\$120.18	\$146.10	\$161.20	\$178.02	\$195.08	\$208.49	\$243.84
65	\$131.11	\$159.92	\$176.41	\$193.32	\$211.88	\$226.41	\$264.81
66	\$151.56	\$185.42	\$204.24	\$222.43	\$243.73	\$260.50	\$304.69
67	\$172.40	\$211.63	\$232.78	\$251.94	\$276.08	\$295.05	\$345.12
68	\$193.74	\$238.54	\$262.06	\$281.85	\$308.89	\$330.12	\$386.10
69	\$215.54	\$266.15	\$292.07	\$312.21	\$342.15	\$365.69	\$427.70
70	\$237.79	\$294.46	\$322.82	\$343.00	\$375.87	\$401.73	\$469.83
71	\$271.93	\$338.38	\$370.42	\$402.45	\$441.05	\$471.36	\$551.31
72	\$304.72	\$381.16	\$416.64	\$462.90	\$507.27	\$542.16	\$634.12
73	\$336.21	\$422.76	\$461.44	\$524.32	\$574.59	\$614.09	\$718.26
74	\$366.39	\$463.21	\$504.85	\$586.72	\$642.96	\$687.17	\$803.73
75	\$395.27	\$502.52	\$546.87	\$650.10	\$712.45	\$761.42	\$890.55
76	\$452.47	\$571.59	\$626.54	\$751.40	\$823.46	\$880.07	\$1,029.31
77	\$509.14	\$639.02	\$705.75	\$853.73	\$935.59	\$999.91	\$1,169.50
78	\$565.34	\$704.87	\$784.48	\$957.11	\$1,048.88	\$1,121.00	\$1,311.11
79	\$620.99	\$769.13	\$862.77	\$1,061.52	\$1,163.31	\$1,243.28	\$1,454.12
80	\$676.13	\$831.77	\$940.55	\$1,166.93	\$1,278.86	\$1,366.77	\$1,598.55
81	\$753.92	\$921.08	\$1,050.33	\$1,313.76	\$1,439.74	\$1,538.74	\$1,799.68
82	\$830.99	\$1,008.16	\$1,159.45	\$1,462.05	\$1,602.26	\$1,712.40	\$2,002.80
83	\$907.33	\$1,092.97	\$1,267.89	\$1,611.75	\$1,766.31	\$1,887.75	\$2,207.92
84	\$982.94	\$1,175.55	\$1,375.67	\$1,762.96	\$1,931.99	\$2,064.81	\$2,414.99
85	\$1,057.86	\$1,255.88	\$1,482.78	\$1,915.58	\$2,099.27	\$2,243.59	\$2,624.08
86	\$1,193.87	\$1,417.36	\$1,673.49	\$2,172.83	\$2,381.20	\$2,544.92	\$2,976.49
87	\$1,326.96	\$1,575.35	\$1,860.03	\$2,427.42	\$2,660.20	\$2,843.10	\$3,325.25
88	\$1,457.07	\$1,729.82	\$2,042.39	\$2,679.33	\$2,936.26	\$3,138.14	\$3,670.31
89	\$1,584.22	\$1,880.79	\$2,220.64	\$2,928.53	\$3,209.36	\$3,430.00	\$4,011.71
90	\$1,708.42	\$2,028.21	\$2,394.73	\$3,175.08	\$3,479.54	\$3,718.74	\$4,349.42
91	\$1,829.65	\$2,172.14	\$2,564.64	\$3,418.92	\$3,746.77	\$4,004.36	\$4,683.46
92	\$1,947.92	\$2,312.54	\$2,730.40	\$3,660.11	\$4,011.07	\$4,286.82	\$5,013.83
93	\$2,063.21	\$2,449.45	\$2,892.05	\$3,898.60	\$4,272.43	\$4,566.16	\$5,340.55
94	\$2,175.56	\$2,582.82	\$3,049.51	\$4,134.41	\$4,530.85	\$4,842.33	\$5,663.55
95	\$2,284.93	\$2,712.67	\$3,202.82	\$4,367.53	\$4,786.34	\$5,115.39	\$5,982.91
96	\$2,456.31	\$2,916.12	\$3,443.03	\$4,695.10	\$5,145.31	\$5,499.05	\$6,431.64
97	\$2,627.67	\$3,119.57	\$3,683.23	\$5,022.68	\$5,504.28	\$5,882.71	\$6,880.36
98	\$2,799.05	\$3,323.03	\$3,923.48	\$5,350.22	\$5,863.26	\$6,266.34	\$7,329.07
99	\$2,970.41	\$3,526.47	\$4,163.68	\$5,677.80	\$6,222.23	\$6,650.02	\$7,777.80

**Policy Form Series: LTC-FAC  
Facilities Only  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
No Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.49	\$45.09	\$49.89	\$53.13	\$58.22	\$62.22	\$72.77
31	\$39.23	\$45.97	\$50.86	\$54.19	\$59.37	\$63.42	\$74.21
32	\$40.01	\$46.88	\$51.87	\$55.21	\$60.53	\$64.67	\$75.65
33	\$40.78	\$47.77	\$52.85	\$56.26	\$61.67	\$65.91	\$77.08
34	\$41.55	\$48.68	\$53.85	\$57.34	\$62.85	\$67.15	\$78.57
35	\$42.35	\$49.58	\$54.87	\$58.42	\$64.03	\$68.44	\$80.04
36	\$43.12	\$50.51	\$55.91	\$59.50	\$65.23	\$69.70	\$81.54
37	\$43.92	\$51.44	\$56.92	\$60.62	\$66.43	\$70.97	\$83.03
38	\$44.70	\$52.38	\$57.97	\$61.72	\$67.65	\$72.30	\$84.55
39	\$45.52	\$53.34	\$59.00	\$62.84	\$68.87	\$73.57	\$86.08
40	\$46.31	\$54.28	\$60.05	\$63.93	\$70.11	\$74.92	\$87.62
41	\$47.90	\$56.08	\$62.05	\$66.12	\$72.45	\$77.44	\$90.54
42	\$49.46	\$57.95	\$64.07	\$68.26	\$74.82	\$79.96	\$93.52
43	\$51.03	\$59.80	\$66.14	\$70.47	\$77.22	\$82.51	\$96.52
44	\$52.66	\$61.67	\$68.18	\$72.68	\$79.66	\$85.12	\$99.56
45	\$54.25	\$63.56	\$70.28	\$74.90	\$82.08	\$87.73	\$102.59
46	\$56.36	\$66.02	\$73.00	\$77.81	\$85.26	\$91.10	\$106.58
47	\$58.45	\$68.48	\$75.75	\$80.72	\$88.46	\$94.54	\$110.57
48	\$60.62	\$71.02	\$78.54	\$83.67	\$91.67	\$98.01	\$114.62
49	\$62.75	\$73.54	\$81.34	\$86.65	\$94.96	\$101.49	\$118.69
50	\$64.95	\$76.11	\$84.20	\$89.68	\$98.27	\$105.03	\$122.85
51	\$69.79	\$81.98	\$90.65	\$97.44	\$106.82	\$114.15	\$133.49
52	\$74.77	\$88.10	\$97.35	\$105.57	\$115.68	\$123.64	\$144.62
53	\$79.94	\$94.42	\$104.27	\$114.01	\$124.92	\$133.52	\$156.17
54	\$85.26	\$100.93	\$111.39	\$122.73	\$134.54	\$143.77	\$168.15
55	\$90.73	\$107.68	\$118.75	\$131.80	\$144.48	\$154.42	\$180.61
56	\$98.88	\$117.56	\$129.64	\$144.88	\$158.76	\$169.69	\$198.46
57	\$107.25	\$127.82	\$140.89	\$158.48	\$173.66	\$185.61	\$217.08
58	\$115.94	\$138.42	\$152.51	\$172.62	\$189.16	\$202.18	\$236.43
59	\$124.87	\$149.35	\$164.50	\$187.29	\$205.24	\$219.34	\$256.54
60	\$134.07	\$160.69	\$176.87	\$202.50	\$221.93	\$237.19	\$277.41
61	\$148.61	\$178.74	\$196.69	\$223.31	\$244.70	\$261.54	\$305.89
62	\$163.40	\$197.31	\$217.04	\$244.41	\$267.82	\$286.25	\$334.80
63	\$178.60	\$216.37	\$237.90	\$265.82	\$291.28	\$311.34	\$364.11
64	\$194.11	\$235.99	\$259.34	\$287.51	\$315.08	\$336.78	\$393.86
65	\$209.94	\$256.06	\$281.27	\$309.54	\$339.22	\$362.52	\$424.00
66	\$237.15	\$290.15	\$318.35	\$348.07	\$381.42	\$407.65	\$476.79
67	\$264.92	\$325.20	\$356.37	\$387.12	\$424.24	\$453.37	\$530.30
68	\$293.33	\$361.14	\$395.37	\$426.72	\$467.66	\$499.79	\$584.55
69	\$322.34	\$398.00	\$435.34	\$466.89	\$511.66	\$546.85	\$639.60
70	\$351.92	\$435.80	\$476.26	\$507.63	\$556.30	\$594.56	\$695.36
71	\$393.99	\$490.29	\$535.19	\$583.13	\$639.05	\$682.96	\$798.79
72	\$434.38	\$543.35	\$592.36	\$659.86	\$723.11	\$772.85	\$903.94
73	\$473.15	\$594.92	\$647.76	\$737.80	\$808.60	\$864.18	\$1,010.74
74	\$510.22	\$645.04	\$701.38	\$817.02	\$895.37	\$956.94	\$1,119.24
75	\$545.68	\$693.74	\$753.30	\$897.46	\$983.53	\$1,051.16	\$1,229.41
76	\$611.46	\$772.46	\$845.14	\$1,015.49	\$1,112.85	\$1,189.36	\$1,391.06
77	\$676.70	\$849.32	\$936.47	\$1,134.67	\$1,243.47	\$1,328.97	\$1,554.36
78	\$741.35	\$924.34	\$1,027.25	\$1,255.08	\$1,375.44	\$1,470.01	\$1,719.30
79	\$805.39	\$997.50	\$1,117.51	\$1,376.68	\$1,508.72	\$1,612.42	\$1,885.89
80	\$868.82	\$1,068.79	\$1,207.15	\$1,499.49	\$1,643.31	\$1,756.26	\$2,054.08
81	\$968.74	\$1,183.57	\$1,348.05	\$1,688.15	\$1,850.04	\$1,977.24	\$2,312.55
82	\$1,067.79	\$1,295.44	\$1,488.11	\$1,878.69	\$2,058.84	\$2,200.39	\$2,573.55
83	\$1,165.88	\$1,404.45	\$1,627.29	\$2,071.05	\$2,269.66	\$2,425.73	\$2,837.10
84	\$1,263.05	\$1,510.53	\$1,765.62	\$2,265.33	\$2,482.55	\$2,653.24	\$3,103.22
85	\$1,359.31	\$1,613.75	\$1,903.10	\$2,461.48	\$2,697.50	\$2,882.95	\$3,371.87
86	\$1,534.11	\$1,821.28	\$2,147.85	\$2,792.03	\$3,059.77	\$3,270.13	\$3,824.72
87	\$1,705.10	\$2,024.29	\$2,387.27	\$3,119.17	\$3,418.27	\$3,653.29	\$4,272.83
88	\$1,872.29	\$2,222.78	\$2,621.34	\$3,442.84	\$3,773.01	\$4,032.41	\$4,716.23
89	\$2,035.70	\$2,416.76	\$2,850.10	\$3,763.08	\$4,123.93	\$4,407.45	\$5,154.91
90	\$2,195.26	\$2,606.20	\$3,073.51	\$4,079.90	\$4,471.12	\$4,778.50	\$5,588.87
91	\$2,351.05	\$2,791.15	\$3,291.62	\$4,393.21	\$4,814.49	\$5,145.50	\$6,018.10
92	\$2,503.02	\$2,971.56	\$3,504.35	\$4,703.14	\$5,154.13	\$5,508.45	\$6,442.63
93	\$2,651.18	\$3,147.44	\$3,711.82	\$5,009.59	\$5,489.94	\$5,867.38	\$6,862.45
94	\$2,795.54	\$3,318.85	\$3,913.94	\$5,312.61	\$5,822.01	\$6,222.26	\$7,277.51
95	\$2,936.08	\$3,485.71	\$4,110.70	\$5,612.14	\$6,150.31	\$6,573.14	\$7,687.88
96	\$3,156.30	\$3,747.13	\$4,419.00	\$6,033.07	\$6,611.59	\$7,066.10	\$8,264.47
97	\$3,376.50	\$4,008.57	\$4,727.30	\$6,453.99	\$7,072.84	\$7,559.10	\$8,841.06
98	\$3,596.71	\$4,269.98	\$5,035.62	\$6,874.89	\$7,534.14	\$8,052.07	\$9,417.66
99	\$3,816.91	\$4,531.41	\$5,343.91	\$7,295.79	\$7,995.39	\$8,545.08	\$9,994.25

**Policy Form Series: LTC-FAC  
Facilities Only  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
No Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.38	\$61.33	\$67.73	\$72.29	\$79.23	\$84.68	\$99.02
31	\$53.37	\$62.55	\$69.07	\$73.74	\$80.79	\$86.33	\$100.96
32	\$54.40	\$63.78	\$70.42	\$75.14	\$82.36	\$88.01	\$102.94
33	\$55.46	\$65.00	\$71.75	\$76.59	\$83.93	\$89.68	\$104.90
34	\$56.52	\$66.22	\$73.13	\$78.03	\$85.52	\$91.37	\$106.89
35	\$57.59	\$67.49	\$74.50	\$79.50	\$87.13	\$93.13	\$108.89
36	\$58.67	\$68.72	\$75.92	\$80.97	\$88.76	\$94.83	\$110.94
37	\$59.74	\$69.99	\$77.29	\$82.48	\$90.38	\$96.57	\$112.98
38	\$60.84	\$71.28	\$78.72	\$83.99	\$92.02	\$98.36	\$115.07
39	\$61.94	\$72.57	\$80.13	\$85.50	\$93.70	\$100.12	\$117.15
40	\$63.02	\$73.85	\$81.55	\$87.01	\$95.37	\$101.92	\$119.21
41	\$65.14	\$76.30	\$84.27	\$89.92	\$98.57	\$105.32	\$123.18
42	\$67.28	\$78.81	\$86.96	\$92.85	\$101.78	\$108.73	\$127.22
43	\$69.40	\$81.32	\$89.76	\$95.79	\$104.99	\$112.20	\$131.24
44	\$71.55	\$83.82	\$92.52	\$98.80	\$108.29	\$115.70	\$135.34
45	\$73.74	\$86.39	\$95.36	\$101.81	\$111.56	\$119.25	\$139.44
46	\$76.32	\$89.40	\$98.67	\$105.39	\$115.45	\$123.37	\$144.32
47	\$78.89	\$92.44	\$101.99	\$108.94	\$119.37	\$127.57	\$149.21
48	\$81.53	\$95.52	\$105.35	\$112.56	\$123.31	\$131.83	\$154.17
49	\$84.14	\$98.58	\$108.75	\$116.19	\$127.33	\$136.11	\$159.17
50	\$86.84	\$101.74	\$112.21	\$119.88	\$131.37	\$140.43	\$164.22
51	\$92.63	\$108.83	\$120.02	\$129.36	\$141.77	\$151.49	\$177.19
52	\$98.60	\$116.16	\$128.03	\$139.18	\$152.55	\$163.03	\$190.68
53	\$104.74	\$123.72	\$136.30	\$149.36	\$163.71	\$174.95	\$204.64
54	\$111.09	\$131.49	\$144.89	\$159.94	\$175.27	\$187.32	\$219.10
55	\$117.59	\$139.55	\$153.67	\$170.83	\$187.25	\$200.13	\$234.04
56	\$126.74	\$150.71	\$165.94	\$185.74	\$203.52	\$217.53	\$254.42
57	\$136.14	\$162.26	\$178.59	\$201.19	\$220.47	\$235.63	\$275.59
58	\$145.88	\$174.20	\$191.63	\$217.20	\$238.04	\$254.42	\$297.54
59	\$155.90	\$186.47	\$205.10	\$233.81	\$256.25	\$273.88	\$320.30
60	\$166.19	\$199.15	\$218.97	\$251.00	\$275.08	\$294.00	\$343.84
61	\$181.37	\$218.16	\$239.77	\$272.55	\$298.69	\$319.23	\$373.37
62	\$196.85	\$237.66	\$261.09	\$294.41	\$322.66	\$344.83	\$403.30
63	\$212.70	\$257.69	\$282.94	\$316.57	\$346.92	\$370.80	\$433.65
64	\$228.88	\$278.26	\$305.33	\$339.07	\$371.57	\$397.11	\$464.44
65	\$245.38	\$299.31	\$328.30	\$361.84	\$396.54	\$423.77	\$495.66
66	\$273.27	\$334.34	\$366.44	\$401.09	\$439.54	\$469.75	\$549.42
67	\$301.74	\$370.34	\$405.53	\$440.87	\$483.15	\$516.37	\$603.96
68	\$330.80	\$407.27	\$445.60	\$481.22	\$527.38	\$563.61	\$659.21
69	\$360.46	\$445.09	\$486.64	\$522.15	\$572.20	\$611.57	\$715.28
70	\$390.73	\$483.87	\$528.64	\$563.63	\$617.66	\$660.12	\$772.06
71	\$432.26	\$537.93	\$587.00	\$639.78	\$701.15	\$749.34	\$876.42
72	\$472.11	\$590.56	\$643.59	\$717.17	\$785.95	\$839.99	\$982.43
73	\$510.32	\$641.68	\$698.45	\$795.80	\$872.13	\$932.09	\$1,090.18
74	\$546.83	\$691.34	\$751.51	\$875.66	\$959.64	\$1,025.62	\$1,199.59
75	\$581.73	\$739.59	\$802.84	\$956.80	\$1,048.55	\$1,120.63	\$1,310.67
76	\$646.93	\$817.21	\$893.84	\$1,074.32	\$1,177.31	\$1,258.26	\$1,471.64
77	\$711.50	\$892.99	\$984.33	\$1,193.01	\$1,307.43	\$1,397.30	\$1,634.29
78	\$775.50	\$966.93	\$1,074.28	\$1,312.92	\$1,438.81	\$1,537.73	\$1,798.51
79	\$838.91	\$1,039.05	\$1,163.73	\$1,434.01	\$1,571.52	\$1,679.55	\$1,964.39
80	\$901.71	\$1,109.27	\$1,252.57	\$1,556.27	\$1,705.50	\$1,822.78	\$2,131.87
81	\$1,005.42	\$1,228.39	\$1,398.77	\$1,752.07	\$1,920.09	\$2,052.11	\$2,400.11
82	\$1,108.22	\$1,344.50	\$1,544.10	\$1,949.84	\$2,136.81	\$2,283.69	\$2,671.00
83	\$1,210.03	\$1,457.61	\$1,688.50	\$2,149.47	\$2,355.62	\$2,517.56	\$2,944.52
84	\$1,310.89	\$1,567.75	\$1,832.05	\$2,351.13	\$2,576.57	\$2,753.71	\$3,220.70
85	\$1,410.77	\$1,674.86	\$1,974.70	\$2,554.67	\$2,799.64	\$2,992.11	\$3,499.55
86	\$1,592.20	\$1,890.25	\$2,228.67	\$2,897.75	\$3,175.64	\$3,393.94	\$3,969.55
87	\$1,769.66	\$2,100.94	\$2,477.09	\$3,237.28	\$3,547.72	\$3,791.62	\$4,434.63
88	\$1,943.18	\$2,306.95	\$2,719.96	\$3,573.23	\$3,915.87	\$4,185.10	\$4,894.81
89	\$2,112.78	\$2,508.29	\$2,957.31	\$3,905.57	\$4,280.08	\$4,574.36	\$5,350.13
90	\$2,278.40	\$2,704.88	\$3,189.14	\$4,234.38	\$4,640.42	\$4,959.42	\$5,800.50
91	\$2,440.09	\$2,896.84	\$3,415.44	\$4,559.58	\$4,996.81	\$5,340.34	\$6,245.99
92	\$2,597.81	\$3,084.08	\$3,636.21	\$4,881.23	\$5,349.28	\$5,717.03	\$6,686.58
93	\$2,751.56	\$3,266.65	\$3,851.47	\$5,199.29	\$5,697.83	\$6,089.57	\$7,122.29
94	\$2,901.40	\$3,444.53	\$4,061.18	\$5,513.75	\$6,042.49	\$6,457.87	\$7,553.09
95	\$3,047.26	\$3,617.70	\$4,265.36	\$5,824.68	\$6,383.20	\$6,822.02	\$7,978.96
96	\$3,275.81	\$3,889.03	\$4,585.26	\$6,261.53	\$6,861.94	\$7,333.65	\$8,577.41
97	\$3,504.35	\$4,160.37	\$4,905.13	\$6,698.38	\$7,340.65	\$7,845.34	\$9,175.84
98	\$3,732.90	\$4,431.68	\$5,225.07	\$7,135.20	\$7,819.41	\$8,356.99	\$9,774.24
99	\$3,961.43	\$4,703.01	\$5,544.95	\$7,572.04	\$8,298.13	\$8,868.65	\$10,372.69

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.74	\$64.41	\$71.60	\$77.09	\$84.48	\$90.29	\$105.61
31	\$52.38	\$65.20	\$72.49	\$78.04	\$85.51	\$91.39	\$106.88
32	\$53.02	\$66.01	\$73.37	\$78.99	\$86.55	\$92.52	\$108.21
33	\$53.64	\$66.81	\$74.25	\$79.94	\$87.62	\$93.64	\$109.52
34	\$54.31	\$67.59	\$75.16	\$80.90	\$88.66	\$94.74	\$110.83
35	\$54.95	\$68.39	\$76.03	\$81.86	\$89.70	\$95.87	\$112.12
36	\$55.57	\$69.20	\$76.91	\$82.82	\$90.75	\$96.97	\$113.41
37	\$56.23	\$69.98	\$77.82	\$83.76	\$91.77	\$98.09	\$114.74
38	\$56.87	\$70.78	\$78.70	\$84.72	\$92.82	\$99.21	\$116.05
39	\$57.49	\$71.56	\$79.58	\$85.64	\$93.88	\$100.32	\$117.34
40	\$58.14	\$72.39	\$80.45	\$86.63	\$94.91	\$101.44	\$118.65
41	\$59.28	\$73.82	\$82.03	\$88.31	\$96.80	\$103.45	\$121.01
42	\$60.42	\$75.24	\$83.61	\$90.03	\$98.66	\$105.46	\$123.34
43	\$61.59	\$76.69	\$85.21	\$91.75	\$100.56	\$107.47	\$125.70
44	\$62.74	\$78.11	\$86.77	\$93.46	\$102.45	\$109.47	\$128.05
45	\$63.89	\$79.56	\$88.37	\$95.19	\$104.31	\$111.48	\$130.41
46	\$65.58	\$81.62	\$90.67	\$97.69	\$107.08	\$114.42	\$133.84
47	\$67.26	\$83.73	\$92.98	\$100.20	\$109.82	\$117.37	\$137.26
48	\$68.95	\$85.83	\$95.28	\$102.72	\$112.58	\$120.29	\$140.70
49	\$70.64	\$87.92	\$97.58	\$105.22	\$115.30	\$123.24	\$144.13
50	\$72.31	\$90.01	\$99.89	\$107.73	\$118.06	\$126.18	\$147.57
51	\$75.44	\$93.91	\$104.22	\$112.39	\$123.16	\$131.61	\$153.95
52	\$78.56	\$97.79	\$108.58	\$117.03	\$128.25	\$137.06	\$160.32
53	\$81.68	\$101.68	\$112.90	\$121.68	\$133.36	\$142.51	\$166.70
54	\$84.78	\$105.56	\$117.24	\$126.32	\$138.45	\$147.98	\$173.05
55	\$87.92	\$109.45	\$121.58	\$130.98	\$143.54	\$153.42	\$179.44
56	\$93.94	\$116.95	\$129.82	\$139.97	\$153.39	\$163.94	\$191.73
57	\$99.97	\$124.46	\$138.02	\$148.92	\$163.21	\$174.44	\$204.03
58	\$105.99	\$131.96	\$146.26	\$157.92	\$173.05	\$184.94	\$216.32
59	\$112.02	\$139.46	\$154.48	\$166.89	\$182.90	\$195.46	\$228.61
60	\$118.04	\$146.98	\$162.71	\$175.88	\$192.73	\$205.98	\$240.92
61	\$131.35	\$163.53	\$181.19	\$195.70	\$214.47	\$229.22	\$268.06
62	\$144.66	\$180.09	\$199.68	\$215.54	\$236.18	\$252.44	\$295.24
63	\$157.97	\$196.66	\$218.17	\$235.36	\$257.91	\$275.63	\$322.41
64	\$171.28	\$213.23	\$236.65	\$255.20	\$279.64	\$298.88	\$349.56
65	\$184.59	\$229.81	\$255.14	\$275.01	\$301.37	\$322.12	\$376.74
66	\$210.77	\$262.38	\$291.03	\$313.98	\$344.10	\$367.73	\$430.12
67	\$236.91	\$294.92	\$326.92	\$352.96	\$386.79	\$413.40	\$483.49
68	\$263.05	\$327.48	\$362.82	\$391.93	\$429.50	\$459.01	\$536.86
69	\$289.23	\$360.06	\$398.71	\$430.89	\$472.19	\$504.67	\$590.25
70	\$315.37	\$392.62	\$434.57	\$469.83	\$514.90	\$550.30	\$643.62
71	\$366.86	\$456.68	\$505.36	\$546.52	\$598.91	\$640.09	\$748.67
72	\$418.31	\$520.76	\$576.16	\$623.21	\$682.98	\$729.91	\$853.72
73	\$469.80	\$584.84	\$646.94	\$699.91	\$767.01	\$819.74	\$958.75
74	\$521.25	\$648.93	\$717.71	\$776.58	\$851.04	\$909.54	\$1,063.80
75	\$572.74	\$713.00	\$788.49	\$853.25	\$935.08	\$999.37	\$1,168.85
76	\$658.45	\$819.72	\$906.00	\$980.97	\$1,075.07	\$1,148.94	\$1,343.80
77	\$744.18	\$926.45	\$1,023.51	\$1,108.71	\$1,215.00	\$1,298.54	\$1,518.77
78	\$829.94	\$1,033.17	\$1,141.04	\$1,236.44	\$1,354.99	\$1,448.15	\$1,693.72
79	\$915.66	\$1,139.91	\$1,258.56	\$1,364.13	\$1,494.94	\$1,597.74	\$1,868.69
80	\$1,001.39	\$1,246.62	\$1,376.07	\$1,491.88	\$1,634.93	\$1,747.33	\$2,043.65
81	\$1,121.56	\$1,396.24	\$1,541.19	\$1,670.90	\$1,831.12	\$1,957.02	\$2,288.92
82	\$1,241.72	\$1,545.82	\$1,706.35	\$1,849.91	\$2,027.32	\$2,166.68	\$2,534.13
83	\$1,361.90	\$1,695.43	\$1,871.45	\$2,028.95	\$2,223.52	\$2,376.36	\$2,779.37
84	\$1,482.06	\$1,845.01	\$2,036.59	\$2,207.97	\$2,419.68	\$2,586.03	\$3,024.60
85	\$1,602.22	\$1,994.62	\$2,201.71	\$2,386.99	\$2,615.88	\$2,795.71	\$3,269.85
86	\$1,826.54	\$2,273.85	\$2,509.95	\$2,721.18	\$2,982.09	\$3,187.12	\$3,727.63
87	\$2,050.86	\$2,553.09	\$2,818.22	\$3,055.33	\$3,348.34	\$3,578.54	\$4,185.41
88	\$2,275.16	\$2,832.36	\$3,126.45	\$3,389.54	\$3,714.56	\$3,969.94	\$4,643.19
89	\$2,499.50	\$3,111.59	\$3,434.69	\$3,723.72	\$4,080.80	\$4,361.33	\$5,100.96
90	\$2,723.80	\$3,390.83	\$3,742.94	\$4,057.89	\$4,447.01	\$4,752.74	\$5,558.77
91	\$2,948.10	\$3,670.10	\$4,051.16	\$4,392.06	\$4,813.25	\$5,144.13	\$6,016.54
92	\$3,172.42	\$3,949.33	\$4,359.41	\$4,726.25	\$5,179.45	\$5,535.53	\$6,474.32
93	\$3,396.72	\$4,228.59	\$4,667.65	\$5,060.42	\$5,545.67	\$5,926.94	\$6,932.10
94	\$3,621.04	\$4,507.82	\$4,975.88	\$5,394.61	\$5,911.90	\$6,318.36	\$7,389.88
95	\$3,845.35	\$4,787.06	\$5,284.13	\$5,728.78	\$6,278.12	\$6,709.74	\$7,847.64
96	\$4,133.77	\$5,146.11	\$5,680.45	\$6,158.44	\$6,748.97	\$7,212.96	\$8,436.23
97	\$4,422.16	\$5,505.13	\$6,076.74	\$6,588.10	\$7,219.84	\$7,716.21	\$9,024.81
98	\$4,710.56	\$5,864.15	\$6,473.07	\$7,017.76	\$7,690.69	\$8,219.43	\$9,613.38
99	\$4,998.96	\$6,223.19	\$6,869.36	\$7,447.41	\$8,161.55	\$8,722.68	\$10,201.97



**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$82.77	\$103.07	\$114.04	\$123.33	\$135.17	\$144.46	\$168.97
31	\$83.81	\$104.35	\$115.45	\$124.87	\$136.84	\$146.24	\$171.02
32	\$84.83	\$105.59	\$116.85	\$126.38	\$138.52	\$148.03	\$173.14
33	\$85.85	\$106.87	\$118.24	\$127.92	\$140.19	\$149.82	\$175.21
34	\$86.87	\$108.16	\$119.70	\$129.42	\$141.84	\$151.61	\$177.32
35	\$87.92	\$109.44	\$121.10	\$130.97	\$143.52	\$153.39	\$179.41
36	\$88.93	\$110.73	\$122.51	\$132.50	\$145.21	\$155.18	\$181.46
37	\$89.95	\$111.95	\$123.91	\$134.02	\$146.85	\$156.95	\$183.58
38	\$90.98	\$113.23	\$125.32	\$135.55	\$148.52	\$158.74	\$185.65
39	\$92.00	\$114.52	\$126.76	\$137.06	\$150.20	\$160.54	\$187.76
40	\$93.01	\$115.80	\$128.14	\$138.60	\$151.87	\$162.31	\$189.83
41	\$95.51	\$118.91	\$131.52	\$142.29	\$155.92	\$166.64	\$194.92
42	\$97.97	\$121.97	\$134.92	\$145.97	\$159.95	\$170.96	\$199.95
43	\$100.47	\$125.06	\$138.32	\$149.67	\$164.02	\$175.28	\$205.02
44	\$102.94	\$128.18	\$141.67	\$153.34	\$168.08	\$179.63	\$210.08
45	\$105.43	\$131.25	\$145.09	\$157.07	\$172.11	\$183.95	\$215.16
46	\$108.78	\$135.44	\$149.75	\$162.07	\$177.62	\$189.85	\$222.02
47	\$112.17	\$139.62	\$154.39	\$167.07	\$183.11	\$195.70	\$228.89
48	\$115.52	\$143.83	\$159.06	\$172.11	\$188.63	\$201.56	\$235.76
49	\$118.90	\$147.98	\$163.72	\$177.12	\$194.11	\$207.44	\$242.60
50	\$122.26	\$152.17	\$168.36	\$182.14	\$199.58	\$213.32	\$249.49
51	\$128.09	\$159.47	\$176.36	\$190.85	\$209.14	\$223.52	\$261.42
52	\$133.94	\$166.75	\$184.39	\$199.54	\$218.68	\$233.71	\$273.35
53	\$139.81	\$174.04	\$192.36	\$208.28	\$228.24	\$243.94	\$285.31
54	\$145.62	\$181.31	\$200.36	\$216.97	\$237.79	\$254.11	\$297.22
55	\$151.47	\$188.58	\$208.35	\$225.67	\$247.33	\$264.31	\$309.16
56	\$161.39	\$200.93	\$221.97	\$240.45	\$263.53	\$281.63	\$329.42
57	\$171.31	\$213.31	\$235.57	\$255.25	\$279.73	\$298.96	\$349.67
58	\$181.24	\$225.63	\$249.19	\$270.04	\$295.89	\$316.26	\$369.90
59	\$191.15	\$238.00	\$262.78	\$284.80	\$312.11	\$333.58	\$390.16
60	\$201.10	\$250.38	\$276.38	\$299.62	\$328.33	\$350.90	\$410.42
61	\$219.99	\$273.86	\$302.45	\$327.75	\$359.18	\$383.87	\$448.95
62	\$238.87	\$297.38	\$328.54	\$355.91	\$390.00	\$416.83	\$487.51
63	\$257.77	\$320.92	\$354.63	\$384.04	\$420.83	\$449.79	\$526.08
64	\$276.65	\$344.42	\$380.69	\$412.17	\$451.69	\$482.74	\$564.62
65	\$295.56	\$367.93	\$406.79	\$440.32	\$482.53	\$515.73	\$603.20
66	\$329.80	\$410.55	\$453.65	\$491.34	\$538.46	\$575.47	\$673.06
67	\$364.05	\$453.20	\$500.53	\$542.34	\$594.33	\$635.21	\$742.92
68	\$398.26	\$495.81	\$547.41	\$593.35	\$650.24	\$694.95	\$812.81
69	\$432.50	\$538.44	\$594.28	\$644.36	\$706.13	\$754.72	\$882.69
70	\$466.77	\$581.08	\$641.12	\$695.36	\$762.04	\$814.44	\$952.56
71	\$531.55	\$661.70	\$730.12	\$791.87	\$867.80	\$927.47	\$1,084.77
72	\$596.33	\$742.36	\$819.14	\$888.40	\$973.60	\$1,040.52	\$1,216.97
73	\$661.11	\$823.00	\$908.14	\$984.91	\$1,079.36	\$1,153.56	\$1,349.18
74	\$725.89	\$903.67	\$997.14	\$1,081.42	\$1,185.11	\$1,266.57	\$1,481.39
75	\$790.67	\$984.30	\$1,086.13	\$1,177.91	\$1,290.89	\$1,379.63	\$1,613.59
76	\$889.87	\$1,107.83	\$1,222.12	\$1,325.74	\$1,452.88	\$1,552.74	\$1,816.09
77	\$989.10	\$1,231.33	\$1,358.11	\$1,473.57	\$1,614.86	\$1,725.90	\$2,018.57
78	\$1,088.32	\$1,354.84	\$1,494.12	\$1,621.38	\$1,776.84	\$1,899.00	\$2,221.05
79	\$1,187.55	\$1,478.36	\$1,630.14	\$1,769.18	\$1,938.85	\$2,072.15	\$2,423.54
80	\$1,286.75	\$1,601.89	\$1,766.13	\$1,917.02	\$2,100.83	\$2,245.27	\$2,626.05
81	\$1,441.19	\$1,794.12	\$1,978.06	\$2,147.03	\$2,352.93	\$2,514.71	\$2,941.17
82	\$1,595.57	\$1,986.35	\$2,190.02	\$2,377.08	\$2,605.02	\$2,784.12	\$3,256.29
83	\$1,750.00	\$2,178.57	\$2,401.94	\$2,607.13	\$2,857.16	\$3,053.56	\$3,571.40
84	\$1,904.39	\$2,370.80	\$2,613.90	\$2,837.15	\$3,109.23	\$3,322.98	\$3,886.54
85	\$2,058.82	\$2,563.02	\$2,825.81	\$3,067.24	\$3,361.34	\$3,592.43	\$4,201.67
86	\$2,347.06	\$2,921.84	\$3,221.45	\$3,496.66	\$3,831.93	\$4,095.37	\$4,789.91
87	\$2,635.30	\$3,280.66	\$3,617.07	\$3,926.04	\$4,302.51	\$4,598.30	\$5,378.13
88	\$2,923.52	\$3,639.51	\$4,012.69	\$4,355.46	\$4,773.09	\$5,101.25	\$5,966.37
89	\$3,211.76	\$3,998.30	\$4,408.30	\$4,784.87	\$5,243.69	\$5,604.18	\$6,554.60
90	\$3,500.00	\$4,357.13	\$4,803.90	\$5,214.27	\$5,714.28	\$6,107.15	\$7,142.85
91	\$3,788.20	\$4,715.97	\$5,199.53	\$5,643.68	\$6,184.88	\$6,610.06	\$7,731.09
92	\$4,076.49	\$5,074.78	\$5,595.11	\$6,073.10	\$6,655.43	\$7,113.00	\$8,319.33
93	\$4,364.69	\$5,433.62	\$5,990.75	\$6,502.50	\$7,126.01	\$7,615.97	\$8,907.53
94	\$4,652.95	\$5,792.42	\$6,386.35	\$6,931.94	\$7,596.61	\$8,118.90	\$9,495.77
95	\$4,941.16	\$6,151.26	\$6,781.98	\$7,361.33	\$8,067.20	\$8,621.81	\$10,084.00
96	\$5,311.78	\$6,612.59	\$7,290.64	\$7,913.43	\$8,672.25	\$9,268.46	\$10,840.32
97	\$5,682.35	\$7,073.93	\$7,799.27	\$8,465.55	\$9,277.28	\$9,915.11	\$11,596.62
98	\$6,052.92	\$7,535.27	\$8,307.93	\$9,017.64	\$9,882.33	\$10,561.74	\$12,352.91
99	\$6,423.50	\$7,996.63	\$8,816.56	\$9,569.72	\$10,487.37	\$11,208.39	\$13,109.23

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$112.64	\$140.24	\$154.88	\$167.84	\$183.91	\$196.58	\$229.91
31	\$114.03	\$141.97	\$156.77	\$169.91	\$186.19	\$198.99	\$232.71
32	\$115.44	\$143.70	\$158.69	\$171.99	\$188.45	\$201.42	\$235.57
33	\$116.81	\$145.43	\$160.61	\$174.06	\$190.74	\$203.86	\$238.43
34	\$118.21	\$147.17	\$162.56	\$176.10	\$193.01	\$206.28	\$241.27
35	\$119.62	\$148.91	\$164.45	\$178.19	\$195.29	\$208.71	\$244.09
36	\$120.99	\$150.66	\$166.35	\$180.29	\$197.59	\$211.13	\$246.92
37	\$122.40	\$152.35	\$168.30	\$182.36	\$199.82	\$213.56	\$249.79
38	\$123.79	\$154.11	\$170.21	\$184.42	\$202.08	\$216.01	\$252.64
39	\$125.18	\$155.83	\$172.10	\$186.48	\$204.37	\$218.42	\$255.46
40	\$126.58	\$157.55	\$174.01	\$188.58	\$206.65	\$220.85	\$258.30
41	\$129.93	\$161.74	\$178.57	\$193.53	\$212.13	\$226.69	\$265.14
42	\$133.26	\$165.91	\$183.14	\$198.53	\$217.56	\$232.52	\$271.96
43	\$136.63	\$170.07	\$187.71	\$203.50	\$223.02	\$238.34	\$278.79
44	\$139.95	\$174.24	\$192.27	\$208.48	\$228.49	\$244.19	\$285.61
45	\$143.31	\$178.38	\$196.85	\$213.47	\$233.94	\$250.04	\$292.45
46	\$147.33	\$183.40	\$202.36	\$219.48	\$240.54	\$257.07	\$300.67
47	\$151.35	\$188.41	\$207.88	\$225.49	\$247.12	\$264.11	\$308.88
48	\$155.41	\$193.45	\$213.38	\$231.50	\$253.71	\$271.11	\$317.11
49	\$159.43	\$198.44	\$218.89	\$237.50	\$260.28	\$278.18	\$325.32
50	\$163.44	\$203.49	\$224.41	\$243.50	\$266.86	\$285.22	\$333.55
51	\$170.02	\$211.68	\$233.43	\$253.28	\$277.59	\$296.68	\$347.00
52	\$176.62	\$219.85	\$242.52	\$263.08	\$288.33	\$308.17	\$360.43
53	\$183.20	\$228.07	\$251.53	\$272.92	\$299.09	\$319.63	\$373.84
54	\$189.75	\$236.24	\$260.58	\$282.68	\$309.83	\$331.11	\$387.25
55	\$196.32	\$244.41	\$269.61	\$292.50	\$320.54	\$342.58	\$400.68
56	\$206.92	\$257.59	\$284.12	\$308.30	\$337.84	\$361.08	\$422.29
57	\$217.50	\$270.80	\$298.61	\$324.05	\$355.13	\$379.54	\$443.91
58	\$228.10	\$283.96	\$313.14	\$339.83	\$372.39	\$397.99	\$465.50
59	\$238.68	\$297.14	\$327.63	\$355.57	\$389.68	\$416.47	\$487.10
60	\$249.26	\$310.33	\$342.15	\$371.36	\$406.96	\$434.96	\$508.73
61	\$268.54	\$334.27	\$368.67	\$400.05	\$438.37	\$468.54	\$547.97
62	\$287.76	\$358.22	\$395.21	\$428.72	\$469.82	\$502.12	\$587.28
63	\$307.00	\$382.21	\$421.74	\$457.41	\$501.22	\$535.68	\$626.54
64	\$326.24	\$406.17	\$448.28	\$486.06	\$532.65	\$569.29	\$665.82
65	\$345.50	\$430.11	\$474.81	\$514.71	\$564.06	\$602.87	\$705.10
66	\$380.06	\$473.13	\$522.18	\$566.21	\$620.48	\$663.15	\$775.62
67	\$414.61	\$516.13	\$569.54	\$617.66	\$676.91	\$723.44	\$846.12
68	\$449.13	\$559.14	\$616.94	\$669.16	\$733.31	\$783.72	\$916.63
69	\$483.70	\$602.16	\$664.28	\$720.63	\$789.71	\$844.01	\$987.14
70	\$518.25	\$645.17	\$711.64	\$772.06	\$846.12	\$904.31	\$1,057.65
71	\$583.18	\$725.99	\$800.81	\$868.83	\$952.10	\$1,017.59	\$1,190.16
72	\$648.12	\$806.86	\$890.03	\$965.57	\$1,058.15	\$1,130.89	\$1,322.69
73	\$713.06	\$887.67	\$979.20	\$1,062.30	\$1,164.21	\$1,244.21	\$1,455.20
74	\$777.98	\$968.54	\$1,068.37	\$1,159.05	\$1,270.18	\$1,357.51	\$1,587.73
75	\$842.94	\$1,049.37	\$1,157.53	\$1,255.79	\$1,376.23	\$1,470.83	\$1,720.27
76	\$941.44	\$1,172.01	\$1,292.55	\$1,402.57	\$1,537.08	\$1,642.71	\$1,921.31
77	\$1,039.95	\$1,294.65	\$1,427.54	\$1,549.32	\$1,697.89	\$1,814.61	\$2,122.35
78	\$1,138.46	\$1,417.26	\$1,562.56	\$1,696.09	\$1,858.70	\$1,986.51	\$2,323.37
79	\$1,236.97	\$1,539.90	\$1,697.59	\$1,842.83	\$2,019.53	\$2,158.41	\$2,524.44
80	\$1,335.48	\$1,662.54	\$1,832.57	\$1,989.61	\$2,180.38	\$2,330.28	\$2,725.48
81	\$1,495.73	\$1,862.05	\$2,052.47	\$2,228.35	\$2,442.05	\$2,609.93	\$3,052.54
82	\$1,656.01	\$2,061.57	\$2,272.42	\$2,467.10	\$2,703.67	\$2,889.54	\$3,379.60
83	\$1,816.27	\$2,261.07	\$2,492.29	\$2,705.88	\$2,965.36	\$3,169.19	\$3,706.65
84	\$1,976.50	\$2,460.57	\$2,712.21	\$2,944.59	\$3,226.95	\$3,448.81	\$4,033.70
85	\$2,136.77	\$2,660.07	\$2,932.14	\$3,183.36	\$3,488.62	\$3,728.44	\$4,360.76
86	\$2,435.92	\$3,032.46	\$3,342.62	\$3,629.05	\$3,977.04	\$4,250.44	\$4,971.27
87	\$2,735.10	\$3,404.88	\$3,753.12	\$4,074.70	\$4,465.41	\$4,772.41	\$5,581.78
88	\$3,034.23	\$3,777.30	\$4,163.63	\$4,520.37	\$4,953.85	\$5,294.41	\$6,192.28
89	\$3,333.39	\$4,149.71	\$4,574.15	\$4,966.05	\$5,442.25	\$5,816.39	\$6,802.81
90	\$3,632.55	\$4,522.14	\$4,984.64	\$5,411.71	\$5,930.65	\$6,338.37	\$7,413.32
91	\$3,931.67	\$4,894.52	\$5,395.12	\$5,857.38	\$6,419.07	\$6,860.37	\$8,023.83
92	\$4,230.84	\$5,266.96	\$5,805.61	\$6,303.05	\$6,907.46	\$7,382.36	\$8,634.35
93	\$4,529.96	\$5,639.36	\$6,216.11	\$6,748.73	\$7,395.85	\$7,904.35	\$9,244.82
94	\$4,829.13	\$6,011.76	\$6,626.61	\$7,194.40	\$7,884.28	\$8,426.34	\$9,855.35
95	\$5,128.26	\$6,384.16	\$7,037.11	\$7,640.07	\$8,372.68	\$8,948.31	\$10,465.85
96	\$5,512.91	\$6,862.99	\$7,564.91	\$8,213.08	\$9,000.61	\$9,619.41	\$11,250.81
97	\$5,897.52	\$7,341.79	\$8,092.68	\$8,786.10	\$9,628.59	\$10,290.54	\$12,035.76
98	\$6,282.11	\$7,820.61	\$8,620.47	\$9,359.09	\$10,256.52	\$10,961.69	\$12,820.65
99	\$6,666.75	\$8,299.43	\$9,148.24	\$9,932.09	\$10,884.49	\$11,632.81	\$13,605.60

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.80	\$59.50	\$66.17	\$71.21	\$78.04	\$83.41	\$97.56
31	\$48.37	\$60.25	\$67.00	\$72.09	\$79.00	\$84.43	\$98.76
32	\$48.97	\$60.98	\$67.80	\$72.97	\$79.98	\$85.48	\$99.96
33	\$49.59	\$61.73	\$68.64	\$73.85	\$80.93	\$86.49	\$101.19
34	\$50.18	\$62.44	\$69.44	\$74.72	\$81.89	\$87.52	\$102.37
35	\$50.75	\$63.19	\$70.27	\$75.62	\$82.86	\$88.56	\$103.58
36	\$51.34	\$63.90	\$71.07	\$76.50	\$83.82	\$89.60	\$104.79
37	\$51.93	\$64.65	\$71.90	\$77.37	\$84.78	\$90.62	\$105.99
38	\$52.51	\$65.39	\$72.71	\$78.25	\$85.77	\$91.66	\$107.19
39	\$53.11	\$66.14	\$73.54	\$79.13	\$86.73	\$92.68	\$108.40
40	\$53.72	\$66.87	\$74.34	\$80.02	\$87.68	\$93.72	\$109.61
41	\$54.77	\$68.18	\$75.84	\$81.60	\$89.42	\$95.57	\$111.77
42	\$55.84	\$69.52	\$77.34	\$83.20	\$91.16	\$97.42	\$113.95
43	\$56.90	\$70.83	\$78.83	\$84.76	\$92.89	\$99.29	\$116.12
44	\$57.97	\$72.17	\$80.33	\$86.36	\$94.63	\$101.14	\$118.28
45	\$59.02	\$73.46	\$81.81	\$87.92	\$96.37	\$102.97	\$120.45
46	\$60.55	\$75.43	\$83.95	\$90.24	\$98.90	\$105.70	\$123.63
47	\$62.13	\$77.34	\$86.06	\$92.54	\$101.43	\$108.40	\$126.79
48	\$63.68	\$79.27	\$88.18	\$94.88	\$103.96	\$111.10	\$129.95
49	\$65.21	\$81.20	\$90.30	\$97.18	\$106.49	\$113.79	\$133.11
50	\$66.78	\$83.12	\$92.42	\$99.48	\$109.01	\$116.52	\$136.27
51	\$69.65	\$86.73	\$96.41	\$103.79	\$113.73	\$121.54	\$142.14
52	\$72.55	\$90.30	\$100.39	\$108.08	\$118.42	\$126.56	\$148.03
53	\$75.43	\$93.88	\$104.36	\$112.34	\$123.13	\$131.59	\$153.90
54	\$78.30	\$97.47	\$108.34	\$116.64	\$127.82	\$136.62	\$159.79
55	\$81.19	\$101.04	\$112.33	\$120.93	\$132.53	\$141.63	\$165.65
56	\$86.73	\$107.94	\$119.91	\$129.18	\$141.57	\$151.30	\$176.95
57	\$92.25	\$114.83	\$127.52	\$137.43	\$150.61	\$160.96	\$188.25
58	\$97.79	\$121.71	\$135.10	\$145.67	\$159.65	\$170.63	\$199.55
59	\$103.33	\$128.61	\$142.70	\$153.92	\$168.70	\$180.28	\$210.85
60	\$108.86	\$135.50	\$150.28	\$162.19	\$177.73	\$189.96	\$222.15
61	\$121.25	\$150.92	\$167.47	\$180.62	\$197.92	\$211.55	\$247.43
62	\$133.60	\$166.34	\$184.64	\$199.05	\$218.16	\$233.14	\$272.69
63	\$146.00	\$181.75	\$201.80	\$217.49	\$238.35	\$254.74	\$297.94
64	\$158.37	\$197.15	\$218.99	\$235.94	\$258.58	\$276.35	\$323.21
65	\$170.76	\$212.57	\$236.16	\$254.40	\$278.77	\$297.94	\$348.49
66	\$195.06	\$242.83	\$269.47	\$290.57	\$318.43	\$340.35	\$398.07
67	\$219.35	\$273.08	\$302.79	\$326.80	\$358.11	\$382.74	\$447.65
68	\$243.65	\$303.30	\$336.10	\$362.96	\$397.79	\$425.14	\$497.22
69	\$267.94	\$333.56	\$369.41	\$399.16	\$437.45	\$467.53	\$546.81
70	\$292.24	\$363.81	\$402.73	\$435.39	\$477.11	\$509.91	\$596.39
71	\$340.03	\$423.32	\$468.47	\$506.57	\$555.15	\$593.33	\$693.94
72	\$387.83	\$482.79	\$534.25	\$577.78	\$633.18	\$676.72	\$791.47
73	\$435.63	\$542.29	\$600.02	\$648.98	\$711.21	\$760.11	\$889.02
74	\$483.40	\$601.79	\$665.79	\$720.18	\$789.24	\$843.49	\$986.55
75	\$531.20	\$661.30	\$731.54	\$791.38	\$867.28	\$926.89	\$1,084.10
76	\$610.88	\$760.49	\$840.84	\$910.10	\$997.37	\$1,065.94	\$1,246.72
77	\$690.56	\$859.70	\$950.13	\$1,028.81	\$1,127.48	\$1,205.01	\$1,409.33
78	\$770.26	\$958.88	\$1,059.41	\$1,147.52	\$1,257.55	\$1,344.02	\$1,571.96
79	\$849.95	\$1,058.12	\$1,168.72	\$1,266.23	\$1,387.67	\$1,483.10	\$1,734.60
80	\$929.64	\$1,157.32	\$1,278.00	\$1,384.98	\$1,517.78	\$1,622.11	\$1,897.21
81	\$1,041.20	\$1,296.19	\$1,431.34	\$1,551.18	\$1,699.90	\$1,816.77	\$2,124.88
82	\$1,152.74	\$1,435.06	\$1,584.72	\$1,717.38	\$1,882.04	\$2,011.44	\$2,352.55
83	\$1,264.30	\$1,573.93	\$1,738.06	\$1,883.57	\$2,064.19	\$2,206.09	\$2,580.22
84	\$1,375.88	\$1,712.80	\$1,891.44	\$2,049.76	\$2,246.31	\$2,400.72	\$2,807.87
85	\$1,487.42	\$1,851.68	\$2,044.78	\$2,215.97	\$2,428.44	\$2,595.40	\$3,035.56
86	\$1,695.65	\$2,110.92	\$2,331.05	\$2,526.18	\$2,768.42	\$2,958.76	\$3,460.54
87	\$1,903.90	\$2,370.16	\$2,617.33	\$2,836.43	\$3,108.40	\$3,322.11	\$3,885.49
88	\$2,112.15	\$2,629.39	\$2,903.62	\$3,146.64	\$3,448.40	\$3,685.45	\$4,310.46
89	\$2,320.36	\$2,888.62	\$3,189.88	\$3,456.90	\$3,788.36	\$4,048.81	\$4,735.44
90	\$2,528.62	\$3,147.85	\$3,476.15	\$3,767.10	\$4,128.34	\$4,412.16	\$5,160.43
91	\$2,736.85	\$3,407.11	\$3,762.41	\$4,077.35	\$4,468.32	\$4,775.52	\$5,585.41
92	\$2,945.08	\$3,666.35	\$4,048.67	\$4,387.56	\$4,808.30	\$5,138.86	\$6,010.39
93	\$3,153.34	\$3,925.59	\$4,334.96	\$4,697.81	\$5,148.28	\$5,502.21	\$6,435.34
94	\$3,361.56	\$4,184.81	\$4,621.22	\$5,008.04	\$5,488.28	\$5,865.59	\$6,860.33
95	\$3,569.81	\$4,444.03	\$4,907.49	\$5,318.29	\$5,828.24	\$6,228.96	\$7,285.31
96	\$3,837.52	\$4,777.35	\$5,275.55	\$5,717.14	\$6,265.35	\$6,696.10	\$7,831.72
97	\$4,105.26	\$5,110.63	\$5,643.63	\$6,116.02	\$6,702.50	\$7,163.26	\$8,378.11
98	\$4,372.99	\$5,443.94	\$6,011.69	\$6,514.90	\$7,139.61	\$7,630.44	\$8,924.51
99	\$4,640.74	\$5,777.26	\$6,379.75	\$6,913.76	\$7,576.72	\$8,097.63	\$9,470.89

