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 /CT15-202 VIP2 (OLD)

# 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-130430819

SERFF Status: Assigned

State Tr Num: META-130430819

State Status: Received Review in Progress
Co Tr Num: CT15-202 (VIP2-OLD) CC

Implementation On Approval

Date Requested:

Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat

Reviewer(s): Jim Laverty (primary)

Disposition Date:
Disposition Status:
Implementation Date:

#### State Filing Description:

Proposed 56.66%% increase on 2,289 PA Policyholders of Met Life forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, and LTC2-PREM-ML-PA.

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 /CT15-202 VIP2 (OLD)

#### **General Information**

Project Name: 2015\_2016 Rate Increase Status of Filing in Domicile: Authorized

Project Number: CT15-202 VIP2 (OLD)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

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 CoCode: 65978 State of Domicile: New York

FEIN Number: 13-5581829

Company Group Code: 241 Company Type: Life MetLife Group Name: State ID Number:

1095 Avenue of the Americas

New York, NY 10036

(212) 578-2211 ext. [Phone]

# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: META-130430819 State Tracking #: META-130430819 Company Tracking #: CT15-202 (VIP2-OLD) 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 /CT15-202 VIP2 (OLD)

#### **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: Please see section 16 of the actuarial memorandum

# **Company Rate Information**

Company	Overall %	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum %
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Metropolitan Life Insurance Company	56.660%	56.660%	\$2,997,848	2,289	\$5,290,942	56.660%	56.660%

SERFF Tracking #: META-130430819 State Tracking #: META-130430819 Company Tracking #: CT15-202 (VIP2-OLD) 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 /CT15-202 VIP2 (OLD)

# Rate/Rule Schedule

	em o.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA VIP2 Old Rates 56.66% Increase		LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA	Revised	Previous State Filing Number: Percent Rate Change Request: 56.66	PA_VIP2old_rates_56 66%Increase.pdf,

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
No Home Care
No Inflation

	No Home Care								
			No In	flation					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$46.47	\$54.91	\$62.16	\$69.18	\$76.50	\$84.47	\$93.28		
31	\$46.87	\$55.58	\$63.10	\$70.31	\$77.81	\$85.98	\$95.06		
32	\$47.25	\$56.29	\$64.04	\$71.45	\$79.14	\$87.49	\$96.88		
33	\$47.64	\$56.96	\$65.01	\$72.63	\$80.49	\$89.05	\$98.73		
34	\$48.02	\$57.68	\$66.00	\$73.80	\$81.89	\$90.63	\$100.61		
35	\$48.42	\$58.39	\$67.00	\$75.01	\$83.28	\$92.23	\$102.55		
36	\$48.88	\$59.15	\$68.05	\$76.29	\$84.75	\$93.90	\$104.51		
37	\$49.33	\$59.95	\$69.12	\$77.56	\$86.23	\$95.59	\$106.50		
38	\$49.80	\$60.74	\$70.23	\$78.86	\$87.76	\$97.30	\$108.53		
39	\$50.27	\$61.57	\$71.33	\$80.18	\$89.28	\$99.06	\$110.60		
40	\$50.74	\$62.40	\$72.47	\$81.53	\$90.86	\$100.84	\$112.69		
41	\$51.23	\$63.23	\$73.60	\$82.90	\$92.43	\$102.67	\$114.83		
42	\$51.71	\$64.04	\$74.76	\$84.30	\$94.07	\$104.52	\$117.03		
43	\$52.20	\$64.92	\$75.95	\$85.72	\$95.70	\$106.40	\$119.27		
44	\$52.70	\$65.78	\$77.16	\$87.15	\$97.40	\$108.31	\$121.54		
45	\$53.19	\$66.66	\$78.38	\$88.62	\$99.09	\$110.26	\$123.86		
46	\$53.95	\$67.83	\$79.91	\$90.42	\$101.17	\$112.62	\$126.53		
47	\$54.72	\$69.02	\$81.48	\$92.29	\$103.30	\$115.04	\$129.26		
48 49	\$55.49	\$70.25	\$83.08 \$84.72	\$94.17	\$105.46 \$107.66	\$117.48 \$120.00	\$132.06 \$134.05		
50	\$56.29 \$57.09	\$71.50 \$72.75	\$86.38	\$96.10 \$98.05	\$107.86	\$120.00	\$134.95 \$137.86		
51	\$57.90	\$74.04	\$88.09	\$100.07	\$112.23	\$125.17	\$140.87		
52	\$58.73	\$75.32	\$89.84	\$102.11	\$114.60	\$127.83	\$143.91		
53	\$59.58	\$76.64	\$91.61	\$104.23	\$116.99	\$130.54	\$147.03		
54	\$60.42	\$78.00	\$93.42	\$106.34	\$119.45	\$133.35	\$150.22		
55	\$61.30	\$79.40	\$95.25	\$108.53	\$121.93	\$136.20	\$153.48		
56	\$66.14	\$85.18	\$101.77	\$116.05	\$130.50	\$145.82	\$164.41		
57	\$71.36	\$91.38	\$108.72	\$124.11	\$139.66	\$156.14	\$176.13		
58	\$77.00	\$98.04	\$116.16	\$132.72	\$149.47	\$167.20	\$188.67		
59	\$83.09	\$105.17	\$124.09	\$141.93	\$159.95	\$179.00	\$202.11		
60	\$89.67	\$112.86	\$132.57	\$151.79	\$171.17	\$191.67	\$216.50		
61	\$96.78	\$121.07	\$141.64	\$162.33	\$183.18	\$205.27	\$231.95		
62	\$104.45	\$129.90	\$151.32	\$173.59	\$196.01	\$219.78	\$248.46		
63	\$113.99	\$141.87	\$165.32	\$189.81	\$214.48	\$240.55	\$272.02		
64	\$124.39	\$154.98	\$180.64	\$207.56	\$234.68	\$263.31	\$297.79		
65	\$135.75	\$169.27	\$197.38	\$226.97	\$256.77	\$288.21	\$326.06		
66	\$148.15	\$184.87	\$215.64	\$248.18	\$280.92	\$315.45	\$356.98		
67 68	\$161.69 \$180.36	\$201.93 \$225.78	\$235.62 \$263.77	\$271.38 \$303.31	\$307.35 \$343.07	\$345.31 \$385.02	\$390.82 \$435.45		
69	\$201.17	\$252.41	\$295.30	\$339.01	\$382.94	\$429.36	\$485.18		
70	\$224.38	\$282.21	\$330.58	\$378.88	\$427.43	\$478.75	\$540.57		
71	\$250.28	\$315.51	\$370.08	\$423.47	\$477.12	\$533.88	\$602.30		
72	\$279.17	\$352.75	\$414.33	\$473.29	\$532.57	\$595.34	\$671.07		
73	\$313.27	\$397.32	\$467.69	\$533.04	\$598.75	\$668.33	\$752.50		
74	\$351.56	\$447.51	\$527.91	\$600.32	\$673.14	\$750.31	\$843.79		
75	\$394.56	\$504.07	\$595.92	\$676.11	\$756.78	\$842.33	\$946.16		
76	\$442.78	\$567.75	\$672.65	\$761.48	\$850.79	\$945.63	\$1,060.93		
77	\$496.89	\$639.52	\$759.30	\$857.62	\$956.52	\$1,061.61	\$1,189.68		
78	\$546.37	\$705.24	\$838.91	\$945.33	\$1,052.41	\$1,166.24	\$1,304.63		
79	\$600.74	\$777.69	\$926.86	\$1,042.02	\$1,157.91	\$1,281.17	\$1,430.70		
80	\$660.54	\$857.60	\$1,024.06	\$1,148.57	\$1,274.01	\$1,407.43	\$1,568.97		
81	\$726.29	\$945.71	\$1,131.41	\$1,266.02	\$1,401.70	\$1,546.14	\$1,720.58		
82 83	\$798.59 \$876.34	\$1,042.90 \$1,147.99	\$1,250.02 \$1,379.27	\$1,395.50 \$1,536.77	\$1,542.22 \$1,695.81	\$1,698.52 \$1,865.29	\$1,886.86 \$2,069.35		
84	\$961.67	\$1,263.68	\$1,521.81	\$1,692.34	\$1,864.69	\$2,048.42	\$2,069.53		
85	\$1,055.31	\$1,391.05	\$1,679.14	\$1,863.67	\$2,050.41	\$2,249.53	\$2,489.08		
86	\$1,158.06	\$1,531.21	\$1,852.72	\$2,052.37	\$2,254.62	\$2,470.40	\$2,729.83		
87	\$1,270.86	\$1,685.55	\$2,044.24	\$2,260.13	\$2,479.16	\$2,712.94	\$2,993.90		
88	\$1,378.33	\$1,831.54	\$2,224.95	\$2,454.71	\$2,688.96	\$2,939.51	\$3,241.51		
89	\$1,494.90	\$1,990.19	\$2,421.60	\$2,666.02	\$2,916.54	\$3,185.02	\$3,509.62		
90	\$1,621.32	\$2,162.60	\$2,635.65	\$2,895.55	\$3,163.37	\$3,451.00	\$3,799.90		
91	\$1,758.45	\$2,349.93	\$2,868.60	\$3,144.81	\$3,431.12	\$3,739.24	\$4,114.17		
92	\$1,907.16	\$2,553.51	\$3,122.17	\$3,415.55	\$3,721.49	\$4,051.51	\$4,454.45		
93	\$2,043.35	\$2,740.17	\$3,354.36	\$3,660.45	\$3,981.75	\$4,329.35	\$4,754.43		
94	\$2,189.28	\$2,940.49	\$3,603.81	\$3,922.91	\$4,260.18	\$4,626.22	\$5,074.62		
95	\$2,345.61	\$3,155.46	\$3,871.80	\$4,204.17	\$4,558.12	\$4,943.42	\$5,416.39		
96 07	\$2,513.14	\$3,386.14	\$4,159.76	\$4,505.60	\$4,876.87	\$5,282.40	\$5,781.15		
97 98	\$2,692.61 \$2,884.89	\$3,633.71 \$3,800.36	\$4,469.07 \$4,801.43	\$4,828.67 \$5,174.92	\$5,217.92 \$5,582.81	\$5,644.63 \$6,031.72	\$6,170.48 \$6,586.05		
99	\$3,090.93	\$3,899.36 \$4,184.42	\$5,158.50	\$5,174.92 \$5,545.95	\$5,973.23	\$6,445.31	\$7,029.60		
100	\$3,311.67	\$4,490.31	\$5,542.13	\$5,943.57	\$6,390.96	\$6,887.29	\$7,503.01		

Policy Form Series: LTC2-FAC
Facilities Only
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
No Home Care
FO/ Cincula Inflation Dislan

	No Home Care								
			5% Simple I	nflation Rider					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$48.80	\$61.15	\$71.09	\$81.20	\$90.87	\$100.83	\$111.67		
31	\$50.54	\$63.48	\$73.88	\$84.44	\$94.53	\$104.97	\$116.27		
32	\$52.34	\$65.91	\$76.79	\$87.81	\$98.38	\$109.22	\$121.07		
33	\$54.20	\$68.41	\$79.80	\$91.32	\$102.33	\$113.68	\$126.07		
34	\$56.12	\$71.03	\$82.93	\$94.95	\$106.52	\$118.33	\$131.25		
35	\$58.10	\$73.71	\$86.21	\$98.76	\$110.82	\$123.15	\$136.69		
36	\$59.85	\$76.07	\$89.03	\$102.03	\$114.55	\$127.35	\$141.37		
37	\$61.61	\$78.50	\$91.95	\$105.41	\$118.41	\$131.67	\$146.20		
38	\$63.45	\$81.01	\$94.95	\$108.92	\$122.41	\$136.12	\$151.22		
39	\$65.33	\$83.58	\$98.06	\$112.58	\$126.53	\$140.76	\$156.39		
40	\$67.28	\$86.27	\$101.30	\$116.29	\$130.79	\$145.50	\$161.76		
41	\$69.28	\$89.05	\$104.60	\$120.19	\$135.20	\$150.45	\$167.30		
42	\$71.34	\$91.86	\$108.03	\$124.17	\$139.77	\$155.56	\$173.05		
43	\$73.44	\$94.81	\$111.57	\$128.30	\$144.47	\$160.84	\$178.97		
44	\$75.65	\$97.82	\$115.23	\$132.55	\$149.35	\$166.29	\$185.10		
45	\$77.91	\$100.95	\$119.00	\$136.97	\$154.38	\$171.95	\$191.44		
46	\$80.00	\$103.86	\$122.51	\$141.08	\$159.06	\$177.20	\$197.29		
47	\$82.18	\$106.87	\$126.14	\$145.34	\$163.90	\$182.62	\$203.33		
48	\$84.43	\$109.95	\$129.87	\$149.71	\$168.84	\$188.20	\$209.58		
49 50	\$86.73	\$113.14	\$133.71 \$137.64	\$154.19	\$174.01	\$193.94	\$215.99		
51	\$89.06 \$91.47	\$116.43 \$119.78	\$137.64 \$141.73	\$158.80 \$163.60	\$179.26 \$184.72	\$199.84 \$205.98	\$222.58 \$229.41		
52	\$93.98	\$123.24	\$145.92	\$168.49	\$190.33	\$203.98	\$236.43		
53	\$96.54	\$126.80	\$150.25	\$173.57	\$196.10	\$218.72	\$243.66		
54	\$99.16	\$130.47	\$154.67	\$178.73	\$202.04	\$225.39	\$251.09		
55	\$101.83	\$134.26	\$159.26	\$184.13	\$208.16	\$232.26	\$258.82		
56	\$108.61	\$143.10	\$169.70	\$196.43	\$222.32	\$248.21	\$276.70		
57	\$115.79	\$152.54	\$180.80	\$209.57	\$237.40	\$265.25	\$295.87		
58	\$123.43	\$162.60	\$192.66	\$223.60	\$253.54	\$283.47	\$316.33		
59	\$131.62	\$173.33	\$205.27	\$238.54	\$270.77	\$302.95	\$338.23		
60	\$140.33	\$184.77	\$218.73	\$254.51	\$289.13	\$323.73	\$361.63		
61	\$149.64	\$196.94	\$233.07	\$271.54	\$308.79	\$345.97	\$386.68		
62	\$159.55	\$209.92	\$248.32	\$289.68	\$329.75	\$369.72	\$413.42		
63	\$173.99	\$228.82	\$270.49	\$315.00	\$358.14	\$401.20	\$448.37		
64	\$189.75	\$249.41	\$294.63	\$342.54	\$389.01	\$435.39	\$486.25		
65	\$206.94	\$271.84	\$320.91	\$372.49	\$422.50	\$472.46	\$527.34		
66	\$225.68	\$296.32	\$349.52	\$405.03	\$458.87	\$512.67	\$571.89		
67	\$246.13	\$322.97	\$380.75	\$440.40	\$498.38	\$556.35	\$620.23		
68	\$272.51	\$358.41	\$423.20	\$487.89	\$550.69	\$613.60	\$683.05		
69 70	\$301.68 \$333.98	\$397.74 \$441.41	\$470.41 \$522.86	\$540.46 \$598.71	\$608.50 \$672.32	\$676.76 \$746.37	\$752.25 \$828.46		
71	\$369.76	\$489.86	\$581.20	\$663.19	\$742.91	\$823.18	\$912.41		
72	\$409.37	\$543.64	\$646.03	\$734.69	\$820.92	\$907.89	\$1,004.83		
73	\$455.28	\$607.10	\$723.61	\$820.50	\$914.67	\$1,009.88	\$1,116.14		
74	\$506.36	\$677.96	\$810.48	\$916.33	\$1,019.20	\$1,123.30	\$1,239.73		
75	\$563.17	\$757.12	\$907.81	\$1,023.35	\$1,135.66	\$1,249.46	\$1,377.04		
76	\$626.34	\$845.51	\$1,016.83	\$1,142.88	\$1,265.41	\$1,389.82	\$1,529.56		
77	\$696.60	\$944.22	\$1,138.93	\$1,276.37	\$1,410.02	\$1,545.97	\$1,698.95		
78	\$761.92	\$1,036.26	\$1,253.81	\$1,401.01	\$1,543.99	\$1,689.50	\$1,853.21		
79	\$833.36	\$1,137.26	\$1,380.30	\$1,537.86	\$1,690.74	\$1,846.37	\$2,021.48		
80	\$911.51	\$1,248.12	\$1,519.53	\$1,688.03	\$1,851.40	\$2,017.81	\$2,205.03		
81	\$996.98	\$1,369.76	\$1,672.81	\$1,852.92	\$2,027.31	\$2,205.16	\$2,405.25		
82	\$1,090.48	\$1,503.29	\$1,841.55	\$2,033.86	\$2,219.93	\$2,409.90	\$2,623.66		
83	\$1,196.18	\$1,655.41	\$2,035.11	\$2,241.91	\$2,441.93	\$2,646.27	\$2,875.90		
84	\$1,312.12	\$1,822.92	\$2,249.03	\$2,471.22	\$2,686.14	\$2,905.82	\$3,152.37		
85	\$1,405.76	\$1,950.29	\$2,406.36	\$2,642.55	\$2,871.86	\$3,106.93	\$3,371.92		
86	\$1,508.51	\$2,090.45	\$2,579.94	\$2,831.25	\$3,076.07	\$3,327.80	\$3,612.67		
87	\$1,621.31	\$2,244.79	\$2,771.46	\$3,039.01	\$3,300.61	\$3,570.34	\$3,876.74		
88	\$1,728.78 \$1,845.35	\$2,390.78 \$2,540.43	\$2,952.17	\$3,233.59	\$3,510.41	\$3,796.91	\$4,124.35		
89 90	\$1,845.35 \$1,971,77	\$2,549.43 \$2,721.84	\$3,148.82 \$3,362.87	\$3,444.90 \$3,674.43	\$3,737.99 \$3,984.82	\$4,042.42 \$4,308.40	\$4,392.46 \$4,682.74		
90 91	\$1,971.77 \$2,108.90	\$2,721.84	\$3,595.82	\$3,923.69	\$3,984.82 \$4,252.57	\$4,308.40 \$4,596.64	\$4,682.74 \$4,997.01		
92	\$2,708.90	\$3,112.75	\$3,849.39	\$4,194.43	\$4,542.94	\$4,908.91	\$5,337.29		
93	\$2,393.80	\$3,112.75	\$4,081.58	\$4,439.33	\$4,803.20	\$5,186.75	\$5,637.29 \$5,637.27		
94	\$2,539.73	\$3,499.73	\$4,331.03	\$4,701.79	\$5,081.63	\$5,483.62	\$5,957.46		
95	\$2,696.06	\$3,714.70	\$4,599.02	\$4,983.05	\$5,379.57	\$5,800.82	\$6,299.23		
96	\$2,863.59	\$3,945.38	\$4,886.98	\$5,284.48	\$5,698.32	\$6,139.80	\$6,663.99		
97	\$3,043.06	\$4,192.95	\$5,196.29	\$5,607.55	\$6,039.37	\$6,502.03	\$7,053.32		
98	\$3,235.34	\$4,458.60	\$5,528.65	\$5,953.80	\$6,404.26	\$6,889.12	\$7,468.89		
99	\$3,441.38	\$4,743.66	\$5,885.72	\$6,324.83	\$6,794.68	\$7,302.71	\$7,912.44		
100	\$3,662.12	\$5,049.55	\$6,269.35	\$6,722.45	\$7,212.41	\$7,744.69	\$8,385.85		
	•								

# Policy Form Series: LTC2-FAC Facilities Only \$10 Annual Rates with 56.66% 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	\$99.69	\$128.20	\$152.69	\$178.59	\$204.05	\$230.01	\$260.09	
31	\$102.12	\$131.37	\$156.53	\$183.12	\$209.29	\$235.98	\$266.90	
32	\$104.60	\$134.62	\$160.45	\$187.75	\$214.65	\$242.05	\$273.91	
33	\$107.14	\$137.97	\$164.49	\$192.55	\$220.14	\$248.29	\$281.10	
34 35	\$109.74 \$112.40	\$141.37 \$144.99	\$168.61 \$172.84	\$197.42 \$202.45	\$225.80 \$231.57	\$254.72 \$261.30	\$288.49 \$296.07	
36	\$112.40 \$114.32	\$144.88 \$147.43	\$175.94	\$202.45	\$235.83	\$266.16	\$301.68	
37	\$116.29	\$150.03	\$179.11	\$209.88	\$240.18	\$271.10	\$307.37	
38	\$118.29	\$152.68	\$182.30	\$213.71	\$244.64	\$276.16	\$313.17	
39	\$120.33	\$155.38	\$185.60	\$217.60	\$249.15	\$281.30	\$319.10	
40	\$122.40	\$158.12	\$188.92	\$221.57	\$253.74	\$286.54	\$325.15	
41	\$124.52	\$160.91	\$192.32	\$225.60	\$258.41	\$291.85	\$331.30	
42	\$126.64 \$129.92	\$163.74 \$166.66	\$195.75 \$100.27	\$229.73	\$263.17 \$269.01	\$297.29	\$337.56 \$343.05	
43 44	\$128.82 \$131.03	\$166.66 \$169.57	\$199.27 \$202.85	\$233.92 \$238.17	\$268.01 \$272.98	\$302.84 \$308.44	\$343.95 \$350.45	
45	\$133.29	\$172.58	\$206.51	\$242.52	\$278.00	\$314.22	\$357.10	
46	\$135.29	\$175.24	\$209.72	\$246.39	\$282.49	\$319.33	\$362.95	
47	\$137.31	\$177.93	\$213.04	\$250.33	\$287.08	\$324.57	\$368.92	
48	\$139.37	\$180.70	\$216.40	\$254.34	\$291.70	\$329.88	\$374.95	
49	\$141.47	\$183.48	\$219.79	\$258.40	\$296.44	\$335.25	\$381.13	
50	\$143.58	\$186.31	\$223.25	\$262.53	\$301.22	\$340.71	\$387.36	
51 52	\$145.72 \$147.93	\$189.22 \$192.13	\$226.77 \$230.33	\$266.72 \$270.99	\$306.11 \$311.07	\$346.26 \$351.93	\$393.72 \$400.17	
53	\$150.16	\$195.09	\$233.95	\$275.33	\$316.10	\$357.67	\$406.74	
54	\$152.38	\$198.11	\$237.63	\$279.70	\$321.23	\$363.51	\$413.41	
55	\$154.70	\$201.19	\$241.35	\$284.21	\$326.40	\$369.47	\$420.21	
56	\$161.45	\$210.35	\$252.71	\$297.92	\$342.49	\$387.94	\$441.42	
57	\$168.54	\$219.95	\$264.53	\$312.27	\$359.36	\$407.33	\$463.74	
58	\$175.90	\$229.99	\$276.92	\$327.35	\$377.05	\$427.73	\$487.20	
59 60	\$183.63 \$101.66	\$240.51	\$289.90	\$343.14	\$395.63	\$449.13 \$474.50	\$511.83	
60 61	\$191.66 \$200.05	\$251.47 \$262.94	\$303.49 \$317.73	\$359.69 \$377.05	\$415.12 \$435.56	\$471.59 \$495.18	\$537.70 \$564.90	
62	\$208.80	\$274.94	\$332.64	\$395.23	\$457.02	\$519.97	\$593.43	
63	\$224.65	\$295.33	\$356.87	\$422.92	\$488.09	\$554.48	\$632.09	
64	\$241.70	\$317.22	\$382.89	\$452.54	\$521.27	\$591.29	\$673.21	
65	\$260.09	\$340.73	\$410.78	\$484.25	\$556.71	\$630.57	\$717.02	
66	\$279.82	\$365.98	\$440.73	\$518.17	\$594.55	\$672.45	\$763.70	
67	\$301.07	\$393.10	\$472.85	\$554.48	\$634.94	\$717.10	\$813.41	
68 69	\$328.95 \$359.43	\$430.38 \$471.12	\$518.31 \$568.17	\$605.44 \$661.07	\$691.29 \$752.59	\$778.89 \$846.06	\$881.87 \$956.08	
70	\$392.71	\$515.77	\$622.80	\$721.84	\$819.33	\$919.00	\$1,036.52	
71	\$429.09	\$564.68	\$682.70	\$788.17	\$892.03	\$998.22	\$1,123.79	
72	\$468.84	\$618.18	\$748.36	\$860.62	\$971.17	\$1,084.29	\$1,218.35	
73	\$515.96	\$682.88	\$828.70	\$950.23	\$1,069.86	\$1,192.30	\$1,337.69	
74	\$567.83	\$754.33	\$917.65	\$1,049.17	\$1,178.57	\$1,311.09	\$1,468.71	
75 70	\$624.93	\$833.34	\$1,016.19	\$1,158.40	\$1,298.35	\$1,441.73	\$1,612.56	
76 77	\$687.76	\$920.53	\$1,125.30	\$1,279.04 \$1,412.23	\$1,430.29	\$1,585.37	\$1,770.49 \$1,943.92	
78	\$756.90 \$823.47	\$1,016.91 \$1,110.07	\$1,246.12 \$1,363.47	\$1,540.78	\$1,575.64 \$1,715.19	\$1,743.33 \$1,894.11	\$2,107.42	
79	\$895.86	\$1,211.76	\$1,491.89	\$1,681.07	\$1,867.13	\$2,057.97	\$2,284.65	
80	\$974.60	\$1,322.75	\$1,632.40	\$1,834.10	\$2,032.53	\$2,235.97	\$2,476.80	
81	\$1,060.32	\$1,443.95	\$1,786.12	\$2,001.08	\$2,212.51	\$2,429.39	\$2,685.10	
82	\$1,153.52	\$1,576.22	\$1,954.35	\$2,183.25	\$2,408.49	\$2,639.51	\$2,910.95	
83	\$1,263.96	\$1,733.79	\$2,155.50	\$2,401.78	\$2,644.35	\$2,893.23	\$3,185.10	
84 85	\$1,385.01 \$1,478.65	\$1,907.08 \$2,034.45	\$2,377.38 \$2,534.71	\$2,642.17 \$2,813.50	\$2,903.35 \$3,089.07	\$3,171.33 \$3,372.44	\$3,485.09 \$3,704.64	
86	\$1,581.40	\$2,174.61	\$2,708.29	\$3,002.20	\$3,293.28	\$3,593.31	\$3,945.39	
87	\$1,694.20	\$2,328.95	\$2,899.81	\$3,209.96	\$3,517.82	\$3,835.85	\$4,209.46	
88	\$1,801.67	\$2,474.94	\$3,080.52	\$3,404.54	\$3,727.62	\$4,062.42	\$4,457.07	
89	\$1,918.24	\$2,633.59	\$3,277.17	\$3,615.85	\$3,955.20	\$4,307.93	\$4,725.18	
90	\$2,044.66	\$2,806.00	\$3,491.22	\$3,845.38	\$4,202.03	\$4,573.91	\$5,015.46	
91	\$2,181.79	\$2,993.33	\$3,724.17	\$4,094.64	\$4,469.78	\$4,862.15	\$5,329.73	
92 93	\$2,330.50 \$2,466.69	\$3,196.91 \$3,383.57	\$3,977.74 \$4,209.93	\$4,365.38 \$4,610.28	\$4,760.15 \$5,020.41	\$5,174.42 \$5,452.26	\$5,670.01 \$5,969.99	
94	\$2,612.62	\$3,583.89	\$4,209.93 \$4,459.38	\$4,872.74	\$5,020.41	\$5,452.26 \$5,749.13	\$6,290.18	
95	\$2,768.95	\$3,798.86	\$4,727.37	\$5,154.00	\$5,596.78	\$6,066.33	\$6,631.95	
96	\$2,936.48	\$4,029.54	\$5,015.33	\$5,455.43	\$5,915.53	\$6,405.31	\$6,996.71	
97	\$3,115.95	\$4,277.11	\$5,324.64	\$5,778.50	\$6,256.58	\$6,767.54	\$7,386.04	
98	\$3,308.23	\$4,542.76	\$5,657.00	\$6,124.75	\$6,621.47	\$7,154.63	\$7,801.61	
99	\$3,514.27	\$4,827.82	\$6,014.07	\$6,495.78	\$7,011.89	\$7,568.22	\$8,245.16	
100	\$3,735.01	\$5,133.71	\$6,397.70	\$6,893.40	\$7,429.62	\$8,010.20	\$8,718.57	

#### Policy Form Series: LTC2-IDEAL Ideal \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 100% Home Care No Inflation

No Inflation								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$59.19	\$70.40	\$79.65	\$88.56	\$97.98	\$108.38	\$121.47	
31	\$60.05	\$71.66	\$81.23	\$90.36	\$100.04	\$110.71	\$124.11	
32	\$60.91	\$72.93	\$82.83	\$92.23	\$102.17	\$113.09	\$126.80	
33	\$61.77	\$74.23	\$84.49	\$94.15	\$104.32	\$115.52	\$129.54	
34	\$62.68	\$75.56	\$86.13	\$96.08	\$106.53	\$118.03	\$132.38	
35	\$63.60	\$76.87	\$87.85	\$98.04	\$108.78	\$120.57	\$135.24	
36 37	\$64.50 \$65.44	\$78.20 \$79.54	\$89.52 \$91.21	\$99.98 \$101.95	\$110.95 \$113.19	\$123.03 \$125.55	\$138.02 \$140.84	
38	\$66.39	\$80.93	\$92.96	\$103.96	\$115.46	\$128.12	\$143.74	
39	\$67.33	\$82.32	\$94.73	\$106.00	\$117.79	\$130.73	\$146.70	
40	\$68.32	\$83.75	\$96.53	\$108.08	\$120.14	\$133.40	\$149.70	
41	\$69.31	\$85.19	\$98.38	\$110.19	\$122.57	\$136.11	\$152.76	
42	\$70.31	\$86.65	\$100.26	\$112.36	\$125.05	\$138.89	\$155.88	
43	\$71.33	\$88.15	\$102.17	\$114.57	\$127.55	\$141.73	\$159.10	
44	\$72.36	\$89.67	\$104.08	\$116.82	\$130.12	\$144.64	\$162.36	
45 46	\$73.40	\$91.21	\$106.09	\$119.11	\$132.74	\$147.59	\$165.70	
46 47	\$74.66 \$75.95	\$92.98 \$04.83	\$108.31 \$110.60	\$121.66 \$124.20	\$135.64 \$139.61	\$150.86 \$154.22	\$169.41 \$173.20	
48	\$77.25	\$94.83 \$96.66	\$110.60 \$112.92	\$124.29 \$126.97	\$138.61 \$141.65	\$154.23 \$157.63	\$173.20 \$177.10	
49	\$78.60	\$98.54	\$115.30	\$129.71	\$144.74	\$161.14	\$181.05	
50	\$79.96	\$100.47	\$117.75	\$132.50	\$147.93	\$164.71	\$185.16	
51	\$81.31	\$102.44	\$120.22	\$135.35	\$151.16	\$168.36	\$189.29	
52	\$82.72	\$104.41	\$122.74	\$138.27	\$154.47	\$172.11	\$193.55	
53	\$84.16	\$106.43	\$125.33	\$141.26	\$157.85	\$175.93	\$197.89	
54	\$85.60	\$108.55	\$127.96	\$144.30	\$161.31	\$179.85	\$202.31	
55 50	\$87.07	\$110.65	\$130.65	\$147.40	\$164.85	\$183.82	\$206.87	
56 57	\$93.89 \$101.22	\$118.53 \$126.96	\$139.32 \$148.58	\$157.33 \$167.94	\$176.07 \$188.09	\$196.47 \$209.99	\$221.20 \$236.53	
58	\$109.13	\$136.00	\$158.45	\$179.25	\$200.90	\$224.43	\$252.93	
59	\$117.67	\$145.68	\$168.97	\$191.34	\$214.61	\$239.88	\$270.44	
60	\$126.86	\$156.05	\$180.17	\$204.24	\$229.22	\$256.39	\$289.16	
61	\$136.76	\$167.16	\$192.13	\$217.98	\$244.86	\$274.01	\$309.22	
62	\$147.46	\$179.06	\$204.88	\$232.67	\$261.56	\$292.86	\$330.65	
63	\$160.58	\$195.03	\$223.16	\$253.63	\$285.28	\$319.59	\$360.94	
64	\$174.90	\$212.43	\$243.10	\$276.52	\$311.16	\$348.74	\$394.05	
65 66	\$190.45 \$207.43	\$231.39	\$264.80	\$301.43	\$339.40	\$380.59	\$430.16	
67	\$207.43 \$225.89	\$252.00 \$274.48	\$288.46 \$314.21	\$328.59 \$358.20	\$370.23 \$403.82	\$415.31 \$453.23	\$469.59 \$512.65	
68	\$251.16	\$305.74	\$350.43	\$398.89	\$449.13	\$503.57	\$569.16	
69	\$279.20	\$340.53	\$390.84	\$444.15	\$499.49	\$559.54	\$631.90	
70	\$310.39	\$379.27	\$435.92	\$494.59	\$555.53	\$621.71	\$701.57	
71	\$345.09	\$422.45	\$486.18	\$550.72	\$617.87	\$690.78	\$778.91	
72	\$383.66	\$470.53	\$542.25	\$613.25	\$687.17	\$767.51	\$864.76	
73	\$428.87	\$527.66	\$609.44	\$687.74	\$769.29	\$858.11	\$965.75	
74	\$479.40	\$591.74	\$684.95	\$771.27	\$861.29	\$959.35	\$1,078.53	
75 76	\$535.90 \$599.05	\$663.60 \$744.17	\$769.83 \$865.23	\$864.95 \$970.01	\$964.24	\$1,072.59	\$1,204.45	
76 77	\$669.69	\$744.17 \$834.53	\$972.48	\$1,087.83	\$1,079.53 \$1,208.57	\$1,199.19 \$1,340.70	\$1,345.08 \$1,502.15	
78	\$729.78	\$912.40	\$1,065.73	\$1,189.79	\$1,319.69	\$1,461.89	\$1,635.37	
79	\$795.28	\$997.56	\$1,167.93	\$1,301.28	\$1,441.02	\$1,594.02	\$1,780.39	
80	\$866.66	\$1,090.64	\$1,279.94	\$1,423.26	\$1,573.49	\$1,738.11	\$1,938.29	
81	\$944.46	\$1,192.42	\$1,402.70	\$1,556.64	\$1,718.15	\$1,895.23	\$2,110.21	
82	\$1,029.22	\$1,303.71	\$1,537.23	\$1,702.49	\$1,876.10	\$2,066.52	\$2,297.36	
83	\$1,129.46	\$1,435.07	\$1,696.13	\$1,874.88	\$2,062.95	\$2,269.42	\$2,519.58	
84	\$1,239.43	\$1,579.70	\$1,871.46	\$2,064.65	\$2,268.39	\$2,492.23	\$2,763.29	
85 86	\$1,360.12 \$1,492.56	\$1,738.89 \$1,914.12	\$2,064.92 \$2,278.37	\$2,273.68 \$2,503.88	\$2,494.29 \$2,742.71	\$2,736.91 \$3,005.63	\$3,030.59 \$3,323.73	
87	\$1,637.90	\$2,107.01	\$2,513.92	\$2,757.37	\$3,015.85	\$3,300.73	\$3,645.26	
88	\$1,776.43	\$2,289.54	\$2,736.11	\$2,994.73	\$3,271.09	\$3,576.39	\$3,946.74	
89	\$1,926.65	\$2,487.87	\$2,977.97	\$3,252.56	\$3,547.94	\$3,875.08	\$4,273.18	
90	\$2,089.61	\$2,703.39	\$3,241.17	\$3,532.56	\$3,848.21	\$4,198.71	\$4,626.59	
91	\$2,266.32	\$2,937.56	\$3,527.67	\$3,836.70	\$4,173.89	\$4,549.38	\$5,009.27	
92	\$2,457.98	\$3,192.04	\$3,839.47	\$4,166.97	\$4,527.13	\$4,929.32	\$5,423.57	
93	\$2,633.52	\$3,425.39	\$4,125.01	\$4,465.73	\$4,843.74	\$5,267.33	\$5,788.84	
94	\$2,821.59	\$3,675.81	\$4,431.75 \$4,761.34	\$4,785.93 \$5,120.10	\$5,182.45 \$5,544.80	\$5,628.51 \$6,014.40	\$6,178.70 \$6,504.78	
95 96	\$3,023.10 \$3,238.98	\$3,944.54 \$4,232.91	\$4,761.34 \$5,115.42	\$5,129.10 \$5,496.85	\$5,544.89 \$5,932.64	\$6,014.49 \$6,426.91	\$6,594.78 \$7,038.91	
96 97	\$3,238.98 \$3,470.30	\$4,232.91 \$4,542.34	\$5,115.42 \$5,495.84	\$5,496.85 \$5,890.98	\$5,932.64 \$6,347.53	\$6,426.91 \$6,867.61	\$7,038.91 \$7,512.97	
98	\$3,718.12	\$4,874.43	\$5,904.55	\$6,313.35	\$6,791.41	\$7,338.55	\$8,018.96	
99	\$3,983.66	\$5,230.78	\$6,343.63	\$6,766.04	\$7,266.35	\$7,841.77	\$8,558.99	
100	\$4,268.15	\$5,613.16	\$6,815.40	\$7,251.16	\$7,774.52	\$8,379.49	\$9,135.39	
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Policy Form Series: LTC2-IDEAL							
Ideal							
\$10 Annual Rates with 56.66% increase							
100 Day Elimination Period							
100% Home Care							

100% Home Care 5% Simple Inflation Rider							
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.57	\$82.70	\$94.85	\$107.42	\$119.96	\$133.23	\$148.63
31 32	\$70.11 \$72.74	\$85.96 \$89.35	\$98.63 \$102.57	\$111.76 \$116.29	\$124.84 \$129.93	\$138.69 \$144.38	\$154.69 \$161.00
33	\$75.46	\$92.87	\$106.67	\$121.00	\$129.93 \$135.26	\$150.30	\$167.55
34	\$78.31	\$96.52	\$110.94	\$125.88	\$140.78	\$156.49	\$174.38
35	\$81.26	\$100.31	\$115.41	\$130.97	\$146.50	\$162.90	\$181.50
36	\$83.74	\$103.50	\$119.11	\$135.26	\$151.35	\$168.27	\$187.49
37	\$86.28	\$106.80	\$122.98	\$139.66	\$156.35	\$173.86	\$193.70
38	\$88.89	\$110.18	\$126.92	\$144.22	\$161.49	\$179.63	\$200.14
39	\$91.60	\$113.70	\$131.03	\$148.96	\$166.82	\$185.56	\$206.76
40	\$94.39	\$117.31	\$135.27	\$153.79	\$172.32	\$191.71	\$213.60
41 42	\$97.26 \$100.23	\$121.02 \$124.89	\$139.64 \$144.16	\$158.82 \$164.00	\$178.01 \$183.89	\$198.07 \$204.62	\$220.64 \$227.94
43	\$103.29	\$128.85	\$148.81	\$169.37	\$189.95	\$211.41	\$235.50
44	\$106.42	\$132.94	\$153.60	\$174.89	\$196.20	\$218.43	\$243.29
45	\$109.68	\$137.16	\$158.60	\$180.61	\$202.69	\$225.67	\$251.33
46	\$112.51	\$140.89	\$162.94	\$185.66	\$208.41	\$232.07	\$258.50
47	\$115.44	\$144.68	\$167.45	\$190.84	\$214.29	\$238.67	\$265.88
48	\$118.44	\$148.56	\$172.04	\$196.18	\$220.36	\$245.48	\$273.43
49	\$121.49	\$152.59	\$176.79	\$201.68	\$226.61	\$252.47	\$281.23
50	\$124.64	\$156.74	\$181.67	\$207.32	\$233.01	\$259.65	\$289.28
51	\$127.87	\$160.94	\$186.64	\$213.12	\$239.59	\$267.04	\$297.50
52	\$131.19	\$165.30	\$191.80	\$219.08	\$246.38	\$274.66	\$305.98
53 54	\$134.56 \$139.07	\$169.75 \$174.25	\$197.05 \$202.50	\$225.20 \$231.50	\$253.33	\$282.49 \$200.51	\$314.71
55	\$138.07 \$141.62	\$174.35 \$179.06	\$202.50 \$208.07	\$237.98	\$260.49 \$267.89	\$290.51 \$298.78	\$323.67 \$332.92
56	\$150.40	\$190.05	\$220.78	\$252.86	\$284.93	\$318.04	\$354.56
57	\$159.67	\$201.72	\$234.29	\$268.72	\$303.08	\$338.56	\$377.65
58	\$169.54	\$214.10	\$248.61	\$285.53	\$322.37	\$360.38	\$402.23
59	\$180.01	\$227.24	\$263.78	\$303.38	\$342.91	\$383.62	\$428.38
60	\$191.14	\$241.15	\$279.88	\$322.39	\$364.76	\$408.35	\$456.27
61	\$202.93	\$255.97	\$297.00	\$342.56	\$388.00	\$434.65	\$486.00
62	\$215.48	\$271.66	\$315.14	\$364.00	\$412.71	\$462.68	\$517.59
63	\$233.83	\$294.70	\$341.69	\$394.08	\$446.33	\$499.94	\$558.93
64	\$253.79	\$319.68	\$370.48	\$426.65	\$482.67	\$540.18	\$603.60
65	\$275.42	\$346.79	\$401.72	\$461.90	\$522.00	\$583.70	\$651.83
66 67	\$298.90 \$324.40	\$376.15 \$408.05	\$435.58 \$472.30	\$500.05 \$541.38	\$564.50 \$610.45	\$630.69 \$681.48	\$703.94 \$760.17
68	\$357.55	\$451.00	\$522.98	\$597.53	\$672.15	\$748.96	\$834.24
69	\$394.08	\$498.46	\$579.08	\$659.53	\$740.04	\$823.10	\$915.52
70	\$434.34	\$550.91	\$641.22	\$727.92	\$814.80	\$904.58	\$1,004.72
71	\$478.72	\$608.88	\$710.00	\$803.44	\$897.13	\$994.14	\$1,102.63
72	\$527.66	\$672.98	\$786.19	\$886.78	\$987.77	\$1,092.55	\$1,210.04
73	\$584.89	\$749.38	\$878.21	\$987.79	\$1,097.84	\$1,212.26	\$1,340.72
74	\$648.30	\$834.42	\$980.97	\$1,100.33	\$1,220.23	\$1,345.02	\$1,485.52
75	\$718.61	\$929.14	\$1,095.82	\$1,225.64	\$1,356.22	\$1,492.36	\$1,645.93
76	\$796.54	\$1,034.62	\$1,224.08	\$1,365.29	\$1,507.40	\$1,655.84	\$1,823.69
77 78	\$882.94	\$1,152.03	\$1,367.34	\$1,520.79	\$1,675.42	\$1,837.22	\$2,020.65
76 79	\$959.43 \$1,042.60	\$1,257.54 \$1,372.70	\$1,497.81 \$1,640.70	\$1,661.46 \$1,815.09	\$1,826.17 \$1,990.52	\$1,998.73 \$2,174.43	\$2,194.27 \$2,382.84
80	\$1,132.97	\$1,498.39	\$1,797.23	\$1,982.97	\$2,169.68	\$2,365.55	\$2,587.61
81	\$1,231.18	\$1,635.61	\$1,968.71	\$2,166.36	\$2,364.92	\$2,573.49	\$2,809.98
82	\$1,337.90	\$1,785.36	\$2,156.55	\$2,366.67	\$2,577.76	\$2,799.70	\$3,051.47
83	\$1,467.58	\$1,966.02	\$2,383.24	\$2,608.77	\$2,835.57	\$3,074.29	\$3,344.83
84	\$1,609.84	\$2,164.93	\$2,633.70	\$2,875.62	\$3,119.12	\$3,375.81	\$3,666.42
85	\$1,730.53	\$2,324.12	\$2,827.16	\$3,084.65	\$3,345.02	\$3,620.49	\$3,933.72
86	\$1,862.97	\$2,499.35	\$3,040.61	\$3,314.85	\$3,593.44	\$3,889.21	\$4,226.86
87	\$2,008.31	\$2,692.24	\$3,276.16	\$3,568.34	\$3,866.58	\$4,184.31	\$4,548.39
88	\$2,146.84	\$2,874.77	\$3,498.35	\$3,805.70	\$4,121.82	\$4,459.97	\$4,849.87
89	\$2,297.06	\$3,073.10	\$3,740.21	\$4,063.53 \$4,243.53	\$4,398.67	\$4,758.66 \$5,082.29	\$5,176.31 \$5,520.72
90 91	\$2,460.02 \$2,636.73	\$3,288.62 \$3,522.79	\$4,003.41 \$4,289.91	\$4,343.53 \$4,647.67	\$4,698.94 \$5,024.62	\$5,082.29 \$5,432.96	\$5,529.72 \$5,912.40
92	\$2,828.39	\$3,777.27	\$4,601.71	\$4,977.94	\$5,377.86	\$5,432.90	\$6,326.70
93	\$3,003.93	\$4,010.62	\$4,887.25	\$5,276.70	\$5,694.47	\$6,150.91	\$6,691.97
94	\$3,192.00	\$4,261.04	\$5,193.99	\$5,596.90	\$6,033.18	\$6,512.09	\$7,081.83
95	\$3,393.51	\$4,529.77	\$5,523.58	\$5,940.07	\$6,395.62	\$6,898.07	\$7,497.91
96	\$3,609.39	\$4,818.14	\$5,877.66	\$6,307.82	\$6,783.37	\$7,310.49	\$7,942.04
97	\$3,840.71	\$5,127.57	\$6,258.08	\$6,701.95	\$7,198.26	\$7,751.19	\$8,416.10
98	\$4,088.53	\$5,459.66	\$6,666.79	\$7,124.32	\$7,642.14	\$8,222.13	\$8,922.09
99	\$4,354.07	\$5,816.01	\$7,105.87	\$7,577.01	\$8,117.08	\$8,725.35	\$9,462.12
100	\$4,638.56	\$6,198.39	\$7,577.64	\$8,062.13	\$8,625.25	\$9,263.07	\$10,038.52