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$76.46	\$95.20	\$105.40	\$113.93	\$124.87	\$133.46	\$156.07
31	\$77.40	\$96.38	\$106.71	\$115.36	\$126.39	\$135.10	\$158.02
32	\$78.37	\$97.56	\$108.00	\$116.75	\$127.96	\$136.74	\$159.94
33	\$79.34	\$98.76	\$109.32	\$118.17	\$129.50	\$138.39	\$161.87
34	\$80.26	\$99.90	\$110.60	\$119.55	\$131.01	\$140.03	\$163.78
35	\$81.19	\$101.10	\$111.93	\$120.98	\$132.58	\$141.69	\$165.73
36	\$82.14	\$102.24	\$113.20	\$122.40	\$134.13	\$143.35	\$167.67
37	\$83.08	\$103.43	\$114.51	\$123.80	\$135.64	\$145.00	\$169.59
38	\$84.03	\$104.62	\$115.80	\$125.19	\$137.21	\$146.64	\$171.51
39	\$85.00	\$105.82	\$117.11	\$126.60	\$138.79	\$148.30	\$173.44
40	\$85.93	\$106.99	\$118.41	\$128.01	\$140.28	\$149.95	\$175.38
41	\$88.19	\$109.82	\$121.58	\$131.41	\$144.02	\$153.92	\$180.03
42	\$90.49	\$112.68	\$124.76	\$134.83	\$147.75	\$157.91	\$184.68
43	\$92.78	\$115.52	\$127.92	\$138.21	\$151.48	\$161.90	\$189.34
44	\$95.05	\$118.34	\$131.08	\$141.61	\$155.18	\$165.87	\$193.99
45	\$97.32	\$121.16	\$134.25	\$145.01	\$158.92	\$169.81	\$198.65
46	\$100.45	\$125.07	\$138.52	\$149.68	\$164.03	\$175.30	\$205.03
47	\$103.58	\$128.95	\$142.73	\$154.31	\$169.12	\$180.73	\$211.41
48	\$106.71	\$132.83	\$146.98	\$158.96	\$174.23	\$186.19	\$217.76
49	\$109.82	\$136.72	\$151.22	\$163.62	\$179.30	\$191.63	\$224.15
50	\$112.95	\$140.61	\$155.46	\$168.27	\$184.39	\$197.09	\$230.51
51	\$118.33	\$147.33	\$162.85	\$176.31	\$193.21	\$206.50	\$241.48
52	\$123.72	\$154.00	\$170.22	\$184.32	\$202.00	\$215.87	\$252.49
53	\$129.12	\$160.70	\$177.58	\$192.32	\$210.77	\$225.26	\$263.47
54	\$134.51	\$167.41	\$184.95	\$200.35	\$219.56	\$234.66	\$274.45
55	\$139.87	\$174.10	\$192.32	\$208.36	\$228.35	\$244.06	\$285.43
56	\$149.04	\$185.52	\$204.93	\$222.00	\$243.30	\$260.05	\$304.14
57	\$158.20	\$196.93	\$217.55	\$235.70	\$258.31	\$276.06	\$322.86
58	\$167.38	\$208.36	\$230.16	\$249.35	\$273.25	\$292.04	\$341.56
59	\$176.55	\$219.77	\$242.77	\$263.01	\$288.24	\$308.04	\$360.27
60	\$185.69	\$231.18	\$255.36	\$276.69	\$303.19	\$324.04	\$378.99
61	\$203.22	\$253.00	\$279.57	\$302.78	\$331.79	\$354.60	\$414.75
62	\$220.74	\$274.82	\$303.75	\$328.87	\$360.40	\$385.19	\$450.50
63	\$238.28	\$296.63	\$327.90	\$354.97	\$389.00	\$415.73	\$486.24
64	\$255.77	\$318.41	\$352.10	\$381.08	\$417.57	\$446.32	\$521.99
65	\$273.30	\$340.23	\$376.27	\$407.15	\$446.17	\$476.85	\$557.76
66	\$305.09	\$379.80	\$419.85	\$454.51	\$498.08	\$532.33	\$622.61
67	\$336.86	\$419.37	\$463.41	\$501.87	\$549.98	\$587.78	\$687.46
68	\$368.65	\$458.91	\$507.00	\$549.20	\$601.85	\$643.25	\$752.32
69	\$400.41	\$498.49	\$550.57	\$596.54	\$653.76	\$698.69	\$817.20
70	\$432.23	\$538.06	\$594.15	\$643.92	\$705.63	\$754.16	\$882.04
71	\$492.35	\$612.94	\$676.75	\$733.52	\$803.85	\$859.13	\$1,004.81
72	\$552.52	\$687.81	\$759.38	\$823.13	\$902.04	\$964.08	\$1,127.57
73	\$612.67	\$762.71	\$842.01	\$912.73	\$1,000.28	\$1,069.05	\$1,250.34
74	\$672.81	\$837.57	\$924.65	\$1,002.35	\$1,098.47	\$1,173.97	\$1,373.10
75	\$732.97	\$912.48	\$1,007.25	\$1,091.97	\$1,196.69	\$1,278.94	\$1,495.87
76	\$825.21	\$1,027.29	\$1,133.74	\$1,229.40	\$1,347.28	\$1,439.91	\$1,684.12
77	\$917.45	\$1,142.16	\$1,260.20	\$1,366.83	\$1,497.88	\$1,600.88	\$1,872.35
78	\$1,009.69	\$1,256.96	\$1,386.64	\$1,504.23	\$1,648.47	\$1,761.82	\$2,060.61
79	\$1,101.96	\$1,371.83	\$1,513.14	\$1,641.64	\$1,799.09	\$1,922.80	\$2,248.86
80	\$1,194.19	\$1,486.64	\$1,639.59	\$1,779.10	\$1,949.69	\$2,083.74	\$2,437.10
81	\$1,337.50	\$1,665.04	\$1,836.33	\$1,992.60	\$2,183.66	\$2,333.78	\$2,729.57
82	\$1,480.80	\$1,843.44	\$2,033.08	\$2,206.11	\$2,417.63	\$2,583.83	\$3,022.02
83	\$1,624.10	\$2,021.82	\$2,229.82	\$2,419.57	\$2,651.60	\$2,833.88	\$3,314.48
84	\$1,767.43	\$2,200.22	\$2,426.58	\$2,633.05	\$2,885.54	\$3,083.94	\$3,606.91
85	\$1,910.70	\$2,378.63	\$2,623.33	\$2,846.57	\$3,119.51	\$3,333.98	\$3,899.40
86	\$2,178.18	\$2,711.64	\$2,990.58	\$3,245.07	\$3,556.24	\$3,800.75	\$4,445.32
87	\$2,445.69	\$3,044.63	\$3,357.86	\$3,643.59	\$3,992.95	\$4,267.48	\$4,991.20
88	\$2,713.20	\$3,377.66	\$3,725.15	\$4,042.09	\$4,429.72	\$4,734.23	\$5,537.11
89	\$2,980.69	\$3,710.64	\$4,092.40	\$4,440.63	\$4,866.44	\$5,200.99	\$6,083.04
90	\$3,248.18	\$4,043.65	\$4,459.69	\$4,839.12	\$5,303.16	\$5,667.77	\$6,628.97
91	\$3,515.68	\$4,376.66	\$4,826.94	\$5,237.66	\$5,739.90	\$6,134.51	\$7,174.87
92	\$3,783.17	\$4,709.69	\$5,194.18	\$5,636.16	\$6,176.61	\$6,601.27	\$7,720.78
93	\$4,050.69	\$5,042.71	\$5,561.47	\$6,034.68	\$6,613.34	\$7,068.00	\$8,266.67
94	\$4,318.17	\$5,375.68	\$5,928.73	\$6,433.20	\$7,050.11	\$7,534.78	\$8,812.59
95	\$4,585.70	\$5,708.70	\$6,295.99	\$6,831.71	\$7,486.80	\$8,001.54	\$9,358.53
96	\$4,929.58	\$6,136.85	\$6,768.19	\$7,344.09	\$8,048.32	\$8,601.64	\$10,060.42
97	\$5,273.53	\$6,565.00	\$7,240.41	\$7,856.49	\$8,609.85	\$9,201.74	\$10,762.31
98	\$5,617.46	\$6,993.15	\$7,712.61	\$8,368.85	\$9,171.33	\$9,801.88	\$11,464.18
99	\$5,961.38	\$7,421.33	\$8,184.81	\$8,881.24	\$9,732.85	\$10,402.00	\$12,166.07

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$104.07	\$129.56	\$143.22	\$155.06	\$169.94	\$181.60	\$212.39
31	\$105.35	\$131.18	\$144.98	\$156.97	\$172.01	\$183.84	\$215.03
32	\$106.63	\$132.78	\$146.74	\$158.87	\$174.13	\$186.09	\$217.65
33	\$107.94	\$134.40	\$148.52	\$160.78	\$176.23	\$188.35	\$220.30
34	\$109.23	\$135.97	\$150.28	\$162.71	\$178.30	\$190.57	\$222.90
35	\$110.50	\$137.56	\$152.05	\$164.64	\$180.41	\$192.81	\$225.51
36	\$111.80	\$139.15	\$153.82	\$166.55	\$182.52	\$195.10	\$228.13
37	\$113.09	\$140.76	\$155.61	\$168.44	\$184.59	\$197.31	\$230.78
38	\$114.37	\$142.38	\$157.35	\$170.37	\$186.72	\$199.55	\$233.40
39	\$115.64	\$143.99	\$159.15	\$172.29	\$188.83	\$201.78	\$236.02
40	\$116.92	\$145.58	\$160.89	\$174.22	\$190.91	\$204.05	\$238.66
41	\$120.05	\$149.42	\$165.15	\$178.81	\$195.98	\$209.44	\$244.97
42	\$123.14	\$153.29	\$169.40	\$183.48	\$201.03	\$214.85	\$251.30
43	\$126.23	\$157.17	\$173.65	\$188.07	\$206.11	\$220.30	\$257.64
44	\$129.33	\$161.04	\$177.91	\$192.69	\$211.17	\$225.69	\$263.95
45	\$132.44	\$164.88	\$182.15	\$197.29	\$216.25	\$231.08	\$270.28
46	\$136.12	\$169.48	\$187.24	\$202.84	\$222.27	\$237.55	\$277.84
47	\$139.86	\$174.09	\$192.27	\$208.31	\$228.31	\$244.00	\$285.38
48	\$143.53	\$178.68	\$197.33	\$213.85	\$234.37	\$250.46	\$292.93
49	\$147.21	\$183.30	\$202.40	\$219.35	\$240.39	\$256.89	\$300.48
50	\$150.94	\$187.88	\$207.44	\$224.86	\$246.41	\$263.38	\$308.03
51	\$157.02	\$195.50	\$215.82	\$233.94	\$256.38	\$273.99	\$320.45
52	\$163.12	\$203.04	\$224.19	\$243.02	\$266.31	\$284.63	\$332.88
53	\$169.21	\$210.64	\$232.55	\$252.07	\$276.27	\$295.23	\$345.32
54	\$175.32	\$218.22	\$240.90	\$261.16	\$286.19	\$305.89	\$357.76
55	\$181.39	\$225.82	\$249.28	\$270.22	\$296.15	\$316.50	\$370.18
56	\$191.17	\$237.98	\$262.66	\$284.77	\$312.10	\$333.55	\$390.11
57	\$200.94	\$250.14	\$276.04	\$299.34	\$328.04	\$350.58	\$410.05
58	\$210.69	\$262.29	\$289.40	\$313.89	\$343.99	\$367.62	\$429.96
59	\$220.46	\$274.45	\$302.79	\$328.43	\$359.93	\$384.66	\$449.90
60	\$230.22	\$286.59	\$316.15	\$343.00	\$375.87	\$401.72	\$469.85
61	\$248.07	\$308.83	\$340.81	\$369.57	\$405.03	\$432.87	\$506.29
62	\$265.92	\$331.06	\$365.43	\$396.16	\$434.16	\$464.02	\$542.72
63	\$283.78	\$353.27	\$390.05	\$422.77	\$463.31	\$495.16	\$579.12
64	\$301.63	\$375.47	\$414.71	\$449.37	\$492.44	\$526.30	\$615.55
65	\$319.49	\$397.74	\$439.33	\$475.97	\$521.59	\$557.45	\$651.99
66	\$351.60	\$437.67	\$483.30	\$523.75	\$573.95	\$613.46	\$717.49
67	\$383.67	\$477.62	\$527.28	\$571.59	\$626.40	\$669.43	\$782.99
68	\$415.76	\$517.58	\$571.27	\$619.37	\$678.77	\$725.44	\$848.47
69	\$447.86	\$557.53	\$615.24	\$667.19	\$731.16	\$781.43	\$913.95
70	\$479.95	\$597.46	\$659.24	\$715.01	\$783.56	\$837.44	\$979.45
71	\$540.20	\$672.52	\$742.02	\$804.80	\$881.98	\$942.63	\$1,102.48
72	\$600.51	\$747.57	\$824.82	\$894.63	\$980.41	\$1,047.82	\$1,225.52
73	\$660.78	\$822.61	\$907.63	\$984.44	\$1,078.85	\$1,153.01	\$1,348.56
74	\$721.08	\$897.67	\$990.45	\$1,074.27	\$1,177.28	\$1,258.19	\$1,471.57
75	\$781.34	\$972.71	\$1,073.24	\$1,164.06	\$1,275.70	\$1,363.40	\$1,594.61
76	\$872.96	\$1,086.76	\$1,198.81	\$1,300.53	\$1,425.24	\$1,523.21	\$1,781.56
77	\$964.55	\$1,200.78	\$1,324.38	\$1,437.00	\$1,574.79	\$1,683.08	\$1,968.49
78	\$1,056.17	\$1,314.80	\$1,449.92	\$1,573.44	\$1,724.35	\$1,842.87	\$2,155.43
79	\$1,147.78	\$1,428.87	\$1,575.51	\$1,709.92	\$1,873.91	\$2,002.76	\$2,342.39
80	\$1,239.36	\$1,542.88	\$1,701.07	\$1,846.42	\$2,023.47	\$2,162.58	\$2,529.32
81	\$1,388.11	\$1,728.05	\$1,905.16	\$2,067.98	\$2,266.26	\$2,422.07	\$2,832.83
82	\$1,536.82	\$1,913.17	\$2,109.31	\$2,289.55	\$2,509.09	\$2,681.60	\$3,136.36
83	\$1,685.53	\$2,098.33	\$2,313.42	\$2,511.10	\$2,751.92	\$2,941.11	\$3,439.87
84	\$1,834.27	\$2,283.45	\$2,517.58	\$2,732.66	\$2,994.71	\$3,200.60	\$3,743.38
85	\$1,982.98	\$2,468.63	\$2,721.68	\$2,954.26	\$3,237.53	\$3,460.11	\$4,046.91
86	\$2,260.62	\$2,814.25	\$3,102.70	\$3,367.85	\$3,690.80	\$3,944.51	\$4,613.49
87	\$2,538.21	\$3,159.83	\$3,483.77	\$3,781.45	\$4,144.04	\$4,428.94	\$5,180.04
88	\$2,815.86	\$3,505.43	\$3,864.80	\$4,195.02	\$4,597.31	\$4,913.35	\$5,746.60
89	\$3,093.46	\$3,851.02	\$4,245.84	\$4,608.62	\$5,050.56	\$5,397.77	\$6,313.17
90	\$3,371.08	\$4,196.63	\$4,626.87	\$5,022.21	\$5,503.80	\$5,882.17	\$6,879.74
91	\$3,648.69	\$4,542.25	\$5,007.90	\$5,435.82	\$5,957.07	\$6,366.60	\$7,446.31
92	\$3,926.32	\$4,887.86	\$5,388.93	\$5,849.40	\$6,410.30	\$6,851.02	\$8,012.91
93	\$4,203.94	\$5,233.48	\$5,769.99	\$6,262.99	\$6,863.55	\$7,335.42	\$8,579.47
94	\$4,481.54	\$5,579.08	\$6,150.99	\$6,676.59	\$7,316.82	\$7,819.84	\$9,146.03
95	\$4,759.18	\$5,924.67	\$6,532.04	\$7,090.20	\$7,770.06	\$8,304.29	\$9,712.60
96	\$5,116.11	\$6,369.06	\$7,021.96	\$7,621.93	\$8,352.82	\$8,927.08	\$10,441.05
97	\$5,473.03	\$6,813.37	\$7,511.84	\$8,153.71	\$8,935.59	\$9,549.89	\$11,169.50
98	\$5,829.98	\$7,257.75	\$8,001.77	\$8,685.48	\$9,518.32	\$10,172.71	\$11,897.94
99	\$6,186.91	\$7,702.10	\$8,491.66	\$9,217.25	\$10,101.08	\$10,795.54	\$12,626.37

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.86	\$54.60	\$60.94	\$65.32	\$71.60	\$76.51	\$89.52
31	\$44.42	\$55.27	\$61.69	\$66.15	\$72.49	\$77.47	\$90.60
32	\$44.94	\$55.96	\$62.44	\$66.95	\$73.37	\$78.43	\$91.71
33	\$45.49	\$56.61	\$63.20	\$67.77	\$74.25	\$79.37	\$92.81
34	\$46.04	\$57.28	\$63.95	\$68.56	\$75.16	\$80.33	\$93.92
35	\$46.57	\$57.97	\$64.70	\$69.39	\$76.03	\$81.24	\$95.03
36	\$47.11	\$58.64	\$65.47	\$70.19	\$76.91	\$82.19	\$96.14
37	\$47.67	\$59.34	\$66.20	\$70.97	\$77.82	\$83.14	\$97.26
38	\$48.20	\$60.01	\$66.95	\$71.80	\$78.70	\$84.09	\$98.35
39	\$48.74	\$60.68	\$67.72	\$72.60	\$79.58	\$85.03	\$99.46
40	\$49.30	\$61.37	\$68.47	\$73.43	\$80.45	\$85.99	\$100.56
41	\$50.29	\$62.56	\$69.83	\$74.90	\$82.08	\$87.73	\$102.59
42	\$51.26	\$63.81	\$71.18	\$76.38	\$83.71	\$89.47	\$104.63
43	\$52.27	\$65.05	\$72.55	\$77.87	\$85.34	\$91.20	\$106.68
44	\$53.26	\$66.30	\$73.91	\$79.35	\$86.97	\$92.95	\$108.70
45	\$54.26	\$67.54	\$75.25	\$80.84	\$88.59	\$94.69	\$110.73
46	\$55.65	\$69.30	\$77.17	\$82.91	\$90.88	\$97.10	\$113.59
47	\$57.04	\$71.04	\$79.07	\$85.00	\$93.16	\$99.56	\$116.43
48	\$58.43	\$72.78	\$80.95	\$87.08	\$95.41	\$101.98	\$119.29
49	\$59.85	\$74.49	\$82.85	\$89.15	\$97.69	\$104.41	\$122.13
50	\$61.25	\$76.22	\$84.75	\$91.24	\$99.97	\$106.85	\$124.97
51	\$63.87	\$79.50	\$88.40	\$95.17	\$104.28	\$111.46	\$130.35
52	\$66.52	\$82.82	\$92.06	\$99.08	\$108.59	\$116.05	\$135.72
53	\$69.15	\$86.09	\$95.73	\$103.01	\$112.89	\$120.66	\$141.12
54	\$71.79	\$89.36	\$99.40	\$106.95	\$117.19	\$125.25	\$146.50
55	\$74.42	\$92.63	\$103.05	\$110.87	\$121.50	\$129.85	\$151.88
56	\$79.48	\$98.95	\$110.01	\$118.42	\$129.77	\$138.69	\$162.22
57	\$84.57	\$105.26	\$116.99	\$125.96	\$138.07	\$147.55	\$172.56
58	\$89.63	\$111.58	\$123.93	\$133.55	\$146.34	\$156.39	\$182.92
59	\$94.69	\$117.90	\$130.90	\$141.09	\$154.64	\$165.25	\$193.26
60	\$99.78	\$124.20	\$137.86	\$148.64	\$162.89	\$174.11	\$203.62
61	\$111.21	\$138.45	\$153.71	\$165.68	\$181.56	\$194.03	\$226.95
62	\$122.64	\$152.66	\$169.59	\$182.69	\$200.22	\$213.96	\$250.25
63	\$134.06	\$166.89	\$185.46	\$199.72	\$218.88	\$233.93	\$273.59
64	\$145.49	\$181.11	\$201.30	\$216.74	\$237.52	\$253.86	\$296.92
65	\$156.92	\$195.35	\$217.18	\$233.77	\$256.17	\$273.79	\$320.24
66	\$179.33	\$223.23	\$247.95	\$267.17	\$292.77	\$312.91	\$365.98
67	\$201.75	\$251.15	\$278.74	\$300.56	\$329.35	\$352.01	\$411.70
68	\$224.16	\$279.06	\$309.51	\$333.95	\$365.98	\$391.12	\$457.46
69	\$246.57	\$306.94	\$340.30	\$367.34	\$402.56	\$430.23	\$503.20
70	\$268.97	\$334.86	\$371.09	\$400.74	\$439.16	\$469.34	\$548.93
71	\$313.10	\$389.76	\$431.78	\$466.45	\$511.17	\$546.31	\$638.97
72	\$357.20	\$444.69	\$492.49	\$532.17	\$583.19	\$623.32	\$729.00
73	\$401.35	\$499.61	\$553.19	\$597.91	\$655.25	\$700.29	\$819.05
74	\$445.46	\$554.55	\$613.90	\$663.63	\$727.28	\$777.27	\$909.08
75	\$489.56	\$609.45	\$674.60	\$729.34	\$799.29	\$854.26	\$999.13
76	\$563.23	\$701.17	\$775.66	\$839.08	\$919.57	\$982.78	\$1,149.44
77	\$636.90	\$792.88	\$876.71	\$948.82	\$1,039.83	\$1,111.29	\$1,299.78
78	\$710.54	\$884.55	\$977.79	\$1,058.56	\$1,160.10	\$1,239.84	\$1,450.11
79	\$784.21	\$976.27	\$1,078.85	\$1,168.30	\$1,280.34	\$1,368.38	\$1,600.44
80	\$857.88	\$1,067.98	\$1,179.92	\$1,278.08	\$1,400.62	\$1,496.92	\$1,750.78
81	\$960.84	\$1,196.14	\$1,321.50	\$1,431.42	\$1,568.68	\$1,676.53	\$1,960.86
82	\$1,063.78	\$1,324.28	\$1,463.09	\$1,584.81	\$1,736.77	\$1,856.18	\$2,170.96
83	\$1,166.72	\$1,452.42	\$1,604.68	\$1,738.16	\$1,904.84	\$2,035.79	\$2,381.06
84	\$1,269.67	\$1,580.60	\$1,746.28	\$1,891.55	\$2,072.90	\$2,215.44	\$2,591.15
85	\$1,372.59	\$1,708.76	\$1,887.84	\$2,044.89	\$2,240.99	\$2,395.05	\$2,801.24
86	\$1,564.78	\$1,947.97	\$2,152.17	\$2,331.20	\$2,554.72	\$2,730.37	\$3,193.40
87	\$1,756.94	\$2,187.22	\$2,416.47	\$2,617.49	\$2,868.47	\$3,065.68	\$3,585.61
88	\$1,949.10	\$2,426.43	\$2,680.77	\$2,903.76	\$3,182.20	\$3,400.98	\$3,977.76
89	\$2,141.27	\$2,665.67	\$2,945.07	\$3,190.05	\$3,495.94	\$3,736.28	\$4,369.93
90	\$2,333.42	\$2,904.88	\$3,209.36	\$3,476.31	\$3,809.70	\$4,071.60	\$4,762.08
91	\$2,525.59	\$3,144.10	\$3,473.66	\$3,762.62	\$4,123.41	\$4,406.89	\$5,154.28
92	\$2,717.75	\$3,383.33	\$3,737.96	\$4,048.91	\$4,437.15	\$4,742.21	\$5,546.45
93	\$2,909.92	\$3,622.57	\$4,002.26	\$4,335.18	\$4,750.91	\$5,077.51	\$5,938.62
94	\$3,102.08	\$3,861.78	\$4,266.55	\$4,621.47	\$5,064.63	\$5,412.82	\$6,330.81
95	\$3,294.26	\$4,101.02	\$4,530.85	\$4,907.78	\$5,378.38	\$5,748.15	\$6,722.96
96	\$3,541.32	\$4,408.60	\$4,870.67	\$5,275.83	\$5,781.77	\$6,179.27	\$7,227.18
97	\$3,788.39	\$4,716.16	\$5,210.49	\$5,643.92	\$6,185.12	\$6,610.34	\$7,731.41
98	\$4,035.45	\$5,023.75	\$5,550.31	\$6,012.02	\$6,588.50	\$7,041.46	\$8,235.63
99	\$4,282.55	\$5,331.31	\$5,890.12	\$6,380.09	\$6,991.88	\$7,472.57	\$8,739.84

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$70.18	\$87.35	\$96.74	\$104.52	\$114.56	\$122.44	\$143.23
31	\$71.04	\$88.42	\$97.95	\$105.83	\$115.97	\$123.95	\$144.98
32	\$71.91	\$89.51	\$99.13	\$107.11	\$117.40	\$125.48	\$146.74
33	\$72.77	\$90.60	\$100.34	\$108.44	\$118.79	\$126.98	\$148.53
34	\$73.65	\$91.67	\$101.52	\$109.72	\$120.25	\$128.51	\$150.29
35	\$74.50	\$92.75	\$102.72	\$111.03	\$121.64	\$130.00	\$152.04
36	\$75.36	\$93.82	\$103.90	\$112.29	\$123.07	\$131.52	\$153.85
37	\$76.27	\$94.95	\$105.09	\$113.57	\$124.49	\$133.03	\$155.61
38	\$77.10	\$96.02	\$106.29	\$114.88	\$125.91	\$134.56	\$157.35
39	\$77.96	\$97.07	\$107.49	\$116.15	\$127.30	\$136.05	\$159.13
40	\$78.86	\$98.16	\$108.69	\$117.48	\$128.71	\$137.59	\$160.90
41	\$80.95	\$100.75	\$111.60	\$120.59	\$132.16	\$141.24	\$165.20
42	\$83.04	\$103.37	\$114.48	\$123.72	\$135.60	\$144.93	\$169.49
43	\$85.15	\$106.00	\$117.38	\$126.87	\$139.05	\$148.58	\$173.81
44	\$87.25	\$108.63	\$120.27	\$129.99	\$142.48	\$152.24	\$178.09
45	\$89.37	\$111.24	\$123.16	\$133.14	\$145.89	\$155.94	\$182.37
46	\$92.20	\$114.79	\$127.12	\$137.37	\$150.54	\$160.88	\$188.17
47	\$95.04	\$118.33	\$131.05	\$141.59	\$155.18	\$165.84	\$193.93
48	\$97.87	\$121.84	\$134.96	\$145.81	\$159.78	\$170.75	\$199.74
49	\$100.71	\$125.35	\$138.89	\$150.04	\$164.40	\$175.72	\$205.52
50	\$103.56	\$128.90	\$142.84	\$154.27	\$169.03	\$180.67	\$211.31
51	\$108.48	\$135.04	\$149.56	\$161.61	\$177.12	\$189.30	\$221.39
52	\$113.44	\$141.22	\$156.30	\$168.98	\$185.18	\$197.91	\$231.45
53	\$118.35	\$147.36	\$163.03	\$176.33	\$193.23	\$206.52	\$241.56
54	\$123.31	\$153.50	\$169.78	\$183.69	\$201.28	\$215.15	\$251.63
55	\$128.24	\$159.65	\$176.50	\$191.02	\$209.38	\$223.76	\$261.72
56	\$136.65	\$170.10	\$188.02	\$203.57	\$223.10	\$238.46	\$278.87
57	\$145.07	\$180.59	\$199.57	\$216.10	\$236.86	\$253.14	\$296.06
58	\$153.49	\$191.08	\$211.07	\$228.67	\$250.59	\$267.79	\$313.23
59	\$161.90	\$201.53	\$222.61	\$241.19	\$264.35	\$282.49	\$330.39
60	\$170.32	\$212.01	\$234.13	\$253.72	\$278.06	\$297.18	\$347.58
61	\$186.49	\$232.14	\$256.49	\$277.81	\$304.45	\$325.38	\$380.58
62	\$202.66	\$252.27	\$278.87	\$301.91	\$330.87	\$353.59	\$413.55
63	\$218.81	\$272.40	\$301.25	\$326.01	\$357.25	\$381.82	\$446.56
64	\$234.99	\$292.51	\$323.60	\$350.07	\$383.65	\$410.03	\$479.57
65	\$251.16	\$312.66	\$345.99	\$374.15	\$410.02	\$438.23	\$512.56
66	\$280.48	\$349.15	\$386.16	\$417.83	\$457.89	\$489.40	\$572.41
67	\$309.80	\$385.66	\$426.37	\$461.53	\$505.77	\$540.56	\$632.22
68	\$339.14	\$422.19	\$466.54	\$505.23	\$553.67	\$591.74	\$692.09
69	\$368.46	\$458.69	\$506.73	\$548.92	\$601.55	\$642.91	\$751.92
70	\$397.77	\$495.18	\$546.91	\$592.61	\$649.43	\$694.07	\$811.76
71	\$453.29	\$564.27	\$623.20	\$675.27	\$740.04	\$790.90	\$925.02
72	\$508.77	\$633.37	\$699.51	\$757.96	\$830.63	\$887.75	\$1,038.29
73	\$564.27	\$702.45	\$775.80	\$840.65	\$921.27	\$984.59	\$1,151.59
74	\$619.76	\$771.54	\$852.09	\$923.35	\$1,011.88	\$1,081.47	\$1,264.84
75	\$675.25	\$840.63	\$928.38	\$1,006.01	\$1,102.48	\$1,178.30	\$1,378.13
76	\$760.56	\$946.79	\$1,045.32	\$1,133.03	\$1,241.71	\$1,327.05	\$1,552.11
77	\$845.82	\$1,052.95	\$1,162.23	\$1,260.06	\$1,380.93	\$1,475.85	\$1,726.14
78	\$931.06	\$1,159.09	\$1,279.16	\$1,387.10	\$1,520.14	\$1,624.62	\$1,900.17
79	\$1,016.33	\$1,265.26	\$1,396.10	\$1,514.11	\$1,659.34	\$1,773.43	\$2,074.16
80	\$1,101.61	\$1,371.41	\$1,513.04	\$1,641.19	\$1,798.53	\$1,922.19	\$2,248.19
81	\$1,233.82	\$1,535.98	\$1,694.60	\$1,838.11	\$2,014.36	\$2,152.86	\$2,517.98
82	\$1,366.00	\$1,700.54	\$1,876.17	\$2,035.06	\$2,230.21	\$2,383.53	\$2,787.75
83	\$1,498.18	\$1,865.08	\$2,057.70	\$2,231.99	\$2,446.01	\$2,614.18	\$3,057.54
84	\$1,630.40	\$2,029.68	\$2,239.28	\$2,428.94	\$2,661.84	\$2,844.85	\$3,327.29
85	\$1,762.56	\$2,194.23	\$2,420.82	\$2,625.87	\$2,877.67	\$3,075.52	\$3,597.10
86	\$2,009.33	\$2,501.40	\$2,759.77	\$2,993.51	\$3,280.55	\$3,506.11	\$4,100.69
87	\$2,256.10	\$2,808.61	\$3,098.70	\$3,361.15	\$3,683.42	\$3,936.65	\$4,604.30
88	\$2,502.86	\$3,115.81	\$3,437.59	\$3,728.75	\$4,086.30	\$4,367.23	\$5,107.89
89	\$2,749.62	\$3,423.00	\$3,776.52	\$4,096.39	\$4,489.18	\$4,797.80	\$5,611.47
90	\$2,996.37	\$3,730.17	\$4,115.44	\$4,463.98	\$4,892.06	\$5,228.40	\$6,115.06
91	\$3,243.14	\$4,037.37	\$4,454.35	\$4,831.60	\$5,294.92	\$5,658.94	\$6,618.64
92	\$3,489.89	\$4,344.57	\$4,793.27	\$5,199.24	\$5,697.80	\$6,089.54	\$7,122.26
93	\$3,736.68	\$4,651.77	\$5,132.20	\$5,566.85	\$6,100.68	\$6,520.10	\$7,625.83
94	\$3,983.44	\$4,958.97	\$5,471.10	\$5,934.47	\$6,503.55	\$6,950.66	\$8,129.45
95	\$4,230.20	\$5,266.15	\$5,810.01	\$6,302.13	\$6,906.44	\$7,381.24	\$8,633.00
96	\$4,547.45	\$5,661.12	\$6,245.77	\$6,774.76	\$7,424.42	\$7,934.85	\$9,280.48
97	\$4,864.72	\$6,056.05	\$6,681.54	\$7,247.44	\$7,942.38	\$8,488.42	\$9,927.97
98	\$5,181.97	\$6,451.04	\$7,117.29	\$7,720.08	\$8,460.35	\$9,042.01	\$10,575.45
99	\$5,499.26	\$6,846.01	\$7,553.02	\$8,192.73	\$8,978.34	\$9,595.63	\$11,222.91

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$95.59	\$119.01	\$131.53	\$142.41	\$156.08	\$166.80	\$195.11
31	\$96.78	\$120.47	\$133.16	\$144.19	\$158.00	\$168.86	\$197.53
32	\$97.96	\$121.95	\$134.77	\$145.94	\$159.92	\$170.95	\$199.92
33	\$99.13	\$123.42	\$136.39	\$147.73	\$161.85	\$173.01	\$202.33
34	\$100.32	\$124.87	\$138.04	\$149.46	\$163.82	\$175.07	\$204.75
35	\$101.52	\$126.37	\$139.66	\$151.25	\$165.73	\$177.11	\$207.16
36	\$102.68	\$127.84	\$141.30	\$152.96	\$167.67	\$179.19	\$209.55
37	\$103.88	\$129.32	\$142.90	\$154.73	\$169.59	\$181.23	\$212.00
38	\$105.05	\$130.79	\$144.53	\$156.52	\$171.51	\$183.30	\$214.40
39	\$106.23	\$132.24	\$146.16	\$158.24	\$173.46	\$185.35	\$216.80
40	\$107.43	\$133.73	\$147.79	\$160.03	\$175.36	\$187.43	\$219.21
41	\$110.25	\$137.24	\$151.69	\$164.26	\$180.01	\$192.36	\$224.99
42	\$113.06	\$140.77	\$155.56	\$168.49	\$184.64	\$197.31	\$230.78
43	\$115.92	\$144.28	\$159.47	\$172.69	\$189.26	\$202.27	\$236.59
44	\$118.76	\$147.82	\$163.35	\$176.93	\$193.90	\$207.21	\$242.37
45	\$121.58	\$151.36	\$167.24	\$181.13	\$198.52	\$212.17	\$248.13
46	\$124.96	\$155.58	\$171.91	\$186.20	\$204.05	\$218.08	\$255.06
47	\$128.37	\$159.81	\$176.57	\$191.23	\$209.59	\$223.98	\$261.97
48	\$131.75	\$164.04	\$181.19	\$196.31	\$215.09	\$229.90	\$268.90
49	\$135.15	\$168.24	\$185.86	\$201.35	\$220.63	\$235.81	\$275.81
50	\$138.54	\$172.44	\$190.50	\$206.38	\$226.17	\$241.71	\$282.70
51	\$144.12	\$179.41	\$198.14	\$214.69	\$235.28	\$251.46	\$294.10
52	\$149.72	\$186.37	\$205.79	\$223.01	\$244.39	\$261.21	\$305.49
53	\$155.27	\$193.31	\$213.42	\$231.33	\$253.53	\$270.94	\$316.90
54	\$160.88	\$200.25	\$221.08	\$239.66	\$262.62	\$280.68	\$328.28
55	\$166.45	\$207.17	\$228.70	\$247.97	\$271.75	\$290.42	\$339.68
56	\$175.40	\$218.33	\$240.99	\$261.29	\$286.34	\$306.01	\$357.94
57	\$184.35	\$229.46	\$253.32	\$274.61	\$300.96	\$321.64	\$376.18
58	\$193.26	\$240.63	\$265.58	\$287.95	\$315.56	\$337.26	\$394.45
59	\$202.21	\$251.76	\$277.89	\$301.28	\$330.18	\$352.86	\$412.71
60	\$211.16	\$262.89	\$290.18	\$314.61	\$344.77	\$368.49	\$430.97
61	\$227.64	\$283.41	\$312.90	\$339.17	\$371.66	\$397.22	\$464.61
62	\$244.16	\$303.93	\$335.65	\$363.71	\$398.60	\$425.97	\$498.20
63	\$260.62	\$324.43	\$358.39	\$388.27	\$425.50	\$454.75	\$531.85
64	\$277.08	\$344.94	\$381.11	\$412.79	\$452.39	\$483.49	\$565.49
65	\$293.57	\$365.45	\$403.85	\$437.34	\$479.27	\$512.23	\$599.11
66	\$323.18	\$402.30	\$444.43	\$481.46	\$527.64	\$563.90	\$659.55
67	\$352.78	\$439.19	\$485.02	\$525.58	\$575.95	\$615.57	\$719.95
68	\$382.39	\$476.05	\$525.61	\$569.70	\$624.34	\$667.23	\$780.39
69	\$412.03	\$512.92	\$566.20	\$613.81	\$672.67	\$718.91	\$840.83
70	\$441.61	\$549.78	\$606.79	\$657.92	\$721.01	\$770.57	\$901.25
71	\$497.25	\$618.99	\$683.23	\$740.77	\$811.82	\$867.60	\$1,014.75
72	\$552.84	\$688.24	\$759.66	\$823.63	\$902.58	\$964.67	\$1,128.24
73	\$608.48	\$757.46	\$836.08	\$906.48	\$993.39	\$1,061.70	\$1,241.75
74	\$664.06	\$826.70	\$912.54	\$989.33	\$1,084.19	\$1,158.75	\$1,355.24
75	\$719.67	\$895.93	\$988.96	\$1,072.18	\$1,174.97	\$1,255.77	\$1,468.74
76	\$804.42	\$1,001.38	\$1,105.11	\$1,198.37	\$1,313.30	\$1,403.58	\$1,641.61
77	\$889.12	\$1,106.86	\$1,221.25	\$1,324.58	\$1,451.61	\$1,551.39	\$1,814.51
78	\$973.82	\$1,212.27	\$1,337.45	\$1,450.78	\$1,589.90	\$1,699.22	\$1,987.39
79	\$1,058.53	\$1,317.77	\$1,453.59	\$1,576.99	\$1,728.21	\$1,847.02	\$2,160.27
80	\$1,143.23	\$1,423.22	\$1,569.76	\$1,703.22	\$1,866.52	\$1,994.86	\$2,333.18
81	\$1,280.45	\$1,594.02	\$1,758.13	\$1,907.60	\$2,090.49	\$2,234.24	\$2,613.15
82	\$1,417.63	\$1,764.81	\$1,946.49	\$2,111.98	\$2,314.51	\$2,473.62	\$2,893.12
83	\$1,554.82	\$1,935.56	\$2,134.87	\$2,316.36	\$2,538.48	\$2,712.99	\$3,173.09
84	\$1,692.04	\$2,106.39	\$2,323.23	\$2,520.73	\$2,762.45	\$2,952.39	\$3,453.07
85	\$1,829.19	\$2,277.16	\$2,511.59	\$2,725.11	\$2,986.42	\$3,191.76	\$3,733.06
86	\$2,085.30	\$2,595.96	\$2,863.25	\$3,106.65	\$3,404.56	\$3,638.62	\$4,255.68
87	\$2,341.36	\$2,914.79	\$3,214.85	\$3,488.17	\$3,822.64	\$4,085.44	\$4,778.33
88	\$2,597.46	\$3,233.58	\$3,566.49	\$3,869.68	\$4,240.75	\$4,532.30	\$5,300.94
89	\$2,853.55	\$3,552.38	\$3,918.10	\$4,251.20	\$4,658.85	\$4,979.13	\$5,823.57
90	\$3,109.62	\$3,871.18	\$4,269.73	\$4,632.69	\$5,076.97	\$5,426.01	\$6,346.17
91	\$3,365.72	\$4,189.97	\$4,621.34	\$5,014.24	\$5,495.06	\$5,872.82	\$6,868.83
92	\$3,621.82	\$4,508.78	\$4,972.98	\$5,395.76	\$5,913.13	\$6,319.68	\$7,391.44
93	\$3,877.89	\$4,827.60	\$5,324.59	\$5,777.26	\$6,331.25	\$6,766.54	\$7,914.07
94	\$4,133.99	\$5,146.40	\$5,676.22	\$6,158.80	\$6,749.37	\$7,213.38	\$8,436.70
95	\$4,390.06	\$5,465.19	\$6,027.83	\$6,540.31	\$7,167.46	\$7,660.22	\$8,959.32
96	\$4,719.34	\$5,875.08	\$6,479.92	\$7,030.82	\$7,705.05	\$8,234.76	\$9,631.27
97	\$5,048.58	\$6,284.96	\$6,932.03	\$7,521.37	\$8,242.56	\$8,809.24	\$10,303.22
98	\$5,377.83	\$6,694.86	\$7,384.11	\$8,011.89	\$8,780.14	\$9,383.77	\$10,975.16
99	\$5,707.09	\$7,104.75	\$7,836.19	\$8,502.40	\$9,317.70	\$9,958.29	\$11,647.11



**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$81.75	\$101.78	\$113.12	\$121.79	\$133.47	\$142.65
31	\$82.75	\$103.04	\$114.53	\$123.31	\$135.12	\$144.41
32	\$83.77	\$104.30	\$115.93	\$124.79	\$136.76	\$146.16
33	\$84.78	\$105.54	\$117.34	\$126.31	\$138.44	\$147.93
34	\$85.79	\$106.80	\$118.74	\$127.82	\$140.08	\$149.69
35	\$86.79	\$108.08	\$120.11	\$129.31	\$141.72	\$151.46
36	\$87.81	\$109.33	\$121.52	\$130.82	\$143.37	\$153.22
37	\$88.80	\$110.59	\$122.92	\$132.34	\$145.01	\$154.97
38	\$89.84	\$111.85	\$124.31	\$133.84	\$146.67	\$156.74
39	\$90.86	\$113.09	\$125.72	\$135.34	\$148.32	\$158.51
40	\$91.87	\$114.35	\$127.14	\$136.84	\$149.96	\$160.29
41	\$93.67	\$116.62	\$129.60	\$139.55	\$152.93	\$163.46
42	\$95.50	\$118.87	\$132.12	\$142.27	\$155.91	\$166.62
43	\$97.31	\$121.15	\$134.62	\$144.98	\$158.87	\$169.81
44	\$99.14	\$123.42	\$137.11	\$147.68	\$161.85	\$172.97
45	\$100.95	\$125.67	\$139.62	\$150.41	\$164.82	\$176.17
46	\$103.61	\$128.99	\$143.26	\$154.35	\$169.14	\$180.79
47	\$106.26	\$132.31	\$146.90	\$158.32	\$173.52	\$185.42
48	\$108.94	\$135.61	\$150.53	\$162.30	\$177.86	\$190.08
49	\$111.59	\$138.92	\$154.17	\$166.24	\$182.20	\$194.71
50	\$114.26	\$142.24	\$157.83	\$170.23	\$186.54	\$199.36
51	\$119.19	\$148.36	\$164.69	\$177.56	\$194.58	\$207.96
52	\$124.12	\$154.52	\$171.52	\$184.91	\$202.64	\$216.58
53	\$129.05	\$160.67	\$178.40	\$192.25	\$210.69	\$225.20
54	\$133.98	\$166.81	\$185.23	\$199.63	\$218.75	\$233.78
55	\$137.14	\$170.76	\$189.68	\$204.35	\$223.95	\$239.32
56	\$146.54	\$182.44	\$202.52	\$218.35	\$239.29	\$255.74
57	\$155.96	\$194.14	\$215.33	\$232.35	\$254.63	\$272.15
58	\$165.36	\$205.87	\$228.16	\$246.36	\$269.96	\$288.52
59	\$174.76	\$217.55	\$241.01	\$260.36	\$285.33	\$304.93
60	\$184.16	\$229.25	\$253.84	\$274.35	\$300.67	\$321.31
61	\$204.91	\$255.10	\$282.67	\$305.27	\$334.57	\$357.57
62	\$225.67	\$280.96	\$311.51	\$336.21	\$368.47	\$393.80
63	\$246.45	\$306.82	\$340.35	\$367.14	\$402.37	\$430.03
64	\$267.20	\$332.64	\$369.17	\$398.09	\$436.27	\$466.26
65	\$282.41	\$351.60	\$390.38	\$420.77	\$461.12	\$492.81
66	\$322.44	\$401.43	\$445.28	\$480.40	\$526.46	\$562.65
67	\$362.47	\$451.24	\$500.19	\$540.01	\$591.78	\$632.49
68	\$402.50	\$501.05	\$555.10	\$599.63	\$657.12	\$702.30
69	\$442.52	\$550.89	\$610.01	\$659.24	\$722.45	\$772.13
70	\$482.52	\$600.69	\$664.93	\$718.87	\$787.82	\$841.95
71	\$561.27	\$698.73	\$773.23	\$836.19	\$916.39	\$979.35
72	\$640.04	\$796.76	\$881.50	\$953.51	\$1,044.95	\$1,116.79
73	\$718.77	\$894.80	\$989.81	\$1,070.82	\$1,173.52	\$1,254.18
74	\$797.52	\$992.84	\$1,098.10	\$1,188.17	\$1,302.08	\$1,391.60
75	\$836.18	\$1,040.98	\$1,151.19	\$1,245.74	\$1,365.22	\$1,459.06
76	\$961.35	\$1,196.79	\$1,322.76	\$1,432.25	\$1,569.57	\$1,677.46
77	\$1,086.52	\$1,352.61	\$1,494.33	\$1,618.71	\$1,773.92	\$1,895.87
78	\$1,211.68	\$1,508.43	\$1,665.92	\$1,805.17	\$1,978.29	\$2,114.29
79	\$1,336.87	\$1,664.28	\$1,837.47	\$1,991.65	\$2,182.64	\$2,332.68
80	\$1,462.05	\$1,820.09	\$2,009.06	\$2,178.13	\$2,386.99	\$2,551.11
81	\$1,637.48	\$2,038.48	\$2,250.15	\$2,439.50	\$2,673.43	\$2,857.22
82	\$1,812.93	\$2,256.90	\$2,491.23	\$2,700.89	\$2,959.88	\$3,163.37
83	\$1,988.36	\$2,475.30	\$2,732.34	\$2,962.26	\$3,246.30	\$3,469.50
84	\$2,163.81	\$2,693.73	\$2,973.43	\$3,223.65	\$3,532.76	\$3,775.63
85	\$2,339.26	\$2,912.14	\$3,214.50	\$3,484.99	\$3,819.20	\$4,081.77
86	\$2,666.74	\$3,319.82	\$3,664.56	\$3,972.92	\$4,353.89	\$4,653.20
87	\$2,994.26	\$3,727.54	\$4,114.58	\$4,460.82	\$4,888.56	\$5,224.65
88	\$3,321.74	\$4,135.22	\$4,564.59	\$4,948.72	\$5,423.26	\$5,796.10
89	\$3,649.24	\$4,542.93	\$5,014.65	\$5,436.61	\$5,957.93	\$6,367.55
90	\$3,976.74	\$4,950.63	\$5,464.66	\$5,924.51	\$6,492.62	\$6,938.99
91	\$4,304.22	\$5,358.33	\$5,914.71	\$6,412.44	\$7,027.32	\$7,510.44
92	\$4,631.72	\$5,766.01	\$6,364.72	\$6,900.34	\$7,561.99	\$8,081.89
93	\$4,959.22	\$6,173.73	\$6,814.76	\$7,388.24	\$8,096.70	\$8,653.34
94	\$5,286.72	\$6,581.43	\$7,264.80	\$7,876.13	\$8,631.36	\$9,224.78
95	\$5,614.22	\$6,989.12	\$7,714.82	\$8,364.03	\$9,166.05	\$9,796.23
96	\$6,035.27	\$7,513.31	\$8,293.45	\$8,991.32	\$9,853.53	\$10,530.93
97	\$6,456.35	\$8,037.49	\$8,872.05	\$9,618.63	\$10,540.97	\$11,265.67
98	\$6,877.40	\$8,561.68	\$9,450.67	\$10,245.94	\$11,228.42	\$12,000.37
99	\$7,298.48	\$9,085.84	\$10,029.26	\$10,873.23	\$11,915.88	\$12,735.11

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
100% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$130.81	\$162.84	\$180.17	\$194.87	\$213.56	\$228.24
31	\$132.39	\$164.84	\$182.42	\$197.27	\$216.20	\$231.06
32	\$134.03	\$166.85	\$184.62	\$199.69	\$218.83	\$233.88
33	\$135.64	\$168.90	\$186.88	\$202.12	\$221.50	\$236.70
34	\$137.28	\$170.88	\$189.09	\$204.51	\$224.13	\$239.53
35	\$138.88	\$172.91	\$191.32	\$206.91	\$226.75	\$242.34
36	\$140.49	\$174.94	\$193.55	\$209.31	\$229.38	\$245.15
37	\$142.12	\$176.94	\$195.78	\$211.73	\$232.02	\$247.97
38	\$143.74	\$178.95	\$198.01	\$214.15	\$234.67	\$250.79
39	\$145.36	\$180.97	\$200.22	\$216.54	\$237.31	\$253.63
40	\$146.96	\$182.95	\$202.49	\$218.97	\$239.96	\$256.46
41	\$150.90	\$187.85	\$207.82	\$224.79	\$246.36	\$263.27
42	\$154.79	\$192.72	\$213.20	\$230.64	\$252.74	\$270.12
43	\$158.72	\$197.60	\$218.52	\$236.49	\$259.15	\$276.95
44	\$162.64	\$202.49	\$223.88	\$242.31	\$265.54	\$283.80
45	\$166.56	\$207.35	\$229.25	\$248.17	\$271.94	\$290.67
46	\$171.89	\$213.96	\$236.59	\$256.06	\$280.62	\$299.92
47	\$177.20	\$220.60	\$243.97	\$264.01	\$289.31	\$309.21
48	\$182.52	\$227.22	\$251.30	\$271.93	\$298.01	\$318.49
49	\$187.83	\$233.83	\$258.66	\$279.84	\$306.67	\$327.75
50	\$193.15	\$240.46	\$266.02	\$287.79	\$315.37	\$337.06
51	\$202.41	\$251.96	\$278.66	\$301.54	\$330.45	\$353.16
52	\$211.64	\$263.48	\$291.30	\$315.32	\$345.51	\$369.29
53	\$220.90	\$274.98	\$303.94	\$329.08	\$360.62	\$385.42
54	\$230.11	\$286.48	\$316.55	\$342.86	\$375.68	\$401.52
55	\$236.32	\$294.19	\$325.05	\$352.09	\$385.86	\$412.34
56	\$251.78	\$313.47	\$346.27	\$375.13	\$411.12	\$439.38
57	\$267.30	\$332.72	\$367.49	\$398.21	\$436.38	\$466.38
58	\$282.76	\$352.02	\$388.73	\$421.25	\$461.64	\$493.38
59	\$298.26	\$371.26	\$409.96	\$444.31	\$486.92	\$520.39
60	\$313.72	\$390.54	\$431.17	\$467.37	\$512.20	\$547.40
61	\$343.19	\$427.21	\$471.86	\$511.27	\$560.31	\$598.82
62	\$372.66	\$463.93	\$512.53	\$555.18	\$608.43	\$650.26
63	\$402.14	\$500.62	\$553.24	\$599.07	\$656.53	\$701.69
64	\$431.59	\$537.30	\$593.90	\$643.01	\$704.67	\$753.13
65	\$452.18	\$562.94	\$622.39	\$673.67	\$738.31	\$789.03
66	\$504.59	\$628.17	\$694.10	\$751.75	\$823.81	\$880.45
67	\$556.97	\$693.39	\$765.81	\$829.78	\$909.34	\$971.86
68	\$609.37	\$758.58	\$837.51	\$907.82	\$994.87	\$1,063.28
69	\$661.75	\$823.82	\$909.24	\$985.88	\$1,080.40	\$1,154.69
70	\$714.15	\$889.04	\$980.95	\$1,063.91	\$1,165.96	\$1,246.09
71	\$813.25	\$1,012.41	\$1,117.12	\$1,211.57	\$1,327.77	\$1,419.02
72	\$912.37	\$1,135.78	\$1,253.26	\$1,359.25	\$1,489.56	\$1,591.98
73	\$1,011.48	\$1,259.18	\$1,389.45	\$1,506.90	\$1,651.39	\$1,764.93
74	\$1,110.59	\$1,382.58	\$1,525.60	\$1,654.59	\$1,813.21	\$1,937.88
75	\$1,154.37	\$1,437.08	\$1,585.75	\$1,719.77	\$1,884.69	\$2,014.26
76	\$1,299.22	\$1,617.40	\$1,784.31	\$1,935.60	\$2,121.16	\$2,267.02
77	\$1,444.09	\$1,797.72	\$1,982.87	\$2,151.41	\$2,357.70	\$2,519.76
78	\$1,588.96	\$1,978.07	\$2,181.43	\$2,367.22	\$2,594.22	\$2,772.56
79	\$1,733.81	\$2,158.43	\$2,379.98	\$2,583.00	\$2,830.71	\$3,025.33
80	\$1,878.67	\$2,338.76	\$2,578.56	\$2,798.85	\$3,067.24	\$3,278.09
81	\$2,104.12	\$2,619.39	\$2,887.99	\$3,134.69	\$3,435.28	\$3,671.45
82	\$2,329.57	\$2,900.06	\$3,197.43	\$3,470.55	\$3,803.35	\$4,064.84
83	\$2,554.99	\$3,180.68	\$3,506.86	\$3,806.45	\$4,171.41	\$4,458.21
84	\$2,780.42	\$3,461.36	\$3,816.29	\$4,142.29	\$4,539.48	\$4,851.59
85	\$3,005.86	\$3,742.01	\$4,125.67	\$4,478.13	\$4,907.58	\$5,244.97
86	\$3,426.69	\$4,265.90	\$4,703.33	\$5,105.07	\$5,594.62	\$5,979.25
87	\$3,847.51	\$4,789.79	\$5,280.92	\$5,732.03	\$6,281.68	\$6,713.53
88	\$4,268.33	\$5,313.64	\$5,858.50	\$6,358.96	\$6,968.71	\$7,447.83
89	\$4,689.18	\$5,837.53	\$6,436.11	\$6,985.91	\$7,655.77	\$8,182.12
90	\$5,109.98	\$6,361.43	\$7,013.69	\$7,612.84	\$8,342.86	\$8,916.42
91	\$5,530.81	\$6,885.30	\$7,591.29	\$8,239.81	\$9,029.89	\$9,650.69
92	\$5,951.64	\$7,409.16	\$8,168.90	\$8,866.74	\$9,716.96	\$10,385.00
93	\$6,372.45	\$7,933.06	\$8,746.49	\$9,493.65	\$10,404.02	\$11,119.29
94	\$6,793.30	\$8,456.95	\$9,324.10	\$10,120.62	\$11,091.05	\$11,853.58
95	\$7,214.10	\$8,980.83	\$9,901.68	\$10,747.53	\$11,778.13	\$12,587.86
96	\$7,755.15	\$9,654.38	\$10,644.33	\$11,553.59	\$12,661.50	\$13,531.97
97	\$8,296.22	\$10,327.96	\$11,386.93	\$12,359.68	\$13,544.85	\$14,476.06
98	\$8,837.26	\$11,001.52	\$12,129.57	\$13,165.74	\$14,428.21	\$15,420.15
99	\$9,378.32	\$11,675.08	\$12,872.17	\$13,971.82	\$15,311.56	\$16,364.24

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
100% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$178.00	\$221.58	\$244.69	\$265.16	\$290.58	\$310.55
31	\$180.17	\$224.34	\$247.73	\$268.45	\$294.18	\$314.40
32	\$182.37	\$227.06	\$250.74	\$271.70	\$297.75	\$318.24
33	\$184.58	\$229.80	\$253.78	\$274.99	\$301.39	\$322.09
34	\$186.78	\$232.52	\$256.81	\$278.26	\$304.96	\$325.92
35	\$188.97	\$235.27	\$259.82	\$281.54	\$308.55	\$329.77
36	\$191.17	\$238.03	\$262.86	\$284.82	\$312.13	\$333.60
37	\$193.37	\$240.76	\$265.89	\$288.11	\$315.73	\$337.41
38	\$195.58	\$243.50	\$268.88	\$291.38	\$319.33	\$341.27
39	\$197.81	\$246.21	\$271.91	\$294.65	\$322.92	\$345.11
40	\$199.98	\$248.96	\$274.96	\$297.92	\$326.51	\$348.97
41	\$205.26	\$255.54	\$282.15	\$305.81	\$335.13	\$358.17
42	\$210.54	\$262.11	\$289.36	\$313.68	\$343.76	\$367.40
43	\$215.84	\$268.68	\$296.57	\$321.55	\$352.39	\$376.62
44	\$221.11	\$275.30	\$303.81	\$329.43	\$361.00	\$385.83
45	\$226.40	\$281.85	\$311.01	\$337.32	\$369.63	\$395.06
46	\$232.77	\$289.77	\$319.71	\$346.80	\$380.02	\$406.15
47	\$239.14	\$297.70	\$328.45	\$356.27	\$390.43	\$417.27
48	\$245.53	\$305.62	\$337.13	\$365.79	\$400.82	\$428.39
49	\$251.86	\$313.57	\$345.87	\$375.25	\$411.24	\$439.50
50	\$258.25	\$321.50	\$354.55	\$384.75	\$421.65	\$450.62
51	\$268.64	\$334.42	\$368.85	\$400.20	\$438.58	\$468.75
52	\$279.04	\$347.38	\$383.12	\$415.69	\$455.54	\$486.89
53	\$289.43	\$360.31	\$397.40	\$431.19	\$472.51	\$505.04
54	\$299.82	\$373.25	\$411.69	\$446.69	\$489.48	\$523.15
55	\$306.27	\$381.30	\$420.59	\$456.31	\$500.06	\$534.42
56	\$322.80	\$401.86	\$443.23	\$480.91	\$527.03	\$563.24
57	\$339.31	\$422.40	\$465.85	\$505.52	\$553.98	\$592.07
58	\$355.83	\$442.99	\$488.47	\$530.11	\$580.92	\$620.89
59	\$372.34	\$463.54	\$511.15	\$554.74	\$607.91	\$649.70
60	\$388.86	\$484.10	\$533.75	\$579.31	\$634.87	\$678.51
61	\$418.87	\$521.44	\$575.15	\$624.06	\$683.90	\$730.92
62	\$448.90	\$558.84	\$616.52	\$668.78	\$732.93	\$783.29
63	\$478.94	\$596.22	\$657.95	\$713.50	\$781.95	\$835.69
64	\$508.93	\$633.60	\$699.29	\$758.23	\$830.98	\$888.08
65	\$528.61	\$658.06	\$726.47	\$787.51	\$863.04	\$922.36
66	\$581.47	\$723.87	\$798.94	\$866.30	\$949.35	\$1,014.62
67	\$634.33	\$789.69	\$871.42	\$945.04	\$1,035.64	\$1,106.85
68	\$687.21	\$855.49	\$943.89	\$1,023.77	\$1,121.94	\$1,199.10
69	\$740.06	\$921.31	\$1,016.38	\$1,102.53	\$1,208.24	\$1,291.32
70	\$792.91	\$987.10	\$1,088.84	\$1,181.30	\$1,294.57	\$1,383.55
71	\$892.25	\$1,110.79	\$1,225.30	\$1,329.27	\$1,456.78	\$1,556.89
72	\$991.61	\$1,234.46	\$1,361.70	\$1,477.32	\$1,618.97	\$1,730.26
73	\$1,090.99	\$1,358.17	\$1,498.17	\$1,625.30	\$1,781.20	\$1,903.62
74	\$1,190.33	\$1,481.85	\$1,634.58	\$1,773.36	\$1,943.38	\$2,076.99
75	\$1,230.68	\$1,532.05	\$1,690.02	\$1,833.45	\$2,009.29	\$2,147.41
76	\$1,374.49	\$1,711.10	\$1,887.11	\$2,047.73	\$2,244.09	\$2,398.36
77	\$1,518.32	\$1,890.14	\$2,084.21	\$2,262.01	\$2,478.91	\$2,649.31
78	\$1,662.15	\$2,069.22	\$2,281.35	\$2,476.27	\$2,713.74	\$2,900.29
79	\$1,805.98	\$2,248.30	\$2,478.42	\$2,690.54	\$2,948.53	\$3,151.25
80	\$1,949.82	\$2,427.30	\$2,675.57	\$2,904.82	\$3,183.36	\$3,402.22
81	\$2,183.79	\$2,718.58	\$2,996.63	\$3,253.40	\$3,565.35	\$3,810.45
82	\$2,417.78	\$3,009.86	\$3,317.70	\$3,601.98	\$3,947.36	\$4,218.76
83	\$2,651.75	\$3,301.15	\$3,638.79	\$3,950.57	\$4,329.38	\$4,627.01
84	\$2,885.71	\$3,592.42	\$3,959.85	\$4,299.15	\$4,711.39	\$5,035.29
85	\$3,119.70	\$3,883.71	\$4,280.90	\$4,647.71	\$5,093.38	\$5,443.56
86	\$3,556.45	\$4,427.41	\$4,880.25	\$5,298.40	\$5,806.47	\$6,205.65
87	\$3,993.23	\$4,971.14	\$5,479.57	\$5,949.09	\$6,519.53	\$6,967.74
88	\$4,429.97	\$5,514.83	\$6,078.87	\$6,599.75	\$7,232.61	\$7,729.85
89	\$4,866.73	\$6,058.59	\$6,678.22	\$7,250.43	\$7,945.68	\$8,491.92
90	\$5,303.48	\$6,602.28	\$7,277.56	\$7,901.11	\$8,658.74	\$9,254.02
91	\$5,740.24	\$7,146.01	\$7,876.86	\$8,551.80	\$9,371.83	\$10,016.11
92	\$6,177.00	\$7,689.72	\$8,476.21	\$9,202.47	\$10,084.88	\$10,778.22
93	\$6,613.75	\$8,233.45	\$9,075.54	\$9,853.17	\$10,797.98	\$11,540.33
94	\$7,050.51	\$8,777.17	\$9,674.87	\$10,503.82	\$11,511.04	\$12,302.43
95	\$7,487.29	\$9,320.88	\$10,274.18	\$11,154.51	\$12,224.11	\$13,064.52
96	\$8,048.80	\$10,019.94	\$11,044.76	\$11,991.07	\$13,140.94	\$14,044.36
97	\$8,610.36	\$10,719.03	\$11,815.30	\$12,827.71	\$14,057.72	\$15,024.22
98	\$9,171.89	\$11,418.11	\$12,585.87	\$13,664.27	\$14,974.54	\$16,004.06
99	\$9,733.45	\$12,117.15	\$13,356.43	\$14,500.84	\$15,891.36	\$16,983.90

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
75% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$70.73	\$88.07	\$97.95	\$105.42	\$115.50	\$123.43
31	\$71.61	\$89.15	\$99.14	\$106.69	\$116.92	\$124.97
32	\$72.49	\$90.24	\$100.36	\$108.00	\$118.36	\$126.48
33	\$73.35	\$91.32	\$101.57	\$109.28	\$119.78	\$128.03
34	\$74.23	\$92.42	\$102.78	\$110.60	\$121.20	\$129.55
35	\$75.11	\$93.53	\$103.98	\$111.91	\$122.65	\$131.08
36	\$75.97	\$94.59	\$105.21	\$113.20	\$124.07	\$132.60
37	\$76.86	\$95.68	\$106.42	\$114.51	\$125.51	\$134.13
38	\$77.74	\$96.78	\$107.62	\$115.84	\$126.91	\$135.63
39	\$78.62	\$97.85	\$108.85	\$117.11	\$128.33	\$137.19
40	\$79.48	\$98.95	\$110.03	\$118.42	\$129.77	\$138.69
41	\$81.08	\$100.92	\$112.25	\$120.77	\$132.34	\$141.45
42	\$82.62	\$102.86	\$114.47	\$123.08	\$134.93	\$144.18
43	\$84.20	\$104.84	\$116.65	\$125.45	\$137.48	\$146.93
44	\$85.79	\$106.79	\$118.87	\$127.81	\$140.03	\$149.67
45	\$87.35	\$108.75	\$121.07	\$130.15	\$142.62	\$152.43
46	\$89.65	\$111.59	\$124.22	\$133.57	\$146.35	\$156.44
47	\$91.93	\$114.47	\$127.36	\$136.97	\$150.12	\$160.43
48	\$94.24	\$117.31	\$130.52	\$140.38	\$153.85	\$164.44
49	\$96.53	\$120.16	\$133.67	\$143.83	\$157.61	\$168.44
50	\$98.82	\$123.04	\$136.81	\$147.25	\$161.36	\$172.43
51	\$103.10	\$128.33	\$142.70	\$153.58	\$168.28	\$179.87
52	\$107.35	\$133.62	\$148.56	\$159.94	\$175.26	\$187.31
53	\$111.62	\$138.95	\$154.46	\$166.27	\$182.22	\$194.74
54	\$115.87	\$144.25	\$160.33	\$172.62	\$189.19	\$202.17
55	\$118.52	\$147.53	\$163.97	\$176.55	\$193.47	\$206.78
56	\$126.59	\$157.59	\$175.07	\$188.58	\$206.67	\$220.89
57	\$134.67	\$167.66	\$186.16	\$200.63	\$219.86	\$235.00
58	\$142.76	\$177.73	\$197.25	\$212.68	\$233.06	\$249.09
59	\$150.85	\$187.79	\$208.31	\$224.73	\$246.26	\$263.21
60	\$158.93	\$197.86	\$219.42	\$236.78	\$259.48	\$277.32
61	\$177.00	\$220.34	\$244.49	\$263.69	\$288.99	\$308.84
62	\$195.08	\$242.85	\$269.56	\$290.63	\$318.50	\$340.39
63	\$213.16	\$265.37	\$294.65	\$317.56	\$348.01	\$371.93
64	\$231.24	\$287.85	\$319.71	\$344.48	\$377.52	\$403.47
65	\$244.19	\$303.97	\$337.73	\$363.78	\$398.65	\$426.07
66	\$278.93	\$347.24	\$385.34	\$415.53	\$455.37	\$486.68
67	\$313.65	\$390.49	\$432.99	\$467.31	\$512.11	\$547.30
68	\$348.41	\$433.73	\$480.62	\$519.05	\$568.83	\$607.95
69	\$383.15	\$476.98	\$528.28	\$570.81	\$625.54	\$668.56
70	\$417.88	\$520.25	\$575.90	\$622.60	\$682.27	\$729.20
71	\$486.25	\$605.31	\$669.94	\$724.41	\$793.87	\$848.45
72	\$554.58	\$690.41	\$763.97	\$826.22	\$905.44	\$967.72
73	\$622.93	\$775.50	\$858.03	\$928.04	\$1,017.05	\$1,086.96
74	\$691.28	\$860.56	\$952.06	\$1,029.87	\$1,128.61	\$1,206.21
75	\$733.06	\$912.59	\$1,009.53	\$1,092.13	\$1,196.84	\$1,279.13
76	\$843.04	\$1,049.50	\$1,160.34	\$1,255.92	\$1,376.37	\$1,470.99
77	\$952.99	\$1,186.37	\$1,311.16	\$1,419.75	\$1,555.92	\$1,662.89
78	\$1,062.95	\$1,323.29	\$1,462.00	\$1,583.60	\$1,735.46	\$1,854.76
79	\$1,172.93	\$1,460.18	\$1,612.81	\$1,747.43	\$1,914.98	\$2,046.65
80	\$1,282.90	\$1,597.07	\$1,763.63	\$1,911.26	\$2,094.54	\$2,238.55
81	\$1,436.85	\$1,788.72	\$1,975.27	\$2,140.62	\$2,345.85	\$2,507.16
82	\$1,590.78	\$1,980.38	\$2,186.89	\$2,369.95	\$2,597.20	\$2,775.78
83	\$1,744.75	\$2,172.03	\$2,398.53	\$2,599.31	\$2,848.56	\$3,044.40
84	\$1,898.70	\$2,363.66	\$2,610.19	\$2,828.65	\$3,099.91	\$3,313.02
85	\$2,052.63	\$2,555.34	\$2,821.79	\$3,058.02	\$3,351.23	\$3,581.63
86	\$2,340.01	\$2,913.05	\$3,216.87	\$3,486.13	\$3,820.43	\$4,083.08
87	\$2,627.38	\$3,270.79	\$3,611.91	\$3,914.25	\$4,289.59	\$4,584.51
88	\$2,914.76	\$3,628.55	\$4,006.98	\$4,342.36	\$4,758.78	\$5,085.94
89	\$3,202.10	\$3,986.30	\$4,402.01	\$4,770.49	\$5,227.94	\$5,587.34
90	\$3,489.48	\$4,344.06	\$4,797.08	\$5,198.62	\$5,697.13	\$6,088.79
91	\$3,776.85	\$4,701.80	\$5,192.12	\$5,626.75	\$6,166.27	\$6,590.22
92	\$4,064.23	\$5,059.54	\$5,587.20	\$6,054.87	\$6,635.47	\$7,091.67
93	\$4,351.61	\$5,417.30	\$5,982.22	\$6,482.98	\$7,104.63	\$7,593.07
94	\$4,638.93	\$5,775.03	\$6,377.30	\$6,911.11	\$7,573.82	\$8,094.50
95	\$4,926.31	\$6,132.76	\$6,772.35	\$7,339.24	\$8,042.98	\$8,595.93
96	\$5,295.80	\$6,592.72	\$7,280.27	\$7,889.67	\$8,646.19	\$9,240.63
97	\$5,665.27	\$7,052.71	\$7,788.19	\$8,440.11	\$9,249.43	\$9,885.32
98	\$6,034.76	\$7,512.64	\$8,296.10	\$8,990.54	\$9,852.65	\$10,530.02
99	\$6,404.24	\$7,972.59	\$8,804.06	\$9,540.98	\$10,455.87	\$11,174.73

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
75% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$113.18	\$140.91	\$155.98	\$168.65	\$184.80	\$197.48
31	\$114.57	\$142.65	\$157.90	\$170.72	\$187.08	\$199.93
32	\$115.97	\$144.38	\$159.84	\$172.80	\$189.38	\$202.35
33	\$117.38	\$146.13	\$161.79	\$174.86	\$191.63	\$204.83
34	\$118.77	\$147.87	\$163.68	\$176.98	\$193.91	\$207.28
35	\$120.18	\$149.63	\$165.63	\$179.05	\$196.23	\$209.70
36	\$121.57	\$151.34	\$167.57	\$181.13	\$198.51	\$212.16
37	\$122.98	\$153.10	\$169.46	\$183.20	\$200.81	\$214.58
38	\$124.39	\$154.87	\$171.41	\$185.30	\$203.07	\$217.01
39	\$125.80	\$156.58	\$173.36	\$187.40	\$205.34	\$219.46
40	\$127.18	\$158.32	\$175.24	\$189.47	\$207.64	\$221.92
41	\$130.57	\$162.56	\$179.94	\$194.49	\$213.16	\$227.81
42	\$133.93	\$166.73	\$184.65	\$199.51	\$218.69	\$233.70
43	\$137.31	\$170.95	\$189.32	\$204.56	\$224.21	\$239.59
44	\$140.68	\$175.16	\$193.98	\$209.59	\$229.66	\$245.46
45	\$144.07	\$179.34	\$198.65	\$214.63	\$235.19	\$251.37
46	\$148.67	\$185.07	\$204.95	\$221.49	\$242.75	\$259.45
47	\$153.31	\$190.85	\$211.25	\$228.39	\$250.30	\$267.51
48	\$157.92	\$196.58	\$217.55	\$235.28	\$257.83	\$275.55
49	\$162.57	\$202.35	\$223.84	\$242.16	\$265.37	\$283.62
50	\$167.16	\$208.14	\$230.11	\$249.06	\$272.94	\$291.68
51	\$175.13	\$217.99	\$241.03	\$260.91	\$285.91	\$305.59
52	\$183.10	\$227.93	\$251.90	\$272.78	\$298.95	\$319.49
53	\$191.07	\$237.87	\$262.83	\$284.63	\$311.94	\$333.38
54	\$199.02	\$247.78	\$273.71	\$296.52	\$324.95	\$347.28
55	\$204.23	\$254.21	\$280.78	\$304.21	\$333.38	\$356.29
56	\$217.58	\$270.87	\$299.19	\$324.16	\$355.23	\$379.68
57	\$230.97	\$287.54	\$317.62	\$344.09	\$377.08	\$403.03
58	\$244.36	\$304.21	\$336.02	\$364.06	\$398.93	\$426.37
59	\$257.73	\$320.88	\$354.42	\$383.98	\$420.80	\$449.73
60	\$271.14	\$337.51	\$372.84	\$403.91	\$442.67	\$473.09
61	\$296.70	\$369.36	\$408.13	\$442.06	\$484.44	\$517.72
62	\$322.28	\$401.21	\$443.44	\$480.14	\$526.19	\$562.36
63	\$347.88	\$433.06	\$478.76	\$518.24	\$567.95	\$606.96
64	\$373.44	\$464.89	\$514.07	\$556.36	\$609.67	\$651.60
65	\$390.81	\$486.50	\$538.09	\$582.22	\$638.07	\$681.94
66	\$436.26	\$543.10	\$600.40	\$649.93	\$712.26	\$761.22
67	\$481.69	\$599.66	\$662.72	\$717.64	\$786.46	\$840.53
68	\$527.16	\$656.26	\$725.02	\$785.34	\$860.69	\$919.84
69	\$572.60	\$712.82	\$787.33	\$853.05	\$934.86	\$999.14
70	\$618.03	\$769.43	\$849.61	\$920.78	\$1,009.07	\$1,078.45
71	\$704.09	\$876.49	\$967.77	\$1,048.94	\$1,149.52	\$1,228.52
72	\$790.09	\$983.60	\$1,085.92	\$1,177.08	\$1,289.95	\$1,378.64
73	\$876.12	\$1,090.66	\$1,204.07	\$1,305.22	\$1,430.38	\$1,528.70
74	\$962.12	\$1,197.75	\$1,322.20	\$1,433.39	\$1,570.81	\$1,678.80
75	\$1,011.51	\$1,259.23	\$1,390.00	\$1,506.95	\$1,651.43	\$1,764.98
76	\$1,138.81	\$1,417.70	\$1,564.53	\$1,696.53	\$1,859.26	\$1,987.06
77	\$1,266.09	\$1,576.13	\$1,739.05	\$1,886.20	\$2,067.07	\$2,209.20
78	\$1,393.39	\$1,734.61	\$1,913.59	\$2,075.87	\$2,274.94	\$2,431.32
79	\$1,520.70	\$1,893.10	\$2,088.13	\$2,265.49	\$2,482.74	\$2,653.45
80	\$1,647.97	\$2,051.56	\$2,262.62	\$2,455.16	\$2,690.57	\$2,875.56
81	\$1,845.55	\$2,297.75	\$2,534.13	\$2,749.78	\$3,013.42	\$3,220.64
82	\$2,043.50	\$2,543.94	\$2,805.66	\$3,044.39	\$3,336.31	\$3,565.70
83	\$2,241.27	\$2,790.13	\$3,077.17	\$3,339.02	\$3,659.17	\$3,910.74
84	\$2,439.04	\$3,036.31	\$3,348.69	\$3,633.61	\$3,982.05	\$4,255.81
85	\$2,636.75	\$3,282.53	\$3,620.17	\$3,928.25	\$4,304.92	\$4,600.88
86	\$3,005.93	\$3,742.04	\$4,127.04	\$4,478.20	\$4,907.61	\$5,245.03
87	\$3,375.06	\$4,201.59	\$4,633.86	\$5,028.15	\$5,510.31	\$5,889.13
88	\$3,744.20	\$4,661.16	\$5,140.68	\$5,578.08	\$6,113.00	\$6,533.26
89	\$4,113.35	\$5,120.69	\$5,647.50	\$6,128.05	\$6,715.68	\$7,177.36
90	\$4,482.50	\$5,580.26	\$6,154.35	\$6,678.00	\$7,318.38	\$7,821.50
91	\$4,851.66	\$6,039.79	\$6,661.16	\$7,227.95	\$7,921.04	\$8,465.62
92	\$5,220.80	\$6,499.36	\$7,168.01	\$7,777.91	\$8,523.75	\$9,109.78
93	\$5,589.95	\$6,958.92	\$7,674.81	\$8,327.86	\$9,126.43	\$9,753.86
94	\$5,959.08	\$7,418.43	\$8,181.64	\$8,877.83	\$9,729.12	\$10,397.99
95	\$6,328.22	\$7,878.00	\$8,688.49	\$9,427.78	\$10,331.82	\$11,042.10
96	\$6,802.85	\$8,468.85	\$9,340.10	\$10,134.87	\$11,106.71	\$11,870.28
97	\$7,277.47	\$9,059.71	\$9,991.76	\$10,841.93	\$11,881.59	\$12,698.45
98	\$7,752.09	\$9,650.56	\$10,643.39	\$11,549.02	\$12,656.47	\$13,526.61
99	\$8,226.73	\$10,241.40	\$11,295.03	\$12,256.08	\$13,431.32	\$14,354.74

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
75% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$154.03	\$191.76	\$211.94	\$229.49	\$251.48	\$268.78
31	\$155.94	\$194.12	\$214.55	\$232.33	\$254.56	\$272.09
32	\$157.83	\$196.50	\$217.17	\$235.15	\$257.71	\$275.40
33	\$159.73	\$198.84	\$219.82	\$237.98	\$260.80	\$278.74
34	\$161.64	\$201.22	\$222.42	\$240.82	\$263.91	\$282.08
35	\$163.53	\$203.62	\$225.04	\$243.66	\$267.02	\$285.38
36	\$165.44	\$205.96	\$227.67	\$246.50	\$270.12	\$288.70
37	\$167.35	\$208.33	\$230.30	\$249.34	\$273.25	\$292.04
38	\$169.27	\$210.73	\$232.91	\$252.19	\$276.33	\$295.34
39	\$171.16	\$213.08	\$235.54	\$255.00	\$279.46	\$298.67
40	\$173.05	\$215.46	\$238.14	\$257.83	\$282.57	\$301.99
41	\$177.67	\$221.18	\$244.43	\$264.68	\$290.06	\$309.99
42	\$182.23	\$226.87	\$250.72	\$271.49	\$297.55	\$317.98
43	\$186.82	\$232.60	\$257.00	\$278.36	\$305.06	\$326.00
44	\$191.41	\$238.33	\$263.29	\$285.21	\$312.51	\$334.01
45	\$196.01	\$244.00	\$269.58	\$292.02	\$320.03	\$342.02
46	\$201.50	\$250.83	\$277.05	\$300.18	\$328.95	\$351.58
47	\$206.95	\$257.65	\$284.57	\$308.32	\$337.92	\$361.11
48	\$212.42	\$264.46	\$292.07	\$316.48	\$346.82	\$370.69
49	\$217.92	\$271.29	\$299.56	\$324.64	\$355.75	\$380.25
50	\$223.37	\$278.09	\$307.06	\$332.82	\$364.72	\$389.77
51	\$232.39	\$289.30	\$319.44	\$346.22	\$379.41	\$405.50
52	\$241.41	\$300.51	\$331.78	\$359.66	\$394.14	\$421.24
53	\$250.44	\$311.76	\$344.16	\$373.08	\$408.87	\$436.95
54	\$259.45	\$322.95	\$356.54	\$386.53	\$423.59	\$452.68
55	\$264.83	\$329.68	\$363.93	\$394.53	\$432.38	\$462.08
56	\$279.06	\$347.45	\$383.46	\$415.79	\$455.65	\$486.98
57	\$293.34	\$365.18	\$402.99	\$437.03	\$478.91	\$511.86
58	\$307.59	\$382.96	\$422.54	\$458.27	\$502.21	\$536.74
59	\$321.86	\$400.70	\$442.06	\$479.52	\$525.50	\$561.61
60	\$336.12	\$418.46	\$461.60	\$500.77	\$548.79	\$586.51
61	\$362.18	\$450.87	\$497.57	\$539.57	\$591.34	\$631.97
62	\$388.26	\$483.32	\$533.51	\$578.40	\$633.87	\$677.47
63	\$414.32	\$515.80	\$569.50	\$617.22	\$676.43	\$722.92
64	\$440.38	\$548.22	\$605.46	\$656.07	\$718.98	\$768.41
65	\$456.86	\$568.73	\$628.25	\$680.63	\$745.88	\$797.16
66	\$502.75	\$625.87	\$691.13	\$748.98	\$820.81	\$877.22
67	\$548.61	\$683.00	\$754.04	\$817.34	\$895.74	\$957.31
68	\$594.51	\$740.13	\$816.93	\$885.70	\$970.64	\$1,037.37
69	\$640.43	\$797.27	\$879.81	\$954.07	\$1,045.56	\$1,117.45
70	\$686.30	\$854.37	\$942.68	\$1,022.48	\$1,120.48	\$1,197.55
71	\$772.51	\$961.66	\$1,061.12	\$1,150.91	\$1,261.26	\$1,347.97
72	\$858.71	\$1,069.03	\$1,179.50	\$1,279.34	\$1,401.99	\$1,498.41
73	\$944.94	\$1,176.35	\$1,297.94	\$1,407.77	\$1,542.76	\$1,648.80
74	\$1,031.15	\$1,283.66	\$1,416.32	\$1,536.22	\$1,683.51	\$1,799.22
75	\$1,078.29	\$1,342.34	\$1,481.07	\$1,606.43	\$1,760.45	\$1,881.49
76	\$1,204.71	\$1,499.73	\$1,654.35	\$1,794.70	\$1,966.84	\$2,102.05
77	\$1,331.11	\$1,657.06	\$1,827.63	\$1,983.07	\$2,173.22	\$2,322.64
78	\$1,457.48	\$1,814.46	\$2,000.91	\$2,171.39	\$2,379.62	\$2,543.19
79	\$1,583.92	\$1,971.81	\$2,174.17	\$2,359.72	\$2,585.97	\$2,763.78
80	\$1,710.31	\$2,129.18	\$2,347.46	\$2,548.05	\$2,792.38	\$2,984.34
81	\$1,915.57	\$2,384.70	\$2,629.14	\$2,853.81	\$3,127.44	\$3,342.47
82	\$2,120.81	\$2,640.18	\$2,910.84	\$3,159.57	\$3,462.52	\$3,700.60
83	\$2,326.05	\$2,895.69	\$3,192.54	\$3,465.35	\$3,797.62	\$4,058.71
84	\$2,531.31	\$3,151.17	\$3,474.23	\$3,771.09	\$4,132.70	\$4,416.85
85	\$2,736.52	\$3,406.71	\$3,755.91	\$4,076.87	\$4,467.78	\$4,774.96
86	\$3,119.66	\$3,883.61	\$4,281.79	\$4,647.62	\$5,093.29	\$5,443.45
87	\$3,502.74	\$4,360.55	\$4,807.57	\$5,218.37	\$5,718.78	\$6,111.95
88	\$3,885.88	\$4,837.50	\$5,333.43	\$5,789.12	\$6,344.28	\$6,780.43
89	\$4,268.96	\$5,314.43	\$5,859.25	\$6,359.90	\$6,969.75	\$7,448.91
90	\$4,652.09	\$5,791.39	\$6,385.07	\$6,930.65	\$7,595.25	\$8,117.43
91	\$5,035.22	\$6,268.32	\$6,910.90	\$7,501.44	\$8,220.72	\$8,785.90
92	\$5,418.31	\$6,745.24	\$7,436.72	\$8,072.18	\$8,846.22	\$9,454.42
93	\$5,801.45	\$7,222.20	\$7,962.55	\$8,642.94	\$9,471.71	\$10,122.92
94	\$6,184.51	\$7,699.12	\$8,488.41	\$9,213.72	\$10,097.21	\$10,791.39
95	\$6,567.64	\$8,176.07	\$9,014.22	\$9,784.47	\$10,722.71	\$11,459.89
96	\$7,060.21	\$8,789.25	\$9,690.28	\$10,518.31	\$11,526.87	\$12,319.39
97	\$7,552.80	\$9,402.48	\$10,366.35	\$11,252.12	\$12,331.11	\$13,178.86
98	\$8,045.37	\$10,015.68	\$11,042.42	\$11,985.98	\$13,135.32	\$14,038.36
99	\$8,537.96	\$10,628.88	\$11,718.50	\$12,719.80	\$13,939.49	\$14,897.86

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
50% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$60.11	\$74.80	\$83.49	\$89.52	\$98.09	\$104.84
31	\$60.84	\$75.73	\$84.52	\$90.62	\$99.30	\$106.12
32	\$61.56	\$76.67	\$85.55	\$91.74	\$100.53	\$107.44
33	\$62.31	\$77.58	\$86.58	\$92.82	\$101.73	\$108.72
34	\$63.04	\$78.49	\$87.62	\$93.94	\$102.94	\$110.01
35	\$63.79	\$79.42	\$88.66	\$95.06	\$104.17	\$111.34
36	\$64.54	\$80.34	\$89.66	\$96.16	\$105.37	\$112.61
37	\$65.29	\$81.27	\$90.72	\$97.28	\$106.58	\$113.89
38	\$66.04	\$82.19	\$91.75	\$98.38	\$107.81	\$115.22
39	\$66.76	\$83.12	\$92.78	\$99.46	\$109.01	\$116.51
40	\$67.51	\$84.05	\$93.81	\$100.56	\$110.22	\$117.80
41	\$68.88	\$85.74	\$95.66	\$102.59	\$112.45	\$120.18
42	\$70.22	\$87.43	\$97.55	\$104.63	\$114.66	\$122.56
43	\$71.61	\$89.15	\$99.40	\$106.68	\$116.91	\$124.95
44	\$72.97	\$90.86	\$101.23	\$108.70	\$119.14	\$127.33
45	\$74.33	\$92.54	\$103.10	\$110.73	\$121.36	\$129.72
46	\$76.24	\$94.91	\$105.70	\$113.60	\$124.47	\$133.04
47	\$78.17	\$97.31	\$108.30	\$116.46	\$127.62	\$136.38
48	\$80.07	\$99.69	\$110.89	\$119.30	\$130.73	\$139.71
49	\$81.99	\$102.06	\$113.49	\$122.16	\$133.86	\$143.05
50	\$83.89	\$104.44	\$116.12	\$125.00	\$136.97	\$146.40
51	\$87.51	\$108.94	\$121.12	\$130.36	\$142.87	\$152.67
52	\$91.13	\$113.41	\$126.13	\$135.76	\$148.78	\$158.98
53	\$94.74	\$117.91	\$131.16	\$141.13	\$154.65	\$165.30
54	\$98.33	\$122.41	\$136.17	\$146.51	\$160.56	\$171.60
55	\$99.70	\$124.14	\$138.09	\$148.56	\$162.81	\$174.00
56	\$106.50	\$132.60	\$147.41	\$158.69	\$173.90	\$185.85
57	\$113.32	\$141.07	\$156.74	\$168.82	\$184.99	\$197.73
58	\$120.11	\$149.51	\$166.08	\$178.94	\$196.10	\$209.55
59	\$126.90	\$157.97	\$175.40	\$189.06	\$207.19	\$221.43
60	\$133.70	\$166.45	\$184.72	\$199.20	\$218.30	\$233.29
61	\$149.02	\$185.49	\$206.00	\$221.99	\$243.29	\$260.00
62	\$164.32	\$204.56	\$227.24	\$244.83	\$268.29	\$286.72
63	\$179.65	\$223.62	\$248.50	\$267.63	\$293.30	\$313.45
64	\$194.95	\$242.69	\$269.77	\$290.44	\$318.29	\$340.16
65	\$207.13	\$257.87	\$286.67	\$308.57	\$338.19	\$361.41
66	\$236.70	\$294.67	\$327.31	\$352.67	\$386.47	\$413.04
67	\$266.29	\$331.51	\$367.94	\$396.73	\$434.77	\$464.66
68	\$295.90	\$368.36	\$408.58	\$440.80	\$483.09	\$516.27
69	\$325.47	\$405.18	\$449.21	\$484.90	\$531.37	\$567.89
70	\$355.06	\$442.00	\$489.81	\$528.96	\$579.67	\$619.55
71	\$413.30	\$514.50	\$569.96	\$615.72	\$674.74	\$721.15
72	\$471.52	\$586.99	\$650.08	\$702.48	\$769.83	\$822.75
73	\$529.74	\$659.50	\$730.20	\$789.24	\$864.92	\$924.39
74	\$587.98	\$731.99	\$810.32	\$876.00	\$959.99	\$1,025.99
75	\$626.65	\$780.09	\$863.47	\$933.58	\$1,023.10	\$1,093.42
76	\$720.95	\$897.48	\$992.84	\$1,074.04	\$1,177.05	\$1,257.94
77	\$815.22	\$1,014.86	\$1,122.20	\$1,214.51	\$1,330.97	\$1,422.48
78	\$909.51	\$1,132.25	\$1,251.55	\$1,354.99	\$1,484.92	\$1,587.00
79	\$1,003.79	\$1,249.64	\$1,380.94	\$1,495.45	\$1,638.85	\$1,751.53
80	\$1,098.08	\$1,367.01	\$1,510.29	\$1,635.93	\$1,792.79	\$1,916.05
81	\$1,229.86	\$1,531.03	\$1,691.52	\$1,832.26	\$2,007.93	\$2,145.97
82	\$1,361.63	\$1,695.08	\$1,872.76	\$2,028.55	\$2,223.05	\$2,375.90
83	\$1,493.39	\$1,859.12	\$2,053.99	\$2,224.87	\$2,438.21	\$2,605.82
84	\$1,625.16	\$2,023.15	\$2,235.23	\$2,421.16	\$2,653.32	\$2,835.74
85	\$1,756.94	\$2,187.22	\$2,416.47	\$2,617.49	\$2,868.47	\$3,065.68
86	\$2,002.92	\$2,493.41	\$2,754.76	\$2,983.91	\$3,270.04	\$3,494.86
87	\$2,248.89	\$2,799.64	\$3,093.06	\$3,350.37	\$3,671.63	\$3,924.05
88	\$2,494.85	\$3,105.82	\$3,431.37	\$3,716.81	\$4,073.22	\$4,353.25
89	\$2,740.83	\$3,412.02	\$3,769.69	\$4,083.24	\$4,474.80	\$4,782.45
90	\$2,986.79	\$3,718.25	\$4,107.98	\$4,449.70	\$4,876.40	\$5,211.64
91	\$3,232.76	\$4,024.44	\$4,446.30	\$4,816.15	\$5,277.97	\$5,640.84
92	\$3,478.75	\$4,330.67	\$4,784.62	\$5,182.61	\$5,679.56	\$6,070.03
93	\$3,724.71	\$4,636.87	\$5,122.89	\$5,549.04	\$6,081.14	\$6,499.23
94	\$3,970.67	\$4,943.10	\$5,461.21	\$5,915.49	\$6,482.74	\$6,928.43
95	\$4,216.63	\$5,249.29	\$5,799.51	\$6,281.95	\$6,884.30	\$7,357.61
96	\$4,532.90	\$5,642.98	\$6,234.45	\$6,753.09	\$7,400.64	\$7,909.42
97	\$4,849.16	\$6,036.69	\$6,669.43	\$7,224.23	\$7,916.96	\$8,461.24
98	\$5,165.41	\$6,430.38	\$7,104.40	\$7,695.37	\$8,433.30	\$9,013.09
99	\$5,481.62	\$6,824.08	\$7,539.36	\$8,166.52	\$8,949.62	\$9,564.91

**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
50% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$96.15	\$119.68	\$132.55	\$143.23	\$156.95	\$167.75
31	\$97.32	\$121.15	\$134.16	\$145.00	\$158.89	\$169.80
32	\$98.51	\$122.65	\$135.81	\$146.77	\$160.84	\$171.89
33	\$99.72	\$124.12	\$137.44	\$148.52	\$162.76	\$173.96
34	\$100.87	\$125.59	\$139.11	\$150.31	\$164.71	\$176.05
35	\$102.08	\$127.09	\$140.74	\$152.07	\$166.67	\$178.12
36	\$103.24	\$128.54	\$142.36	\$153.82	\$168.57	\$180.18
37	\$104.46	\$130.03	\$143.99	\$155.63	\$170.53	\$182.26
38	\$105.67	\$131.51	\$145.65	\$157.38	\$172.48	\$184.36
39	\$106.82	\$133.00	\$147.28	\$159.13	\$174.41	\$186.41
40	\$108.03	\$134.48	\$148.94	\$160.92	\$176.37	\$188.47
41	\$110.90	\$138.06	\$152.89	\$165.22	\$181.05	\$193.52
42	\$113.77	\$141.65	\$156.84	\$169.52	\$185.75	\$198.53
43	\$116.65	\$145.25	\$160.81	\$173.82	\$190.47	\$203.57
44	\$119.54	\$148.83	\$164.75	\$178.11	\$195.17	\$208.60
45	\$122.42	\$152.41	\$168.76	\$182.39	\$199.90	\$213.62
46	\$126.31	\$157.23	\$174.14	\$188.18	\$206.22	\$220.41
47	\$130.18	\$162.08	\$179.51	\$193.96	\$212.58	\$227.18
48	\$134.08	\$166.93	\$184.91	\$199.75	\$218.89	\$233.95
49	\$137.98	\$171.76	\$190.29	\$205.55	\$225.25	\$240.73
50	\$141.86	\$176.61	\$195.68	\$211.34	\$231.60	\$247.51
51	\$148.62	\$185.04	\$204.91	\$221.40	\$242.64	\$259.31
52	\$155.38	\$193.40	\$214.13	\$231.49	\$253.70	\$271.11
53	\$162.16	\$201.86	\$223.36	\$241.57	\$264.74	\$282.93
54	\$168.91	\$210.29	\$232.58	\$251.64	\$275.79	\$294.75
55	\$171.81	\$213.90	\$236.52	\$256.00	\$280.56	\$299.83
56	\$183.09	\$227.98	\$251.96	\$272.80	\$298.95	\$319.52
57	\$194.40	\$242.00	\$267.37	\$289.59	\$317.35	\$339.20
58	\$205.64	\$256.01	\$282.84	\$306.40	\$335.80	\$358.84
59	\$216.93	\$270.07	\$298.29	\$323.19	\$354.20	\$378.54
60	\$228.23	\$284.12	\$313.71	\$340.03	\$372.60	\$398.22
61	\$249.87	\$311.06	\$343.72	\$372.27	\$407.98	\$436.02
62	\$271.56	\$338.03	\$373.72	\$404.56	\$443.36	\$473.82
63	\$293.22	\$365.03	\$403.66	\$436.84	\$478.72	\$511.61
64	\$314.87	\$391.98	\$433.65	\$469.10	\$514.10	\$549.43
65	\$331.52	\$412.71	\$456.71	\$493.88	\$541.27	\$578.48
66	\$370.21	\$460.89	\$509.75	\$551.56	\$604.44	\$645.99
67	\$408.94	\$509.07	\$562.80	\$609.24	\$667.66	\$713.54
68	\$447.66	\$557.28	\$615.84	\$666.89	\$730.84	\$781.06
69	\$486.33	\$605.45	\$668.88	\$724.57	\$794.02	\$848.63
70	\$525.05	\$653.65	\$721.92	\$782.23	\$857.25	\$916.18
71	\$598.32	\$744.83	\$822.61	\$891.35	\$976.83	\$1,043.99
72	\$671.59	\$836.05	\$923.36	\$1,000.52	\$1,096.47	\$1,171.81
73	\$744.82	\$927.26	\$1,024.02	\$1,109.65	\$1,216.07	\$1,299.67
74	\$818.09	\$1,018.44	\$1,124.73	\$1,218.80	\$1,335.66	\$1,427.50
75	\$864.34	\$1,076.00	\$1,188.30	\$1,287.72	\$1,411.20	\$1,508.22
76	\$973.50	\$1,211.88	\$1,337.99	\$1,450.31	\$1,589.38	\$1,698.63
77	\$1,082.65	\$1,347.79	\$1,487.68	\$1,612.89	\$1,767.56	\$1,889.09
78	\$1,191.78	\$1,483.66	\$1,637.35	\$1,775.49	\$1,945.78	\$2,079.53
79	\$1,300.90	\$1,619.53	\$1,786.99	\$1,938.12	\$2,123.95	\$2,269.97
80	\$1,410.07	\$1,755.38	\$1,936.68	\$2,100.72	\$2,302.15	\$2,460.43
81	\$1,579.27	\$1,966.04	\$2,169.09	\$2,352.81	\$2,578.40	\$2,755.66
82	\$1,748.47	\$2,176.67	\$2,401.47	\$2,604.87	\$2,854.67	\$3,050.91
83	\$1,917.70	\$2,387.33	\$2,633.90	\$2,856.98	\$3,130.92	\$3,346.16
84	\$2,086.90	\$2,597.93	\$2,866.27	\$3,109.04	\$3,407.16	\$3,641.40
85	\$2,256.10	\$2,808.61	\$3,098.70	\$3,361.15	\$3,683.42	\$3,936.65
86	\$2,571.94	\$3,201.81	\$3,532.51	\$3,831.66	\$4,199.09	\$4,487.81
87	\$2,887.82	\$3,595.02	\$3,966.30	\$4,302.22	\$4,714.81	\$5,038.92
88	\$3,203.67	\$3,988.22	\$4,400.11	\$4,772.82	\$5,230.46	\$5,590.07
89	\$3,519.52	\$4,381.41	\$4,833.95	\$5,243.34	\$5,746.13	\$6,141.19
90	\$3,835.35	\$4,774.64	\$5,267.75	\$5,713.91	\$6,261.84	\$6,692.31
91	\$4,151.21	\$5,167.83	\$5,701.59	\$6,184.46	\$6,777.51	\$7,243.46
92	\$4,467.09	\$5,561.06	\$6,135.41	\$6,655.05	\$7,293.18	\$7,794.59
93	\$4,782.94	\$5,954.26	\$6,569.22	\$7,125.57	\$7,808.86	\$8,345.71
94	\$5,098.79	\$6,347.48	\$7,003.03	\$7,596.14	\$8,324.56	\$8,896.86
95	\$5,414.62	\$6,740.67	\$7,436.83	\$8,066.71	\$8,840.20	\$9,447.97
96	\$5,820.74	\$7,246.19	\$7,994.58	\$8,671.71	\$9,503.24	\$10,156.56
97	\$6,226.84	\$7,751.75	\$8,552.36	\$9,276.72	\$10,166.25	\$10,865.18
98	\$6,632.95	\$8,257.31	\$9,110.11	\$9,881.70	\$10,829.30	\$11,573.81
99	\$7,039.00	\$8,762.87	\$9,667.88	\$10,486.71	\$11,492.30	\$12,282.39



**Policy Form Series: LTC-PREM  
Premier  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
50% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$130.97	\$163.06	\$180.21	\$195.13	\$213.83	\$228.53
31	\$132.60	\$165.07	\$182.45	\$197.55	\$216.48	\$231.34
32	\$134.23	\$167.08	\$184.65	\$199.95	\$219.14	\$234.16
33	\$135.84	\$169.09	\$186.90	\$202.34	\$221.75	\$237.01
34	\$137.45	\$171.11	\$189.11	\$204.77	\$224.43	\$239.83
35	\$139.04	\$173.11	\$191.35	\$207.18	\$227.05	\$242.66
36	\$140.67	\$175.14	\$193.58	\$209.57	\$229.67	\$245.46
37	\$142.30	\$177.16	\$195.80	\$212.02	\$232.33	\$248.27
38	\$143.91	\$179.16	\$198.04	\$214.43	\$234.98	\$251.14
39	\$145.54	\$181.18	\$200.25	\$216.83	\$237.60	\$253.96
40	\$147.18	\$183.19	\$202.50	\$219.22	\$240.26	\$256.76
41	\$151.03	\$188.03	\$207.79	\$225.00	\$246.59	\$263.55
42	\$154.89	\$192.86	\$213.15	\$230.81	\$252.92	\$270.33
43	\$158.78	\$197.71	\$218.46	\$236.61	\$259.29	\$277.11
44	\$162.70	\$202.55	\$223.77	\$242.38	\$265.64	\$283.90
45	\$166.58	\$207.37	\$229.12	\$248.16	\$271.97	\$290.66
46	\$171.20	\$213.16	\$235.49	\$255.07	\$279.52	\$298.77
47	\$175.86	\$218.93	\$241.87	\$262.00	\$287.12	\$306.85
48	\$180.51	\$224.72	\$248.24	\$268.91	\$294.69	\$314.97
49	\$185.16	\$230.49	\$254.62	\$275.84	\$302.30	\$323.06
50	\$189.78	\$236.29	\$261.00	\$282.73	\$309.85	\$331.18
51	\$197.44	\$245.80	\$271.48	\$294.11	\$322.32	\$344.49
52	\$205.10	\$255.29	\$281.93	\$305.53	\$334.84	\$357.84
53	\$212.73	\$264.81	\$292.40	\$316.91	\$347.32	\$371.20
54	\$220.36	\$274.32	\$302.87	\$328.29	\$359.80	\$384.54
55	\$223.02	\$277.66	\$306.47	\$332.24	\$364.11	\$389.17
56	\$234.99	\$292.58	\$322.94	\$350.13	\$383.69	\$410.09
57	\$247.02	\$307.50	\$339.42	\$367.98	\$403.29	\$431.00
58	\$258.98	\$322.42	\$355.89	\$385.86	\$422.86	\$451.90
59	\$271.00	\$337.34	\$372.38	\$403.72	\$442.44	\$472.86
60	\$282.97	\$352.29	\$388.85	\$421.57	\$462.01	\$493.76
61	\$305.04	\$379.76	\$419.32	\$454.48	\$498.04	\$532.28
62	\$327.13	\$407.22	\$449.77	\$487.37	\$534.10	\$570.82
63	\$349.23	\$434.75	\$480.24	\$520.26	\$570.14	\$609.35
64	\$371.31	\$462.24	\$510.70	\$553.17	\$606.21	\$647.87
65	\$387.53	\$482.41	\$533.08	\$577.29	\$632.68	\$676.16
66	\$426.58	\$531.07	\$586.66	\$635.55	\$696.46	\$744.35
67	\$465.68	\$579.72	\$640.25	\$693.76	\$760.29	\$812.56
68	\$504.77	\$628.38	\$693.83	\$752.00	\$824.11	\$880.75
69	\$543.83	\$677.03	\$747.39	\$810.23	\$887.92	\$948.95
70	\$582.94	\$725.70	\$800.95	\$868.45	\$951.71	\$1,017.18
71	\$656.35	\$817.09	\$901.85	\$977.82	\$1,071.59	\$1,145.26
72	\$729.77	\$908.47	\$1,002.75	\$1,087.18	\$1,191.45	\$1,273.33
73	\$803.15	\$999.86	\$1,103.63	\$1,196.54	\$1,311.27	\$1,401.45
74	\$876.54	\$1,091.22	\$1,204.53	\$1,305.90	\$1,431.11	\$1,529.53
75	\$921.19	\$1,146.77	\$1,265.85	\$1,372.38	\$1,503.99	\$1,607.38
76	\$1,029.65	\$1,281.76	\$1,414.55	\$1,533.94	\$1,681.02	\$1,796.57
77	\$1,138.04	\$1,416.75	\$1,563.24	\$1,695.48	\$1,858.05	\$1,985.80
78	\$1,246.49	\$1,551.76	\$1,711.90	\$1,857.03	\$2,035.09	\$2,175.00
79	\$1,354.93	\$1,686.77	\$1,860.62	\$2,018.55	\$2,212.10	\$2,364.22
80	\$1,463.34	\$1,821.74	\$2,009.28	\$2,180.10	\$2,389.17	\$2,553.43
81	\$1,638.95	\$2,040.31	\$2,250.39	\$2,441.74	\$2,675.86	\$2,859.83
82	\$1,814.57	\$2,258.93	\$2,491.50	\$2,703.35	\$2,962.54	\$3,166.22
83	\$1,990.18	\$2,477.55	\$2,732.63	\$2,964.97	\$3,249.27	\$3,472.64
84	\$2,165.76	\$2,696.14	\$2,973.73	\$3,226.57	\$3,535.94	\$3,779.04
85	\$2,341.36	\$2,914.79	\$3,214.85	\$3,488.17	\$3,822.64	\$4,085.44
86	\$2,669.19	\$3,322.82	\$3,664.93	\$3,976.49	\$4,357.79	\$4,657.42
87	\$2,996.95	\$3,730.91	\$4,115.01	\$4,464.84	\$4,892.98	\$5,229.37
88	\$3,324.74	\$4,138.96	\$4,565.09	\$4,953.20	\$5,428.16	\$5,801.35
89	\$3,652.55	\$4,547.03	\$5,015.16	\$5,441.53	\$5,963.33	\$6,373.31
90	\$3,980.32	\$4,955.10	\$5,465.25	\$5,929.86	\$6,498.49	\$6,945.28
91	\$4,308.11	\$5,363.16	\$5,915.35	\$6,418.21	\$7,033.67	\$7,517.23
92	\$4,635.93	\$5,771.25	\$6,365.43	\$6,906.58	\$7,568.84	\$8,089.19
93	\$4,963.68	\$6,179.29	\$6,815.48	\$7,394.91	\$8,104.01	\$8,661.14
94	\$5,291.50	\$6,587.38	\$7,265.55	\$7,883.25	\$8,639.18	\$9,233.15
95	\$5,619.29	\$6,995.46	\$7,715.65	\$8,371.61	\$9,174.34	\$9,805.11
96	\$6,040.75	\$7,520.08	\$8,294.31	\$8,999.46	\$9,862.44	\$10,540.46
97	\$6,462.21	\$8,044.76	\$8,872.98	\$9,627.33	\$10,550.52	\$11,275.85
98	\$6,883.63	\$8,569.40	\$9,451.67	\$10,255.21	\$11,238.59	\$12,011.24
99	\$7,305.07	\$9,094.07	\$10,030.35	\$10,883.07	\$11,926.67	\$12,746.62