Policy Form Ser	ries: LTC2-IDEAL
ld	eal
\$10 Annual Rates v	vith 56.66% increas
100 Day Elim	ination Period
100% Ho	ome Care
5% Compound	d Inflation Rider
4 year	5 year
\$182.48	\$211.26
\$187.09	\$216.66

5% Compound Inflation Rider								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$125.80	\$156.09	\$182.48	\$211.26	\$240.18	\$270.21	\$304.68	
31	\$128.87	\$159.98	\$187.09	\$216.66	\$246.36	\$277.18	\$312.67	
32	\$132.03	\$163.98	\$191.80	\$222.16	\$252.69	\$284.34	\$320.84	
33	\$135.27	\$168.05	\$196.64	\$227.83	\$259.16	\$291.68	\$329.25	
34	\$138.60	\$172.27	\$201.57	\$233.63	\$265.82	\$299.25	\$337.86	
35	\$142.01 \$144.47	\$176.54 \$170.68	\$206.66	\$239.58	\$272.65	\$307.00	\$346.72	
36 37	\$144.47 \$147.00	\$179.68 \$182.87	\$210.40 \$214.19	\$243.97 \$248.43	\$277.70 \$282.84	\$312.71 \$318.54	\$353.26 \$359.91	
38	\$149.56	\$186.13	\$218.05	\$252.97	\$288.05	\$324.46	\$366.70	
39	\$152.18	\$189.44	\$222.00	\$257.62	\$293.39	\$330.50	\$373.62	
40	\$154.83	\$192.82	\$225.98	\$262.33	\$298.81	\$336.68	\$380.66	
41	\$157.54	\$196.23	\$230.08	\$267.08	\$304.34	\$342.96	\$387.83	
42	\$160.28	\$199.74	\$234.22	\$272.00	\$309.96	\$349.33	\$395.16	
43	\$163.09	\$203.30	\$238.45	\$276.98	\$315.70	\$355.85	\$402.61	
44 45	\$165.92 \$168.82	\$206.90 \$210.58	\$242.72 \$247.15	\$282.05 \$287.21	\$321.53 \$327.48	\$362.49 \$369.25	\$410.16 \$417.92	
46	\$171.35	\$213.86	\$251.00	\$291.79	\$332.78	\$375.29	\$424.80	
47	\$173.93	\$217.18	\$254.98	\$296.46	\$338.16	\$381.42	\$431.80	
48	\$176.57	\$220.52	\$258.97	\$301.22	\$343.65	\$387.67	\$438.89	
49	\$179.24	\$223.93	\$263.08	\$306.05	\$349.24	\$393.98	\$446.15	
50	\$181.95	\$227.40	\$267.22	\$310.94	\$354.88	\$400.44	\$453.52	
51	\$184.69	\$230.93	\$271.40	\$315.92	\$360.65	\$407.00	\$460.95	
52 53	\$187.46 \$190.28	\$234.50 \$238.10	\$275.69 \$280.03	\$320.98 \$326.12	\$366.46 \$372.41	\$413.66 \$420.43	\$468.55 \$476.29	
54	\$193.16	\$241.82	\$284.45	\$331.34	\$378.44	\$427.31	\$484.13	
55	\$196.07	\$245.55	\$288.91	\$336.63	\$384.58	\$434.29	\$492.12	
56	\$204.49	\$256.58	\$302.28	\$352.67	\$403.29	\$455.77	\$516.75	
57	\$213.26	\$268.08	\$316.25	\$369.48	\$422.97	\$478.33	\$542.67	
58	\$222.40	\$280.13	\$330.85	\$387.08	\$443.54	\$502.00	\$569.90	
59	\$231.97	\$292.69	\$346.14	\$405.53	\$465.13	\$526.85	\$598.45	
60	\$241.91	\$305.82	\$362.13	\$424.83 \$445.07	\$487.79	\$552.93	\$628.42	
61 62	\$252.28 \$263.11	\$319.54 \$333.89	\$378.87 \$396.37	\$445.07 \$466.25	\$511.53 \$536.44	\$580.26 \$609.00	\$659.95 \$693.04	
63	\$282.74	\$358.24	\$424.80	\$498.46	\$572.38	\$648.89	\$737.57	
64	\$303.83	\$384.35	\$455.28	\$532.88	\$610.76	\$691.36	\$784.96	
65	\$326.46	\$412.39	\$487.98	\$569.68	\$651.69	\$736.65	\$835.41	
66	\$350.81	\$442.42	\$523.04	\$609.00	\$695.36	\$784.89	\$889.11	
67	\$376.97	\$474.68	\$560.57	\$651.03	\$741.99	\$836.28	\$946.24	
68	\$411.41	\$519.14 \$507.75	\$613.93	\$710.33	\$807.22	\$907.75	\$1,025.24	
69 70	\$448.94 \$489.92	\$567.75 \$620.93	\$672.44 \$736.44	\$775.02 \$845.59	\$878.17 \$955.37	\$985.36 \$1,069.57	\$1,110.87 \$1,203.62	
71	\$534.66	\$679.06	\$806.55	\$922.57	\$1,039.36	\$1,160.98	\$1,304.13	
72	\$583.48	\$742.65	\$883.36	\$1,006.56	\$1,130.77	\$1,260.21	\$1,413.02	
73	\$641.55	\$819.82	\$977.64	\$1,110.85	\$1,245.11	\$1,385.21	\$1,550.91	
74	\$705.38	\$904.97	\$1,081.99	\$1,225.91	\$1,371.06	\$1,522.57	\$1,702.26	
75	\$775.59	\$998.99	\$1,197.48	\$1,352.90	\$1,509.73	\$1,673.60	\$1,868.41	
76 77	\$852.78 \$937.67	\$1,102.78 \$1,217.36	\$1,325.28 \$1,466.73	\$1,493.07 \$1,647.70	\$1,662.43 \$1,830.60	\$1,839.65 \$2,022.09	\$2,050.72 \$2,250.86	
78	\$1,015.15	\$1,323.48	\$1,599.08	\$1,647.70 \$1,791.68	\$1,986.33	\$2,022.09	\$2,230.80	
79	\$1,099.08	\$1,438.87	\$1,743.34	\$1,948.18	\$2,155.26	\$2,372.12	\$2,629.72	
80	\$1,189.88	\$1,564.32	\$1,900.66	\$2,118.39	\$2,338.60	\$2,569.21	\$2,842.44	
81	\$1,288.23	\$1,700.69	\$2,072.16	\$2,303.45	\$2,537.50	\$2,782.74	\$3,072.35	
82	\$1,394.71	\$1,848.95	\$2,259.13	\$2,504.68	\$2,753.35	\$3,013.97	\$3,320.87	
83	\$1,528.27	\$2,033.79	\$2,491.68	\$2,755.40	\$3,022.99	\$3,303.64	\$3,633.64	
84 85	\$1,674.60 \$1,795.29	\$2,237.09 \$2,396.28	\$2,748.13 \$2,941.59	\$3,031.20 \$3,240.23	\$3,319.06 \$3,544.96	\$3,621.18 \$3,865.86	\$3,975.84 \$4,243.14	
86	\$1,927.73	\$2,571.51	\$3,155.04	\$3,470.43	\$3,793.38	\$4,134.58	\$4,536.28	
87	\$2,073.07	\$2,764.40	\$3,390.59	\$3,723.92	\$4,066.52	\$4,429.68	\$4,857.81	
88	\$2,211.60	\$2,946.93	\$3,612.78	\$3,961.28	\$4,321.76	\$4,705.34	\$5,159.29	
89	\$2,361.82	\$3,145.26	\$3,854.64	\$4,219.11	\$4,598.61	\$5,004.03	\$5,485.73	
90	\$2,524.78	\$3,360.78	\$4,117.84	\$4,499.11	\$4,898.88	\$5,327.66	\$5,839.14	
91	\$2,701.49	\$3,594.95	\$4,404.34	\$4,803.25	\$5,224.56 \$5,577.80	\$5,678.33	\$6,221.82	
92 93	\$2,893.15 \$3,068.69	\$3,849.43 \$4,082.78	\$4,716.14 \$5,001.68	\$5,133.52 \$5,432.28	\$5,577.80 \$5,894.41	\$6,058.27 \$6,396.28	\$6,636.12 \$7,001.39	
93 94	\$3,256.76	\$4,333.20	\$5,308.42	\$5,432.26 \$5,752.48	\$6,233.12	\$6,757.46	\$7,001.39	
95	\$3,458.27	\$4,601.93	\$5,638.01	\$6,095.65	\$6,595.56	\$7,143.44	\$7,807.33	
96	\$3,674.15	\$4,890.30	\$5,992.09	\$6,463.40	\$6,983.31	\$7,555.86	\$8,251.46	
97	\$3,905.47	\$5,199.73	\$6,372.51	\$6,857.53	\$7,398.20	\$7,996.56	\$8,725.52	
98	\$4,153.29	\$5,531.82	\$6,781.22	\$7,279.90	\$7,842.08	\$8,467.50	\$9,231.51	
99	\$4,418.83	\$5,888.17	\$7,220.30	\$7,732.59	\$8,317.02	\$8,970.72	\$9,771.54	
100	\$4,703.32	\$6,270.55	\$7,692.07	\$8,217.71	\$8,825.19	\$9,508.44	\$10,347.94	

# Policy Form Series: LTC2-IDEAL Ideal \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 75% Home Care No Inflation 4 year 5 year

	No Inflation										
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime				
30	\$55.57	\$65.95	\$74.71	\$83.17	\$92.08	\$101.88	\$114.21				
31	\$56.37	\$67.10	\$76.20	\$84.88	\$94.01	\$104.07	\$116.68				
32	\$57.17	\$68.30	\$77.70	\$86.63	\$96.00	\$106.31	\$119.22				
33	\$58.01	\$69.49	\$79.24	\$88.42	\$98.04	\$108.60	\$121.80				
34	\$58.84	\$70.75	\$80.81	\$90.24	\$100.11	\$110.93	\$124.44				
35	\$59.69	\$71.99	\$82.42	\$92.10	\$102.24	\$113.34	\$127.16				
36	\$60.56	\$73.24	\$83.97	\$93.90	\$104.30	\$115.65	\$129.75				
37 38	\$61.44	\$74.51 \$75.79	\$85.57	\$95.75	\$106.39	\$118.03 \$120.41	\$132.42 \$135.13				
39	\$62.34 \$63.23	\$75.78 \$77.08	\$87.21 \$88.86	\$97.63 \$99.54	\$108.53 \$110.71	\$120.41 \$122.88	\$135.13 \$137.89				
40	\$64.14	\$78.41	\$90.55	\$101.50	\$112.92	\$125.39	\$140.74				
41	\$65.06	\$79.77	\$92.29	\$103.51	\$115.21	\$127.96	\$143.63				
42	\$66.00	\$81.13	\$94.01	\$105.54	\$117.51	\$130.56	\$146.57				
43	\$66.96	\$82.53	\$95.81	\$107.61	\$119.88	\$133.25	\$149.56				
44	\$67.94	\$83.95	\$97.65	\$109.71	\$122.29	\$135.98	\$152.63				
45	\$68.91	\$85.43	\$99.51	\$111.87	\$124.75	\$138.75	\$155.77				
46	\$70.11	\$87.07	\$101.59	\$114.28	\$127.47	\$141.82	\$159.29				
47 48	\$71.31 \$73.55	\$88.76	\$103.74	\$116.74 \$110.27	\$130.26	\$144.97 \$148.30	\$162.86 \$166.50				
49	\$72.55 \$73.79	\$90.52 \$92.29	\$105.92 \$108.16	\$119.27 \$121.82	\$133.13 \$136.04	\$148.20 \$151.49	\$166.50 \$170.24				
50	\$75.07	\$94.07	\$110.43	\$124.45	\$139.02	\$154.84	\$174.06				
51	\$76.34	\$95.89	\$112.73	\$127.11	\$142.06	\$158.29	\$177.95				
52	\$77.66	\$97.77	\$115.13	\$129.87	\$145.16	\$161.80	\$181.96				
53	\$78.99	\$99.67	\$117.56	\$132.66	\$148.36	\$165.40	\$186.03				
54	\$80.37	\$101.61	\$120.02	\$135.53	\$151.60	\$169.07	\$190.23				
55	\$81.75	\$103.60	\$122.56	\$138.42	\$154.92	\$172.83	\$194.48				
56	\$88.14	\$110.98	\$130.69	\$147.76	\$165.50	\$184.70	\$207.95				
57 58	\$95.01 \$102.46	\$118.87 \$127.25	\$139.36 \$148.61	\$157.71 \$169.35	\$176.74	\$197.41 \$210.99	\$222.38 \$237.79				
59	\$102.46 \$110.45	\$127.35 \$136.39	\$148.61 \$158.46	\$168.35 \$179.70	\$188.82 \$201.70	\$210.99 \$225.51	\$254.26				
60	\$119.08	\$146.13	\$168.99	\$191.81	\$215.44	\$241.02	\$271.87				
61	\$128.40	\$156.52	\$180.21	\$204.74	\$230.12	\$257.58	\$290.73				
62	\$138.42	\$167.67	\$192.16	\$218.53	\$245.82	\$275.31	\$310.86				
63	\$150.75	\$182.62	\$209.33	\$238.22	\$268.11	\$300.43	\$339.34				
64	\$164.20	\$198.90	\$228.02	\$259.70	\$292.44	\$327.86	\$370.47				
65	\$178.81	\$216.65	\$248.37	\$283.08	\$319.01	\$357.78	\$404.43				
66	\$194.73	\$235.96	\$270.55	\$308.60	\$347.96	\$390.43	\$441.50				
67	\$212.09	\$257.00	\$294.71	\$336.43	\$379.52	\$426.07	\$481.98				
68 69	\$235.77 \$262.12	\$286.25 \$318.83	\$328.69 \$366.58	\$374.61 \$417.15	\$422.10 \$469.45	\$473.38 \$526.00	\$535.10 \$594.09				
70	\$291.40	\$355.12	\$408.87	\$464.50	\$522.12	\$584.44	\$659.59				
71	\$323.99	\$395.55	\$456.01	\$517.24	\$580.69	\$649.39	\$732.29				
72	\$360.16	\$440.56	\$508.60	\$575.94	\$645.83	\$721.51	\$813.03				
73	\$402.60	\$494.06	\$571.61	\$645.92	\$723.03	\$806.66	\$907.97				
74	\$450.05	\$554.04	\$642.45	\$724.36	\$809.49	\$901.88	\$1,013.97				
75	\$503.10	\$621.33	\$722.08	\$812.38	\$906.25	\$1,008.31	\$1,132.37				
76	\$562.41	\$696.79	\$811.56	\$911.02	\$1,014.59	\$1,127.31	\$1,264.61				
77 70	\$628.68	\$781.40	\$912.14	\$1,021.71	\$1,135.88	\$1,260.33	\$1,412.27				
78 79	\$685.14 \$746.63	\$854.31 \$934.04	\$999.62 \$1,095.46	\$1,117.44 \$1,222.17	\$1,240.29 \$1,354.33	\$1,374.25 \$1,498.47	\$1,537.49 \$1,673.88				
80	\$813.65	\$1,021.20	\$1,200.52	\$1,336.70	\$1,478.84	\$1,633.93	\$1,822.30				
81	\$886.68	\$1,116.48	\$1,315.66	\$1,461.98	\$1,614.82	\$1,781.62	\$1,983.91				
82	\$966.26	\$1,220.69	\$1,441.84	\$1,598.98	\$1,763.27	\$1,942.68	\$2,159.90				
83	\$1,060.35	\$1,343.70	\$1,590.90	\$1,760.86	\$1,938.87	\$2,133.40	\$2,368.81				
84	\$1,163.59	\$1,479.11	\$1,755.36	\$1,939.14	\$2,131.94	\$2,342.87	\$2,597.96				
85	\$1,276.90	\$1,628.17	\$1,936.80	\$2,135.43	\$2,344.26	\$2,572.87	\$2,849.24				
86	\$1,401.23	\$1,792.25	\$2,137.00	\$2,351.62	\$2,577.73	\$2,825.49	\$3,124.87				
87	\$1,537.68	\$1,972.87	\$2,357.92	\$2,589.70	\$2,834.43	\$3,102.89	\$3,427.13				
88 89	\$1,667.71 \$1,808.77	\$2,143.77 \$2,329.47	\$2,566.34 \$2,793.19	\$2,812.66 \$3,054.79	\$3,074.33 \$3,334.52	\$3,362.03 \$3,642.81	\$3,710.59 \$4,017.47				
90	\$1,961.73	\$2,529.47	\$3,040.08	\$3,054.79	\$3,616.75	\$3,947.05	\$4,349.74				
91	\$2,127.66	\$2,750.53	\$3,308.78	\$3,603.37	\$3,922.83	\$4,276.69	\$4,709.50				
92	\$2,307.60	\$2,988.79	\$3,601.24	\$3,913.60	\$4,254.82	\$4,633.88	\$5,099.02				
93	\$2,472.39	\$3,207.30	\$3,869.05	\$4,194.20	\$4,552.38	\$4,951.62	\$5,442.43				
94	\$2,648.96	\$3,441.77	\$4,156.79	\$4,494.92	\$4,870.72	\$5,291.16	\$5,808.95				
95	\$2,838.12	\$3,693.37	\$4,465.91	\$4,817.22	\$5,211.34	\$5,653.97	\$6,200.15				
96	\$3,040.80	\$3,963.37	\$4,798.03	\$5,162.62	\$5,575.78	\$6,041.69	\$6,617.71				
97	\$3,257.96	\$4,253.12	\$5,154.82	\$5,532.79	\$5,965.72	\$6,455.99	\$7,063.39				
98	\$3,490.62	\$4,564.07	\$5,538.17	\$5,929.49	\$6,382.89	\$6,898.68 \$7,374.75	\$7,539.07				
99 100	\$3,739.90 \$4,006,99	\$4,897.72 \$5,255.77	\$5,950.03 \$6,392.50	\$6,354.63 \$6,810.26	\$6,829.28 \$7,306.86	\$7,371.75 \$7,877.26	\$8,046.81 \$8,588,71				
100	\$4,006.99	\$5,255.77	\$6,392.50	\$6,810.26	\$7,306.86	\$7,877.26	\$8,588.71				

Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care

75% Home Care 5% Simple Inflation Rider										
·										
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$64.77	\$79.60	\$91.47	\$103.77	\$115.94	\$128.78	\$143.69			
31	\$67.21	\$82.73	\$95.17	\$107.97	\$120.64	\$134.05	\$149.52			
32	\$69.73	\$85.99	\$98.96	\$112.35	\$125.59	\$139.55	\$155.63			
33	\$72.33	\$89.35	\$102.93	\$116.90	\$130.72	\$145.26	\$161.97			
34	\$75.07	\$92.90	\$107.05	\$121.60	\$136.05	\$151.24	\$168.59			
35	\$77.89	\$96.54	\$111.34	\$126.53	\$141.62	\$157.42	\$175.46			
36	\$80.24	\$99.59	\$114.93	\$130.65	\$146.28	\$162.65	\$181.26			
37	\$82.70	\$102.79	\$118.63 \$122.47	\$134.93 \$139.33	\$151.10	\$168.04 \$173.61	\$187.25 \$103.44			
38 39	\$85.21 \$87.83	\$106.05 \$109.41	\$122.47 \$126.43	\$143.87	\$156.09 \$161.22	\$173.61 \$179.36	\$193.44 \$199.86			
40	\$90.49	\$112.91	\$130.50	\$148.58	\$166.53	\$185.30	\$206.46			
41	\$93.24	\$116.49	\$134.74	\$153.44	\$172.06	\$191.42	\$213.30			
42	\$96.09	\$120.20	\$139.07	\$158.43	\$177.70	\$197.78	\$220.34			
43	\$99.01	\$124.01	\$143.56	\$163.62	\$183.58	\$204.34	\$227.66			
44	\$102.03	\$127.94	\$148.22	\$168.94	\$189.62	\$211.11	\$235.19			
45	\$105.13	\$132.02	\$153.01	\$174.46	\$195.89	\$218.10	\$242.97			
46	\$107.88	\$135.57	\$157.20	\$179.34	\$201.43	\$224.32	\$249.90			
47	\$110.66	\$139.24	\$161.53	\$184.34	\$207.13	\$230.69	\$257.03			
48 49	\$113.52	\$143.03	\$165.98	\$189.52	\$212.96	\$237.28 \$244.04	\$264.35 \$271.87			
50	\$116.46 \$119.50	\$146.89 \$150.83	\$170.56 \$175.27	\$194.84 \$200.27	\$219.01 \$225.20	\$250.97	\$279.63			
51	\$122.57	\$154.90	\$180.06	\$205.86	\$231.56	\$258.11	\$287.58			
52	\$125.72	\$159.09	\$185.05	\$211.63	\$238.11	\$265.46	\$295.80			
53	\$129.00	\$163.38	\$190.12	\$217.54	\$244.86	\$273.03	\$304.25			
54	\$132.33	\$167.80	\$195.37	\$223.64	\$251.78	\$280.80	\$312.91			
55	\$135.78	\$172.33	\$200.75	\$229.89	\$258.90	\$288.81	\$321.83			
56	\$144.16	\$182.92	\$213.00	\$244.26	\$275.40	\$307.40	\$342.77			
57	\$153.07	\$194.15	\$226.02	\$259.57	\$292.92	\$327.22	\$365.07			
58	\$162.52	\$206.04	\$239.82	\$275.82	\$311.59	\$348.32	\$388.83			
59 60	\$172.57 \$183.22	\$218.70 \$232.12	\$254.49 \$270.04	\$293.07 \$311.40	\$331.43 \$352.55	\$370.77 \$394.67	\$414.15 \$441.08			
61	\$194.56	\$246.36	\$286.52	\$330.91	\$375.00	\$420.10	\$469.79			
62	\$206.57	\$261.48	\$304.03	\$351.64	\$398.88	\$447.20	\$500.36			
63	\$224.16	\$283.65	\$329.66	\$380.69	\$431.37	\$483.19	\$540.33			
64	\$243.31	\$307.67	\$357.44	\$412.15	\$466.50	\$522.12	\$583.50			
65	\$264.00	\$333.77	\$387.56	\$446.18	\$504.50	\$564.16	\$630.15			
66	\$286.55	\$362.04	\$420.22	\$483.04	\$545.60	\$609.61	\$680.50			
67	\$310.96	\$392.71	\$455.63	\$522.98	\$590.01	\$658.69	\$734.89			
68	\$342.72	\$434.04	\$504.54	\$577.20	\$649.63	\$723.90	\$806.47			
69 70	\$377.80 \$416.38	\$479.74 \$530.22	\$558.68 \$618.64	\$637.08 \$703.19	\$715.25 \$797.53	\$795.56 \$874.32	\$885.02 \$971.27			
71	\$458.91	\$586.02	\$684.98	\$776.10	\$787.53 \$867.06	\$960.88	\$1,065.90			
72	\$505.82	\$647.71	\$758.50	\$856.60	\$954.67	\$1,055.98	\$1,169.74			
73	\$560.67	\$721.23	\$847.27	\$954.20	\$1,061.06	\$1,171.68	\$1,296.08			
74	\$621.48	\$803.07	\$946.43	\$1,062.87	\$1,179.33	\$1,300.02	\$1,436.03			
75	\$688.85	\$894.26	\$1,057.21	\$1,183.98	\$1,310.78	\$1,442.41	\$1,591.15			
76	\$763.56	\$995.76	\$1,180.95	\$1,318.85	\$1,456.86	\$1,600.42	\$1,762.98			
77	\$846.37	\$1,108.77	\$1,319.17	\$1,469.12	\$1,619.24	\$1,775.74	\$1,953.37			
78 79	\$919.74 \$999.46	\$1,210.30 \$1,321.15	\$1,445.05 \$1,582.91	\$1,604.93 \$1,753.36	\$1,764.96 \$1,923.82	\$1,931.83 \$2,101.66	\$2,121.22 \$2,303.50			
80	\$1,086.07	\$1,442.10	\$1,733.93	\$1,733.30	\$2,096.97	\$2,101.00	\$2,503.50			
81	\$1,180.21	\$1,574.18	\$1,899.36	\$2,092.66	\$2,285.69	\$2,487.36	\$2,716.41			
82	\$1,282.54	\$1,718.32	\$2,080.57	\$2,286.17	\$2,491.38	\$2,706.01	\$2,949.84			
83	\$1,406.83	\$1,892.18	\$2,299.27	\$2,520.03	\$2,740.50	\$2,971.41	\$3,233.46			
84	\$1,543.21	\$2,083.66	\$2,540.92	\$2,777.79	\$3,014.58	\$3,262.82	\$3,544.33			
85	\$1,656.52	\$2,232.72	\$2,722.36	\$2,974.08	\$3,226.90	\$3,492.82	\$3,795.61			
86	\$1,780.85	\$2,396.80	\$2,922.56	\$3,190.27	\$3,460.37	\$3,745.44	\$4,071.24			
87	\$1,917.30 \$2,047.33	\$2,577.42	\$3,143.48	\$3,428.35 \$3,651.31	\$3,717.07	\$4,022.84	\$4,373.50			
88 89	\$2,047.33	\$2,748.32 \$2,934.02	\$3,351.90 \$3,578.75	\$3,893.44	\$3,956.97 \$4,217.16	\$4,281.98 \$4,562.76	\$4,656.96 \$4,963.84			
90	\$2,341.35	\$3,135.80	\$3,825.64	\$4,156.41	\$4,499.39	\$4,867.00	\$5,296.11			
91	\$2,507.28	\$3,355.08	\$4,094.34	\$4,442.02	\$4,805.47	\$5,196.64	\$5,655.87			
92	\$2,687.22	\$3,593.34	\$4,386.80	\$4,752.25	\$5,137.46	\$5,553.83	\$6,045.39			
93	\$2,852.01	\$3,811.85	\$4,654.61	\$5,032.85	\$5,435.02	\$5,871.57	\$6,388.80			
94	\$3,028.58	\$4,046.32	\$4,942.35	\$5,333.57	\$5,753.36	\$6,211.11	\$6,755.32			
95	\$3,217.74	\$4,297.92	\$5,251.47	\$5,655.87	\$6,093.98	\$6,573.92	\$7,146.52			
96 97	\$3,420.42 \$3,637.59	\$4,567.92 \$4,857.67	\$5,583.59 \$5,040.39	\$6,001.27 \$6,371.44	\$6,458.42 \$6,949.36	\$6,961.64 \$7,375.04	\$7,564.08			
97 98	\$3,637.58 \$3,870.24	\$4,857.67 \$5,168.62	\$5,940.38 \$6,323.73	\$6,371.44 \$6,768.14	\$6,848.36 \$7,265.53	\$7,375.94 \$7,818.63	\$8,009.76 \$8,485.44			
99	\$4,119.52	\$5,502.27	\$6,735.59	\$7,193.28	\$7,203.33 \$7,711.92	\$8,291.70	\$8,993.18			
100	\$4,386.61	\$5,860.32	\$7,178.06	\$7,648.91	\$8,189.50	\$8,797.21	\$9,535.08			

Policy	Form	Series:	LTC2-IDEAL
		Ideal	

#### \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 75% Home Care

	75% Home Care									
5% Compound Inflation Rider										
Δαρ	2 Year	3 year	4 year	5 year	6 vear	7 years	Lifetime			
Age	2 Teal	3 year	4 year	5 year	6 year	7 years	Lileume			
30	\$122.12	\$152.18	\$178.31	\$206.67	\$235.11	\$264.56	\$298.55			
31	\$125.14	\$155.99	\$182.79	\$211.95	\$241.13	\$271.38	\$306.36			
32	\$128.20	\$159.85	\$187.39	\$217.32	\$247.33	\$278.40	\$314.39			
33	\$131.34	\$163.85	\$192.13	\$222.87	\$253.70	\$285.59	\$322.61			
34	\$134.57	\$167.94	\$196.97	\$228.57	\$260.20	\$292.97	\$331.06			
35	\$137.86	\$172.11	\$201.92	\$234.35	\$266.91	\$300.56	\$339.75			
36	\$140.27	\$175.16	\$205.57	\$238.64	\$271.82	\$306.16	\$346.14			
37	\$142.72	\$178.28	\$209.27	\$243.03	\$276.84	\$311.88	\$352.67			
38	\$145.21	\$181.45	\$213.04	\$247.46	\$281.95	\$317.69	\$359.33			
39	\$147.75	\$184.69	\$216.90	\$251.99	\$287.17	\$323.59	\$366.08			
40	\$150.32	\$187.98	\$220.80	\$256.59	\$292.47	\$329.64	\$372.99			
41	\$152.95	\$191.33	\$224.81	\$261.31	\$297.91	\$335.77	\$380.03			
42	\$155.59	\$194.71	\$228.83	\$266.07	\$303.37	\$342.05	\$387.20			
43	\$158.32	\$198.18	\$232.97	\$270.96	\$309.02	\$348.42	\$394.48			
44	\$161.09	\$201.71	\$237.20	\$275.89	\$314.72	\$354.91	\$401.94			
45	\$163.88	\$205.31	\$241.44	\$280.95	\$320.54	\$361.50	\$409.53			
46	\$166.38	\$208.45	\$245.25	\$285.45	\$325.71	\$367.44	\$416.26			
47	\$168.88	\$211.69	\$249.14	\$290.01	\$331.00	\$373.46	\$423.12			
48	\$171.42	\$214.99	\$253.04	\$294.67	\$336.35	\$379.56	\$430.08			
49	\$174.01	\$218.32	\$257.03	\$299.38	\$341.81	\$385.76	\$437.17			
50	\$176.65	\$221.70	\$261.09	\$304.15	\$347.38	\$392.07	\$444.38			
51	\$179.28	\$225.12	\$265.18	\$309.02	\$352.99	\$398.48	\$451.68			
52	\$182.00	\$228.61	\$269.36	\$313.99	\$358.70	\$405.00	\$459.14			
53	\$184.74	\$232.14	\$273.61	\$318.99	\$364.52	\$411.64	\$466.69			
54 55	\$187.53	\$235.74	\$277.92 \$282.29	\$324.12	\$370.44	\$418.36 \$425.21	\$474.38			
55 56	\$190.38	\$239.39	\$282.29 \$295.34	\$329.31 \$344.98	\$376.44 \$394.76	\$425.21 \$446.23	\$482.20			
57	\$198.52 \$207.05	\$250.16 \$261.37	\$308.96	\$344.96 \$361.41	\$413.97	\$468.32	\$506.36 \$531.74			
58	\$207.03	\$273.08	\$323.25	\$378.63	\$434.15	\$491.51	\$558.39			
59	\$225.20	\$285.34	\$338.20	\$396.67	\$455.29	\$515.80	\$586.41			
60	\$234.87	\$298.15	\$353.80	\$415.55	\$477.42	\$541.35	\$615.79			
61	\$244.94	\$311.54	\$370.14	\$435.34	\$500.67	\$568.14	\$646.66			
62	\$255.46	\$325.50	\$387.26	\$456.12	\$525.07	\$596.24	\$679.07			
63	\$274.51	\$349.24	\$415.06	\$487.59	\$560.25	\$635.31	\$722.72			
64	\$294.96	\$374.69	\$444.87	\$521.28	\$597.82	\$676.93	\$769.17			
65	\$316.97	\$402.03	\$476.80	\$557.27	\$637.86	\$721.25	\$818.58			
66	\$340.61	\$431.32	\$511.01	\$595.73	\$680.63	\$768.48	\$871.22			
67	\$365.99	\$462.76	\$547.68	\$636.84	\$726.26	\$818.80	\$927.18			
68	\$399.42	\$506.09	\$599.87	\$694.85	\$790.09	\$888.78	\$1,004.59			
69	\$435.86	\$553.51	\$656.96	\$758.10	\$859.55	\$964.74	\$1,088.49			
70	\$475.65	\$605.32	\$719.53	\$827.15	\$935.14	\$1,047.20	\$1,179.37			
71	\$519.09	\$662.00	\$788.04	\$902.47	\$1,017.36	\$1,136.70	\$1,277.86			
72	\$566.48	\$724.02	\$863.09	\$984.63	\$1,106.79	\$1,233.85	\$1,384.56			
73	\$622.85	\$799.20	\$955.21	\$1,086.65	\$1,218.73	\$1,356.24	\$1,519.68			
74	\$684.84	\$882.24	\$1,057.14	\$1,199.20	\$1,341.99	\$1,490.76	\$1,667.98			
75	\$753.00	\$973.89	\$1,169.99	\$1,323.45	\$1,477.75	\$1,638.63	\$1,830.76			
76	\$827.95	\$1,075.09	\$1,294.86	\$1,460.52	\$1,627.19	\$1,801.17	\$2,009.43			
77	\$910.35	\$1,186.77	\$1,433.07	\$1,611.83	\$1,791.77	\$1,979.81	\$2,205.52			
78	\$985.61	\$1,290.25	\$1,562.37	\$1,752.63	\$1,944.19	\$2,144.33	\$2,383.92			
79	\$1,067.05	\$1,402.72 \$1,525.00	\$1,703.33 \$1,857.02	\$1,905.74	\$2,109.56	\$2,322.52	\$2,576.74			
80 81	\$1,155.25 \$1,250.71	\$1,525.00 \$1,657.98	\$1,857.02 \$2,024.58	\$2,072.23 \$2,253.30	\$2,288.99 \$2,483.70	\$2,515.52 \$2,724.53	\$2,785.18 \$3,010.46			
82	\$1,354.10	\$1,802.51	\$2,207.27	\$2,450.11	\$2,694.97	\$2,724.33	\$3,253.98			
83	\$1,483.74	\$1,982.68	\$2,434.45	\$2,695.35	\$2,958.90	\$3,234.58	\$3,560.43			
84	\$1,625.83	\$2,180.90	\$2,685.06	\$2,965.18	\$3,248.69	\$3,545.47	\$3,895.76			
85	\$1,739.14	\$2,329.96	\$2,866.50	\$3,161.47	\$3,461.01	\$3,775.47	\$4,147.04			
86	\$1,863.47	\$2,494.04	\$3,066.70	\$3,377.66	\$3,694.48	\$4,028.09	\$4,422.67			
87	\$1,999.92	\$2,674.66	\$3,287.62	\$3,615.74	\$3,951.18	\$4,305.49	\$4,724.93			
88	\$2,129.95	\$2,845.56	\$3,496.04	\$3,838.70	\$4,191.08	\$4,564.63	\$5,008.39			
89	\$2,271.01	\$3,031.26	\$3,722.89	\$4,080.83	\$4,451.27	\$4,845.41	\$5,315.27			
90	\$2,423.97	\$3,233.04	\$3,969.78	\$4,343.80	\$4,733.50	\$5,149.65	\$5,647.54			
91	\$2,589.90	\$3,452.32	\$4,238.48	\$4,629.41	\$5,039.58	\$5,479.29	\$6,007.30			
92	\$2,769.84	\$3,690.58	\$4,530.94	\$4,939.64	\$5,371.57	\$5,836.48	\$6,396.82			
93	\$2,934.63	\$3,909.09	\$4,798.75	\$5,220.24	\$5,669.13	\$6,154.22	\$6,740.23			
94	\$3,111.20	\$4,143.56	\$5,086.49	\$5,520.96	\$5,987.47	\$6,493.76	\$7,106.75			
95	\$3,300.36	\$4,395.16	\$5,395.61	\$5,843.26	\$6,328.09	\$6,856.57	\$7,497.95			
96	\$3,503.04	\$4,665.16	\$5,727.73	\$6,188.66	\$6,692.53	\$7,244.29	\$7,915.51			
97	\$3,720.20	\$4,954.91	\$6,084.52	\$6,558.83	\$7,082.47	\$7,658.59	\$8,361.19			
98	\$3,952.86	\$5,265.86	\$6,467.87	\$6,955.53	\$7,499.64	\$8,101.28	\$8,836.87			
99	\$4,202.14	\$5,599.51	\$6,879.73	\$7,380.67	\$7,946.03	\$8,574.35	\$9,344.61			
100	\$4,469.23	\$5,957.56	\$7,322.20	\$7,836.30	\$8,423.61	\$9,079.86	\$9,886.51			

#### Policy Form Series: LTC2-IDEAL Ideal \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 50% Home Care No Inflation

No Inflation										
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$51.38	\$61.22	\$69.68	\$77.75	\$86.21	\$95.41	\$107.00			
31	\$52.14	\$62.34	\$71.06	\$79.36	\$88.01	\$97.46	\$109.33			
32	\$52.89	\$63.43	\$72.47	\$80.99	\$89.88	\$99.56	\$111.70			
33	\$53.64	\$64.56	\$73.88	\$82.65	\$91.80	\$101.72	\$114.13			
34	\$54.41	\$65.70	\$75.35	\$84.35	\$93.71	\$103.90	\$116.59			
35	\$55.21	\$66.85	\$76.86	\$86.10	\$95.70	\$106.14	\$119.12			
36	\$56.02	\$68.02	\$78.31 \$70.70	\$87.79	\$97.63	\$108.31	\$121.57 \$124.07			
37 38	\$56.80 \$57.64	\$69.20 \$70.37	\$79.79 \$81.31	\$89.52 \$91.29	\$99.57 \$101.59	\$110.54 \$112.78	\$124.07 \$126.63			
39	\$58.47	\$71.59	\$82.84	\$93.07	\$103.61	\$115.07	\$129.21			
40	\$59.33	\$72.83	\$84.44	\$94.90	\$105.73	\$117.43	\$131.88			
41	\$60.17	\$74.08	\$86.04	\$96.75	\$107.84	\$119.83	\$134.57			
42	\$61.07	\$75.37	\$87.70	\$98.68	\$109.99	\$122.29	\$137.33			
43	\$61.93	\$76.67	\$89.36	\$100.59	\$112.22	\$124.80	\$140.15			
44	\$62.82	\$77.99	\$91.07	\$102.58	\$114.47	\$127.35	\$143.03			
45 46	\$63.73 \$64.83	\$79.33 \$80.90	\$92.79 \$94.75	\$104.60 \$106.86	\$116.77 \$110.24	\$129.93 \$132.82	\$145.96 \$149.23			
47	\$65.95	\$82.45	\$94.75 \$96.74	\$109.15	\$119.34 \$121.93	\$135.76	\$152.57			
48	\$67.08	\$84.05	\$98.77	\$111.49	\$124.62	\$138.80	\$156.02			
49	\$68.24	\$85.71	\$100.86	\$113.91	\$127.35	\$141.86	\$159.50			
50	\$69.43	\$87.35	\$102.99	\$116.35	\$130.15	\$145.02	\$163.10			
51	\$70.61	\$89.08	\$105.15	\$118.84	\$132.99	\$148.23	\$166.75			
52	\$71.81	\$90.82	\$107.36	\$121.41	\$135.92	\$151.52	\$170.49			
53	\$73.05	\$92.59	\$109.62	\$124.04	\$138.86	\$154.89	\$174.33			
54 55	\$74.32 \$75.59	\$94.39 \$96.24	\$111.93 \$114.28	\$126.71 \$129.43	\$141.92 \$145.02	\$158.32 \$161.85	\$178.23 \$182.24			
56	\$81.49	\$103.08	\$121.88	\$138.14	\$154.91	\$172.98	\$194.87			
57	\$87.87	\$110.41	\$129.97	\$147.46	\$165.46	\$184.87	\$208.37			
58	\$94.73	\$118.28	\$138.58	\$157.38	\$176.74	\$197.60	\$222.80			
59	\$102.14	\$126.69	\$147.78	\$168.00	\$188.81	\$211.19	\$238.25			
60	\$110.13	\$135.71	\$157.60	\$179.34	\$201.68	\$225.70	\$254.74			
61	\$118.73	\$145.38	\$168.05	\$191.41	\$215.42	\$241.26	\$272.40			
62	\$128.02	\$155.74	\$179.22	\$204.32	\$230.10	\$257.83	\$291.28			
63 64	\$139.41 \$151.83	\$169.60 \$184.73	\$195.21 \$212.63	\$222.74 \$242.81	\$250.98 \$273.78	\$281.36 \$307.05	\$317.97 \$347.13			
65	\$165.37	\$201.23	\$231.64	\$264.68	\$298.63	\$335.06	\$378.93			
66	\$180.10	\$219.18	\$252.30	\$288.54	\$325.71	\$365.64	\$413.68			
67	\$196.14	\$238.73	\$274.84	\$314.53	\$355.29	\$399.00	\$451.59			
68	\$218.06	\$265.90	\$306.54	\$350.24	\$395.14	\$443.35	\$501.39			
69	\$242.42	\$296.15	\$341.88	\$390.01	\$439.46	\$492.60	\$556.64			
70	\$269.50	\$329.86	\$381.28	\$434.28	\$488.76	\$547.34	\$618.02			
71 72	\$299.63 \$333.09	\$367.41 \$409.20	\$425.27 \$474.30	\$483.61 \$538.50	\$543.59 \$604.57	\$608.14 \$675.71	\$686.17 \$761.81			
73	\$372.33	\$458.90	\$533.07	\$603.92	\$676.85	\$755.46	\$850.76			
74	\$416.23	\$514.63	\$599.15	\$677.26	\$757.76	\$844.62	\$950.10			
75	\$465.28	\$577.12	\$673.39	\$759.52	\$848.35	\$944.30	\$1,061.03			
76	\$520.11	\$647.19	\$756.84	\$851.78	\$949.75	\$1,055.75	\$1,184.91			
77	\$581.43	\$725.81	\$850.65	\$955.25	\$1,063.30	\$1,180.32	\$1,323.28			
78	\$633.63	\$793.53	\$932.22	\$1,044.77	\$1,161.05	\$1,287.01	\$1,440.61			
79 80	\$690.49 \$752.47	\$867.57 \$948.51	\$1,021.61 \$1,119.60	\$1,142.68 \$1,249.76	\$1,267.82 \$1,384.37	\$1,403.36 \$1,530.19	\$1,568.40 \$1,707.50			
81	\$820.01	\$1,037.04	\$1,226.96	\$1,366.89	\$1,511.63	\$1,668.51	\$1,858.94			
82	\$893.60	\$1,133.81	\$1,344.63	\$1,494.99	\$1,650.60	\$1,819.36	\$2,023.80			
83	\$980.63	\$1,248.08	\$1,483.63	\$1,646.34	\$1,814.98	\$1,997.95	\$2,219.56			
84	\$1,076.10	\$1,373.85	\$1,637.00	\$1,813.01	\$1,995.74	\$2,194.12	\$2,434.28			
85	\$1,180.89	\$1,512.30	\$1,806.23	\$1,996.55	\$2,194.49	\$2,409.52	\$2,669.71			
86	\$1,295.89	\$1,664.70	\$1,992.93	\$2,198.68	\$2,413.05	\$2,646.10	\$2,927.98			
87	\$1,422.07	\$1,832.45	\$2,198.94	\$2,421.26	\$2,653.35	\$2,905.90	\$3,211.20			
88 89	\$1,542.32 \$1,672.77	\$1,991.21 \$2,163.69	\$2,393.31 \$2,604.88	\$2,629.71 \$2,856.10	\$2,877.91 \$3,121.50	\$3,148.60 \$3,411.55	\$3,476.80 \$3,764.35			
90	\$1,814.25	\$2,351.12	\$2,835.11	\$3,101.98	\$3,385.66	\$3,696.47	\$4,075.68			
91	\$1,967.68	\$2,554.80	\$3,085.72	\$3,369.02	\$3,672.22	\$4,005.20	\$4,412.80			
92	\$2,134.10	\$2,776.09	\$3,358.45	\$3,659.06	\$3,982.99	\$4,339.70	\$4,777.75			
93	\$2,286.48	\$2,979.03	\$3,608.21	\$3,921.40	\$4,261.53	\$4,637.28	\$5,099.53			
94	\$2,449.79	\$3,196.82	\$3,876.55	\$4,202.58	\$4,559.54	\$4,955.27	\$5,442.95			
95	\$2,624.73	\$3,430.54	\$4,164.84	\$4,503.91	\$4,878.39	\$5,295.06	\$5,809.52			
96	\$2,812.19	\$3,681.32	\$4,474.55	\$4,826.85	\$5,219.54	\$5,658.15	\$6,200.76			
97 98	\$3,013.01 \$3,228.18	\$3,950.46 \$4,239.25	\$4,807.30 \$5,164.80	\$5,172.94 \$5,543.82	\$5,584.57 \$5,975.12	\$6,046.12 \$6,460.74	\$6,618.35 \$7,064.07			
98 99	\$3,228.18 \$3,458.71	\$4,239.25 \$4,549.19	\$5,164.80 \$5,548.88	\$5,543.82 \$5,941.31	\$5,975.12 \$6,392.95	\$6,903.76	\$7,064.07 \$7,539.81			
100	\$3,705.71	\$4,881.74	\$5,961.52	\$6,367.32	\$6,840.03	\$7,377.17	\$8,047.59			
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Policy Form Series: LTC2-IDEAL
Ideal
\$10 Annual Rates with 56.66% increas
100 Day Elimination Period

50% Home Care

System		50% Home Care										
10   Se0.61   \$75.05   \$86.63   \$89.51   \$110.16   \$122.39   \$136.53     31   \$62.89   \$77.02   \$90.13   \$102.46   \$114.64   \$127.41   \$14.210     32   \$865.27   \$811.01   \$93.73   \$106.64   \$119.33   \$132.35   \$147.61     33   \$87.71   \$84.26   \$97.49   \$110.94   \$174.21   \$134.210     33   \$87.71   \$84.26   \$97.49   \$110.94   \$174.21   \$136.07   \$159.36     34   \$370.26   \$87.60   \$10.47   \$115.45   \$372.27   \$149.37   \$159.36     35   \$375.10   \$83.56   \$10.47   \$115.45   \$372.27   \$149.37   \$159.36     37   \$375.10   \$83.56   \$108.86   \$115.45   \$372.27   \$145.37   \$172.25     37   \$877.39   \$89.93   \$112.29   \$136.67   \$145.59   \$159.70   \$177.95     38   \$777.39   \$89.93   \$112.29   \$136.67   \$145.59   \$159.70   \$177.95     39   \$82.17   \$100.20   \$119.75   \$132.62   \$149.31   \$159.26   \$159.37     40   \$84.69   \$100.48   \$123.62   \$141.04   \$159.27   \$177.61   \$189.30     41   \$87.26   \$100.86   \$177.60   \$145.63   \$159.27   \$177.61   \$189.30     42   \$89.93   \$113.36   \$131.72   \$159.39   \$168.55   \$159.70   \$202.72     42   \$89.93   \$113.36   \$131.72   \$159.39   \$168.55   \$159.20   \$202.72     44   \$85.27   \$110.60   \$13.00   \$156.30   \$177.46   \$100.60   \$213.22     44   \$85.27   \$10.60   \$340.00   \$156.30   \$177.46   \$100.60   \$221.32     44   \$85.27   \$10.94   \$130.00   \$156.30   \$177.40   \$100.60   \$221.32     44   \$85.27   \$13.47   \$159.39   \$100.27   \$179.90   \$202.37   \$225.30     45   \$10.89   \$13.47   \$157.00   \$140.00   \$177.40   \$196.42   \$200.60   \$223.30     46   \$10.89   \$13.47   \$15.00   \$15.00   \$177.40   \$196.42   \$200.60   \$223.30     47   \$10.89   \$13.47   \$150.00   \$150.30   \$177.24   \$179.90   \$202.37   \$225.30     48   \$10.89   \$13.47   \$159.39   \$100.23   \$198.30   \$198.30   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24		5% Simple Inflation Rider										
10   Se0.61   \$75.05   \$86.63   \$89.51   \$110.16   \$122.39   \$136.53     31   \$62.89   \$77.02   \$90.13   \$102.46   \$114.64   \$127.41   \$14.210     32   \$865.27   \$811.01   \$93.73   \$106.64   \$119.33   \$132.35   \$147.61     33   \$87.71   \$84.26   \$97.49   \$110.94   \$174.21   \$134.210     33   \$87.71   \$84.26   \$97.49   \$110.94   \$174.21   \$136.07   \$159.36     34   \$370.26   \$87.60   \$10.47   \$115.45   \$372.27   \$149.37   \$159.36     35   \$375.10   \$83.56   \$10.47   \$115.45   \$372.27   \$149.37   \$159.36     37   \$375.10   \$83.56   \$108.86   \$115.45   \$372.27   \$145.37   \$172.25     37   \$877.39   \$89.93   \$112.29   \$136.67   \$145.59   \$159.70   \$177.95     38   \$777.39   \$89.93   \$112.29   \$136.67   \$145.59   \$159.70   \$177.95     39   \$82.17   \$100.20   \$119.75   \$132.62   \$149.31   \$159.26   \$159.37     40   \$84.69   \$100.48   \$123.62   \$141.04   \$159.27   \$177.61   \$189.30     41   \$87.26   \$100.86   \$177.60   \$145.63   \$159.27   \$177.61   \$189.30     42   \$89.93   \$113.36   \$131.72   \$159.39   \$168.55   \$159.70   \$202.72     42   \$89.93   \$113.36   \$131.72   \$159.39   \$168.55   \$159.20   \$202.72     44   \$85.27   \$110.60   \$13.00   \$156.30   \$177.46   \$100.60   \$213.22     44   \$85.27   \$10.60   \$340.00   \$156.30   \$177.46   \$100.60   \$221.32     44   \$85.27   \$10.94   \$130.00   \$156.30   \$177.40   \$100.60   \$221.32     44   \$85.27   \$13.47   \$159.39   \$100.27   \$179.90   \$202.37   \$225.30     45   \$10.89   \$13.47   \$157.00   \$140.00   \$177.40   \$196.42   \$200.60   \$223.30     46   \$10.89   \$13.47   \$15.00   \$15.00   \$177.40   \$196.42   \$200.60   \$223.30     47   \$10.89   \$13.47   \$150.00   \$150.30   \$177.24   \$179.90   \$202.37   \$225.30     48   \$10.89   \$13.47   \$159.39   \$100.23   \$198.30   \$198.30   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$224.23   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24   \$229.24	Age	2 Year	3 vear	4 vear	5 year	6 vear	7 years	Lifetime				
311 \$52.88 \$78.02 \$90.13 \$102.46 \$114.64 \$127.41 \$138.07 \$147.00 \$33 \$67.71 \$842.8 \$97.49 \$110.94 \$124.21 \$138.07 \$153.05 \$147.00 \$33 \$67.71 \$842.8 \$97.49 \$110.94 \$124.21 \$138.07 \$153.05 \$157.88 \$91.07 \$105.47 \$120.10 \$134.55 \$149.63 \$167.71 \$105.55 \$72.88 \$91.07 \$105.47 \$120.10 \$134.55 \$149.63 \$167.71 \$105.57 \$17.98 \$90.30 \$112.30 \$120.00 \$143.55 \$149.63 \$167.71 \$17.25 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$100.20 \$110.20 \$110.20	Age	2 1641	3 year	4 year	3 year	o year	r years	Lifetime				
311 \$52.88 \$78.02 \$90.13 \$102.46 \$114.64 \$127.41 \$138.07 \$147.00 \$33 \$67.71 \$842.8 \$97.49 \$110.94 \$124.21 \$138.07 \$153.05 \$147.00 \$33 \$67.71 \$842.8 \$97.49 \$110.94 \$124.21 \$138.07 \$153.05 \$157.88 \$91.07 \$105.47 \$120.10 \$134.55 \$149.63 \$167.71 \$105.55 \$72.88 \$91.07 \$105.47 \$120.10 \$134.55 \$149.63 \$167.71 \$105.57 \$17.98 \$90.30 \$112.30 \$120.00 \$143.55 \$149.63 \$167.71 \$17.25 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$17.79 \$100.20 \$100.20 \$110.20 \$110.20	30	\$60.61	\$75.05	\$86.63	\$98.51	\$110.16	\$122.39	\$136.53				
22   S68_27   S61_10   S90_73   S106_64   S119_33   S132_63   S147_09     34   S70_26   S87_60   S101_40   S115_45   S129_27   S143_72   S160_30     35   S72_86   S87_60   S101_40   S115_45   S129_27   S143_72   S160_30     36   S75_10   S03_35   S106_86   S124_04   S139_00   S164_67   S17_25     36   S75_10   S03_35   S106_86   S124_04   S139_00   S164_67   S17_25     38   S70_74   S100_01   S116_91   S12_26   S148_38   S159_70   S17_795     38   S70_74   S100_01   S116_91   S13_26   S148_38   S159_70   S17_795     39   S82_17   S103_20   S116_91   S12_25   S148_31   S164_98   S18_34     40   S84_68   S103_20   S110_75   S13_57   S13_21   S17_64   S18_93     40   S84_68   S103_20   S110_75   S13_57   S13_21   S17_64   S18_93     40   S84_68   S103_20   S110_75   S13_57   S13_21   S17_64   S18_93     41   S86_87   S110_38   S13_27   S16_30   S14_40   S18_27   S17_61   S18_20     42   S86_87   S110_38   S13_20   S16_30   S14_40   S18_27   S17_61   S18_20     43   S86_87   S110_38   S13_20   S16_30   S16_53   S17_445   S19_42   S16_27     44   S86_87   S10_68   S13_30   S16_52   S16_17   S16_19   S16_20   S16_21     45   S96_40   S124_51   S14_93   S16_52   S16_17   S16_19   S20_06   S122_51     46   S100_96   S122_88   S13_31   S15_20   S16_30   S16_88   S21_92   S20_90     47   S10_555   S13_31   S15_20   S16_30   S16_88   S21_92   S22_90     48   S100_97   S13_852   S16_157   S14_98   S20_27   S22_55   S22_51   S22_51   S14_98   S16_98   S16_98   S20_98   S16_98   S20_98   S16_98   S20_98   S20_9												
34 \$70.26 \$37.60 \$101.40 \$115.45 \$129.27 \$143.72 \$160.20 \$35.572.86 \$301.07 \$105.47 \$120.10 \$134.55 \$146.63 \$166.71 \$35.65 \$75.10 \$30.365 \$108.86 \$122.00 \$134.45 \$139.00 \$154.57 \$177.95 \$30.85 \$77.39 \$30.63 \$112.39 \$122.00 \$143.58 \$199.70 \$177.95 \$37.795 \$30.85 \$77.39 \$30.63 \$112.39 \$122.00 \$143.58 \$199.70 \$177.95 \$30.85 \$77.39 \$30.85 \$73.74 \$100.01 \$110.71 \$132.26 \$148.31 \$164.99 \$183.84 \$40 \$84.69 \$100.84 \$122.862 \$141.04 \$159.27 \$176.10 \$189.93 \$40 \$84.69 \$100.84 \$122.862 \$141.04 \$159.27 \$176.10 \$196.20 \$22.72 \$42 \$389.37 \$113.36 \$113.75 \$150.30 \$163.83 \$183.84 \$159.59 \$202.72 \$42 \$389.37 \$113.36 \$113.75 \$150.30 \$169.35 \$108.85 \$167.89 \$202.72 \$42 \$40 \$40 \$40.84 \$120.85 \$113.75 \$150.30 \$169.85 \$100.85 \$122.22 \$44 \$40 \$40.84 \$120.85 \$113.30 \$113.30 \$113.30 \$113.30 \$100.30 \$100.85 \$122.32 \$1.40 \$100.95 \$100.95 \$124.51 \$140.39 \$100.37 \$100.19 \$200.65 \$222.32 \$1.40 \$100.95 \$124.51 \$140.39 \$100.37 \$100.19 \$200.65 \$222.32 \$1.40 \$100.95 \$124.51 \$140.39 \$100.30 \$100.40 \$122.31 \$1.40 \$100.27 \$100.40 \$100.97 \$138.52 \$161.57 \$184.90 \$20.27 \$220.00 \$100.27 \$138.52 \$161.57 \$184.90 \$100.97 \$138.52 \$161.57 \$184.90 \$20.27 \$220.00 \$220.30 \$100.97 \$138.52 \$161.57 \$184.90 \$20.27 \$220.00 \$220.30 \$100.97 \$138.52 \$161.57 \$184.90 \$20.27 \$222.55 \$122.00 \$263.31 \$120.72 \$150.00 \$114.60 \$140.91 \$100.97 \$138.52 \$160.00 \$100.11 \$213.99 \$233.85 \$3268.73 \$120.72 \$150.00 \$162.52 \$190.13 \$212.20 \$220.00 \$224.53 \$120.20 \$220.00 \$226.30 \$100.97 \$138.52 \$160.00 \$100.11 \$213.99 \$238.35 \$266.73 \$273.35 \$120.72 \$154.00 \$160.00 \$170.57 \$195.42 \$220.00 \$227.52 \$225.55 \$259.84 \$100.90 \$20.27 \$225.55 \$259.20 \$265.73 \$252.00 \$265.73 \$252.00 \$265.73 \$252.00 \$265.73 \$252.00 \$265.73 \$	32											
35   \$72.88   \$91.07   \$108.46   \$140.40   \$139.00   \$154.67   \$172.25   \$77.39   \$80.39   \$110.39   \$128.07   \$143.58   \$159.70   \$177.95   \$177.95   \$170.50   \$177.95   \$189.37   \$173.39   \$80.39   \$110.39   \$128.07   \$143.58   \$159.70   \$177.95   \$130.20   \$118.75   \$130.26   \$148.31   \$164.99   \$158.34   \$199.39   \$82.17   \$103.20   \$119.75   \$136.57   \$155.21   \$170.46   \$159.34   \$199.34   \$144.94   \$158.34   \$199.34   \$109.36   \$125.62   \$141.04   \$156.27   \$176.10   \$159.20   \$141.87   \$169.37   \$169.30   \$169.30   \$127.60   \$145.63   \$169.47   \$159.37   \$169.20   \$145.63   \$169.47   \$159.37   \$169.20   \$145.63   \$169.47   \$159.37   \$169.20   \$145.63   \$169.47   \$159.39   \$169.65   \$177.99   \$209.41   \$139.52   \$159.30   \$169.65   \$177.99   \$209.41   \$139.52   \$159.30   \$169.65   \$174.45   \$194.20   \$216.32   \$165.24   \$149.39   \$160.37   \$160.19   \$200.65   \$222.51   \$149.39   \$160.37   \$160.19   \$200.65   \$222.51   \$149.39   \$160.37   \$160.19   \$200.65   \$222.51   \$149.39   \$160.37   \$160.19   \$200.65   \$222.51   \$160.60   \$177.60   \$177.20   \$177.20   \$160.20   \$177.80   \$177.80   \$177.80   \$177.80   \$177.20   \$177.	33											
36 \$75.10 \$90.95 \$100.86 \$124.04 \$139.00 \$154.57 \$177.95 \$38 \$77.39 \$36.93 \$112.39 \$112.39 \$128.07 \$143.59 \$143.59 \$159.70 \$177.95 \$38 \$77.39 \$36.93 \$112.39 \$112.39 \$128.07 \$143.59 \$143.51 \$159.70 \$177.95 \$38 \$77.39 \$36.93 \$110.30 \$116.01 \$132.26 \$144.31 \$164.08 \$188.34 \$40 \$364.69 \$106.48 \$123.62 \$141.04 \$156.27 \$170.46 \$189.93 \$40 \$364.69 \$106.48 \$123.62 \$141.04 \$156.27 \$170.46 \$199.63 \$109.66 \$127.60 \$141.04 \$156.27 \$170.46 \$199.63 \$127.64 \$199.30 \$113.36 \$131.72 \$150.39 \$166.85 \$187.86 \$202.72 \$259.33 \$113.36 \$131.72 \$150.39 \$166.85 \$187.86 \$202.72 \$259.33 \$113.36 \$131.72 \$150.39 \$166.85 \$187.86 \$202.72 \$223.51 \$44.93 \$150.39 \$160.85 \$187.86 \$202.72 \$223.51 \$44.93 \$150.39 \$160.85 \$127.88 \$149.91 \$170.24 \$191.40 \$221.319 \$227.48 \$100.86 \$127.88 \$149.91 \$170.24 \$191.40 \$221.319 \$237.48 \$100.86 \$127.88 \$149.91 \$170.24 \$191.40 \$221.319 \$237.48 \$100.87 \$131.31 \$150.31 \$170.24 \$191.40 \$221.319 \$237.48 \$100.87 \$131.31 \$150.31 \$170.24 \$191.40 \$221.319 \$227.31 \$227.31 \$48 \$100.25 \$134.47 \$152.00 \$170.90 \$202.37 \$225.53 \$251.22 \$225.51 \$251.22	34	\$70.26	\$87.60	\$101.40	\$115.45	\$129.27	\$143.72	\$160.20				
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38	36	\$75.10	\$93.95	\$108.86	\$124.04	\$139.00	\$154.57	\$172.25				
39   \$82,17   \$103,20   \$119,75   \$136,57   \$153,21   \$170,46   \$189,93   \$106,48   \$123,60   \$145,63   \$163,47   \$119,195   \$202,72   \$220,941   \$872,66   \$108,86   \$127,80   \$145,63   \$163,47   \$119,195   \$202,72   \$220,941   \$322,67   \$116,96   \$130,00   \$155,30   \$174,45   \$194,20   \$216,32   \$225,51   \$45   \$98,40   \$120,66   \$140,39   \$160,37   \$160,11   \$200,65   \$223,51   \$45   \$98,40   \$127,86   \$144,93   \$166,62   \$186,12   \$207,29   \$230,950   \$46   \$100,96   \$127,88   \$144,93   \$165,62   \$186,12   \$207,29   \$230,950   \$46   \$100,96   \$127,88   \$144,91   \$150,01   \$170,24   \$191,40   \$213,19   \$237,48   \$47   \$103,55   \$131,31   \$153,01   \$175,03   \$196,83   \$219,24   \$244,23   \$48   \$106,25   \$131,31   \$153,01   \$175,03   \$196,83   \$219,24   \$244,23   \$48   \$166,25   \$131,41   \$153,01   \$175,03   \$196,83   \$219,24   \$244,23   \$48   \$166,25   \$131,41   \$153,01   \$175,03   \$196,83   \$222,37   \$235,53   \$251,22   \$49   \$118,87   \$138,82   \$161,07   \$196,42   \$220,05   \$222,55   \$232,55   \$252,53   \$252,53   \$252,53   \$252,53   \$252,53   \$252,53   \$252,53   \$253,53   \$252,53   \$2	37	\$77.39	\$96.93	\$112.39	\$128.07	\$143.58	\$159.70	\$177.95				
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52         \$117.68         \$150.04         \$175.26         \$200.90         \$226.27         \$252.28         \$288.11           53         \$120.72         \$154.08         \$180.10         \$206.61         \$232.26         \$259.88         \$288.11           54         \$123.86         \$158.24         \$185.04         \$212.28         \$239.27         \$266.87         \$297.35           55         \$127.07         \$162.52         \$190.13         \$210.22         \$246.00         \$274.46         \$305.84           56         \$134.90         \$172.51         \$201.76         \$233.89         \$261.68         \$292.15         \$325.77           57         \$143.23         \$189.07         \$2241.01         \$246.11         \$278.33         \$310.98         \$346.94           58         \$152.08         \$194.32         \$227.14         \$266.81         \$314.94         \$352.37         \$393.56           60         \$171.48         \$218.91         \$255.76         \$296.61         \$344.94         \$352.37         \$393.56           61         \$182.02         \$323.33         \$271.38         \$314.11         \$355.62         \$399.61         \$3575.68         \$419.17           62         \$193.28         \$246.48												
53         \$120.72         \$154.08         \$169.10         \$206.61         \$222.66         \$259.48         \$289.11           54         \$123.86         \$162.42         \$185.04         \$212.28         \$239.27         \$266.67         \$297.35           55         \$127.07         \$162.52         \$190.13         \$218.22         \$246.00         \$274.46         \$305.84           56         \$134.90         \$172.51         \$201.76         \$231.89         \$261.69         \$222.15         \$325.74           57         \$143.23         \$183.07         \$214.10         \$246.41         \$278.33         \$310.88         \$346.94           58         \$150.08         \$194.32         \$227.14         \$261.81         \$246.00         \$331.01         \$369.51           60         \$171.48         \$21.91         \$255.76         \$295.61         \$334.99         \$375.08         \$419.17           61         \$180.20         \$232.33         \$271.38         \$314.11         \$365.32         \$399.77         \$446.45           62         \$193.28         \$246.60         \$287.99         \$333.78         \$379.01         \$425.02         \$475.51           63         \$292.76         \$296.16         \$333.55         \$39												
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55         \$127.07         \$162.52         \$190.13         \$218.22         \$246.00         \$274.46         \$305.84           56         \$134.90         \$172.51         \$201.76         \$231.89         \$261.69         \$292.15         \$325.74           57         \$143.23         \$183.07         \$214.10         \$246.41         \$278.33         \$310.98         \$346.94           58         \$152.08         \$194.32         \$227.14         \$261.61         \$229.08         \$331.01         \$334.93           59         \$161.47         \$206.24         \$241.04         \$278.18         \$314.94         \$352.37         \$393.56           60         \$171.48         \$218.91         \$255.76         \$295.61         \$334.98         \$375.08         \$419.17           61         \$182.02         \$223.33         \$271.38         \$314.11         \$356.32         \$399.27         \$446.45           62         \$193.28         \$246.60         \$227.99         \$333.78         \$379.01         \$425.02         \$475.51           63         \$229.78         \$257.48         \$312.24         \$361.37         \$409.86         \$459.23         \$513.48           64         \$227.65         \$290.16         \$333.55         \$3												
56         \$134.90         \$172.51         \$201.76         \$221.89         \$266.41         \$278.33         \$310.98         \$346.94           57         \$143.23         \$194.32         \$227.14         \$266.81         \$296.08         \$331.01         \$369.51           59         \$161.47         \$206.24         \$241.04         \$278.18         \$314.94         \$352.37         \$393.56           60         \$171.48         \$218.91         \$255.76         \$295.61         \$334.98         \$375.08         \$419.17           61         \$182.02         \$232.33         \$271.38         \$314.11         \$356.32         \$399.27         \$446.45           62         \$193.28         \$246.60         \$287.99         \$333.78         \$379.01         \$425.02         \$475.51           63         \$209.78         \$267.48         \$312.24         \$361.37         \$409.86         \$459.23         \$513.48           64         \$227.65         \$290.16         \$338.55         \$391.23         \$443.27         \$496.20         \$554.52           65         \$247.07         \$314.76         \$398.09         \$459.56         \$518.42         \$579.36         \$646.70           66         \$268.16         \$341.44         \$3												
57         \$143.23         \$183.07         \$214.10         \$246.41         \$278.33         \$31.01         \$389.51           58         \$152.08         \$194.32         \$227.14         \$261.81         \$296.08         \$331.01         \$389.51           59         \$161.47         \$206.24         \$241.04         \$278.18         \$314.94         \$352.37         \$393.56           60         \$171.48         \$218.91         \$255.76         \$295.61         \$334.98         \$375.08         \$419.17           61         \$182.02         \$232.33         \$271.38         \$314.11         \$356.32         \$399.27         \$446.45           62         \$193.28         \$246.60         \$287.99         \$333.78         \$379.01         \$425.02         \$475.51           63         \$209.18         \$367.48         \$312.24         \$361.37         \$409.96         \$459.23         \$513.48           64         \$227.65         \$290.16         \$338.55         \$391.23         \$443.27         \$496.20         \$554.52           65         \$247.07         \$314.76         \$367.09         \$423.55         \$479.38         \$551.82           66         \$286.16         \$341.44         \$3980.33         \$458.66         \$5												
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59         \$161.47         \$206.24         \$241.04         \$278.18         \$314.94         \$332.37         \$333.56           60         \$171.48         \$218.91         \$255.76         \$295.61         \$334.98         \$375.08         \$419.17           61         \$182.02         \$232.33         \$271.38         \$314.11         \$336.32         \$399.27         \$446.45           62         \$193.28         \$246.60         \$227.99         \$333.78         \$379.01         \$425.02         \$475.51           63         \$209.76         \$266.0         \$287.51         \$490.86         \$499.23         \$459.23         \$573.48           64         \$227.65         \$290.16         \$338.55         \$391.23         \$443.27         \$466.20         \$554.52         \$65         \$247.07         \$314.76         \$367.09         \$423.55         \$479.38         \$536.18         \$598.85         \$66         \$281.01         \$370.36         \$431.59         \$496.43         \$560.64         \$626.02         \$698.36         \$68         \$220.73         \$499.35         \$477.89         \$471.98         \$479.96         \$679.62         \$756.09         \$841.07         \$70         \$389.63         \$500.02         \$565.94         \$607.48         \$742.28												
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73         \$524.67         \$680.17         \$802.49         \$905.76         \$1,008.25         \$1,113.55         \$1,231.69           74         \$581.57         \$757.36         \$896.44         \$1,008.96         \$1,120.62         \$1,235.53         \$1,364.70           75         \$644.62         \$843.35         \$1,001.37         \$1,123.86         \$1,245.50         \$1,370.87         \$1,512.09           76         \$714.51         \$939.06         \$1,118.55         \$1,251.92         \$1,384.32         \$1,521.03         \$1,675.37           77         \$792.04         \$1,045.68         \$1,249.49         \$1,394.52         \$1,538.62         \$1,687.65         \$1,856.32           78         \$860.66         \$1,414.42         \$1,368.71         \$1,523.49         \$1,677.09         \$1,835.98         \$2,015.83           79         \$935.26         \$1,245.94         \$1,499.30         \$1,664.33         \$1,818.33         \$1,892.54         \$2,172.93         \$2,217.19           81         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,177.29         \$2,263.47         \$2,263.97         \$2,2581.47           82         \$1,016.33         \$1,364.45         \$1,799.06         \$2,170.16         \$2,363.97	71	\$429.45	\$552.68	\$648.79	\$736.73	\$823.87	\$913.19	\$1,012.93				
74         \$581.57         \$757.36         \$896.44         \$1,008.96         \$1,120.62         \$1,235.53         \$1,364.70           75         \$644.62         \$843.35         \$1,010.37         \$1,123.86         \$1,245.50         \$1,370.87         \$1,512.09           76         \$714.51         \$939.06         \$1,118.55         \$1,251.92         \$1,384.32         \$1,521.03         \$1,675.37           77         \$792.04         \$1,045.68         \$1,249.49         \$1,394.52         \$1,583.62         \$1,687.65         \$1,856.32           78         \$860.66         \$1,141.42         \$1,368.71         \$1,523.49         \$1,677.09         \$1,835.98         \$2,015.83           79         \$935.26         \$1,245.94         \$1,499.30         \$1,664.39         \$1,828.04         \$1,997.38         \$2,189.07           80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,2171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31		\$473.33					\$1,003.60	\$1,111.65				
75         \$644.62         \$843.35         \$1,001.37         \$1,123.86         \$1,245.50         \$1,370.87         \$1,512.09           76         \$714.51         \$939.06         \$1,118.55         \$1,261.92         \$1,384.32         \$1,521.03         \$1,675.37           77         \$792.04         \$1,045.68         \$1,249.49         \$1,394.52         \$1,538.62         \$1,687.65         \$1,856.32           78         \$860.66         \$1,141.42         \$1,368.71         \$1,523.49         \$1,677.09         \$1,835.98         \$2,015.83           79         \$935.26         \$1,245.94         \$1,499.30         \$1,664.39         \$1,828.04         \$1,997.38         \$2,189.07           80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,790.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,670.65         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,823.99         \$3,072.82           84												
76         \$714.51         \$939.06         \$1,118.55         \$1,251.92         \$1,384.32         \$1,521.03         \$1,675.37           77         \$792.04         \$1,045.68         \$1,249.49         \$1,394.52         \$1,538.62         \$1,687.65         \$1,856.32           78         \$860.66         \$1,141.42         \$1,368.71         \$1,523.49         \$1,677.09         \$1,835.98         \$2,015.83           79         \$935.26         \$1,245.94         \$1,499.30         \$1,664.33         \$1,828.04         \$1,997.38         \$2,189.07           80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,986.07         \$2,406.70         \$2,386.22         \$2,864.47         \$3,100.98         \$3,368.26           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,262.04         \$2,833.99         \$3,072.25         \$2,575.93												
77         \$792.04         \$1,045.68         \$1,249.49         \$1,394.52         \$1,538.62         \$1,687.65         \$1,856.32           78         \$860.66         \$1,141.42         \$1,368.71         \$1,523.49         \$1,677.09         \$1,835.98         \$2,015.83           79         \$935.26         \$1,245.94         \$1,499.30         \$1,664.39         \$1,828.04         \$1,997.38         \$2,189.07           80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,8192.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,823.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86<												
78         \$860.66         \$1,141.42         \$1,368.71         \$1,523.49         \$1,677.09         \$1,835.98         \$2,015.83           79         \$935.26         \$1,245.94         \$1,499.30         \$1,664.39         \$1,828.04         \$1,997.38         \$2,189.07           80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,965.07         \$2,406.70         \$2,362.94         \$2,604.06         \$2,823.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$3,063.22         \$3,316.38         \$3,603.69           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,824.94         \$3,281.78         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,812.76         \$4,145.18 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>												
79         \$935.26         \$1,495.94         \$1,499.30         \$1,664.39         \$1,828.04         \$1,997.38         \$2,189.07           80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,823.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,693.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,252.08         \$3,812.76         \$4,145.18           87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18												
80         \$1,016.33         \$1,360.02         \$1,642.33         \$1,818.33         \$1,992.54         \$2,172.93         \$2,377.19           81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,823.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,415.18           88         \$1,910.31         \$2,554.43         \$3,163.01         \$3,455.20         \$3,746.64         \$4,055.46         \$4,410.78												
81         \$1,104.44         \$1,484.57         \$1,799.02         \$1,986.45         \$2,171.87         \$2,363.97         \$2,581.47           82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,282.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,2575.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,314.1         \$4,698.33												
82         \$1,200.15         \$1,620.51         \$1,970.66         \$2,170.16         \$2,367.32         \$2,571.74         \$2,803.31           83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,823.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,988.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,264.39         \$4,693.33         \$5,099.66												
83         \$1,316.49         \$1,784.48         \$2,177.79         \$2,392.14         \$2,604.06         \$2,823.99         \$3,072.82           84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,986.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,009.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.83         \$4,540.95         \$4,912.06         \$5,346.78												
84         \$1,444.09         \$1,965.07         \$2,406.70         \$2,636.82         \$2,864.47         \$3,100.98         \$3,368.26           85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,552.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,009.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.83         \$4,540.95         \$4,912.06         \$5,346.78           92         \$2,502.09         \$3,367.31         \$4,128.15         \$4,482.87         \$4,851.72         \$5,246.56         \$5,711.73												
85         \$1,548.88         \$2,103.52         \$2,575.93         \$2,820.36         \$3,063.22         \$3,316.38         \$3,603.69           86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,009.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.83         \$4,540.95         \$4,912.06         \$5,346.78           92         \$2,502.09         \$3,367.31         \$4,128.15         \$4,482.87         \$4,851.72         \$5,246.56         \$5,711.73           93         \$2,654.47         \$3,570.25         \$4,377.91         \$4,745.1         \$5,130.26         \$5,544.14         \$6,033.51												
86         \$1,663.88         \$2,255.92         \$2,762.63         \$3,022.49         \$3,281.78         \$3,552.96         \$3,861.96           87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.11         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,009.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.83         \$4,540.95         \$4,912.06         \$5,346.78           92         \$2,502.09         \$3,367.31         \$4,128.15         \$4,482.87         \$4,851.72         \$5,246.56         \$5,711.73           93         \$2,654.47         \$3,570.25         \$4,377.91         \$4,745.21         \$5,130.26         \$5,544.14         \$6,033.51           94         \$2,817.78         \$3,788.04         \$4,646.25         \$5,026.39         \$5,428.27         \$5,862.13         \$6,376.93												
87         \$1,790.06         \$2,423.67         \$2,968.64         \$3,245.07         \$3,522.08         \$3,812.76         \$4,145.18           88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,090.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.33         \$4,540.95         \$4,912.06         \$5,346.78           92         \$2,502.09         \$3,367.31         \$4,128.15         \$4,482.87         \$4,851.72         \$5,246.56         \$5,711.73           93         \$2,654.47         \$3,570.25         \$4,377.91         \$4,745.21         \$5,130.26         \$5,544.14         \$6,033.51           94         \$2,817.78         \$3,788.04         \$4,646.25         \$5,026.39         \$5,428.27         \$5,862.13         \$6,376.93           95         \$2,992.72         \$4,021.76         \$4,934.54         \$5,327.72         \$5,747.12         \$6,201.92         \$6,743.50												
88         \$1,910.31         \$2,582.43         \$3,163.01         \$3,453.52         \$3,746.64         \$4,055.46         \$4,410.78           89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,009.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.83         \$4,540.95         \$4,912.06         \$5,346.78           92         \$2,502.09         \$3,367.31         \$4,128.15         \$4,482.87         \$4,851.72         \$5,246.56         \$5,711.73           93         \$2,654.47         \$3,570.25         \$4,377.91         \$4,745.21         \$5,130.26         \$5,544.14         \$6,033.51           94         \$2,817.78         \$3,788.04         \$4,646.25         \$5,026.39         \$5,428.27         \$5,862.13         \$6,376.93           95         \$2,992.72         \$4,021.76         \$4,934.54         \$5,327.72         \$5,747.12         \$6,201.92         \$6,743.50           96         \$3,180.18         \$4,272.54         \$5,244.25         \$5,650.66         \$6,088.27         \$6,565.01         \$7,134.74												
89         \$2,040.76         \$2,754.91         \$3,374.58         \$3,679.91         \$3,990.23         \$4,318.41         \$4,698.33           90         \$2,182.24         \$2,942.34         \$3,604.81         \$3,925.79         \$4,254.39         \$4,603.33         \$5,009.66           91         \$2,335.67         \$3,146.02         \$3,855.42         \$4,192.83         \$4,540.95         \$4,912.06         \$5,346.78           92         \$2,502.09         \$3,367.31         \$4,128.15         \$4,482.87         \$4,851.72         \$5,246.56         \$5,711.73           93         \$2,654.47         \$3,570.25         \$4,377.91         \$4,745.21         \$5,130.26         \$5,544.14         \$6,033.51           94         \$2,817.78         \$3,788.04         \$4,646.25         \$5,026.39         \$5,428.27         \$5,862.13         \$6,376.93           95         \$2,992.72         \$4,021.76         \$4,934.54         \$5,327.72         \$5,747.12         \$6,201.92         \$6,743.50           96         \$3,180.18         \$4,272.54         \$5,244.25         \$5,650.66         \$6,088.27         \$6,565.01         \$7,134.74           97         \$3,381.00         \$4,541.68         \$5,577.00         \$5,996.75         \$6,453.30         \$6,952.98         \$7,552.33						\$3,746.64		\$4,410.78				
90 \$2,182.24 \$2,942.34 \$3,604.81 \$3,925.79 \$4,254.39 \$4,603.33 \$5,009.66 91 \$2,335.67 \$3,146.02 \$3,855.42 \$4,192.83 \$4,540.95 \$4,912.06 \$5,346.78 92 \$2,502.09 \$3,367.31 \$4,128.15 \$4,482.87 \$5,246.56 \$5,246.56 \$5,711.73 93 \$2,654.47 \$3,570.25 \$4,377.91 \$4,745.21 \$5,130.26 \$5,544.14 \$6,033.51 94 \$2,817.78 \$3,788.04 \$4,646.25 \$5,026.39 \$5,428.27 \$5,862.13 \$6,376.93 95 \$2,992.72 \$4,021.76 \$4,934.54 \$5,327.72 \$5,747.12 \$6,201.92 \$6,743.50 96 \$3,180.18 \$4,272.54 \$5,244.25 \$5,650.66 \$6,088.27 \$6,565.01 \$7,134.74 97 \$3,381.00 \$4,541.68 \$5,577.00 \$5,996.75 \$6,453.00 \$6,952.98 \$7,552.33 98 \$3,596.17 \$4,830.47 \$5,934.50 \$6,367.63 \$6,843.85 \$7,367.60 \$7,998.05 99 \$3,826.70 \$5,140.41 \$6,318.58 \$6,765.12 \$7,261.68 \$7,810.62 \$8,473.79												
92 \$2,502.09 \$3,367.31 \$4,128.15 \$4,482.87 \$4,851.72 \$5,246.56 \$5,711.73 93 \$2,654.47 \$3,570.25 \$4,377.91 \$4,745.21 \$5,130.26 \$5,544.14 \$6,033.51 94 \$2,817.78 \$3,788.04 \$4,646.25 \$5,026.39 \$5,428.27 \$5,862.13 \$6,376.93 95 \$2,992.72 \$4,021.76 \$4,934.54 \$5,327.72 \$5,747.12 \$6,201.92 \$6,743.50 96 \$3,180.18 \$4,272.54 \$5,244.25 \$5,650.66 \$6,088.27 \$6,565.01 \$7,134.74 97 \$3,381.00 \$4,541.68 \$5,577.00 \$5,996.75 \$6,453.30 \$6,952.98 \$7,552.33 98 \$3,596.17 \$4,830.47 \$5,934.50 \$6,367.63 \$6,843.85 \$7,367.60 \$7,998.05 99 \$3,826.70 \$5,140.41 \$6,318.58 \$6,765.12 \$7,261.68 \$7,810.62 \$8,473.79												
93 \$2,654.47 \$3,570.25 \$4,377.91 \$4,745.21 \$5,130.26 \$5,544.14 \$6,033.51 94 \$2,817.78 \$3,788.04 \$4,646.25 \$5,026.39 \$5,428.27 \$5,862.13 \$6,376.93 95 \$2,992.72 \$4,021.76 \$4,934.54 \$5,327.72 \$5,747.12 \$6,201.92 \$6,743.50 96 \$3,180.18 \$4,272.54 \$5,244.25 \$5,650.66 \$6,088.27 \$6,565.01 \$7,134.74 97 \$3,381.00 \$4,541.68 \$5,577.00 \$5,996.75 \$6,453.30 \$6,952.98 \$7,552.33 98 \$3,596.17 \$4,830.47 \$5,934.50 \$6,367.63 \$6,843.85 \$7,367.60 \$7,998.05 99 \$3,826.70 \$5,140.41 \$6,318.58 \$6,765.12 \$7,261.68 \$7,810.62 \$8,473.79	91	\$2,335.67	\$3,146.02	\$3,855.42	\$4,192.83	\$4,540.95	\$4,912.06	\$5,346.78				
94         \$2,817.78         \$3,788.04         \$4,646.25         \$5,026.39         \$5,428.27         \$5,862.13         \$6,376.93           95         \$2,992.72         \$4,021.76         \$4,934.54         \$5,327.72         \$5,747.12         \$6,201.92         \$6,743.50           96         \$3,180.18         \$4,272.54         \$5,244.25         \$5,650.66         \$6,088.27         \$6,565.01         \$7,134.74           97         \$3,381.00         \$4,541.68         \$5,577.00         \$5,996.75         \$6,453.30         \$6,952.98         \$7,552.33           98         \$3,596.17         \$4,830.47         \$5,934.50         \$6,367.63         \$6,843.85         \$7,367.60         \$7,998.05           99         \$3,826.70         \$5,140.41         \$6,318.58         \$6,765.12         \$7,261.68         \$7,810.62         \$8,473.79	92	\$2,502.09	\$3,367.31	\$4,128.15	\$4,482.87		\$5,246.56	\$5,711.73				
95         \$2,992.72         \$4,021.76         \$4,934.54         \$5,327.72         \$5,747.12         \$6,201.92         \$6,743.50           96         \$3,180.18         \$4,272.54         \$5,244.25         \$5,650.66         \$6,088.27         \$6,565.01         \$7,134.74           97         \$3,381.00         \$4,541.68         \$5,577.00         \$5,996.75         \$6,453.30         \$6,952.98         \$7,552.33           98         \$3,596.17         \$4,830.47         \$5,934.50         \$6,367.63         \$6,843.85         \$7,367.60         \$7,998.05           99         \$3,826.70         \$5,140.41         \$6,318.58         \$6,765.12         \$7,261.68         \$7,810.62         \$8,473.79												
96     \$3,180.18     \$4,272.54     \$5,244.25     \$5,650.66     \$6,088.27     \$6,565.01     \$7,134.74       97     \$3,381.00     \$4,541.68     \$5,577.00     \$5,996.75     \$6,453.30     \$6,952.98     \$7,552.33       98     \$3,596.17     \$4,830.47     \$5,934.50     \$6,367.63     \$6,843.85     \$7,367.60     \$7,998.05       99     \$3,826.70     \$5,140.41     \$6,318.58     \$6,765.12     \$7,261.68     \$7,810.62     \$8,473.79		\$2,817.78	\$3,788.04		\$5,026.39		\$5,862.13	\$6,376.93				
97       \$3,381.00       \$4,541.68       \$5,577.00       \$5,996.75       \$6,453.30       \$6,952.98       \$7,552.33         98       \$3,596.17       \$4,830.47       \$5,934.50       \$6,367.63       \$6,843.85       \$7,367.60       \$7,998.05         99       \$3,826.70       \$5,140.41       \$6,318.58       \$6,765.12       \$7,261.68       \$7,810.62       \$8,473.79												
98       \$3,596.17       \$4,830.47       \$5,934.50       \$6,367.63       \$6,843.85       \$7,367.60       \$7,998.05         99       \$3,826.70       \$5,140.41       \$6,318.58       \$6,765.12       \$7,261.68       \$7,810.62       \$8,473.79												
99 \$3,826.70 \$5,140.41 \$6,318.58 \$6,765.12 \$7,261.68 \$7,810.62 \$8,473.79												
100 \$4,073.70 \$5,472.96 \$6,731.22 \$7,191.13 \$7,708.76 \$8,284.03 \$8,981.57												
	100	\$4,073.70	\$5,472.96	\$6,731.22	\$7,191.13	\$7,708.76	\$8,284.03	\$8,981.5 <i>1</i>				