**Policy Form Series: LTC-VAL**  
**Value**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$48.10	\$59.91	\$66.59	\$71.69	\$78.56	\$83.97	\$98.19
31	\$48.73	\$60.63	\$67.42	\$72.57	\$79.51	\$85.00	\$99.41
32	\$49.32	\$61.38	\$68.21	\$73.46	\$80.50	\$86.02	\$100.64
33	\$49.89	\$62.13	\$69.06	\$74.34	\$81.48	\$87.08	\$101.86
34	\$50.50	\$62.88	\$69.89	\$75.24	\$82.45	\$88.12	\$103.05
35	\$51.10	\$63.62	\$70.70	\$76.11	\$83.41	\$89.15	\$104.28
36	\$51.69	\$64.33	\$71.53	\$76.99	\$84.38	\$90.19	\$105.50
37	\$52.27	\$65.08	\$72.36	\$77.88	\$85.35	\$91.24	\$106.69
38	\$52.88	\$65.82	\$73.18	\$78.78	\$86.34	\$92.28	\$107.92
39	\$53.47	\$66.57	\$73.99	\$79.67	\$87.30	\$93.30	\$109.13
40	\$54.07	\$67.30	\$74.82	\$80.55	\$88.27	\$94.36	\$110.35
41	\$55.14	\$68.64	\$76.30	\$82.15	\$90.01	\$96.21	\$112.52
42	\$56.21	\$69.97	\$77.76	\$83.73	\$91.77	\$98.07	\$114.72
43	\$57.28	\$71.31	\$79.23	\$85.34	\$93.53	\$99.96	\$116.91
44	\$58.35	\$72.65	\$80.71	\$86.93	\$95.28	\$101.81	\$119.06
45	\$59.40	\$73.96	\$82.16	\$88.51	\$97.02	\$103.69	\$121.26
46	\$61.00	\$75.94	\$84.33	\$90.86	\$99.57	\$106.42	\$124.46
47	\$62.55	\$77.87	\$86.47	\$93.19	\$102.11	\$109.15	\$127.66
48	\$64.13	\$79.83	\$88.61	\$95.54	\$104.68	\$111.88	\$130.84
49	\$65.68	\$81.76	\$90.76	\$97.85	\$107.24	\$114.61	\$134.06
50	\$67.26	\$83.71	\$92.90	\$100.18	\$109.77	\$117.34	\$137.24
51	\$70.16	\$87.33	\$96.93	\$104.54	\$114.53	\$122.41	\$143.16
52	\$73.06	\$90.94	\$100.96	\$108.85	\$119.29	\$127.47	\$149.08
53	\$75.95	\$94.55	\$104.98	\$113.17	\$124.03	\$132.55	\$155.04
54	\$78.87	\$98.17	\$109.05	\$117.50	\$128.78	\$137.61	\$160.96
55	\$81.76	\$101.79	\$113.08	\$121.81	\$133.49	\$142.67	\$166.88
56	\$87.37	\$108.77	\$120.74	\$130.17	\$142.65	\$152.45	\$178.31
57	\$92.98	\$115.76	\$128.35	\$138.50	\$151.80	\$162.23	\$189.73
58	\$98.57	\$122.70	\$136.01	\$146.86	\$160.96	\$172.00	\$201.18
59	\$104.19	\$129.69	\$143.66	\$155.21	\$170.09	\$181.78	\$212.60
60	\$109.77	\$136.65	\$151.32	\$163.56	\$179.25	\$191.55	\$224.06
61	\$122.17	\$152.07	\$168.52	\$182.01	\$199.45	\$213.16	\$249.33
62	\$134.54	\$167.48	\$185.69	\$200.43	\$219.67	\$234.77	\$274.58
63	\$146.91	\$182.90	\$202.90	\$218.88	\$239.88	\$256.37	\$299.82
64	\$159.31	\$198.32	\$220.09	\$237.31	\$260.07	\$277.96	\$325.09
65	\$171.68	\$213.72	\$237.29	\$255.76	\$280.27	\$299.55	\$350.37
66	\$196.00	\$244.00	\$270.68	\$292.00	\$320.01	\$341.99	\$400.01
67	\$220.33	\$274.29	\$304.04	\$328.23	\$359.71	\$384.44	\$449.63
68	\$244.67	\$304.58	\$337.39	\$364.48	\$399.41	\$426.90	\$499.29
69	\$268.97	\$334.86	\$370.78	\$400.74	\$439.16	\$469.34	\$548.93
70	\$293.30	\$365.13	\$404.17	\$436.95	\$478.86	\$511.77	\$598.56
71	\$341.16	\$424.73	\$469.99	\$508.28	\$557.00	\$595.32	\$696.27
72	\$389.06	\$484.29	\$535.81	\$579.57	\$635.16	\$678.84	\$793.96
73	\$436.92	\$543.90	\$601.64	\$650.90	\$713.30	\$762.35	\$891.64
74	\$484.77	\$603.50	\$667.46	\$722.21	\$791.47	\$845.86	\$989.33
75	\$532.63	\$663.07	\$733.31	\$793.53	\$869.61	\$929.41	\$1,087.04
76	\$612.37	\$762.35	\$842.59	\$912.31	\$999.80	\$1,068.52	\$1,249.75
77	\$692.12	\$861.62	\$951.89	\$1,031.11	\$1,129.97	\$1,207.65	\$1,412.46
78	\$771.84	\$960.86	\$1,061.18	\$1,149.89	\$1,260.14	\$1,346.77	\$1,575.17
79	\$851.58	\$1,060.13	\$1,170.47	\$1,268.66	\$1,390.32	\$1,485.89	\$1,737.88
80	\$931.30	\$1,159.37	\$1,279.75	\$1,387.45	\$1,520.48	\$1,625.02	\$1,900.61
81	\$1,043.05	\$1,298.49	\$1,433.32	\$1,553.93	\$1,702.96	\$1,820.01	\$2,128.68
82	\$1,154.80	\$1,437.61	\$1,586.87	\$1,720.42	\$1,885.40	\$2,015.01	\$2,356.75
83	\$1,266.55	\$1,576.72	\$1,740.47	\$1,886.92	\$2,067.86	\$2,210.01	\$2,584.83
84	\$1,378.31	\$1,715.86	\$1,894.04	\$2,053.41	\$2,250.30	\$2,405.03	\$2,812.89
85	\$1,490.06	\$1,855.00	\$2,047.60	\$2,219.91	\$2,432.78	\$2,600.04	\$3,040.97
86	\$1,698.69	\$2,114.68	\$2,334.26	\$2,530.71	\$2,773.37	\$2,964.03	\$3,466.70
87	\$1,907.28	\$2,374.39	\$2,620.94	\$2,841.49	\$3,113.94	\$3,328.03	\$3,892.45
88	\$2,115.91	\$2,634.09	\$2,907.58	\$3,152.26	\$3,454.54	\$3,692.03	\$4,318.19
89	\$2,324.51	\$2,893.77	\$3,194.27	\$3,463.06	\$3,795.14	\$4,056.04	\$4,743.89
90	\$2,533.12	\$3,153.49	\$3,480.91	\$3,773.84	\$4,135.70	\$4,420.06	\$5,169.64
91	\$2,741.72	\$3,413.17	\$3,767.58	\$4,084.63	\$4,476.30	\$4,784.06	\$5,595.37
92	\$2,950.35	\$3,672.87	\$4,054.25	\$4,395.42	\$4,816.90	\$5,148.04	\$6,021.10
93	\$3,158.96	\$3,932.58	\$4,340.91	\$4,706.21	\$5,157.46	\$5,512.06	\$6,446.85
94	\$3,367.58	\$4,192.28	\$4,627.59	\$5,016.98	\$5,498.06	\$5,876.06	\$6,872.58
95	\$3,576.17	\$4,451.98	\$4,914.23	\$5,327.78	\$5,838.66	\$6,240.07	\$7,298.33
96	\$3,844.40	\$4,785.88	\$5,282.81	\$5,727.34	\$6,276.57	\$6,708.08	\$7,845.70
97	\$4,112.60	\$5,119.78	\$5,651.37	\$6,126.93	\$6,714.44	\$7,176.06	\$8,393.06
98	\$4,380.81	\$5,453.69	\$6,019.95	\$6,526.52	\$7,152.35	\$7,644.07	\$8,940.44
99	\$4,649.04	\$5,787.56	\$6,388.50	\$6,926.10	\$7,590.24	\$8,112.08	\$9,487.82

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 59.6% increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$76.99	\$95.84	\$106.04	\$114.70	\$125.69	\$134.36	\$157.11
31	\$77.95	\$97.03	\$107.37	\$116.12	\$127.23	\$136.01	\$159.07
32	\$78.91	\$98.22	\$108.65	\$117.53	\$128.83	\$137.63	\$161.03
33	\$79.85	\$99.40	\$109.98	\$118.95	\$130.35	\$139.33	\$162.95
34	\$80.78	\$100.59	\$111.32	\$120.36	\$131.93	\$140.98	\$164.88
35	\$81.74	\$101.76	\$112.61	\$121.79	\$133.48	\$142.65	\$166.83
36	\$82.70	\$102.95	\$113.94	\$123.21	\$135.02	\$144.29	\$168.78
37	\$83.66	\$104.13	\$115.23	\$124.61	\$136.57	\$145.98	\$170.72
38	\$84.61	\$105.29	\$116.54	\$126.02	\$138.15	\$147.63	\$172.67
39	\$85.57	\$106.50	\$117.85	\$127.47	\$139.68	\$149.29	\$174.60
40	\$86.52	\$107.69	\$119.16	\$128.89	\$141.24	\$150.95	\$176.54
41	\$88.82	\$110.57	\$122.34	\$132.33	\$144.99	\$154.97	\$181.24
42	\$91.13	\$113.43	\$125.46	\$135.74	\$148.76	\$158.97	\$185.98
43	\$93.41	\$116.33	\$128.63	\$139.19	\$152.55	\$163.03	\$190.68
44	\$95.73	\$119.21	\$131.78	\$142.63	\$156.30	\$167.05	\$195.36
45	\$98.02	\$122.05	\$134.92	\$146.05	\$160.06	\$171.09	\$200.09
46	\$101.19	\$125.94	\$139.28	\$150.74	\$165.18	\$176.55	\$206.46
47	\$104.29	\$129.85	\$143.61	\$155.37	\$170.28	\$181.99	\$212.87
48	\$107.45	\$133.74	\$147.90	\$160.07	\$175.38	\$187.45	\$219.24
49	\$110.56	\$137.65	\$152.25	\$164.72	\$180.53	\$192.94	\$225.62
50	\$113.70	\$141.55	\$156.58	\$169.38	\$185.61	\$198.37	\$232.03
51	\$119.16	\$148.33	\$164.03	\$177.51	\$194.51	\$207.86	\$243.12
52	\$124.56	\$155.08	\$171.44	\$185.59	\$203.38	\$217.36	\$254.21
53	\$130.02	\$161.85	\$178.89	\$193.67	\$212.26	\$226.86	\$265.32
54	\$135.45	\$168.62	\$186.34	\$201.78	\$221.16	\$236.34	\$276.43
55	\$140.88	\$175.40	\$193.81	\$209.88	\$230.02	\$245.84	\$287.52
56	\$150.11	\$186.88	\$206.45	\$223.63	\$245.10	\$261.92	\$306.36
57	\$159.36	\$198.37	\$219.07	\$237.39	\$260.14	\$278.02	\$325.17
58	\$168.55	\$209.84	\$231.71	\$251.14	\$275.22	\$294.13	\$344.02
59	\$177.80	\$221.33	\$244.38	\$264.89	\$290.27	\$310.21	\$362.85
60	\$187.02	\$232.81	\$257.04	\$278.65	\$305.35	\$326.35	\$381.70
61	\$204.59	\$254.69	\$281.29	\$304.81	\$334.02	\$356.99	\$417.55
62	\$222.16	\$276.57	\$305.55	\$330.97	\$362.72	\$387.67	\$453.38
63	\$239.72	\$298.45	\$329.81	\$357.14	\$391.40	\$418.32	\$489.25
64	\$257.29	\$320.32	\$354.06	\$383.33	\$420.07	\$448.97	\$525.10
65	\$274.88	\$342.17	\$378.31	\$409.52	\$448.74	\$479.61	\$560.96
66	\$306.71	\$381.81	\$421.92	\$456.93	\$500.77	\$535.17	\$625.92
67	\$338.58	\$421.46	\$465.51	\$504.36	\$552.73	\$590.74	\$690.93
68	\$370.42	\$461.13	\$509.06	\$551.80	\$604.72	\$646.29	\$755.91
69	\$402.24	\$500.75	\$552.66	\$599.25	\$656.73	\$701.86	\$820.89
70	\$434.08	\$540.39	\$596.26	\$646.70	\$708.72	\$757.43	\$885.90
71	\$494.34	\$615.37	\$679.02	\$736.44	\$807.06	\$862.57	\$1,008.85
72	\$554.57	\$690.37	\$761.80	\$826.18	\$905.43	\$967.68	\$1,131.80
73	\$614.83	\$765.39	\$844.57	\$915.95	\$1,003.80	\$1,072.80	\$1,254.75
74	\$675.06	\$840.41	\$927.32	\$1,005.72	\$1,102.13	\$1,177.92	\$1,377.70
75	\$735.29	\$915.38	\$1,010.12	\$1,095.46	\$1,200.52	\$1,283.07	\$1,500.64
76	\$827.57	\$1,030.27	\$1,136.59	\$1,232.93	\$1,351.18	\$1,444.06	\$1,688.97
77	\$919.87	\$1,145.15	\$1,263.05	\$1,370.42	\$1,501.82	\$1,605.07	\$1,877.28
78	\$1,012.13	\$1,260.01	\$1,389.54	\$1,507.87	\$1,652.47	\$1,766.09	\$2,065.57
79	\$1,104.42	\$1,374.89	\$1,516.04	\$1,645.35	\$1,803.14	\$1,927.09	\$2,253.90
80	\$1,196.68	\$1,489.74	\$1,642.50	\$1,782.83	\$1,953.78	\$2,088.10	\$2,442.23
81	\$1,340.31	\$1,668.52	\$1,839.61	\$1,996.76	\$2,188.24	\$2,338.66	\$2,735.30
82	\$1,483.90	\$1,847.29	\$2,036.72	\$2,210.70	\$2,422.68	\$2,589.25	\$3,028.35
83	\$1,627.49	\$2,026.06	\$2,233.81	\$2,424.64	\$2,657.15	\$2,839.81	\$3,321.43
84	\$1,771.09	\$2,204.84	\$2,430.93	\$2,638.58	\$2,891.59	\$3,090.40	\$3,614.50
85	\$1,914.69	\$2,383.60	\$2,628.02	\$2,852.52	\$3,126.05	\$3,340.95	\$3,907.57
86	\$2,182.77	\$2,717.31	\$2,995.93	\$3,251.88	\$3,563.69	\$3,808.71	\$4,454.62
87	\$2,450.80	\$3,051.03	\$3,363.86	\$3,651.22	\$4,001.33	\$4,276.44	\$5,001.67
88	\$2,718.89	\$3,384.74	\$3,731.79	\$4,050.57	\$4,438.98	\$4,744.16	\$5,548.74
89	\$2,986.91	\$3,718.42	\$4,099.71	\$4,449.93	\$4,876.64	\$5,211.88	\$6,095.80
90	\$3,254.99	\$4,052.13	\$4,467.62	\$4,849.29	\$5,314.28	\$5,679.62	\$6,642.84
91	\$3,523.04	\$4,385.82	\$4,835.53	\$5,248.62	\$5,751.92	\$6,147.38	\$7,189.89
92	\$3,791.12	\$4,719.54	\$5,203.47	\$5,647.99	\$6,189.56	\$6,615.10	\$7,736.96
93	\$4,059.17	\$5,053.26	\$5,571.41	\$6,047.34	\$6,627.20	\$7,082.84	\$8,284.02
94	\$4,327.25	\$5,386.98	\$5,939.33	\$6,446.68	\$7,064.85	\$7,550.55	\$8,831.08
95	\$4,595.28	\$5,720.67	\$6,307.23	\$6,846.05	\$7,502.51	\$8,018.30	\$9,378.13
96	\$4,939.93	\$6,149.73	\$6,780.29	\$7,359.47	\$8,065.19	\$8,619.66	\$10,081.50
97	\$5,284.59	\$6,578.78	\$7,253.32	\$7,872.94	\$8,627.88	\$9,221.05	\$10,784.84
98	\$5,629.22	\$7,007.81	\$7,726.36	\$8,386.40	\$9,190.57	\$9,822.42	\$11,488.20
99	\$5,973.88	\$7,436.85	\$8,199.42	\$8,899.87	\$9,753.25	\$10,423.79	\$12,191.57

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 59.6% increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$104.76	\$130.42	\$144.03	\$156.07	\$171.05	\$182.81	\$213.80
31	\$106.07	\$132.04	\$145.82	\$158.02	\$173.15	\$185.07	\$216.44
32	\$107.35	\$133.66	\$147.58	\$159.93	\$175.29	\$187.32	\$219.08
33	\$108.65	\$135.26	\$149.39	\$161.85	\$177.40	\$189.58	\$221.74
34	\$109.94	\$136.87	\$151.16	\$163.80	\$179.52	\$191.84	\$224.36
35	\$111.24	\$138.49	\$152.93	\$165.73	\$181.60	\$194.10	\$227.03
36	\$112.53	\$140.08	\$154.73	\$167.64	\$183.72	\$196.37	\$229.67
37	\$113.83	\$141.69	\$156.50	\$169.55	\$185.82	\$198.62	\$232.30
38	\$115.12	\$143.31	\$158.28	\$171.51	\$187.96	\$200.89	\$234.96
39	\$116.40	\$144.92	\$160.05	\$173.44	\$190.05	\$203.14	\$237.58
40	\$117.73	\$146.53	\$161.83	\$175.37	\$192.19	\$205.43	\$240.22
41	\$120.82	\$150.42	\$166.09	\$180.00	\$197.26	\$210.83	\$246.58
42	\$123.93	\$154.30	\$170.33	\$184.65	\$202.34	\$216.24	\$252.93
43	\$127.06	\$158.16	\$174.58	\$189.27	\$207.42	\$221.67	\$259.27
44	\$130.15	\$162.06	\$178.80	\$193.89	\$212.51	\$227.10	\$265.59
45	\$133.25	\$165.89	\$183.06	\$198.52	\$217.57	\$232.52	\$271.95
46	\$137.03	\$170.57	\$188.20	\$204.13	\$223.69	\$239.08	\$279.62
47	\$140.77	\$175.23	\$193.32	\$209.70	\$229.79	\$245.61	\$287.26
48	\$144.50	\$179.90	\$198.45	\$215.30	\$235.94	\$252.15	\$294.91
49	\$148.26	\$184.57	\$203.58	\$220.87	\$242.07	\$258.71	\$302.57
50	\$152.01	\$189.22	\$208.69	\$226.47	\$248.14	\$265.23	\$310.21
51	\$158.15	\$196.85	\$217.11	\$235.60	\$258.15	\$275.91	\$322.69
52	\$164.24	\$204.45	\$225.51	\$244.70	\$268.16	\$286.56	\$335.17
53	\$170.35	\$212.06	\$233.90	\$253.78	\$278.12	\$297.26	\$347.68
54	\$176.47	\$219.69	\$242.35	\$262.93	\$288.12	\$307.95	\$360.16
55	\$182.60	\$227.32	\$250.77	\$272.03	\$298.10	\$318.60	\$372.65
56	\$192.43	\$239.58	\$264.25	\$286.71	\$314.17	\$335.77	\$392.73
57	\$202.31	\$251.83	\$277.72	\$301.36	\$330.26	\$352.95	\$412.82
58	\$212.14	\$264.06	\$291.21	\$316.04	\$346.35	\$370.13	\$432.92
59	\$221.97	\$276.33	\$304.71	\$330.71	\$362.41	\$387.31	\$452.99
60	\$231.80	\$288.59	\$318.20	\$345.38	\$378.49	\$404.50	\$473.12
61	\$249.72	\$310.87	\$342.88	\$372.06	\$407.73	\$435.74	\$509.64
62	\$267.63	\$333.16	\$367.54	\$398.69	\$436.95	\$466.99	\$546.16
63	\$285.51	\$355.44	\$392.23	\$425.37	\$466.16	\$498.20	\$582.68
64	\$303.43	\$377.74	\$416.88	\$452.02	\$495.37	\$529.44	\$619.23
65	\$321.32	\$400.01	\$441.56	\$478.71	\$524.59	\$560.67	\$655.75
66	\$353.45	\$440.00	\$485.65	\$526.55	\$577.05	\$616.73	\$721.32
67	\$385.58	\$480.01	\$529.68	\$574.43	\$629.50	\$672.79	\$786.88
68	\$417.71	\$520.02	\$573.71	\$622.28	\$681.98	\$728.85	\$852.47
69	\$449.84	\$560.01	\$617.76	\$670.18	\$734.45	\$784.93	\$918.02
70	\$481.98	\$600.01	\$661.84	\$718.04	\$786.89	\$840.98	\$983.61
71	\$542.37	\$675.17	\$744.74	\$808.01	\$885.47	\$946.38	\$1,106.87
72	\$602.76	\$750.34	\$827.70	\$897.97	\$984.09	\$1,051.75	\$1,230.11
73	\$663.14	\$825.55	\$910.64	\$987.96	\$1,082.68	\$1,157.10	\$1,353.38
74	\$723.53	\$900.72	\$993.55	\$1,077.93	\$1,181.28	\$1,262.48	\$1,476.59
75	\$783.90	\$975.90	\$1,076.53	\$1,167.89	\$1,279.86	\$1,367.88	\$1,599.87
76	\$875.53	\$1,089.96	\$1,202.06	\$1,304.37	\$1,429.46	\$1,527.71	\$1,786.84
77	\$967.17	\$1,204.03	\$1,327.64	\$1,440.88	\$1,579.05	\$1,687.60	\$1,973.79
78	\$1,058.77	\$1,318.06	\$1,453.19	\$1,577.36	\$1,728.60	\$1,847.47	\$2,160.74
79	\$1,150.42	\$1,432.14	\$1,578.76	\$1,713.85	\$1,878.20	\$2,007.30	\$2,347.71
80	\$1,242.01	\$1,546.16	\$1,704.29	\$1,850.34	\$2,027.74	\$2,167.18	\$2,534.70
81	\$1,391.04	\$1,731.69	\$1,908.80	\$2,072.36	\$2,271.10	\$2,427.22	\$2,838.87
82	\$1,540.07	\$1,917.24	\$2,113.33	\$2,294.41	\$2,514.43	\$2,687.26	\$3,143.04
83	\$1,689.12	\$2,102.76	\$2,317.87	\$2,516.45	\$2,757.75	\$2,947.35	\$3,447.21
84	\$1,838.17	\$2,288.33	\$2,522.39	\$2,738.49	\$3,001.07	\$3,207.42	\$3,751.35
85	\$1,987.21	\$2,473.86	\$2,726.89	\$2,960.53	\$3,244.43	\$3,467.47	\$4,055.53
86	\$2,265.41	\$2,820.18	\$3,108.66	\$3,375.03	\$3,698.64	\$3,952.93	\$4,623.29
87	\$2,543.61	\$3,166.58	\$3,490.41	\$3,789.50	\$4,152.86	\$4,438.37	\$5,191.07
88	\$2,821.82	\$3,512.88	\$3,872.17	\$4,203.93	\$4,607.08	\$4,923.81	\$5,758.87
89	\$3,100.04	\$3,859.22	\$4,253.95	\$4,618.42	\$5,061.29	\$5,409.24	\$6,326.60
90	\$3,378.23	\$4,205.59	\$4,635.70	\$5,032.89	\$5,515.51	\$5,894.70	\$6,894.37
91	\$3,656.45	\$4,551.92	\$5,017.46	\$5,447.37	\$5,969.74	\$6,380.16	\$7,462.15
92	\$3,934.67	\$4,898.25	\$5,399.23	\$5,861.86	\$6,423.94	\$6,865.59	\$8,029.94
93	\$4,212.88	\$5,244.59	\$5,780.98	\$6,276.32	\$6,878.16	\$7,351.04	\$8,597.70
94	\$4,491.10	\$5,590.95	\$6,162.75	\$6,690.79	\$7,332.37	\$7,836.47	\$9,165.46
95	\$4,769.28	\$5,937.28	\$6,544.53	\$7,105.26	\$7,786.59	\$8,321.92	\$9,733.25
96	\$5,126.99	\$6,382.60	\$7,035.38	\$7,638.14	\$8,370.62	\$8,946.07	\$10,463.24
97	\$5,484.67	\$6,827.88	\$7,526.19	\$8,171.05	\$8,954.57	\$9,570.22	\$11,193.24
98	\$5,842.38	\$7,273.19	\$8,017.02	\$8,703.97	\$9,538.58	\$10,194.37	\$11,923.20
99	\$6,200.08	\$7,718.46	\$8,507.86	\$9,236.87	\$10,122.58	\$10,818.48	\$12,653.23

**Policy Form Series: LTC-VAL**  
**Value**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$42.05	\$52.36	\$58.24	\$62.66	\$68.68	\$73.42	\$85.86
31	\$42.58	\$53.02	\$58.97	\$63.43	\$69.52	\$74.31	\$86.89
32	\$43.09	\$53.64	\$59.66	\$64.19	\$70.38	\$75.20	\$87.97
33	\$43.60	\$54.31	\$60.39	\$65.01	\$71.21	\$76.11	\$89.02
34	\$44.15	\$54.97	\$61.11	\$65.77	\$72.08	\$77.01	\$90.08
35	\$44.66	\$55.60	\$61.83	\$66.54	\$72.94	\$77.93	\$91.15
36	\$45.18	\$56.24	\$62.55	\$67.32	\$73.77	\$78.84	\$92.20
37	\$45.69	\$56.90	\$63.28	\$68.09	\$74.61	\$79.75	\$93.27
38	\$46.22	\$57.54	\$64.00	\$68.85	\$75.46	\$80.65	\$94.32
39	\$46.73	\$58.21	\$64.70	\$69.63	\$76.32	\$81.57	\$95.39
40	\$47.24	\$58.83	\$65.42	\$70.42	\$77.17	\$82.47	\$96.45
41	\$48.20	\$60.01	\$66.74	\$71.80	\$78.70	\$84.09	\$98.35
42	\$49.12	\$61.17	\$68.05	\$73.19	\$80.23	\$85.74	\$100.28
43	\$50.08	\$62.32	\$69.35	\$74.60	\$81.75	\$87.37	\$102.18
44	\$51.01	\$63.50	\$70.69	\$75.97	\$83.28	\$88.99	\$104.09
45	\$51.93	\$64.65	\$72.00	\$77.37	\$84.78	\$90.62	\$105.99
46	\$53.32	\$66.35	\$73.85	\$79.42	\$87.03	\$93.01	\$108.80
47	\$54.66	\$68.05	\$75.73	\$81.46	\$89.25	\$95.39	\$111.58
48	\$56.02	\$69.78	\$77.60	\$83.49	\$91.48	\$97.77	\$114.35
49	\$57.39	\$71.45	\$79.46	\$85.51	\$93.72	\$100.16	\$117.13
50	\$58.76	\$73.16	\$81.33	\$87.54	\$95.94	\$102.54	\$119.91
51	\$61.29	\$76.30	\$84.84	\$91.32	\$100.07	\$106.96	\$125.08
52	\$63.81	\$79.46	\$88.35	\$95.09	\$104.20	\$111.37	\$130.27
53	\$66.35	\$82.62	\$91.85	\$98.89	\$108.34	\$115.79	\$135.44
54	\$68.92	\$85.77	\$95.35	\$102.65	\$112.49	\$120.19	\$140.61
55	\$71.44	\$88.93	\$98.84	\$106.42	\$116.62	\$124.65	\$145.76
56	\$76.30	\$94.99	\$105.51	\$113.67	\$124.57	\$133.12	\$155.71
57	\$81.19	\$101.06	\$112.21	\$120.93	\$132.53	\$141.63	\$165.65
58	\$86.02	\$107.12	\$118.90	\$128.19	\$140.48	\$150.15	\$175.61
59	\$90.91	\$113.17	\$125.56	\$135.47	\$148.43	\$158.66	\$185.55
60	\$95.79	\$119.25	\$132.24	\$142.71	\$156.39	\$167.13	\$195.48
61	\$106.69	\$132.82	\$147.37	\$158.95	\$174.17	\$186.16	\$217.73
62	\$117.59	\$146.39	\$162.49	\$175.16	\$191.97	\$205.15	\$239.96
63	\$128.48	\$159.94	\$177.57	\$191.39	\$209.78	\$224.19	\$262.19
64	\$139.36	\$173.50	\$192.70	\$207.64	\$227.54	\$243.20	\$284.42
65	\$150.26	\$187.05	\$207.82	\$223.87	\$245.34	\$262.19	\$306.69
66	\$171.63	\$213.67	\$237.13	\$255.71	\$280.23	\$299.52	\$350.29
67	\$193.02	\$240.29	\$266.44	\$287.58	\$315.15	\$336.82	\$393.94
68	\$214.41	\$266.92	\$295.77	\$319.42	\$350.03	\$374.12	\$437.56
69	\$235.78	\$293.52	\$325.07	\$351.28	\$384.96	\$411.42	\$481.19
70	\$257.15	\$320.14	\$354.41	\$383.14	\$419.88	\$448.73	\$524.83
71	\$299.22	\$372.51	\$412.26	\$445.79	\$488.54	\$522.12	\$610.66
72	\$341.27	\$424.87	\$470.15	\$508.45	\$557.20	\$595.52	\$696.48
73	\$383.34	\$477.24	\$528.02	\$571.11	\$625.87	\$668.90	\$782.33
74	\$425.40	\$529.57	\$585.89	\$633.76	\$694.53	\$742.27	\$868.18
75	\$467.47	\$581.93	\$643.76	\$696.43	\$763.21	\$815.68	\$954.02
76	\$537.60	\$669.23	\$739.92	\$800.90	\$877.70	\$938.03	\$1,097.11
77	\$607.69	\$756.54	\$836.10	\$905.35	\$992.19	\$1,060.38	\$1,240.22
78	\$677.82	\$843.84	\$932.30	\$1,009.82	\$1,106.67	\$1,182.73	\$1,383.33
79	\$747.95	\$931.14	\$1,028.45	\$1,114.30	\$1,221.15	\$1,305.11	\$1,526.45
80	\$818.08	\$1,018.42	\$1,124.64	\$1,218.75	\$1,335.64	\$1,427.48	\$1,669.56
81	\$916.25	\$1,140.63	\$1,259.60	\$1,365.03	\$1,495.93	\$1,598.78	\$1,869.89
82	\$1,014.42	\$1,262.85	\$1,394.54	\$1,511.28	\$1,656.19	\$1,770.04	\$2,070.24
83	\$1,112.60	\$1,385.07	\$1,529.49	\$1,657.53	\$1,816.47	\$1,941.36	\$2,270.58
84	\$1,210.77	\$1,507.26	\$1,664.47	\$1,803.80	\$1,976.74	\$2,112.66	\$2,470.91
85	\$1,308.93	\$1,629.48	\$1,799.41	\$1,950.04	\$2,137.01	\$2,283.94	\$2,671.29
86	\$1,492.16	\$1,857.58	\$2,051.35	\$2,223.04	\$2,436.21	\$2,603.70	\$3,045.26
87	\$1,675.42	\$2,085.75	\$2,303.25	\$2,496.06	\$2,735.38	\$2,923.46	\$3,419.24
88	\$1,858.69	\$2,313.85	\$2,555.18	\$2,769.06	\$3,034.57	\$3,243.22	\$3,793.21
89	\$2,041.92	\$2,542.01	\$2,807.09	\$3,042.04	\$3,333.77	\$3,562.94	\$4,167.19
90	\$2,225.18	\$2,770.13	\$3,058.99	\$3,315.05	\$3,632.94	\$3,882.70	\$4,541.19
91	\$2,408.44	\$2,998.23	\$3,310.92	\$3,588.05	\$3,932.13	\$4,202.46	\$4,915.15
92	\$2,591.66	\$3,226.38	\$3,562.83	\$3,861.08	\$4,231.32	\$4,522.20	\$5,289.13
93	\$2,774.93	\$3,454.48	\$3,814.76	\$4,134.07	\$4,530.50	\$4,841.94	\$5,663.12
94	\$2,958.15	\$3,682.64	\$4,066.67	\$4,407.08	\$4,829.66	\$5,161.72	\$6,037.09
95	\$3,141.42	\$3,910.74	\$4,318.60	\$4,680.08	\$5,128.84	\$5,481.48	\$6,411.07
96	\$3,377.01	\$4,204.07	\$4,642.51	\$5,031.10	\$5,513.51	\$5,892.58	\$6,891.91
97	\$3,612.64	\$4,497.37	\$4,966.38	\$5,382.11	\$5,898.18	\$6,303.69	\$7,372.72
98	\$3,848.24	\$4,790.68	\$5,290.28	\$5,733.09	\$6,282.85	\$6,714.79	\$7,853.56
99	\$4,083.86	\$5,083.98	\$5,614.19	\$6,084.11	\$6,667.51	\$7,125.92	\$8,334.39

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 59.6% increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.30	\$83.77	\$92.75	\$100.28	\$109.87	\$117.45	\$137.36
31	\$68.15	\$84.81	\$93.91	\$101.51	\$111.24	\$118.90	\$139.05
32	\$68.96	\$85.85	\$95.03	\$102.72	\$112.59	\$120.32	\$140.75
33	\$69.76	\$86.90	\$96.19	\$104.00	\$113.93	\$121.79	\$142.45
34	\$70.64	\$87.94	\$97.34	\$105.22	\$115.30	\$123.23	\$144.15
35	\$71.46	\$88.96	\$98.49	\$106.47	\$116.69	\$124.68	\$145.84
36	\$72.30	\$89.98	\$99.61	\$107.71	\$118.04	\$126.15	\$147.53
37	\$73.14	\$91.02	\$100.79	\$108.95	\$119.39	\$127.60	\$149.23
38	\$73.96	\$92.08	\$101.92	\$110.15	\$120.75	\$129.02	\$150.93
39	\$74.77	\$93.13	\$103.04	\$111.41	\$122.11	\$130.50	\$152.64
40	\$75.60	\$94.15	\$104.20	\$112.65	\$123.49	\$131.96	\$154.32
41	\$77.61	\$96.65	\$106.99	\$115.64	\$126.76	\$135.45	\$158.41
42	\$79.64	\$99.12	\$109.79	\$118.64	\$130.03	\$138.97	\$162.52
43	\$81.65	\$101.61	\$112.55	\$121.63	\$133.30	\$142.46	\$166.63
44	\$83.65	\$104.13	\$115.35	\$124.60	\$136.55	\$145.97	\$170.72
45	\$85.65	\$106.61	\$118.12	\$127.61	\$139.83	\$149.48	\$174.81
46	\$88.43	\$110.05	\$121.89	\$131.72	\$144.33	\$154.26	\$180.41
47	\$91.14	\$113.47	\$125.61	\$135.82	\$148.81	\$159.05	\$186.05
48	\$93.91	\$116.91	\$129.34	\$139.89	\$153.31	\$163.84	\$191.64
49	\$96.65	\$120.30	\$133.09	\$143.99	\$157.78	\$168.63	\$197.25
50	\$99.39	\$123.74	\$136.81	\$148.06	\$162.29	\$173.43	\$202.85
51	\$104.13	\$129.64	\$143.32	\$155.13	\$170.01	\$181.68	\$212.51
52	\$108.85	\$135.54	\$149.80	\$162.19	\$177.74	\$189.97	\$222.18
53	\$113.59	\$141.42	\$156.28	\$169.27	\$185.46	\$198.21	\$231.85
54	\$118.35	\$147.33	\$162.77	\$176.31	\$193.22	\$206.47	\$241.53
55	\$123.07	\$153.22	\$169.24	\$183.38	\$200.97	\$214.78	\$251.18
56	\$131.15	\$163.27	\$180.33	\$195.37	\$214.11	\$228.82	\$267.65
57	\$139.22	\$173.29	\$191.44	\$207.40	\$227.30	\$242.93	\$284.12
58	\$147.27	\$183.34	\$202.53	\$219.43	\$240.45	\$257.00	\$300.58
59	\$155.34	\$193.40	\$213.63	\$231.44	\$253.64	\$271.10	\$317.04
60	\$163.41	\$203.44	\$224.73	\$243.45	\$266.80	\$285.14	\$333.50
61	\$178.83	\$222.63	\$246.02	\$266.42	\$291.97	\$312.07	\$364.99
62	\$194.28	\$241.85	\$267.28	\$289.40	\$317.16	\$338.94	\$396.43
63	\$209.68	\$261.03	\$288.56	\$312.37	\$342.33	\$365.85	\$427.89
64	\$225.08	\$280.21	\$309.83	\$335.32	\$367.48	\$392.76	\$459.34
65	\$240.50	\$299.39	\$331.13	\$358.30	\$392.65	\$419.64	\$490.84
66	\$268.46	\$334.22	\$369.47	\$399.96	\$438.31	\$468.47	\$547.91
67	\$296.44	\$369.01	\$407.80	\$441.64	\$483.99	\$517.25	\$605.00
68	\$324.42	\$403.86	\$446.18	\$483.28	\$529.61	\$566.05	\$662.04
69	\$352.38	\$438.68	\$484.51	\$524.96	\$575.31	\$614.85	\$719.14
70	\$380.33	\$473.47	\$522.85	\$566.65	\$620.98	\$663.65	\$776.20
71	\$433.28	\$539.39	\$595.54	\$645.47	\$707.38	\$756.03	\$884.25
72	\$486.19	\$605.28	\$668.28	\$724.37	\$793.82	\$848.39	\$992.27
73	\$539.14	\$671.19	\$740.97	\$803.22	\$880.24	\$940.75	\$1,100.32
74	\$592.09	\$737.08	\$813.67	\$882.08	\$966.68	\$1,033.09	\$1,208.32
75	\$645.01	\$802.98	\$886.38	\$960.94	\$1,053.09	\$1,125.46	\$1,316.36
76	\$726.18	\$904.02	\$997.67	\$1,081.88	\$1,185.63	\$1,267.13	\$1,482.03
77	\$807.35	\$1,005.10	\$1,108.95	\$1,202.80	\$1,318.14	\$1,408.75	\$1,647.66
78	\$888.52	\$1,106.13	\$1,220.27	\$1,323.72	\$1,450.67	\$1,550.38	\$1,813.32
79	\$969.71	\$1,207.20	\$1,331.55	\$1,444.66	\$1,583.20	\$1,692.04	\$1,979.01
80	\$1,050.89	\$1,308.27	\$1,442.83	\$1,565.58	\$1,715.71	\$1,833.71	\$2,144.66
81	\$1,177.00	\$1,465.22	\$1,615.95	\$1,753.50	\$1,921.65	\$2,053.74	\$2,402.01
82	\$1,303.10	\$1,622.22	\$1,789.14	\$1,941.34	\$2,127.50	\$2,273.75	\$2,659.37
83	\$1,429.21	\$1,779.20	\$1,962.25	\$2,129.23	\$2,333.38	\$2,493.82	\$2,916.75
84	\$1,555.31	\$1,936.19	\$2,135.40	\$2,317.09	\$2,539.30	\$2,713.84	\$3,174.09
85	\$1,681.42	\$2,093.18	\$2,308.53	\$2,504.97	\$2,745.17	\$2,933.90	\$3,431.46
86	\$1,916.79	\$2,386.24	\$2,631.74	\$2,855.66	\$3,129.50	\$3,344.63	\$3,911.86
87	\$2,152.19	\$2,679.30	\$2,954.91	\$3,206.34	\$3,513.81	\$3,755.39	\$4,392.27
88	\$2,387.60	\$2,972.33	\$3,278.14	\$3,557.05	\$3,898.13	\$4,166.14	\$4,872.68
89	\$2,623.01	\$3,265.40	\$3,601.32	\$3,907.73	\$4,282.46	\$4,576.86	\$5,353.07
90	\$2,858.42	\$3,558.44	\$3,924.50	\$4,258.45	\$4,666.78	\$4,987.64	\$5,833.49
91	\$3,093.81	\$3,851.47	\$4,247.71	\$4,609.14	\$5,051.12	\$5,398.37	\$6,313.88
92	\$3,329.19	\$4,144.53	\$4,570.90	\$4,959.83	\$5,435.47	\$5,809.12	\$6,794.29
93	\$3,564.60	\$4,437.55	\$4,894.10	\$5,310.51	\$5,819.75	\$6,219.85	\$7,274.70
94	\$3,799.98	\$4,730.62	\$5,217.26	\$5,661.23	\$6,204.07	\$6,630.60	\$7,755.10
95	\$4,035.37	\$5,023.65	\$5,540.48	\$6,011.91	\$6,588.38	\$7,041.35	\$8,235.49
96	\$4,338.06	\$5,400.43	\$5,956.03	\$6,462.81	\$7,082.52	\$7,569.45	\$8,853.17
97	\$4,640.70	\$5,777.22	\$6,371.55	\$6,913.71	\$7,576.66	\$8,097.56	\$9,470.82
98	\$4,943.35	\$6,154.00	\$6,787.09	\$7,364.59	\$8,070.80	\$8,625.66	\$10,088.49
99	\$5,246.00	\$6,530.74	\$7,202.64	\$7,815.48	\$8,564.90	\$9,153.75	\$10,706.16

**Policy Form Series: LTC-VAL**  
**Value**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$91.59	\$114.01	\$126.02	\$136.46	\$149.52	\$159.81	\$186.92
31	\$92.73	\$115.42	\$127.57	\$138.12	\$151.38	\$161.80	\$189.23
32	\$93.84	\$116.83	\$129.12	\$139.81	\$153.23	\$163.75	\$191.55
33	\$94.96	\$118.25	\$130.69	\$141.51	\$155.08	\$165.74	\$193.85
34	\$96.13	\$119.64	\$132.26	\$143.21	\$156.94	\$167.69	\$196.15
35	\$97.25	\$121.07	\$133.81	\$144.89	\$158.77	\$169.68	\$198.48
36	\$98.39	\$122.44	\$135.36	\$146.55	\$160.62	\$171.65	\$200.78
37	\$99.51	\$123.90	\$136.94	\$148.24	\$162.45	\$173.63	\$203.09
38	\$100.63	\$125.31	\$138.49	\$149.94	\$164.33	\$175.61	\$205.39
39	\$101.76	\$126.71	\$140.05	\$151.62	\$166.16	\$177.60	\$207.72
40	\$102.88	\$128.13	\$141.61	\$153.32	\$168.03	\$179.55	\$210.02
41	\$105.62	\$131.53	\$145.34	\$157.39	\$172.47	\$184.32	\$215.58
42	\$108.36	\$134.89	\$149.06	\$161.42	\$176.92	\$189.08	\$221.16
43	\$111.10	\$138.29	\$152.82	\$165.49	\$181.40	\$193.84	\$226.73
44	\$113.81	\$141.70	\$156.55	\$169.54	\$185.84	\$198.60	\$232.28
45	\$116.55	\$145.09	\$160.29	\$173.62	\$190.28	\$203.36	\$237.85
46	\$119.81	\$149.12	\$164.74	\$178.50	\$195.61	\$209.04	\$244.51
47	\$123.05	\$153.20	\$169.19	\$183.33	\$200.91	\$214.71	\$251.17
48	\$126.31	\$157.27	\$173.65	\$188.19	\$206.22	\$220.42	\$257.78
49	\$129.56	\$161.29	\$178.11	\$193.02	\$211.52	\$226.08	\$264.41
50	\$132.81	\$165.36	\$182.55	\$197.87	\$216.87	\$231.75	\$271.05
51	\$138.17	\$172.03	\$189.92	\$205.85	\$225.61	\$241.10	\$282.00
52	\$143.55	\$178.68	\$197.31	\$213.85	\$234.35	\$250.48	\$292.95
53	\$148.91	\$185.35	\$204.64	\$221.85	\$243.09	\$259.81	\$303.88
54	\$154.27	\$192.06	\$212.00	\$229.82	\$251.85	\$269.13	\$314.80
55	\$159.62	\$198.70	\$219.34	\$237.82	\$260.63	\$278.54	\$325.76
56	\$168.21	\$209.41	\$231.12	\$250.61	\$274.63	\$293.50	\$343.30
57	\$176.84	\$220.11	\$242.91	\$263.42	\$288.68	\$308.52	\$360.84
58	\$185.39	\$230.81	\$254.67	\$276.22	\$302.70	\$323.51	\$378.40
59	\$193.98	\$241.50	\$266.44	\$289.04	\$316.71	\$338.53	\$395.93
60	\$202.59	\$252.20	\$278.21	\$301.80	\$330.77	\$353.48	\$413.45
61	\$218.31	\$271.77	\$299.90	\$325.22	\$356.42	\$380.92	\$445.53
62	\$234.02	\$291.35	\$321.58	\$348.65	\$382.07	\$408.32	\$477.57
63	\$249.73	\$310.87	\$343.25	\$372.03	\$407.73	\$435.74	\$509.63
64	\$265.41	\$330.43	\$364.94	\$395.44	\$433.34	\$463.16	\$541.66
65	\$281.13	\$350.00	\$386.60	\$418.84	\$459.00	\$490.56	\$573.76
66	\$309.36	\$385.14	\$425.31	\$460.91	\$505.11	\$539.85	\$631.38
67	\$337.62	\$420.30	\$464.01	\$503.01	\$551.21	\$589.13	\$689.01
68	\$365.87	\$455.47	\$502.72	\$545.05	\$597.31	\$638.40	\$746.66
69	\$394.10	\$490.61	\$541.41	\$587.12	\$643.43	\$687.67	\$804.28
70	\$422.34	\$525.77	\$580.13	\$629.23	\$689.54	\$736.95	\$861.92
71	\$475.40	\$591.82	\$652.98	\$708.24	\$776.17	\$829.51	\$970.21
72	\$528.45	\$657.87	\$725.86	\$787.29	\$862.79	\$922.08	\$1,078.45
73	\$581.48	\$723.92	\$798.73	\$866.31	\$949.38	\$1,014.66	\$1,186.72
74	\$634.54	\$789.94	\$871.61	\$945.36	\$1,036.01	\$1,107.21	\$1,294.98
75	\$687.59	\$856.00	\$944.45	\$1,024.39	\$1,122.61	\$1,199.77	\$1,403.26
76	\$768.21	\$956.33	\$1,054.94	\$1,144.49	\$1,254.23	\$1,340.43	\$1,567.77
77	\$848.80	\$1,056.68	\$1,165.43	\$1,264.56	\$1,385.83	\$1,481.09	\$1,732.27
78	\$929.41	\$1,157.06	\$1,275.95	\$1,384.64	\$1,517.45	\$1,621.76	\$1,896.80
79	\$1,010.03	\$1,257.38	\$1,386.42	\$1,504.73	\$1,649.02	\$1,762.40	\$2,061.29
80	\$1,090.64	\$1,357.76	\$1,496.94	\$1,624.80	\$1,780.64	\$1,903.09	\$2,225.83
81	\$1,221.52	\$1,520.67	\$1,676.56	\$1,819.81	\$1,994.34	\$2,131.46	\$2,492.89
82	\$1,352.39	\$1,683.60	\$1,856.20	\$2,014.79	\$2,207.99	\$2,359.79	\$2,760.00
83	\$1,483.27	\$1,846.52	\$2,035.81	\$2,209.76	\$2,421.67	\$2,588.19	\$3,027.10
84	\$1,614.17	\$2,009.44	\$2,215.47	\$2,404.77	\$2,635.36	\$2,816.53	\$3,294.17
85	\$1,745.02	\$2,172.38	\$2,395.07	\$2,599.76	\$2,849.02	\$3,044.91	\$3,561.28
86	\$1,989.33	\$2,476.48	\$2,730.38	\$2,963.71	\$3,247.89	\$3,471.19	\$4,059.85
87	\$2,233.62	\$2,780.66	\$3,065.71	\$3,327.67	\$3,646.74	\$3,897.47	\$4,558.46
88	\$2,477.95	\$3,084.78	\$3,401.03	\$3,691.63	\$4,045.62	\$4,323.76	\$5,057.02
89	\$2,722.26	\$3,388.93	\$3,736.33	\$4,055.58	\$4,444.49	\$4,750.04	\$5,555.60
90	\$2,966.55	\$3,693.06	\$4,071.62	\$4,419.55	\$4,843.35	\$5,176.31	\$6,054.20
91	\$3,210.84	\$3,997.20	\$4,406.96	\$4,783.52	\$5,242.22	\$5,602.60	\$6,552.74
92	\$3,455.13	\$4,301.32	\$4,742.27	\$5,147.49	\$5,641.10	\$6,028.90	\$7,051.34
93	\$3,699.48	\$4,605.44	\$5,077.58	\$5,511.42	\$6,039.93	\$6,455.18	\$7,549.94
94	\$3,943.74	\$4,909.58	\$5,412.86	\$5,875.40	\$6,438.81	\$6,881.46	\$8,048.46
95	\$4,188.06	\$5,213.71	\$5,748.19	\$6,239.36	\$6,837.65	\$7,307.75	\$8,547.08
96	\$4,502.17	\$5,604.75	\$6,179.35	\$6,707.35	\$7,350.47	\$7,855.84	\$9,188.12
97	\$4,816.28	\$5,995.79	\$6,610.40	\$7,175.28	\$7,863.30	\$8,403.91	\$9,829.14
98	\$5,130.39	\$6,386.81	\$7,041.55	\$7,643.21	\$8,376.15	\$8,952.00	\$10,470.17
99	\$5,444.48	\$6,777.85	\$7,472.67	\$8,111.17	\$8,888.95	\$9,500.08	\$11,111.21