I	Policy	For	m:	Series: LTC2-IDEAL
				Ideal
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#### \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 50% Home Care

	50% Home Care 5% Compound Inflation Rider									
			•			_				
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime			
30	\$115.96	\$145.50	\$171.20	\$198.90	\$226.53	\$255.08	\$288.10			
31	\$118.80	\$149.16	\$175.52	\$203.97	\$232.36	\$261.66	\$295.65			
32	\$121.73	\$152.85	\$179.94	\$209.14	\$238.32	\$268.44	\$303.37			
33	\$124.70	\$156.66	\$184.48	\$214.46	\$244.43	\$275.36	\$311.33			
34 35	\$127.76 \$130.91	\$160.56 \$164.57	\$189.12 \$193.89	\$219.95 \$225.56	\$250.70 \$257.15	\$282.48 \$289.79	\$319.50 \$327.85			
36	\$133.19	\$167.50	\$197.39	\$229.66	\$261.92	\$295.17	\$327.85 \$334.02			
37	\$135.49	\$170.50	\$200.95	\$233.88	\$266.73	\$300.69	\$340.32			
38	\$137.88	\$173.51	\$204.55	\$238.14	\$271.66	\$306.30	\$346.74			
39	\$140.28	\$176.60	\$208.25	\$242.51	\$276.69	\$311.99	\$353.28			
40	\$142.72	\$179.73	\$211.99	\$246.95	\$281.80	\$317.81	\$359.93			
41	\$145.22	\$182.93	\$215.83	\$251.45	\$287.01	\$323.77	\$366.74			
42	\$147.75	\$186.21	\$219.73	\$256.06	\$292.33	\$329.77	\$373.64			
43	\$150.32	\$189.53	\$223.70	\$260.73	\$297.75	\$335.95	\$380.69			
44	\$152.95	\$192.88	\$227.72	\$265.49	\$303.25	\$342.19	\$387.87			
45	\$155.63	\$196.32	\$231.84	\$270.38	\$308.84	\$348.55	\$395.17			
46	\$157.96	\$199.37	\$235.49	\$274.71	\$313.85	\$354.27	\$401.70			
47 48	\$160.35 \$162.77	\$202.45 \$205.57	\$239.18 \$242.96	\$279.09 \$283.53	\$318.95 \$324.10	\$360.05 \$365.96	\$408.32 \$415.04			
49	\$162.77 \$165.23	\$208.77	\$246.77	\$288.10	\$329.36	\$371.95	\$413.04 \$421.87			
50	\$167.72	\$211.97	\$250.69	\$292.70	\$334.70	\$378.04	\$428.83			
51	\$170.25	\$215.25	\$254.62	\$297.40	\$340.13	\$384.19	\$435.89			
52	\$172.79	\$218.58	\$258.63	\$302.18	\$345.64	\$390.49	\$443.06			
53	\$175.41	\$221.99	\$262.71	\$307.02	\$351.21	\$396.87	\$450.38			
54	\$178.08	\$225.40	\$266.84	\$311.91	\$356.92	\$403.35	\$457.77			
55	\$180.74	\$228.90	\$271.05	\$316.92	\$362.71	\$409.97	\$465.34			
56	\$188.49	\$239.17	\$283.57	\$331.99	\$380.38	\$430.23	\$488.62			
57	\$196.61	\$249.92	\$296.69	\$347.80	\$398.87	\$451.54	\$513.14			
58	\$205.02	\$261.12	\$310.37	\$364.37	\$418.29	\$473.89	\$538.85			
59	\$213.84	\$272.84	\$324.74	\$381.73	\$438.67	\$497.35	\$565.89			
60	\$223.02	\$285.09	\$339.73	\$399.93	\$460.04	\$521.96	\$594.22			
61 62	\$232.56 \$242.57	\$297.90 \$311.24	\$355.40 \$371.83	\$418.97 \$438.95	\$482.43 \$505.90	\$547.78 \$574.89	\$624.02 \$655.31			
63	\$260.65	\$333.94	\$398.52	\$469.26	\$505.90 \$539.81	\$612.54	\$697.42			
64	\$280.07	\$358.28	\$427.13	\$501.64	\$576.01	\$652.67	\$742.26			
65	\$300.97	\$384.41	\$457.79	\$536.27	\$614.63	\$695.41	\$789.96			
66	\$323.41	\$412.44	\$490.66	\$573.32	\$655.81	\$740.95	\$840.72			
67	\$347.54	\$442.51	\$525.89	\$612.89	\$699.77	\$789.46	\$894.75			
68	\$379.25	\$483.96	\$576.00	\$668.68	\$761.29	\$856.95	\$969.46			
69	\$413.87	\$529.26	\$630.82	\$729.59	\$828.21	\$930.17	\$1,050.40			
70	\$451.65	\$578.82	\$690.87	\$795.99	\$901.03	\$1,009.64	\$1,138.10			
71	\$492.89	\$633.01	\$756.64	\$868.49	\$980.23	\$1,095.96	\$1,233.13			
72	\$537.88	\$692.30	\$828.70	\$947.59	\$1,066.45	\$1,189.62	\$1,336.13			
73 74	\$591.40 \$650.26	\$764.21 \$843.62	\$917.15 \$1.015.07	\$1,045.72 \$1,154.07	\$1,174.29 \$1,293.07	\$1,307.61 \$1,437.33	\$1,466.50 \$1,600,61			
7 <del>4</del> 75	\$715.00	\$931.27	\$1,015.07 \$1,123.38	\$1,154.07 \$1,273.60	\$1,423.86	\$1,437.33 \$1,579.89	\$1,609.61 \$1,766.69			
76	\$786.13	\$1,028.00	\$1,243.30	\$1,405.54	\$1,567.87	\$1,736.63	\$1,939.12			
77	\$864.39	\$1,134.80	\$1,376.01	\$1,551.15	\$1,726.46	\$1,908.85	\$2,128.36			
78	\$935.83	\$1,233.73	\$1,500.16	\$1,686.65	\$1,873.29	\$2,067.46	\$2,300.50			
79	\$1,013.16	\$1,341.31	\$1,635.51	\$1,834.00	\$2,032.65	\$2,239.27	\$2,486.58			
80	\$1,096.90	\$1,458.23	\$1,783.09	\$1,994.22	\$2,205.53	\$2,425.35	\$2,687.72			
81	\$1,187.57	\$1,585.38	\$1,943.96	\$2,168.46	\$2,393.16	\$2,626.89	\$2,905.13			
82	\$1,285.72	\$1,723.56	\$2,119.38	\$2,357.89	\$2,596.73	\$2,845.17	\$3,140.11			
83	\$1,408.84	\$1,895.87	\$2,337.51	\$2,593.91	\$2,851.02	\$3,118.65	\$3,435.85			
84	\$1,543.73	\$2,085.40	\$2,578.15	\$2,853.53	\$3,130.24 \$3,328.99	\$3,418.40	\$3,759.45			
85 86	\$1,648.52 \$1,763.52	\$2,223.85 \$2,376.25	\$2,747.38 \$2,934.08	\$3,037.07 \$3,239.20	\$3,547.55	\$3,633.80 \$3,870.38	\$3,994.88 \$4,253.15			
87	\$1,889.70	\$2,544.00	\$3,140.09	\$3,461.78	\$3,787.85	\$4,130.18	\$4,536.37			
88	\$2,009.95	\$2,702.76	\$3,334.46	\$3,670.23	\$4,012.41	\$4,372.88	\$4,801.97			
89	\$2,140.40	\$2,875.24	\$3,546.03	\$3,896.62	\$4,256.00	\$4,635.83	\$5,089.52			
90	\$2,281.88	\$3,062.67	\$3,776.26	\$4,142.50	\$4,520.16	\$4,920.75	\$5,400.85			
91	\$2,435.31	\$3,266.35	\$4,026.87	\$4,409.54	\$4,806.72	\$5,229.48	\$5,737.97			
92	\$2,601.73	\$3,487.64	\$4,299.60	\$4,699.58	\$5,117.49	\$5,563.98	\$6,102.92			
93	\$2,754.11	\$3,690.58	\$4,549.36	\$4,961.92	\$5,396.03	\$5,861.56	\$6,424.70			
94	\$2,917.42	\$3,908.37	\$4,817.70	\$5,243.10	\$5,694.04	\$6,179.55	\$6,768.12			
95	\$3,092.36	\$4,142.09	\$5,105.99	\$5,544.43	\$6,012.89	\$6,519.34	\$7,134.69			
96 07	\$3,279.82	\$4,392.87	\$5,415.70 \$5,749.45	\$5,867.37	\$6,354.04	\$6,882.43	\$7,525.93			
97 98	\$3,480.64 \$3,695.81	\$4,662.01 \$4,950.80	\$5,748.45 \$6,105.95	\$6,213.46 \$6,584.34	\$6,719.07 \$7,109.62	\$7,270.40 \$7,685.02	\$7,943.52 \$8,389.24			
98	\$3,926.34	\$4,950.80 \$5,260.74	\$6,490.03	\$6,981.83	\$7,109.62 \$7,527.45	\$7,685.02 \$8,128.04	\$8,389.24 \$8,864.98			
100	\$4,173.34	\$5,593.29	\$6,902.67	\$7,407.84	\$7,974.53	\$8,601.45	\$9,372.76			
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Policy Form Series: LTC2-PREM											
	Premier \$10 Annual Rates with 56.66% increase										
			n Rates with 56.6 Day Elimination F								
			100% Home Car	е							
			No Inflation								
Age	2 Year	3 year	4 year	5 year	6 year	7 years					
30	\$81.76	\$98.12	\$111.07	\$123.45	\$136.70	\$151.55					
31	\$83.50	\$100.42	\$113.84	\$126.61	\$140.21	\$155.50					
32	\$85.27	\$102.80	\$116.71	\$129.82	\$143.83	\$159.53					
33	\$87.10	\$105.24	\$119.63	\$133.13	\$147.51	\$163.66					
34 35	\$88.94 \$90.83	\$107.70 \$110.26	\$122.63 \$125.69	\$136.51 \$139.99	\$151.32 \$155.20	\$167.91 \$172.26					
36	\$92.65	\$112.64	\$123.59	\$143.19	\$158.79	\$176.27					
37	\$94.47	\$115.07	\$131.48	\$146.48	\$162.49	\$180.39					
38	\$96.36	\$117.57	\$134.48	\$149.85	\$166.25	\$184.59					
39	\$98.26	\$120.11	\$137.53	\$153.29	\$170.10	\$188.90					
40	\$100.22	\$122.73	\$140.65	\$156.82	\$174.05	\$193.32					
41	\$102.20	\$125.36	\$143.88	\$160.42	\$178.09	\$197.80					
42 43	\$104.24	\$128.09	\$147.14	\$164.12	\$182.20 \$186.43	\$202.44					
44	\$106.31 \$108.41	\$130.84 \$133.66	\$150.49 \$153.89	\$167.86 \$171.73	\$186.43 \$190.75	\$207.15 \$211.98					
45	\$110.57	\$136.56	\$157.38	\$175.68	\$195.17	\$216.93					
46	\$112.86	\$139.57	\$161.05	\$179.80	\$199.80	\$222.10					
47	\$115.16	\$142.62	\$164.77	\$184.01	\$204.52	\$227.39					
48	\$117.51	\$145.77	\$168.60	\$188.34	\$209.36	\$232.81					
49	\$119.94	\$148.98	\$172.50	\$192.72	\$214.31	\$238.37					
50	\$122.40	\$152.26	\$176.49	\$197.27	\$219.39	\$244.08					
51	\$124.91 \$127.47	\$155.59 \$150.04	\$180.60	\$201.87	\$224.57	\$249.90					
52 53	\$127.47 \$130.11	\$159.04 \$162.53	\$184.78 \$189.06	\$206.60 \$211.46	\$229.90 \$235.33	\$255.86 \$261.97					
54	\$130.11	\$166.12	\$193.44	\$216.41	\$240.91	\$268.23					
55	\$135.51	\$169.77	\$197.92	\$221.49	\$246.61	\$274.62					
56	\$146.09	\$181.76	\$210.86	\$236.18	\$263.16	\$293.20					
57	\$157.52	\$194.59	\$224.67	\$251.83	\$280.78	\$313.07					
58	\$169.84	\$208.31	\$239.38	\$268.53	\$299.63	\$334.23					
59	\$183.12	\$223.02	\$255.04	\$286.33	\$319.71	\$356.84					
60	\$197.42	\$238.73	\$271.74	\$305.31	\$341.14	\$381.00					
61 62	\$212.89 \$229.52	\$255.58 \$273.61	\$289.51 \$308.43	\$325.57 \$347.16	\$364.02 \$388.45	\$406.80 \$434.29					
63	\$249.75	\$297.59	\$335.39	\$347.10	\$422.79	\$472.97					
64	\$271.76	\$323.64	\$364.67	\$410.92	\$460.20	\$515.04					
65	\$295.71	\$352.00	\$396.49	\$447.08	\$500.92	\$560.89					
66	\$321.76	\$382.83	\$431.13	\$486.41	\$545.24	\$610.80					
67	\$350.14	\$416.39	\$468.76	\$529.18	\$593.51	\$665.15					
68	\$389.33	\$463.59	\$522.41	\$588.70	\$659.38	\$738.31					
69	\$432.93	\$516.15 \$574.00	\$582.21	\$654.89	\$732.62	\$819.49					
70 71	\$481.42 \$535.32	\$574.66 \$639.83	\$648.85 \$723.11	\$728.56 \$810.51	\$813.94 \$904.34	\$909.61 \$1,009.64					
72	\$595.29	\$712.38	\$805.86	\$901.67	\$1,004.74	\$1,009.04					
73	\$666.65	\$800.09	\$906.76	\$1,012.09	\$1,125.76	\$1,253.89					
74	\$746.59	\$898.60	\$1,020.30	\$1,136.04	\$1,261.32	\$1,402.91					
75	\$836.13	\$1,009.24	\$1,148.04	\$1,275.18	\$1,413.20	\$1,569.65					
76	\$936.37	\$1,133.50	\$1,291.76	\$1,431.36	\$1,583.38	\$1,756.22					
77	\$1,048.64	\$1,273.07	\$1,453.46	\$1,606.66	\$1,774.05	\$1,964.96					
78 79	\$1,136.62 \$1,231.93	\$1,383.81 \$1,504.19	\$1,583.24 \$1,724.64	\$1,746.38 \$1,898.31	\$1,925.10 \$2,089.05	\$2,129.28 \$2,307.30					
80	\$1,335.28	\$1,635.03	\$1,878.62	\$2,063.40	\$2,266.92	\$2,507.30					
81	\$1,447.29	\$1,777.26	\$2,046.39	\$2,242.87	\$2,459.97	\$2,709.34					
82	\$1,568.68	\$1,931.87	\$2,229.12	\$2,437.96	\$2,669.46	\$2,935.89					
83	\$1,721.43	\$2,126.55	\$2,459.56	\$2,684.78	\$2,935.29	\$3,224.14					
84	\$1,889.04	\$2,340.86	\$2,713.82	\$2,956.57	\$3,227.62	\$3,540.67					
85	\$2,072.99	\$2,576.74	\$2,994.35	\$3,255.86	\$3,549.04	\$3,888.32					
86	\$2,274.86	\$2,836.41	\$3,303.88	\$3,585.49	\$3,902.49	\$4,270.07					
87	\$2,496.35 \$2,707.49	\$3,122.27	\$3,645.43	\$3,948.47	\$4,291.14 \$4,654.21	\$4,689.34 \$5,090.05					
88 89	\$2,707.48 \$2,936.45	\$3,392.71 \$3,686.60	\$3,967.65 \$4,318.33	\$4,288.38 \$4,657.58	\$4,654.31 \$5,048.23	\$5,080.95 \$5,505.28					
90	\$3,184.79	\$4,005.98	\$4,700.02	\$5,058.55	\$5,046.23 \$5,475.47	\$5,965.08					
91	\$3,454.15	\$4,352.97	\$5,115.47	\$5,494.03	\$5,938.87	\$6,463.26					
92	\$3,746.27	\$4,730.07	\$5,567.63	\$5,967.02	\$6,441.48	\$7,003.05					
93	\$4,013.82	\$5,075.85	\$5,981.65	\$6,394.83	\$6,891.96	\$7,483.24					
94	\$4,300.44	\$5,446.91	\$6,426.51	\$6,853.34	\$7,373.92	\$7,996.40					
95	\$4,607.57	\$5,845.13	\$6,904.41	\$7,344.74	\$7,889.62	\$8,544.74					
96	\$4,936.61	\$6,272.45	\$7,417.90	\$7,871.35	\$8,441.34	\$9,130.66					
97 98	\$5,289.17 \$5,666.89	\$6,730.99 \$7,223.06	\$7,969.53 \$8,562.19	\$8,435.75 \$9,040.60	\$9,031.67 \$9,663.26	\$9,756.77 \$10,425.83					
99	\$6,071.58	\$7,223.06 \$7,751.13	\$9,198.93	\$9,688.83	\$10,339.03	\$10,425.83					
100	\$6,505.17	\$8,317.77	\$9,883.02	\$10,383.52	\$11,062.08	\$11,904.69					

Policy Form Series: LTC2-PREM												
	Premier \$10 Annual Rates with 56.66% increase											
	100 Day Elimination Period											
		5%	100% Home Care Simple Inflation F									
Age	2 Year	3 year	4 year	5 year	6 year	7 years						
30	\$101.50	\$122.65	\$139.61	\$157.57	\$176.02	\$196.03						
31	\$105.59	\$127.74	\$145.44	\$164.18	\$183.45	\$204.30						
32	\$109.88	\$133.05	\$151.55	\$171.05	\$191.14	\$212.90						
33	\$114.33	\$138.59	\$157.89	\$178.22	\$199.19 \$207.50	\$221.86						
34 35	\$118.96 \$123.79	\$144.36 \$150.33	\$164.47 \$171.36	\$185.69 \$193.46	\$207.59 \$216.30	\$231.20 \$240.96						
36	\$127.84	\$155.38	\$177.10	\$199.99	\$223.65	\$249.13						
37	\$131.99	\$160.58	\$183.05	\$206.75	\$231.26	\$257.59						
38	\$136.29	\$165.96	\$189.22	\$213.74	\$239.10	\$266.37						
39 40	\$140.76 \$145.35	\$171.51 \$177.25	\$195.56 \$202.12	\$220.97 \$228.41	\$247.21 \$255.62	\$275.39 \$284.76						
41	\$150.08	\$183.18	\$208.93	\$236.12	\$264.28	\$294.41						
42	\$155.00	\$189.31	\$215.95	\$244.09	\$273.27	\$304.44						
43	\$160.06	\$195.63	\$223.18	\$252.33	\$282.53	\$314.76						
44	\$165.28	\$202.20	\$230.68	\$260.85	\$292.14	\$325.45						
45 46	\$170.65 \$175.43	\$208.95 \$214.94	\$238.44 \$245.33	\$269.64 \$277.56	\$302.04 \$310.93	\$336.51 \$346.46						
47	\$180.28	\$221.08	\$252.41	\$285.65	\$320.07	\$356.67						
48	\$185.28	\$227.42	\$259.71	\$293.99	\$329.49	\$367.22						
49	\$190.44	\$233.92	\$267.23	\$302.57	\$339.22	\$378.06						
50	\$195.72	\$240.62	\$274.94	\$311.44	\$349.18	\$389.27						
51 52	\$201.17 \$206.74	\$247.49 \$254.56	\$282.88 \$291.07	\$320.52 \$329.89	\$359.44 \$370.03	\$400.75 \$412.58						
53	\$212.47	\$261.85	\$299.49	\$339.55	\$380.91	\$424.77						
54	\$218.36	\$269.33	\$308.13	\$349.45	\$392.12	\$437.31						
55	\$224.45	\$277.04	\$317.04	\$359.66	\$403.65	\$450.24						
56	\$238.57	\$294.24	\$336.53	\$382.27	\$429.44	\$479.31						
57 58	\$253.57 \$269.51	\$312.49 \$331.91	\$357.27 \$379.25	\$406.28 \$431.80	\$456.83 \$486.02	\$510.29 \$543.26						
59	\$286.45	\$352.53	\$402.55	\$458.94	\$517.02	\$578.33						
60	\$304.47	\$374.38	\$427.33	\$487.77	\$550.03	\$615.71						
61	\$323.62	\$397.64	\$453.63	\$518.45	\$585.19	\$655.50						
62	\$343.94	\$422.33	\$481.51	\$551.02	\$622.53	\$697.82						
63 64	\$373.56 \$405.70	\$458.14 \$496.98	\$521.89 \$565.66	\$596.17 \$645.06	\$672.71 \$726.93	\$753.45 \$813.49						
65	\$440.62	\$539.15	\$613.09	\$697.92	\$785.54	\$878.35						
66	\$478.55	\$584.91	\$664.51	\$755.11	\$848.86	\$948.37						
67	\$519.72	\$634.49	\$720.21	\$817.00	\$917.29	\$1,023.96						
68	\$573.28	\$701.20	\$796.97	\$900.97	\$1,009.01	\$1,124.26						
69 70	\$632.36 \$697.50	\$774.89 \$856.33	\$881.95 \$975.96	\$993.57 \$1,095.68	\$1,109.89 \$1,220.83	\$1,234.33 \$1,355.18						
71	\$769.37	\$946.34	\$1,079.98	\$1,208.29	\$1,342.91	\$1,487.89						
72	\$848.62	\$1,045.80	\$1,195.10	\$1,332.45	\$1,477.16	\$1,633.60						
73	\$941.10	\$1,164.21	\$1,333.94	\$1,482.70	\$1,639.93	\$1,810.38						
74 75	\$1,043.65 \$1,157.39	\$1,296.08 \$1,442.83	\$1,488.89 \$1,661.82	\$1,649.88 \$1,835.90	\$1,820.63 \$2,021.24	\$2,006.30 \$2,223.42						
76	\$1,283.56	\$1,606.22	\$1,854.86	\$2,042.91	\$2,243.95	\$2,464.07						
77	\$1,423.42	\$1,788.11	\$2,070.26	\$2,273.26	\$2,491.21	\$2,730.76						
78	\$1,536.28	\$1,937.43	\$2,250.25	\$2,464.06	\$2,694.16	\$2,947.48						
79	\$1,658.09	\$2,099.25	\$2,445.81	\$2,670.93	\$2,913.61	\$3,181.40						
80 81	\$1,789.58 \$1,931.48	\$2,274.52 \$2,464.48	\$2,658.41 \$2,889.47	\$2,895.14 \$3,138.15	\$3,150.98 \$3,407.67	\$3,433.89 \$3,706.43						
82	\$2,084.64	\$2,670.29	\$3,140.66	\$3,401.58	\$3,685.31	\$4,000.58						
83	\$2,286.71	\$2,940.46	\$3,470.75	\$3,749.54	\$4,053.83	\$4,392.98						
84	\$2,508.38	\$3,238.02	\$3,835.55	\$4,133.04	\$4,459.23	\$4,823.81						
85	\$2,692.33	\$3,473.90	\$4,116.08	\$4,432.33	\$4,780.65	\$5,171.46						
86 87	\$2,894.20 \$3,115.69	\$3,733.57 \$4,019.43	\$4,425.61 \$4,767.16	\$4,761.96 \$5,124.94	\$5,134.10 \$5,522.75	\$5,553.21 \$5,972.48						
88	\$3,326.82	\$4,289.87	\$5,089.38	\$5,464.85	\$5,885.92	\$6,364.09						
89	\$3,555.79	\$4,583.76	\$5,440.06	\$5,834.05	\$6,279.84	\$6,788.42						
90	\$3,804.13	\$4,903.14	\$5,821.75	\$6,235.02	\$6,707.08	\$7,248.22						
91	\$4,073.49	\$5,250.13	\$6,237.20	\$6,670.50 \$7,143,40	\$7,170.48	\$7,746.40						
92 93	\$4,365.61 \$4,633.16	\$5,627.23 \$5,973.01	\$6,689.36 \$7,103.38	\$7,143.49 \$7,571.30	\$7,673.09 \$8,123.57	\$8,286.19 \$8,766.38						
93 94	\$4,633.16 \$4,919.78	\$5,973.01 \$6,344.07	\$7,103.38 \$7,548.24	\$8,029.81	\$8,123.57 \$8,605.53	\$9,279.54						
95	\$5,226.91	\$6,742.29	\$8,026.14	\$8,521.21	\$9,121.23	\$9,827.88						
96	\$5,555.95	\$7,169.61	\$8,539.63	\$9,047.82	\$9,672.95	\$10,413.80						
97	\$5,908.51	\$7,628.15	\$9,091.26	\$9,612.22	\$10,263.28	\$11,039.91 \$11,709.07						
98 99	\$6,286.23 \$6,690.92	\$8,120.22 \$8,648.29	\$9,683.92 \$10,320.66	\$10,217.07 \$10,865.30	\$10,894.87 \$11,570.64	\$11,708.97 \$12,423.89						
100	\$7,124.51	\$9,214.93	\$10,320.00	\$11,559.99	\$12,293.69	\$13,187.83						
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		Policy	Form Series: LTC	2-PREM					
Premier \$10 Annual Rates with 56.66% increase									
			Day Elimination P	eriod					
		5% C	100% Home Care ompound Inflation						
			•		_	_			
Age	2 Year	3 year	4 year	5 year	6 year	7 years			
30	\$205.87	\$252.35	\$290.38	\$332.58	\$376.11	\$422.56			
31 32	\$211.13 \$216.52	\$258.83 \$265.49	\$297.82 \$305.49	\$341.11 \$349.88	\$385.81 \$395.75	\$433.48 \$444.70			
33	\$222.08	\$272.30	\$313.36	\$358.88	\$405.98	\$456.21			
34	\$227.76	\$279.27	\$321.37	\$368.08	\$416.45	\$468.01			
35	\$233.59	\$286.49	\$329.65	\$377.55	\$427.16	\$480.13			
36	\$237.91	\$291.73	\$335.67	\$384.51	\$435.08	\$489.01			
37 38	\$242.31	\$297.12 \$302.59	\$341.83	\$391.59	\$443.16 \$451.36	\$498.08			
39	\$246.75 \$251.30	\$302.59 \$308.16	\$348.12 \$354.47	\$398.81 \$406.15	\$459.72	\$507.29 \$516.70			
40	\$255.94	\$313.86	\$360.96	\$413.63	\$468.24	\$526.29			
41	\$260.65	\$319.62	\$367.59	\$421.26	\$476.92	\$536.01			
42	\$265.46	\$325.51	\$374.31	\$429.00	\$485.74	\$545.96			
43	\$270.33	\$331.51	\$381.17	\$436.94	\$494.74	\$556.06			
44 45	\$275.33 \$280.41	\$337.60 \$343.84	\$388.14 \$395.28	\$444.96 \$453.17	\$503.91 \$513.24	\$566.36 \$576.86			
46	\$284.78	\$349.21	\$401.49	\$460.38	\$513.24 \$521.44	\$586.08			
47	\$289.22	\$354.69	\$407.83	\$467.71	\$529.75	\$595.48			
48	\$293.72	\$360.24	\$414.24	\$475.14	\$538.22	\$605.03			
49	\$298.31	\$365.89	\$420.77	\$482.68	\$546.84	\$614.71			
50	\$302.97	\$371.63	\$427.40	\$490.37	\$555.55	\$624.58			
51	\$307.70	\$377.44	\$434.14	\$498.18	\$564.43	\$634.56			
52 53	\$312.49 \$317.39	\$383.38	\$441.00 \$447.02	\$506.09 \$514.14	\$573.46 \$592.61	\$644.74			
54	\$317.38 \$322.32	\$389.36 \$395.45	\$447.92 \$455.00	\$514.14 \$522.30	\$582.61 \$591.89	\$655.08 \$665.58			
55	\$327.36	\$401.67	\$462.16	\$530.63	\$601.34	\$676.25			
56	\$341.12	\$419.19	\$482.81	\$555.08	\$629.63	\$708.55			
57	\$355.41	\$437.46	\$504.43	\$580.61	\$659.24	\$742.43			
58	\$370.36	\$456.54	\$527.02	\$607.35	\$690.26	\$777.91			
59 60	\$385.93	\$476.43 \$497.20	\$550.56	\$635.31 \$664.53	\$722.69 \$756.68	\$815.10			
61	\$402.11 \$419.02	\$518.89	\$575.19 \$600.95	\$664.53 \$695.15	\$792.28	\$854.07 \$894.91			
62	\$436.61	\$541.53	\$627.83	\$727.15	\$829.54	\$937.67			
63	\$468.56	\$579.92	\$671.46	\$775.59	\$883.01	\$996.73			
64	\$502.80	\$621.03	\$718.13	\$827.26	\$939.96	\$1,059.54			
65	\$539.57	\$665.10	\$767.99	\$882.38	\$1,000.59	\$1,126.28			
66 67	\$579.00 \$621.35	\$712.25 \$762.75	\$821.39 \$878.46	\$941.15 \$1,002.84	\$1,065.10 \$1,133.77	\$1,197.23 \$1,272.65			
68	\$677.33	\$832.63	\$960.04	\$1,003.84 \$1,092.78	\$1,133.77 \$1,230.61	\$1,378.31			
69	\$738.34	\$908.90	\$1,049.20	\$1,189.55	\$1,335.71	\$1,492.72			
70	\$804.88	\$992.21	\$1,146.65	\$1,294.92	\$1,449.82	\$1,616.63			
71	\$877.39	\$1,083.10	\$1,253.15	\$1,409.64	\$1,573.69	\$1,750.83			
72	\$956.44	\$1,182.33	\$1,369.52	\$1,534.51	\$1,708.08	\$1,896.20			
73	\$1,050.73	\$1,303.22	\$1,512.94	\$1,690.11	\$1,877.04	\$2,080.08			
74 75	\$1,154.34 \$1,268.17	\$1,436.51 \$1,583.43	\$1,671.41 \$1,846.43	\$1,861.50 \$2,050.27	\$2,062.71 \$2,266.70	\$2,281.80 \$2,503.09			
76	\$1,393.22	\$1,745.35	\$2,039.78	\$2,258.18	\$2,490.91	\$2,745.84			
77	\$1,530.59	\$1,923.84	\$2,253.38	\$2,487.18	\$2,737.31	\$3,012.17			
78	\$1,645.26	\$2,075.28	\$2,437.19	\$2,682.88	\$2,946.46	\$3,236.52			
79	\$1,768.55	\$2,238.66	\$2,635.95	\$2,894.03	\$3,171.62	\$3,477.57			
80	\$1,901.06	\$2,414.88	\$2,850.95	\$3,121.79 \$3,367.45	\$3,413.97	\$3,736.59			
81 82	\$2,043.48 \$2,196.57	\$2,604.96 \$2,810.01	\$3,083.48 \$3,334.98	\$3,632.48	\$3,674.85 \$3,955.67	\$4,014.91 \$4,313.95			
83	\$2,406.93	\$3,090.92	\$3,678.25	\$3,996.09	\$4,343.07	\$4,728.61			
84	\$2,637.37	\$3,399.88	\$4,056.87	\$4,396.06	\$4,768.40	\$5,183.09			
85	\$2,821.32	\$3,635.76	\$4,337.40	\$4,695.35	\$5,089.82	\$5,530.74			
86	\$3,023.19	\$3,895.43	\$4,646.93	\$5,024.98	\$5,443.27	\$5,912.49			
87	\$3,244.68 \$3,455.81	\$4,181.29 \$4,451.72	\$4,988.48 \$5,310.70	\$5,387.96 \$5,727.97	\$5,831.92 \$6,105.00	\$6,331.76 \$6,723.37			
88 89	\$3,455.81 \$3,684.78	\$4,451.73 \$4,745.62	\$5,310.70 \$5,661.38	\$5,727.87 \$6,097.07	\$6,195.09 \$6,589.01	\$6,723.37 \$7,147.70			
90	\$3,933.12	\$5,065.00	\$6,043.07	\$6,498.04	\$7,016.25	\$7,607.50			
91	\$4,202.48	\$5,411.99	\$6,458.52	\$6,933.52	\$7,479.65	\$8,105.68			
92	\$4,494.60	\$5,789.09	\$6,910.68	\$7,406.51	\$7,982.26	\$8,645.47			
93	\$4,762.15	\$6,134.87	\$7,324.70	\$7,834.32	\$8,432.74	\$9,125.66			
94	\$5,048.77	\$6,505.93	\$7,769.56	\$8,292.83	\$8,914.70	\$9,638.82			
95	\$5,355.90	\$6,904.15	\$8,247.46	\$8,784.23	\$9,430.40	\$10,187.16			
96 97	\$5,684.94 \$6,037.50	\$7,331.47 \$7,790.01	\$8,760.95 \$9,312.58	\$9,310.84 \$9,875,24	\$9,982.12 \$10,572.45	\$10,773.08 \$11,399.19			
98	\$6,037.50 \$6,415.22	\$7,790.01 \$8,282.08	\$9,312.58 \$9,905.24	\$9,875.24 \$10,480.09	\$10,572.45 \$11,204.04	\$11,399.19 \$12,068.25			
99	\$6,819.91	\$8,810.15	\$10,541.98	\$11,128.32	\$11,879.81	\$12,783.17			
100	\$7,253.50	\$9,376.79	\$11,226.07	\$11,823.01	\$12,602.86	\$13,547.11			

		Policy	Form Series: LTC	2-PREM		
		\$10 Annua	Premier I Rates with 56.66	6% increase		
			Day Elimination P	Period		
			75% Home Care No Inflation	1		
A	0.1/	0	4	<b>5</b>	0	7
Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$69.90	\$82.92	\$93.98	\$104.68	\$116.09	\$128.77
31 32	\$71.37	\$84.88	\$96.35	\$107.36	\$119.08	\$132.13
33	\$72.91 \$74.44	\$86.88 \$88.94	\$98.76 \$101.23	\$110.08 \$112.89	\$122.13 \$125.28	\$135.54 \$139.05
34	\$76.04	\$91.05	\$103.79	\$115.74	\$128.49	\$142.67
35	\$77.66	\$93.18	\$106.39	\$118.70	\$131.80	\$146.37
36	\$79.21	\$95.22	\$108.82	\$121.43	\$134.85	\$149.77
37	\$80.77	\$97.27	\$111.28	\$124.20	\$137.99	\$153.28
38	\$82.40	\$99.39	\$113.80	\$127.08	\$141.18	\$156.85
39 40	\$84.02 \$85.69	\$101.52 \$103.74	\$116.40 \$119.03	\$129.98 \$132.97	\$144.46 \$147.79	\$160.48 \$164.23
41	\$87.38	\$105.74	\$121.76	\$136.03	\$151.24	\$168.06
42	\$89.11	\$108.27	\$124.53	\$139.15	\$154.73	\$172.00
43	\$90.89	\$110.60	\$127.35	\$142.34	\$158.32	\$176.02
44	\$92.68	\$112.98	\$130.25	\$145.62	\$161.99	\$180.11
45	\$94.53	\$115.43	\$133.21	\$148.97	\$165.75	\$184.31
46	\$96.47	\$117.96	\$136.29	\$152.46	\$169.68	\$188.71
47 48	\$98.45 \$100.48	\$120.57 \$123.23	\$139.47	\$156.03 \$159.68	\$173.69 \$177.81	\$193.19 \$197.80
49	\$100.46 \$102.55	\$125.23 \$125.94	\$142.69 \$145.99	\$163.44	\$181.99	\$202.55
50	\$104.63	\$128.70	\$149.38	\$167.25	\$186.30	\$207.37
51	\$106.80	\$131.53	\$152.84	\$171.20	\$190.73	\$212.34
52	\$108.97	\$134.43	\$156.38	\$175.19	\$195.23	\$217.40
53	\$111.21	\$137.39	\$160.00	\$179.33	\$199.87	\$222.58
54	\$113.52	\$140.41	\$163.71	\$183.51	\$204.60	\$227.91
55	\$115.83	\$143.50	\$167.50	\$187.82	\$209.42	\$233.33
56 57	\$124.91 \$134.68	\$153.62 \$164.48	\$178.47 \$190.14	\$200.27 \$213.54	\$223.49 \$238.47	\$249.12 \$265.99
58	\$145.21	\$176.07	\$202.58	\$227.69	\$254.45	\$283.98
59	\$156.57	\$188.49	\$215.83	\$242.81	\$271.52	\$303.22
60	\$168.80	\$201.79	\$229.98	\$258.90	\$289.71	\$323.72
61	\$181.99	\$216.02	\$245.02	\$276.07	\$309.14	\$345.62
62	\$196.23	\$231.26	\$261.04	\$294.38	\$329.86	\$369.01
63	\$213.53	\$251.53	\$283.84	\$320.26	\$359.05	\$401.85
64 65	\$232.36 \$252.82	\$273.56 \$297.53	\$308.62 \$335.57	\$348.44 \$379.10	\$390.82 \$425.39	\$437.61 \$476.56
66	\$275.11	\$323.61	\$364.88	\$412.44	\$463.02	\$518.97
67	\$299.36	\$351.95	\$396.73	\$448.72	\$504.01	\$565.17
68	\$332.87	\$391.87	\$442.13	\$499.20	\$559.97	\$627.31
69	\$370.14	\$436.30	\$492.71	\$555.33	\$622.14	\$696.31
70	\$411.59	\$485.76	\$549.12	\$617.80	\$691.23	\$772.85
71 72	\$457.68	\$540.84 \$602.15	\$611.98	\$687.28	\$767.98	\$857.84
72	\$508.93 \$569.98	\$676.30	\$682.02 \$767.40	\$764.58 \$858.21	\$853.26 \$956.02	\$952.20 \$1,065.37
74	\$638.31	\$759.57	\$863.46	\$963.33	\$1,071.15	\$1,191.99
75	\$714.86	\$853.09	\$971.56	\$1,081.31	\$1,200.13	\$1,333.68
76	\$800.55	\$958.12	\$1,093.20	\$1,213.74	\$1,344.63	\$1,492.19
77	\$896.55	\$1,076.10	\$1,230.06	\$1,362.38	\$1,506.55	\$1,669.53
78	\$971.75	\$1,169.72 \$1,271.47	\$1,339.91	\$1,480.88	\$1,634.86 \$1,774.06	\$1,809.13 \$1,000.41
79 80	\$1,053.26 \$1,141.60	\$1,271.47 \$1,382.09	\$1,459.55 \$1,589.91	\$1,609.68 \$1,749.67	\$1,774.06 \$1,925.15	\$1,960.41 \$2,124.37
81	\$1,237.38	\$1,502.09	\$1,731.88	\$1,749.67	\$2,089.08	\$2,124.37
82	\$1,341.17	\$1,632.98	\$1,886.52	\$2,067.29	\$2,266.96	\$2,494.48
83	\$1,471.76	\$1,797.55	\$2,081.54	\$2,276.57	\$2,492.71	\$2,739.40
84	\$1,615.07	\$1,978.69	\$2,296.71	\$2,507.05	\$2,740.95	\$3,008.36
85	\$1,772.31	\$2,178.08	\$2,534.13	\$2,760.87	\$3,013.95	\$3,303.74
86	\$1,944.89 \$2,134.20	\$2,397.57	\$2,796.08	\$3,040.36	\$3,314.10	\$3,628.09
87 88	\$2,134.29 \$2,314.81	\$2,639.20 \$2,867.82	\$3,085.14 \$3,357.83	\$3,348.17 \$3,636.39	\$3,644.15 \$3,952.55	\$3,984.29 \$4,317.05
89	\$2,510.55	\$3,116.25	\$3,654.63	\$3,949.45	\$4,287.06	\$4,677.60
90	\$2,722.89	\$3,386.21	\$3,977.66	\$4,289.48	\$4,649.90	\$5,068.25
91	\$2,953.17	\$3,679.50	\$4,329.25	\$4,658.74	\$5,043.45	\$5,491.53
92	\$3,202.91	\$3,998.25	\$4,711.91	\$5,059.80	\$5,470.27	\$5,950.15
93	\$3,431.67	\$4,290.56	\$5,062.33	\$5,422.57	\$5,852.83	\$6,358.17
94	\$3,676.73	\$4,604.22	\$5,438.78	\$5,811.38	\$6,262.11	\$6,794.16
95 96	\$3,939.29 \$4,220.61	\$4,940.81 \$5,302.02	\$5,843.26 \$6,277.79	\$6,228.07 \$6,674.64	\$6,700.05 \$7,168.59	\$7,260.06 \$7,757.88
96 97	\$4,220.61 \$4,522.04	\$5,302.02 \$5,689.64	\$6,277.79 \$6,744.67	\$6,674.64 \$7,153.21	\$7,168.59 \$7,669.92	\$7,757.88 \$8,289.87
98	\$4,844.99	\$6,105.59	\$7,246.23	\$7,666.11	\$8,206.29	\$8,858.31
99	\$5,190.96	\$6,551.91	\$7,785.09	\$8,215.74	\$8,780.15	\$9,465.76
100	\$5,561.68	\$7,030.92	\$8,364.06	\$8,804.81	\$9,394.16	\$10,114.83

		Policy	Form Series: LTC	2-PREM		
		\$10 Annua	Premier I Rates with 56.60	6% incresse		
			ม Rates with 56.60 Day Elimination F			
I		100	75% Home Care			
		5%	Simple Inflation F			
Age	2 Year	3 year	4 year	5 year	6 year	7 years
20	<b>POC 40</b>	£404.0E	£440.05	£424.62	£450.00	£407.00
30 31	\$86.46 \$89.95	\$104.05 \$108.38	\$118.95 \$123.91	\$134.63 \$140.27	\$150.66 \$156.99	\$167.90 \$175.01
32	\$93.60	\$108.38	\$129.11	\$140.27 \$146.14	\$163.60	\$182.37
33	\$97.39	\$117.58	\$134.49	\$152.27	\$170.49	\$190.03
34	\$101.32	\$122.48	\$140.10	\$158.63	\$177.65	\$198.03
35	\$105.42	\$127.57	\$145.98	\$165.29	\$185.11	\$206.37
36	\$108.90	\$131.82	\$150.87	\$170.87	\$191.42	\$213.39
37	\$112.43	\$136.26	\$155.94	\$176.63	\$197.93	\$220.64
38	\$116.13	\$140.81	\$161.19	\$182.62	\$204.63	\$228.13
39	\$119.91	\$145.51	\$166.58	\$188.79	\$211.59	\$235.86
40	\$123.82	\$150.39	\$172.17	\$195.13	\$218.76	\$243.88
41	\$127.86	\$155.40	\$177.97	\$201.73	\$226.19	\$252.17
42	\$132.03	\$160.63	\$183.95	\$208.53	\$233.87	\$260.73
43	\$136.32	\$165.99	\$190.12	\$215.56	\$241.80	\$269.61
44	\$140.79	\$171.54	\$196.52	\$222.87	\$250.00	\$278.74
45	\$145.40	\$177.30	\$203.11	\$230.39	\$258.51	\$288.24
46	\$149.42	\$182.36	\$208.96	\$237.12	\$266.12	\$296.73
47	\$153.56	\$187.59	\$215.03	\$244.04	\$273.95	\$305.50
48	\$157.83	\$192.94	\$221.25	\$251.17	\$281.99	\$314.53
49	\$162.22	\$198.47	\$227.64	\$258.53	\$290.29	\$323.82
50	\$166.73	\$204.15	\$234.23	\$266.06	\$298.84	\$333.39
51	\$171.36	\$209.95	\$240.99	\$273.84	\$307.63	\$343.25
52	\$176.10	\$215.99	\$247.95	\$281.86	\$316.69	\$353.38
53	\$180.99	\$222.16	\$255.11	\$290.07	\$325.98	\$363.82
54	\$186.02	\$228.50	\$262.50	\$298.55	\$335.60	\$374.56
55	\$191.18	\$235.05	\$270.07	\$307.29	\$345.45	\$385.60
56	\$203.22	\$249.65	\$286.72	\$326.60	\$367.51	\$410.53
57	\$215.99	\$265.15	\$304.33	\$347.11	\$390.99	\$437.06
58	\$229.59	\$281.61	\$323.07	\$368.93	\$415.95	\$465.28
59	\$244.00	\$299.06	\$342.91	\$392.11	\$442.51	\$495.36
60	\$259.35	\$317.67	\$364.03	\$416.73	\$470.75	\$527.35
61	\$275.64	\$337.37	\$386.45	\$442.93	\$500.81	\$561.42
62 63	\$292.98 \$318.23	\$358.31 \$388.70	\$410.20 \$444.59	\$470.78 \$509.35	\$532.77 \$575.74	\$597.69
64	\$345.61	\$421.68	\$481.85	\$509.35 \$551.11	\$622.14	\$645.33 \$696.76
65	\$375.36	\$457.43	\$522.26	\$596.25	\$672.30	\$752.31
66	\$407.64	\$496.25	\$566.05	\$645.14	\$726.49	\$812.30
67	\$442.70	\$538.33	\$613.50	\$698.01	\$785.06	\$877.05
68	\$488.32	\$594.90	\$678.92	\$769.75	\$863.55	\$962.91
69	\$538.64	\$657.44	\$751.28	\$848.86	\$949.89	\$1,057.22
70	\$594.15	\$726.56	\$831.37	\$936.09	\$1,044.84	\$1,160.74
71	\$655.35	\$802.92	\$920.00	\$1,032.31	\$1,149.32	\$1,274.37
72	\$722.88	\$887.27	\$1,018.06	\$1,138.39	\$1,264.21	\$1,399.17
73	\$801.68	\$987.77	\$1,136.30	\$1,266.72	\$1,403.52	\$1,550.59
74	\$889.03	\$1,099.65	\$1,268.29	\$1,409.56	\$1,558.17	\$1,718.40
75	\$985.93	\$1,224.17	\$1,415.61	\$1,568.49	\$1,729.86	\$1,904.39
76	\$1,093.36	\$1,362.79	\$1,580.02	\$1,745.37	\$1,920.45	\$2,110.50
77	\$1,212.53	\$1,517.10	\$1,763.57	\$1,942.16	\$2,132.06	\$2,338.89
78	\$1,308.65	\$1,643.77	\$1,916.86	\$2,105.20	\$2,305.74	\$2,524.52
79	\$1,412.42	\$1,781.05	\$2,083.46	\$2,281.91	\$2,493.58	\$2,724.88
80	\$1,524.45	\$1,929.80	\$2,264.58	\$2,473.44	\$2,696.73	\$2,941.13
81	\$1,645.31	\$2,090.96	\$2,461.41	\$2,681.09	\$2,916.43	\$3,174.58
82	\$1,775.78	\$2,265.57	\$2,675.37	\$2,906.14	\$3,154.02	\$3,426.51
83	\$1,947.91	\$2,494.81	\$2,956.56	\$3,203.40	\$3,469.41	\$3,762.61
84	\$2,136.72	\$2,747.23	\$3,267.30	\$3,531.07	\$3,816.36	\$4,131.63
85	\$2,293.96	\$2,946.62	\$3,504.72	\$3,784.89	\$4,089.36	\$4,427.01
86	\$2,466.54	\$3,166.11	\$3,766.67	\$4,064.38	\$4,389.51	\$4,751.36
87	\$2,655.94	\$3,407.74	\$4,055.73	\$4,372.19	\$4,719.56	\$5,107.56
88	\$2,836.46	\$3,636.36	\$4,328.42	\$4,660.41	\$5,027.96	\$5,440.32
89	\$3,032.20	\$3,884.79	\$4,625.22	\$4,973.47	\$5,362.47	\$5,800.87
90	\$3,244.54	\$4,154.75	\$4,948.25	\$5,313.50	\$5,725.31	\$6,191.52
91	\$3,474.82	\$4,448.04	\$5,299.84	\$5,682.76	\$6,118.86	\$6,614.80
92	\$3,724.56	\$4,766.79	\$5,682.50	\$6,083.82	\$6,545.68	\$7,073.42
93	\$3,953.32	\$5,059.10	\$6,032.92	\$6,446.59	\$6,928.24	\$7,481.44
94	\$4,198.38	\$5,372.76	\$6,409.37	\$6,835.40	\$7,337.52	\$7,917.43
95	\$4,460.94	\$5,709.35	\$6,813.85	\$7,252.09	\$7,775.46	\$8,383.33
96	\$4,742.26	\$6,070.56	\$7,248.38	\$7,698.66	\$8,244.00	\$8,881.15
97	\$5,043.69	\$6,458.18	\$7,715.26	\$8,177.23	\$8,745.33	\$9,413.14
98	\$5,366.64	\$6,874.13	\$8,216.82	\$8,690.13	\$9,281.70	\$9,981.58
99	\$5,712.61	\$7,320.45	\$8,755.68	\$9,239.76	\$9,855.56	\$10,589.03
100	\$6,083.33	\$7,799.46	\$9,334.65	\$9,828.83	\$10,469.57	\$11,238.10

Policy Form Series: LTC2-PREM

		Policy	Form Series: LTC Premier	2-PREM		
		\$10 Annua	Premier Il Rates with 56.6	6% increase		
			Day Elimination F			
		100	75% Home Care			
		5% C	ompound Inflation			
Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$176.88	\$215.00	\$248.29	\$285.42	\$323.52	\$363.92
31	\$181.41	\$220.53	\$254.70	\$292.72	\$331.87	\$373.32
32	\$186.05	\$226.18	\$261.22	\$300.25	\$340.39	\$382.97
33	\$190.81	\$232.00	\$267.95	\$307.99	\$349.19	\$392.87
34	\$195.70	\$237.98	\$274.83	\$315.87	\$358.20	\$403.05
35	\$200.70	\$244.07	\$281.88	\$324.00	\$367.45	\$413.48
36	\$204.41	\$248.56	\$287.05	\$329.98	\$374.26	\$421.12
37	\$208.15	\$253.13	\$292.32	\$336.04	\$381.17	\$428.95
38	\$212.00	\$257.80	\$297.67	\$342.22	\$388.23	\$436.88
39	\$215.93	\$262.57	\$303.09	\$348.54	\$395.43	\$444.97
40	\$219.90	\$267.40	\$308.65	\$354.97	\$402.74	\$453.24
41	\$223.94	\$272.32	\$314.34	\$361.50	\$410.20	\$461.61
42	\$228.07	\$277.35	\$320.07	\$368.16	\$417.81	\$470.17
43	\$232.26	\$282.44	\$325.95	\$374.92	\$425.55	\$478.88
44	\$236.56	\$287.64	\$331.93	\$381.85	\$433.43	\$487.74
45	\$240.91	\$292.96	\$338.01	\$388.88	\$441.44	\$496.77
46	\$244.67	\$297.52	\$343.33	\$395.06	\$448.49	\$504.74
47	\$248.48	\$302.20	\$348.74	\$401.34	\$455.66	\$512.84
48	\$252.36	\$306.93	\$354.24	\$407.74	\$462.96	\$521.04
49	\$256.31	\$311.74	\$359.82	\$414.22	\$470.34	\$529.41
50	\$260.30	\$316.63	\$365.48	\$420.79	\$477.86	\$537.86
51	\$264.37	\$321.57	\$371.26	\$427.50	\$485.49	\$546.50
52	\$268.48	\$326.64	\$377.10	\$434.31	\$493.26	\$555.25
53	\$272.68	\$331.76	\$383.04	\$441.20	\$501.13	\$564.15
54	\$276.95	\$336.96	\$389.08	\$448.22	\$509.13	\$573.22
55	\$281.25	\$342.22	\$395.19	\$455.35	\$517.24	\$582.37
56	\$293.08	\$357.14	\$412.90	\$476.34	\$541.57	\$610.19
57	\$305.38	\$372.74	\$431.37	\$498.25	\$567.05	\$639.37
58	\$318.23	\$388.97	\$450.65	\$521.18	\$593.70	\$669.94
59	\$331.57	\$405.93	\$470.81	\$545.18	\$621.62	\$701.97
60	\$345.50	\$423.62	\$491.88	\$570.28	\$650.86	\$735.52
61	\$360.02	\$442.10	\$513.91	\$596.52	\$681.46	\$770.69
62	\$375.14	\$461.38	\$536.86	\$624.01	\$713.49	\$807.52
63	\$402.57	\$494.10	\$574.18	\$665.59	\$759.54	\$858.39
64	\$432.01	\$529.14	\$614.08	\$709.92	\$808.51	\$912.46
65	\$463.59	\$566.66	\$656.75	\$757.21	\$860.62	\$969.95
66	\$497.49	\$606.84	\$702.39	\$807.63	\$916.14	\$1,031.06
67	\$533.86	\$649.89	\$751.19	\$861.46	\$975.21	\$1,096.03
68	\$581.94	\$709.40	\$820.95	\$937.77	\$1,058.51	\$1,186.98
69	\$634.39	\$774.40	\$897.19	\$1,020.81	\$1,148.91	\$1,285.51
70	\$691.54	\$845.37	\$980.53	\$1,111.26	\$1,247.06	\$1,392.25
71	\$753.83	\$922.81	\$1,071.59	\$1,209.68	\$1,353.56	\$1,507.81
72	\$821.76	\$1,007.34	\$1,171.10	\$1,316.82	\$1,469.20	\$1,632.98
73	\$902.79	\$1,110.36	\$1,293.76	\$1,450.35	\$1,614.54	\$1,791.33
74	\$991.81	\$1,223.94	\$1,429.24	\$1,597.43	\$1,774.22	\$1,965.08
75	\$1,089.59	\$1,349.11	\$1,578.90	\$1,759.43	\$1,949.69	\$2,155.68
76	\$1,197.04	\$1,487.05	\$1,744.23	\$1,937.85	\$2,142.53	\$2,364.72
77	\$1,315.05	\$1,639.15	\$1,926.92	\$2,134.35	\$2,354.46	\$2,594.06
78	\$1,413.59	\$1,768.18	\$2,084.08	\$2,302.33	\$2,534.39	\$2,787.27
79	\$1,519.50	\$1,907.37	\$2,254.07	\$2,483.50	\$2,728.03	\$2,994.87
80	\$1,633.36	\$2,057.51	\$2,437.91	\$2,678.95	\$2,936.52	\$3,217.95
81	\$1,755.74	\$2,219.45	\$2,636.72	\$2,889.79	\$3,160.90	\$3,457.63
82	\$1,887.27	\$2,394.18	\$2,851.78	\$3,117.21	\$3,402.45	\$3,715.14
83	\$2,067.99	\$2,633.52	\$3,145.31	\$3,429.21	\$3,735.65	\$4,072.25
84	\$2,266.01	\$2,896.75	\$3,469.06	\$3,772.44	\$4,101.48	\$4,463.67
85	\$2,423.25	\$3,096.14	\$3,706.48	\$4,026.26	\$4,374.48	\$4,759.05
86	\$2,595.83	\$3,315.63	\$3,968.43	\$4,305.75	\$4,674.63	\$5,083.40
87	\$2,785.23	\$3,557.26	\$4,257.49	\$4,613.56	\$5,004.68	\$5,439.60
88	\$2,965.75	\$3,785.88	\$4,530.18	\$4,901.78	\$5,313.08	\$5,772.36
89	\$3,161.49	\$4,034.31	\$4,826.98	\$5,214.84	\$5,647.59	\$6,132.91
90	\$3,373.83	\$4,304.27	\$5,150.01	\$5,554.87	\$6,010.43	\$6,523.56
91	\$3,604.11	\$4,597.56	\$5,501.60	\$5,924.13	\$6,403.98	\$6,946.84
92	\$3,853.85	\$4,916.31	\$5,884.26	\$6,325.19	\$6,830.80	\$7,405.46
93	\$4,082.61	\$5,208.62	\$6,234.68	\$6,687.96	\$7,213.36	\$7,813.48
94	\$4,327.67	\$5,522.28	\$6,611.13	\$7,076.77	\$7,622.64	\$8,249.47
95	\$4,590.23	\$5,858.87	\$7,015.61	\$7,493.46	\$8,060.58	\$8,715.37
96	\$4,871.55	\$6,220.08	\$7,450.14	\$7,940.03	\$8,529.12	\$9,213.19
97	\$5,172.98	\$6,607.70	\$7,917.02	\$8,418.60	\$9,030.45	\$9,745.18
98	\$5,495.93	\$7,023.65	\$8,418.58	\$8,931.50	\$9,566.82	\$10,313.62
99	\$5,841.90	\$7,469.97	\$8,957.44	\$9,481.13	\$10,140.68	\$10,921.07
100	\$6,212.62	\$7,948.98	\$9,536.41	\$10,070.20	\$10,754.69	\$11,570.14

Policy Form Series: LTC2-PREM

		Policy I	Form Series: LTC	2-PREM		
		\$10 Annua	Premier I Rates with 56.66	6% increase		
			Day Elimination F	Period		
			50% Home Care No Inflation			
Age	2 Year	3 year	4 year	5 year	6 year	7 years
					•	
30 31	\$57.89 \$59.12	\$69.18 \$70.81	\$79.07 \$81.02	\$88.54 \$90.80	\$98.48 \$101.01	\$109.35 \$112.20
32	\$60.38	\$70.01	\$83.08	\$93.12	\$103.60	\$115.11
33	\$61.66	\$74.18	\$85.16	\$95.48	\$106.28	\$118.07
34	\$62.98	\$75.95	\$87.31	\$97.91	\$109.02	\$121.15
35	\$64.31	\$77.73	\$89.48	\$100.40	\$111.82	\$124.28
36	\$65.58	\$79.43	\$91.54	\$102.72	\$114.41	\$127.18
37 38	\$66.91 \$68.23	\$81.15 \$82.90	\$93.60 \$95.72	\$105.07 \$107.50	\$117.04 \$119.77	\$130.15 \$133.19
39	\$69.57	\$84.69	\$97.91	\$109.94	\$122.56	\$136.29
40	\$70.97	\$86.54	\$100.14	\$112.48	\$125.37	\$139.47
41	\$72.36	\$88.39	\$102.42	\$115.05	\$128.30	\$142.70
42	\$73.80	\$90.31	\$104.74	\$117.70	\$131.25	\$146.04
43	\$75.28	\$92.27	\$107.12	\$120.39	\$134.30	\$149.45
44 45	\$76.76 \$78.28	\$94.25 \$96.27	\$109.57 \$112.06	\$123.17 \$125.99	\$137.41 \$140.60	\$152.95 \$156.50
46	\$79.90	\$98.41	\$114.66	\$125.99 \$128.95	\$143.92	\$160.23
47	\$81.53	\$100.58	\$117.29	\$131.97	\$147.35	\$164.05
48	\$83.20	\$102.80	\$120.02	\$135.07	\$150.83	\$167.99
49	\$84.91	\$105.06	\$122.79	\$138.25	\$154.37	\$172.00
50	\$86.65	\$107.36	\$125.64	\$141.46	\$158.04	\$176.09
51 52	\$88.43 \$90.25	\$109.71 \$112.14	\$128.57 \$121.52	\$144.82 \$148.20	\$161.80 \$165.62	\$180.28 \$184.50
53	\$90.25 \$92.12	\$112.14 \$114.61	\$131.53 \$134.59	\$146.20 \$151.68	\$165.62 \$169.54	\$184.59 \$189.01
54	\$94.00	\$117.13	\$137.70	\$155.22	\$173.55	\$193.54
55	\$95.94	\$119.72	\$140.90	\$158.85	\$177.65	\$198.14
56	\$103.43	\$128.15	\$150.13	\$169.38	\$189.57	\$211.57
57	\$111.51	\$137.22	\$159.95	\$180.63	\$202.28	\$225.87
58	\$120.24	\$146.88	\$170.40	\$192.60	\$215.83	\$241.13
59 60	\$129.64 \$139.79	\$157.26 \$168.33	\$181.54 \$193.43	\$205.37 \$219.00	\$230.32 \$245.77	\$257.46 \$274.88
61	\$150.71	\$180.21	\$206.10	\$233.50	\$262.23	\$293.49
62	\$162.49	\$192.91	\$219.57	\$249.00	\$279.83	\$313.37
63	\$176.82	\$209.83	\$238.75	\$270.88	\$304.58	\$341.24
64	\$192.39	\$228.21	\$259.60	\$294.71	\$331.52	\$371.60
65	\$209.34	\$248.21	\$282.25	\$320.64	\$360.87	\$404.68
66 67	\$227.81 \$247.88	\$269.96 \$293.61	\$306.90 \$333.70	\$348.85 \$379.56	\$392.81 \$427.56	\$440.68 \$479.91
68	\$275.63	\$326.90	\$371.88	\$422.23	\$475.04	\$532.69
69	\$306.52	\$363.95	\$414.44	\$469.71	\$527.77	\$591.27
70	\$340.83	\$405.23	\$461.90	\$522.54	\$586.36	\$656.28
71	\$378.99	\$451.17	\$514.75	\$581.33	\$651.49	\$728.45
72 73	\$421.46 \$471.00	\$502.31 \$564.16	\$573.67	\$646.69	\$723.80	\$808.57
73 74	\$471.99 \$528.57	\$633.64	\$645.49 \$726.31	\$725.90 \$814.82	\$810.97 \$908.64	\$904.68 \$1,012.18
75	\$591.96	\$711.64	\$817.23	\$914.60	\$1,018.06	\$1,132.50
76	\$662.94	\$799.26	\$919.55	\$1,026.61	\$1,140.64	\$1,267.10
77	\$742.41	\$897.68	\$1,034.68	\$1,152.36	\$1,278.03	\$1,417.71
78 70	\$804.70	\$975.77	\$1,127.07	\$1,252.56	\$1,386.85	\$1,536.25
79 80	\$872.20 \$945.35	\$1,060.65 \$1,152.92	\$1,227.71 \$1,337.36	\$1,361.52 \$1,479.94	\$1,504.94 \$1,633.09	\$1,664.70 \$1,803.94
81	\$1,024.65	\$1,752.92	\$1,456.77	\$1,608.66	\$1,772.17	\$1,803.94
82	\$1,110.59	\$1,362.22	\$1,586.86	\$1,748.58	\$1,923.05	\$2,118.22
83	\$1,218.75	\$1,499.50	\$1,750.88	\$1,925.59	\$2,114.57	\$2,326.21
84	\$1,337.44	\$1,650.63	\$1,931.88	\$2,120.52	\$2,325.16	\$2,554.61
85 86	\$1,467.65 \$1,610.56	\$1,816.94 \$2,000.06	\$2,131.58 \$2,351.04	\$2,335.21 \$2,571.62	\$2,556.71 \$2,811.33	\$2,805.40 \$3,080,83
86 87	\$1,610.56 \$1,767.39	\$2,000.06 \$2,201.61	\$2,351.94 \$2,595.06	\$2,571.62 \$2,831.97	\$2,811.33 \$3,091.32	\$3,080.83 \$3,383.32
88	\$1,916.86	\$2,392.32	\$2,824.42	\$3,075.75	\$3,352.95	\$3,665.91
89	\$2,078.97	\$2,599.57	\$3,074.11	\$3,340.56	\$3,636.72	\$3,972.05
90	\$2,254.78	\$2,824.75	\$3,345.80	\$3,628.14	\$3,944.51	\$4,303.78
91	\$2,445.49	\$3,069.44	\$3,641.56	\$3,940.48	\$4,278.34	\$4,663.20
92	\$2,652.32 \$2,841.72	\$3,335.34 \$3,570.16	\$3,963.42	\$4,279.70 \$4,596.55	\$4,640.43	\$5,052.66 \$5,000.13
93 94	\$2,841.72 \$3,044.66	\$3,579.16 \$3,840.83	\$4,258.14 \$4,574.82	\$4,586.55 \$4,915.41	\$4,964.95 \$5,312.15	\$5,399.13 \$5,769.36
95	\$3,262.10	\$4,121.61	\$4,915.05	\$5,267.85	\$5,683.64	\$6,164.99
96	\$3,495.07	\$4,422.95	\$5,280.57	\$5,645.57	\$6,081.10	\$6,587.74
97	\$3,744.64	\$4,746.27	\$5,673.24	\$6,050.35	\$6,506.37	\$7,039.45
98	\$4,012.06	\$5,093.25	\$6,095.15	\$6,484.16	\$6,961.38	\$7,522.16
99 100	\$4,298.59 \$4,605.55	\$5,465.60 \$5,865.16	\$6,548.43 \$7,035,40	\$6,949.09 \$7.447.33	\$7,448.18 \$7,969.06	\$8,037.99 \$8,589,18
100	\$4,605.55	\$5,865.16	\$7,035.40	\$7,447.33	\$7,969.06	\$8,589.18