**Policy Form Series: LTC-VAL**  
**Value**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$35.94	\$44.78	\$49.97	\$53.59	\$58.72	\$62.75	\$73.42
31	\$36.40	\$45.33	\$50.59	\$54.23	\$59.44	\$63.52	\$74.31
32	\$36.87	\$45.87	\$51.22	\$54.89	\$60.15	\$64.29	\$75.20
33	\$37.28	\$46.43	\$51.82	\$55.57	\$60.89	\$65.08	\$76.11
34	\$37.75	\$46.99	\$52.46	\$56.23	\$61.64	\$65.87	\$77.01
35	\$38.19	\$47.53	\$53.07	\$56.88	\$62.36	\$66.63	\$77.93
36	\$38.62	\$48.09	\$53.69	\$57.55	\$63.07	\$67.42	\$78.83
37	\$39.07	\$48.63	\$54.31	\$58.22	\$63.79	\$68.18	\$79.75
38	\$39.53	\$49.20	\$54.90	\$58.88	\$64.53	\$68.95	\$80.65
39	\$39.95	\$49.73	\$55.52	\$59.53	\$65.24	\$69.73	\$81.57
40	\$40.41	\$50.31	\$56.15	\$60.22	\$65.96	\$70.51	\$82.47
41	\$41.21	\$51.33	\$57.26	\$61.41	\$67.30	\$71.93	\$84.14
42	\$42.04	\$52.35	\$58.38	\$62.64	\$68.64	\$73.35	\$85.80
43	\$42.84	\$53.35	\$59.48	\$63.86	\$69.97	\$74.79	\$87.46
44	\$43.68	\$54.38	\$60.60	\$65.05	\$71.31	\$76.21	\$89.14
45	\$44.50	\$55.38	\$61.73	\$66.28	\$72.65	\$77.63	\$90.80
46	\$45.61	\$56.82	\$63.27	\$68.01	\$74.50	\$79.64	\$93.14
47	\$46.79	\$58.24	\$64.81	\$69.70	\$76.38	\$81.62	\$95.49
48	\$47.94	\$59.66	\$66.38	\$71.41	\$78.24	\$83.61	\$97.80
49	\$49.06	\$61.09	\$67.93	\$73.10	\$80.12	\$85.63	\$100.15
50	\$50.21	\$62.52	\$69.51	\$74.80	\$81.99	\$87.62	\$102.48
51	\$52.38	\$65.20	\$72.49	\$78.04	\$85.51	\$91.39	\$106.88
52	\$54.52	\$67.89	\$75.49	\$81.24	\$89.04	\$95.17	\$111.31
53	\$56.71	\$70.58	\$78.51	\$84.48	\$92.57	\$98.94	\$115.71
54	\$58.86	\$73.27	\$81.49	\$87.68	\$96.08	\$102.72	\$120.11
55	\$61.02	\$75.95	\$84.49	\$90.91	\$99.61	\$106.47	\$124.52
56	\$65.18	\$81.12	\$90.22	\$97.10	\$106.42	\$113.73	\$133.01
57	\$69.33	\$86.34	\$95.92	\$103.31	\$113.20	\$121.01	\$141.52
58	\$73.48	\$91.51	\$101.62	\$109.49	\$120.00	\$128.25	\$149.99
59	\$77.65	\$96.69	\$107.33	\$115.68	\$126.79	\$135.50	\$158.48
60	\$81.81	\$101.86	\$113.03	\$121.89	\$133.59	\$142.76	\$166.97
61	\$91.18	\$113.51	\$126.05	\$135.85	\$148.89	\$159.09	\$186.08
62	\$100.56	\$125.17	\$139.06	\$149.80	\$164.20	\$175.46	\$205.23
63	\$109.93	\$136.84	\$152.07	\$163.77	\$179.49	\$191.82	\$224.35
64	\$119.30	\$148.52	\$165.09	\$177.73	\$194.78	\$208.17	\$243.45
65	\$128.69	\$160.19	\$178.08	\$191.70	\$210.08	\$224.53	\$262.57
66	\$147.06	\$183.06	\$203.31	\$219.08	\$240.07	\$256.60	\$300.10
67	\$165.44	\$205.95	\$228.58	\$246.45	\$270.08	\$288.65	\$337.62
68	\$183.80	\$228.83	\$253.83	\$273.84	\$300.10	\$320.73	\$375.11
69	\$202.17	\$251.69	\$279.06	\$301.20	\$330.08	\$352.80	\$412.61
70	\$220.57	\$274.58	\$304.29	\$328.58	\$360.09	\$384.86	\$450.14
71	\$256.73	\$319.63	\$354.06	\$382.50	\$419.17	\$447.98	\$523.97
72	\$292.91	\$364.64	\$403.82	\$436.39	\$478.23	\$511.10	\$597.80
73	\$329.10	\$409.68	\$453.62	\$490.28	\$537.31	\$574.24	\$671.60
74	\$365.26	\$454.73	\$503.38	\$544.17	\$596.36	\$637.35	\$745.43
75	\$401.46	\$499.77	\$553.17	\$598.09	\$655.41	\$700.48	\$819.26
76	\$461.83	\$574.94	\$636.04	\$688.05	\$754.03	\$805.88	\$942.55
77	\$522.26	\$650.15	\$718.90	\$778.05	\$852.65	\$911.27	\$1,065.81
78	\$582.67	\$725.35	\$801.78	\$868.05	\$951.28	\$1,016.68	\$1,189.08
79	\$643.06	\$800.54	\$884.65	\$958.05	\$1,049.90	\$1,122.05	\$1,312.37
80	\$703.45	\$875.73	\$967.53	\$1,048.01	\$1,148.51	\$1,227.47	\$1,435.63
81	\$787.88	\$980.84	\$1,083.64	\$1,173.76	\$1,286.33	\$1,374.76	\$1,607.91
82	\$872.29	\$1,085.92	\$1,199.75	\$1,299.54	\$1,424.14	\$1,522.07	\$1,780.18
83	\$956.71	\$1,191.00	\$1,315.85	\$1,425.29	\$1,561.97	\$1,669.35	\$1,952.47
84	\$1,041.12	\$1,296.10	\$1,431.93	\$1,551.06	\$1,699.80	\$1,816.65	\$2,124.74
85	\$1,125.55	\$1,401.18	\$1,548.06	\$1,676.84	\$1,837.62	\$1,963.96	\$2,297.01
86	\$1,283.10	\$1,597.36	\$1,764.76	\$1,911.56	\$2,094.86	\$2,238.88	\$2,618.59
87	\$1,440.69	\$1,793.51	\$1,981.48	\$2,146.33	\$2,352.14	\$2,513.86	\$2,940.18
88	\$1,598.27	\$1,989.67	\$2,198.20	\$2,381.09	\$2,609.43	\$2,788.80	\$3,261.76
89	\$1,755.84	\$2,185.83	\$2,414.96	\$2,615.84	\$2,866.69	\$3,063.75	\$3,583.34
90	\$1,913.41	\$2,382.00	\$2,631.68	\$2,850.58	\$3,123.95	\$3,338.70	\$3,904.92
91	\$2,070.99	\$2,578.16	\$2,848.40	\$3,085.36	\$3,381.21	\$3,613.66	\$4,226.50
92	\$2,228.56	\$2,774.34	\$3,065.12	\$3,320.09	\$3,638.48	\$3,888.61	\$4,548.09
93	\$2,386.13	\$2,970.51	\$3,281.85	\$3,554.87	\$3,895.74	\$4,163.57	\$4,869.67
94	\$2,543.70	\$3,166.67	\$3,498.59	\$3,789.62	\$4,153.00	\$4,438.51	\$5,191.25
95	\$2,701.28	\$3,362.82	\$3,715.31	\$4,024.35	\$4,410.26	\$4,713.48	\$5,512.84
96	\$2,903.89	\$3,615.04	\$3,993.96	\$4,326.18	\$4,741.01	\$5,066.98	\$5,926.30
97	\$3,106.49	\$3,867.25	\$4,272.62	\$4,628.02	\$5,071.82	\$5,420.49	\$6,339.76
98	\$3,309.08	\$4,119.47	\$4,551.27	\$4,929.84	\$5,402.59	\$5,774.01	\$6,753.20
99	\$3,511.68	\$4,371.67	\$4,829.91	\$5,231.67	\$5,733.34	\$6,127.52	\$7,166.68



**Policy Form Series: LTC-VAL**  
**Value**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.52	\$71.66	\$79.34	\$85.73	\$93.96	\$100.40	\$117.45
31	\$58.25	\$72.53	\$80.31	\$86.77	\$95.09	\$101.65	\$118.87
32	\$58.97	\$73.39	\$81.30	\$87.83	\$96.27	\$102.88	\$120.32
33	\$59.67	\$74.30	\$82.26	\$88.91	\$97.44	\$104.12	\$121.79
34	\$60.38	\$75.16	\$83.26	\$89.97	\$98.59	\$105.39	\$123.23
35	\$61.08	\$76.07	\$84.22	\$91.03	\$99.77	\$106.59	\$124.68
36	\$61.81	\$76.95	\$85.23	\$92.09	\$100.90	\$107.85	\$126.15
37	\$62.52	\$77.84	\$86.20	\$93.14	\$102.08	\$109.09	\$127.60
38	\$63.25	\$78.71	\$87.16	\$94.20	\$103.23	\$110.33	\$129.02
39	\$63.92	\$79.59	\$88.16	\$95.26	\$104.39	\$111.56	\$130.50
40	\$64.65	\$80.47	\$89.12	\$96.34	\$105.54	\$112.82	\$131.95
41	\$66.36	\$82.63	\$91.51	\$98.87	\$108.37	\$115.82	\$135.47
42	\$68.12	\$84.80	\$93.89	\$101.45	\$111.19	\$118.82	\$138.98
43	\$69.83	\$86.93	\$96.25	\$104.05	\$114.02	\$121.84	\$142.51
44	\$71.55	\$89.08	\$98.63	\$106.59	\$116.83	\$124.87	\$146.04
45	\$73.29	\$91.21	\$101.01	\$109.18	\$119.65	\$127.87	\$149.53
46	\$75.58	\$94.13	\$104.24	\$112.65	\$123.43	\$131.91	\$154.30
47	\$77.93	\$97.02	\$107.42	\$116.11	\$127.23	\$135.98	\$159.04
48	\$80.24	\$99.91	\$110.68	\$119.58	\$131.02	\$140.01	\$163.76
49	\$82.58	\$102.81	\$113.89	\$123.02	\$134.83	\$144.11	\$168.54
50	\$84.89	\$105.71	\$117.12	\$126.49	\$138.62	\$148.14	\$173.26
51	\$88.94	\$110.75	\$122.64	\$132.53	\$145.23	\$155.20	\$181.54
52	\$92.98	\$115.77	\$128.14	\$138.54	\$151.84	\$162.30	\$189.80
53	\$97.04	\$120.82	\$133.67	\$144.60	\$158.45	\$169.34	\$198.06
54	\$101.12	\$125.86	\$139.22	\$150.61	\$165.04	\$176.42	\$206.33
55	\$105.17	\$130.90	\$144.72	\$156.67	\$171.65	\$183.48	\$214.60
56	\$112.04	\$139.47	\$154.17	\$166.93	\$182.93	\$195.54	\$228.67
57	\$118.95	\$148.11	\$163.64	\$177.24	\$194.21	\$207.56	\$242.75
58	\$125.84	\$156.69	\$173.07	\$187.50	\$205.48	\$219.61	\$256.84
59	\$132.74	\$165.27	\$182.53	\$197.78	\$216.77	\$231.64	\$270.92
60	\$139.67	\$173.86	\$191.97	\$208.06	\$228.01	\$243.69	\$285.03
61	\$152.91	\$190.34	\$210.32	\$227.80	\$249.66	\$266.82	\$312.08
62	\$166.17	\$206.87	\$228.69	\$247.56	\$271.32	\$289.96	\$339.13
63	\$179.45	\$223.38	\$247.03	\$267.30	\$292.97	\$313.08	\$366.19
64	\$192.67	\$239.88	\$265.37	\$287.07	\$314.58	\$336.22	\$393.22
65	\$205.95	\$256.40	\$283.70	\$306.82	\$336.23	\$359.36	\$420.29
66	\$230.00	\$286.31	\$316.66	\$342.63	\$375.49	\$401.31	\$469.37
67	\$254.05	\$316.27	\$349.62	\$378.44	\$414.74	\$443.24	\$518.43
68	\$278.09	\$346.20	\$382.56	\$414.30	\$454.00	\$485.21	\$567.52
69	\$302.13	\$376.11	\$415.52	\$450.11	\$493.26	\$527.18	\$616.58
70	\$326.18	\$406.04	\$448.47	\$485.91	\$532.52	\$569.13	\$665.63
71	\$371.66	\$462.71	\$511.01	\$553.73	\$606.83	\$648.52	\$758.52
72	\$417.19	\$519.36	\$573.59	\$621.53	\$681.13	\$727.93	\$851.40
73	\$462.70	\$576.02	\$636.15	\$689.33	\$755.44	\$807.38	\$944.29
74	\$508.21	\$632.67	\$698.71	\$757.12	\$829.74	\$886.79	\$1,037.18
75	\$553.73	\$689.34	\$761.29	\$824.96	\$904.02	\$966.18	\$1,130.03
76	\$623.65	\$776.36	\$857.15	\$929.09	\$1,018.20	\$1,088.21	\$1,272.75
77	\$693.56	\$863.39	\$953.03	\$1,033.27	\$1,132.35	\$1,210.20	\$1,415.45
78	\$763.48	\$950.47	\$1,048.92	\$1,137.44	\$1,246.49	\$1,332.19	\$1,558.12
79	\$833.40	\$1,037.48	\$1,144.80	\$1,241.63	\$1,360.66	\$1,454.18	\$1,700.84
80	\$903.32	\$1,124.55	\$1,240.70	\$1,345.76	\$1,474.83	\$1,576.21	\$1,843.54
81	\$1,011.73	\$1,259.49	\$1,389.58	\$1,507.26	\$1,651.78	\$1,765.35	\$2,064.75
82	\$1,120.12	\$1,394.43	\$1,538.47	\$1,668.76	\$1,828.76	\$1,954.49	\$2,285.95
83	\$1,228.54	\$1,529.35	\$1,687.33	\$1,830.23	\$2,005.72	\$2,143.65	\$2,507.18
84	\$1,336.91	\$1,664.33	\$1,836.21	\$1,991.73	\$2,182.72	\$2,332.78	\$2,728.40
85	\$1,445.32	\$1,799.27	\$1,985.09	\$2,153.23	\$2,359.69	\$2,521.94	\$2,949.61
86	\$1,647.66	\$2,051.18	\$2,263.00	\$2,454.68	\$2,690.02	\$2,874.98	\$3,362.57
87	\$1,850.00	\$2,303.05	\$2,540.91	\$2,756.13	\$3,020.42	\$3,228.07	\$3,775.51
88	\$2,052.35	\$2,554.94	\$2,818.82	\$3,057.57	\$3,350.79	\$3,581.13	\$4,188.45
89	\$2,254.69	\$2,806.85	\$3,096.76	\$3,359.03	\$3,681.13	\$3,934.21	\$4,601.43
90	\$2,457.02	\$3,058.75	\$3,374.67	\$3,660.49	\$4,011.49	\$4,287.27	\$5,014.33
91	\$2,659.37	\$3,310.64	\$3,652.58	\$3,961.93	\$4,341.84	\$4,640.33	\$5,427.30
92	\$2,861.71	\$3,562.54	\$3,930.47	\$4,263.36	\$4,672.19	\$4,993.43	\$5,840.26
93	\$3,064.08	\$3,814.46	\$4,208.39	\$4,564.83	\$5,002.55	\$5,346.48	\$6,253.21
94	\$3,266.38	\$4,066.35	\$4,486.32	\$4,866.27	\$5,332.92	\$5,699.54	\$6,666.13
95	\$3,468.76	\$4,318.23	\$4,764.20	\$5,167.72	\$5,663.26	\$6,052.60	\$7,079.09
96	\$3,728.93	\$4,642.10	\$5,121.53	\$5,555.29	\$6,088.00	\$6,506.56	\$7,610.03
97	\$3,989.08	\$4,965.98	\$5,478.88	\$5,942.88	\$6,512.75	\$6,960.50	\$8,140.94
98	\$4,249.22	\$5,289.86	\$5,836.18	\$6,330.46	\$6,937.51	\$7,414.46	\$8,671.86
99	\$4,509.40	\$5,613.71	\$6,193.50	\$6,718.04	\$7,362.23	\$7,868.40	\$9,202.79

**Policy Form Series: LTC-VAL**  
**Value**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$78.38	\$97.61	\$107.87	\$116.79	\$127.99	\$136.79	\$160.00
31	\$79.36	\$98.80	\$109.20	\$118.23	\$129.57	\$138.47	\$161.96
32	\$80.33	\$99.99	\$110.56	\$119.66	\$131.12	\$140.15	\$163.94
33	\$81.27	\$101.20	\$111.86	\$121.10	\$132.73	\$141.85	\$165.92
34	\$82.28	\$102.44	\$113.20	\$122.56	\$134.32	\$143.56	\$167.89
35	\$83.23	\$103.63	\$114.55	\$124.01	\$135.90	\$145.25	\$169.88
36	\$84.20	\$104.81	\$115.87	\$125.44	\$137.48	\$146.92	\$171.84
37	\$85.16	\$106.02	\$117.21	\$126.90	\$139.04	\$148.62	\$173.82
38	\$86.15	\$107.23	\$118.52	\$128.34	\$140.64	\$150.31	\$175.80
39	\$87.13	\$108.45	\$119.85	\$129.80	\$142.22	\$151.99	\$177.79
40	\$88.08	\$109.67	\$121.19	\$131.24	\$143.80	\$153.71	\$179.76
41	\$90.40	\$112.55	\$124.39	\$134.68	\$147.61	\$157.73	\$184.50
42	\$92.73	\$115.46	\$127.58	\$138.13	\$151.39	\$161.82	\$189.24
43	\$95.05	\$118.34	\$130.76	\$141.62	\$155.20	\$165.86	\$194.01
44	\$97.39	\$121.22	\$133.95	\$145.04	\$158.99	\$169.93	\$198.75
45	\$99.72	\$124.10	\$137.16	\$148.54	\$162.79	\$173.96	\$203.48
46	\$102.48	\$127.59	\$140.96	\$152.68	\$167.31	\$178.83	\$209.17
47	\$105.28	\$131.03	\$144.77	\$156.83	\$171.84	\$183.67	\$214.81
48	\$108.06	\$134.48	\$148.61	\$160.96	\$176.39	\$188.53	\$220.47
49	\$110.83	\$137.95	\$152.41	\$165.09	\$180.94	\$193.36	\$226.17
50	\$113.60	\$141.44	\$156.25	\$169.22	\$185.47	\$198.22	\$231.82
51	\$118.17	\$147.14	\$162.49	\$176.07	\$192.94	\$206.19	\$241.14
52	\$122.73	\$152.81	\$168.74	\$182.86	\$200.41	\$214.18	\$250.53
53	\$127.35	\$158.50	\$175.02	\$189.70	\$207.87	\$222.18	\$259.84
54	\$131.92	\$164.21	\$181.27	\$196.50	\$215.33	\$230.16	\$269.18
55	\$136.48	\$169.89	\$187.53	\$203.32	\$222.82	\$238.16	\$278.53
56	\$143.81	\$179.02	\$197.60	\$214.25	\$234.82	\$250.95	\$293.49
57	\$151.14	\$188.16	\$207.70	\$225.20	\$246.79	\$263.77	\$308.49
58	\$158.48	\$197.31	\$217.78	\$236.12	\$258.76	\$276.55	\$323.44
59	\$165.83	\$206.45	\$227.88	\$247.05	\$270.75	\$289.32	\$338.41
60	\$173.17	\$215.59	\$237.93	\$257.98	\$282.72	\$302.17	\$353.40
61	\$186.67	\$232.38	\$256.59	\$278.12	\$304.79	\$325.71	\$380.97
62	\$200.17	\$249.20	\$275.25	\$298.23	\$326.83	\$349.30	\$408.54
63	\$213.72	\$266.04	\$293.89	\$318.34	\$348.89	\$372.89	\$436.14
64	\$227.22	\$282.86	\$312.50	\$338.51	\$370.95	\$396.47	\$463.68
65	\$240.73	\$299.68	\$331.14	\$358.64	\$393.01	\$420.04	\$491.24
66	\$265.00	\$329.92	\$364.41	\$394.82	\$432.66	\$462.40	\$540.82
67	\$289.32	\$360.12	\$397.72	\$430.98	\$472.31	\$504.76	\$590.39
68	\$313.57	\$390.38	\$431.02	\$467.16	\$511.94	\$547.12	\$639.92
69	\$337.85	\$420.58	\$464.28	\$503.33	\$551.57	\$589.50	\$689.47
70	\$362.14	\$450.81	\$497.60	\$539.48	\$591.22	\$631.86	\$739.05
71	\$407.74	\$507.59	\$560.23	\$607.44	\$665.67	\$711.43	\$832.11
72	\$453.32	\$564.36	\$622.90	\$675.39	\$740.13	\$791.01	\$925.17
73	\$498.95	\$621.12	\$685.61	\$743.31	\$814.62	\$870.62	\$1,018.24
74	\$544.52	\$677.91	\$748.25	\$811.24	\$889.03	\$950.18	\$1,111.30
75	\$590.14	\$734.67	\$810.94	\$879.21	\$963.47	\$1,029.70	\$1,204.34
76	\$659.59	\$821.14	\$906.19	\$982.64	\$1,076.92	\$1,150.94	\$1,346.11
77	\$729.09	\$907.62	\$1,001.42	\$1,086.17	\$1,190.30	\$1,272.13	\$1,487.90
78	\$798.53	\$994.12	\$1,096.70	\$1,189.68	\$1,303.74	\$1,393.37	\$1,629.66
79	\$868.00	\$1,080.56	\$1,191.93	\$1,293.15	\$1,417.14	\$1,514.55	\$1,771.43
80	\$937.47	\$1,167.05	\$1,287.19	\$1,396.61	\$1,530.56	\$1,635.79	\$1,913.20
81	\$1,049.96	\$1,307.11	\$1,441.67	\$1,564.21	\$1,714.20	\$1,832.05	\$2,142.79
82	\$1,162.44	\$1,447.13	\$1,596.13	\$1,731.82	\$1,897.88	\$2,028.37	\$2,372.36
83	\$1,274.95	\$1,587.16	\$1,750.60	\$1,899.40	\$2,081.55	\$2,224.66	\$2,601.93
84	\$1,387.42	\$1,727.23	\$1,905.05	\$2,067.00	\$2,265.25	\$2,420.96	\$2,831.51
85	\$1,499.96	\$1,867.26	\$2,059.53	\$2,234.63	\$2,448.89	\$2,617.25	\$3,061.10
86	\$1,709.93	\$2,128.72	\$2,347.84	\$2,547.44	\$2,791.71	\$2,983.64	\$3,489.65
87	\$1,919.94	\$2,390.11	\$2,636.16	\$2,860.30	\$3,134.58	\$3,350.05	\$3,918.21
88	\$2,129.93	\$2,651.55	\$2,924.51	\$3,173.12	\$3,477.41	\$3,716.49	\$4,346.75
89	\$2,339.91	\$2,912.94	\$3,212.85	\$3,486.00	\$3,820.27	\$4,082.89	\$4,775.33
90	\$2,549.91	\$3,174.38	\$3,501.20	\$3,798.83	\$4,163.12	\$4,449.31	\$5,203.87
91	\$2,759.90	\$3,435.79	\$3,789.51	\$4,111.70	\$4,505.94	\$4,815.72	\$5,632.43
92	\$2,969.85	\$3,697.20	\$4,077.81	\$4,424.52	\$4,848.79	\$5,182.15	\$6,061.00
93	\$3,179.87	\$3,958.63	\$4,366.16	\$4,737.39	\$5,191.64	\$5,548.55	\$6,489.55
94	\$3,389.84	\$4,220.05	\$4,654.51	\$5,050.20	\$5,534.47	\$5,914.97	\$6,918.09
95	\$3,599.86	\$4,481.46	\$4,942.84	\$5,363.04	\$5,877.32	\$6,281.37	\$7,346.64
96	\$3,869.85	\$4,817.58	\$5,313.53	\$5,765.26	\$6,318.10	\$6,752.48	\$7,897.63
97	\$4,139.85	\$5,153.67	\$5,684.28	\$6,167.49	\$6,758.94	\$7,223.57	\$8,448.65
98	\$4,409.83	\$5,489.80	\$6,054.99	\$6,569.75	\$7,199.72	\$7,694.70	\$8,999.65
99	\$4,679.82	\$5,825.90	\$6,425.67	\$6,971.95	\$7,640.50	\$8,165.80	\$9,550.64

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 59.6% increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.44	\$65.29	\$72.59	\$78.14	\$85.63	\$91.54	\$107.06
31	\$53.12	\$66.10	\$73.48	\$79.10	\$86.68	\$92.66	\$108.35
32	\$53.74	\$66.92	\$74.35	\$80.07	\$87.76	\$93.78	\$109.71
33	\$54.39	\$67.70	\$75.28	\$81.03	\$88.84	\$94.92	\$111.02
34	\$55.03	\$68.53	\$76.19	\$82.02	\$89.89	\$96.05	\$112.34
35	\$55.70	\$69.35	\$77.05	\$82.97	\$90.91	\$97.18	\$113.66
36	\$56.35	\$70.14	\$77.96	\$83.92	\$91.96	\$98.31	\$115.00
37	\$56.99	\$70.94	\$78.87	\$84.89	\$93.03	\$99.44	\$116.30
38	\$57.64	\$71.74	\$79.76	\$85.88	\$94.11	\$100.58	\$117.62
39	\$58.27	\$72.57	\$80.66	\$86.84	\$95.17	\$101.69	\$118.93
40	\$58.95	\$73.35	\$81.56	\$87.81	\$96.22	\$102.85	\$120.28
41	\$60.09	\$74.83	\$83.18	\$89.54	\$98.13	\$104.86	\$122.65
42	\$61.27	\$76.27	\$84.77	\$91.28	\$100.02	\$106.90	\$125.05
43	\$62.44	\$77.73	\$86.38	\$93.02	\$101.96	\$108.96	\$127.43
44	\$63.60	\$79.19	\$87.99	\$94.75	\$103.83	\$110.99	\$129.80
45	\$64.76	\$80.63	\$89.57	\$96.49	\$105.73	\$113.01	\$132.18
46	\$66.49	\$82.75	\$91.91	\$99.03	\$108.54	\$116.00	\$135.66
47	\$68.18	\$84.88	\$94.24	\$101.58	\$111.30	\$118.95	\$139.14
48	\$69.91	\$87.01	\$96.59	\$104.13	\$114.10	\$121.93	\$142.62
49	\$71.60	\$89.13	\$98.92	\$106.66	\$116.90	\$124.94	\$146.11
50	\$73.31	\$91.26	\$101.26	\$109.20	\$119.67	\$127.91	\$149.58
51	\$76.48	\$95.20	\$105.64	\$113.94	\$124.84	\$133.42	\$156.06
52	\$79.64	\$99.14	\$110.04	\$118.65	\$130.03	\$138.93	\$162.50
53	\$82.81	\$103.07	\$114.43	\$123.34	\$135.20	\$144.49	\$168.99
54	\$85.97	\$107.00	\$118.85	\$128.07	\$140.35	\$149.99	\$175.44
55	\$90.08	\$112.16	\$124.59	\$134.23	\$147.07	\$157.21	\$183.85
56	\$96.26	\$119.85	\$133.01	\$143.40	\$157.17	\$167.95	\$196.47
57	\$102.44	\$127.54	\$141.41	\$152.59	\$167.23	\$178.72	\$209.04
58	\$108.61	\$135.21	\$149.83	\$161.80	\$177.32	\$189.49	\$221.64
59	\$114.79	\$142.89	\$158.28	\$170.99	\$187.41	\$200.26	\$234.23
60	\$120.94	\$150.57	\$166.72	\$180.19	\$197.48	\$211.05	\$246.83
61	\$134.59	\$167.55	\$185.65	\$200.51	\$219.75	\$234.87	\$274.69
62	\$148.23	\$184.53	\$204.57	\$220.81	\$242.00	\$258.63	\$302.48
63	\$161.85	\$201.49	\$223.52	\$241.13	\$264.28	\$282.43	\$330.34
64	\$175.51	\$218.51	\$242.48	\$261.44	\$286.53	\$306.23	\$358.19
65	\$193.15	\$240.47	\$266.99	\$287.78	\$315.38	\$337.06	\$394.21
66	\$220.51	\$274.53	\$304.56	\$328.55	\$360.05	\$384.79	\$450.08
67	\$247.91	\$308.60	\$342.09	\$369.31	\$404.73	\$432.58	\$505.92
68	\$275.30	\$342.71	\$379.62	\$410.09	\$449.41	\$480.33	\$561.79
69	\$302.65	\$376.77	\$417.21	\$450.89	\$494.13	\$528.07	\$617.62
70	\$330.04	\$410.82	\$454.75	\$491.64	\$538.79	\$575.82	\$673.48
71	\$383.87	\$477.88	\$528.82	\$571.90	\$626.71	\$669.82	\$783.41
72	\$437.74	\$544.92	\$602.87	\$652.12	\$714.66	\$763.80	\$893.33
73	\$491.58	\$611.97	\$676.94	\$732.38	\$802.58	\$857.79	\$1,003.23
74	\$545.45	\$679.04	\$750.99	\$812.61	\$890.52	\$951.74	\$1,113.15
75	\$605.54	\$753.83	\$833.67	\$902.14	\$988.64	\$1,056.61	\$1,235.84
76	\$696.19	\$866.70	\$957.92	\$1,037.18	\$1,136.64	\$1,214.78	\$1,420.79
77	\$786.86	\$979.53	\$1,082.19	\$1,172.24	\$1,284.64	\$1,372.96	\$1,605.80
78	\$877.50	\$1,092.40	\$1,206.43	\$1,307.29	\$1,432.62	\$1,531.12	\$1,790.76
79	\$968.14	\$1,205.24	\$1,330.68	\$1,442.30	\$1,580.63	\$1,689.28	\$1,975.76
80	\$1,058.77	\$1,318.06	\$1,454.91	\$1,577.36	\$1,728.60	\$1,847.47	\$2,160.77
81	\$1,185.83	\$1,476.24	\$1,629.52	\$1,766.63	\$1,936.06	\$2,069.15	\$2,420.06
82	\$1,312.88	\$1,634.40	\$1,804.09	\$1,955.93	\$2,143.49	\$2,290.81	\$2,679.33
83	\$1,439.94	\$1,792.55	\$1,978.69	\$2,145.20	\$2,350.89	\$2,512.52	\$2,938.65
84	\$1,566.99	\$1,950.74	\$2,153.29	\$2,334.48	\$2,558.33	\$2,734.24	\$3,197.93
85	\$1,694.04	\$2,108.89	\$2,327.87	\$2,523.76	\$2,765.77	\$2,955.95	\$3,457.22
86	\$1,931.21	\$2,404.13	\$2,653.78	\$2,877.11	\$3,152.99	\$3,369.77	\$3,941.25
87	\$2,168.34	\$2,699.42	\$2,979.67	\$3,230.44	\$3,540.18	\$3,783.58	\$4,425.26
88	\$2,405.55	\$2,994.64	\$3,305.57	\$3,583.75	\$3,927.40	\$4,197.39	\$4,909.28
89	\$2,642.69	\$3,289.87	\$3,631.49	\$3,937.09	\$4,314.61	\$4,611.24	\$5,393.25
90	\$2,879.87	\$3,585.14	\$3,957.40	\$4,290.39	\$4,701.82	\$5,025.07	\$5,877.27
91	\$3,117.02	\$3,880.37	\$4,283.31	\$4,643.74	\$5,089.04	\$5,438.90	\$6,361.27
92	\$3,354.20	\$4,175.63	\$4,609.20	\$4,997.06	\$5,476.24	\$5,852.74	\$6,845.31
93	\$3,591.35	\$4,470.86	\$4,935.12	\$5,350.40	\$5,863.43	\$6,266.55	\$7,329.31
94	\$3,828.54	\$4,766.14	\$5,261.01	\$5,703.71	\$6,250.64	\$6,680.38	\$7,813.33
95	\$4,065.70	\$5,061.38	\$5,586.91	\$6,057.07	\$6,637.87	\$7,094.22	\$8,297.33
96	\$4,370.62	\$5,440.99	\$6,005.91	\$6,511.31	\$7,135.71	\$7,626.29	\$8,919.65
97	\$4,675.54	\$5,820.58	\$6,424.94	\$6,965.60	\$7,633.53	\$8,158.35	\$9,541.91
98	\$4,980.46	\$6,200.20	\$6,843.96	\$7,419.90	\$8,131.38	\$8,690.41	\$10,164.22
99	\$5,285.43	\$6,579.78	\$7,262.98	\$7,874.16	\$8,629.22	\$9,222.48	\$10,786.52

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
100% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$85.48	\$106.39	\$117.71	\$127.34	\$139.51	\$149.12	\$174.38
31	\$86.50	\$107.69	\$119.18	\$128.89	\$141.21	\$150.96	\$176.56
32	\$87.59	\$109.02	\$120.60	\$130.46	\$143.00	\$152.79	\$178.73
33	\$88.64	\$110.33	\$122.06	\$132.04	\$144.70	\$154.65	\$180.89
34	\$89.69	\$111.63	\$123.58	\$133.59	\$146.45	\$156.51	\$183.04
35	\$90.74	\$112.96	\$124.99	\$135.20	\$148.16	\$158.34	\$185.18
36	\$91.81	\$114.27	\$126.48	\$136.78	\$149.86	\$160.19	\$187.36
37	\$92.85	\$115.59	\$127.90	\$138.30	\$151.60	\$162.04	\$189.50
38	\$93.90	\$116.88	\$129.36	\$139.91	\$153.34	\$163.88	\$191.66
39	\$94.97	\$118.20	\$130.81	\$141.48	\$155.03	\$165.70	\$193.82
40	\$96.03	\$119.56	\$132.26	\$143.06	\$156.77	\$167.55	\$195.96
41	\$98.59	\$122.75	\$135.78	\$146.89	\$160.95	\$172.03	\$201.19
42	\$101.17	\$125.94	\$139.27	\$150.68	\$165.12	\$176.46	\$206.44
43	\$103.69	\$129.13	\$142.79	\$154.50	\$169.32	\$180.95	\$211.65
44	\$106.26	\$132.31	\$146.30	\$158.32	\$173.50	\$185.42	\$216.84
45	\$108.81	\$135.47	\$149.75	\$162.12	\$177.66	\$189.92	\$222.08
46	\$112.31	\$139.79	\$154.60	\$167.31	\$183.36	\$195.97	\$229.17
47	\$115.77	\$144.13	\$159.41	\$172.45	\$189.02	\$202.00	\$236.27
48	\$119.26	\$148.46	\$164.18	\$177.67	\$194.69	\$208.05	\$243.36
49	\$122.74	\$152.76	\$168.99	\$182.82	\$200.37	\$214.17	\$250.45
50	\$126.21	\$157.13	\$173.80	\$188.04	\$206.02	\$220.20	\$257.57
51	\$132.25	\$164.63	\$182.06	\$197.01	\$215.88	\$230.73	\$269.87
52	\$138.25	\$172.14	\$190.30	\$206.00	\$225.76	\$241.27	\$282.19
53	\$144.32	\$179.65	\$198.58	\$214.99	\$235.61	\$251.82	\$294.53
54	\$150.37	\$187.18	\$206.83	\$223.98	\$245.48	\$262.32	\$306.85
55	\$158.05	\$196.77	\$217.43	\$235.48	\$258.06	\$275.81	\$322.58
56	\$168.42	\$209.65	\$231.63	\$250.89	\$274.98	\$293.84	\$343.72
57	\$178.78	\$222.58	\$245.79	\$266.34	\$291.87	\$311.92	\$364.81
58	\$189.11	\$235.42	\$259.98	\$281.77	\$308.77	\$330.01	\$385.96
59	\$199.47	\$248.32	\$274.18	\$297.18	\$325.69	\$348.04	\$407.08
60	\$209.83	\$261.19	\$288.39	\$312.63	\$342.60	\$366.15	\$428.24
61	\$229.55	\$285.73	\$315.59	\$341.98	\$374.78	\$400.54	\$468.48
62	\$249.26	\$310.29	\$342.82	\$371.32	\$406.95	\$434.96	\$508.65
63	\$268.94	\$334.84	\$370.01	\$400.69	\$439.12	\$469.30	\$548.89
64	\$288.67	\$359.39	\$397.23	\$430.06	\$471.30	\$503.71	\$589.13
65	\$314.94	\$392.06	\$433.47	\$469.24	\$514.18	\$549.53	\$642.74
66	\$351.41	\$437.51	\$483.43	\$523.56	\$573.80	\$613.21	\$717.20
67	\$387.93	\$482.94	\$533.39	\$577.90	\$633.33	\$676.86	\$791.67
68	\$424.41	\$528.34	\$583.29	\$632.27	\$692.88	\$740.53	\$866.13
69	\$460.88	\$573.74	\$633.26	\$686.65	\$752.49	\$804.20	\$940.57
70	\$497.36	\$619.17	\$683.19	\$740.99	\$812.05	\$867.84	\$1,015.06
71	\$566.42	\$705.11	\$778.04	\$843.82	\$924.73	\$988.33	\$1,155.95
72	\$635.42	\$791.03	\$872.88	\$946.63	\$1,037.47	\$1,108.77	\$1,296.81
73	\$704.48	\$876.98	\$967.72	\$1,049.52	\$1,150.15	\$1,229.24	\$1,437.68
74	\$773.50	\$962.95	\$1,062.53	\$1,152.36	\$1,262.83	\$1,349.68	\$1,578.57
75	\$851.27	\$1,059.79	\$1,169.45	\$1,268.27	\$1,389.87	\$1,485.44	\$1,737.34
76	\$958.12	\$1,192.77	\$1,315.87	\$1,427.42	\$1,564.33	\$1,671.86	\$1,955.39
77	\$1,064.98	\$1,325.79	\$1,462.29	\$1,586.61	\$1,738.73	\$1,858.26	\$2,173.40
78	\$1,171.79	\$1,458.78	\$1,608.73	\$1,745.74	\$1,913.13	\$2,044.67	\$2,391.41
79	\$1,278.64	\$1,591.77	\$1,755.18	\$1,904.89	\$2,087.55	\$2,231.06	\$2,609.44
80	\$1,385.45	\$1,724.75	\$1,901.59	\$2,064.06	\$2,261.97	\$2,417.50	\$2,827.47
81	\$1,551.73	\$1,931.70	\$2,129.78	\$2,311.73	\$2,533.42	\$2,707.56	\$3,166.78
82	\$1,717.95	\$2,138.69	\$2,357.99	\$2,559.44	\$2,804.86	\$2,997.67	\$3,506.06
83	\$1,884.22	\$2,345.63	\$2,586.19	\$2,807.11	\$3,076.28	\$3,287.78	\$3,845.35
84	\$2,050.49	\$2,552.64	\$2,814.37	\$3,054.78	\$3,347.71	\$3,577.88	\$4,184.66
85	\$2,216.72	\$2,759.62	\$3,042.58	\$3,302.48	\$3,619.18	\$3,867.98	\$4,523.95
86	\$2,527.09	\$3,145.93	\$3,468.52	\$3,764.85	\$4,125.82	\$4,409.51	\$5,157.31
87	\$2,837.40	\$3,532.30	\$3,894.47	\$4,227.15	\$4,632.50	\$4,951.01	\$5,790.64
88	\$3,147.77	\$3,918.67	\$4,320.43	\$4,689.51	\$5,139.19	\$5,492.52	\$6,424.00
89	\$3,458.08	\$4,304.97	\$4,746.41	\$5,151.87	\$5,645.90	\$6,034.01	\$7,057.36
90	\$3,768.46	\$4,691.33	\$5,172.35	\$5,614.20	\$6,152.56	\$6,575.55	\$7,690.68
91	\$4,078.75	\$5,077.65	\$5,598.29	\$6,076.55	\$6,659.25	\$7,117.06	\$8,324.04
92	\$4,389.14	\$5,464.01	\$6,024.29	\$6,538.91	\$7,165.93	\$7,658.58	\$8,957.42
93	\$4,699.49	\$5,850.37	\$6,450.26	\$7,001.27	\$7,672.58	\$8,200.09	\$9,590.76
94	\$5,009.83	\$6,236.72	\$6,876.21	\$7,463.57	\$8,179.29	\$8,741.61	\$10,224.10
95	\$5,320.17	\$6,623.05	\$7,302.14	\$7,925.94	\$8,685.98	\$9,283.11	\$10,857.46
96	\$5,719.19	\$7,119.78	\$7,849.83	\$8,520.37	\$9,337.43	\$9,979.36	\$11,671.79
97	\$6,118.18	\$7,616.52	\$8,397.46	\$9,114.85	\$9,988.85	\$10,675.58	\$12,486.08
98	\$6,517.17	\$8,113.25	\$8,945.13	\$9,709.26	\$10,640.31	\$11,371.83	\$13,300.38
99	\$6,916.19	\$8,609.97	\$9,492.82	\$10,303.74	\$11,291.75	\$12,068.05	\$14,114.70

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
100% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$116.28	\$144.77	\$159.86	\$173.24	\$189.88	\$202.92	\$237.29
31	\$117.74	\$146.58	\$161.88	\$175.38	\$192.21	\$205.43	\$240.25
32	\$119.16	\$148.34	\$163.80	\$177.52	\$194.57	\$207.92	\$243.20
33	\$120.59	\$150.12	\$165.83	\$179.66	\$196.94	\$210.44	\$246.14
34	\$122.02	\$151.92	\$167.79	\$181.80	\$199.25	\$212.92	\$249.05
35	\$123.50	\$153.72	\$169.77	\$183.96	\$201.58	\$215.44	\$252.01
36	\$124.91	\$155.50	\$171.76	\$186.09	\$203.93	\$217.95	\$254.93
37	\$126.36	\$157.28	\$173.70	\$188.21	\$206.28	\$220.45	\$257.87
38	\$127.78	\$159.05	\$175.71	\$190.37	\$208.64	\$222.98	\$260.82
39	\$129.22	\$160.85	\$177.65	\$192.53	\$210.99	\$225.47	\$263.71
40	\$130.67	\$162.68	\$179.64	\$194.65	\$213.32	\$228.01	\$266.63
41	\$134.11	\$166.97	\$184.35	\$199.81	\$218.97	\$234.02	\$273.70
42	\$137.56	\$171.27	\$189.07	\$204.97	\$224.59	\$240.00	\$280.76
43	\$141.03	\$175.57	\$193.76	\$210.08	\$230.24	\$246.06	\$287.79
44	\$144.48	\$179.87	\$198.49	\$215.23	\$235.88	\$252.09	\$294.81
45	\$147.90	\$184.12	\$203.19	\$220.35	\$241.51	\$258.10	\$301.86
46	\$152.10	\$189.35	\$208.90	\$226.60	\$248.30	\$265.35	\$310.37
47	\$156.25	\$194.51	\$214.58	\$232.78	\$255.07	\$272.63	\$318.86
48	\$160.41	\$199.71	\$220.28	\$238.98	\$261.89	\$279.89	\$327.34
49	\$164.57	\$204.87	\$225.97	\$245.19	\$268.69	\$287.17	\$335.86
50	\$168.74	\$210.03	\$231.66	\$251.37	\$275.43	\$294.40	\$344.33
51	\$175.51	\$218.49	\$240.99	\$261.49	\$286.56	\$306.27	\$358.20
52	\$182.31	\$226.95	\$250.33	\$271.61	\$297.65	\$318.08	\$372.04
53	\$189.09	\$235.41	\$259.63	\$281.71	\$308.73	\$329.95	\$385.92
54	\$195.89	\$243.89	\$268.99	\$291.83	\$319.83	\$341.83	\$399.79
55	\$204.85	\$255.06	\$281.35	\$305.19	\$334.47	\$357.45	\$418.07
56	\$215.91	\$268.79	\$296.49	\$321.66	\$352.49	\$376.72	\$440.61
57	\$226.95	\$282.55	\$311.59	\$338.12	\$370.54	\$396.01	\$463.16
58	\$238.00	\$296.27	\$326.72	\$354.57	\$388.58	\$415.30	\$485.70
59	\$249.05	\$310.02	\$341.86	\$371.02	\$406.62	\$434.52	\$508.23
60	\$260.07	\$323.77	\$357.00	\$387.48	\$424.66	\$453.82	\$530.83
61	\$280.16	\$348.78	\$384.70	\$417.42	\$457.43	\$488.87	\$571.77
62	\$300.27	\$373.76	\$412.36	\$447.30	\$490.21	\$523.90	\$612.75
63	\$320.30	\$398.79	\$440.05	\$477.24	\$523.01	\$558.94	\$653.73
64	\$340.43	\$423.80	\$467.73	\$507.15	\$555.78	\$593.98	\$694.72
65	\$368.16	\$458.31	\$505.94	\$548.50	\$601.07	\$642.42	\$751.38
66	\$404.97	\$504.16	\$556.45	\$603.32	\$661.19	\$706.65	\$826.48
67	\$441.81	\$549.99	\$606.89	\$658.19	\$721.30	\$770.88	\$901.62
68	\$478.61	\$595.85	\$657.37	\$713.03	\$781.41	\$835.14	\$976.77
69	\$515.42	\$641.66	\$707.84	\$767.89	\$841.53	\$899.38	\$1,051.88
70	\$552.25	\$687.50	\$758.35	\$822.72	\$901.63	\$963.62	\$1,127.03
71	\$621.45	\$773.61	\$853.35	\$925.81	\$1,014.57	\$1,084.37	\$1,268.24
72	\$690.65	\$859.73	\$948.37	\$1,028.89	\$1,127.57	\$1,205.08	\$1,409.45
73	\$759.84	\$945.92	\$1,043.43	\$1,132.00	\$1,240.52	\$1,325.83	\$1,550.71
74	\$829.03	\$1,032.07	\$1,138.42	\$1,235.09	\$1,353.54	\$1,446.55	\$1,691.89
75	\$907.56	\$1,129.85	\$1,246.34	\$1,352.12	\$1,481.75	\$1,583.63	\$1,852.21
76	\$1,013.63	\$1,261.87	\$1,391.68	\$1,510.14	\$1,654.94	\$1,768.72	\$2,068.69
77	\$1,119.72	\$1,393.95	\$1,537.07	\$1,668.15	\$1,828.12	\$1,953.80	\$2,285.14
78	\$1,225.78	\$1,525.97	\$1,682.42	\$1,826.18	\$2,001.29	\$2,138.88	\$2,501.58
79	\$1,331.87	\$1,658.04	\$1,827.77	\$1,984.18	\$2,174.47	\$2,323.95	\$2,718.05
80	\$1,437.95	\$1,790.08	\$1,973.12	\$2,142.23	\$2,347.61	\$2,509.04	\$2,934.53
81	\$1,610.49	\$2,004.88	\$2,209.90	\$2,399.27	\$2,629.34	\$2,810.07	\$3,286.68
82	\$1,783.01	\$2,219.68	\$2,446.69	\$2,656.35	\$2,911.05	\$3,111.16	\$3,638.82
83	\$1,955.56	\$2,434.47	\$2,683.48	\$2,913.41	\$3,192.77	\$3,412.28	\$3,990.97
84	\$2,128.12	\$2,649.31	\$2,920.27	\$3,170.46	\$3,474.44	\$3,713.35	\$4,343.08
85	\$2,300.66	\$2,864.10	\$3,157.03	\$3,427.54	\$3,756.20	\$4,014.45	\$4,695.24
86	\$2,622.77	\$3,265.05	\$3,599.03	\$3,907.39	\$4,282.07	\$4,576.46	\$5,352.58
87	\$2,944.84	\$3,666.06	\$4,041.00	\$4,387.25	\$4,807.92	\$5,138.49	\$6,009.91
88	\$3,266.93	\$4,067.03	\$4,482.96	\$4,867.07	\$5,333.80	\$5,700.49	\$6,667.27
89	\$3,589.05	\$4,467.98	\$4,924.97	\$5,346.93	\$5,859.67	\$6,262.49	\$7,324.59
90	\$3,911.12	\$4,868.98	\$5,366.94	\$5,826.77	\$6,385.55	\$6,824.53	\$7,981.90
91	\$4,233.21	\$5,269.94	\$5,808.92	\$6,306.64	\$6,911.41	\$7,386.58	\$8,639.23
92	\$4,555.35	\$5,670.92	\$6,250.90	\$6,786.52	\$7,437.27	\$7,948.57	\$9,296.59
93	\$4,877.42	\$6,071.88	\$6,692.89	\$7,266.35	\$7,963.14	\$8,510.61	\$9,953.92
94	\$5,199.52	\$6,472.87	\$7,134.89	\$7,746.22	\$8,488.98	\$9,072.62	\$10,611.26
95	\$5,521.60	\$6,873.84	\$7,576.85	\$8,226.07	\$9,014.87	\$9,634.66	\$11,268.59
96	\$5,935.72	\$7,389.40	\$8,145.14	\$8,843.01	\$9,691.02	\$10,357.25	\$12,113.74
97	\$6,349.85	\$7,904.91	\$8,713.39	\$9,459.96	\$10,367.06	\$11,079.84	\$12,958.88
98	\$6,763.96	\$8,420.47	\$9,281.63	\$10,076.96	\$11,043.22	\$11,802.44	\$13,803.99
99	\$7,178.11	\$8,935.97	\$9,849.92	\$10,693.89	\$11,719.35	\$12,525.02	\$14,649.16

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
75% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.48	\$59.13	\$65.74	\$70.72	\$77.51	\$82.87	\$96.90
31	\$48.07	\$59.83	\$66.55	\$71.60	\$78.49	\$83.89	\$98.09
32	\$48.64	\$60.55	\$67.35	\$72.49	\$79.45	\$84.89	\$99.30
33	\$49.23	\$61.32	\$68.18	\$73.37	\$80.40	\$85.91	\$100.50
34	\$49.83	\$62.04	\$68.99	\$74.26	\$81.37	\$86.95	\$101.70
35	\$50.42	\$62.77	\$69.81	\$75.13	\$82.32	\$87.98	\$102.91
36	\$51.01	\$63.50	\$70.61	\$75.97	\$83.28	\$88.99	\$104.09
37	\$51.60	\$64.21	\$71.44	\$76.87	\$84.22	\$90.03	\$105.30
38	\$52.19	\$64.95	\$72.24	\$77.74	\$85.21	\$91.06	\$106.48
39	\$52.76	\$65.71	\$73.03	\$78.63	\$86.15	\$92.09	\$107.68
40	\$53.35	\$66.41	\$73.85	\$79.49	\$87.11	\$93.10	\$108.88
41	\$54.42	\$67.75	\$75.36	\$81.07	\$88.85	\$94.93	\$111.02
42	\$55.44	\$69.04	\$76.84	\$82.61	\$90.56	\$96.78	\$113.21
43	\$56.51	\$70.36	\$78.29	\$84.21	\$92.28	\$98.64	\$115.36
44	\$57.59	\$71.67	\$79.80	\$85.77	\$94.02	\$100.47	\$117.51
45	\$58.63	\$72.98	\$81.27	\$87.33	\$95.71	\$102.30	\$119.67
46	\$60.20	\$74.90	\$83.39	\$89.67	\$98.23	\$104.98	\$122.81
47	\$61.71	\$76.84	\$85.50	\$91.96	\$100.76	\$107.68	\$125.94
48	\$63.27	\$78.75	\$87.59	\$94.25	\$103.27	\$110.38	\$129.08
49	\$64.78	\$80.64	\$89.72	\$96.52	\$105.79	\$113.07	\$132.23
50	\$66.33	\$82.58	\$91.83	\$98.82	\$108.29	\$115.75	\$135.36
51	\$69.21	\$86.15	\$95.77	\$103.10	\$112.98	\$120.75	\$141.23
52	\$72.05	\$89.71	\$99.75	\$107.35	\$117.64	\$125.72	\$147.06
53	\$74.90	\$93.27	\$103.69	\$111.64	\$122.31	\$130.71	\$152.88
54	\$77.81	\$96.81	\$107.62	\$115.86	\$127.01	\$135.69	\$158.72
55	\$81.49	\$101.47	\$112.76	\$121.44	\$133.07	\$142.24	\$166.33
56	\$87.06	\$108.40	\$120.42	\$129.69	\$142.16	\$151.90	\$177.67
57	\$92.62	\$115.30	\$128.03	\$137.99	\$151.22	\$161.61	\$189.02
58	\$98.17	\$122.22	\$135.67	\$146.27	\$160.30	\$171.33	\$200.38
59	\$103.73	\$129.15	\$143.28	\$154.56	\$169.39	\$181.04	\$211.71
60	\$109.28	\$136.07	\$150.90	\$162.82	\$178.45	\$190.70	\$223.06
61	\$121.74	\$151.56	\$168.13	\$181.37	\$198.75	\$212.41	\$248.45
62	\$134.17	\$167.01	\$185.41	\$199.87	\$219.05	\$234.10	\$273.83
63	\$146.59	\$182.51	\$202.64	\$218.39	\$239.37	\$255.81	\$299.15
64	\$159.02	\$197.98	\$219.90	\$236.91	\$259.64	\$277.48	\$324.54
65	\$175.09	\$217.98	\$242.18	\$260.87	\$285.88	\$305.54	\$357.38
66	\$200.01	\$248.99	\$276.33	\$298.00	\$326.56	\$349.03	\$408.21
67	\$224.92	\$280.01	\$310.49	\$335.11	\$367.24	\$392.47	\$459.07
68	\$249.86	\$311.03	\$344.69	\$372.25	\$407.90	\$435.98	\$509.87
69	\$274.77	\$342.07	\$378.81	\$409.33	\$448.61	\$479.44	\$560.75
70	\$299.67	\$373.08	\$413.00	\$446.45	\$489.29	\$522.91	\$611.59
71	\$348.70	\$434.10	\$480.43	\$519.46	\$569.30	\$608.42	\$711.61
72	\$397.69	\$495.09	\$547.88	\$592.50	\$649.32	\$693.96	\$811.62
73	\$446.72	\$556.11	\$615.29	\$665.51	\$729.32	\$779.49	\$911.67
74	\$495.70	\$617.11	\$682.72	\$738.52	\$809.36	\$864.97	\$1,011.69
75	\$550.41	\$685.22	\$757.99	\$819.99	\$898.63	\$960.41	\$1,123.29
76	\$632.99	\$787.99	\$871.22	\$943.01	\$1,033.42	\$1,104.48	\$1,291.79
77	\$715.53	\$890.78	\$984.46	\$1,066.02	\$1,168.23	\$1,248.55	\$1,460.29
78	\$798.11	\$993.58	\$1,097.74	\$1,189.00	\$1,303.04	\$1,392.62	\$1,628.79
79	\$880.67	\$1,096.36	\$1,210.97	\$1,312.03	\$1,437.84	\$1,536.67	\$1,797.29
80	\$963.25	\$1,199.14	\$1,324.22	\$1,435.04	\$1,572.65	\$1,680.77	\$1,965.83
81	\$1,078.83	\$1,343.03	\$1,483.10	\$1,607.24	\$1,761.38	\$1,882.48	\$2,201.70
82	\$1,194.43	\$1,486.94	\$1,642.00	\$1,779.44	\$1,950.08	\$2,084.15	\$2,437.61
83	\$1,310.03	\$1,630.85	\$1,800.91	\$1,951.67	\$2,138.80	\$2,285.84	\$2,673.51
84	\$1,425.62	\$1,774.72	\$1,959.81	\$2,123.86	\$2,327.51	\$2,487.54	\$2,909.38
85	\$1,541.18	\$1,918.61	\$2,118.71	\$2,296.08	\$2,516.22	\$2,689.23	\$3,145.29
86	\$1,756.95	\$2,187.20	\$2,415.33	\$2,617.51	\$2,868.50	\$3,065.73	\$3,585.63
87	\$1,972.72	\$2,455.86	\$2,711.95	\$2,938.97	\$3,220.77	\$3,442.21	\$4,025.99
88	\$2,188.50	\$2,724.44	\$3,008.59	\$3,260.42	\$3,573.04	\$3,818.72	\$4,466.31
89	\$2,404.26	\$2,993.07	\$3,305.20	\$3,581.84	\$3,925.34	\$4,195.18	\$4,906.66
90	\$2,620.03	\$3,261.68	\$3,601.79	\$3,903.30	\$4,277.61	\$4,571.69	\$5,347.01
91	\$2,835.80	\$3,530.27	\$3,898.42	\$4,224.74	\$4,629.85	\$4,948.16	\$5,787.33
92	\$3,051.56	\$3,798.90	\$4,195.05	\$4,546.21	\$4,982.16	\$5,324.65	\$6,227.67
93	\$3,267.33	\$4,067.50	\$4,491.70	\$4,867.66	\$5,334.42	\$5,701.13	\$6,668.04
94	\$3,483.09	\$4,336.11	\$4,788.30	\$5,189.12	\$5,686.70	\$6,077.65	\$7,108.34
95	\$3,698.85	\$4,604.70	\$5,084.94	\$5,510.57	\$6,038.94	\$6,454.15	\$7,548.70
96	\$3,976.28	\$4,950.07	\$5,466.30	\$5,923.85	\$6,491.89	\$6,938.20	\$8,114.88
97	\$4,253.69	\$5,295.42	\$5,847.64	\$6,337.14	\$6,944.80	\$7,422.26	\$8,680.99
98	\$4,531.10	\$5,640.77	\$6,229.03	\$6,750.43	\$7,397.72	\$7,906.32	\$9,247.16
99	\$4,808.54	\$5,986.12	\$6,610.41	\$7,163.72	\$7,850.66	\$8,390.37	\$9,813.31