Policy Form Series: LTC2-PREM Premiler  \$10 Annual Rates with \$6.65% increase 100 Day Ellimination Period 50% Home Care 55% Simple Inflation Rider  Age 2 Year 3 year 4 year 5 year 6 year 7 years  30 \$71.80 \$87.59 \$101.05 \$114.97 \$128.97 \$143.83 31 \$74.69 \$91.24 \$105.29 \$191.81 \$134.39 \$149.89 32 \$77.74 \$85.02 \$109.88 \$124.83 \$140.05 \$165.19 33 \$80.90 \$89.98 \$114.27 \$130.05 \$144.595 \$156.75 34 \$84.16 \$103.10 \$119.06 \$135.51 \$156.29 \$190.86 \$587.56 \$107.37 \$124.04 \$141.18 \$158.47 \$176.75 36 \$90.43 \$110.98 \$128.20 \$145.94 \$163.87 \$182.76 37 \$93.39 \$114.69 \$132.50 \$150.86 \$169.43 \$188.99 38 \$96.43 \$1118.52 \$136.97 \$155.99 \$175.16 \$195.40 39 \$99.55 \$122.49 \$141.56 \$161.23 \$181.14 \$202.02 40 \$102.82 \$126.60 \$146.29 \$176.60 \$187.40 41 \$106.18 \$130.84 \$151.22 \$172.29 \$193.83 \$208.90 42 \$109.63 \$135.21 \$156.29 \$176.16 \$223.34 44 \$116.93 \$135.21 \$156.29 \$176.16 \$223.34 44 \$116.93 \$135.21 \$156.29 \$176.16 \$223.34 44 \$116.93 \$134.41 \$166.99 \$190.35 \$214.03 \$238.77 45 \$120.75 \$144.41 \$166.99 \$190.35 \$214.03 \$238.77 45 \$120.75 \$144.21 \$139.74 \$161.55 \$161.55 \$221.31 \$246.60 46 \$124.09 \$155.51 \$177.57 \$202.55 \$227.83 \$226.60 47 \$177.57 \$177.57 \$202.55 \$227.83 \$226.05 48 \$131.24 \$139.74 \$161.59 \$190.35 \$214.03 \$238.77 45 \$120.75 \$144.22 \$177.57 \$202.55 \$227.83 \$226.05 49 \$134.44 \$116.93 \$135.14 \$166.99 \$190.35 \$214.03 \$238.77 45 \$120.75 \$149.22 \$172.88 \$196.77 \$227.31 \$246.80 49 \$134.71 \$167.07 \$193.41 \$220.97 \$244.43 \$296.41 40 \$102.84 \$197.84 \$161.59 \$197.75 \$202.55 \$227.83 \$226.05 51 \$146.24 \$191.97 \$240.77 \$239.91 \$244.49 \$277.37 50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.58 \$227.83 \$226.05 51 \$146.24 \$191.75 \$200.25 \$23.55 \$227.83 \$226.05 51 \$146.24 \$191.75 \$200.25 \$23.55 \$227.83 \$226.05 51 \$146.24 \$181.81 \$200.09 \$244.77 \$23.91 \$244.93 \$277.37 50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.58 \$228.95 51 \$146.24 \$181.81 \$200.09 \$242.25 \$255.59 52 \$146.24 \$181.81 \$200.09 \$242.25 \$255.59 53 \$150.30 \$187.00 \$240.77 \$233.91 \$263.35 \$242.95 54 \$142.34 \$177.44 \$240.77 \$233.91 \$263.35 \$242.95 55 \$146.24 \$181.81 \$200.09 \$247.75 \$230.91 \$263
100 Day Elimination Period 50% Home Care 50% Simple Inflation Rider  Age 2 Year 3 year 4 year 5 year 6 year 7 years  30 \$71.80 \$87.59 \$101.05 \$114.97 \$128.97 \$143.83 31 \$74.69 \$91.24 \$105.29 \$119.81 \$134.39 \$149.89 32 \$77.74 \$95.02 \$109.88 \$124.83 \$140.05 \$156.19 33 \$80.90 \$98.98 \$114.27 \$130.05 \$145.55 \$162.75 34 \$84.16 \$103.10 \$119.06 \$135.51 \$155.29 \$166.66 35 \$87.56 \$107.37 \$124.04 \$141.18 \$158.47 \$176.75 36 \$90.43 \$110.88 \$128.20 \$145.94 \$163.87 \$182.87 37 \$93.39 \$114.69 \$132.50 \$150.86 \$169.43 \$188.99 38 \$96.43 \$110.88 \$128.20 \$145.94 \$163.87 \$182.69 40 \$102.82 \$126.60 \$146.29 \$166.68 \$187.82 \$208.94 41 \$106.18 \$130.84 \$151.22 \$172.29 \$193.63 \$208.94 42 \$109.63 \$135.21 \$166.28 \$178.12 \$200.21 \$223.34 43 \$110.84 \$135.21 \$166.29 \$178.12 \$200.21 \$223.34 44 \$116.93 \$144.41 \$166.59 \$190.35 \$214.03 \$238.77 44 \$116.93 \$144.41 \$166.59 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.47 45 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 46 \$127.75 \$149.22 \$172.58 \$190.35 \$214.03 \$238.77 46 \$133.41 \$165.41 \$167.99 \$241.45 \$241.43 \$209.94 49 \$134.71 \$167.07 \$190.41 \$100.79 \$240.75 \$271.10 \$302.88 513.06 \$168.76 \$179.00 \$182.71 \$230.91 \$248.49 \$277.37 50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.83 \$225.85 51 \$146.24 \$1818.18 \$210.67 \$240.75 \$271.10 \$302.88 51 \$150.30 \$187.00 \$216.77 \$240.75 \$271.10 \$302.88 51 \$150.30 \$187.00 \$216.77 \$240.75 \$271.10 \$302.88 51 \$150.30 \$187.00 \$216.77 \$240.75 \$271.10 \$302.88 51 \$190.84 \$223.94 \$223.93 \$255.01 \$287.99 \$324.89 60 \$215.38 \$262.45 \$181.81 \$210.67 \$240.75 \$277.10 \$302.88 51 \$190.84 \$223.94 \$283.85 \$383.89 \$349.94 \$344.23 \$349.94 \$344.23 \$369.95 \$344.24 \$349.99 \$344.23 \$369.95 \$344.24 \$399.98 \$355.97 \$340
S90% Home Care   55% Simple Inflation Rider   Syear   Syear   Syear   Gyear   7 years   Age   2 Year   3 year   4 year   5 year   6 year   7 years   30   \$71.80   \$87.59   \$101.05   \$114.97   \$128.97   \$143.83   31   \$74.69   \$91.24   \$105.29   \$119.81   \$134.39   \$149.89   32   \$77.74   \$95.02   \$109.68   \$124.83   \$140.05   \$156.19   \$162.75   34   \$84.16   \$103.10   \$119.06   \$135.51   \$152.09   \$159.64   \$35.55   \$367.56   \$107.37   \$124.04   \$141.18   \$158.47   \$176.75   \$36   \$39.43   \$110.98   \$122.20   \$145.94   \$163.87   \$162.76   \$37   \$39.39   \$114.69   \$132.50   \$150.86   \$169.43   \$188.99   \$314.69   \$132.50   \$150.86   \$169.43   \$188.99   \$39   \$99.55   \$122.49   \$141.56   \$161.23   \$181.14   \$202.02   \$20.93   \$20.93   \$20.93   \$20.93   \$122.49   \$141.56   \$161.23   \$181.14   \$202.02   \$22   \$126.60   \$146.29   \$166.88   \$187.28   \$208.90   \$41   \$106.18   \$130.84   \$151.22   \$172.29   \$133.63   \$216.00   \$44   \$110.61   \$110.93   \$144.41   \$166.99   \$160.88   \$187.28   \$200.21   \$23.34   \$311.324   \$139.74   \$161.56   \$184.13   \$207.02   \$223.34   \$43   \$113.24   \$139.74   \$161.56   \$184.13   \$207.02   \$223.34   \$44   \$116.93   \$144.41   \$166.99   \$190.35   \$214.03   \$228.77   \$46.86   \$142.09   \$153.51   \$177.57   \$202.53   \$227.83   \$224.89   \$244.03   \$227.73   \$241.43   \$229.41   \$241.43   \$24
Age 2 Year 3 year 4 year 5 year 6 year 7 years  30 \$71.80 \$87.59 \$101.05 \$114.97 \$128.97 \$143.83  31 \$74.69 \$91.24 \$105.29 \$119.81 \$134.39 \$149.89  32 \$77.74 \$95.02 \$109.68 \$124.83 \$140.05 \$156.19  33 \$80.90 \$98.98 \$114.27 \$130.05 \$145.95 \$152.75  34 \$84.16 \$103.10 \$119.06 \$135.51 \$152.09 \$199.64  35 \$87.56 \$107.37 \$124.04 \$141.18 \$158.47 \$176.75  36 \$90.43 \$110.98 \$128.20 \$145.94 \$163.87 \$182.76  37 \$93.39 \$114.69 \$132.50 \$150.86 \$168.49 \$127.67  38 \$90.43 \$110.98 \$128.20 \$145.94 \$163.87 \$182.76  39 \$99.55 \$122.49 \$131.56 \$161.23 \$181.14 \$202.02  40 \$102.22 \$126.60 \$146.29 \$166.68 \$187.28 \$208.90  41 \$106.18 \$130.84 \$151.22 \$172.29 \$193.63 \$216.00  42 \$109.63 \$135.21 \$156.28 \$178.12 \$200.21 \$23.34  43 \$113.24 \$139.74 \$161.56 \$184.13 \$207.02 \$230.93  44 \$116.33 \$144.41 \$166.99 \$190.35 \$214.03 \$223.34  45 \$120.75 \$149.22 \$172.58 \$190.57 \$224.13 \$224.13 \$224.19  46 \$124.09 \$153.51 \$177.57 \$202.53 \$227.83 \$224.89  47 \$127.56 \$157.90 \$182.71 \$202.53 \$227.83 \$224.89  48 \$131.64 \$164.84 \$166.99 \$190.35 \$214.03 \$238.77  50 \$138.46 \$171.84 \$190.02 \$227.25 \$255.83 \$227.83  \$246.85 \$171.84 \$199.02 \$227.25 \$255.83 \$227.83  \$256.15 \$166.07 \$193.41 \$200.99 \$227.25 \$255.83 \$227.35  \$260.55 \$168.79 \$197.86 \$229.49 \$262.45 \$295.77  \$260.56 \$166.77 \$240.77 \$233.91 \$263.35 \$231.60  \$277.37 \$106.84 \$237.04 \$277.77 \$202.53 \$277.10 \$302.68  \$280.99 \$309.80 \$317.80 \$229.09 \$303.93 \$265.50  \$278.33 \$229.09 \$309.85  \$278.34 \$230.93 \$223.00 \$265.61 \$296.46 \$234.52 \$255.83  \$265.56 \$168.76 \$210.13 \$243.59 \$277.95 \$277.10 \$302.68  \$260.57 \$199.38 \$223.20 \$255.50 \$267.50 \$277.10 \$302.68  \$278.33 \$360.00 \$267.77 \$202.53 \$277.10 \$302.68  \$299.44 \$314.71 \$367.07 \$303.44 \$200.77 \$247.76 \$277.11 \$316.67  \$279.39 \$202.64 \$237.04 \$277.75 \$202.50 \$255.83 \$265.56  \$260.57 \$199.38 \$223.20 \$256.61 \$296.46 \$237.77 \$202.53 \$277.10 \$302.68  \$270.93 \$270.94 \$277.77 \$200.55 \$277.10 \$302.68  \$290.93 \$200.94 \$227.05 \$277.75 \$202.50 \$277.10 \$302.68  \$290.93 \$200.94 \$227.04 \$277.75 \$200.95 \$277.10 \$302.68  \$200.93 \$200.94 \$200.95 \$200.95 \$200.95 \$200.95 \$200
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42 \$109.63 \$135.21 \$156.28 \$178.12 \$200.21 \$223.34   43 \$113.24 \$139.74 \$161.56 \$184.13 \$207.02 \$230.93   44 \$116.93 \$144.41 \$166.99 \$190.35 \$214.03 \$238.77   45 \$120.75 \$149.22 \$172.58 \$196.77 \$221.31 \$246.86   46 \$124.09 \$153.51 \$177.57 \$202.53 \$227.83 \$254.19   47 \$127.56 \$157.90 \$182.71 \$208.42 \$234.52 \$261.65   48 \$131.06 \$167.90 \$182.71 \$208.42 \$234.52 \$261.65   48 \$131.06 \$162.41 \$187.99 \$214.51 \$241.43 \$269.41   49 \$134.71 \$167.07 \$193.41 \$220.79 \$248.49 \$277.37   50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.83 \$285.56   51 \$142.31 \$176.74 \$204.77 \$233.91 \$263.35 \$229.98   52 \$146.24 \$181.81 \$210.67 \$240.75 \$271.10 \$302.68   53 \$150.30 \$187.00 \$216.77 \$247.76 \$279.11 \$311.61   54 \$154.50 \$192.34 \$223.03 \$255.01 \$287.29 \$320.83   55 \$158.79 \$197.86 \$229.48 \$262.45 \$295.72 \$330.31   56 \$168.76 \$210.13 \$243.59 \$278.95 \$314.62 \$351.66   57 \$179.38 \$223.20 \$258.61 \$296.46 \$334.72 \$374.37   58 \$190.64 \$237.04 \$274.52 \$315.11 \$356.07 \$398.54   59 \$202.64 \$251.76 \$291.39 \$334.91 \$378.82 \$424.30   60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70   61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89   62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95   63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.67 \$596.10 \$364.47 \$279.11 \$311.61   64 \$287.01 \$354.98 \$409.43 \$470.70 \$326.81 \$596.10 \$511.95   65 \$316.87 \$65.41 \$269.44 \$267.66 \$291.39 \$334.91 \$378.82 \$424.30   60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70   61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89   62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95   63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.67 \$552.75   64 \$287.01 \$354.98 \$409.43 \$470.70 \$532.61 \$596.81   65 \$311.69 \$365.05 \$443.77 \$60.45 \$799.51 \$894.46 \$994.20   71 \$544.23 \$675.85 \$781.70 \$881.71 \$893.92 \$1.091.55 \$700.55
43 \$113.24 \$139.74 \$161.56 \$184.13 \$207.02 \$230.93 \$44 \$116.93 \$144.41 \$166.99 \$190.35 \$214.03 \$238.77 \$45 \$120.75 \$149.22 \$172.58 \$196.77 \$221.31 \$246.86 \$46 \$124.09 \$153.51 \$177.57 \$202.53 \$227.83 \$254.19 \$47 \$127.56 \$157.90 \$182.71 \$208.42 \$234.52 \$261.65 \$48 \$131.06 \$162.41 \$187.99 \$214.51 \$241.43 \$269.41 \$49 \$134.71 \$167.07 \$193.41 \$220.79 \$248.49 \$277.37 \$50 \$138.46 \$171.84 \$199.02 \$227.25 \$256.83 \$228.56 \$51 \$142.21 \$176.74 \$233.91 \$263.35 \$293.98 \$52 \$146.24 \$181.81 \$210.67 \$240.75 \$271.10 \$302.68 \$53 \$150.30 \$187.00 \$216.77 \$247.76 \$271.10 \$302.68 \$53 \$150.30 \$187.00 \$216.77 \$247.76 \$277.10 \$302.68 \$55 \$158.79 \$197.86 \$229.48 \$262.45 \$295.72 \$330.31 \$56 \$168.76 \$210.13 \$243.59 \$278.95 \$314.62 \$351.66 \$57 \$179.38 \$223.00 \$258.61 \$279.95 \$208.35 \$293.88 \$190.64 \$237.04 \$274.52 \$315.11 \$356.07 \$398.54 \$59 \$202.64 \$251.76 \$291.39 \$334.91 \$378.82 \$424.30 \$60 \$216.38 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95 \$63 \$240.25 \$326.35 \$295.72 \$330.31 \$66 \$240.35 \$301.60 \$334.72 \$374.37 \$61 \$228.91 \$283.98 \$328.36 \$393.85 \$424.30 \$278.95 \$314.62 \$351.66 \$61 \$228.91 \$234.33 \$301.60 \$348.53 \$402.09 \$456.10 \$378.82 \$424.30 \$60 \$216.38 \$267.40 \$309.33 \$355.57 \$403.01 \$451.70 \$61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89 \$62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95 \$63 \$244.25 \$327.04 \$274.52 \$315.11 \$356.07 \$398.54 \$63 \$244.25 \$327.04 \$274.52 \$315.11 \$360.07 \$378.82 \$424.30 \$60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70 \$61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89 \$62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95 \$63 \$244.30 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95 \$61.9
44         \$116.93         \$144.41         \$166.99         \$190.35         \$214.03         \$238.77           45         \$120.75         \$149.22         \$172.58         \$196.77         \$221.31         \$246.86           46         \$124.09         \$153.51         \$177.57         \$202.53         \$227.83         \$254.19           47         \$127.56         \$157.90         \$182.71         \$208.42         \$234.52         \$261.65           48         \$131.06         \$162.41         \$187.99         \$214.51         \$241.43         \$269.41           49         \$134.71         \$167.07         \$193.41         \$220.79         \$248.49         \$277.37           50         \$138.46         \$171.84         \$199.02         \$227.25         \$255.83         \$265.56           51         \$142.31         \$176.74         \$204.77         \$233.91         \$263.35         \$299.98           52         \$146.24         \$181.81         \$210.67         \$240.75         \$271.10         \$302.68           53         \$150.30         \$187.00         \$216.77         \$247.76         \$279.11         \$311.61           54         \$154.50         \$192.34 <t>\$223.03         \$255.01         \$287.29</t>
46 \$124.09 \$153.51 \$177.57 \$202.53 \$227.83 \$254.19   47 \$127.56 \$157.90 \$182.71 \$208.42 \$234.52 \$261.65   48 \$131.06 \$162.41 \$187.99 \$214.51 \$220.79 \$248.49 \$277.37   50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.83 \$2265.56   51 \$142.31 \$176.74 \$204.77 \$233.91 \$263.35 \$293.98   52 \$146.24 \$181.81 \$210.67 \$240.75 \$271.10 \$302.68   53 \$150.30 \$187.00 \$216.77 \$247.76 \$279.11 \$311.61   54 \$154.50 \$192.34 \$222.48 \$262.45 \$295.72 \$330.31   55 \$158.79 \$197.86 \$229.48 \$262.45 \$295.72 \$330.31   56 \$168.76 \$210.13 \$243.59 \$278.95 \$314.62 \$351.66   57 \$179.38 \$223.20 \$258.61 \$296.46 \$334.72 \$374.37   58 \$190.64 \$237.04 \$274.52 \$315.11 \$376.82 \$424.30   60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70   61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89   62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95   63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.87 \$552.75   64 \$287.01 \$354.88 \$409.43 \$470.70 \$536.07 \$799.54   66 \$338.54 \$417.72 \$480.98 \$551.02 \$621.96 \$695.72   67 \$367.65 \$453.15 \$521.30 \$596.19 \$672.07 \$799.25   70 \$493.40 \$611.57 \$706.45 \$799.51 \$894.46 \$994.20   71 \$544.23 \$675.85 \$781.70 \$881.71 \$995.53   70 \$493.40 \$611.57 \$706.45 \$799.51 \$894.46 \$994.20   71 \$544.23 \$675.85 \$781.70 \$881.71 \$983.99 \$11.970 \$70.70   71 \$543.09 \$11.471.2 \$13.34.56 \$11.99.55 \$11.33.91 \$1.471.96 \$11.970 \$11.99.55
47 \$127.56 \$157.90 \$182.71 \$208.42 \$234.52 \$261.65   48 \$131.06 \$162.41 \$187.99 \$214.51 \$241.43 \$228.41   49 \$134.71 \$167.07 \$193.41 \$220.79 \$248.49 \$277.37   50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.83 \$285.56   51 \$142.31 \$176.74 \$204.77 \$233.91 \$263.35 \$293.98   52 \$146.24 \$181.81 \$210.67 \$240.75 \$271.10 \$302.68   53 \$150.30 \$187.00 \$216.77 \$247.76 \$279.11 \$311.61   54 \$154.50 \$192.34 \$223.03 \$255.01 \$287.29 \$320.83   55 \$158.79 \$197.86 \$229.48 \$262.45 \$295.72 \$330.31   56 \$168.76 \$210.13 \$243.59 \$278.95 \$314.62 \$351.66   57 \$179.38 \$223.20 \$258.61 \$296.46 \$334.72 \$374.37   58 \$190.64 \$237.04 \$274.52 \$315.11 \$356.07 \$398.54   59 \$202.64 \$251.76 \$291.39 \$334.91 \$378.82 \$424.30   60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70   61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89   62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95   63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.87 \$552.75   64 \$287.01 \$354.98 \$409.43 \$470.70 \$532.61 \$596.81   56 \$311.69 \$385.05 \$443.77 \$509.29 \$575.54 \$644.37   66 \$338.54 \$417.72 \$480.98 \$551.02 \$621.96 \$895.72   77 \$437.96 \$433.40 \$611.57 \$706.45 \$799.51 \$894.46 \$994.20   78 \$447.33 \$553.41 \$638.35 \$725.02 \$813.17 \$906.53   70 \$493.40 \$611.57 \$706.45 \$799.51 \$894.40 \$11.99.56   72 \$600.32 \$746.89 \$865.06 \$972.31 \$1,082.27 \$1,198.45   74 \$738.29 \$925.61 \$1,077.67 \$1,203.95 \$1,480.91 \$1,201.54 \$1,328.15   75 \$100.693 \$1,277.03 \$1,499.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95   76 \$1,499.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95 \$
48 \$131.06 \$162.41 \$187.99 \$214.51 \$241.43 \$269.41   49 \$134.71 \$167.07 \$193.41 \$220.79 \$248.49 \$277.37   50 \$138.46 \$171.84 \$199.02 \$227.25 \$255.83 \$285.56   51 \$142.31 \$176.74 \$204.77 \$233.91 \$263.35 \$293.98   52 \$146.24 \$181.81 \$210.67 \$240.75 \$271.10 \$302.68   53 \$150.30 \$187.00 \$216.77 \$247.76 \$271.10 \$302.68   53 \$150.30 \$187.00 \$216.77 \$247.76 \$279.11 \$311.61   54 \$154.50 \$192.34 \$223.03 \$255.01 \$287.29 \$320.83   55 \$158.79 \$197.86 \$229.48 \$262.45 \$295.72 \$330.31   56 \$168.76 \$210.13 \$243.59 \$278.95 \$314.62 \$351.66   57 \$179.38 \$223.20 \$258.61 \$296.46 \$334.72 \$374.37   58 \$190.64 \$237.04 \$274.52 \$315.11 \$356.07 \$398.54   59 \$202.64 \$251.76 \$291.39 \$334.91 \$378.82 \$424.30   60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70   61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89   62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95   63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.87 \$552.75   64 \$287.01 \$354.98 \$409.43 \$470.70 \$532.61 \$596.81   65 \$311.69 \$385.05 \$443.77 \$509.29 \$575.54 \$644.37   66 \$338.54 \$417.72 \$480.98 \$551.02 \$621.96 \$695.72   67 \$367.65 \$453.15 \$521.30 \$596.19 \$672.07 \$751.21   68 \$405.53 \$500.78 \$576.87 \$657.47 \$739.26 \$824.77   69 \$447.33 \$553.41 \$638.35 \$725.02 \$813.17 \$905.53   70 \$493.40 \$611.57 \$706.45 \$799.51 \$894.46 \$994.20   71 \$544.23 \$655.65 \$717.0 \$811.79 \$839.92 \$1,091.56   72 \$600.32 \$746.89 \$865.06 \$972.31 \$1,082.27 \$1,198.45   73 \$665.75 \$831.47 \$965.53 \$1,081.94 \$1,201.54 \$1,328.15   74 \$738.29 \$925.61 \$1,077.67 \$1,203.95 \$1,333.91 \$1,471.90   75 \$818.77 \$1,004.93 \$1,277.03 \$1,498.53 \$1,086.78 \$1,086.78 \$1,086.79 \$1,093.95 \$1,172.96 \$1,499.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95 \$
49         \$134.71         \$167.07         \$193.41         \$220.79         \$248.49         \$277.37           50         \$138.46         \$171.84         \$199.02         \$227.25         \$255.83         \$295.56           51         \$142.31         \$176.74         \$204.77         \$233.91         \$263.35         \$299.98           52         \$146.24         \$181.81         \$210.67         \$240.75         \$271.10         \$302.68           53         \$150.30         \$187.00         \$216.77         \$247.76         \$279.11         \$311.61           54         \$154.50         \$192.34         \$223.03         \$255.01         \$287.29         \$320.83           55         \$158.79         \$197.86         \$229.48         \$262.45         \$295.72         \$330.31           56         \$168.76         \$210.13         \$243.59         \$278.95         \$314.62         \$351.66           57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$356.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82
51         \$142.31         \$176.74         \$204.77         \$233.91         \$263.35         \$293.98           52         \$146.24         \$181.81         \$210.67         \$240.75         \$271.10         \$302.68           53         \$150.30         \$187.00         \$216.77         \$247.76         \$279.11         \$311.61           54         \$154.50         \$192.34         \$223.03         \$255.01         \$287.29         \$320.83           55         \$158.79         \$197.86         \$229.48         \$262.45         \$295.72         \$330.31           56         \$168.76         \$210.13         \$243.59         \$278.95         \$314.62         \$351.66           57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$366.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73
52         \$146.24         \$181.81         \$210.67         \$240.75         \$271.10         \$302.68           53         \$150.30         \$187.00         \$216.77         \$247.76         \$279.11         \$311.61           54         \$154.50         \$192.34         \$223.03         \$225.01         \$287.29         \$320.83           55         \$158.79         \$197.86         \$229.48         \$262.45         \$295.72         \$330.31           56         \$168.76         \$210.13         \$243.59         \$278.95         \$314.62         \$351.66           57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$356.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$480.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10
53         \$150.30         \$187.00         \$216.77         \$247.76         \$279.11         \$311.61           54         \$154.50         \$192.34         \$223.03         \$255.01         \$287.29         \$320.83           55         \$158.79         \$197.86         \$229.48         \$265.51         \$295.72         \$330.31           56         \$168.76         \$210.13         \$243.59         \$278.95         \$314.62         \$351.66           57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$356.07         \$398.54           59         \$202.64         \$2251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$480.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87
54         \$154.50         \$192.34         \$223.03         \$255.01         \$287.29         \$320.83           55         \$158.79         \$197.86         \$229.48         \$262.45         \$295.72         \$330.31           56         \$168.76         \$210.13         \$243.59         \$278.95         \$314.62         \$351.66           57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$356.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$490.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87         \$552.75           64         \$287.01         \$335.498         \$409.43         \$470.70         \$532.61
56         \$168.76         \$210.13         \$243.59         \$278.95         \$314.62         \$351.66           57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$356.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$480.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87         \$552.75           64         \$287.01         \$354.98         \$409.43         \$470.70         \$532.61         \$596.81           65         \$311.69         \$385.05         \$443.77         \$509.29         \$575.54         \$644.37           66         \$338.54         \$417.72         \$480.98         \$551.02         \$621.96
57         \$179.38         \$223.20         \$258.61         \$296.46         \$334.72         \$374.37           58         \$190.64         \$237.04         \$274.52         \$315.11         \$366.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$480.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87         \$552.75           64         \$2287.01         \$354.98         \$409.43         \$470.70         \$532.61         \$596.81           65         \$311.69         \$335.05         \$443.77         \$509.29         \$575.54         \$644.37           66         \$338.54         \$417.72         \$480.98         \$551.02         \$621.96         \$695.72           67         \$367.65         \$453.15         \$521.30         \$596.19         \$672.07
58         \$190.64         \$237.04         \$274.52         \$315.11         \$356.07         \$398.54           59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$480.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87         \$552.75           64         \$287.01         \$3354.98         \$409.43         \$470.70         \$532.61         \$596.81           65         \$311.69         \$338.50         \$443.77         \$509.29         \$575.54         \$644.37           66         \$338.54         \$417.72         \$480.98         \$551.02         \$621.96         \$695.72           67         \$367.65         \$453.15         \$521.30         \$596.19         \$672.07         \$751.21           68         \$405.53         \$500.78         \$576.87         \$657.47         \$739.26
59         \$202.64         \$251.76         \$291.39         \$334.91         \$378.82         \$424.30           60         \$215.38         \$267.40         \$309.33         \$355.97         \$403.01         \$451.70           61         \$228.91         \$283.98         \$328.36         \$378.32         \$428.73         \$480.89           62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87         \$552.75           64         \$287.01         \$354.98         \$409.43         \$470.70         \$532.61         \$596.81           65         \$311.69         \$385.05         \$443.77         \$509.29         \$575.54         \$644.37           66         \$338.54         \$417.72         \$480.98         \$551.02         \$621.96         \$695.72           67         \$367.65         \$453.15         \$521.30         \$596.19         \$672.07         \$751.21           68         \$405.53         \$500.78         \$576.87         \$657.47         \$739.26         \$824.77           69         \$447.33         \$553.41         \$638.35         \$725.02         \$813.17
60 \$215.38 \$267.40 \$309.33 \$355.97 \$403.01 \$451.70 61 \$228.91 \$283.98 \$328.36 \$378.32 \$428.73 \$480.89 62 \$243.33 \$301.60 \$348.53 \$402.09 \$456.10 \$511.95 63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.87 \$552.75 64 \$287.01 \$354.98 \$409.43 \$470.70 \$532.61 \$596.81 65 \$311.69 \$385.05 \$443.77 \$509.29 \$575.54 \$644.37 66 \$338.54 \$417.72 \$480.98 \$551.02 \$621.96 \$695.72 67 \$367.65 \$453.15 \$521.30 \$596.19 \$672.07 \$751.21 68 \$405.53 \$500.78 \$576.87 \$657.47 \$739.26 \$824.77 69 \$447.33 \$553.41 \$638.35 \$725.02 \$813.17 \$905.53 70 \$493.40 \$611.57 \$706.45 \$799.51 \$894.46 \$994.20 71 \$544.23 \$675.85 \$781.70 \$881.71 \$983.92 \$1,091.56 72 \$600.32 \$746.89 \$865.06 \$972.31 \$1,082.27 \$1,198.45 73 \$666.75 \$831.47 \$905.53 \$1,081.45 \$1,328.15 74 \$738.29 \$925.61 \$1,077.67 \$1,203.95 \$1,333.91 \$1,471.90 75 \$818.77 \$1,030.44 \$1,202.86 \$1,339.68 \$1,480.91 \$1,631.16 76 \$908.00 \$1,147.12 \$1,342.56 \$1,490.75 \$1,823.47 \$2,333.95 \$1,081.27 \$1,880.77 \$1,206.93 \$1,277.03 \$1,498.53 \$1,682.87 \$1,793.92 \$2,162.34 79 \$1,172.96 \$1,499.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95
62         \$243.33         \$301.60         \$348.53         \$402.09         \$456.10         \$511.95           63         \$264.25         \$327.20         \$377.75         \$435.03         \$492.87         \$552.75           64         \$287.01         \$354.98         \$409.43         \$470.70         \$532.61         \$596.81           65         \$311.69         \$385.05         \$443.77         \$509.29         \$575.54         \$644.37           66         \$338.54         \$417.72         \$480.98         \$551.02         \$621.96         \$695.72           67         \$367.65         \$453.15         \$521.30         \$596.19         \$672.07         \$751.21           68         \$405.53         \$500.78         \$576.87         \$657.47         \$739.26         \$824.77           69         \$447.33         \$553.41         \$638.35         \$725.02         \$813.17         \$905.53           70         \$493.40         \$611.57         \$706.45         \$799.51         \$894.46         \$994.20           71         \$544.23         \$675.85         \$781.70         \$881.71         \$983.92         \$1,091.56           72         \$600.32         \$746.89         \$865.06         \$972.31         \$1,082.27 </th
63 \$264.25 \$327.20 \$377.75 \$435.03 \$492.87 \$552.75 64 \$287.01 \$354.98 \$409.43 \$470.70 \$532.61 \$596.81 65 \$311.69 \$385.05 \$443.77 \$509.29 \$575.54 \$644.37 66 \$338.54 \$417.72 \$480.98 \$551.02 \$621.96 \$695.72 67 \$367.65 \$453.15 \$521.30 \$596.19 \$672.07 \$751.21 68 \$405.53 \$500.78 \$576.87 \$657.47 \$739.26 \$824.77 69 \$447.33 \$553.41 \$638.35 \$725.02 \$813.17 \$905.53 70 \$493.40 \$611.57 \$706.45 \$799.51 \$884.46 \$994.20 71 \$544.23 \$675.85 \$781.70 \$881.71 \$983.92 \$1,091.56 72 \$600.32 \$746.89 \$865.06 \$972.31 \$1,082.27 \$1,198.45 73 \$665.75 \$831.47 \$965.53 \$1,081.94 \$1,201.54 \$1,328.15 74 \$738.29 \$925.61 \$1,077.67 \$1,203.95 \$1,333.91 \$1,471.90 75 \$818.77 \$1,030.44 \$1,202.86 \$1,339.68 \$1,480.91 \$1,631.16 76 \$908.00 \$1,147.12 \$1,342.56 \$1,490.75 \$1,624.07 \$1,807.70 77 \$1,006.93 \$1,277.03 \$1,498.53 \$1,658.83 \$1,825.24 \$2,003.37 78 \$1,086.78 \$1,383.68 \$1,489.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95
64         \$287.01         \$354.98         \$409.43         \$470.70         \$532.61         \$596.81           65         \$311.69         \$385.05         \$443.77         \$509.29         \$575.54         \$644.37           66         \$338.54         \$417.72         \$480.98         \$551.02         \$621.96         \$695.72           67         \$367.65         \$453.15         \$521.30         \$596.19         \$672.07         \$751.21           68         \$405.53         \$500.78         \$576.87         \$657.47         \$739.26         \$824.77           69         \$447.33         \$553.41         \$638.35         \$725.02         \$813.17         \$905.53           70         \$493.40         \$611.57         \$706.45         \$799.51         \$884.46         \$994.20           71         \$544.23         \$675.85         \$781.70         \$881.71         \$983.92         \$1,091.56           72         \$600.32         \$746.89         \$865.06         \$972.31         \$1,082.27         \$1,198.45           73         \$666.75         \$831.47         \$965.53         \$1,081.94         \$1,201.54         \$1,328.15           74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         <
65 \$311.69 \$385.05 \$443.77 \$509.29 \$575.54 \$644.37 66 \$338.54 \$417.72 \$480.98 \$551.02 \$621.96 \$695.72 67 \$367.65 \$453.15 \$521.30 \$596.19 \$672.07 \$751.21 68 \$405.53 \$500.78 \$576.87 \$667.47 \$739.26 \$824.77 69 \$447.33 \$553.41 \$638.35 \$725.02 \$813.17 \$905.53 70 \$493.40 \$611.57 \$706.45 \$799.51 \$894.46 \$994.20 71 \$544.23 \$675.85 \$781.70 \$881.71 \$983.92 \$1,091.56 72 \$600.32 \$746.89 \$865.06 \$972.31 \$1,082.27 \$1,198.45 73 \$665.75 \$831.47 \$965.53 \$1,081.94 \$1,201.54 \$1,328.15 74 \$738.29 \$925.61 \$1,077.67 \$1,203.95 \$1,333.91 \$1,471.90 75 \$818.77 \$1,030.44 \$1,202.86 \$1,339.68 \$1,480.91 \$1,631.16 76 \$908.00 \$1,147.12 \$1,342.56 \$1,490.75 \$1,644.07 \$1,807.70 77 \$1,006.93 \$1,277.03 \$1,498.53 \$1,658.83 \$1,825.24 \$2,003.37 78 \$1,086.78 \$1,383.68 \$1,489.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95
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68         \$405.53         \$500.78         \$576.87         \$657.47         \$739.26         \$824.77           69         \$447.33         \$553.41         \$638.35         \$725.02         \$813.17         \$905.53           70         \$493.40         \$611.57         \$706.45         \$799.51         \$894.46         \$994.20           71         \$544.23         \$675.85         \$781.70         \$881.71         \$983.92         \$1,091.56           72         \$600.32         \$746.89         \$865.06         \$972.31         \$1,082.27         \$1,198.45           73         \$665.75         \$831.47         \$965.53         \$1,081.94         \$1,201.54         \$1,328.15           74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         \$1,333.91         \$1,471.90           75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$908.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,498.53         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.
69         \$447.33         \$553.41         \$638.35         \$725.02         \$813.17         \$905.53           70         \$493.40         \$611.57         \$706.45         \$799.51         \$894.46         \$994.20           71         \$544.23         \$675.85         \$781.70         \$881.71         \$983.92         \$1,091.56           72         \$600.32         \$746.89         \$865.06         \$972.31         \$1,082.27         \$1,198.45           73         \$665.75         \$831.47         \$965.53         \$1,081.94         \$1,201.54         \$1,328.15           74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         \$1,333.91         \$1,471.90           75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$908.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,485.33         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.79         \$1,790.88         \$1,973.92         \$2,162.34           79         \$1,172.96         \$1,499.22
71         \$544.23         \$675.85         \$781.70         \$881.71         \$983.92         \$1,091.56           72         \$600.32         \$746.89         \$865.06         \$972.31         \$1,082.27         \$1,198.45           73         \$665.75         \$831.47         \$965.53         \$1,081.94         \$1,201.54         \$1,328.15           74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         \$1,333.91         \$1,471.90           75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$908.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,498.53         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.79         \$1,790.80         \$1,973.92         \$2,162.34           79         \$1,172.96         \$1,499.22         \$1,770.35         \$1,949.01         \$2,134.73         \$2,333.95
72         \$600.32         \$746.89         \$865.06         \$972.31         \$1,082.27         \$1,198.45           73         \$665.75         \$831.47         \$965.53         \$1,081.94         \$1,201.54         \$1,328.15           74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         \$1,333.91         \$1,471.90           75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$998.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,498.53         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.79         \$1,798.08         \$1,979.92         \$2,162.34           79         \$1,172.96         \$1,499.22         \$1,770.35         \$1,949.01         \$2,134.73         \$2,333.95
73         \$665.75         \$831.47         \$965.53         \$1,081.94         \$1,201.54         \$1,328.15           74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         \$1,333.91         \$1,471.90           75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$908.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,498.53         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.79         \$1,790.88         \$1,973.92         \$2,162.34           79         \$1,172.96         \$1,499.22         \$1,770.35         \$1,949.01         \$2,134.73         \$2,333.95
74         \$738.29         \$925.61         \$1,077.67         \$1,203.95         \$1,333.91         \$1,471.90           75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$908.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,498.53         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.79         \$1,790.80         \$1,973.92         \$2,162.34           79         \$1,172.96         \$1,499.22         \$1,770.35         \$1,949.01         \$2,134.73         \$2,333.95
75         \$818.77         \$1,030.44         \$1,202.86         \$1,339.68         \$1,480.91         \$1,631.16           76         \$908.00         \$1,147.12         \$1,342.56         \$1,490.75         \$1,644.07         \$1,807.70           77         \$1,006.93         \$1,277.03         \$1,498.53         \$1,658.83         \$1,825.24         \$2,003.37           78         \$1,086.78         \$1,383.68         \$1,628.79         \$1,790.80         \$1,973.92         \$2,162.34           79         \$1,172.96         \$1,499.22         \$1,770.35         \$1,949.01         \$2,134.73         \$2,333.95
77       \$1,006.93       \$1,277.03       \$1,498.53       \$1,658.83       \$1,825.24       \$2,003.37         78       \$1,086.78       \$1,383.68       \$1,628.79       \$1,798.08       \$1,973.92       \$2,162.34         79       \$1,172.96       \$1,499.22       \$1,770.35       \$1,949.01       \$2,134.73       \$2,333.95
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79 \$1,172.96 \$1,499.22 \$1,770.35 \$1,949.01 \$2,134.73 \$2,333.95
80 \$1,265.95 \$1,624.44 \$1,924.24 \$2,112.61 \$2,308.64 \$2.519.22
81 \$1,366.36 \$1,760.08 \$2,091.49 \$2,289.94 \$2,496.72 \$2,719.14
82 \$1,474.70 \$1,907.05 \$2,273.28 \$2,482.16 \$2,700.11 \$2,934.97 83 \$1,617.65 \$2,100.04 \$2,512.22 \$2,736.09 \$2,970.12 \$3,222.82
84 \$1,774.46 \$2,312.53 \$2,776.25 \$3,015.94 \$3,267.13 \$3,538.90
85 \$1,904.67 \$2,478.84 \$2,975.95 \$3,230.63 \$3,498.68 \$3,789.69
86 \$2,047.58 \$2,661.96 \$3,196.31 \$3,467.04 \$3,753.30 \$4,065.12
87 \$2,204.41 \$2,863.51 \$3,439.43 \$3,727.39 \$4,033.29 \$4,367.61 88 \$2,353.88 \$3,054.22 \$3,668.79 \$3,971.17 \$4,294.92 \$4,650.20
89 \$2,515.99 \$3,261.47 \$3,918.48 \$4,235.98 \$4,578.69 \$4,956.34
90 \$2,691.80 \$3,486.65 \$4,190.17 \$4,523.56 \$4,886.48 \$5,288.07
91 \$2,882.51 \$3,731.34 \$4,485.93 \$4,835.90 \$5,220.31 \$5,647.49
92 \$3,089.34 \$3,997.24 \$4,807.79 \$5,175.12 \$5,582.40 \$6,036.95
93 \$3,278.74 \$4,241.06 \$5,102.51 \$5,481.97 \$5,906.92 \$6,383.42 94 \$3,481.68 \$4,502.73 \$5,419.19 \$5,810.83 \$6,254.12 \$6,753.65
95 \$3,699.12 \$4,783.51 \$5,759.42 \$6,163.27 \$6,625.61 \$7,149.28
96 \$3,932.09 \$5,084.85 \$6,124.94 \$6,540.99 \$7,023.07 \$7,572.03
97 \$4,181.66 \$5,408.17 \$6,517.61 \$6,945.77 \$7,448.34 \$8,023.74
98 \$4,449.08 \$5,755.15 \$6,939.52 \$7,379.58 \$7,903.35 \$8,506.45 99 \$4,735.61 \$6,127.50 \$7,392.80 \$7,844.51 \$8,390.15 \$9,022.28
100 \$5,042.57 \$6,527.06 \$7,879.77 \$8,342.75 \$8,911.03 \$9,573.47

		Policy I	Form Series: LTC	2-PREM		
		\$10 Ame	Premier I Rates with 56.6	69/ incress		
			i Rates with 56.60 Day Elimination F			
		100	50% Home Care			
		5% C	ompound Inflation			
		378 00	ompound imation	ii itidei		
Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$147.53	\$181.41	\$211.71	\$244.95	\$278.69	\$314.04
31	\$151.30	\$186.06	\$217.14	\$251.25	\$285.87	\$322.20
32	\$155.14	\$190.85	\$222.74	\$257.71	\$293.27	\$330.52
33	\$159.13	\$195.75	\$228.44	\$264.33	\$300.82	\$339.05
34	\$163.21	\$200.78	\$234.32	\$271.13	\$308.59	\$347.85
35	\$167.41	\$205.92	\$240.34	\$278.08	\$316.54	\$356.83
36	\$170.48	\$209.72	\$244.75	\$283.21	\$322.39	\$363.45
37	\$173.61	\$213.59	\$249.24	\$288.42	\$328.36	\$370.20
38	\$176.83	\$217.52	\$253.81	\$293.74	\$334.46	\$377.03
39 40	\$180.08	\$221.53	\$258.46	\$299.15	\$340.65	\$384.00
40	\$183.40	\$225.62	\$263.19	\$304.67	\$346.95	\$391.13
42	\$186.77	\$229.76	\$268.01	\$310.28	\$353.36	\$398.38
43	\$190.23 \$193.71	\$234.00 \$238.32	\$272.90 \$277.93	\$316.00 \$321.81	\$359.93 \$366.58	\$405.77 \$413.27
44	\$197.28	\$242.70	\$283.02	\$327.72	\$373.37	\$420.93
45	\$200.93	\$247.16	\$288.21	\$333.78	\$380.29	\$428.73
46	\$200.93	\$251.04	\$292.77	\$339.09	\$386.35	\$435.61
47	\$207.27	\$255.00	\$297.37	\$344.48	\$392.55	\$442.58
48	\$210.47	\$258.96	\$302.06	\$349.96	\$398.81	\$449.68
49	\$213.76	\$263.04	\$306.80	\$355.54	\$405.15	\$456.89
50	\$217.10	\$267.15	\$311.64	\$361.19	\$411.64	\$464.19
51	\$220.49	\$271.35	\$316.55	\$366.95	\$418.22	\$471.64
52	\$223.91	\$275.60	\$321.51	\$372.77	\$424.89	\$479.19
53	\$227.41	\$279.92	\$326.61	\$378.70	\$431.69	\$486.87
54	\$230.97	\$284.29	\$331.72	\$384.73	\$438.59	\$494.67
55	\$234.57	\$288.76	\$336.98	\$390.83	\$445.60	\$502.58
56	\$244.42	\$301.32	\$352.03	\$408.82	\$466.54	\$526.63
57	\$254.70	\$314.48	\$367.79	\$427.65	\$488.48	\$551.79
58	\$265.39	\$328.20	\$384.26	\$447.34	\$511.45	\$578.17
59	\$276.56	\$342.53	\$401.43	\$467.93	\$535.49	\$605.81
60	\$288.15	\$357.43	\$419.41	\$489.50	\$560.69	\$634.76
61	\$300.26	\$373.03	\$438.16	\$511.99	\$587.05	\$665.12
62	\$312.88	\$389.28	\$457.77	\$535.58	\$614.66	\$696.91
63	\$335.75	\$416.90	\$489.56	\$571.28	\$654.28	\$740.80
64	\$360.30	\$446.47	\$523.60	\$609.31	\$696.49	\$787.45
65	\$386.62	\$478.12	\$559.98	\$649.92	\$741.40	\$837.06
66 67	\$414.89 \$445.21	\$512.03 \$548.34	\$598.88 \$640.50	\$693.19 \$739.39	\$789.21 \$840.11	\$889.79 \$945.86
68	\$485.34	\$598.58	\$699.96	\$804.87	\$911.86	\$1,024.37
69	\$529.09	\$653.43	\$764.98	\$876.16	\$989.76	\$1,109.41
70	\$576.76	\$713.25	\$836.04	\$953.79	\$1,074.29	\$1,201.52
71	\$628.71	\$778.64	\$913.68	\$1,038.28	\$1,166.06	\$1,301.26
72	\$685.34	\$849.94	\$998.55	\$1,130.27	\$1,265.66	\$1,409.28
73	\$752.94	\$936.87	\$1,103.14	\$1,244.87	\$1,390.85	\$1,545.98
74	\$827.16	\$1,032.68	\$1,218.65	\$1,371.09	\$1,528.42	\$1,695.88
75	\$908.74	\$1,138.29	\$1,346.26	\$1,510.13	\$1,679.60	\$1,860.34
76	\$998.33	\$1,254.70	\$1,487.25	\$1,663.28	\$1,845.72	\$2,040.77
77	\$1,096.77	\$1,383.04	\$1,643.01	\$1,831.94	\$2,028.29	\$2,238.69
78	\$1,178.93	\$1,491.92	\$1,776.99	\$1,976.11	\$2,183.26	\$2,405.43
79	\$1,267.27	\$1,609.34	\$1,921.93	\$2,131.63	\$2,350.12	\$2,584.61
80	\$1,362.22	\$1,736.01	\$2,078.69	\$2,299.38	\$2,529.70	\$2,777.14
81	\$1,464.28	\$1,872.68	\$2,248.23	\$2,480.32	\$2,723.00	\$2,983.98
82	\$1,573.99	\$2,020.08	\$2,431.59	\$2,675.54	\$2,931.08	\$3,206.22
83	\$1,724.71	\$2,222.02	\$2,681.88	\$2,943.35	\$3,218.11	\$3,514.40
84 85	\$1,889.87 \$2,020.08	\$2,444.16 \$2,610.47	\$2,957.92 \$3,157.62	\$3,237.93 \$3,452.62	\$3,533.29 \$3,764.84	\$3,852.21 \$4,103.00
86	\$2,162.99	\$2,793.59	\$3,377.98	\$3,689.03	\$4,019.46	\$4,378.43
87	\$2,319.82	\$2,995.14	\$3,621.10	\$3,949.38	\$4,299.45	\$4,680.92
88	\$2,469.29	\$3,185.85	\$3,850.46	\$4,193.16	\$4,561.08	\$4,963.51
89	\$2,631.40	\$3,393.10	\$4,100.15	\$4,457.97	\$4,844.85	\$5,269.65
90	\$2,807.21	\$3,618.28	\$4,371.84	\$4,745.55	\$5,152.64	\$5,601.38
91	\$2,997.92	\$3,862.97	\$4,667.60	\$5,057.89	\$5,486.47	\$5,960.80
92	\$3,204.75	\$4,128.87	\$4,989.46	\$5,397.11	\$5,848.56	\$6,350.26
93	\$3,394.15	\$4,372.69	\$5,284.18	\$5,703.96	\$6,173.08	\$6,696.73
94	\$3,597.09	\$4,634.36	\$5,600.86	\$6,032.82	\$6,520.28	\$7,066.96
95	\$3,814.53	\$4,915.14	\$5,941.09	\$6,385.26	\$6,891.77	\$7,462.59
96	\$4,047.50	\$5,216.48	\$6,306.61	\$6,762.98	\$7,289.23	\$7,885.34
97	\$4,297.07	\$5,539.80	\$6,699.28	\$7,167.76	\$7,714.50	\$8,337.05
98	\$4,564.49	\$5,886.78	\$7,121.19	\$7,601.57	\$8,169.51	\$8,819.76
99	\$4,851.02	\$6,259.13	\$7,574.47	\$8,066.50	\$8,656.31	\$9,335.59
100	\$5,157.98	\$6,658.69	\$8,061.44	\$8,564.74	\$9,177.19	\$9,886.78

Policy Form Series: LTC2-PREM

				eries: LTC2-VAL alue			
		¢4		aiue vith 56.66% incre	250		
		ą.		ination Period	ase		
			-	ome Care			
				flation			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$54.39	\$63.90	\$72.03	\$80.02	\$88.54	\$97.94	\$108.77
31	\$55.05	\$64.89	\$73.32	\$81.51	\$90.25	\$99.90	\$110.99
32	\$55.72	\$65.89	\$74.62	\$83.03	\$91.99	\$101.86	\$113.28
33	\$56.40	\$66.91	\$75.93	\$84.58	\$93.75	\$103.87	\$115.63
34	\$57.09	\$67.94	\$77.26	\$86.18	\$95.58	\$105.92	\$118.00
35	\$57.79	\$68.99	\$78.64	\$87.78	\$97.41	\$108.02	\$120.44
36	\$58.53	\$70.06	\$80.02	\$89.37	\$99.26	\$110.08	\$122.82
37	\$59.23	\$71.15	\$81.43	\$91.02	\$101.12	\$112.22	\$125.28
38	\$59.99	\$72.28	\$82.89	\$92.68	\$103.04	\$114.38	\$127.74
39	\$60.75	\$73.41	\$84.33	\$94.39	\$104.99	\$116.57	\$130.28
40	\$61.54	\$74.55	\$85.82	\$96.14	\$106.98	\$118.81	\$132.89
41	\$62.32	\$75.73	\$87.32	\$97.91	\$108.97	\$121.10	\$135.53
42	\$63.10	\$76.90	\$88.86	\$99.70	\$111.07	\$123.43	\$138.21
43	\$63.90	\$78.11	\$90.42	\$101.52	\$113.16	\$125.83	\$140.93
44	\$64.70	\$79.33	\$92.04	\$103.38	\$115.27	\$128.24	\$143.74
45	\$65.53	\$80.55	\$93.64	\$105.29	\$117.48	\$130.72	\$146.62
46	\$66.58	\$82.07	\$95.59	\$107.53	\$120.02	\$133.58	\$149.89
47	\$67.68	\$83.66	\$97.55	\$109.82	\$122.60	\$136.54	\$153.23
48	\$68.79	\$85.22	\$99.56	\$112.15	\$125.28	\$139.55	\$156.63
49	\$69.90	\$86.84	\$101.61	\$114.52	\$127.99	\$142.61	\$160.15
50	\$71.05	\$88.47	\$103.74	\$116.96	\$130.76	\$145.73	\$163.73
51	\$72.19	\$90.14	\$105.86	\$119.47	\$133.58	\$148.95	\$167.39
52	\$73.35	\$91.83	\$108.06	\$122.01	\$136.50	\$152.24	\$171.10
53	\$74.55	\$93.59	\$110.29	\$124.61	\$139.47	\$155.58	\$174.93
54	\$75.78	\$95.34	\$112.58	\$127.24	\$142.48	\$158.98	\$178.84
55	\$76.98	\$97.16	\$114.89	\$129.93	\$145.58	\$162.49	\$182.82
56	\$83.03	\$104.12	\$122.60	\$138.83	\$155.64	\$173.83	\$195.68
57	\$89.55	\$111.60	\$130.87	\$148.33	\$166.44	\$185.99	\$209.44
58	\$96.55	\$119.63	\$139.68	\$158.46	\$177.93	\$198.97	\$224.18
59	\$104.13	\$128.21	\$149.08	\$169.30	\$190.25	\$212.87	\$239.97
60	\$112.26	\$137.44	\$159.12	\$180.88	\$203.39	\$227.72	\$256.86
61	\$121.08	\$147.31	\$169.84	\$193.24	\$217.48	\$243.62	\$274.92
62	\$130.56	\$157.90	\$181.24	\$206.48	\$232.53	\$260.64	\$294.29
63	\$142.29	\$172.17	\$197.70	\$225.40	\$254.01	\$284.82	\$321.73
64	\$155.06	\$187.74	\$215.66	\$246.08	\$277.46	\$311.30	\$351.73
65	\$168.97	\$204.72	\$235.24	\$268.62	\$303.11	\$340.19	\$384.54
66	\$184.11	\$223.24	\$256.59	\$293.28	\$331.12	\$371.79	\$420.43
67	\$200.60	\$243.42	\$279.89	\$320.18	\$361.68	\$406.31	\$459.64
68	\$223.41	\$271.73	\$312.88	\$357.36	\$403.18	\$452.50	\$511.53
69	\$248.79	\$303.31	\$349.76	\$398.86	\$449.46	\$503.93	\$569.24
70	\$277.08	\$338.57	\$391.01	\$445.17	\$501.03	\$561.22	\$633.47
71	\$308.57	\$377.96	\$437.08	\$496.88	\$558.54	\$625.01	\$704.97
72	\$343.62	\$421.89	\$488.61	\$554.58	\$622.63	\$696.06	\$784.51
73	\$385.18	\$474.68	\$551.00	\$624.02	\$699.39	\$780.75	\$878.97
74	\$431.74	\$534.07	\$621.39	\$702.15	\$785.56	\$875.78	\$984.87
75	\$483.97	\$600.90	\$700.76	\$790.05	\$882.40	\$982.35	\$1,103.48
76	\$542.48	\$676.08	\$790.26	\$889.00	\$991.16	\$1,101.88	\$1,236.39
77	\$608.08	\$760.65	\$891.19	\$1,000.29	\$1,113.32	\$1,235.95	\$1,385.28
78	\$664.96	\$834.89	\$980.39	\$1,098.16	\$1,220.15	\$1,352.59	\$1,513.55
79	\$727.17	\$916.35	\$1,078.54	\$1,205.56	\$1,337.20	\$1,480.19	\$1,653.73
80	\$795.21	\$1,005.77	\$1,186.50	\$1,323.48	\$1,465.52	\$1,619.86	\$1,806.87
81	\$869.59	\$1,103.92	\$1,305.26	\$1,452.93	\$1,606.14	\$1,772.70	\$1,974.18
82	\$950.94	\$1,211.64	\$1,435.91	\$1,595.05	\$1,760.26	\$1,939.97	\$2,156.99
83	\$1,047.05	\$1,338.33	\$1,589.55	\$1,762.08	\$1,941.55	\$2,136.92	\$2,372.76
84	\$1,152.88	\$1,478.31	\$1,759.62	\$1,946.59	\$2,141.50	\$2,353.88	\$2,610.14
85	\$1,269.38	\$1,632.90	\$1,947.91	\$2,150.46	\$2,362.04	\$2,592.88	\$2,871.22
86	\$1,397.64	\$1,803.66	\$2,156.35	\$2,375.65	\$2,605.30	\$2,856.13	\$3,158.44
87	\$1,538.90	\$1,992.26	\$2,387.06	\$2,624.43	\$2,873.63	\$3,146.08	\$3,474.39
88	\$1,673.63	\$2,170.52	\$2,604.32	\$2,856.90	\$3,123.78	\$3,416.39	\$3,770.01
89	\$1,820.17	\$2,364.75	\$2,841.34	\$3,109.94	\$3,395.72	\$3,709.90	\$4,090.78
90	\$1,979.54	\$2,576.35	\$3,099.93	\$3,385.38	\$3,691.33	\$4,028.61	\$4,438.85
91	\$2,152.87	\$2,806.89	\$3,382.05	\$3,685.27	\$4,012.67	\$4,374.73	\$4,816.51
92	\$2,341.36	\$3,058.05	\$3,689.84	\$4,011.67	\$4,361.98	\$4,750.54	\$5,226.33
93	\$2,514.57	\$3,288.45	\$3,971.71	\$4,306.88	\$4,675.00	\$5,084.82	\$5,587.50
94	\$2,700.58	\$3,536.22	\$4,275.05	\$4,623.84	\$5,010.46	\$5,442.59	\$5,973.65
95	\$2,900.36	\$3,802.69	\$4,601.59	\$4,964.10	\$5,369.98	\$5,825.56	\$6,386.46
96	\$3,114.93	\$4,089.20	\$4,953.04	\$5,329.40	\$5,755.31	\$6,235.44	\$6,827.84
97	\$3,345.38	\$4,397.31	\$5,331.36	\$5,721.61	\$6,168.28	\$6,674.19	\$7,299.70
98	\$3,592.87	\$4,728.63	\$5,738.58	\$6,142.65	\$6,610.91	\$7,143.81	\$7,804.17
99	\$3,858.65	\$5,084.90	\$6,176.92	\$6,594.68	\$7,085.26	\$7,646.46	\$8,343.48
100	\$4,144.10	\$5,468.03	\$6,648.70	\$7,079.98	\$7,593.67	\$8,184.50	\$8,920.10

Policy Form Series: LTC2-VAL

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

				ome Care oflation Rider			
			•				
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$60.05	\$73.32	\$84.31	\$95.83	\$107.21	\$119.21	\$132.16
31	\$62.26	\$76.15	\$87.67	\$99.68	\$111.57	\$124.07	\$137.56
32	\$64.54	\$79.13	\$91.15	\$103.69	\$116.07	\$129.12	\$143.19
33	\$66.93	\$82.20	\$94.76	\$107.86	\$120.79	\$134.36	\$149.06
34	\$69.39	\$85.39	\$98.52	\$112.19	\$125.69	\$139.85	\$155.14
35 36	\$71.92 \$74.13	\$88.71 \$91.55	\$102.45 \$105.79	\$116.70 \$120.55	\$130.78 \$135.17	\$145.52 \$150.42	\$161.52 \$166.98
37	\$76.37	\$94.48	\$109.24	\$124.55	\$139.67	\$155.49	\$172.62
38	\$78.70	\$97.50	\$112.84	\$128.66	\$144.37	\$160.70	\$178.47
39	\$81.08	\$100.65	\$116.51	\$132.93	\$149.18	\$166.09	\$184.50
40	\$83.55	\$103.86	\$120.33	\$137.31	\$154.15	\$171.67	\$190.73
41	\$86.10	\$107.20	\$124.28	\$141.87	\$159.32	\$177.43	\$197.19
42	\$88.70	\$110.64	\$128.34	\$146.59	\$164.66	\$183.40 \$480.57	\$203.83
43 44	\$91.41 \$94.18	\$114.20 \$117.85	\$132.53 \$136.88	\$151.43 \$156.43	\$170.15 \$175.83	\$189.57 \$195.93	\$210.71 \$217.84
45	\$97.03	\$121.63	\$141.36	\$161.61	\$181.74	\$202.53	\$225.22
46	\$99.67	\$125.10	\$145.47	\$166.39	\$187.20	\$208.60	\$232.01
47	\$102.35	\$128.68	\$149.72	\$171.29	\$192.75	\$214.87	\$239.02
48	\$105.14	\$132.37	\$154.08	\$176.36	\$198.52	\$221.33	\$246.21
49	\$107.95	\$136.11	\$158.57	\$181.60	\$204.47	\$227.97	\$253.64
50	\$110.89	\$140.01	\$163.18	\$186.96	\$210.56	\$234.82	\$261.31
51 52	\$113.86 \$116.95	\$143.98 \$148.12	\$167.93 \$172.82	\$192.47 \$198.18	\$216.83 \$223.34	\$241.90 \$249.17	\$269.19 \$277.30
53	\$120.08	\$152.34	\$177.86	\$204.04	\$229.99	\$256.64	\$285.67
54	\$123.34	\$156.66	\$183.05	\$210.08	\$236.87	\$264.37	\$294.28
55	\$126.67	\$161.16	\$188.36	\$216.28	\$243.93	\$272.31	\$303.17
56	\$134.82	\$171.53	\$200.43	\$230.44	\$260.16	\$290.60	\$323.77
57	\$143.54	\$182.54	\$213.24	\$245.52	\$277.48	\$310.17	\$345.73
58	\$152.78	\$194.33	\$226.92	\$261.60	\$295.93	\$331.03	\$369.22
59	\$162.63	\$206.81 \$220.09	\$241.45	\$278.71	\$315.62	\$353.30	\$394.31
60 61	\$173.11 \$184.28	\$234.27	\$256.91 \$273.36	\$296.97 \$316.41	\$336.60 \$359.02	\$377.08 \$402.44	\$421.09 \$449.67
62	\$196.17	\$249.34	\$290.86	\$337.12	\$382.89	\$429.52	\$480.23
63	\$213.44	\$271.23	\$316.21	\$365.91	\$415.10	\$465.23	\$519.90
64	\$232.25	\$294.99	\$343.78	\$397.15	\$450.04	\$503.98	\$562.86
65	\$252.70	\$320.88	\$373.76	\$431.08	\$487.94	\$545.92	\$609.38
66	\$274.97	\$349.02	\$406.31	\$467.89	\$528.98	\$591.35	\$659.74
67 68	\$299.17 \$330.38	\$379.65 \$420.45	\$441.72 \$490.05	\$507.83 \$561.55	\$573.52 \$632.59	\$640.56 \$705.24	\$714.24 \$785.25
69	\$364.86	\$465.61	\$543.64	\$561.55 \$620.94	\$697.73	\$776.41	\$863.34
70	\$402.91	\$515.63	\$603.10	\$686.58	\$769.58	\$854.80	\$949.14
71	\$444.93	\$571.01	\$669.08	\$759.19	\$848.88	\$941.10	\$1,043.53
72	\$491.35	\$632.35	\$742.29	\$839.48	\$936.29	\$1,036.12	\$1,147.27
73	\$545.32	\$705.00	\$830.17	\$936.21	\$1,041.88	\$1,150.94	\$1,272.69
74	\$605.23	\$786.01	\$928.46	\$1,044.11	\$1,159.35	\$1,278.52	\$1,411.80
75 76	\$671.70 \$745.45	\$876.34	\$1,038.41	\$1,164.42	\$1,290.08	\$1,420.20 \$1,577.61	\$1,566.13 \$1,737.29
76 77	\$745.45 \$827.36	\$977.06 \$1,089.32	\$1,161.37 \$1,298.88	\$1,298.62 \$1,448.29	\$1,435.56 \$1,597.42	\$1,752.46	\$1,737.29
78	\$900.51	\$1,190.85	\$1,424.83	\$1,584.40	\$1,743.55	\$1,909.06	\$2,095.60
79	\$980.14	\$1,301.89	\$1,563.06	\$1,733.35	\$1,903.02	\$2,079.63	\$2,278.77
80	\$1,066.84	\$1,423.22	\$1,714.65	\$1,896.26	\$2,077.09	\$2,265.49	\$2,477.92
81	\$1,161.17	\$1,555.88	\$1,880.91	\$2,074.49	\$2,267.12	\$2,467.89	\$2,694.46
82	\$1,263.85	\$1,700.90	\$2,063.33	\$2,269.47	\$2,474.50	\$2,688.44	\$2,929.93
83 84	\$1,388.57 \$1,525.64	\$1,875.64 \$2,068.32	\$2,283.21 \$2,526.50	\$2,504.81 \$2,764.51	\$2,725.37 \$3,001.63	\$2,955.73 \$3,249.66	\$3,215.54 \$3,529.04
85	\$1,642.14	\$2,222.91	\$2,714.79	\$2,968.38	\$3,222.17	\$3,488.66	\$3,790.12
86	\$1,770.40	\$2,393.67	\$2,923.23	\$3,193.57	\$3,465.43	\$3,751.91	\$4,077.34
87	\$1,911.66	\$2,582.27	\$3,153.94	\$3,442.35	\$3,733.76	\$4,041.86	\$4,393.29
88	\$2,046.39	\$2,760.53	\$3,371.20	\$3,674.82	\$3,983.91	\$4,312.17	\$4,688.91
89	\$2,192.93	\$2,954.76	\$3,608.22	\$3,927.86	\$4,255.85	\$4,605.68	\$5,009.68
90	\$2,352.30	\$3,166.36	\$3,866.81	\$4,203.30 \$4,503.10	\$4,551.46 \$4,872.80	\$4,924.39 \$5,370.51	\$5,357.75 \$5,735,41
91 92	\$2,525.63 \$2,714.12	\$3,396.90 \$3,648.06	\$4,148.93 \$4,456.72	\$4,503.19 \$4,829.59	\$4,872.80 \$5,222.11	\$5,270.51 \$5,646.32	\$5,735.41 \$6,145.23
92	\$2,714.12 \$2,887.33	\$3,878.46	\$4,456.72 \$4,738.59	\$4,829.59 \$5,124.80	\$5,222.11 \$5,535.13	\$5,646.32 \$5,980.60	\$6,145.23 \$6,506.40
94	\$3,073.34	\$4,126.23	\$5,041.93	\$5,441.76	\$5,870.59	\$6,338.37	\$6,892.55
95	\$3,273.12	\$4,392.70	\$5,368.47	\$5,782.02	\$6,230.11	\$6,721.34	\$7,305.36
96	\$3,487.69	\$4,679.21	\$5,719.92	\$6,147.32	\$6,615.44	\$7,131.22	\$7,746.74
97	\$3,718.14	\$4,987.32	\$6,098.24	\$6,539.53	\$7,028.41	\$7,569.97	\$8,218.60
98	\$3,965.63	\$5,318.64 \$5,674.01	\$6,505.46	\$6,960.57	\$7,471.04	\$8,039.59	\$8,723.07
99 100	\$4,231.41 \$4,516.86	\$5,674.91 \$6,058.04	\$6,943.80 \$7,415.58	\$7,412.60 \$7,897.90	\$7,945.39 \$8,453.80	\$8,542.24 \$9,080.28	\$9,262.38 \$9,839.00
100	00.00 ك,+ب	φυ,υ30.04	\$7,415.58	\$7,897.90	φυ, <del>4</del> 33.00	φ3,000.20	\$9,839.00

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

			5% Compound	Inflation Rider			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$118.28	\$147.87	\$173.67	\$201.67	\$229.66	\$258.59	\$291.51
31	\$121.14	\$151.54	\$178.06	\$206.81	\$235.55	\$265.27	\$299.15
32	\$124.12	\$155.30	\$182.53	\$212.06	\$241.60	\$272.12	\$306.99
33	\$127.15	\$159.15	\$187.11	\$217.46	\$247.78	\$279.14	\$315.01
34	\$130.23	\$163.13	\$191.83	\$222.98	\$254.12	\$286.33	\$323.27
35	\$133.44	\$167.15	\$196.64	\$228.65	\$260.62	\$293.72	\$331.73
36	\$135.76	\$170.10	\$200.16	\$232.79	\$265.44	\$299.18	\$337.99
37	\$138.09	\$173.14	\$203.78	\$237.03	\$270.33	\$304.76	\$344.37
38 39	\$140.53 \$142.93	\$176.21 \$179.34	\$207.43 \$211.16	\$241.37 \$245.75	\$275.33 \$280.40	\$310.42 \$316.20	\$350.86 \$357.48
40	\$145.45	\$182.52	\$214.97	\$250.26	\$285.57	\$322.06	\$364.23
41	\$147.95	\$185.77	\$218.84	\$254.82	\$290.84	\$328.06	\$371.10
42	\$150.52	\$189.04	\$222.79	\$259.48	\$296.21	\$334.17	\$378.10
43	\$153.13	\$192.39	\$226.79	\$264.21	\$301.68	\$340.39	\$385.23
44	\$155.78	\$195.81	\$230.87	\$269.03	\$307.23	\$346.70	\$392.52
45	\$158.51	\$199.27	\$235.03	\$273.93	\$312.90	\$353.18	\$399.92
46	\$160.87	\$202.35	\$238.73	\$278.34	\$317.98	\$358.92	\$406.51
47	\$163.34	\$205.51	\$242.51	\$282.79	\$323.11	\$364.79	\$413.21
48	\$165.78	\$208.67	\$246.32	\$287.33	\$328.37	\$370.78	\$420.02
49	\$168.28	\$211.93	\$250.20	\$291.91	\$333.72	\$376.85	\$426.94
50 51	\$170.81 \$173.36	\$215.19	\$254.13 \$258.15	\$296.60	\$339.09 \$344.60	\$383.01	\$434.00
52	\$173.36 \$175.98	\$218.52 \$221.90	\$262.21	\$301.35 \$306.18	\$350.18	\$389.30 \$395.66	\$441.17 \$448.42
53	\$178.63	\$225.36	\$266.35	\$311.10	\$355.86	\$402.12	\$455.82
54	\$181.32	\$228.83	\$270.56	\$316.08	\$361.65	\$408.70	\$463.37
55	\$184.06	\$232.40	\$274.79	\$321.12	\$367.50	\$415.42	\$471.00
56	\$191.97	\$242.87	\$287.55	\$336.50	\$385.48	\$436.02	\$494.68
57	\$200.28	\$253.80	\$300.91	\$352.60	\$404.33	\$457.70	\$519.56
58	\$208.89	\$265.26	\$314.89	\$369.47	\$424.07	\$480.43	\$545.71
59	\$217.93	\$277.22	\$329.49	\$387.12	\$444.81	\$504.29	\$573.15
60	\$227.31	\$289.73	\$344.79	\$405.64	\$466.52	\$529.35	\$602.01
61	\$237.09	\$302.80	\$360.81	\$425.07	\$489.35	\$555.62	\$632.28
62 63	\$247.33 \$265.86	\$316.47 \$339.64	\$377.53 \$404.76	\$445.40 \$476.29	\$513.23 \$547.83	\$583.23 \$621.59	\$664.10 \$706.99
64	\$285.75	\$364.48	\$433.93	\$509.33	\$547.83 \$584.70	\$662.48	\$752.62
65	\$307.14	\$391.19	\$465.25	\$544.65	\$624.09	\$706.09	\$801.22
66	\$330.16	\$419.85	\$498.79	\$582.41	\$666.11	\$752.51	\$852.94
67	\$354.85	\$450.62	\$534.78	\$622.82	\$710.94	\$802.02	\$908.02
68	\$387.37	\$492.98	\$585.91	\$679.75	\$773.70	\$870.84	\$984.14
69	\$422.89	\$539.33	\$641.90	\$741.88	\$841.99	\$945.55	\$1,066.65
70	\$461.66	\$590.04	\$703.26	\$809.70	\$916.27	\$1,026.67	\$1,156.06
71	\$503.97	\$645.55	\$770.48	\$883.74	\$997.16	\$1,114.74	\$1,252.98
72 73	\$550.16	\$706.23	\$844.12 \$934.57	\$964.51	\$1,085.18	\$1,210.41	\$1,358.01 \$1,404.07
73 74	\$605.15 \$665.66	\$779.90 \$861.29	\$1,034.72	\$1,064.83 \$1,175.55	\$1,195.38 \$1,316.73	\$1,330.92 \$1,463.46	\$1,491.07 \$1,637.17
75	\$732.20	\$951.14	\$1,145.61	\$1,297.80	\$1,450.43	\$1,609.19	\$1,797.58
76	\$805.37	\$1,050.37	\$1,268.35	\$1,432.78	\$1,597.72	\$1,769.42	\$1,973.69
77	\$885.92	\$1,159.96	\$1,404.25	\$1,581.76	\$1,759.93	\$1,945.60	\$2,167.08
78	\$960.23	\$1,262.46	\$1,532.54	\$1,721.65	\$1,911.47	\$2,109.24	\$2,344.46
79	\$1,040.82	\$1,374.03	\$1,672.52	\$1,873.89	\$2,076.01	\$2,286.61	\$2,536.37
80	\$1,128.16	\$1,495.49	\$1,825.31	\$2,039.56	\$2,254.73	\$2,478.92	\$2,743.99
81	\$1,222.83	\$1,627.65	\$1,992.06	\$2,219.94	\$2,448.83	\$2,687.39	\$2,968.63
82	\$1,325.48	\$1,771.50	\$2,174.00	\$2,416.23	\$2,659.68	\$2,913.42	\$3,211.63
83 84	\$1,454.37 \$1,595.80	\$1,950.96 \$2,148.63	\$2,400.48 \$2,650.53	\$2,660.90 \$2,930.34	\$2,923.15 \$3,212.74	\$3,196.66 \$3,507.46	\$3,517.55 \$3,852.67
85	\$1,712.30	\$2,303.22	\$2,838.82	\$3,134.21	\$3,433.28	\$3,746.46	\$4,113.75
86	\$1,840.56	\$2,473.98	\$3,047.26	\$3,359.40	\$3,676.54	\$4,009.71	\$4,400.97
87	\$1,981.82	\$2,662.58	\$3,277.97	\$3,608.18	\$3,944.87	\$4,299.66	\$4,716.92
88	\$2,116.55	\$2,840.84	\$3,495.23	\$3,840.65	\$4,195.02	\$4,569.97	\$5,012.54
89	\$2,263.09	\$3,035.07	\$3,732.25	\$4,093.69	\$4,466.96	\$4,863.48	\$5,333.31
90	\$2,422.46	\$3,246.67	\$3,990.84	\$4,369.13	\$4,762.57	\$5,182.19	\$5,681.38
91	\$2,595.79	\$3,477.21	\$4,272.96	\$4,669.02	\$5,083.91	\$5,528.31	\$6,059.04
92	\$2,784.28	\$3,728.37	\$4,580.75	\$4,995.42	\$5,433.22 \$5,746.34	\$5,904.12	\$6,468.86
93 94	\$2,957.49 \$3,143.50	\$3,958.77 \$4,206.54	\$4,862.62 \$5,165.96	\$5,290.63 \$5,607.59	\$5,746.24 \$6,081.70	\$6,238.40 \$6,596.17	\$6,830.03 \$7,216.18
94 95	\$3,343.28	\$4,206.54 \$4,473.01	\$5,165.96 \$5,492.50	\$5,607.59 \$5,947.85	\$6,081.70 \$6,441.22	\$6,979.14	\$7,216.18 \$7,628.99
96	\$3,557.85	\$4,759.52	\$5,843.95	\$6,313.15	\$6,826.55	\$7,389.02	\$8,070.37
97	\$3,788.30	\$5,067.63	\$6,222.27	\$6,705.36	\$7,239.52	\$7,827.77	\$8,542.23
98	\$4,035.79	\$5,398.95	\$6,629.49	\$7,126.40	\$7,682.15	\$8,297.39	\$9,046.70
99	\$4,301.57	\$5,755.22	\$7,067.83	\$7,578.43	\$8,156.50	\$8,800.04	\$9,586.01
100	\$4,587.02	\$6,138.35	\$7,539.61	\$8,063.73	\$8,664.91	\$9,338.08	\$10,162.63
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	Policy Form Se	eries: LTC2-VAL	
		lue	
	\$10 Annual Rates v	vith 56.66% increa	ise
	100 Day Elim	ination Period	
	75% Ho	me Care	
	No In	flation	
0	4	<b>5</b>	0
3 year	4 year	5 year	6 year
\$59.37	\$66.38	\$73.21	\$80.55
\$60.31	\$67.55	\$74.57	\$82.12
\$61.21	\$68.73	\$75.96	\$83.69
\$62.16	\$69.95	\$77.39	\$85.32
\$63.13	\$71.17	\$78.83	\$86.96
\$64.12	\$72.44	\$80.29	\$88.62
\$65.12	\$73.71	\$81.76	\$90.31
\$66.14	\$75.02	\$83.26	\$92.02
\$67.18	\$76.34	\$84.80	\$93.75
\$68.23	\$77.67	\$86.35	\$95.52
\$69.28	\$79.07	\$87.96	\$97.35
\$70.37	\$80.44	\$89.56	\$99.17
\$71.47	\$81.87	\$91.19	\$101.03
\$72.58	\$83.30	\$92.88	\$102.94
\$73.71	\$84.78	\$94.59	\$104.88
\$74.88	\$86.27	\$96.33	\$106.87
\$76.29	\$88.06	\$98.38	\$109.19
\$77.72	\$89.86	\$100.47	\$111.57
\$79.18	\$91.72	\$102.58	\$113.99
\$80.68	\$93.62	\$104.79	\$116.45
\$82.22	\$95.53	\$107.03	\$118.98
\$83.75	\$97.54	\$109.30	\$121.55
\$85.33	\$99.54	\$111.60	\$124.18
\$86.96	\$101.59	\$113.99	\$126.88
\$88.61	\$103.69	\$116.40	\$129.64
\$90.27	\$105.84	\$118.87	\$132.44
\$96.74	\$112.97	\$127.00	\$141.62
\$103.71	\$120.57	\$135.71	\$151.41
\$111.17	\$128.68	\$144.97	\$161.88

\$154.89

\$165.50

\$176.81

\$188.87

\$206.23

\$225.12

\$245.77

\$268.30

\$292.91

\$326.92

\$364.89

\$407.28

\$454.56

\$507.36

\$570.87

\$642.37

\$722.80

\$813.32

\$915.15

\$1,004.66

\$1,102.93

\$1,210.79

\$1,329.23

\$1,459.26

\$1,612.06

\$1,780.86

\$1,967.37

\$2,173.39

\$2,401.00

\$2,613.64

\$2,845.16

\$3,097.17

\$3,371.51

\$3,670.11

\$3.940.22

\$4,230.16

\$4.541.48

\$4,875.65

\$5,234.45

\$5,619.66

\$6,033.23

\$6,477.19

\$173.08

\$185.06

\$197.86

\$211.57

\$231.10

\$252.46

\$275.77

\$301.24

\$329.06

\$366.80

\$408.91

\$455.85

\$508.16

\$566.48

\$636.29

\$714.73

\$802.80

\$901.77

\$1,012.90

\$1,110.09

\$1,216,61

\$1,333.35

\$1,461.29

\$1,601.50

\$1,766.44

\$1,948.35

\$2,149.01

\$2,370.33

\$2,614.47

\$2,842.05

\$3,089.46

\$3,358.40

\$3,650.77

\$3,968.59

\$4,253,35

\$4,558.56

\$4,885.66

\$5,236.24

\$5,611.97

\$6,014.65

\$6,446.25

\$6,908.82

7 years

\$88.73

\$90.46

\$92.27

\$94.09

\$95.94

\$97.85

\$99.71

\$101.63

\$103.60

\$105.59

\$107.63

\$109.69

\$111.84

\$113.99

\$116.18

\$118.42

\$121.00

\$123.68

\$126.41

\$129.17

\$132.00

\$134.92

\$137.89

\$140.92

\$144.03

\$147.20

\$157.46

\$168.46

\$180.22

\$192.82

\$206.29

\$220.69

\$236.09

\$258.02

\$281.97

\$308.15

\$336.77

\$368.03

\$409.89

\$456.48

\$508.36

\$566.15

\$630.51

\$707.24

\$793.29

\$889.83

\$998.11

\$1,119,56

\$1,225.21

\$1,340,79

\$1,467.31

\$1,605.75

\$1,757.26

\$1,935.68

\$2,132.19

\$2,348.68

\$2.587.15

\$2,849.80

\$3,094.65

\$3,360.51

\$3,649.21

\$3,962.71

\$4,303.17

\$4,605.96

\$4,930.03

\$5,276.94

\$5,648.22

\$6,045.65

\$6,471.04

\$6,926.36

\$7,413.72

Lifetime

\$97.88

\$99.90

\$101.95

\$104.05

\$106.18

\$108.38

\$110.54

\$112.72

\$114.96

\$117.24

\$119.58

\$121.98

\$124.37

\$126.86

\$129.37

\$131.94

\$134.87

\$137.89

\$140.96

\$144.11

\$147.35

\$150.64

\$153.98

\$157.41

\$160.92

\$164.51

\$176.12

\$188.49

\$201.75

\$215.94

\$231.14

\$247.40

\$264.80

\$289.52

\$316.52

\$346.06

\$378.35

\$413.65

\$460.31

\$512.26

\$570.07

\$634.39

\$705.99

\$791.01

\$886.27

\$993.04

\$1,112.63

\$1,246,64

\$1,362.06

\$1,488,21

\$1,626.01

\$1,776,59

\$1,941.08

\$2,135.28

\$2,348.87

\$2,583.84

\$2.842.28

\$3,126.65

\$3,392.66

\$3,681.32

\$3,994.55

\$4,334.42

\$4,703.20

\$5.028.24

\$5,375.73

\$5,747.23

\$6,144.41

\$6,569.04

\$7,023.01

\$7,508.34

\$8,027.24

Age

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96 97

98 99

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2 Year

\$50.79

\$51.42

\$52.04

\$52.67

\$53.31

\$53.97

\$54.64

\$55.35

\$56.04

\$56.76

\$57.46

\$58.18

\$58.94

\$59.69

\$60.44

\$61.21

\$62.19

\$63.20

\$64.23

\$65.26

\$66.35

\$67.43

\$68.52

\$69.64

\$70.76

\$71.91

\$77.56

\$83.64

\$90.17

\$97.25

\$104.87

\$113.09

\$121.98

\$132.89

\$144.82

\$157.80

\$171.95

\$187.37

\$208.66

\$232.37

\$258.79

\$288.19

\$320.93

\$359.72

\$403.24

\$452.00

\$506.64

\$567.92

\$621.05

\$679.14

\$742.68

\$812.16

\$888.15

\$977.87

\$1,076.72

\$1,185.51

\$1,305,32

\$1,437.26

\$1,563.09

\$1,699.93

\$1,848.79

\$2,010.67

\$2,186.71

\$2,348,47

\$2,522.21

\$2,708,79

\$2,909.19

\$3,124.41

\$3,355.55

\$3,603.79

\$3,870.38

\$119.12

\$127.71

\$136.87

\$146.73

\$159.98

\$174.46

\$190.23

\$207.43

\$226.17

\$252.49

\$281.86

\$314.62

\$351.20

\$392.06

\$441.11

\$496.30

\$558.37

\$628.21

\$706.82

\$775.81

\$851.49

\$934.60

\$1,025.79

\$1,125.88

\$1,243.63

\$1,373.69

\$1,517.35

\$1,676.01

\$1,851.28

\$2,016.93

\$2,197.41

\$2,394.02

\$2,608.23

\$2,841.62

\$3,055.72

\$3,285.97

\$3,533.56

\$3,799.79

\$4,086.08

\$4,393.95

\$4,725.05

\$5,081.06

\$137.34

\$146.60

\$156.44

\$166.97

\$182.15

\$198.68

\$216.72

\$236.37

\$257.83

\$288.22

\$322.22

\$360.19

\$402.66

\$450.13

\$507.61

\$572.45

\$645.56

\$728.01

\$820.99

\$903.19

\$993.60

\$1,093.05

\$1,202.46

\$1,322.82

\$1,464.36

\$1.621.06

\$1,794.49

\$1,986.51

\$2,199.05

\$2,399.22

\$2,617.57

\$2,855.79

\$3,115.69

\$3,399.26

\$3,658,89

\$3,938.35

\$4,239,19

\$4,562.94

\$4,911.48

\$5,286.62

\$5,690.42

\$6,125.05

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increa
100 Day Elimination Period

75% Home Care

Age					me Care			
30   \$57.31   \$68.13   \$77.94   \$88.25   \$77.88   \$108.41   \$119.80   \$11   \$59.44   \$70.77   \$810.02   \$91.77   \$101.84   \$112.85   \$112.85   \$1				5% Simple I	nflation Rider			
30   \$57.31   \$68.13   \$77.94   \$88.25   \$77.88   \$108.41   \$119.80   \$11   \$59.44   \$70.77   \$810.02   \$91.77   \$101.84   \$112.85   \$112.85   \$1	A ===	0 V	2	4	F	C	7	Lifations
31	Age	2 Year	3 year	4 year	5 year	ь year	7 years	Lifetime
31	30	¢57.21	¢60.12	¢77.04	¢00.25	¢07.00	¢109.41	\$110.90
322   \$61.63   \$73.54   \$84.26   \$95.45   \$10.58   \$117.45   \$127.85   \$133.85   \$368.27   \$76.38   \$87.61   \$90.20   \$110.26   \$112.21   \$135.16   \$368.22   \$79.38   \$810.80   \$103.28   \$114.72   \$127.21   \$140.88   \$368.22   \$79.38   \$810.80   \$103.28   \$114.72   \$127.21   \$140.88   \$368.25   \$77.44   \$365.08   \$807.79   \$110.98   \$123.38   \$136.82   \$151.41   \$156.52   \$36.57.74   \$365.08   \$807.79   \$110.98   \$123.38   \$136.82   \$151.41   \$156.52   \$36.57.74   \$300.66   \$104.29   \$114.65   \$127.52   \$141.41   \$156.52   \$36.57.42   \$300.66   \$104.29   \$114.65   \$127.52   \$141.41   \$156.52   \$36.57.42   \$300.66   \$104.29   \$114.65   \$127.52   \$141.41   \$156.52   \$36.57.42   \$300.65   \$300.23   \$154.42   \$314.76   \$316.67   \$316.72   \$44.41   \$382.16   \$300.65   \$300.67   \$316.23   \$316.23   \$316.42   \$316.33   \$317.74   \$386.55   \$311.23   \$316.22   \$315.02   \$316.43   \$316.33   \$317.77   \$346.55   \$300.63   \$316.23   \$316.23   \$316.43								
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56         \$126.69         \$159.42         \$185.28         \$212.16         \$237.53         \$264.33         \$293.55           57         \$137.01         \$169.68         \$197.16         \$26.06         \$253.32         \$282.12         \$313.47           58         \$148.83         \$180.62         \$209.78         \$240.85         \$270.18         \$301.08         \$334.77           59         \$155.25         \$192.19         \$223.17         \$256.61         \$288.13         \$321.33         \$335.751           60         \$165.25         \$204.60         \$237.49         \$273.42         \$307.32         \$342.96         \$381.80           61         \$175.89         \$217.74         \$252.69         \$291.31         \$327.75         \$366.02         \$407.74           62         \$187.28         \$231.77         \$266.88         \$310.39         \$349.94         \$300.65         \$435.42           63         \$203.75         \$252.08         \$292.31         \$336.88         \$378.96         \$423.16         \$471.39           64         \$221.71         \$274.21         \$317.77         \$268.86         \$310.39         \$349.94         \$300.65         \$455.28           66         \$262.45         \$324.22         \$3	54	\$117.74	\$145.65	\$169.21	\$193.40	\$216.24	\$240.44	\$266.82
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58         \$145.83         \$180.62         \$209.78         \$240.85         \$270.18         \$301.08         \$334.77           59         \$155.25         \$192.19         \$223.17         \$256.61         \$288.13         \$321.33         \$357.51           60         \$165.25         \$204.00         \$237.49         \$273.42         \$307.32         \$342.96         \$381.80           61         \$175.89         \$217.77         \$268.86         \$310.39         \$349.54         \$300.65         \$407.74           62         \$187.28         \$231.77         \$268.86         \$310.39         \$349.54         \$423.16         \$471.39           64         \$221.71         \$274.21         \$317.77         \$385.66         \$410.86         \$458.38         \$510.36           65         \$241.21         \$298.25         \$345.46         \$390.90         \$445.43         \$496.52         \$552.54           66         \$262.45         \$324.42         \$375.58         \$430.76         \$482.93         \$537.84         \$598.18           67         \$285.56         \$352.88         \$408.30         \$457.55         \$42.96         \$517.00         \$577.51         \$641.42         \$711.97           69         \$348.25         \$42	56	\$128.69	\$159.42	\$185.28	\$212.16	\$237.53	\$264.33	\$293.55
59         \$165.25         \$192.19         \$223.17         \$226.61         \$288.13         \$321.33         \$337.51           60         \$165.25         \$204.60         \$237.49         \$273.42         \$307.32         \$342.96         \$381.80           61         \$175.89         \$217.77         \$268.86         \$310.39         \$349.54         \$390.65         \$445.42           63         \$203.75         \$252.08         \$292.31         \$336.88         \$378.96         \$423.16         \$471.39           64         \$221.71         \$274.21         \$317.77         \$365.66         \$410.86         \$483.38         \$510.36           65         \$241.21         \$298.25         \$345.46         \$396.90         \$445.43         \$496.52         \$552.54           66         \$262.45         \$324.42         \$375.58         \$430.76         \$482.39         \$537.84         \$598.18           67         \$285.56         \$362.88         \$408.30         \$467.55         \$523.55         \$582.61         \$647.62           68         \$315.38         \$390.79         \$452.96         \$517.00         \$577.51         \$641.42         \$711.97         \$69         \$348.25         \$432.75         \$550.25         \$571.68	57	\$137.01	\$169.68	\$197.16	\$226.06	\$253.32	\$282.12	\$313.47
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73         \$520.52         \$655.30         \$767.38         \$861.96         \$951.16         \$1,046.83         \$1,153.93           74         \$577.68         \$730.60         \$858.26         \$961.31         \$1,058.40         \$1,162.85         \$1,280.08           75         \$641.15         \$814.54         \$959.88         \$1,072.09         \$1,177.75         \$1,291.74         \$1,420.00           76         \$771.158         \$908.15         \$1,073.54         \$1,195.63         \$1,310.56         \$1,434.89         \$1,575.22           77         \$789.75         \$1,012.53         \$1,200.66         \$1,333.43         \$1,458.33         \$1,593.93         \$1,774.42           78         \$859.58         \$1,1016.88         \$1,317.12         \$1,458.75         \$1,591.73         \$1,363.66         \$1,900.11           79         \$935.58         \$1,210.07         \$1,444.84         \$1,595.86         \$1,737.35         \$1,881.50         \$2,066.18           80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,745.88         \$1,896.26         \$2,060.52         \$2,244.74           81         \$1,018.31         \$1,322.83         \$1,586.96         \$1,909.97         \$2,069.71         \$2,244.66         \$2,443.05           82<								
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75         \$641.15         \$814.54         \$959.88         \$1,072.09         \$1,177.75         \$1,291.74         \$1,420.00           76         \$711.58         \$908.15         \$1,073.54         \$1,195.63         \$1,310.56         \$1,434.89         \$1,575.22           77         \$789.75         \$1,012.53         \$1,200.66         \$1,333.43         \$1,458.33         \$1,593.93         \$1,747.42           78         \$859.58         \$1,1016.88         \$1,317.12         \$1,468.75         \$1,591.73         \$1,736.36         \$1,900.11           79         \$935.58         \$1,210.07         \$1,444.84         \$1,595.86         \$1,737.35         \$1,891.50         \$2,066.18           80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,745.88         \$1,896.26         \$2,060.52         \$2,246.74           81         \$1,018.37         \$1,446.16         \$1,738.69         \$1,909.97         \$2,069.71         \$2,244.66         \$2,447.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,666.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56 <tr< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr<>								
76         \$711.58         \$908.15         \$1,073.54         \$1,195.63         \$1,310.56         \$1,434.89         \$1,575.22           77         \$789.75         \$1,012.53         \$1,200.66         \$1,333.43         \$1,458.33         \$1,593.93         \$1,747.42           78         \$859.58         \$1,106.88         \$1,317.12         \$1,458.75         \$1,591.73         \$1,736.36         \$1,900.11           79         \$935.58         \$1,210.07         \$1,444.84         \$1,595.86         \$1,737.35         \$1,891.50         \$2,066.18           80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,745.88         \$1,896.26         \$2,060.52         \$2,246.74           81         \$1,108.37         \$1,446.16         \$1,738.69         \$1,909.97         \$2,069.71         \$2,244.66         \$2,443.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,352.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.66           84         \$1,466.28         \$1,922.47         \$2,335.43         \$2,508.66         \$2,731.78         \$2,940.91         \$3,172.16								
77         \$789.75         \$1,012.53         \$1,200.66         \$1,333.43         \$1,458.33         \$1,593.93         \$1,747.42           78         \$859.58         \$1,106.88         \$1,317.12         \$1,458.75         \$1,591.73         \$1,736.36         \$1,900.11           79         \$935.58         \$1,210.07         \$1,444.84         \$1,595.86         \$1,737.35         \$1,891.50         \$2,066.18           80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,796.88         \$1,896.26         \$2,060.52         \$2,246.74           81         \$1,108.37         \$1,446.16         \$1,738.69         \$1,909.97         \$2,069.71         \$2,244.66         \$2,443.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,088.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,586.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,343.75 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
78         \$859.58         \$1,106.88         \$1,317.12         \$1,458.75         \$1,591.73         \$1,736.36         \$1,900.11           79         \$935.58         \$1,210.07         \$1,444.84         \$1,595.86         \$1,737.35         \$1,891.50         \$2,066.18           80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,745.88         \$1,896.26         \$2,060.52         \$2,246.74           81         \$1,108.37         \$1,446.16         \$1,738.69         \$1,909.79         \$2,069.71         \$2,244.66         \$2,443.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,566.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
79         \$935.58         \$1,210.07         \$1,444.84         \$1,595.86         \$1,737.35         \$1,891.50         \$2,066.18           80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,745.88         \$1,896.26         \$2,060.52         \$2,246.74           81         \$1,108.37         \$1,446.16         \$1,738.69         \$1,909.97         \$2,069.71         \$2,244.66         \$2,244.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,244.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56								
80         \$1,018.31         \$1,322.83         \$1,584.96         \$1,745.88         \$1,896.26         \$2,060.52         \$2,246.74           81         \$1,108.37         \$1,446.16         \$1,738.69         \$1,909.97         \$2,069.71         \$2,244.66         \$2,443.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,566.71         \$3,113.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57								
81         \$1,108.37         \$1,446.16         \$1,738.69         \$1,909.97         \$2,069.71         \$2,244.66         \$2,443.05           82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,548.20         \$2,940.91         \$3,172.16         \$3,434.75           85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,565.71         \$3,131.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23								
82         \$1,206.42         \$1,580.95         \$1,907.29         \$2,089.52         \$2,259.03         \$2,445.23         \$2,656.58           83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,565.71         \$3,311.35.9         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46								
83         \$1,325.47         \$1,743.39         \$2,110.52         \$2,306.16         \$2,488.06         \$2,688.37         \$2,915.56           84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,166.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,565.71         \$3,113.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46           91         \$2,390.23         \$3,157.01         \$3,830.06         \$4,135.92         \$4,442.67         \$4,786.19         \$5,185.33						\$2,259.03		
84         \$1,456.28         \$1,922.47         \$2,335.43         \$2,545.27         \$2,740.25         \$2,955.67         \$3,199.78           85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,565.71         \$3,113.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46           91         \$2,390.23         \$3,157.01         \$3,830.06         \$4,135.92         \$4,442.67         \$4,786.19         \$5,185.33           92         \$2,728.03         \$3,604.50         \$4,136.30         \$4,476.04         \$5,126.65         \$5,554.11 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>\$2,488.06</td><td></td><td></td></t<>						\$2,488.06		
85         \$1,565.07         \$2,066.13         \$2,508.86         \$2,731.78         \$2,940.91         \$3,172.16         \$3,434.75           86         \$1,684.88         \$2,224.79         \$2,700.88         \$2,937.80         \$3,162.23         \$3,410.63         \$3,693.19           87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,566.71         \$3,113.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46           91         \$2,390.23         \$3,157.01         \$3,830.06         \$4,135.92         \$4,442.67         \$4,786.19         \$5,185.33           92         \$2,728.03         \$3,604.50         \$4,136.39         \$4,442.67         \$4,786.19         \$5,185.33           92         \$2,728.03         \$3,604.50         \$4,373.26         \$4,760.49         \$5,126.65         \$5,554.11           93         \$2,72							\$2,955.67	
87         \$1,816.82         \$2,400.06         \$2,913.42         \$3,165.41         \$3,406.37         \$3,673.28         \$3,977.56           88         \$1,942.65         \$2,565.71         \$3,113.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46           91         \$2,390.23         \$3,157.01         \$3,830.06         \$4,135.92         \$4,442.67         \$4,786.19         \$5,185.33           92         \$2,566.27         \$3,390.40         \$4,113.63         \$4,434.52         \$4,760.49         \$5,126.65         \$5,554.11           93         \$2,728.03         \$3,604.50         \$4,373.26         \$4,704.63         \$5,045.25         \$5,429.44         \$5,879.15           94         \$2,901.77         \$3,834.75         \$4,652.72         \$4,994.57         \$5,350.46         \$5,753.51         \$6,226.64           95         \$3,088.35         \$4,082.34         \$4,953.56         \$5,305.89         \$5,677.56         \$6,100.42         \$6,598.14						\$2,940.91	\$3,172.16	
88         \$1,942.65         \$2,565.71         \$3,113.59         \$3,378.05         \$3,633.95         \$3,918.13         \$4,243.57           89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46           91         \$2,390.23         \$3,157.01         \$3,830.06         \$4,135.92         \$4,442.67         \$4,786.19         \$5,185.33           92         \$2,566.27         \$3,390.40         \$4,113.63         \$4,434.52         \$4,760.49         \$5,126.65         \$5,554.11           93         \$2,728.03         \$3,604.50         \$4,373.26         \$4,704.63         \$5,045.25         \$5,429.44         \$5,879.15           94         \$2,901.77         \$3,834.75         \$4,652.72         \$4,994.57         \$5,350.46         \$5,753.51         \$6,226.64           95         \$3,088.35         \$4,082.34         \$4,953.56         \$5,005.89         \$5,677.56         \$6,100.42         \$6,598.14           96         \$3,288.75         \$4,348.57         \$5,277.31         \$5,640.06         \$6,028.14         \$6,471.70         \$6,995.32	86	\$1,684.88	\$2,224.79	\$2,700.88	\$2,937.80	\$3,162.23	\$3,410.63	\$3,693.19
89         \$2,079.49         \$2,746.19         \$3,331.94         \$3,609.57         \$3,881.36         \$4,183.99         \$4,532.23           90         \$2,228.35         \$2,942.80         \$3,570.16         \$3,861.58         \$4,150.30         \$4,472.69         \$4,845.46           91         \$2,390.23         \$3,157.01         \$3,830.06         \$4,135.92         \$4,442.67         \$4,786.19         \$5,185.33           92         \$2,566.27         \$3,390.40         \$4,113.63         \$4,434.52         \$4,760.49         \$5,126.65         \$5,554.11           93         \$2,728.03         \$3,604.50         \$4,373.26         \$4,704.63         \$5,045.25         \$5,429.44         \$5,879.15           94         \$2,901.77         \$3,834.75         \$4,652.72         \$4,994.57         \$5,350.46         \$5,753.51         \$6,226.64           95         \$3,088.35         \$4,082.34         \$4,953.56         \$5,305.89         \$5,677.56         \$6,100.42         \$6,598.14           96         \$3,288.75         \$4,348.57         \$5,277.31         \$5,640.06         \$6,028.14         \$6,471.70         \$6,995.32           97         \$3,503.97         \$4,634.86         \$5,625.85         \$5,998.6         \$6,403.87         \$6,869.13         \$7,419.95	87	\$1,816.82	\$2,400.06	\$2,913.42	\$3,165.41	\$3,406.37	\$3,673.28	\$3,977.56
90 \$2,228.35 \$2,942.80 \$3,570.16 \$3,861.58 \$4,150.30 \$4,472.69 \$4,845.46 91 \$2,390.23 \$3,157.01 \$3,830.06 \$4,135.92 \$4,442.67 \$4,786.19 \$5,185.33 92 \$2,566.27 \$3,390.40 \$4,113.63 \$4,434.52 \$4,760.49 \$5,126.65 \$5,554.11 93 \$2,728.03 \$3,604.50 \$4,373.26 \$4,704.63 \$5,045.25 \$5,429.44 \$5,879.15 94 \$2,901.77 \$3,834.75 \$4,652.72 \$4,994.57 \$5,350.46 \$5,753.51 \$6,226.64 95 \$3,088.35 \$4,082.34 \$4,953.56 \$5,305.89 \$5,677.56 \$6,100.42 \$6,598.14 96 \$3,288.75 \$4,348.57 \$5,277.31 \$5,640.06 \$6,028.14 \$6,471.70 \$6,995.32 97 \$3,503.97 \$4,634.86 \$5,625.85 \$5,998.86 \$6,403.87 \$6,806.55 \$7,294.52 \$7,873.92 99 \$3,983.35 \$5,273.83 \$6,404.79 \$6,797.64 \$7,238.15 \$7,749.84 \$8,359.25	88	\$1,942.65	\$2,565.71	\$3,113.59	\$3,378.05	\$3,633.95	\$3,918.13	\$4,243.57
91 \$2,390.23 \$3,157.01 \$3,830.06 \$4,135.92 \$4,442.67 \$4,786.19 \$5,185.33 92 \$2,566.27 \$3,390.40 \$4,113.63 \$4,434.52 \$4,760.49 \$5,126.65 \$5,554.11 93 \$2,728.03 \$3,604.50 \$4,373.26 \$4,704.63 \$5,045.25 \$5,429.44 \$5,879.15 94 \$2,901.77 \$3,834.75 \$4,652.72 \$4,994.57 \$5,350.46 \$5,753.51 \$6,226.64 95 \$3,088.35 \$4,082.34 \$4,953.56 \$5,305.89 \$5,677.56 \$6,100.42 \$6,598.14 96 \$3,288.75 \$4,348.57 \$5,277.31 \$5,640.06 \$6,028.14 \$6,471.70 \$6,995.32 97 \$3,503.97 \$4,634.86 \$5,625.85 \$5,998.86 \$6,403.87 \$6,869.13 \$7,419.95 98 \$3,735.11 \$4,942.73 \$6,000.99 \$6,384.07 \$6,806.55 \$7,294.52 \$7,873.92 99 \$3,983.35 \$5,273.83 \$6,404.79 \$6,797.64 \$7,238.15 \$7,749.84 \$8,359.25					\$3,609.57			
92       \$2,566.27       \$3,390.40       \$4,113.63       \$4,434.52       \$4,760.49       \$5,126.65       \$5,554.11         93       \$2,728.03       \$3,604.50       \$4,373.26       \$4,704.63       \$5,045.25       \$5,429.44       \$5,879.15         94       \$2,901.77       \$3,834.75       \$4,652.72       \$4,994.57       \$5,350.46       \$5,753.51       \$6,226.64         95       \$3,088.35       \$4,082.34       \$4,953.56       \$5,305.89       \$5,677.56       \$6,100.42       \$6,598.14         96       \$3,288.75       \$4,348.57       \$5,277.31       \$5,640.06       \$6,028.14       \$6,471.70       \$6,995.32         97       \$3,503.97       \$4,634.86       \$5,625.85       \$5,998.86       \$6,403.87       \$6,869.13       \$7,419.95         98       \$3,735.11       \$4,942.73       \$6,000.99       \$6,384.07       \$6,806.55       \$7,294.52       \$7,873.92         99       \$3,983.35       \$5,273.83       \$6,404.79       \$6,797.64       \$7,238.15       \$7,749.84       \$8,359.25								
93 \$2,728.03 \$3,604.50 \$4,373.26 \$4,704.63 \$5,045.25 \$5,429.44 \$5,879.15 94 \$2,901.77 \$3,834.75 \$4,652.72 \$4,994.57 \$5,350.46 \$5,753.51 \$6,226.64 95 \$3,088.35 \$4,082.34 \$4,953.56 \$5,305.89 \$5,677.56 \$6,100.42 \$6,598.14 96 \$3,288.75 \$4,348.57 \$5,277.31 \$5,640.06 \$6,028.14 \$6,471.70 \$6,995.32 97 \$3,503.97 \$4,634.86 \$5,625.85 \$5,998.86 \$6,403.87 \$6,869.13 \$7,419.95 98 \$3,735.11 \$4,942.73 \$6,000.99 \$6,384.07 \$6,806.55 \$7,294.52 \$7,873.92 99 \$3,983.35 \$5,273.83 \$6,404.79 \$6,797.64 \$7,238.15 \$7,749.84 \$8,359.25	91		\$3,157.01	\$3,830.06	\$4,135.92		\$4,786.19	\$5,185.33
94         \$2,901.77         \$3,834.75         \$4,652.72         \$4,994.57         \$5,350.46         \$5,753.51         \$6,226.64           95         \$3,088.35         \$4,082.34         \$4,953.56         \$5,305.89         \$5,677.56         \$6,100.42         \$6,598.14           96         \$3,288.75         \$4,348.57         \$5,277.31         \$5,640.06         \$6,028.14         \$6,471.70         \$6,995.32           97         \$3,503.97         \$4,634.86         \$5,625.85         \$5,998.86         \$6,403.87         \$6,869.13         \$7,419.95           98         \$3,735.11         \$4,942.73         \$6,000.99         \$6,384.07         \$6,806.55         \$7,294.52         \$7,873.92           99         \$3,983.35         \$5,273.83         \$6,404.79         \$6,797.64         \$7,238.15         \$7,749.84         \$8,359.25								
95     \$3,088.35     \$4,082.34     \$4,953.56     \$5,305.89     \$5,677.56     \$6,100.42     \$6,598.14       96     \$3,288.75     \$4,348.57     \$5,277.31     \$5,640.06     \$6,028.14     \$6,471.70     \$6,995.32       97     \$3,503.97     \$4,634.86     \$5,625.85     \$5,998.86     \$6,403.87     \$6,869.13     \$7,419.95       98     \$3,735.11     \$4,942.73     \$6,000.99     \$6,384.07     \$6,806.55     \$7,294.52     \$7,873.92       99     \$3,983.35     \$5,273.83     \$6,404.79     \$6,797.64     \$7,238.15     \$7,749.84     \$8,359.25								
96       \$3,288.75       \$4,348.57       \$5,277.31       \$5,640.06       \$6,028.14       \$6,471.70       \$6,995.32         97       \$3,503.97       \$4,634.86       \$5,625.85       \$5,998.86       \$6,403.87       \$6,869.13       \$7,419.95         98       \$3,735.11       \$4,942.73       \$6,000.99       \$6,384.07       \$6,806.55       \$7,294.52       \$7,873.92         99       \$3,983.35       \$5,273.83       \$6,404.79       \$6,797.64       \$7,238.15       \$7,749.84       \$8,359.25								
97       \$3,503.97       \$4,634.86       \$5,625.85       \$5,998.86       \$6,403.87       \$6,869.13       \$7,419.95         98       \$3,735.11       \$4,942.73       \$6,000.99       \$6,384.07       \$6,806.55       \$7,294.52       \$7,873.92         99       \$3,983.35       \$5,273.83       \$6,404.79       \$6,797.64       \$7,238.15       \$7,749.84       \$8,359.25								
98       \$3,735.11       \$4,942.73       \$6,000.99       \$6,384.07       \$6,806.55       \$7,294.52       \$7,873.92         99       \$3,983.35       \$5,273.83       \$6,404.79       \$6,797.64       \$7,238.15       \$7,749.84       \$8,359.25								
99 \$3,983.35 \$5,273.83 \$6,404.79 \$6,797.64 \$7,238.15 \$7,749.84 \$8,359.25								
100 \$4,249.94 \$5,629.84 \$6,839.42 \$7,241.60 \$7,700.72 \$8,237.20 \$8,878.15								
	100	\$4,249.94	\$5,629.84	\$6,839.42	\$7,241.60	\$7,700.72	\$8,237.20	\$8,878.15