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
75% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$75.98	\$94.57	\$104.70	\$113.21	\$124.04	\$132.60	\$155.06
31	\$76.93	\$95.74	\$105.99	\$114.57	\$125.59	\$134.22	\$156.97
32	\$77.85	\$96.93	\$107.29	\$115.95	\$127.11	\$135.82	\$158.91
33	\$78.78	\$98.09	\$108.61	\$117.41	\$128.61	\$137.49	\$160.80
34	\$79.75	\$99.26	\$109.88	\$118.79	\$130.16	\$139.13	\$162.73
35	\$80.67	\$100.44	\$111.16	\$120.18	\$131.72	\$140.77	\$164.64
36	\$81.60	\$101.60	\$112.46	\$121.60	\$133.25	\$142.40	\$166.57
37	\$82.56	\$102.73	\$113.80	\$122.99	\$134.79	\$144.05	\$168.48
38	\$83.50	\$103.95	\$115.06	\$124.35	\$136.33	\$145.65	\$170.37
39	\$84.43	\$105.13	\$116.33	\$125.77	\$137.83	\$147.34	\$172.30
40	\$85.35	\$106.25	\$117.64	\$127.19	\$139.40	\$148.94	\$174.21
41	\$87.63	\$109.10	\$120.80	\$130.56	\$143.10	\$152.89	\$178.84
42	\$89.90	\$111.89	\$123.95	\$133.93	\$146.80	\$156.88	\$183.48
43	\$92.17	\$114.71	\$127.07	\$137.32	\$150.47	\$160.81	\$188.10
44	\$94.45	\$117.55	\$130.21	\$140.67	\$154.15	\$164.77	\$192.73
45	\$96.69	\$120.38	\$133.35	\$144.06	\$157.86	\$168.73	\$197.33
46	\$99.83	\$124.24	\$137.59	\$148.69	\$162.92	\$174.15	\$203.66
47	\$102.90	\$128.09	\$141.79	\$153.34	\$167.99	\$179.54	\$210.02
48	\$106.01	\$131.96	\$146.00	\$157.92	\$173.05	\$184.97	\$216.35
49	\$109.10	\$135.80	\$150.25	\$162.57	\$178.11	\$190.37	\$222.69
50	\$112.21	\$139.70	\$154.46	\$167.15	\$183.20	\$195.81	\$228.99
51	\$117.55	\$146.37	\$161.80	\$175.11	\$191.94	\$205.08	\$239.90
52	\$122.89	\$153.00	\$169.11	\$183.10	\$200.66	\$214.45	\$250.83
53	\$128.24	\$159.65	\$176.41	\$191.09	\$209.37	\$223.78	\$261.73
54	\$133.61	\$166.31	\$183.74	\$199.04	\$218.12	\$233.09	\$272.65
55	\$140.42	\$174.83	\$193.10	\$209.24	\$229.31	\$245.06	\$286.61
56	\$149.65	\$186.28	\$205.77	\$222.95	\$244.34	\$261.09	\$305.40
57	\$158.85	\$197.72	\$218.44	\$236.67	\$259.36	\$277.20	\$324.18
58	\$168.03	\$209.20	\$231.10	\$250.39	\$274.37	\$293.26	\$342.99
59	\$177.27	\$220.68	\$243.76	\$264.08	\$289.42	\$309.31	\$361.74
60	\$186.47	\$232.15	\$256.41	\$277.76	\$304.43	\$325.34	\$380.53
61	\$204.05	\$254.04	\$280.70	\$303.99	\$333.15	\$356.06	\$416.45
62	\$221.67	\$275.96	\$304.98	\$330.21	\$361.88	\$386.76	\$452.34
63	\$239.24	\$297.83	\$329.26	\$356.42	\$390.62	\$417.45	\$488.23
64	\$256.84	\$319.74	\$353.53	\$382.63	\$419.30	\$448.14	\$524.14
65	\$280.26	\$348.88	\$385.87	\$417.54	\$457.56	\$489.03	\$571.98
66	\$312.81	\$389.47	\$430.53	\$466.10	\$510.77	\$545.91	\$638.48
67	\$345.44	\$430.03	\$475.22	\$514.63	\$563.98	\$602.76	\$705.01
68	\$378.05	\$470.62	\$519.92	\$563.18	\$617.15	\$659.62	\$771.49
69	\$410.63	\$511.17	\$564.60	\$611.73	\$670.40	\$716.47	\$838.01
70	\$443.21	\$551.77	\$609.31	\$660.32	\$723.63	\$773.38	\$904.52
71	\$504.89	\$628.56	\$694.00	\$752.18	\$824.33	\$881.00	\$1,030.41
72	\$566.56	\$705.35	\$778.76	\$844.10	\$925.04	\$988.65	\$1,156.29
73	\$628.26	\$782.16	\$863.46	\$936.02	\$1,025.73	\$1,096.28	\$1,282.20
74	\$689.97	\$858.90	\$948.18	\$1,027.89	\$1,126.49	\$1,203.86	\$1,408.08
75	\$759.48	\$945.47	\$1,043.65	\$1,131.47	\$1,239.93	\$1,325.18	\$1,549.93
76	\$855.04	\$1,064.45	\$1,174.71	\$1,273.85	\$1,396.01	\$1,491.97	\$1,744.99
77	\$950.61	\$1,183.47	\$1,305.72	\$1,416.23	\$1,552.05	\$1,658.75	\$1,940.03
78	\$1,046.17	\$1,302.42	\$1,436.80	\$1,558.62	\$1,708.07	\$1,825.48	\$2,135.11
79	\$1,141.79	\$1,421.42	\$1,567.82	\$1,701.03	\$1,864.14	\$1,992.28	\$2,330.18
80	\$1,237.35	\$1,540.41	\$1,698.86	\$1,843.40	\$2,020.16	\$2,159.10	\$2,525.23
81	\$1,385.84	\$1,725.22	\$1,902.72	\$2,064.64	\$2,262.64	\$2,418.19	\$2,828.25
82	\$1,534.34	\$1,910.07	\$2,106.58	\$2,285.82	\$2,505.02	\$2,677.25	\$3,131.28
83	\$1,682.81	\$2,094.94	\$2,310.43	\$2,507.04	\$2,747.45	\$2,936.34	\$3,434.32
84	\$1,831.29	\$2,279.78	\$2,514.32	\$2,728.27	\$2,989.88	\$3,195.42	\$3,737.32
85	\$1,979.78	\$2,464.60	\$2,718.19	\$2,949.47	\$3,232.30	\$3,454.53	\$4,040.37
86	\$2,256.93	\$2,809.66	\$3,098.76	\$3,362.41	\$3,684.81	\$3,938.13	\$4,606.02
87	\$2,534.10	\$3,154.73	\$3,479.23	\$3,775.31	\$4,137.32	\$4,421.78	\$5,171.66
88	\$2,811.31	\$3,499.76	\$3,859.82	\$4,188.24	\$4,589.84	\$4,905.41	\$5,737.33
89	\$3,088.44	\$3,844.83	\$4,240.36	\$4,601.14	\$5,042.38	\$5,389.03	\$6,302.98
90	\$3,365.64	\$4,189.87	\$4,620.88	\$5,014.11	\$5,494.90	\$5,872.67	\$6,868.64
91	\$3,642.80	\$4,534.89	\$5,001.44	\$5,427.01	\$5,947.42	\$6,356.29	\$7,434.27
92	\$3,919.93	\$4,879.97	\$5,381.99	\$5,839.94	\$6,399.96	\$6,839.91	\$7,999.92
93	\$4,197.13	\$5,224.98	\$5,762.55	\$6,252.82	\$6,852.46	\$7,323.56	\$8,565.58
94	\$4,474.29	\$5,570.05	\$6,143.05	\$6,665.78	\$7,304.99	\$7,807.19	\$9,131.24
95	\$4,751.45	\$5,915.08	\$6,523.63	\$7,078.71	\$7,757.50	\$8,290.83	\$9,696.87
96	\$5,107.81	\$6,358.72	\$7,012.92	\$7,609.62	\$8,339.29	\$8,912.64	\$10,424.14
97	\$5,464.17	\$6,802.36	\$7,502.17	\$8,140.51	\$8,921.11	\$9,534.45	\$11,151.41
98	\$5,820.54	\$7,246.02	\$7,991.46	\$8,671.43	\$9,502.95	\$10,156.27	\$11,878.69
99	\$6,176.88	\$7,689.61	\$8,480.73	\$9,202.31	\$10,084.72	\$10,778.05	\$12,605.93

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
75% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$103.38	\$128.69	\$142.27	\$154.05	\$168.80	\$180.41	\$211.02
31	\$104.67	\$130.33	\$144.02	\$155.93	\$170.92	\$182.64	\$213.62
32	\$105.92	\$131.88	\$145.78	\$157.81	\$172.97	\$184.85	\$216.24
33	\$107.22	\$133.51	\$147.54	\$159.74	\$175.06	\$187.09	\$218.84
34	\$108.51	\$135.07	\$149.31	\$161.68	\$177.16	\$189.30	\$221.43
35	\$109.79	\$136.66	\$151.05	\$163.56	\$179.25	\$191.55	\$224.06
36	\$111.06	\$138.24	\$152.80	\$165.43	\$181.32	\$193.77	\$226.65
37	\$112.34	\$139.86	\$154.59	\$167.33	\$183.41	\$196.01	\$229.25
38	\$113.59	\$141.46	\$156.33	\$169.27	\$185.51	\$198.23	\$231.88
39	\$114.90	\$143.05	\$158.08	\$171.17	\$187.59	\$200.49	\$234.47
40	\$116.16	\$144.62	\$159.84	\$173.06	\$189.67	\$202.69	\$237.10
41	\$119.25	\$148.48	\$164.08	\$177.66	\$194.70	\$208.07	\$243.37
42	\$122.33	\$152.30	\$168.29	\$182.23	\$199.74	\$213.43	\$249.66
43	\$125.40	\$156.10	\$172.51	\$186.83	\$204.77	\$218.83	\$255.95
44	\$128.49	\$159.96	\$176.74	\$191.39	\$209.80	\$224.20	\$262.24
45	\$131.58	\$163.80	\$180.96	\$196.00	\$214.79	\$229.58	\$268.49
46	\$135.24	\$168.35	\$185.98	\$201.50	\$220.83	\$235.98	\$276.02
47	\$138.91	\$172.93	\$191.01	\$206.97	\$226.80	\$242.40	\$283.54
48	\$142.61	\$177.54	\$196.04	\$212.43	\$232.81	\$248.83	\$291.01
49	\$146.25	\$182.09	\$201.08	\$217.90	\$238.80	\$255.21	\$298.52
50	\$149.94	\$186.68	\$206.11	\$223.36	\$244.80	\$261.63	\$305.99
51	\$156.00	\$194.21	\$214.40	\$232.38	\$254.66	\$272.19	\$318.37
52	\$162.03	\$201.69	\$222.75	\$241.40	\$264.58	\$282.75	\$330.71
53	\$168.09	\$209.26	\$231.01	\$250.45	\$274.44	\$293.31	\$343.06
54	\$174.16	\$216.80	\$239.32	\$259.44	\$284.33	\$303.83	\$355.39
55	\$182.12	\$226.73	\$250.27	\$271.35	\$297.39	\$317.82	\$371.71
56	\$191.94	\$238.94	\$263.74	\$285.96	\$313.38	\$334.90	\$391.72
57	\$201.77	\$251.14	\$277.18	\$300.57	\$329.39	\$352.03	\$411.72
58	\$211.53	\$263.37	\$290.60	\$315.18	\$345.39	\$369.12	\$431.75
59	\$221.35	\$275.56	\$304.01	\$329.82	\$361.40	\$386.25	\$451.77
60	\$231.16	\$287.76	\$317.44	\$344.38	\$377.42	\$403.34	\$471.75
61	\$249.08	\$310.09	\$342.21	\$371.09	\$406.68	\$434.64	\$508.35
62	\$267.03	\$332.43	\$366.91	\$397.81	\$435.95	\$465.90	\$544.95
63	\$284.94	\$354.71	\$391.67	\$424.51	\$465.22	\$497.19	\$581.48
64	\$302.84	\$377.03	\$416.40	\$451.19	\$494.45	\$528.47	\$618.08
65	\$327.61	\$407.86	\$450.50	\$488.09	\$534.87	\$571.65	\$668.59
66	\$360.50	\$448.82	\$495.61	\$537.10	\$588.60	\$629.10	\$735.76
67	\$393.45	\$489.76	\$540.71	\$586.15	\$642.34	\$686.52	\$802.93
68	\$426.36	\$530.75	\$585.82	\$635.16	\$696.04	\$743.94	\$870.08
69	\$459.23	\$571.72	\$630.91	\$684.19	\$749.80	\$801.34	\$937.23
70	\$492.17	\$612.69	\$676.02	\$733.23	\$803.53	\$858.77	\$1,004.41
71	\$553.99	\$689.65	\$760.92	\$825.29	\$904.47	\$966.64	\$1,130.59
72	\$615.82	\$766.62	\$845.86	\$917.44	\$1,005.39	\$1,074.51	\$1,256.72
73	\$677.61	\$843.59	\$930.77	\$1,009.54	\$1,106.33	\$1,182.40	\$1,382.92
74	\$739.46	\$920.54	\$1,015.70	\$1,101.62	\$1,207.26	\$1,290.24	\$1,509.07
75	\$809.60	\$1,007.89	\$1,112.05	\$1,206.16	\$1,321.82	\$1,412.68	\$1,652.25
76	\$904.54	\$1,126.03	\$1,242.15	\$1,347.57	\$1,476.79	\$1,578.30	\$1,845.97
77	\$999.43	\$1,244.18	\$1,372.24	\$1,488.94	\$1,631.76	\$1,743.89	\$2,039.64
78	\$1,094.34	\$1,362.37	\$1,502.36	\$1,630.34	\$1,786.71	\$1,909.53	\$2,233.38
79	\$1,189.28	\$1,480.50	\$1,632.43	\$1,771.77	\$1,941.65	\$2,075.14	\$2,427.06
80	\$1,284.19	\$1,598.68	\$1,762.56	\$1,913.12	\$2,096.62	\$2,240.77	\$2,620.78
81	\$1,438.26	\$1,790.51	\$1,974.07	\$2,142.73	\$2,348.24	\$2,509.65	\$2,935.24
82	\$1,592.36	\$1,982.34	\$2,185.55	\$2,372.33	\$2,599.81	\$2,778.53	\$3,249.75
83	\$1,746.48	\$2,174.19	\$2,397.05	\$2,601.88	\$2,851.38	\$3,047.45	\$3,564.23
84	\$1,900.59	\$2,366.02	\$2,608.58	\$2,831.49	\$3,102.99	\$3,316.32	\$3,878.71
85	\$2,054.68	\$2,557.85	\$2,820.07	\$3,061.07	\$3,354.57	\$3,585.20	\$4,193.22
86	\$2,342.33	\$2,915.94	\$3,214.89	\$3,489.62	\$3,824.21	\$4,087.13	\$4,780.27
87	\$2,629.99	\$3,274.08	\$3,609.71	\$3,918.14	\$4,293.85	\$4,589.08	\$5,367.34
88	\$2,917.65	\$3,632.16	\$4,004.53	\$4,346.69	\$4,763.50	\$5,091.01	\$5,954.39
89	\$3,205.29	\$3,990.30	\$4,399.34	\$4,775.23	\$5,233.17	\$5,592.90	\$6,541.43
90	\$3,492.96	\$4,348.36	\$4,794.13	\$5,203.79	\$5,702.80	\$6,094.84	\$7,128.47
91	\$3,780.60	\$4,706.48	\$5,188.97	\$5,632.35	\$6,172.43	\$6,596.76	\$7,715.52
92	\$4,068.25	\$5,064.59	\$5,583.75	\$6,060.88	\$6,642.10	\$7,098.71	\$8,302.57
93	\$4,355.91	\$5,422.66	\$5,978.59	\$6,489.42	\$7,111.71	\$7,600.63	\$8,889.65
94	\$4,643.55	\$5,780.79	\$6,373.36	\$6,917.97	\$7,581.34	\$8,102.58	\$9,476.64
95	\$4,931.22	\$6,138.88	\$6,768.21	\$7,346.52	\$8,050.99	\$8,604.50	\$10,063.74
96	\$5,301.06	\$6,599.30	\$7,275.83	\$7,897.55	\$8,654.80	\$9,249.83	\$10,818.53
97	\$5,670.92	\$7,059.75	\$7,783.43	\$8,448.50	\$9,258.63	\$9,895.18	\$11,573.30
98	\$6,040.76	\$7,520.13	\$8,291.04	\$8,999.49	\$9,862.47	\$10,540.50	\$12,328.09
99	\$6,410.60	\$7,980.53	\$8,798.69	\$9,550.47	\$10,466.28	\$11,185.86	\$13,082.88



**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
50% Home Care  
No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$41.88	\$52.17	\$58.22	\$62.42	\$68.41	\$73.09	\$85.50
31	\$42.42	\$52.78	\$58.92	\$63.17	\$69.24	\$74.02	\$86.57
32	\$42.93	\$53.44	\$59.66	\$63.96	\$70.09	\$74.92	\$87.62
33	\$43.44	\$54.09	\$60.37	\$64.73	\$70.94	\$75.82	\$88.67
34	\$43.99	\$54.75	\$61.11	\$65.50	\$71.79	\$76.75	\$89.71
35	\$44.48	\$55.40	\$61.82	\$66.28	\$72.64	\$77.64	\$90.78
36	\$45.00	\$56.02	\$62.56	\$67.05	\$73.48	\$78.54	\$91.85
37	\$45.50	\$56.67	\$63.25	\$67.83	\$74.32	\$79.45	\$92.90
38	\$46.04	\$57.32	\$63.97	\$68.58	\$75.18	\$80.35	\$93.96
39	\$46.56	\$57.97	\$64.70	\$69.36	\$76.00	\$81.24	\$95.01
40	\$47.08	\$58.61	\$65.42	\$70.15	\$76.86	\$82.16	\$96.07
41	\$48.01	\$59.82	\$66.71	\$71.54	\$78.42	\$83.80	\$98.03
42	\$48.97	\$60.98	\$68.02	\$72.97	\$79.96	\$85.45	\$99.96
43	\$49.91	\$62.14	\$69.31	\$74.41	\$81.53	\$87.13	\$101.90
44	\$50.88	\$63.35	\$70.62	\$75.79	\$83.09	\$88.79	\$103.86
45	\$51.86	\$64.51	\$71.90	\$77.21	\$84.65	\$90.45	\$105.77
46	\$53.16	\$66.20	\$73.71	\$79.21	\$86.79	\$92.78	\$108.49
47	\$54.53	\$67.85	\$75.52	\$81.21	\$88.96	\$95.09	\$111.23
48	\$55.86	\$69.51	\$77.33	\$83.20	\$91.17	\$97.42	\$113.95
49	\$57.18	\$71.16	\$79.13	\$85.17	\$93.33	\$99.77	\$116.68
50	\$58.51	\$72.83	\$80.97	\$87.14	\$95.51	\$102.08	\$119.40
51	\$61.01	\$75.96	\$84.44	\$90.89	\$99.60	\$106.46	\$124.50
52	\$63.52	\$79.09	\$87.94	\$94.65	\$103.72	\$110.87	\$129.68
53	\$66.08	\$82.25	\$91.45	\$98.40	\$107.86	\$115.25	\$134.80
54	\$68.56	\$85.35	\$94.93	\$102.14	\$111.94	\$119.65	\$139.93
55	\$71.84	\$89.44	\$99.51	\$107.06	\$117.31	\$125.40	\$146.64
56	\$76.75	\$95.55	\$106.21	\$114.34	\$125.30	\$133.94	\$156.63
57	\$81.65	\$101.66	\$112.97	\$121.63	\$133.29	\$142.48	\$166.63
58	\$86.54	\$107.73	\$119.65	\$128.93	\$141.29	\$151.01	\$176.61
59	\$91.44	\$113.85	\$126.40	\$136.24	\$149.29	\$159.55	\$186.62
60	\$96.35	\$119.94	\$133.11	\$143.53	\$157.31	\$168.10	\$196.62
61	\$107.36	\$133.68	\$148.43	\$159.97	\$175.30	\$187.34	\$219.12
62	\$118.39	\$147.40	\$163.77	\$176.41	\$193.33	\$206.60	\$241.65
63	\$129.47	\$161.15	\$179.06	\$192.82	\$211.35	\$225.85	\$264.17
64	\$140.48	\$174.87	\$194.38	\$209.30	\$229.35	\$245.12	\$286.67
65	\$154.75	\$192.64	\$214.17	\$230.51	\$252.63	\$270.00	\$315.78
66	\$176.84	\$220.14	\$244.50	\$263.43	\$288.70	\$308.58	\$360.89
67	\$198.96	\$247.67	\$274.90	\$296.37	\$324.79	\$347.13	\$406.01
68	\$221.05	\$275.18	\$305.25	\$329.30	\$360.89	\$385.72	\$451.11
69	\$243.14	\$302.70	\$335.57	\$362.22	\$396.95	\$424.25	\$496.21
70	\$265.26	\$330.20	\$365.94	\$395.13	\$433.04	\$462.82	\$541.32
71	\$308.74	\$384.38	\$425.78	\$459.97	\$504.08	\$538.74	\$630.09
72	\$352.27	\$438.50	\$485.63	\$524.78	\$575.12	\$614.65	\$718.87
73	\$395.76	\$492.69	\$545.52	\$589.60	\$646.16	\$690.59	\$807.67
74	\$439.25	\$546.85	\$605.36	\$654.41	\$717.18	\$766.50	\$896.44
75	\$487.82	\$607.28	\$672.17	\$726.76	\$796.38	\$851.14	\$995.49
76	\$561.17	\$698.63	\$772.87	\$836.06	\$916.23	\$979.24	\$1,145.29
77	\$634.60	\$789.99	\$873.55	\$945.41	\$1,036.06	\$1,107.29	\$1,295.08
78	\$708.00	\$881.37	\$974.26	\$1,054.77	\$1,155.90	\$1,235.38	\$1,444.85
79	\$781.37	\$972.75	\$1,074.94	\$1,164.11	\$1,275.73	\$1,363.40	\$1,594.65
80	\$854.77	\$1,064.11	\$1,175.65	\$1,273.45	\$1,395.57	\$1,491.50	\$1,744.46
81	\$957.36	\$1,191.80	\$1,316.74	\$1,426.25	\$1,563.01	\$1,670.47	\$1,953.80
82	\$1,059.95	\$1,319.48	\$1,457.81	\$1,579.06	\$1,730.48	\$1,849.47	\$2,163.11
83	\$1,162.50	\$1,447.17	\$1,598.88	\$1,731.88	\$1,897.96	\$2,028.43	\$2,372.44
84	\$1,265.07	\$1,574.87	\$1,739.93	\$1,884.69	\$2,065.43	\$2,207.41	\$2,581.77
85	\$1,367.65	\$1,702.55	\$1,881.03	\$2,037.54	\$2,232.89	\$2,386.42	\$2,791.10
86	\$1,559.10	\$1,940.96	\$2,144.38	\$2,322.75	\$2,545.47	\$2,720.47	\$3,181.85
87	\$1,750.59	\$2,179.31	\$2,407.71	\$2,608.00	\$2,858.10	\$3,054.60	\$3,572.61
88	\$1,942.05	\$2,417.65	\$2,671.05	\$2,893.25	\$3,170.70	\$3,388.67	\$3,963.36
89	\$2,133.52	\$2,656.01	\$2,934.43	\$3,178.53	\$3,483.30	\$3,722.77	\$4,354.13
90	\$2,324.99	\$2,894.38	\$3,197.78	\$3,463.75	\$3,795.91	\$4,056.87	\$4,744.86
91	\$2,516.47	\$3,132.74	\$3,461.09	\$3,749.01	\$4,108.52	\$4,390.96	\$5,135.63
92	\$2,707.92	\$3,371.10	\$3,724.43	\$4,034.25	\$4,421.13	\$4,725.07	\$5,526.41
93	\$2,899.40	\$3,609.45	\$3,987.79	\$4,319.51	\$4,733.70	\$5,059.15	\$5,917.16
94	\$3,090.86	\$3,847.81	\$4,251.15	\$4,604.79	\$5,046.33	\$5,393.24	\$6,307.91
95	\$3,282.34	\$4,086.18	\$4,514.46	\$4,890.02	\$5,358.92	\$5,727.35	\$6,698.65
96	\$3,528.52	\$4,392.63	\$4,853.09	\$5,256.76	\$5,760.84	\$6,156.90	\$7,201.06
97	\$3,774.70	\$4,699.12	\$5,191.66	\$5,623.51	\$6,162.75	\$6,586.45	\$7,703.46
98	\$4,020.86	\$5,005.60	\$5,530.24	\$5,990.27	\$6,564.70	\$7,016.00	\$8,205.85
99	\$4,267.07	\$5,312.03	\$5,868.83	\$6,357.01	\$6,966.60	\$7,445.56	\$8,708.24

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
50% Home Care  
5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.02	\$83.47	\$92.44	\$99.89	\$109.46	\$116.97	\$136.83
31	\$67.86	\$84.48	\$93.54	\$101.10	\$110.79	\$118.42	\$138.48
32	\$68.72	\$85.49	\$94.72	\$102.31	\$112.17	\$119.85	\$140.16
33	\$69.50	\$86.57	\$95.84	\$103.58	\$113.51	\$121.32	\$141.88
34	\$70.34	\$87.58	\$96.99	\$104.81	\$114.87	\$122.80	\$143.56
35	\$71.17	\$88.61	\$98.12	\$106.05	\$116.22	\$124.19	\$145.27
36	\$71.99	\$89.62	\$99.29	\$107.28	\$117.56	\$125.66	\$146.95
37	\$72.85	\$90.67	\$100.40	\$108.49	\$118.92	\$127.09	\$148.65
38	\$73.69	\$91.72	\$101.56	\$109.75	\$120.28	\$128.54	\$150.31
39	\$74.47	\$92.73	\$102.70	\$110.98	\$121.63	\$129.96	\$152.05
40	\$75.31	\$93.76	\$103.84	\$112.24	\$122.95	\$131.41	\$153.75
41	\$77.31	\$96.29	\$106.61	\$115.18	\$126.28	\$134.94	\$157.81
42	\$79.34	\$98.77	\$109.39	\$118.18	\$129.54	\$138.43	\$161.93
43	\$81.35	\$101.26	\$112.15	\$121.22	\$132.82	\$141.95	\$166.00
44	\$83.36	\$103.76	\$114.91	\$124.18	\$136.11	\$145.46	\$170.14
45	\$85.37	\$106.26	\$117.67	\$127.18	\$139.38	\$148.95	\$174.22
46	\$88.04	\$109.66	\$121.44	\$131.23	\$143.79	\$153.66	\$179.77
47	\$90.78	\$113.01	\$125.15	\$135.28	\$148.22	\$158.42	\$185.28
48	\$93.47	\$116.38	\$128.94	\$139.31	\$152.63	\$163.12	\$190.78
49	\$96.21	\$119.76	\$132.67	\$143.32	\$157.06	\$167.87	\$196.33
50	\$98.90	\$123.15	\$136.45	\$147.35	\$161.49	\$172.59	\$201.86
51	\$103.61	\$129.01	\$142.86	\$154.38	\$169.19	\$180.80	\$211.50
52	\$108.32	\$134.86	\$149.29	\$161.39	\$176.87	\$189.05	\$221.11
53	\$113.06	\$140.75	\$155.76	\$168.44	\$184.59	\$197.30	\$230.73
54	\$117.80	\$146.62	\$162.19	\$175.44	\$192.27	\$205.53	\$240.36
55	\$126.14	\$157.03	\$173.61	\$187.92	\$205.92	\$220.09	\$257.40
56	\$134.42	\$167.32	\$184.94	\$200.24	\$219.43	\$234.55	\$274.28
57	\$142.68	\$177.64	\$196.28	\$212.59	\$232.96	\$248.99	\$291.19
58	\$150.95	\$187.94	\$207.61	\$224.91	\$246.48	\$263.44	\$308.09
59	\$159.23	\$198.24	\$218.95	\$237.23	\$259.99	\$277.86	\$324.99
60	\$167.54	\$208.54	\$230.27	\$249.59	\$273.50	\$292.30	\$341.90
61	\$183.43	\$228.34	\$252.28	\$273.27	\$299.47	\$320.05	\$374.34
62	\$199.32	\$248.14	\$274.30	\$296.96	\$325.44	\$347.82	\$406.80
63	\$215.25	\$267.94	\$296.33	\$320.64	\$351.40	\$375.55	\$439.25
64	\$231.10	\$287.74	\$318.33	\$344.35	\$377.37	\$403.32	\$471.68
65	\$247.67	\$308.33	\$341.17	\$368.97	\$404.35	\$432.15	\$505.42
66	\$276.57	\$344.32	\$380.82	\$412.06	\$451.56	\$482.63	\$564.44
67	\$305.51	\$380.32	\$420.45	\$455.13	\$498.75	\$533.03	\$623.45
68	\$334.41	\$416.33	\$460.05	\$498.20	\$545.99	\$583.52	\$682.50
69	\$363.32	\$452.30	\$499.71	\$541.27	\$593.20	\$633.97	\$741.48
70	\$392.24	\$488.30	\$539.33	\$584.34	\$640.38	\$684.41	\$800.48
71	\$446.96	\$556.46	\$614.54	\$665.88	\$729.77	\$779.92	\$912.20
72	\$501.71	\$624.58	\$689.76	\$747.44	\$819.12	\$875.42	\$1,023.88
73	\$556.45	\$692.69	\$765.01	\$828.96	\$908.48	\$970.94	\$1,135.59
74	\$611.15	\$760.83	\$840.24	\$910.51	\$997.83	\$1,066.44	\$1,247.28
75	\$672.84	\$837.61	\$925.02	\$1,002.39	\$1,098.49	\$1,174.00	\$1,373.08
76	\$757.79	\$943.35	\$1,041.55	\$1,128.94	\$1,237.20	\$1,322.26	\$1,546.53
77	\$842.75	\$1,049.10	\$1,158.04	\$1,255.53	\$1,375.93	\$1,470.51	\$1,719.90
78	\$927.71	\$1,154.90	\$1,274.53	\$1,382.11	\$1,514.63	\$1,618.74	\$1,893.26
79	\$1,012.68	\$1,260.66	\$1,391.06	\$1,508.69	\$1,653.32	\$1,766.96	\$2,066.68
80	\$1,097.63	\$1,366.44	\$1,507.58	\$1,635.24	\$1,792.07	\$1,915.28	\$2,240.07
81	\$1,229.33	\$1,530.41	\$1,688.48	\$1,831.47	\$2,007.08	\$2,145.10	\$2,508.90
82	\$1,361.05	\$1,694.38	\$1,869.40	\$2,027.73	\$2,222.13	\$2,374.91	\$2,777.66
83	\$1,492.81	\$1,858.32	\$2,050.28	\$2,223.93	\$2,437.15	\$2,604.75	\$3,046.50
84	\$1,624.49	\$2,022.31	\$2,231.19	\$2,420.16	\$2,652.23	\$2,834.58	\$3,315.28
85	\$1,756.19	\$2,186.30	\$2,412.10	\$2,616.39	\$2,867.28	\$3,064.42	\$3,584.05
86	\$2,002.08	\$2,492.38	\$2,749.76	\$2,982.70	\$3,268.67	\$3,493.40	\$4,085.86
87	\$2,247.91	\$2,798.45	\$3,087.48	\$3,348.98	\$3,670.14	\$3,922.44	\$4,587.62
88	\$2,493.82	\$3,104.52	\$3,425.14	\$3,715.25	\$4,071.56	\$4,351.42	\$5,089.39
89	\$2,739.68	\$3,410.62	\$3,762.88	\$4,081.56	\$4,472.95	\$4,780.46	\$5,591.19
90	\$2,985.55	\$3,716.69	\$4,100.59	\$4,447.84	\$4,874.38	\$5,209.45	\$6,092.94
91	\$3,231.41	\$4,022.78	\$4,438.26	\$4,814.16	\$5,275.79	\$5,638.47	\$6,594.71
92	\$3,477.27	\$4,328.88	\$4,775.94	\$5,180.44	\$5,677.19	\$6,067.51	\$7,096.52
93	\$3,723.18	\$4,634.95	\$5,113.63	\$5,546.75	\$6,078.62	\$6,496.54	\$7,598.27
94	\$3,968.99	\$4,941.04	\$5,451.33	\$5,913.02	\$6,480.05	\$6,925.54	\$8,100.04
95	\$4,214.91	\$5,247.09	\$5,788.99	\$6,279.32	\$6,881.45	\$7,354.55	\$8,601.80
96	\$4,531.03	\$5,640.62	\$6,223.17	\$6,750.26	\$7,397.53	\$7,906.12	\$9,246.97
97	\$4,847.12	\$6,034.17	\$6,657.40	\$7,221.21	\$7,913.65	\$8,457.71	\$9,892.07
98	\$5,163.23	\$6,427.71	\$7,091.56	\$7,692.17	\$8,429.77	\$9,009.34	\$10,537.20
99	\$5,479.37	\$6,821.24	\$7,525.73	\$8,163.12	\$8,945.89	\$9,560.93	\$11,182.34

**Policy Form Series: LTC-VAL  
Value with Indemnity  
\$10 Annual Rates with 59.6% increase  
100 Day Elimination Period  
50% Home Care  
5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$91.31	\$113.71	\$125.67	\$136.04	\$149.12	\$159.36	\$186.40
31	\$92.45	\$115.10	\$127.20	\$137.73	\$150.94	\$161.32	\$188.68
32	\$93.61	\$116.48	\$128.79	\$139.40	\$152.76	\$163.29	\$190.98
33	\$94.69	\$117.89	\$130.33	\$141.10	\$154.63	\$165.25	\$193.29
34	\$95.86	\$119.31	\$131.87	\$142.78	\$156.50	\$167.24	\$195.60
35	\$96.96	\$120.74	\$133.43	\$144.47	\$158.32	\$169.21	\$197.91
36	\$98.10	\$122.13	\$134.99	\$146.14	\$160.18	\$171.16	\$200.20
37	\$99.22	\$123.51	\$136.54	\$147.84	\$161.99	\$173.13	\$202.48
38	\$100.35	\$124.93	\$138.07	\$149.52	\$163.85	\$175.10	\$204.82
39	\$101.49	\$126.33	\$139.64	\$151.19	\$165.70	\$177.08	\$207.09
40	\$102.64	\$127.75	\$141.19	\$152.88	\$167.53	\$179.07	\$209.41
41	\$105.32	\$131.13	\$144.90	\$156.90	\$171.96	\$183.76	\$214.94
42	\$108.04	\$134.52	\$148.63	\$160.94	\$176.37	\$188.52	\$220.46
43	\$110.74	\$137.88	\$152.34	\$164.99	\$180.80	\$193.23	\$226.01
44	\$113.46	\$141.22	\$156.05	\$169.00	\$185.23	\$197.96	\$231.53
45	\$116.17	\$144.58	\$159.78	\$173.04	\$189.63	\$202.67	\$237.03
46	\$119.40	\$148.66	\$164.21	\$177.86	\$194.90	\$208.32	\$243.66
47	\$122.63	\$152.66	\$168.65	\$182.70	\$200.20	\$213.96	\$250.26
48	\$125.87	\$156.68	\$173.12	\$187.52	\$205.50	\$219.64	\$256.86
49	\$129.12	\$160.72	\$177.53	\$192.35	\$210.80	\$225.26	\$263.48
50	\$132.34	\$164.77	\$182.01	\$197.15	\$216.08	\$230.91	\$270.09
51	\$137.67	\$171.40	\$189.29	\$205.12	\$224.80	\$240.22	\$280.94
52	\$142.97	\$178.01	\$196.59	\$213.02	\$233.46	\$249.53	\$291.87
53	\$148.35	\$184.64	\$203.91	\$220.98	\$242.17	\$258.84	\$302.71
54	\$153.67	\$191.31	\$211.18	\$228.93	\$250.86	\$268.16	\$313.61
55	\$163.71	\$203.79	\$224.96	\$243.89	\$267.27	\$285.66	\$334.10
56	\$172.47	\$214.75	\$237.04	\$256.97	\$281.66	\$301.03	\$352.08
57	\$181.30	\$225.71	\$249.13	\$270.13	\$296.03	\$316.37	\$370.03
58	\$190.10	\$236.70	\$261.22	\$283.23	\$310.37	\$331.74	\$387.98
59	\$198.93	\$247.63	\$273.35	\$296.35	\$324.76	\$347.06	\$405.94
60	\$207.72	\$258.60	\$285.41	\$309.47	\$339.12	\$362.47	\$423.94
61	\$223.92	\$278.74	\$307.79	\$333.60	\$365.60	\$390.72	\$456.97
62	\$240.12	\$298.93	\$330.15	\$357.73	\$392.04	\$419.01	\$490.05
63	\$256.37	\$319.12	\$352.51	\$381.86	\$418.52	\$447.30	\$523.15
64	\$272.55	\$339.28	\$374.87	\$406.05	\$444.99	\$475.57	\$556.20
65	\$289.47	\$360.41	\$398.24	\$431.31	\$472.60	\$505.14	\$590.77
66	\$318.71	\$396.74	\$438.24	\$474.78	\$520.30	\$556.07	\$650.39
67	\$347.93	\$433.07	\$478.29	\$518.28	\$567.97	\$607.00	\$709.99
68	\$377.09	\$469.46	\$518.32	\$561.79	\$615.65	\$657.98	\$769.55
69	\$406.30	\$505.79	\$558.33	\$605.28	\$663.31	\$708.91	\$829.12
70	\$435.49	\$542.13	\$598.40	\$648.76	\$711.00	\$759.88	\$888.74
71	\$490.32	\$610.42	\$673.72	\$730.49	\$800.52	\$855.55	\$1,000.65
72	\$545.17	\$678.70	\$749.10	\$812.20	\$890.07	\$951.23	\$1,112.59
73	\$600.04	\$746.95	\$824.48	\$893.88	\$979.61	\$1,046.98	\$1,224.51
74	\$654.84	\$815.23	\$899.82	\$975.58	\$1,069.12	\$1,142.66	\$1,336.42
75	\$717.09	\$892.71	\$985.38	\$1,068.32	\$1,170.73	\$1,251.21	\$1,463.39
76	\$801.47	\$997.75	\$1,101.13	\$1,194.01	\$1,308.56	\$1,398.51	\$1,635.66
77	\$885.91	\$1,102.86	\$1,216.85	\$1,319.81	\$1,446.35	\$1,545.80	\$1,807.95
78	\$970.31	\$1,207.94	\$1,332.59	\$1,445.57	\$1,584.19	\$1,693.08	\$1,980.21
79	\$1,054.72	\$1,312.99	\$1,448.31	\$1,571.30	\$1,721.96	\$1,840.34	\$2,152.46
80	\$1,139.12	\$1,418.07	\$1,564.06	\$1,697.04	\$1,859.78	\$1,987.63	\$2,324.74
81	\$1,275.79	\$1,588.26	\$1,751.77	\$1,900.69	\$2,082.96	\$2,226.13	\$2,603.70
82	\$1,412.50	\$1,758.41	\$1,939.46	\$2,104.34	\$2,306.12	\$2,464.67	\$2,882.68
83	\$1,549.19	\$1,928.56	\$2,127.14	\$2,307.98	\$2,529.29	\$2,703.17	\$3,161.63
84	\$1,685.87	\$2,098.76	\$2,314.82	\$2,511.61	\$2,752.49	\$2,941.72	\$3,440.58
85	\$1,822.59	\$2,268.91	\$2,502.52	\$2,715.28	\$2,975.63	\$3,180.22	\$3,719.55
86	\$2,077.74	\$2,586.61	\$2,852.86	\$3,095.39	\$3,392.22	\$3,625.44	\$4,240.30
87	\$2,332.92	\$2,904.23	\$3,203.23	\$3,475.57	\$3,808.83	\$4,070.68	\$4,761.03
88	\$2,588.06	\$3,221.90	\$3,553.56	\$3,855.70	\$4,225.41	\$4,515.91	\$5,281.75
89	\$2,843.22	\$3,539.53	\$3,903.93	\$4,235.83	\$4,642.00	\$4,961.14	\$5,802.52
90	\$3,098.41	\$3,857.16	\$4,254.29	\$4,615.95	\$5,058.64	\$5,406.37	\$6,323.24
91	\$3,353.53	\$4,174.83	\$4,604.64	\$4,996.12	\$5,475.19	\$5,851.62	\$6,843.99
92	\$3,608.68	\$4,492.47	\$4,954.99	\$5,376.25	\$5,891.78	\$6,296.83	\$7,364.74
93	\$3,863.88	\$4,810.14	\$5,305.31	\$5,756.39	\$6,308.38	\$6,742.07	\$7,885.46
94	\$4,119.02	\$5,127.78	\$5,655.70	\$6,136.50	\$6,724.96	\$7,187.30	\$8,406.18
95	\$4,374.21	\$5,445.44	\$6,006.05	\$6,516.64	\$7,141.53	\$7,632.53	\$8,926.94
96	\$4,702.26	\$5,853.86	\$6,456.51	\$7,005.42	\$7,677.13	\$8,204.97	\$9,596.44
97	\$5,030.34	\$6,262.25	\$6,906.98	\$7,494.15	\$8,212.78	\$8,777.39	\$10,265.98
98	\$5,358.40	\$6,670.65	\$7,357.42	\$7,982.91	\$8,748.41	\$9,349.85	\$10,935.50
99	\$5,686.47	\$7,079.05	\$7,807.85	\$8,471.65	\$9,284.00	\$9,922.26	\$11,605.00

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Individual Long-Term Care Insurance

Project Name/Number: 2015\_2016 Rate Increase /CT15-201 VIP1

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	Attached is the Transmittal Letter (A&H)
<b>Attachment(s):</b>	PA VIP1 Filing Letter 2016.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	Attached is the Actuarial Memorandum and Explanatory Information (A&H)
<b>Attachment(s):</b>	VIP1_2015_ActMemo_RateStability - PA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

META-130430816

**State Tracking #:**

META-130430816

**Company Tracking #:**

CT15-201 (VIP1) CC

**State:**

Pennsylvania

**Filing Company:**

Metropolitan Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

Individual Long-Term Care Insurance

**Project Name/Number:**

2015\_2016 Rate Increase /CT15-201 VIP1

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Policyholder Letter
<b>Comments:</b>	Attached is the Policyholder Letter
<b>Attachment(s):</b>	IB PH Letter LTC97_VIP1_VIP2_Generic.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

Metropolitan Life Insurance Company  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Tel 860-656-3813 Fax 860-656-3805  
treilly1@metlife.com



**Thomas Reilly**  
Director  
Product Management and Compliance

February 3, 2016

Pennsylvania Insurance Department  
1326 Strawberry Square, 13<sup>th</sup> Floor  
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance –  
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-  
PA-ML, et al  
NAIC Company No. is 65978  
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 59.60% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA	- approved by your Department in 2003
LTC-FAC-PA	- approved by your Department in 2003
LTC-VAL-PA	- approved by your Department in 2003
LTC-PREM-PA	- approved by your Department in 2003
LTC-IDEAL-PA-ML	- approved by your Department in 2003
LTC-FAC-PA-ML	- approved by your Department in 2003
LTC-VAL-PA-ML	- approved by your Department in 2003
LTC-PREM-PA-ML	- approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2003 to June, 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

We are submitting an actuarial memorandum and rates in support of our request.

#### **Notification to Policyholders of Premium Rate Schedule Increase**

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
  1. The policy forms for which premium rates have been increased;
  2. The calendar years when the form was available for purchase; and
  3. The percent range of each increase;
- The following options available to the policyholder:
  1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
  2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
  3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
    - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
    - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
    - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Telephone: 860-656-3808  
dfountas@metlilfe.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in cursive script that reads "Thomas S. Reilly". The signature is written in black ink and is positioned above the printed name and title.

Thomas Reilly  
Director



February 3, 2016

Re: LTC-FAC-PA, LTC-VAL-PA, LTC-IDEAL-PA, LTC-PREM-PA,  
LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-IDEAL-PA-ML,  
LTC-PREM-PA-ML  
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

#### Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Actuarial Memorandum – Background for rate action request, Actuarial Certification  
Exhibit I – Lifetime Loss Ratio (“LLR”)

Earned Premium and Incurred Claims

Nationwide experience, Statutory valuation rate

LLR without rate increase – 115.5%; with rate increase – 93.9%

Addendum to Actuarial Memorandum – Compliance with Pennsylvania Administrative Code

Response to Objections, Prior Submissions

<b>Title</b>	<b>Description</b>
<b>Actuarial Memorandum</b> Exhibit I	Lifetime Loss Ratio (“LLR”) illustration with/without proposed rate increase of 59.6%, Earned Premium and Incurred Claims, <i>Nationwide</i> experience and weighted average statutory discount rate of 4.48%; LLR without rate increase – 115.5%; with rate increase – 93.9%
Exhibit II	Demonstration of rate action meeting Rate Stability (58/85) limitations
<b>Addendum to Memorandum</b> Attachment 1	<i>Nationwide</i> Written Premium and Paid Claims both with and without the requested rate increase. LLR without rate increase – 111.2%; with rate increase – 90.5%
Attachment 2	<i>Pennsylvania</i> Earned Premium and Incurred Claims both with and without the requested rate increase.

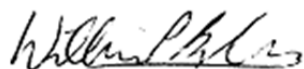
	LLR without rate increase – 119.4%; with rate increase – 96.6%
Attachment 3	<b>Pennsylvania</b> Written Premium and Paid Claims both with and without the requested rate increase. LLR without rate increase – 115.9%; with rate increase – 93.8%
Attachment 4	Claim reserves by incurral year, ALR at 12/31/2014, NW and PA only.
Attachment 5	Durational loss ratios without interest, <b>Nationwide</b> LLR without rate increase – 114.7%;
Attachment 6	Durational loss ratios without interest, <b>Pennsylvania</b> LLR without rate increase – 118.5%;

#### Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

February 8, 2016

### Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC-FAC-PA
- LTC-VAL-PA
- LTC-IDEAL-PA
- LTC-PREM-PA
- LTC-FAC-PA-ML
- LTC-VAL-PA-ML
- LTC-IDEAL-PA-ML
- LTC-PREM-PA-ML

These forms were developed as part of a nationwide series and were issued in PA from January 2003 to June 2006, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2007.

Policy forms LTC-FAC-PA/PA-ML, LTC-VAL-PA/PA-ML, LTC-IDEAL-PA/PA-ML, and LTC-PREM-PA/PA-ML (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2003, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Policy forms LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-IDEAL-PA-ML and LTC-PREM-PA-ML are multi-life policy forms. Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC\_PREM provide comprehensive long-term care coverage.

### 1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

### 2. Description of Benefits

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for VIP Series**

**February 8, 2016**

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

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LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples that each purchase identical primary policies, the policy will become paid up if the spouse's policy is terminated due to death after the policies have been continuously in-force for at least ten years with no benefits were paid during the first ten years.

### LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

### **3. Renewability**

These policy forms are guaranteed renewable for life.

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP Series**

**February 8, 2016**

**4. Applicability**

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

**5. Actuarial Assumptions**

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 2014.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 2014 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.60%
9	1.50%
10	1.35%
11+	1.25%

In the year of rate increase implementation, it is assumed that an additional 0.5% of policies lapse and there is 5.5% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual in-force experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this

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section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

### 6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

### 7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

### 8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

### 9. Issue Age Range

These policy forms were issued up to age 84.

### 10. Area Factors

Area factors are not used for this product.

### 11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

### 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical

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incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

### 14. Past and Future Policy Experience

Nationwide experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM is shown in Exhibit I.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.48%. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.48%.

### 15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2015 through 2095 are developed by multiplying each prior period's earned premium (starting with December 30, 2014 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.48%.



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The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

### 16. History of Previous In-force Rate Increases

Previously, a premium rate increase of 18% was authorized by your Department on March 13, 2009 and an additional 20% on May 1, 2013 with implementation dates of October 1, 2009 and October 1, 2013, respectively. The 2009 premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that authorized in PA on a nationwide basis.

### 17. Requested Rate Increase

The company is requesting an increase of 59.6% for the policy forms listed above. Corresponding rate tables reflecting the 59.6% increase are included with this filing.

The rate tables reflect the prior increases of 18% and 20%, but do not reflect any issue age and/or new business caps associated with the 2009 rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### 18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates and mortality were as follows:

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents

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would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases of 18% and 20% which were authorized by your Department on March 13, 2009 and May 1, 2013 respectively. The analyses were based on actual experience through September 2007 and September 2011. Since then, morbidity levels have been worse than that assumed in the prior rate increases.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim in-force and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

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**February 8, 2016**

**19. Loss Ratio Requirement Compliance Demonstration**

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio of 60%.

**20. Average Annual Premium**

The average September 30, 2015 annualized premium for all premium-paying policies before and after the current requested increase of 59.6% are:

Before increase: \$2,468  
After current requested 59.6% increase: \$3,939

The average September 30, 2015 annualized premiums for all premium-paying policies issued in PA, before and after the current requested increase of 59.6% are:

Before increase: \$2,734  
After current requested 59.6% increase: \$4,363

**21. Proposed Effective Date**

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

**22. Nationwide Distribution of Business as of September 30, 2015 (based on premium-paying policies inforce count)**

By Issue Age

<b>Issue Age</b>	<b>%</b>
<45	6%
45-49	10%
50-54	20%
55-59	29%
60-64	22%
65-69	10%
70-74	3%
75+	1%
<b>Total</b>	<b>100%</b>

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By Benefit Period

<b>Benefit Period</b>	<b>%</b>
1 Year	0%
2 Year	6%
3 Year	22%
4 Year	16%
5 Year	26%
6 Year	0%
7 Year	6%
Lifetime	24%
<b>Total</b>	<b>100%</b>

By Inflation Type

<b>Inflation Type</b>	<b>%</b>
Compound 3%	0%
Compound 5%	63%
Simple 5%	24%
FPO	3%
None	10%
<b>Total</b>	<b>100%</b>

By Home Care Percentage

<b>Home Care Percentage</b>	<b>%</b>
None (FC only)	3%
50%	8%
75%	8%
100%	81%
<b>Total</b>	<b>100%</b>

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By Gender

<b>Gender</b>	<b>%</b>
Female	59%
Male	41%
<b>Total</b>	<b>100%</b>

By Premium Payment Option

<b>Payment Option</b>	<b>%</b>
Double Pay First Year	3%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	89%
Ten Pay	1%
<b>Total</b>	<b>100%</b>

**23. Number of Policyholders**

As of September 30, 2015, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	<b>Issued Before Rate</b>		<b>Issued On or After Rate</b>	
	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>
	<b>Number of Insured</b>	<b>9/30/2015 Annualized Premium</b>	<b>Number of Insured</b>	<b>9/30/2015 Annualized Premium</b>
PA	-	-	3,308	\$9,043,108
Nationwide	33,696	\$83,221,073	36,936	\$91,109,174

**24. Actuarial Certification**

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy’s qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**


**Actuarial Memorandum for VIP Series**

**February 8, 2016**

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of PA. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

I further certify that

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



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William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Supplement to the Actuarial Memorandum

February 8, 2016

### 1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating compliance with Regulation 89.83(c) of the Insurance Regulations of the state of Pennsylvania and may not be suitable for other purposes.

### 2. Demonstration of Compliance with Regulation 89.83(c)

- (1) This rate increase filing complies with the 60% minimum loss ratio requirement.
- (2) Section 2 of the actuarial memorandum provides a description of the benefits. The policy forms are enclosed with this filing.
- (3) The reason for the rate increase is due to a combination of actual voluntary lapses and mortality running less than expected in original pricing and morbidity running higher than expected in original pricing. The requested increase is 59.6% on all policies. Revised rates are provided in this filing.

Attachment 1 - provides nationwide written premium and paid claims both with and without the requested rate increase.

Attachment 2 - provides Pennsylvania specific earned premium and incurred claims both with and without the requested rate increase.

Attachment 3 - provides Pennsylvania specific written premium and paid claims both with and without the requested rate increase.

Attachment 4 - provides details of the reserves. Section 12 of the actuarial memorandum discusses reserves.

Attachments 5 and 6 - provide durational loss ratios without interest on a nationwide and Pennsylvania specific basis, respectively.

We believe that the data submitted for this filing is in agreement with annual statement data.

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence				
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.48%	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.48%	1.9725
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.48%	1.8879
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.48%	1.8070
2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%	-	-	-	-	-	-	-	-	-	4.48%	1.7295
2003	22,339,571	179,110	0.8%	20,902	36,979,090	296,484	0.8%	-	-	-	-	-	-	-	-	-	4.48%	1.6533
2004	82,618,065	1,210,263	1.5%	57,671	130,895,055	1,917,467	1.5%	-	-	-	-	-	-	-	-	-	4.48%	1.5843
2005	184,350,022	6,893,856	3.7%	100,020	279,549,199	10,453,875	3.7%	-	-	-	-	-	-	-	-	-	4.48%	1.5164
2006	225,053,606	9,286,438	4.1%	100,233	326,638,873	13,478,175	4.1%	-	-	-	-	-	-	-	-	-	4.48%	1.4514
2007	214,075,039	15,933,919	7.4%	97,473	297,382,057	22,134,582	7.4%	-	-	-	-	-	-	-	-	-	4.48%	1.3891
2008	206,128,039	17,890,597	8.7%	94,603	274,064,407	23,787,040	8.7%	-	-	-	-	-	-	-	-	-	4.48%	1.3296
2009	197,072,497	19,397,254	9.8%	91,475	250,786,964	24,684,404	9.8%	-	-	-	-	-	-	-	-	-	4.48%	1.2726
2010	211,416,634	22,534,436	10.7%	88,725	257,506,616	27,447,067	10.7%	-	-	-	-	-	-	-	-	-	4.48%	1.2190
2011	211,753,320	24,342,557	11.5%	86,549	246,857,486	28,378,032	11.5%	-	-	-	-	-	-	-	-	-	4.48%	1.1658
2012	206,784,464	28,030,686	13.6%	85,430	230,728,273	31,276,391	13.6%	-	-	-	-	-	-	-	-	-	4.48%	1.1158
2013	203,375,199	32,348,948	15.9%	84,877	217,193,956	34,546,966	15.9%	-	-	-	-	-	-	-	-	-	4.48%	1.0679
2014	217,484,467	50,966,589	23.4%	82,915	222,302,746	52,095,733	23.4%	-	-	-	-	-	-	-	-	-	4.48%	1.0222
2015	198,611,618	62,034,571	31.2%	80,965	194,502,495	60,690,009	31.2%	1.3622	1.0000	N/A	0.0235	0.0000	0.976	0.914	0.914	4.48%	0.9783	
2016	179,602,195	71,330,557	39.7%	78,996	168,175,178	68,732,219	39.7%	1.3622	1.0000	N/A	0.0243	0.0000	0.976	0.903	0.903	4.48%	0.9364	
2017	172,463,316	80,738,135	46.8%	76,986	154,565,948	72,359,541	46.8%	1.3622	1.0000	N/A	0.0254	0.0000	0.975	0.960	0.960	4.48%	0.8922	
2018	165,591,928	91,569,980	55.3%	74,935	142,044,064	78,548,346	55.3%	1.3622	1.0000	N/A	0.0266	0.0000	0.973	0.960	0.960	4.48%	0.8578	
2019	158,712,212	104,053,293	65.6%	72,839	130,305,008	85,429,250	65.6%	1.3622	1.0000	N/A	0.0280	0.0000	0.972	0.958	0.958	4.48%	0.8210	
2020	151,716,927	118,318,678	78.0%	70,693	119,220,692	92,976,010	78.0%	1.3622	1.0000	N/A	0.0295	0.0000	0.971	0.956	0.956	4.48%	0.7858	
2021	144,779,175	134,454,211	92.9%	68,492	108,890,635	101,125,072	92.9%	1.3622	1.0000	N/A	0.0311	0.0000	0.969	0.954	0.954	4.48%	0.7521	
2022	137,881,924	152,551,527	110.6%	66,236	99,256,420	109,816,559	110.6%	1.3622	1.0000	N/A	0.0329	0.0000	0.967	0.952	0.952	4.48%	0.7199	
2023	130,983,276	172,565,402	131.7%	63,925	90,247,245	118,897,257	131.7%	1.3622	1.0000	N/A	0.0349	0.0000	0.965	0.950	0.950	4.48%	0.6890	
2024	123,948,870	194,471,409	156.9%	61,562	81,738,660	128,245,077	156.9%	1.3622	1.0000	N/A	0.0370	0.0000	0.963	0.946	0.946	4.48%	0.6595	
2025	117,020,856	218,058,211	186.3%	59,148	73,860,977	137,633,522	186.3%	1.3622	1.0000	N/A	0.0392	0.0000	0.961	0.944	0.944	4.48%	0.6312	
2026	110,177,997	243,116,065	220.7%	56,688	66,560,027	146,869,722	220.7%	1.3622	1.0000	N/A	0.0416	0.0000	0.958	0.942	0.942	4.48%	0.6041	
2027	103,317,394	269,384,039	260.7%	54,185	59,739,130	155,760,492	260.7%	1.3622	1.0000	N/A	0.0441	0.0000	0.956	0.938	0.938	4.48%	0.5782	
2028	96,530,510	296,451,519	307.1%	51,646	53,421,600	164,851,231	307.1%	1.3622	1.0000	N/A	0.0469	0.0000	0.953	0.934	0.934	4.48%	0.5534	
2029	89,801,679	323,994,973	360.8%	49,079	47,566,761	171,615,850	360.8%	1.3622	1.0000	N/A	0.0497	0.0000	0.950	0.930	0.930	4.48%	0.5297	
2030	83,203,033	351,495,639	422.5%	46,491	42,181,801	178,199,261	422.5%	1.3622	1.0000	N/A	0.0527	0.0000	0.947	0.927	0.927	4.48%	0.5070	
2031	76,760,955	378,137,309	492.6%	43,891	37,247,160	183,485,743	492.6%	1.3622	1.0000	N/A	0.0559	0.0000	0.944	0.923	0.923	4.48%	0.4852	
2032	70,511,466	403,419,922	572.1%	41,290	32,747,592	187,360,041	572.1%	1.3622	1.0000	N/A	0.0593	0.0000	0.941	0.919	0.919	4.48%	0.4644	
2033	64,439,812	426,794,670	662.3%	38,699	28,644,466	189,716,653	662.3%	1.3622	1.0000	N/A	0.0628	0.0000	0.937	0.914	0.914	4.48%	0.4445	
2034	58,607,922	447,740,995	764.0%	36,130	24,935,014	190,493,463	764.0%	1.3622	1.0000	N/A	0.0664	0.0000	0.934	0.909	0.909	4.48%	0.4255	
2035	53,028,495	465,639,702	878.1%	33,595	21,593,818	189,613,898	878.1%	1.3622	1.0000	N/A	0.0702	0.0000	0.930	0.905	0.905	4.48%	0.4072	
2036	47,722,069	479,814,828	1005.4%	31,106	18,599,713	187,008,196	1005.4%	1.3622	1.0000	N/A	0.0741	0.0000	0.926	0.900	0.900	4.48%	0.3898	
2037	42,720,862	490,398,795	1147.9%	28,678	15,936,532	182,937,696	1147.9%	1.3622	1.0000	N/A	0.0781	0.0000	0.922	0.895	0.895	4.48%	0.3730	
2038	38,024,509	496,711,747	1306.3%	26,322	13,576,389	177,347,503	1306.3%	1.3622	1.0000	N/A	0.0822	0.0000	0.918	0.890	0.890	4.48%	0.3570	
2039	33,649,008	498,349,288	1481.0%	24,048	11,498,991	170,302,618	1481.0%	1.3622	1.0000	N/A	0.0864	0.0000	0.914	0.885	0.885	4.48%	0.3417	
2040	29,614,358	495,650,422	1673.7%	21,869	9,686,272	162,117,464	1673.7%	1.3622	1.0000	N/A	0.0906	0.0000	0.909	0.880	0.880	4.48%	0.3271	
2041	25,917,824	498,743,795	1885.7%	19,795	8,113,714	153,003,869	1885.7%	1.3622	1.0000	N/A	0.0949	0.0000	0.905	0.875	0.875	4.48%	0.3131	
2042	22,551,209	477,907,897	2119.2%	17,831	6,757,061	143,196,433	2119.2%	1.3622	1.0000	N/A	0.0992	0.0000	0.901	0.870	0.870	4.48%	0.2996	
2043	19,509,586	463,576,700	2376.1%	15,985	5,595,036	132,946,353	2376.1%	1.3622	1.0000	N/A	0.1035	0.0000	0.896	0.865	0.865	4.48%	0.2868	
2044	16,781,583	446,008,107	2657.7%	14,262	4,606,325	122,423,394	2657.7%	1.3622	1.0000	N/A	0.1078	0.0000	0.892	0.860	0.860	4.48%	0.2745	
2045	14,350,135	425,775,544	2967.0%	12,662	3,770,027	111,858,557	2967.0%	1.3622	1.0000	N/A	0.1121	0.0000	0.888	0.855	0.855	4.48%	0.2627	
2046	12,196,479	403,211,863	3306.0%	11,188	3,066,831	101,388,486	3306.0%	1.3622	1.0000	N/A	0.1164	0.0000	0.884	0.850	0.850	4.48%	0.2515	
2047	10,305,582	378,902,277	3678.7%	9,838	2,480,246	91,190,456	3678.7%	1.3622	1.0000	N/A	0.1207	0.0000	0.879	0.845	0.845	4.48%	0.2407	
2048	8,859,252	353,319,118	4080.2%	8,608	1,994,662	81,387,207	4080.2%	1.3622	1.0000	N/A	0.1249	0.0000	0.875	0.840	0.840	4.48%	0.2304	
2049	7,237,025	327,116,819	4520.0%	7,497	1,595,570	72,120,498	4520.0%	1.3622	1.0000	N/A	0.1292	0.0000	0.871	0.836	0.836	4.48%	0.2205	
2050	6,016,357	300,698,246	4998.0%	6,497	1,269,569	63,453,207	4998.0%	1.3622	1.0000	N/A	0.1333	0.0000	0.867	0.831	0.831	4.48%	0.2110	
2051	4,974,543	274,452,463	5517.1%	5,605	1,004,715	55,431,502	5517.1%	1.3622	1.0000	N/A	0.1373	0.0000	0.863	0.827	0.827	4.48%	0.2020	
2052	4,091,126	248,849,718	6082.7%	4,813	790,859	48,105,364	6082.7%	1.3622	1.0000	N/A	0.1414	0.0000	0.859	0.822	0.822	4.48%	0.1933	
2053	3,346,639	224,016,243	6693.8%	4,112	619,202	41,447,916	6693.8%	1.3622	1.0000	N/A	0.1455	0.0000	0.854	0.818	0.818	4.48%	0.1850	
2054	2,724,059	200,210,836	7349.7%	3,499	482,389	35,455,009	7349.7%											



**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20% and With 59.6% Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-FREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistency	Premium Persistency			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.9725
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8879
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8070
2002	1,496,379	-	0.0%	3,208	2,587,951	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.7295
2003	22,339,571	179,110	0.8%	20,902	36,979,090	296,484	0.8%	-	-	-	-	-	-	-	-	4.48%	1.6533
2004	82,618,065	1,210,263	1.5%	57,671	130,895,055	1,917,467	1.5%	-	-	-	-	-	-	-	-	4.48%	1.5843
2005	184,350,022	6,893,856	3.7%	100,020	279,549,199	10,453,875	3.7%	-	-	-	-	-	-	-	-	4.48%	1.5164
2006	225,053,606	9,286,438	4.1%	100,233	326,638,873	13,478,175	4.1%	-	-	-	-	-	-	-	-	4.48%	1.4514
2007	214,075,039	15,933,919	7.4%	97,473	297,382,057	22,134,582	7.4%	-	-	-	-	-	-	-	-	4.48%	1.3891
2008	206,128,039	17,890,597	8.7%	94,603	274,064,407	23,787,040	8.7%	-	-	-	-	-	-	-	-	4.48%	1.3296
2009	197,072,497	19,397,259	9.8%	91,475	250,786,964	24,684,404	9.8%	-	-	-	-	-	-	-	-	4.48%	1.2726
2010	211,416,634	22,534,436	10.7%	88,725	257,506,618	27,447,067	10.7%	-	-	-	-	-	-	-	-	4.48%	1.2180
2011	211,753,320	24,342,557	11.5%	86,549	246,857,486	28,378,032	11.5%	-	-	-	-	-	-	-	-	4.48%	1.1658
2012	206,784,464	28,030,686	13.6%	85,430	230,728,273	31,276,391	13.6%	-	-	-	-	-	-	-	-	4.48%	1.1158
2013	203,375,199	32,348,948	15.9%	84,877	217,193,956	34,546,966	15.9%	-	-	-	-	-	-	-	-	4.48%	1.0679
2014	217,484,467	50,966,589	23.4%	82,915	222,302,746	52,095,733	23.4%	-	-	-	-	-	-	-	-	4.48%	1.0222
2015	198,811,618	62,034,571	31.2%	80,965	194,502,495	60,690,009	31.2%	1.3622	1.0000	1.0000	0.0235	1.0000	0.976	0.914	4.48%	0.9783	
2016	184,698,806	71,107,702	38.5%	78,976	172,853,884	68,583,543	38.5%	1.4045	1.0000	0.9971	0.0246	0.9997	0.975	0.903	4.48%	0.9364	
2017	240,672,518	76,983,787	32.0%	76,686	215,696,745	68,994,800	32.0%	1.9937	1.0000	0.9572	0.0290	0.9961	0.971	0.960	4.48%	0.8962	
2018	248,500,313	86,100,963	34.6%	74,560	213,162,530	73,857,046	34.6%	2.1741	1.0000	0.9450	0.0277	0.9950	0.972	0.960	4.48%	0.8578	
2019	238,176,068	97,838,710	41.1%	72,474	195,545,976	80,326,988	41.1%	2.1741	1.0000	0.9450	0.0280	0.9950	0.972	0.958	4.48%	0.8210	
2020	227,678,391	111,252,095	48.9%	70,339	178,911,976	87,423,018	48.9%	2.1741	1.0000	0.9450	0.0295	0.9950	0.971	0.956	4.48%	0.7858	
2021	217,267,053	126,423,934	58.2%	68,150	163,409,879	95,085,377	58.2%	2.1741	1.0000	0.9450	0.0311	0.9950	0.969	0.954	4.48%	0.7521	
2022	206,816,494	143,440,387	69.3%	65,905	148,852,014	103,257,765	69.3%	2.1741	1.0000	0.9450	0.0329	0.9950	0.967	0.952	4.48%	0.7199	
2023	196,563,839	162,258,933	82.5%	63,606	135,432,137	111,796,118	82.5%	2.1741	1.0000	0.9450	0.0349	0.9950	0.965	0.950	4.48%	0.6890	
2024	186,007,453	182,856,604	98.3%	61,254	122,663,482	120,585,640	98.3%	2.1741	1.0000	0.9450	0.0370	0.9950	0.963	0.946	4.48%	0.6595	
2025	175,610,730	205,034,684	116.8%	58,852	110,841,610	129,413,360	116.8%	2.1741	1.0000	0.9450	0.0392	0.9950	0.961	0.944	4.48%	0.6312	
2026	165,341,796	228,595,958	138.3%	56,404	99,885,228	138,097,928	138.3%	2.1741	1.0000	0.9450	0.0416	0.9950	0.958	0.942	4.48%	0.6041	
2027	155,046,233	253,295,077	163.4%	53,914	89,649,252	146,457,697	163.4%	2.1741	1.0000	0.9450	0.0441	0.9950	0.956	0.938	4.48%	0.5782	
2028	144,861,300	278,745,952	192.4%	51,388	80,158,667	154,262,674	192.4%	2.1741	1.0000	0.9450	0.0469	0.9950	0.953	0.934	4.48%	0.5534	
2029	134,763,484	304,644,373	226.1%	48,834	71,382,434	161,366,093	226.1%	2.1741	1.0000	0.9450	0.0497	0.9950	0.950	0.930	4.48%	0.5297	
2030	124,861,037	330,502,562	264.7%	46,258	63,301,339	167,556,311	264.7%	2.1741	1.0000	0.9450	0.0527	0.9950	0.947	0.927	4.48%	0.5070	
2031	115,193,545	355,553,058	308.7%	43,671	55,896,027	172,527,057	308.7%	2.1741	1.0000	0.9450	0.0559	0.9950	0.944	0.923	4.48%	0.4852	
2032	105,815,070	379,325,667	358.5%	41,084	49,143,621	176,169,962	358.5%	2.1741	1.0000	0.9450	0.0593	0.9950	0.941	0.919	4.48%	0.4644	
2033	96,703,467	401,304,358	415.0%	38,505	42,986,146	178,385,826	415.0%	2.1741	1.0000	0.9450	0.0628	0.9950	0.937	0.914	4.48%	0.4445	
2034	87,951,671	420,999,579	478.7%	35,949	37,419,450	178,116,241	478.7%	2.1741	1.0000	0.9450	0.0664	0.9950	0.934	0.909	4.48%	0.4255	
2035	79,578,744	437,829,371	550.2%	33,427	32,405,388	178,899,198	550.2%	2.1741	1.0000	0.9450	0.0702	0.9950	0.930	0.905	4.48%	0.4072	
2036	71,615,502	451,157,887	630.0%	30,951	27,912,197	175,839,131	630.0%	2.1741	1.0000	0.9450	0.0741	0.9950	0.926	0.900	4.48%	0.3898	
2037	64,110,296	461,109,727	719.2%	28,535	23,915,617	172,011,743	719.2%	2.1741	1.0000	0.9450	0.0781	0.9950	0.922	0.895	4.48%	0.3730	
2038	57,062,578	467,045,638	818.5%	26,190	20,373,800	166,755,424	818.5%	2.1741	1.0000	0.9450	0.0822	0.9950	0.918	0.890	4.48%	0.3570	
2039	50,496,357	468,585,376	928.0%	23,928	17,256,294	160,131,295	928.0%	2.1741	1.0000	0.9450	0.0864	0.9950	0.914	0.885	4.48%	0.3417	
2040	44,441,642	466,047,701	1048.7%	21,760	14,535,983	152,434,998	1048.7%	2.1741	1.0000	0.9450	0.0906	0.9950	0.909	0.880	4.48%	0.3271	
2041	38,994,332	459,553,572	1181.5%	19,696	12,176,980	143,865,719	1181.5%	2.1741	1.0000	0.9450	0.0949	0.9950	0.905	0.875	4.48%	0.3131	
2042	33,842,124	449,364,848	1327.8%	17,742	10,140,179	134,644,026	1327.8%	2.1741	1.0000	0.9450	0.0992	0.9950	0.901	0.870	4.48%	0.2996	
2043	29,277,624	435,889,581	1488.8%	15,906	8,396,352	125,006,132	1488.8%	2.1741	1.0000	0.9450	0.1035	0.9950	0.896	0.865	4.48%	0.2868	
2044	25,183,768	419,370,273	1665.2%	14,190	6,912,615	115,111,657	1665.2%	2.1741	1.0000	0.9450	0.1078	0.9950	0.892	0.860	4.48%	0.2745	
2045	21,534,946	400,346,100	1859.1%	12,599	5,657,601	105,177,805	1859.1%	2.1741	1.0000	0.9450	0.1121	0.9950	0.888	0.855	4.48%	0.2627	
2046	18,302,998	379,130,034	2071.4%	11,132	4,602,328	95,333,058	2071.4%	2.1741	1.0000	0.9450	0.1164	0.9950	0.884	0.850	4.48%	0.2515	
2047	15,465,370	356,272,338	2303.7%	9,788	3,722,552	85,744,106	2303.7%	2.1741	1.0000	0.9450	0.1207	0.9950	0.879	0.845	4.48%	0.2407	
2048	12,994,757	332,217,134	2556.5%	8,565	2,993,348	78,526,356	2556.5%	2.1741	1.0000	0.9450	0.1249	0.9950	0.875	0.840	4.48%	0.2304	
2049	10,860,450	307,579,767	2832.1%	7,459	2,394,438	67,813,102	2832.1%	2.1741	1.0000	0.9450	0.1292	0.9950	0.871	0.836	4.48%	0.2205	
2050	9,028,620	282,739,043	3131.6%	6,465	1,905,215	59,663,464	3131.6%	2.1741	1.0000	0.9450	0.1333	0.9950	0.867	0.831	4.48%	0.2110	
2051	7,465,191	258,060,789	3456.9%	5,577	1,507,754	52,120,856	3456.9%	2.1741	1.0000	0.9450	0.1373	0.9950	0.863	0.827	4.48%	0.2020	
2052	6,139,466	233,987,169	3811.2%	4,789	1,186,826	45,232,271	3811.2%	2.1741	1.0000	0.9450	0.1414	0.9950	0.859	0.822	4.48%	0.1933	
2053	5,022,231	210,636,873	4194.1%	4,092	929,223	38,972,439	4194.1%	2.1741	1.0000	0.9450	0.1455	0.9950	0.854	0.818	4.48%	0.1850	
2054	4,087,838	188,253,244	4605.1%	3,481	723,926	33,337,459	4605.1%	2.1741	1.0000	0.9450	0.1492	0.9950	0.851	0.814	4.48%	0.1771	
2055	3,311,974	167,146,014	5046.7%	2,949	561,363	28,330,412	5046.7%	2.1741	1.0000	0.9450	0.1531	0.9950	0.847	0.810	4.48%	0.1695	

**Exhibit II**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

1	Accumulated value of initial earned premium	2,581,136,985	x	58%	=	1,497,059,451
2a	Accumulated value of earned premium	2,773,474,673				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	192,337,688		85%	=	163,487,035
3	Present value of future projected initial earned premium	1,387,801,165		58%	=	804,924,676
4a	Present value of future projected premium	2,643,828,326				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,256,027,162		85%	=	1,067,623,087
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>3,533,094,249</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					270,496,213
6b	Present value of future projected incurred claims without the inclusion of active life reserves					4,817,935,425
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>5,088,431,638</b>
8	Test: 7 is not less than 5					TRUE

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.9725
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8879
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8070
2002	1,566,393	-	0.0%	3,208	2,709,039	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.7295
2003	25,496,572	179,110	0.7%	20,902	42,204,929	296,484	0.7%	-	-	-	-	-	-	-	-	4.48%	1.6538
2004	82,715,197	1,210,263	1.5%	57,671	131,048,945	1,917,467	1.5%	-	-	-	-	-	-	-	-	4.48%	1.5843
2005	164,533,296	5,869,410	3.6%	100,020	249,499,027	8,900,400	3.6%	-	-	-	-	-	-	-	-	4.48%	1.5164
2006	199,957,632	7,660,110	3.8%	100,233	290,215,016	11,117,750	3.8%	-	-	-	-	-	-	-	-	4.48%	1.4514
2007	317,372,571	14,630,012	4.6%	97,473	440,877,687	20,323,262	4.6%	-	-	-	-	-	-	-	-	4.48%	1.3891
2008	212,143,324	12,984,782	6.1%	94,603	282,062,230	17,264,350	6.1%	-	-	-	-	-	-	-	-	4.48%	1.3296
2009	200,217,986	15,838,473	7.9%	91,475	254,791,838	20,155,999	7.9%	-	-	-	-	-	-	-	-	4.48%	1.2726
2010	213,742,577	17,010,665	8.0%	88,725	260,339,627	20,719,082	8.0%	-	-	-	-	-	-	-	-	4.48%	1.2180
2011	210,173,934	15,249,919	7.3%	86,549	245,016,271	17,778,029	7.3%	-	-	-	-	-	-	-	-	4.48%	1.1658
2012	204,621,163	13,511,620	6.6%	85,430	228,314,481	15,076,145	6.6%	-	-	-	-	-	-	-	-	4.48%	1.1158
2013	202,776,247	9,606,888	4.7%	84,877	216,554,307	10,259,648	4.7%	-	-	-	-	-	-	-	-	4.48%	1.0679
2014	214,766,596	4,583,152	2.1%	82,915	219,524,661	4,684,690	2.1%	-	-	-	-	-	-	-	-	4.48%	1.0222
2015	189,742,187	12,002,216	6.3%	80,965	185,042,543	11,742,076	6.3%	1.3622	1.0000	N/A	0.0235	0.0000	0.976	0.881	4.48%	0.9763	
2016	178,288,320	28,872,073	16.2%	78,996	168,944,866	27,035,115	16.2%	1.3622	1.0000	N/A	0.0243	0.0000	0.976	0.943	4.48%	0.9364	
2017	171,402,458	45,202,113	26.4%	76,986	153,615,180	40,511,268	26.4%	1.3622	1.0000	N/A	0.0254	0.0000	0.975	0.961	4.48%	0.8962	
2018	164,573,147	61,102,653	37.1%	74,935	141,170,157	52,413,600	37.1%	1.3622	1.0000	N/A	0.0266	0.0000	0.973	0.960	4.48%	0.8578	
2019	157,718,024	76,220,804	48.3%	72,839	129,488,765	62,578,376	48.3%	1.3622	1.0000	N/A	0.0280	0.0000	0.972	0.958	4.48%	0.8210	
2020	150,741,537	91,079,874	60.4%	70,693	118,454,220	71,571,484	60.4%	1.3622	1.0000	N/A	0.0295	0.0000	0.971	0.956	4.48%	0.7858	
2021	143,874,716	106,571,067	74.1%	68,492	108,210,378	80,153,732	74.1%	1.3622	1.0000	N/A	0.0311	0.0000	0.969	0.954	4.48%	0.7521	
2022	137,024,361	123,013,371	89.8%	66,236	98,639,060	88,553,066	89.8%	1.3622	1.0000	N/A	0.0329	0.0000	0.967	0.952	4.48%	0.7198	
2023	130,144,406	140,864,359	108.2%	63,925	89,669,266	97,055,294	108.2%	1.3622	1.0000	N/A	0.0349	0.0000	0.965	0.950	4.48%	0.6890	
2024	123,132,537	160,390,967	130.3%	61,562	81,200,325	105,770,571	130.3%	1.3622	1.0000	N/A	0.0370	0.0000	0.963	0.946	4.48%	0.6595	
2025	116,247,142	181,564,645	156.2%	59,148	73,372,626	114,599,590	156.2%	1.3622	1.0000	N/A	0.0392	0.0000	0.961	0.944	4.48%	0.6312	
2026	109,411,304	204,492,951	186.9%	56,688	66,096,857	123,536,973	186.9%	1.3622	1.0000	N/A	0.0416	0.0000	0.958	0.941	4.48%	0.6041	
2027	102,584,496	229,180,173	223.4%	54,185	59,315,961	132,514,223	223.4%	1.3622	1.0000	N/A	0.0441	0.0000	0.956	0.938	4.48%	0.5782	
2028	95,814,890	255,474,723	266.8%	51,646	53,025,963	141,383,987	266.8%	1.3622	1.0000	N/A	0.0468	0.0000	0.953	0.934	4.48%	0.5534	
2029	89,109,844	283,129,780	317.7%	49,079	47,200,305	149,970,098	317.7%	1.3622	1.0000	N/A	0.0497	0.0000	0.950	0.930	4.48%	0.5297	
2030	82,543,575	311,848,242	377.8%	46,491	41,847,473	158,099,050	377.8%	1.3622	1.0000	N/A	0.0527	0.0000	0.947	0.926	4.48%	0.5070	
2031	76,140,823	341,247,826	448.2%	43,891	36,946,250	165,585,646	448.2%	1.3622	1.0000	N/A	0.0559	0.0000	0.944	0.922	4.48%	0.4852	
2032	69,923,642	370,799,795	530.3%	41,290	32,474,589	172,210,298	530.3%	1.3622	1.0000	N/A	0.0593	0.0000	0.941	0.918	4.48%	0.4644	
2033	63,885,408	399,931,476	626.0%	38,699	28,398,025	177,775,559	626.0%	1.3622	1.0000	N/A	0.0628	0.0000	0.937	0.914	4.48%	0.4445	
2034	58,090,980	428,025,830	736.8%	36,130	24,715,079	182,105,592	736.8%	1.3622	1.0000	N/A	0.0664	0.0000	0.934	0.909	4.48%	0.4255	
2035	52,539,746	454,538,434	865.1%	33,595	21,394,794	185,083,322	865.1%	1.3622	1.0000	N/A	0.0702	0.0000	0.930	0.904	4.48%	0.4072	
2036	47,274,536	478,859,715	1012.9%	31,106	18,425,287	186,635,940	1012.9%	1.3622	1.0000	N/A	0.0741	0.0000	0.926	0.900	4.48%	0.3898	
2037	42,307,914	500,325,945	1182.6%	28,678	15,782,486	186,640,907	1182.6%	1.3622	1.0000	N/A	0.0781	0.0000	0.922	0.895	4.48%	0.3730	
2038	37,649,195	518,434,384	1377.0%	26,321	13,442,386	185,103,421	1377.0%	1.3622	1.0000	N/A	0.0822	0.0000	0.918	0.890	4.48%	0.3570	
2039	33,308,377	532,667,487	1599.2%	24,048	11,382,586	182,030,295	1599.2%	1.3622	1.0000	N/A	0.0864	0.0000	0.914	0.885	4.48%	0.3417	
2040	29,308,474	542,618,001	1851.4%	21,869	9,586,223	177,479,631	1851.4%	1.3622	1.0000	N/A	0.0906	0.0000	0.909	0.880	4.48%	0.3271	
2041	25,845,099	548,056,309	2137.1%	19,794	8,028,336	171,571,970	2137.1%	1.3622	1.0000	N/A	0.0949	0.0000	0.905	0.875	4.48%	0.3131	
2042	22,308,295	548,889,886	2460.5%	17,831	6,684,276	164,464,898	2460.5%	1.3622	1.0000	N/A	0.0992	0.0000	0.901	0.870	4.48%	0.2996	
2043	19,295,120	545,163,708	2825.4%	15,986	5,533,530	156,344,196	2825.4%	1.3622	1.0000	N/A	0.1035	0.0000	0.896	0.865	4.48%	0.2868	
2044	16,692,696	537,019,368	3236.5%	14,261	4,554,478	147,404,796	3236.5%	1.3622	1.0000	N/A	0.1079	0.0000	0.892	0.860	4.48%	0.2745	
2045	14,183,886	524,637,379	3698.8%	12,662	3,726,351	137,831,261	3698.8%	1.3622	1.0000	N/A	0.1121	0.0000	0.888	0.855	4.48%	0.2627	
2046	12,051,570	508,389,196	4218.4%	11,188	3,030,393	127,835,551	4218.4%	1.3622	1.0000	N/A	0.1164	0.0000	0.884	0.850	4.48%	0.2515	
2047	10,180,587	488,742,250	4800.7%	9,838	2,450,163	117,625,655	4800.7%	1.3622	1.0000	N/A	0.1207	0.0000	0.879	0.845	4.48%	0.2407	
2048	8,552,362	466,087,178	5449.8%	8,608	1,970,040	107,363,377	5449.8%	1.3622	1.0000	N/A	0.1250	0.0000	0.875	0.840	4.48%	0.2304	
2049	7,146,221	440,978,047	6170.8%	7,497	1,575,550	97,223,850	6170.8%	1.3622	1.0000	N/A	0.1291	0.0000	0.871	0.836	4.48%	0.2205	
2050	5,939,192	414,048,997	6971.5%	6,498	1,253,286	87,372,431	6971.5%	1.3622	1.0000	N/A	0.1333	0.0000	0.867	0.831	4.48%	0.2110	
2051	4,909,278	385,891,955	7860.5%	5,605	991,533	77,939,074	7860.5%	1.3622	1.0000	N/A	0.1373	0.0000	0.863	0.827	4.48%	0.2020	
2052	4,035,932	356,974,828	8844.9%	4,813	780,190	69,007,127	8844.9%	1.3622	1.0000	N/A	0.1414	0.0000	0.859	0.822	4.48%	0.1933	
2053	3,300,191	327,803,018	9932.8%	4,112	610,608	60,650,744	9932.8%	1.3622	1.0000	N/A	0.1455	0.0000	0.855	0.818	4.48%	0.1850	
2054	2,885,455	298,853,446	11128.6%	3,499	475,563	52,923,468	11128.6%	1.3622	1.0000	N/A	0.1492	0.0000	0.851	0.814	4.48%	0.1771	
2055	2,174,855	270,526,922	12438.9%	2,963	368,627	45,852,957	12438.9%	1.3622	1.0000	N/A	0.1530	0.0000	0.847	0.810	4.48%	0.1695	
2056	1,753,014	243,220,502	13874.4%	2,499	284,387	39,456,983	13874.4%	1.3622	1.0000	N/A	0.1567	0.0000	0.843	0.806	4.48%	0.1622	
2057	1,406,970	216,960,616	15420.4%	2,097	218,462	33,687,706	15420.4%	1.3622	1.0000	N/A	0.1609	0.0000	0.839	0.803	4.48%	0.1553	
2058	1,125,411	192,128,858	17071.9%	1,753	167,251	28,552,883	17071.9%	1.3622	1.0000	N/A	0.1639	0.0000	0.836	0.800	4.48%	0.1486	
2059	897,079	169,208,985	18862.2%	1,461	127,601	24,068,422	18862.2%	1.3622	1.0000	N/A	0.1670	0.0000	0.833	0.797	4.48%	0.1422	
2060	712,717	148,169,243	20789.4%	1,212	97,030	20,172,007	20789.4%	1.3622	1.0000	N/A	0.1700	0.0000	0.830	0.794	4.48%	0.1361	
2061	564,569	128,965,009	22843.1%	1,003	73,566	16,804,662	22843.1%	1.3622	1.0000	N/A	0.1730	0.0000	0.827	0.792	4.48%	0.1303	
2062	445,899	111,676,582	25045.3%	826	55,611	13,927,938	25045.3%	1.3622	1.0000	N/A	0.1763	0.0000	0.824	0.790	4.48%	0.1247	

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20% and With 59.6% Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-FREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.9725
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8879
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8070
2002	1,566,393	-	0.0%	3,208	2,709,039	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.7295
2003	25,496,572	179,110	0.7%	20,902	42,204,929	296,484	0.7%	-	-	-	-	-	-	-	-	4.48%	1.6533
2004	82,715,197	1,210,263	1.5%	57,671	131,048,945	1,917,467	1.5%	-	-	-	-	-	-	-	-	4.48%	1.5843
2005	164,533,296	5,869,410	3.6%	100,020	249,499,027	8,900,400	3.6%	-	-	-	-	-	-	-	-	4.48%	1.5164
2006	199,957,632	7,660,110	3.8%	100,233	290,215,016	11,117,750	3.8%	-	-	-	-	-	-	-	-	4.48%	1.4514
2007	317,372,571	14,630,012	4.6%	97,473	440,877,687	20,323,262	4.6%	-	-	-	-	-	-	-	-	4.48%	1.3891
2008	212,143,324	12,984,782	6.1%	94,603	282,062,230	17,264,350	6.1%	-	-	-	-	-	-	-	-	4.48%	1.3296
2009	200,217,996	15,636,473	7.9%	91,475	254,791,638	20,155,599	7.9%	-	-	-	-	-	-	-	-	4.48%	1.2726
2010	213,742,577	17,010,665	8.0%	88,725	260,399,627	20,719,062	8.0%	-	-	-	-	-	-	-	-	4.48%	1.2180
2011	210,173,934	15,249,919	7.3%	86,549	245,016,271	17,778,029	7.3%	-	-	-	-	-	-	-	-	4.48%	1.1658
2012	204,621,163	13,511,620	6.6%	85,430	228,314,481	15,076,145	6.6%	-	-	-	-	-	-	-	-	4.48%	1.1158
2013	202,776,247	9,606,888	4.7%	84,877	216,554,307	10,259,648	4.7%	-	-	-	-	-	-	-	-	4.48%	1.0679
2014	214,766,596	4,583,152	2.1%	82,915	219,524,661	4,684,690	2.1%	-	-	-	-	-	-	-	-	4.48%	1.0222
2015	189,142,187	12,002,216	6.3%	80,965	185,042,643	11,742,076	6.3%	1.3622	1.0000	1.0000	0.0235	1.0000	0.976	0.881	4.48%	0.9783	
2016	183,248,378	28,781,869	15.7%	78,975	171,589,375	26,950,650	15.7%	1.0405	1.0000	0.9971	0.0246	0.9997	0.975	0.943	4.48%	0.9364	
2017	239,192,091	43,100,201	18.0%	76,687	214,369,949	38,627,481	18.0%	1.9937	1.0000	0.9572	0.0290	0.9561	0.971	0.961	4.48%	0.8962	
2018	246,971,449	57,453,297	23.3%	74,560	211,851,077	49,283,198	23.3%	2.1741	1.0000	0.9450	0.0277	0.9550	0.972	0.960	4.48%	0.8578	
2019	236,684,111	71,668,517	30.3%	72,475	194,321,058	58,840,883	30.3%	2.1741	1.0000	0.9450	0.0280	0.9550	0.972	0.958	4.48%	0.8210	
2020	226,214,644	85,640,129	37.9%	70,339	177,761,748	67,296,877	37.9%	2.1741	1.0000	0.9450	0.0295	0.9550	0.971	0.956	4.48%	0.7858	
2021	215,909,750	100,206,110	46.4%	68,149	162,389,031	75,366,550	46.4%	2.1741	1.0000	0.9450	0.0311	0.9550	0.969	0.954	4.48%	0.7521	
2022	205,629,567	115,666,359	56.2%	65,905	148,025,801	83,264,233	56.2%	2.1741	1.0000	0.9450	0.0329	0.9550	0.967	0.952	4.48%	0.7199	
2023	195,304,964	132,451,235	67.8%	63,606	134,564,775	91,258,667	67.8%	2.1741	1.0000	0.9450	0.0349	0.9550	0.965	0.950	4.48%	0.6890	
2024	184,782,400	150,811,616	81.6%	61,254	121,855,615	99,453,423	81.6%	2.1741	1.0000	0.9450	0.0370	0.9550	0.963	0.946	4.48%	0.6595	
2025	174,449,633	170,720,696	97.9%	58,852	110,108,751	107,755,129	97.9%	2.1741	1.0000	0.9450	0.0392	0.9550	0.961	0.944	4.48%	0.6312	
2026	164,191,236	192,279,610	117.1%	56,404	99,190,159	116,158,728	117.1%	2.1741	1.0000	0.9450	0.0416	0.9550	0.958	0.941	4.48%	0.6041	
2027	153,946,388	215,492,387	140.0%	53,914	89,013,311	124,599,811	140.0%	2.1741	1.0000	0.9450	0.0441	0.9550	0.956	0.938	4.48%	0.5782	
2028	143,787,383	240,216,495	167.1%	51,388	79,574,344	132,933,236	167.1%	2.1741	1.0000	0.9450	0.0468	0.9550	0.953	0.934	4.48%	0.5534	
2029	133,725,263	266,219,854	199.1%	48,834	70,832,502	141,013,134	199.1%	2.1741	1.0000	0.9450	0.0497	0.9550	0.950	0.930	4.48%	0.5297	
2030	123,871,401	293,223,106	236.7%	46,259	62,799,619	148,656,584	236.7%	2.1741	1.0000	0.9450	0.0527	0.9550	0.947	0.926	4.48%	0.5070	
2031	114,262,927	320,866,799	280.8%	43,672	55,444,458	156,696,044	280.8%	2.1741	1.0000	0.9450	0.0559	0.9550	0.944	0.922	4.48%	0.4852	
2032	104,932,934	348,653,778	332.3%	41,084	48,733,931	161,925,038	332.3%	2.1741	1.0000	0.9450	0.0593	0.9550	0.941	0.918	4.48%	0.4644	
2033	95,871,483	376,045,568	392.2%	38,505	42,616,317	167,157,914	392.2%	2.1741	1.0000	0.9450	0.0628	0.9550	0.937	0.914	4.48%	0.4445	
2034	87,175,908	402,461,987	461.7%	35,949	37,089,398	171,223,335	461.7%	2.1741	1.0000	0.9450	0.0664	0.9550	0.934	0.909	4.48%	0.4255	
2035	78,945,288	427,991,126	542.1%	33,427	32,106,716	174,038,624	542.1%	2.1741	1.0000	0.9450	0.0702	0.9550	0.930	0.904	4.48%	0.4072	
2036	70,943,899	450,259,818	634.7%	30,951	27,650,439	175,489,108	634.7%	2.1741	1.0000	0.9450	0.0741	0.9550	0.926	0.900	4.48%	0.3898	
2037	63,490,594	470,443,978	741.0%	28,534	23,684,444	175,493,779	741.0%	2.1741	1.0000	0.9450	0.0781	0.9550	0.922	0.895	4.48%	0.3730	
2038	56,499,353	487,470,890	862.8%	26,190	20,172,704	174,048,119	862.8%	2.1741	1.0000	0.9450	0.0822	0.9550	0.918	0.890	4.48%	0.3570	
2039	49,985,178	500,853,921	1002.0%	23,928	17,081,607	171,158,536	1002.0%	2.1741	1.0000	0.9450	0.0864	0.9550	0.914	0.885	4.48%	0.3417	
2040	43,982,609	510,210,141	1160.0%	21,760	14,285,943	166,879,660	1160.0%	2.1741	1.0000	0.9450	0.0906	0.9550	0.909	0.880	4.48%	0.3271	
2041	38,485,059	515,323,646	1339.0%	19,695	12,047,954	161,334,834	1339.0%	2.1741	1.0000	0.9450	0.0949	0.9550	0.905	0.875	4.48%	0.3131	
2042	33,477,588	516,107,437	1541.7%	17,742	10,030,952	154,642,232	1541.7%	2.1741	1.0000	0.9450	0.0992	0.9550	0.901	0.870	4.48%	0.2996	
2043	28,955,779	512,603,805	1770.3%	15,906	8,304,052	147,006,539	1770.3%	2.1741	1.0000	0.9450	0.1035	0.9550	0.896	0.865	4.48%	0.2868	
2044	24,900,309	504,945,886	2027.9%	14,190	6,834,809	138,601,044	2027.9%	2.1741	1.0000	0.9450	0.1079	0.9550	0.892	0.860	4.48%	0.2745	
2045	21,285,459	493,303,412	2317.6%	12,599	5,592,056	129,599,289	2317.6%	2.1741	1.0000	0.9450	0.1121	0.9550	0.888	0.855	4.48%	0.2627	
2046	18,085,536	478,025,651	2643.1%	11,132	4,547,647	120,200,573	2643.1%	2.1741	1.0000	0.9450	0.1164	0.9550	0.884	0.850	4.48%	0.2515	
2047	15,277,793	459,522,119	3038.0%	9,789	3,676,908	110,600,463	3038.0%	2.1741	1.0000	0.9450	0.1207	0.9550	0.879	0.845	4.48%	0.2407	
2048	12,834,350	438,250,122	3414.7%	8,565	2,956,398	100,951,100	3414.7%	2.1741	1.0000	0.9450	0.1250	0.9550	0.875	0.840	4.48%	0.2304	
2049	10,724,183	414,640,633	3866.4%	7,459	2,364,995	91,417,155	3866.4%	2.1741	1.0000	0.9450	0.1291	0.9550	0.871	0.836	4.48%	0.2205	
2050	8,912,820	389,319,920	4368.1%	6,465	1,880,779	82,154,112	4368.1%	2.1741	1.0000	0.9450	0.1333	0.9550	0.867	0.831	4.48%	0.2110	
2051	7,367,250	362,844,568	4925.1%	5,577	1,487,973	73,284,163	4925.1%	2.1741	1.0000	0.9450	0.1373	0.9550	0.863	0.827	4.48%	0.2020	
2052	6,056,637	335,654,506	5541.9%	4,788	1,170,814	64,885,676	5541.9%	2.1741	1.0000	0.9450	0.1414	0.9550	0.859	0.822	4.48%	0.1933	
2053	4,952,528	308,224,983	6223.6%	4,092	916,326	57,028,379	6223.6%	2.1741	1.0000	0.9450	0.1455	0.9550	0.855	0.818	4.48%	0.1850	
2054	4,030,005	281,004,424	6972.8%	3,481	713,867	49,762,614	6972.8%	2.1741	1.0000	0.9450	0.1492	0.9550	0.851	0.814	4.48%	0.1771	
2055	3,263,759	254,369,702	7793.8%	2,949	553,191	43,114,390	7793.8%	2.1741	1.0000	0.9450	0.1530	0.9550	0.847	0.810	4.48%	0.1695	
2056	2,630,711	228,694,157	8693.2%	2,487	426,773	37,100,415	8693.2%	2.1741	1.0000	0.9450	0.1567	0.9550	0.843	0.806	4.48%	0.1622	
2057	2,111,410	204,002,643	9661.9%	2,087	327,841	31,675,708	9661.9%	2.1741	1.0000	0.9450	0.1609	0.9550	0.839	0.803	4.48%	0.1553	
2058	1,688,880	180,653,962	10696.7%	1,745	250,990	26,847,562	10696.7%	2.1741	1.0000	0.9450	0.1639	0.9550	0.836	0.800	4.48%	0.1486	
2059	1,346,228	159,102,978	11818.4%	1,453	191,489	22,630,936	11818.4%	2.1741	1.0000	0.9450	0.1670	0.9550	0.833	0.797	4.48%	0.1422	
2060	1,069,559	139,319,835	13025.9%	1,206	145,612	18,967,234	13025.9%	2.1741	1.0000	0.9450	0.1700	0.9550	0.830	0.794	4.48%	0.1361	
2061	847,237	121,262,574	14312.7%	998	110,398	15,801,003	14312.7%	2.1741	1.0000	0.9450	0.1730	0.955					

**Attachmet 2**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.9725
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8879
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8070
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.7295
2003	368,678	-	0.0%	598	610,279	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.6533
2004	2,685,514	16,596	0.6%	2,073	4,254,766	26,294	0.6%	-	-	-	-	-	-	-	-	4.48%	1.5843
2005	7,050,008	-	0.0%	4,287	10,690,664	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.5164
2006	10,269,739	157,345	1.5%	4,542	14,905,319	228,368	1.5%	-	-	-	-	-	-	-	-	4.48%	1.4514
2007	9,835,599	291,290	3.0%	4,451	13,663,109	404,645	3.0%	-	-	-	-	-	-	-	-	4.48%	1.3891
2008	9,496,177	739,238	7.8%	4,344	12,625,958	982,879	7.8%	-	-	-	-	-	-	-	-	4.48%	1.3296
2009	9,073,150	679,636	7.5%	4,172	11,546,238	864,886	7.5%	-	-	-	-	-	-	-	-	4.48%	1.2726
2010	9,676,508	1,201,400	12.4%	4,042	11,786,040	1,463,311	12.4%	-	-	-	-	-	-	-	-	4.48%	1.2180
2011	9,741,045	820,956	8.4%	3,969	11,355,901	957,053	8.4%	-	-	-	-	-	-	-	-	4.48%	1.1658
2012	9,507,976	1,538,394	16.2%	3,925	10,608,916	1,716,526	16.2%	-	-	-	-	-	-	-	-	4.48%	1.1158
2013	9,355,128	1,154,612	12.3%	3,913	9,990,781	1,233,064	12.3%	-	-	-	-	-	-	-	-	4.48%	1.0679
2014	10,041,790	2,331,155	23.2%	3,838	10,264,262	2,382,801	23.2%	-	-	-	-	-	-	-	-	4.48%	1.0222
2015	9,584,534	2,852,101	29.8%	3,745	9,377,089	2,750,284	29.8%	1.3622	1.0000	N/A	0.0242	0.0000	0.976	0.954	4.48%	0.9763	
2016	8,350,163	3,352,412	40.1%	3,652	7,819,892	3,139,118	40.1%	1.3622	1.0000	N/A	0.0248	0.0000	0.975	0.871	4.48%	0.9364	
2017	8,011,464	3,806,452	47.5%	3,558	7,180,075	3,411,438	47.5%	1.3622	1.0000	N/A	0.0258	0.0000	0.974	0.959	4.48%	0.8962	
2018	7,697,449	4,326,738	56.2%	3,463	6,602,839	3,711,458	56.2%	1.3622	1.0000	N/A	0.0268	0.0000	0.973	0.961	4.48%	0.8578	
2019	7,381,092	4,924,451	66.7%	3,366	6,059,983	4,043,045	66.7%	1.3622	1.0000	N/A	0.0280	0.0000	0.972	0.959	4.48%	0.8210	
2020	7,036,108	5,606,085	79.7%	3,267	5,529,045	4,405,318	79.7%	1.3622	1.0000	N/A	0.0295	0.0000	0.970	0.953	4.48%	0.7858	
2021	6,722,355	6,375,966	94.8%	3,165	5,055,986	4,795,461	94.8%	1.3622	1.0000	N/A	0.0311	0.0000	0.969	0.955	4.48%	0.7521	
2022	6,421,280	7,239,971	112.7%	3,060	4,622,457	5,211,804	112.7%	1.3622	1.0000	N/A	0.0330	0.0000	0.967	0.955	4.48%	0.7199	
2023	6,106,254	8,196,482	134.2%	2,953	4,207,198	5,647,362	134.2%	1.3622	1.0000	N/A	0.0350	0.0000	0.965	0.951	4.48%	0.6890	
2024	5,789,488	9,250,560	159.8%	2,844	3,817,905	6,100,325	159.8%	1.3622	1.0000	N/A	0.0371	0.0000	0.963	0.948	4.48%	0.6595	
2025	5,481,787	10,367,127	189.1%	2,732	3,459,983	6,543,501	189.1%	1.3622	1.0000	N/A	0.0393	0.0000	0.961	0.947	4.48%	0.6312	
2026	5,171,677	11,549,778	223.3%	2,618	3,124,281	6,977,378	223.3%	1.3622	1.0000	N/A	0.0418	0.0000	0.958	0.943	4.48%	0.6041	
2027	4,850,972	12,782,882	263.5%	2,502	2,804,879	7,391,188	263.5%	1.3622	1.0000	N/A	0.0443	0.0000	0.956	0.938	4.48%	0.5782	
2028	4,541,916	14,047,271	309.3%	2,384	2,513,572	7,773,935	309.3%	1.3622	1.0000	N/A	0.0470	0.0000	0.953	0.936	4.48%	0.5534	
2029	4,235,479	15,330,688	362.0%	2,265	2,243,477	8,120,463	362.0%	1.3622	1.0000	N/A	0.0500	0.0000	0.950	0.933	4.48%	0.5297	
2030	3,929,984	16,605,701	422.5%	2,145	1,992,401	8,418,664	422.5%	1.3622	1.0000	N/A	0.0530	0.0000	0.947	0.928	4.48%	0.5070	
2031	3,632,484	17,834,082	491.0%	2,024	1,762,611	8,653,734	491.0%	1.3622	1.0000	N/A	0.0563	0.0000	0.944	0.924	4.48%	0.4852	
2032	3,343,087	19,019,463	568.9%	1,904	1,552,628	8,833,196	568.9%	1.3622	1.0000	N/A	0.0596	0.0000	0.940	0.920	4.48%	0.4644	
2033	3,058,821	20,093,121	656.9%	1,784	1,359,892	8,931,695	656.9%	1.3622	1.0000	N/A	0.0631	0.0000	0.937	0.915	4.48%	0.4445	
2034	2,787,440	21,049,824	755.2%	1,665	1,185,929	8,955,746	755.2%	1.3622	1.0000	N/A	0.0667	0.0000	0.933	0.911	4.48%	0.4255	
2035	2,527,385	21,882,705	865.8%	1,547	1,029,172	8,910,891	865.8%	1.3622	1.0000	N/A	0.0706	0.0000	0.929	0.907	4.48%	0.4072	
2036	2,278,939	22,531,926	988.7%	1,432	888,218	8,781,835	988.7%	1.3622	1.0000	N/A	0.0744	0.0000	0.926	0.902	4.48%	0.3898	
2037	2,044,724	23,019,085	1125.8%	1,320	762,761	8,587,008	1125.8%	1.3622	1.0000	N/A	0.0784	0.0000	0.922	0.897	4.48%	0.3730	
2038	1,824,787	23,318,603	1277.9%	1,211	651,528	8,325,747	1277.9%	1.3622	1.0000	N/A	0.0826	0.0000	0.917	0.892	4.48%	0.3570	
2039	1,618,961	23,405,256	1445.7%	1,106	553,253	7,998,359	1445.7%	1.3622	1.0000	N/A	0.0867	0.0000	0.913	0.887	4.48%	0.3417	
2040	1,428,096	23,298,862	1631.5%	1,005	467,102	7,620,598	1631.5%	1.3622	1.0000	N/A	0.0910	0.0000	0.909	0.882	4.48%	0.3271	
2041	1,253,742	22,976,966	1832.7%	909	392,491	7,193,063	1832.7%	1.3622	1.0000	N/A	0.0952	0.0000	0.905	0.878	4.48%	0.3131	
2042	1,093,212	22,485,697	2056.8%	819	327,561	6,737,431	2056.8%	1.3622	1.0000	N/A	0.0994	0.0000	0.901	0.872	4.48%	0.2996	
2043	949,288	21,832,898	2299.9%	734	272,241	6,261,324	2299.9%	1.3622	1.0000	N/A	0.1038	0.0000	0.896	0.868	4.48%	0.2868	
2044	820,028	21,005,495	2561.6%	655	225,087	5,765,734	2561.6%	1.3622	1.0000	N/A	0.1081	0.0000	0.892	0.864	4.48%	0.2745	
2045	704,612	20,083,700	2850.3%	581	185,114	5,276,333	2850.3%	1.3622	1.0000	N/A	0.1124	0.0000	0.888	0.859	4.48%	0.2627	
2046	602,085	19,051,045	3164.2%	513	151,395	4,790,426	3164.2%	1.3622	1.0000	N/A	0.1165	0.0000	0.883	0.854	4.48%	0.2515	
2047	511,826	17,929,031	3503.0%	451	123,181	4,314,982	3503.0%	1.3622	1.0000	N/A	0.1207	0.0000	0.879	0.850	4.48%	0.2407	
2048	432,954	16,770,541	3873.5%	395	99,731	3,863,101	3873.5%	1.3622	1.0000	N/A	0.1250	0.0000	0.875	0.846	4.48%	0.2304	
2049	364,526	15,565,839	4270.2%	344	80,368	3,431,851	4270.2%	1.3622	1.0000	N/A	0.1292	0.0000	0.871	0.842	4.48%	0.2205	
2050	305,485	14,349,835	4697.4%	298	64,463	3,028,096	4697.4%	1.3622	1.0000	N/A	0.1333	0.0000	0.867	0.838	4.48%	0.2110	
2051	254,844	13,138,082	5155.3%	257	51,471	2,653,515	5155.3%	1.3622	1.0000	N/A	0.1374	0.0000	0.863	0.834	4.48%	0.2020	
2052	211,631	11,954,108	5648.6%	221	40,911	2,310,859	5648.6%	1.3622	1.0000	N/A	0.1414	0.0000	0.859	0.830	4.48%	0.1933	
2053	174,966	10,785,752	6164.5%	189	32,373	1,995,000	6164.5%	1.3622	1.0000	N/A	0.1455	0.0000	0.855	0.827	4.48%	0.1850	
2054	144,065	9,659,985	6705.3%	161	25,512	1,710,671	6705.3%	1.3622	1.0000	N/A	0.1491	0.0000	0.851	0.823	4.48%	0.1771	
2055	118,163	8,605,445	7282.7%	136	20,028	1,458,580	7282.7%	1.3622	1.0000	N/A	0.1532	0.0000	0.847	0.820	4.48%	0.1695	
2056	96,545	7,620,760	7893.5%	115	15,662	1,236,295	7893.5%	1.3622	1.0000	N/A	0.1566	0.0000	0.843	0.817	4.48%	0.1622	
2057	78,602	6,689,888	8511.0%	96	12,205	1,038,746	8511.0%	1.3622	1.0000	N/A	0.1609	0.0000	0.839	0.814	4.48%	0.1553	
2058	63,791	5,846,850	9165.6%	80	9,480	868,919	9165.6%	1.3622	1.0000	N/A	0.1653	0.0000	0.837	0.812	4.48%	0.1486	
2059	51,627	5,080,310	9840.4%	67	7,343	722,627	9840.4%	1.3622	1.0000	N/A	0.1695	0.0000	0.834	0.809	4.48%	0.1422	
2060	41,650	4,388,399	10536.5%	56	5,670	597,444	10536.5%	1.3622	1.0000	N/A	0.1701	0.0000	0.830	0.807	4.48%	0.1361	
2061	33,536	3,776,744	11261.8%	46	4,370	492,125	11261.8%	1.3622	1.0000	N/A	0.1719	0.0000	0.828	0.805	4.48%	0.1303	
2062	26,930	3,237,947	12023.6%	38	3,359	403,826	12023.6%	1.3622	1.0000	N/A	0.1755	0.0000	0.825	0.803	4.48%	0.1247	
2063	21,593	2,760,096	12782.6%	31	2,577	329,470	12782.6%	1.3622	1.0000	N/A	0.1762	0.0000	0.824	0.802	4.48%	0.1194	
2064	17,276	2,346,350	13581.4%	26	1,974	268,072	13581.4%	1.3622	1.0000	N/A	0.1791	0.0000	0.821	0.800	4.48%	0.1143	
2065	13,775	1,990,787	14452.3%	21	1,506	217,696	14452.3%	1.3622	1.0000	N/A	0.1840	0.0000	0.816	0.797	4.48%	0.109	

**Attachmet 2**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With 59.6% Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	4.48%
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	1.9725
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	1.8879
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	-	1.8070
2003	368,678	-	0.0%	598	610,279	-	0.0%	-	-	-	-	-	-	-	-	-	1.7295
2004	2,685,514	16,596	0.6%	2,073	4,254,766	26,294	0.6%	-	-	-	-	-	-	-	-	-	1.6533
2005	7,050,008	-	0.0%	4,287	10,690,664	-	0.0%	-	-	-	-	-	-	-	-	-	1.5843
2006	10,269,739	157,345	1.5%	4,542	14,905,319	228,368	1.5%	-	-	-	-	-	-	-	-	-	1.5164
2007	9,835,599	291,290	3.0%	4,451	13,663,109	404,645	3.0%	-	-	-	-	-	-	-	-	-	1.4514
2008	9,496,177	739,238	7.8%	4,344	12,625,958	982,879	7.8%	-	-	-	-	-	-	-	-	-	1.3891
2009	9,073,150	679,636	7.5%	4,172	11,546,238	864,886	7.5%	-	-	-	-	-	-	-	-	-	1.3296
2010	9,676,508	1,201,400	12.4%	4,042	11,786,040	1,463,311	12.4%	-	-	-	-	-	-	-	-	-	1.2726
2011	9,741,045	820,956	8.4%	3,969	11,355,901	957,053	8.4%	-	-	-	-	-	-	-	-	-	1.2190
2012	9,507,976	1,538,394	16.2%	3,925	10,608,916	1,716,526	16.2%	-	-	-	-	-	-	-	-	-	1.1658
2013	9,355,128	1,154,612	12.3%	3,913	9,980,781	1,233,064	12.3%	-	-	-	-	-	-	-	-	-	1.1158
2014	10,041,790	2,331,155	23.2%	3,838	10,264,262	2,382,801	23.2%	-	-	-	-	-	-	-	-	-	1.0679
2015	9,584,834	2,852,101	29.8%	3,745	9,377,089	2,790,284	29.8%	1.3622	1.0000	1.0000	0.0242	1.0000	0.976	0.954	4.48%	0.9783	
2016	8,582,468	3,241,938	38.9%	3,652	8,036,417	3,129,310	38.9%	1.0000	1.0000	0.9971	0.0250	0.9997	0.975	0.871	4.48%	0.9364	
2017	11,179,996	3,629,451	32.5%	3,545	10,019,793	3,252,805	32.5%	1.9937	1.0000	0.9572	0.0293	0.9961	0.971	0.959	4.48%	0.8962	
2018	11,551,399	4,068,324	35.2%	3,446	9,908,742	3,489,791	35.2%	2.1741	1.0000	0.9450	0.0279	0.9950	0.972	0.961	4.48%	0.8578	
2019	11,076,649	4,630,338	41.8%	3,349	9,094,088	3,801,574	41.8%	2.1741	1.0000	0.9450	0.0280	0.9950	0.972	0.959	4.48%	0.8210	
2020	10,558,939	5,271,262	49.9%	3,250	8,297,321	4,142,211	49.9%	2.1741	1.0000	0.9450	0.0295	0.9950	0.970	0.953	4.48%	0.7858	
2021	10,088,096	5,995,161	59.4%	3,149	7,587,411	4,509,053	59.4%	2.1741	1.0000	0.9450	0.0311	0.9950	0.969	0.955	4.48%	0.7521	
2022	9,636,280	6,807,563	70.6%	3,045	6,936,524	4,900,529	70.6%	2.1741	1.0000	0.9450	0.0330	0.9950	0.967	0.955	4.48%	0.7199	
2023	9,163,526	7,706,947	84.1%	2,939	6,313,653	5,310,073	84.1%	2.1741	1.0000	0.9450	0.0350	0.9950	0.965	0.951	4.48%	0.6890	
2024	8,688,162	8,698,070	100.1%	2,830	5,729,449	5,735,983	100.1%	2.1741	1.0000	0.9450	0.0371	0.9950	0.963	0.948	4.48%	0.6595	
2025	8,226,402	9,747,950	118.5%	2,718	5,192,323	6,152,691	118.5%	2.1741	1.0000	0.9450	0.0393	0.9950	0.961	0.947	4.48%	0.6312	
2026	7,761,027	10,859,967	139.9%	2,605	4,688,542	6,560,654	139.9%	2.1741	1.0000	0.9450	0.0418	0.9950	0.958	0.943	4.48%	0.6041	
2027	7,279,751	12,019,425	165.1%	2,489	4,209,223	6,949,749	165.1%	2.1741	1.0000	0.9450	0.0443	0.9950	0.956	0.938	4.48%	0.5782	
2028	6,815,957	13,208,297	193.8%	2,372	3,772,053	7,399,893	193.8%	2.1741	1.0000	0.9450	0.0470	0.9950	0.953	0.936	4.48%	0.5534	
2029	6,356,094	14,415,063	226.8%	2,254	3,366,739	7,835,468	226.8%	2.1741	1.0000	0.9450	0.0500	0.9950	0.950	0.933	4.48%	0.5297	
2030	5,897,644	15,613,926	264.7%	2,134	2,989,954	7,915,859	264.7%	2.1741	1.0000	0.9450	0.0530	0.9950	0.947	0.928	4.48%	0.5070	
2031	5,451,192	16,768,942	307.6%	2,014	2,645,113	8,136,890	307.6%	2.1741	1.0000	0.9450	0.0563	0.9950	0.944	0.924	4.48%	0.4852	
2032	5,016,900	17,883,525	356.5%	1,894	2,329,995	8,305,634	356.5%	2.1741	1.0000	0.9450	0.0596	0.9950	0.940	0.920	4.48%	0.4644	
2033	4,590,309	18,993,060	411.6%	1,775	2,040,461	8,398,249	411.6%	2.1741	1.0000	0.9450	0.0631	0.9950	0.937	0.915	4.48%	0.4445	
2034	4,183,052	19,792,623	473.2%	1,656	1,779,599	8,420,864	473.2%	2.1741	1.0000	0.9450	0.0667	0.9950	0.933	0.911	4.48%	0.4255	
2035	3,792,764	20,575,760	542.5%	1,539	1,544,457	8,378,658	542.5%	2.1741	1.0000	0.9450	0.0706	0.9950	0.929	0.907	4.48%	0.4072	
2036	3,419,956	21,186,207	619.5%	1,425	1,332,930	8,257,340	619.5%	2.1741	1.0000	0.9450	0.0744	0.9950	0.926	0.902	4.48%	0.3898	
2037	3,068,474	21,644,270	705.4%	1,313	1,144,660	8,074,149	705.4%	2.1741	1.0000	0.9450	0.0784	0.9950	0.922	0.897	4.48%	0.3730	
2038	2,738,420	21,925,900	800.7%	1,205	977,734	7,828,491	800.7%	2.1741	1.0000	0.9450	0.0826	0.9950	0.917	0.892	4.48%	0.3570	
2039	2,429,540	22,007,377	905.8%	1,100	830,255	7,520,657	905.8%	2.1741	1.0000	0.9450	0.0867	0.9950	0.913	0.887	4.48%	0.3417	
2040	2,143,113	21,907,338	1022.2%	1,000	700,970	7,165,458	1022.2%	2.1741	1.0000	0.9450	0.0910	0.9950	0.909	0.882	4.48%	0.3271	
2041	1,881,464	21,604,667	1148.3%	905	589,002	6,763,457	1148.3%	2.1741	1.0000	0.9450	0.0952	0.9950	0.905	0.878	4.48%	0.3131	
2042	1,640,560	21,142,739	1288.8%	815	491,564	6,335,038	1288.8%	2.1741	1.0000	0.9450	0.0994	0.9950	0.901	0.872	4.48%	0.2996	
2043	1,424,576	20,528,928	1441.1%	730	408,546	5,887,367	1441.1%	2.1741	1.0000	0.9450	0.1038	0.9950	0.896	0.868	4.48%	0.2868	
2044	1,230,599	19,750,942	1605.0%	651	337,783	5,421,375	1605.0%	2.1741	1.0000	0.9450	0.1081	0.9950	0.892	0.864	4.48%	0.2745	
2045	1,057,397	18,884,201	1785.9%	578	277,796	4,961,204	1785.9%	2.1741	1.0000	0.9450	0.1124	0.9950	0.888	0.859	4.48%	0.2627	
2046	903,536	17,913,222	1982.6%	511	227,196	4,504,318	1982.6%	2.1741	1.0000	0.9450	0.1165	0.9950	0.883	0.854	4.48%	0.2515	
2047	768,984	16,858,219	2194.8%	449	184,855	4,057,270	2194.8%	2.1741	1.0000	0.9450	0.1207	0.9950	0.879	0.850	4.48%	0.2407	
2048	649,725	15,768,921	2427.0%	393	149,665	3,632,377	2427.0%	2.1741	1.0000	0.9450	0.1250	0.9950	0.875	0.846	4.48%	0.2304	
2049	547,037	14,636,169	2675.5%	342	120,607	3,226,883	2675.5%	2.1741	1.0000	0.9450	0.1292	0.9950	0.871	0.842	4.48%	0.2205	
2050	458,435	13,492,791	2943.2%	297	96,739	2,847,243	2943.2%	2.1741	1.0000	0.9450	0.1333	0.9950	0.867	0.838	4.48%	0.2110	
2051	382,439	12,353,410	3230.2%	256	77,242	2,495,033	3230.2%	2.1741	1.0000	0.9450	0.1374	0.9950	0.863	0.834	4.48%	0.2020	
2052	317,590	11,240,149	3539.2%	220	61,394	2,172,843	3539.2%	2.1741	1.0000	0.9450	0.1414	0.9950	0.859	0.830	4.48%	0.1933	
2053	262,568	10,141,573	3862.5%	188	48,581	1,876,413	3862.5%	2.1741	1.0000	0.9450	0.1455	0.9950	0.855	0.827	4.48%	0.1850	
2054	216,196	9,083,043	4201.3%	160	38,286	1,608,501	4201.3%	2.1741	1.0000	0.9450	0.1491	0.9950	0.851	0.823	4.48%	0.1771	
2055	177,325	8,091,485	4563.1%	135	30,056	1,371,466	4563.1%	2.1741	1.0000	0.9450	0.1532	0.9950	0.847	0.820	4.48%	0.1695	
2056	144,883	7,165,610	4945.8%	114	23,504	1,162,457	4945.8%	2.1741	1.0000	0.9450	0.1566	0.9950	0.843	0.817	4.48%	0.1622	
2057	117,957	6,290,334	5332.7%	96	18,315	976,707	5332.7%	2.1741	1.0000	0.9450	0.1609	0.9950	0.839	0.814	4.48%	0.1553	
2058	95,730	5,497,647	5742.9%	80	14,227	817,023	5742.9%	2.1741	1.0000	0.9450	0.1653	0.9950	0.837	0.812	4.48%	0.1486	
2059	77,476	4,776,888	6165.7%	67	11,020	679,468	6165.7%	2.1741	1.0000	0.9450	0.1695	0.9950	0.834	0.809	4.48%	0.1422	
2060	62,503	4,126,301	6601.8%	55	8,599	561,792	6601.8%	2.1741	1.0000	0.9450	0.1737	0.9950	0.830	0.807	4.48%	0.1361	
2061	50,327	3,551,178	7056.2%	46	6,558	462,733	7056.2%	2.1741	1.0000	0.9450	0.1779	0.9950	0.828	0.805	4.48%	0.1303	
2062	40,413	3,044,561	7533.6%	38	5,040	379,708	7533.6%	2.1741	1.0000	0.9450	0.1755	0.9950	0.825	0.803	4.48%	0.1247	
2063	32,404	2,595,249	8009.1%	31	3,868	309,792	8009.1%	2.1741	1.0000	0.9450	0.1762	0.9950	0.824	0.802	4		

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20% and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.0609
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.9725
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8879
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.8070
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.7295
2003	420,779	-	0.0%	598	696,522	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.6533
2004	2,888,672	16,596	0.6%	2,073	4,259,768	26,294	0.6%	-	-	-	-	-	-	-	-	4.48%	1.5843
2005	6,292,167	-	0.0%	4,287	9,541,470	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.5164
2006	9,124,549	157,345	1.7%	4,542	13,243,211	228,368	1.7%	-	-	-	-	-	-	-	-	4.48%	1.4514
2007	14,581,566	291,290	2.0%	4,451	20,255,963	404,645	2.0%	-	-	-	-	-	-	-	-	4.48%	1.3891
2008	9,773,297	703,473	7.2%	4,344	12,994,413	935,326	7.2%	-	-	-	-	-	-	-	-	4.48%	1.3296
2009	9,217,968	679,636	7.4%	4,172	11,730,529	864,886	7.4%	-	-	-	-	-	-	-	-	4.48%	1.2726
2010	9,782,966	744,870	7.6%	4,042	11,915,706	907,256	7.6%	-	-	-	-	-	-	-	-	4.48%	1.2180
2011	9,668,390	533,656	5.5%	3,969	11,271,202	622,125	5.5%	-	-	-	-	-	-	-	-	4.48%	1.1658
2012	9,408,507	907,173	9.6%	3,925	10,497,929	1,012,215	9.6%	-	-	-	-	-	-	-	-	4.48%	1.1158
2013	9,327,576	443,599	4.8%	3,913	9,961,358	473,741	4.8%	-	-	-	-	-	-	-	-	4.48%	1.0679
2014	9,916,299	610,935	6.2%	3,838	10,135,991	624,470	6.2%	-	-	-	-	-	-	-	-	4.48%	1.0222
2015	8,914,772	627,330	7.0%	3,745	8,721,550	613,733	7.0%	1.3622	1.0000	N/A	0.0242	0.0000	0.976	0.899	4.48%	0.9763	
2016	8,280,853	1,451,534	17.5%	3,652	7,753,992	1,369,182	17.5%	1.3622	1.0000	N/A	0.0248	0.0000	0.975	0.929	4.48%	0.9364	
2017	7,958,176	2,210,639	27.8%	3,558	7,132,317	1,981,231	27.8%	1.3622	1.0000	N/A	0.0258	0.0000	0.974	0.961	4.48%	0.8962	
2018	7,643,384	2,945,712	38.5%	3,463	6,556,462	2,526,819	38.5%	1.3622	1.0000	N/A	0.0268	0.0000	0.973	0.960	4.48%	0.8578	
2019	7,325,268	3,653,603	49.9%	3,366	6,014,150	2,999,660	49.9%	1.3622	1.0000	N/A	0.0280	0.0000	0.972	0.958	4.48%	0.8210	
2020	6,985,770	4,355,622	62.3%	3,267	5,489,489	3,422,692	62.3%	1.3622	1.0000	N/A	0.0295	0.0000	0.970	0.954	4.48%	0.7858	
2021	6,680,590	5,089,400	76.2%	3,165	5,024,574	3,827,816	76.2%	1.3622	1.0000	N/A	0.0312	0.0000	0.969	0.956	4.48%	0.7521	
2022	6,377,128	5,870,040	92.0%	3,060	4,590,674	4,225,638	92.0%	1.3622	1.0000	N/A	0.0330	0.0000	0.967	0.955	4.48%	0.7198	
2023	6,068,835	6,719,499	110.7%	2,954	4,181,416	4,629,723	110.7%	1.3622	1.0000	N/A	0.0349	0.0000	0.965	0.952	4.48%	0.6890	
2024	5,751,571	7,653,652	133.1%	2,844	3,792,900	5,047,237	133.1%	1.3622	1.0000	N/A	0.0371	0.0000	0.963	0.948	4.48%	0.6595	
2025	5,445,099	8,659,598	159.0%	2,732	3,436,826	5,465,747	159.0%	1.3622	1.0000	N/A	0.0393	0.0000	0.961	0.947	4.48%	0.6312	
2026	5,131,671	9,747,647	190.0%	2,618	3,100,112	5,888,686	190.0%	1.3622	1.0000	N/A	0.0417	0.0000	0.958	0.942	4.48%	0.6041	
2027	4,815,894	10,913,500	226.6%	2,502	2,784,697	6,310,292	226.6%	1.3622	1.0000	N/A	0.0443	0.0000	0.956	0.938	4.48%	0.5782	
2028	4,508,303	12,148,001	269.5%	2,384	2,494,907	6,722,907	269.5%	1.3622	1.0000	N/A	0.0471	0.0000	0.953	0.936	4.48%	0.5534	
2029	4,202,376	13,441,387	319.9%	2,265	2,225,943	7,119,725	319.9%	1.3622	1.0000	N/A	0.0499	0.0000	0.950	0.932	4.48%	0.5297	
2030	3,898,404	14,778,485	379.1%	2,145	1,976,930	7,492,313	379.1%	1.3622	1.0000	N/A	0.0530	0.0000	0.947	0.928	4.48%	0.5070	
2031	3,602,213	16,141,106	448.1%	2,025	1,747,923	7,832,242	448.1%	1.3622	1.0000	N/A	0.0562	0.0000	0.944	0.924	4.48%	0.4852	
2032	3,312,397	17,506,409	528.5%	1,904	1,538,374	8,130,490	528.5%	1.3622	1.0000	N/A	0.0596	0.0000	0.940	0.920	4.48%	0.4644	
2033	3,031,232	18,852,875	622.0%	1,784	1,347,428	8,380,387	622.0%	1.3622	1.0000	N/A	0.0631	0.0000	0.937	0.915	4.48%	0.4445	
2034	2,761,246	20,144,735	729.5%	1,665	1,174,828	8,570,672	729.5%	1.3622	1.0000	N/A	0.0668	0.0000	0.933	0.911	4.48%	0.4255	
2035	2,502,724	21,359,988	853.5%	1,547	1,019,138	8,688,005	853.5%	1.3622	1.0000	N/A	0.0705	0.0000	0.929	0.906	4.48%	0.4072	
2036	2,255,929	22,471,368	996.1%	1,432	879,250	8,758,233	996.1%	1.3622	1.0000	N/A	0.0745	0.0000	0.926	0.901	4.48%	0.3898	
2037	2,023,438	23,448,918	1158.9%	1,320	754,821	8,747,352	1158.9%	1.3622	1.0000	N/A	0.0784	0.0000	0.922	0.897	4.48%	0.3730	
2038	1,805,080	24,272,906	1344.7%	1,211	644,491	8,666,474	1344.7%	1.3622	1.0000	N/A	0.0825	0.0000	0.917	0.892	4.48%	0.3570	
2039	1,601,012	24,923,482	1556.7%	1,106	547,119	8,517,187	1556.7%	1.3622	1.0000	N/A	0.0867	0.0000	0.913	0.887	4.48%	0.3417	
2040	1,411,716	25,380,039	1797.8%	1,005	461,744	8,301,309	1797.8%	1.3622	1.0000	N/A	0.0910	0.0000	0.909	0.882	4.48%	0.3271	
2041	1,239,091	25,633,031	2068.7%	909	387,904	8,024,558	2068.7%	1.3622	1.0000	N/A	0.0952	0.0000	0.905	0.878	4.48%	0.3131	
2042	1,080,054	25,675,317	2377.2%	819	323,619	7,693,143	2377.2%	1.3622	1.0000	N/A	0.0994	0.0000	0.901	0.872	4.48%	0.2996	
2043	937,667	25,506,742	2720.2%	734	268,908	7,314,924	2720.2%	1.3622	1.0000	N/A	0.1039	0.0000	0.896	0.868	4.48%	0.2868	
2044	809,801	25,129,592	3103.2%	655	222,280	6,897,744	3103.2%	1.3622	1.0000	N/A	0.1081	0.0000	0.892	0.864	4.48%	0.2745	
2045	695,588	24,560,963	3531.0%	581	182,743	6,452,587	3531.0%	1.3622	1.0000	N/A	0.1123	0.0000	0.888	0.859	4.48%	0.2627	
2046	594,231	23,816,892	4008.0%	513	149,421	5,988,808	4008.0%	1.3622	1.0000	N/A	0.1166	0.0000	0.883	0.854	4.48%	0.2515	
2047	505,012	22,921,102	4538.7%	451	121,541	5,516,424	4538.7%	1.3622	1.0000	N/A	0.1207	0.0000	0.879	0.850	4.48%	0.2407	
2048	427,143	21,886,374	5123.9%	395	98,393	5,041,535	5123.9%	1.3622	1.0000	N/A	0.1252	0.0000	0.875	0.846	4.48%	0.2304	
2049	359,603	20,750,610	5770.4%	344	79,283	4,574,954	5770.4%	1.3622	1.0000	N/A	0.1291	0.0000	0.871	0.842	4.48%	0.2205	
2050	301,306	19,530,610	6482.0%	298	63,582	4,121,340	6482.0%	1.3622	1.0000	N/A	0.1333	0.0000	0.867	0.838	4.48%	0.2110	
2051	251,317	18,249,658	7261.6%	257	50,759	3,685,906	7261.6%	1.3622	1.0000	N/A	0.1374	0.0000	0.863	0.834	4.48%	0.2020	
2052	208,677	16,922,048	8109.2%	221	40,340	3,271,216	8109.2%	1.3622	1.0000	N/A	0.1414	0.0000	0.859	0.830	4.48%	0.1933	
2053	172,490	15,586,987	9036.5%	189	31,914	2,883,934	9036.5%	1.3622	1.0000	N/A	0.1455	0.0000	0.855	0.827	4.48%	0.1850	
2054	142,034	14,253,349	10035.2%	161	25,152	2,524,102	10035.2%	1.3622	1.0000	N/A	0.1492	0.0000	0.851	0.823	4.48%	0.1771	
2055	116,470	12,936,570	11107.2%	136	19,741	2,192,684	11107.2%	1.3622	1.0000	N/A	0.1531	0.0000	0.847	0.820	4.48%	0.1695	
2056	95,181	11,665,451	12256.1%	115	15,441	1,892,454	12256.1%	1.3622	1.0000	N/A	0.1567	0.0000	0.843	0.817	4.48%	0.1622	
2057	77,498	10,445,391	13478.3%	96	12,033	1,621,867	13478.3%	1.3622	1.0000	N/A	0.1610	0.0000	0.839	0.814	4.48%	0.1553	
2058	62,906	9,280,558	14753.1%	80	9,349	1,379,213	14753.1%	1.3622	1.0000	N/A	0.1631	0.0000	0.837	0.812	4.48%	0.1486	
2059	50,913	8,199,245	16104.3%	67	7,242	1,166,267	16104.3%	1.3622	1.0000	N/A	0.1661	0.0000	0.834	0.809	4.48%	0.1422	
2060	41,086	7,196,147	17510.6%	56	5,595	979,695	17510.6%	1.3622	1.0000	N/A	0.1706	0.0000	0.829	0.807	4.48%	0.1361	
2061	33,104	6,279,374	18968.6%	46	4,314	818,228	18968.6%	1.3622	1.0000	N/A	0.1723	0.0000	0.828	0.806	4.48%	0.1303	
2062	26,595	5,454,509	20509.5%	38	3,317	680,269	20509.5%	1.3622	1.0000	N/A	0.1743	0.0000	0.826	0.803	4.48%	0.1247	
2063	21,348	4,701,408	22023.0%	31	2,548	561,202	22023.0%	1.3622	1.0000	N/A	0.1777	0.0000	0.822	0.803	4.48%	0.1194	
2064	17,092	4,044,391	23662.2%	26	1,953	462,074	23662.2%	1.3622	1.0000	N/A	0.1787	0.0000	0.821	0.801	4.48%	0.1143	
2065	13,638	3,450,624	25302.1%	21	1,491	377,331	25302.1%	1.3622	1.0000	N/A	0.1845	0.0000	0.815	0.798	4.48%	0.1094	
2066																	

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With 59.6% Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor Adverse Selection	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistency	Premium Persistency			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	2.0609	4.48%
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	1.9725	4.48%
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	1.8879	4.48%
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	1.8070	4.48%
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	1.7295	4.48%
2003	420,779	-	0.0%	598	696,522	-	0.0%	-	-	-	-	-	-	-	-	1.6533	4.48%
2004	2,688,672	16,596	0.6%	2,073	4,259,768	26,294	0.6%	-	-	-	-	-	-	-	-	1.5843	4.48%
2005	6,292,167	-	0.0%	4,287	9,541,470	-	0.0%	-	-	-	-	-	-	-	-	1.5164	4.48%
2006	9,124,549	157,345	1.7%	4,542	13,243,211	228,368	1.7%	-	-	-	-	-	-	-	-	1.4514	4.48%
2007	14,581,566	291,290	2.0%	4,451	20,255,963	404,645	2.0%	-	-	-	-	-	-	-	-	1.3891	4.48%
2008	9,773,297	703,473	7.2%	4,344	12,994,413	935,326	7.2%	-	-	-	-	-	-	-	-	1.3296	4.48%
2009	9,217,968	679,636	7.4%	4,172	11,730,529	864,886	7.4%	-	-	-	-	-	-	-	-	1.2726	4.48%
2010	9,782,966	744,870	7.6%	4,042	11,915,706	907,256	7.6%	-	-	-	-	-	-	-	-	1.2180	4.48%
2011	9,668,390	533,656	5.5%	3,969	11,271,202	622,125	5.5%	-	-	-	-	-	-	-	-	1.1658	4.48%
2012	9,408,507	907,173	9.6%	3,925	10,497,929	1,012,215	9.6%	-	-	-	-	-	-	-	-	1.1158	4.48%
2013	9,327,576	443,599	4.8%	3,913	9,961,358	473,741	4.8%	-	-	-	-	-	-	-	-	1.0679	4.48%
2014	9,916,299	610,935	6.2%	3,838	10,135,991	624,470	6.2%	-	-	-	-	-	-	-	-	1.0222	4.48%
2015	8,914,772	627,330	7.0%	3,745	8,721,550	613,733	7.0%	1.3622	1.0000	1.0000	0.0242	1.0000	0.976	0.899	4.48%	0.9783	
2016	8,518,230	1,446,999	17.0%	3,652	7,969,711	1,354,935	17.0%	1.0045	1.0000	0.9971	0.0250	0.9997	0.975	0.929	4.48%	0.9364	
2017	11,105,633	2,107,844	19.0%	3,545	9,953,147	1,899,103	19.0%	1.9937	1.0000	0.9572	0.0293	0.9661	0.971	0.961	4.48%	0.8962	
2018	11,470,264	2,769,779	24.1%	3,446	9,839,145	2,375,905	24.1%	2.1741	1.0000	0.9450	0.0279	0.9500	0.972	0.960	4.48%	0.8578	
2019	10,992,875	3,435,391	31.3%	3,349	9,025,308	2,820,506	31.3%	2.1741	1.0000	0.9450	0.0280	0.9500	0.972	0.958	4.48%	0.8210	
2020	10,483,398	4,095,482	39.1%	3,250	8,237,960	3,218,271	39.1%	2.1741	1.0000	0.9450	0.0295	0.9500	0.970	0.954	4.48%	0.7858	
2021	10,025,421	4,785,436	47.7%	3,149	7,540,272	3,599,200	47.7%	2.1741	1.0000	0.9450	0.0312	0.9500	0.969	0.956	4.48%	0.7521	
2022	9,570,022	5,519,452	57.7%	3,045	6,889,127	3,973,262	57.7%	2.1741	1.0000	0.9450	0.0330	0.9500	0.967	0.955	4.48%	0.7199	
2023	9,107,372	6,318,177	69.4%	2,939	6,274,963	4,353,212	69.4%	2.1741	1.0000	0.9450	0.0349	0.9500	0.965	0.952	4.48%	0.6890	
2024	8,631,261	7,196,538	83.4%	2,830	5,691,925	4,745,790	83.4%	2.1741	1.0000	0.9450	0.0371	0.9500	0.963	0.948	4.48%	0.6595	
2025	8,171,345	8,142,404	99.6%	2,718	5,157,572	5,139,305	99.6%	2.1741	1.0000	0.9450	0.0393	0.9500	0.961	0.947	4.48%	0.6312	
2026	7,700,990	9,165,469	119.0%	2,605	4,652,273	5,536,984	119.0%	2.1741	1.0000	0.9450	0.0417	0.9500	0.958	0.942	4.48%	0.6041	
2027	7,227,111	10,261,691	142.0%	2,490	4,178,786	5,933,410	142.0%	2.1741	1.0000	0.9450	0.0443	0.9500	0.956	0.938	4.48%	0.5782	
2028	6,765,515	11,422,461	168.8%	2,372	3,744,149	6,321,881	168.8%	2.1741	1.0000	0.9450	0.0471	0.9500	0.953	0.936	4.48%	0.5534	
2029	6,306,417	12,638,601	200.4%	2,254	3,340,426	6,944,499	200.4%	2.1741	1.0000	0.9450	0.0499	0.9500	0.950	0.932	4.48%	0.5297	
2030	5,850,252	13,895,840	237.5%	2,134	2,965,927	7,044,834	237.5%	2.1741	1.0000	0.9450	0.0530	0.9500	0.947	0.928	4.48%	0.5070	
2031	5,405,765	15,177,079	280.8%	2,014	2,623,071	7,364,461	280.8%	2.1741	1.0000	0.9450	0.0562	0.9500	0.944	0.924	4.48%	0.4852	
2032	4,970,845	16,460,839	331.1%	1,894	2,308,606	7,644,896	331.1%	2.1741	1.0000	0.9450	0.0596	0.9500	0.940	0.920	4.48%	0.4644	
2033	4,548,906	17,726,887	389.7%	1,775	2,022,057	7,879,868	389.7%	2.1741	1.0000	0.9450	0.0631	0.9500	0.937	0.915	4.48%	0.4445	
2034	4,143,894	18,941,590	457.1%	1,656	1,763,039	8,058,798	457.1%	2.1741	1.0000	0.9450	0.0668	0.9500	0.933	0.911	4.48%	0.4255	
2035	3,755,785	20,084,263	534.8%	1,539	1,529,369	8,118,505	534.8%	2.1741	1.0000	0.9450	0.0705	0.9500	0.929	0.906	4.48%	0.4072	
2036	3,385,425	21,129,266	624.1%	1,425	1,319,472	8,235,148	624.1%	2.1741	1.0000	0.9450	0.0745	0.9500	0.926	0.901	4.48%	0.3898	
2037	3,036,531	22,048,432	726.1%	1,313	1,132,743	8,224,917	726.1%	2.1741	1.0000	0.9450	0.0784	0.9500	0.922	0.897	4.48%	0.3730	
2038	2,708,845	22,823,207	842.5%	1,205	967,174	8,148,869	842.5%	2.1741	1.0000	0.9450	0.0825	0.9500	0.917	0.892	4.48%	0.3570	
2039	2,402,605	23,434,927	975.4%	1,100	821,050	8,008,498	975.4%	2.1741	1.0000	0.9450	0.0867	0.9500	0.913	0.887	4.48%	0.3417	
2040	2,118,532	23,864,216	1126.5%	1,000	692,930	7,805,514	1126.5%	2.1741	1.0000	0.9450	0.0910	0.9500	0.909	0.882	4.48%	0.3271	
2041	1,859,478	24,102,098	1296.2%	905	592,120	7,545,291	1296.2%	2.1741	1.0000	0.9450	0.0952	0.9500	0.905	0.878	4.48%	0.3131	
2042	1,620,814	24,141,859	1489.5%	815	485,648	7,233,670	1489.5%	2.1741	1.0000	0.9450	0.0994	0.9500	0.901	0.872	4.48%	0.2996	
2043	1,407,137	23,983,352	1704.4%	730	403,544	6,878,040	1704.4%	2.1741	1.0000	0.9450	0.1039	0.9500	0.896	0.868	4.48%	0.2868	
2044	1,215,251	23,628,727	1944.3%	651	333,571	6,485,777	1944.3%	2.1741	1.0000	0.9450	0.1081	0.9500	0.892	0.864	4.48%	0.2745	
2045	1,043,855	23,094,060	2212.4%	578	274,239	6,067,207	2212.4%	2.1741	1.0000	0.9450	0.1123	0.9500	0.888	0.859	4.48%	0.2627	
2046	891,749	22,394,428	2511.3%	511	224,232	5,631,127	2511.3%	2.1741	1.0000	0.9450	0.1166	0.9500	0.883	0.854	4.48%	0.2515	
2047	757,961	21,552,139	2843.8%	449	182,394	5,188,956	2843.8%	2.1741	1.0000	0.9450	0.1207	0.9500	0.879	0.850	4.48%	0.2407	
2048	641,005	20,579,210	3210.5%	393	147,656	4,740,430	3210.5%	2.1741	1.0000	0.9450	0.1252	0.9500	0.875	0.846	4.48%	0.2304	
2049	539,648	19,511,280	3615.6%	342	118,978	4,301,715	3615.6%	2.1741	1.0000	0.9450	0.1291	0.9500	0.871	0.842	4.48%	0.2205	
2050	452,164	18,364,144	4061.4%	297	95,415	3,875,193	4061.4%	2.1741	1.0000	0.9450	0.1333	0.9500	0.867	0.838	4.48%	0.2110	
2051	377,146	17,159,697	4549.9%	256	76,173	3,465,765	4549.9%	2.1741	1.0000	0.9450	0.1374	0.9500	0.863	0.834	4.48%	0.2020	
2052	313,157	15,911,378	5081.0%	220	60,537	3,075,843	5081.0%	2.1741	1.0000	0.9450	0.1414	0.9500	0.859	0.830	4.48%	0.1933	
2053	258,852	14,656,054	5661.9%	188	47,893	2,711,691	5661.9%	2.1741	1.0000	0.9450	0.1455	0.9500	0.855	0.827	4.48%	0.1850	
2054	213,147	13,402,068	6287.7%	160	37,746	2,373,350	6287.7%	2.1741	1.0000	0.9450	0.1492	0.9500	0.851	0.823	4.48%	0.1771	
2055	174,784	12,163,934	6959.4%	135	29,625	2,061,726	6959.4%	2.1741	1.0000	0.9450	0.1531	0.9500	0.847	0.820	4.48%	0.1695	
2056	142,836	10,968,732	7679.3%	114	23,172	1,779,427	7679.3%	2.1741	1.0000	0.9450	0.1567	0.9500	0.843	0.817	4.48%	0.1622	
2057	116,299	9,821,540	8445.1%	96	18,058	1,525,001	8445.1%	2.1741	1.0000	0.9450	0.1610	0.9500	0.839	0.814	4.48%	0.1553	
2058	94,402	8,726,277	9243.8%	80	14,029	1,296,840	9243.8%	2.1741	1.0000	0.9450	0.1631	0.9500	0.837	0.812	4.48%	0.1486	
2059	76,405	7,709,545	10090.4%	67	10,868	1,096,612	10090.4%	2.1741	1.0000	0.9450	0.1661	0.9500	0.834	0.809	4.48%	0.1422	
2060	61,672	6,788,357	10971.5%	55	8,396	921,183	10971.5%	2.1741	1.0000	0.9450	0.1706	0.9500	0.829	0.807	4.48%	0.1361	
2061	49,679	5,904,338	11885.1%	46	6,473	769,359	11885.1%	2.1741	1.0000	0.9450	0.1723	0.9500	0.828	0.806	4.48%	0.1303	
2062	39,911	5,128,739	12850.5%	38	4,978	639,640	12850.5%	2.1741	1.0000	0.9450	0.1743	0.9500	0.826	0.803	4.48%	0.1247	
2063	32,036	4,420,616	13798.9%	31	3,824	527,685	13798.9%	2.1741	1.0000	0.9450	0.1777	0.9500	0.822	0.803	4.48%	0.1194	
2064	25,650	3,802,840	14825.9%	26	2,931	434,477	14825.9%	2.1741	1.0000	0.9450	0						



**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Reserve Balance as of December 31, 2014**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM**

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve*	Active Life Reserve	Claim Reserve*	Active Life Reserve
1998	-		-	
1999	-		-	
2000	-		-	
2001	-		-	
2002	-		-	
2003	-		-	
2004	-		-	
2005	1,024,446		-	
2006	1,626,329		-	
2007	1,303,907		-	
2008	4,905,815		35,765	
2009	3,558,781		-	
2010	5,523,772		456,529	
2011	9,092,638		287,300	
2012	14,519,066		631,221	
2013	22,742,061		711,012	
2014	46,383,437	3,345,771,035	1,720,220	150,449,133

\*Claim reserve is the sum of disabled life reserve and incurred but not reported reserve.

**Attachment 5**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Approved Increases of 18% and 20%) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2014		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	128,930,834	1,290,269	1.0%
2	241,799,286	7,023,438	2.9%
3	223,814,495	12,246,798	5.5%
4	211,674,692	12,809,452	6.1%
5	212,714,812	19,962,677	9.4%
6	208,470,799	16,883,510	8.1%
7	208,350,209	20,388,601	9.8%
8	208,923,009	31,036,543	14.9%
9	207,885,036	26,803,109	12.9%
10	205,469,638	36,724,279	17.9%
11	194,475,833	54,946,610	28.3%
12	181,526,522	64,490,925	35.5%
13	177,219,666	72,894,778	41.1%
14	170,838,624	82,946,236	48.6%
15	163,985,077	94,259,276	57.5%
16	156,990,573	107,272,165	68.3%
17	149,964,506	122,147,153	81.5%
18	143,062,692	138,969,250	97.1%
19	136,137,184	157,749,154	115.9%
20	129,146,932	178,476,404	138.2%
21	122,175,259	201,081,453	164.6%
22	115,276,684	225,333,453	195.5%
23	108,400,380	251,035,640	231.6%
24	101,539,548	277,871,929	273.7%
25	94,739,031	305,479,558	322.4%
26	88,037,568	333,424,933	378.7%
27	81,468,385	361,003,327	443.1%
28	75,042,673	387,621,559	516.5%
29	68,794,404	412,711,689	599.9%
30	62,762,927	435,630,465	694.1%
31	56,976,424	455,915,250	800.2%
32	51,449,646	472,926,087	919.2%
33	46,208,531	486,290,730	1052.4%
34	41,271,241	495,593,276	1200.8%
35	36,650,807	500,412,146	1365.4%
36	32,365,613	500,746,703	1547.2%
37	28,418,848	496,699,071	1747.8%
38	24,810,291	488,383,069	1968.5%
39	21,534,146	476,217,946	2211.5%
40	18,581,879	460,558,603	2478.5%
41	15,940,273	441,822,087	2771.7%
42	13,591,861	420,428,134	3093.2%
43	11,520,130	396,873,663	3445.0%
44	9,707,448	371,712,514	3829.1%
45	8,134,210	345,525,648	4247.8%
46	6,778,711	318,887,462	4704.2%
47	5,618,361	292,223,829	5201.2%
48	4,631,482	265,856,494	5740.2%
49	3,797,311	240,206,109	6325.7%
50	3,097,021	215,438,731	6956.3%
51	2,513,212	191,919,732	7636.4%
52	2,029,658	169,737,209	8362.8%
53	1,631,782	149,172,923	9141.7%
54	1,306,571	130,294,717	9972.3%
55	1,042,238	113,146,135	10856.1%
56	828,467	97,703,193	11793.3%
57	656,397	83,892,092	12780.7%
58	518,507	71,619,563	13812.7%
59	408,454	60,847,720	14897.1%
60	320,959	51,494,128	16043.8%
Lifetime	5,031,957,758	13,713,059,598	272.5%
Lifetime*	2,858,401,209	3,279,908,545	114.7%

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by PA (18% on May 13, 2009 and 20% on May 1, 2013) rather than the prior rate action approved by other states.  
\* Columns A and B are discounted back to the inception date at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves.

**Attachment 6**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Approved Increases of 18% and 20%) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2014		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	5,586,587	39,771	0.7%
2	10,871,670	112,099	1.0%
3	10,086,895	67,995	0.7%
4	9,573,483	832,880	8.7%
5	9,351,063	622,838	6.7%
6	9,476,104	408,140	4.3%
7	9,643,835	1,322,228	13.7%
8	9,578,833	566,572	5.9%
9	9,533,963	1,918,823	20.1%
10	9,819,352	1,624,395	16.5%
11	9,238,179	2,740,698	29.7%
12	8,435,442	2,862,164	33.9%
13	8,164,688	3,538,208	43.3%
14	7,849,928	4,024,818	51.3%
15	7,524,145	4,587,069	61.0%
16	7,201,297	5,229,972	72.6%
17	6,885,467	5,958,012	86.5%
18	6,581,723	6,781,808	103.0%
19	6,272,060	7,699,048	122.8%
20	5,948,989	8,710,854	146.4%
21	5,636,190	9,806,849	174.0%
22	5,318,893	10,973,385	206.3%
23	5,006,593	12,190,755	243.5%
24	4,691,594	13,454,303	286.8%
25	4,382,690	14,746,003	336.5%
26	4,074,165	16,037,234	393.6%
27	3,772,235	17,301,042	458.6%
28	3,476,576	18,524,695	532.8%
29	3,189,104	19,664,794	616.6%
30	2,911,107	20,678,811	710.3%
31	2,644,737	21,585,422	816.2%
32	2,390,263	22,342,154	934.7%
33	2,148,377	22,912,556	1066.5%
34	1,921,011	23,306,629	1213.2%
35	1,706,697	23,499,216	1376.9%
36	1,509,201	23,480,830	1555.8%
37	1,326,379	23,254,871	1753.3%
38	1,159,422	22,825,566	1968.7%
39	1,008,593	22,245,348	2205.6%
40	872,671	21,489,918	2462.5%
41	750,963	20,605,753	2743.9%
42	642,703	19,607,119	3050.7%
43	547,184	18,517,550	3384.2%
44	463,472	17,360,574	3745.8%
45	390,652	16,160,281	4136.8%
46	327,715	14,938,807	4558.5%
47	273,664	13,720,306	5013.6%
48	227,498	12,504,109	5496.4%
49	188,260	11,320,034	6013.0%
50	155,124	10,165,956	6553.4%
51	127,285	9,081,354	7134.6%
52	104,021	8,047,115	7736.1%
53	84,675	7,088,680	8371.6%
54	68,691	6,210,689	9041.5%
55	55,532	5,408,378	9739.2%
56	44,748	4,680,965	10460.6%
57	35,960	4,035,334	11221.8%
58	28,823	3,457,331	11994.9%
59	23,034	2,950,077	12807.4%
60	18,374	2,509,162	13656.1%
Lifetime	231,328,578	648,338,347	280.3%
Lifetime*	130,770,582	155,021,256	118.5%

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by PA (18% on May 13, 2009 and 20% on May 1, 2013) rather than the prior rate action approved by other states.  
\* Columns A and B are discounted back to the inception date at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves.



[DATE]

[First Name][Last Name]

[Address]

[Address2]

[City, State, Zip]

**Re: Notice of Long Term Care Insurance Premium Adjustment for Policy [#####]**

Dear [First Name][Last Name]:

When you purchased your long term care insurance policy from MetLife, you made a responsible decision to protect yourself and your family from the potential cost of needing long term care, which can be significant. Part of our commitment to you as our customer is to pay future benefits under your policy in the event you become eligible to receive them. It is critical that policies are priced at an appropriate level.

I am sending you this letter to inform you that we are implementing a [XX%] premium increase on your long term care insurance policy which was issued in [STATE]. This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors such as age, health status or claims history. We understand how important your long term care insurance policy is to your personal financial plan. The decision to implement a premium increase was a difficult one and not taken lightly.

Please note that we requested a [XX%] increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy indicated above. It is important that you be aware that as explained in the renewability statement on the first page of your policy and subject to any applicable regulatory approval, **MetLife has the right to increase rates in the future**. As you consider your options, please see the section at the end of this letter for details about MetLife's Long Term Care Inforce Rate Increase History.

This letter explains the change to your premium, which is scheduled to take place on the date indicated below which coincides with a premium bill due date. [Should you prefer to reduce your policy benefits rather than pay an increased premium, we are providing you with an option (or options) to consider.]

**Your current and new premium amounts**

The premium amount for your MetLife Long Term Care Insurance policy is scheduled to increase as follows, on the date indicated below:

<b>Current Premium Amount</b>	<b>New Premium Amount beginning on [COMPLETE DATE]</b>
[\$0.00]/[mode]	[\$0.00]/[mode]

Please note that if you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premiums unless and until your premium payments resume.

**Options to consider**

[Please note that the current coverage and premium information provided in this letter is as of [DATE]. This may not reflect any coverage changes that have occurred or are scheduled to occur between this date and the effective date of your increase.]

- 1. Continue your current coverage by paying the new premium amount when due.**  
No additional action is required by you.
- 2. Reduce your coverage:**

- **Reduce your Daily Benefit Amount from [\$\$\$] to [\$\$\$].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].
- **Reduce your Benefit Duration from [years] to [years].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].

(Please note that these benefit durations do not reflect claims paid or payable. In addition, if you currently qualify for the [paid-up] survivorship feature of this policy, [or if you have purchased the shared care rider,] both policyholders may be required to maintain identical coverage for [this feature] either of these to remain in effect.). Please refer to your policy for additional information.

**[Insert for insureds who are not provided decrease options:**

Please contact our customer service team at [(888) 285-8140] [(800) 308-0179] if you wish to discuss whether there are coverage decrease options available to you.]

**3. Cancel your coverage:**

**[Insert for insureds with no nonforfeiture feature:**

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. *(Please note that this limited coverage does not provide the same level of coverage you currently have.)* Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** 30 times the Nursing Home Daily Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.]

**[Insert for insureds with no nonforfeiture feature (applies to insureds with CBUL):**

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which provides limited coverage as described below. *(Please note that this limited coverage does not provide the same level of coverage you currently have.)* Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; **or** 30 times the Nursing Home Daily Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature (“CBUL”) as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature. ]

**[Insert for letters to insureds who have an existing NF benefit:**

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the nonforfeiture feature. *(Please note that this limited coverage is not intended to replace coverage you currently have.)*]

**4. Call your producer or the customer service team at (888) 285-8140** between the hours of 8:30 a.m. and 6:30 p.m. Eastern Time, Monday through Friday, to discuss other available options.

#### **Next Steps**

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.
- If you choose to decrease your coverage, we request that you return your Coverage Change Form to us by [COMPLETE DATE] so we can process your request to coincide with the premium increase date. Should you need more time to decide on a coverage decrease, the provisions of your policy permit you to make decreases at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. Please call customer service at the number listed above for more details. We want to thank you for choosing MetLife for your long term care insurance needs.

Sincerely,



Thomas Reilly  
Director, Product Management & Compliance  
Encl: [Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

## MetLife's Long-Term Care Inforce Rate Increase History

MetLife has ceased marketing its individual and group Long-Term Care products. Please be advised that with respect to premium rates for existing policyholders, MetLife has raised, or expects to raise, rates on the LTC policy series noted below.

Policy Type	Individual Policy Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013 2016	0-18% 0-58% 0-[102%]*****
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013 2016	0-42% 0-102% 0-[126%]*****
Individual LTC*****	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2011	2013 2016	0-88% 0-[88%]*****
Individual LTC	LTC2007	2008-2011	2013 2016	0-58% 0-[58%]*****
Individual LTC	LTC-TIAA-02	1991-2001	2012 2015	0-41% 0-73%*****
Individual LTC	LTC-TIAA-03	1992-2003	2012 2015	0-41% 0-73%*****
Individual LTC	LTC-TCL-04	2000-2004	2012 2015	0-41% 0-73%*****
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0- 45%

\*Please note some policy forms may be followed by a state abbreviation or a state abbreviation and the letters "ML."

\*\*While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

\*\*\*While MetLife ceased offering the group policy to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through December 31, 2012.

\*\*\*\*Please note that the percentage of the increase will vary by state, and state filings are in process. Final amounts are subject to any applicable regulatory approvals.

\*\*\*\*\*Beginning in 2009, MetLife applied a new premium rate schedule to individual long-term care insurance policy forms available for sale in this and other states, where approved. Please note, however the insureds issued coverage on this policy form prior to the new premium rate schedule applied in 2009 were subject to the rate increase noted in the above chart.