Policy Form Series: LTC2-VAL
Value
\$10 Annual Rates with 56.66% increas
100 Day Elimination Period
75% Home Care

				me Care			
			5% Compound	Inflation Rider			
A	2.1/	2	4	F	C	7	Lifations
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$114.03	\$141.63	\$164.67	\$189.58	\$214.42	\$240.13	\$268.58
31	\$116.84	\$145.16	\$168.78	\$194.38	\$219.93	\$246.32	\$275.61
32	\$119.70	\$148.75	\$173.03	\$199.31	\$225.55	\$252.69	\$282.81
33		\$152.46	\$177.37		\$231.36	\$259.18	\$290.24
34	\$122.60 \$125.61	\$156.25	\$181.82	\$204.38 \$209.59	\$237.26	\$265.90	\$297.84
35				\$209.59 \$214.91	\$237.26 \$243.34		
	\$128.68 \$130.00	\$160.12 \$163.05	\$186.38 \$180.76			\$272.75	\$305.61
36 37	\$130.90 \$133.10	\$162.95	\$189.76 \$103.16	\$218.82	\$247.82	\$277.82	\$311.39 \$317.27
	\$133.19 \$135.50	\$165.87	\$193.16	\$222.83	\$252.38	\$282.98 \$288.24	
38	\$135.50	\$168.81	\$196.64	\$226.89	\$257.05		\$323.26
39	\$137.86	\$171.80	\$200.16	\$231.03	\$261.80	\$293.60	\$329.36
40 41	\$140.25	\$174.84 \$177.03	\$203.79	\$235.24	\$266.64	\$299.07	\$335.57
42	\$142.68	\$177.93	\$207.43	\$239.55	\$271.54	\$304.62	\$341.91
	\$145.17 \$147.60	\$181.09	\$211.18	\$243.90	\$276.55	\$310.30	\$348.36
43	\$147.69	\$184.28	\$214.97	\$248.35	\$281.64	\$316.07	\$354.91
44 45	\$150.24 \$153.86	\$187.55	\$218.83	\$252.88	\$286.84	\$321.95	\$361.62
	\$152.86	\$190.89	\$222.78	\$257.52	\$292.14	\$327.94	\$368.45
46	\$155.15 \$457.40	\$193.86	\$226.31	\$261.64	\$296.88	\$333.27	\$374.54
47	\$157.49	\$196.88	\$229.85	\$265.82	\$301.69	\$338.76	\$380.70
48	\$159.86	\$199.90	\$233.48	\$270.07	\$306.59	\$344.31	\$386.98
49	\$162.26	\$202.98	\$237.15	\$274.42	\$311.57	\$349.94	\$393.36
50	\$164.73	\$206.14	\$240.88	\$278.82	\$316.62	\$355.63	\$399.85
51	\$167.19	\$209.33	\$244.71	\$283.27	\$321.73	\$361.47	\$406.47
52	\$169.72	\$212.58	\$248.54	\$287.81	\$326.93	\$367.40	\$413.14
53	\$172.28	\$215.86	\$252.47	\$292.43	\$332.26	\$373.39	\$419.97
54	\$174.88	\$219.23	\$256.43	\$297.12	\$337.64	\$379.49	\$426.90
55	\$177.50	\$222.60	\$260.48	\$301.86	\$343.12	\$385.73	\$433.93
56	\$185.17	\$232.66	\$272.59	\$316.29	\$359.89	\$404.87	\$455.77
57	\$193.15	\$243.12	\$285.25	\$331.44	\$377.47	\$425.01	\$478.67
58	\$201.46	\$254.11	\$298.47	\$347.27	\$395.93	\$446.10	\$502.76
59	\$210.15	\$265.55	\$312.33	\$363.92	\$415.28	\$468.26	\$528.07
60	\$219.23	\$277.56	\$326.82	\$381.31	\$435.56	\$491.54	\$554.64
61	\$228.67	\$290.05	\$341.99	\$399.55	\$456.85	\$515.95	\$582.53
62	\$238.54	\$303.12	\$357.86	\$418.67	\$479.19	\$541.58	\$611.83
63	\$256.39	\$325.33	\$383.68	\$447.71	\$511.46	\$577.20	\$651.33
64	\$275.58	\$349.18	\$411.36	\$478.74	\$545.90	\$615.17	\$693.38
65	\$296.19	\$374.74	\$441.01	\$511.97	\$582.65	\$655.62	\$738.18
66	\$318.40	\$402.19	\$472.83	\$547.47	\$621.88	\$698.75	\$785.82
67	\$342.21	\$431.65	\$506.90	\$585.44	\$663.75	\$744.70	\$836.57
68	\$373.61	\$472.24	\$555.36	\$638.97	\$722.31	\$808.64	\$906.70
69	\$407.83	\$516.65	\$608.47	\$697.37	\$786.08	\$878.02	\$982.71
70	\$445.20	\$565.21	\$666.62	\$761.11	\$855.49	\$953.32	\$1,065.12
71	\$486.02	\$618.34	\$730.35	\$830.70	\$930.97	\$1,035.13	\$1,154.39
72	\$530.57	\$676.51	\$800.16	\$906.64	\$1,013.15	\$1,123.96	\$1,251.17
73	\$583.62	\$747.10	\$885.88	\$1,000.92	\$1,116.01	\$1,235.86	\$1,373.75
74	\$641.93	\$825.04	\$980.83	\$1,105.00	\$1,229.34	\$1,358.94	\$1,508.34
75	\$706.13	\$911.11	\$1,085.92	\$1,219.93	\$1,354.16	\$1,494.24	\$1,656.15
76	\$776.71	\$1,006.17	\$1,202.25	\$1,346.81	\$1,491.67	\$1,643.03	\$1,818.38
77	\$854.34	\$1,111.13	\$1,331.11	\$1,486.85	\$1,643.11	\$1,806.66	\$1,996.56
78	\$926.05	\$1,209.34	\$1,452.71	\$1,618.33	\$1,784.59	\$1,958.57	\$2,159.99
79	\$1,003.77	\$1,316.21	\$1,585.41	\$1,761.40	\$1,938.22	\$2,123.28	\$2,336.82
80	\$1,088.01	\$1,432.56	\$1,730.25	\$1,917.17	\$2,105.07	\$2,301.84	\$2,528.09
81	\$1,179.31	\$1,559.12	\$1,888.27	\$2,086.71	\$2,286.29	\$2,495.44	\$2,735.05
82	\$1,278.26	\$1,696.94	\$2,060.77	\$2,271.26	\$2,483.12	\$2,705.30	\$2,958.93
83	\$1,402.58	\$1,868.88	\$2,275.42	\$2,501.23	\$2,729.15	\$2,968.32	\$3,240.80
84	\$1,538.99	\$2,058.20	\$2,512.44	\$2,754.50	\$2,999.49	\$3,256.91	\$3,549.51
85	\$1,647.78	\$2,201.86	\$2,685.87	\$2,941.01	\$3,200.15	\$3,473.40	\$3,784.48
86	\$1,767.59	\$2,360.52	\$2,877.89	\$3,147.03	\$3,421.47	\$3,711.87	\$4,042.92
87	\$1,899.53	\$2,535.79	\$3,090.43	\$3,374.64	\$3,665.61	\$3,974.52	\$4,327.29
88	\$2,025.36	\$2,701.44	\$3,290.60	\$3,587.28	\$3,893.19	\$4,219.37	\$4,593.30
89	\$2,162.20	\$2,881.92	\$3,508.95	\$3,818.80	\$4,140.60	\$4,485.23	\$4,881.96
90	\$2,311.06	\$3,078.53	\$3,747.17	\$4,070.81	\$4,409.54	\$4,773.93	\$5,195.19
91	\$2,472.94	\$3,292.74	\$4,007.07	\$4,345.15	\$4,701.91	\$5,087.43	\$5,535.06
92	\$2,648.98	\$3,526.13	\$4,290.64	\$4,643.75	\$5,019.73	\$5,427.89	\$5,903.84
93	\$2,810.74	\$3,740.23	\$4,550.27	\$4,913.86	\$5,304.49	\$5,730.68	\$6,228.88
94	\$2,984.48	\$3,970.48	\$4,829.73	\$5,203.80	\$5,609.70	\$6,054.75	\$6,576.37
95	\$3,171.06	\$4,218.07	\$5,130.57	\$5,515.12	\$5,936.80	\$6,401.66	\$6,947.87
96	\$3,371.46	\$4,484.30	\$5,454.32	\$5,849.29	\$6,287.38	\$6,772.94	\$7,345.05
97	\$3,586.68	\$4,770.59	\$5,802.86	\$6,208.09	\$6,663.11	\$7,170.37	\$7,769.68
98	\$3,817.82	\$5,078.46	\$6,178.00	\$6,593.30	\$7,065.79	\$7,595.76	\$8,223.65
99	\$4,066.06	\$5,409.56	\$6,581.80	\$7,006.87	\$7,497.39	\$8,051.08	\$8,708.98
100	\$4,332.65	\$5,765.57	\$7,016.43	\$7,450.83	\$7,959.96	\$8,538.44	\$9,227.88

			-	eries: LTC2-VAL			
				llue with 20% increas	20		
		•		ination Period	se		
			-	me Care			
				flation			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.00	\$54.46	\$60.56	\$66.49	\$72.82	\$79.88	\$87.57
31	\$47.56	\$55.30	\$61.65	\$67.74	\$74.19	\$81.43	\$89.37
32	\$48.14	\$56.15	\$62.73	\$68.99	\$75.65	\$83.03	\$91.21
33	\$48.72	\$57.04	\$63.84	\$70.28	\$77.11	\$84.69	\$93.09
34	\$49.33	\$57.90	\$64.97	\$71.59	\$78.60	\$86.37	\$95.01
35	\$49.93	\$58.81	\$66.14	\$72.91	\$80.12	\$88.06	\$96.97
36	\$50.55	\$59.70	\$67.29	\$74.26	\$81.62	\$89.77	\$98.90
37	\$51.21	\$60.64	\$68.46	\$75.64	\$83.17	\$91.47	\$100.86
38	\$51.85	\$61.60	\$69.68	\$77.00	\$84.72	\$93.24	\$102.85
39	\$52.51	\$62.59	\$70.89	\$78.42	\$86.32	\$95.06	\$104.90
40	\$53.19	\$63.54	\$72.16	\$79.88	\$87.98	\$96.89	\$107.00
41	\$53.84	\$64.54	\$73.41	\$81.32	\$89.61	\$98.76	\$109.11
42	\$54.53	\$65.53	\$74.71	\$82.81	\$91.33	\$100.67	\$111.28
43	\$55.24	\$66.56	\$76.04	\$84.33	\$93.06	\$102.58	\$113.48
44	\$55.91	\$67.60	\$77.37	\$85.90	\$94.81	\$104.59	\$115.74
45	\$56.62	\$68.68	\$78.74	\$87.48	\$96.60	\$106.59	\$118.04
46	\$57.54	\$69.96	\$80.37	\$89.33	\$98.70	\$108.93	\$120.69
47	\$58.48	\$71.28	\$82.03	\$91.25	\$100.83	\$111.32	\$123.39
48	\$59.42	\$72.63	\$83.72	\$93.17	\$103.02	\$113.77	\$126.13
49	\$60.41	\$74.01	\$85.46	\$95.16	\$105.26	\$116.27	\$128.95
50	\$61.38	\$75.40	\$87.21	\$97.18	\$107.53	\$118.83	\$131.81
51	\$62.38	\$76.83	\$89.01	\$99.24	\$109.87	\$121.46	\$134.77
52	\$63.38	\$78.27	\$90.86	\$101.34	\$112.23	\$124.11	\$137.78
53	\$64.42	\$79.74	\$92.71	\$103.51	\$114.68	\$126.86	\$140.84
54	\$65.48	\$81.24	\$94.64	\$105.73	\$117.18	\$129.64	\$143.99
55	\$66.53	\$82.79	\$96.61	\$107.94	\$117.10	\$132.50	\$147.20
56	\$71.75	\$88.75	\$103.10		\$127.99	\$141.73	\$147.20 \$157.57
			\$110.05	\$115.33			
57	\$77.37	\$95.12		\$123.23	\$136.84	\$151.65	\$168.66
58	\$83.45	\$101.97	\$117.46	\$131.66	\$146.29	\$162.22	\$180.50
59	\$89.99	\$109.29	\$125.36	\$140.65	\$156.43	\$173.55	\$193.22
60	\$97.02	\$117.13	\$133.77	\$150.28	\$167.25	\$185.67	\$206.81
61	\$104.63	\$125.56	\$142.80	\$160.56	\$178.84	\$198.64	\$221.36
62	\$112.83	\$134.57	\$152.38	\$171.53	\$191.19	\$212.51	\$236.95
63	\$122.95	\$146.74	\$166.25	\$187.26	\$208.86	\$232.25	\$259.05
64	\$133.98	\$160.00	\$181.32	\$204.44	\$228.16	\$253.80	\$283.21
65	\$145.99	\$174.49	\$197.78	\$223.18	\$249.25	\$277.38	\$309.62
66	\$159.10	\$190.26	\$215.74	\$243.65	\$272.28	\$303.14	\$338.51
67	\$173.36	\$207.45	\$235.30	\$265.99	\$297.40	\$331.27	\$370.09
68	\$193.07	\$231.57	\$263.08	\$296.90	\$331.52	\$368.95	\$411.87
69	\$214.98	\$258.50	\$294.08	\$331.37	\$369.58	\$410.89	\$458.34
70	\$239.41	\$288.57	\$328.74	\$369.84	\$411.98	\$457.60	\$510.05
71	\$266.64	\$322.12	\$367.49	\$412.81	\$459.28	\$509.63	\$567.63
72	\$296.93	\$359.60	\$410.83	\$460.74	\$511.98	\$567.55	\$631.67
73	\$332.82	\$404.57	\$463.31	\$518.42	\$575.08	\$636.62	\$707.76
74	\$373.09	\$455.21	\$522.46	\$583.35	\$645.97	\$714.09	\$793.01
75	\$418.20	\$512.12	\$589.20	\$656.37	\$725.59	\$800.97	\$888.51
76	\$468.77	\$576.20	\$664.44	\$738.56	\$815.02	\$898.45	\$995.53
77	\$525.45	\$648.29	\$749.30	\$831.05	\$915.46	\$1,007.76	\$1,115.42
78	\$574.61	\$711.57	\$824.31	\$912.34	\$1,003.31	\$1,102.87	\$1,218.69
79	\$628.36	\$781.00	\$906.81	\$1,001.56	\$1,099.60	\$1,206.92	\$1,331.56
80	\$687.14	\$857.23	\$997.60	\$1,099.57	\$1,205.09	\$1,320.80	\$1,454.87
81	\$751.44	\$940.87	\$1,097.47	\$1,207.10	\$1,320.72	\$1,445.41	\$1,589.58
82	\$821.73	\$1,032.67	\$1,207.32	\$1,325.17	\$1,447.44	\$1,581.80	\$1,736.78
83	\$904.77	\$1,140.67	\$1,336.50	\$1,463.93	\$1,596.52	\$1,742.40	\$1,910.53
84	\$996.20	\$1,259.95	\$1,479.51	\$1,617.23	\$1,760.95	\$1,919.30	\$2,101.64
85	\$1,096.87	\$1,391.70	\$1,637.80	\$1,786.60	\$1,942.30	\$2,114.16	\$2,311.86
86	\$1,207.74	\$1,537.23	\$1,813.06	\$1,973.70	\$2,142.33	\$2,328.81	\$2,543.16
87	\$1,329.79	\$1,698.01	\$2,007.03	\$2,180.36	\$2,362.97	\$2,565.26	\$2,797.54
88	\$1,446.21	\$1,849.92	\$2,189.70	\$2,373.49	\$2,568.66	\$2,785.65	\$3,035.59
89	\$1,572.84	\$2,015.45	\$2,388.99	\$2,583.75	\$2,792.28	\$3,024.96	\$3,293.87
90	\$1,710.55	\$2,195.81	\$2,606.42	\$2,812.58	\$3,035.38	\$3,284.85	\$3,574.10
91	\$1,860.31	\$2,392.28	\$2,843.65	\$3,061.72	\$3,299.60	\$3,567.05	\$3,878.20
92	\$2,023.20	\$2,606.34	\$3,102.42	\$3,332.91	\$3,586.86	\$3,873.50	\$4,208.19
93	\$2,172.87	\$2,802.69	\$3,339.40	\$3,578.16	\$3,844.23	\$4,146.05	\$4,498.99
94	\$2,333.62	\$3,013.89	\$3,594.47	\$3,841.46	\$4,120.06	\$4,437.77	\$4,809.90
95	\$2,506.25	\$3,240.97	\$3,869.00	\$4,124.17	\$4,415.73	\$4,750.01	\$5,142.32
96	\$2,691.67	\$3,485.18	\$4,164.51	\$4,427.67	\$4,732.59	\$5,084.24	\$5,497.67
97	\$2,890.77	\$3,747.78	\$4,482.61	\$4,753.50	\$5,072.18	\$5,441.99	\$5,877.60
98	\$3,104.63	\$4,030.16	\$4,825.00	\$5,103.31	\$5,436.13	\$5,824.92	\$6,283.82
99	\$3,334.32	\$4,333.80	\$5,193.53	\$5,478.85	\$5,826.19	\$6,234.77	\$6,718.07
100	\$3,580.98	\$4,660.34	\$5,590.21	\$5,882.07	\$6,244.25	\$6,673.45	\$7,182.33
0	, -,5.00	. ,	,	,	,	,	, ,

Policy Form Series: LTC2-VAL

Policy Form Se	eries: LTC2-VAL	
Va	lue	
\$10 Annual Rates v		ise
•	ination Period	
	me Care	
5% Simple I	nflation Rider	
4 year	5 year	6 year
\$71.53	\$79.93	\$88.13
\$74.37	\$83.16	\$91.67
\$77.32	\$86.49	\$95.40
\$80.38	\$89.96	\$99.26
\$83.57	\$93.57	\$103.29
\$86.90	\$97.32	\$107.49
\$89.76	\$100.55	\$111.07
\$92.68	\$103.87	\$114.78
\$95.70	\$107.30	\$118.62
\$98.82	\$110.85	\$122.59
\$102.08	\$114.53	\$126.69
\$105.40	\$118.32	\$130.94
\$108.86	\$122.26	\$135.32

\$126.28

\$130.47

\$134.79

\$138.77

\$142.87

\$147.12

\$151.46

\$155.93

\$160.54

\$165.27

\$170.18

\$175.21

\$180.40

\$192.20

\$204.79

\$218.21

\$232.47

\$247.69

\$263.89

\$281.19

\$305.21

\$331.26

\$359.55

\$390.25

\$423.59

\$468.38

\$517.89

\$572.67

\$633.21

\$700.21

\$780.87

\$870.85

\$971.23

\$1,083.15

\$1,207,97

\$1,321.50

\$1,445,75

\$1,581.64

\$1,730,30

\$1,892.94

\$2,089.21

\$2,305.83

\$2,475.20

\$2,662,30

\$2,868.96

\$3,062.09

\$3,272.35

\$3,501.18

\$3,750.32

\$4,021.51

\$4.266.76

\$4,530.06

\$4.812.77

\$5,116.27

\$5,442.10

\$5,791.91

\$6,167.45

\$6,570.67

\$139.85

\$144.52

\$149.35

\$153.81

\$158.42

\$163.15

\$168.02

\$173.05

\$178.21

\$183.51

\$189.03

\$194.66

\$200.48

\$213.81

\$228.02

\$243.20

\$259.37

\$276.63

\$295.02

\$314.67

\$341.13

\$369.83

\$400.98

\$434.74

\$471.31

\$519.86

\$573.39

\$632.46

\$697.62

\$769.47

\$856.22

\$952.76

\$1,060.22

\$1,179.76

\$1,312,78

\$1,432.86

\$1,563,92

\$1,707.00

\$1.863.14

\$2,033.57

\$2,239.70

\$2,466.73

\$2,648.08

\$2.848.11

\$3,068.75

\$3,274.44

\$3,498.06

\$3,741.16

\$4,005.38

\$4,292.64

\$4.550.01

\$4,825.84

\$5,121,51

\$5,438.37

\$5,777.96

\$6,141.91

\$6,531.97

\$6,950.03

7 years

\$97.28

\$101.25

\$105.37

\$109.66

\$114.13

\$118.78

\$122.76

\$126.89

\$131.15

\$135.56

\$140.11

\$144.83

\$149.67

\$154.72

\$159.92

\$165.27

\$170.25

\$175.35

\$180.63

\$186.05

\$191.65

\$197.41

\$203.33

\$209.45

\$215.74

\$222.25

\$237.20

\$253.13

\$270.14

\$288.33

\$307.74

\$328.42

\$350.53

\$379.70

\$411.31

\$445.54

\$482.61

\$522.76

\$575.54

\$633.64

\$697.60

\$768.04

\$845.59

\$939.30

\$1.043.39

\$1,159.03

\$1,287.50

\$1,430,19

\$1,558.00

\$1.697.22

\$1,848.89

\$2.014.09

\$2,194.06

\$2,412.22

\$2,652,08

\$2,846.94

\$3.061.59

\$3,298.04

\$3.518.43

\$3,757.74

\$4,017.63

\$4,299.83

\$4,606.28

\$4.878.83

\$5,170.55

\$5,482,79

\$5,817.02

\$6,174.77

\$6,557.70

\$6,967.55

\$7,406.23

Lifetime

\$107.29

\$111.66

\$116.24

\$121.01

\$125.95

\$131.12

\$135.56

\$140.13

\$144.88 \$149.77

\$154.83

\$160.07

\$165.50

\$171.07

\$176.85

\$182.82

\$188.35

\$194.06

\$199.90

\$205.92

\$212.11

\$218.52

\$225.12

\$231.91

\$238.91

\$246.12

\$262.83

\$280.67

\$299.72

\$320.10

\$341.85

\$365.06

\$389.87

\$422.07

\$456.93

\$494.70

\$535.56

\$579.83

\$637.48

\$700.87

\$770.53

\$847.16

\$931.39

\$1,033.19

\$1,146.14

\$1,271.43

\$1,410.40

\$1.564.56

\$1,701.28

\$1.849.95

\$2,011.62

\$2,187,41

\$2,378.58

\$2,610.49

\$2.864.98

\$3,075.20

\$3,306,50

\$3,560.88

\$3,798.93

\$4,057.21

\$4,337.44

\$4,641.54

\$4,971.53

\$5,262,33

\$5,573.24

\$5.905.66

\$6,261.01

\$6,640.94

\$7,047.16

\$7,481.41

\$7,945.67

Age

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2 Year

\$52.86

\$54.80

\$56.82

\$58.90

\$61.10

\$63.36

\$65.24

\$67.25

\$69.30

\$71.39

\$73.57

\$75.80

\$78.11

\$80.49

\$82.92

\$85.45

\$87.74

\$90.13

\$92.54

\$95.03

\$97.63

\$100.26

\$102.95

\$105.75

\$108.59

\$111.52

\$118.72

\$126.36

\$134.51

\$143.19

\$152.41

\$162.23

\$172.72

\$187.92

\$204.48

\$222.49

\$242.08

\$263.39

\$290.86

\$321.21

\$354.73

\$391.72

\$432.57

\$480.10

\$532.85

\$591.36

\$656.31

\$728.40

\$792.84

\$862.94

\$939.24

\$1.022.31

\$1,112.71

\$1,222.54

\$1,343,20

\$1,443.87

\$1,554.74

\$1,676.79

\$1,793.21

\$1,919.84

\$2,057.55

\$2,207.31

\$2,370.20

\$2.519.87

\$2,680.62

\$2.853.25

\$3,038.67

\$3,237.77

\$3,451.63

\$3,681.32

\$3,927.98

3 vea

\$62.72

\$65.15

\$67.70

\$70.32

\$73.05

\$75.90

\$78.33

\$80.85

\$83.44

\$86.10

\$88.89

\$91.72

\$94.67

\$97.69

\$100.84

\$104.09

\$107.03

\$110.10

\$113.24

\$116.46

\$119.78

\$123.19

\$126.71

\$130.33

\$134.05

\$137.87

\$146.75

\$156.19

\$166.25

\$176.95

\$188.32

\$200,44

\$213.35

\$232.03

\$252.41

\$274.56

\$298.64

\$324.84

\$359.72

\$398.37

\$441.16

\$488.56

\$541.04

\$603.20

\$672.53

\$749.77

\$835.97

\$932.00

\$1,018.91

\$1,113,87

\$1,217.70

\$1,331.22

\$1,455.28

\$1,604.79

\$1,769.66

\$1,901.41

\$2,046.94

\$2,207.72

\$2,359.63

\$2,525.16

\$2,705.52

\$2,901.99

\$3,116.05

\$3.312.40

\$3,523.60

\$3,750.68

\$3,994.89

\$4,257.49

\$4,539.87

\$4,843.51

\$5,170.05

\$112.42

\$116.11

\$119.91

\$123.40

\$126.99

\$130.70

\$134.51

\$138.42

\$142.43

\$146.62

\$150.86

\$155.27

\$159.79

\$170.03

\$180.91

\$192.48

\$204.82

\$217.93

\$231.89

\$246.72

\$268.24

\$291.61

\$317.00

\$344.64

\$374.66

\$415.67

\$461.14

\$511.58

\$567.54

\$629.65

\$704.21

\$787.56

\$880.84

\$985.14

\$1,101,79

\$1,208.64

\$1,325.84

\$1,454.44

\$1,595.49

\$1,750.23

\$1,936.73

\$2,143.09

\$2,301.38

\$2,476.64

\$2,670.61

\$2,853.28

\$3,052.57

\$3,270.00

\$3,507.23

\$3,766.00

\$4.002.98

\$4,258.05

\$4.532.58

\$4,828.09

\$5,146.19

\$5,488.58

\$5,857.11

\$6,253.79

Policy Form Se	eries: LTC2-VAL
Va	lue
\$10 Annual Rates v	vith 56.66% increas
100 Day Elim	ination Period
50% Ho	me Care
5% Compound	Inflation Rider
4 year	5 year
\$151.20	\$173.19
\$155.02	\$177.61
\$158.90	\$182.10
\$162.91	\$186.74

Age				5% Compound	Inflation Rider			
31 \$106.86 \$133.36 \$150.02 \$177.61 \$199.83 \$222.80 \$247.55 \$244.03 \$32 \$111.00 \$140.70 \$162.91 \$180.70 \$120.19 \$234.44 \$280.67 \$320.43 \$3114.00 \$140.70 \$162.91 \$180.74 \$210.19 \$234.44 \$280.67 \$320.67 \$3118.74 \$147.76 \$177.21 \$190.54 \$221.11 \$246.69 \$274.61 \$220.77 \$312.50 \$151.60 \$151.60 \$177.21 \$190.54 \$221.11 \$246.69 \$274.61 \$220.77 \$312.50 \$150.39 \$177.40 \$203.58 \$222.51 \$255.52 \$246.69 \$274.61 \$320.57 \$312.50 \$150.39 \$177.40 \$203.58 \$222.51 \$255.53 \$225.59 \$274.61 \$320.50 \$312.50 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$274.61 \$320.54 \$312.50 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$224.67 \$320.54 \$312.50 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$224.67 \$320.54 \$312.70 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$224.57 \$279.54 \$223.50 \$270.50 \$270.54 \$270.54 \$270.50 \$	Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
31 \$106.86 \$133.36 \$150.02 \$177.61 \$199.83 \$222.80 \$247.55 \$244.03 \$32 \$111.00 \$140.70 \$162.91 \$180.70 \$120.19 \$234.44 \$280.67 \$320.43 \$3114.00 \$140.70 \$162.91 \$180.74 \$210.19 \$234.44 \$280.67 \$320.67 \$3118.74 \$147.76 \$177.21 \$190.54 \$221.11 \$246.69 \$274.61 \$220.77 \$312.50 \$151.60 \$151.60 \$177.21 \$190.54 \$221.11 \$246.69 \$274.61 \$220.77 \$312.50 \$150.39 \$177.40 \$203.58 \$222.51 \$255.52 \$246.69 \$274.61 \$320.57 \$312.50 \$150.39 \$177.40 \$203.58 \$222.51 \$255.53 \$225.59 \$274.61 \$320.50 \$312.50 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$274.61 \$320.54 \$312.50 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$224.67 \$320.54 \$312.50 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$224.67 \$320.54 \$312.70 \$3153.05 \$177.40 \$203.58 \$222.53 \$255.59 \$225.59 \$224.57 \$279.54 \$223.50 \$270.50 \$270.54 \$270.54 \$270.50 \$	30	\$106.11	\$130.71	\$151.20	\$173.19	\$194.86	\$217.21	\$241.25
32 \$111.37 \$137.28 \$169.90 \$182.10 \$204.97 \$228.55 \$254.03 \$33 \$114.08 \$144.09 \$169.99 \$191.47 \$215.61 \$240.51 \$240.51 \$267.49 \$319.33 \$116.85 \$144.19 \$169.99 \$191.47 \$215.61 \$240.51 \$240.51 \$267.49 \$319.33 \$112.74 \$151.00 \$150.39 \$177.20 \$199.33 \$225.18 \$251.27 \$279.67 \$329.03 \$177.40 \$203.08 \$223.55 \$255.93 \$284.97 \$328.90 \$150.39 \$177.40 \$203.08 \$223.55 \$255.93 \$284.97 \$329.03 \$150.39 \$177.40 \$203.08 \$223.55 \$255.93 \$284.97 \$329.03 \$150.08 \$150.79 \$180.60 \$207.29 \$233.55 \$250.071 \$290.34 \$40 \$310.04 \$3								
34   \$116.85   \$144.19   \$166.99   \$191.47   \$215.61   \$240.51   \$227.45   \$36   \$119.74   \$150.39   \$177.62   \$177.21   \$199.33   \$225.18   \$251.27   \$279.67   \$377.82   \$377.82   \$378.38   \$322.90   \$3153.05   \$177.40   \$203.85   \$229.35   \$255.93   \$284.97   \$38   \$3126.00   \$3153.05   \$177.40   \$203.85   \$229.35   \$255.93   \$284.97   \$38   \$3126.00   \$3153.05   \$177.40   \$203.85   \$229.35   \$255.93   \$284.97   \$39   \$3122.00   \$3153.06   \$3157.65   \$3100.00   \$207.29   \$233.55   \$3260.71   \$3290.34   \$39   \$3122.00   \$3153.04   \$3163.05   \$3167.10   \$310.05   \$310.00   \$327.37   \$3265.55   \$3265.55   \$3265.62   \$301.40   \$310.40   \$3163.05   \$3167.11   \$319.05   \$321.84   \$244.29   \$3270.50   \$301.40   \$301.40   \$310.40								
36   \$119.74   \$147.76   \$171.21   \$196.34   \$221.11   \$246.69   \$274.51   \$361.39   \$172.80   \$150.39   \$174.29   \$199.39   \$225.18   \$251.27   \$279.67   \$37   \$123.90   \$153.05   \$177.40   \$203.58   \$229.35   \$255.59   \$255.90   \$284.97   \$38   \$128.06   \$155.78   \$160.60   \$207.29   \$233.55   \$256.07   \$290.34   \$39   \$128.26   \$156.56   \$160.60   \$207.29   \$233.55   \$256.07   \$290.34   \$39   \$128.26   \$156.56   \$163.64   \$211.06   \$237.87   \$266.55   \$295.52   \$30   \$200.44   \$310.49   \$3161.36   \$187.15   \$124.94   \$242.29   \$275.05   \$301.40   \$41   \$132.73   \$164.21   \$190.53   \$221.84   \$246.74   \$275.55   \$307.08   \$42   \$130.05   \$3167.11   \$193.96   \$222.23   \$255.10   \$225.06   \$331.29   \$43   \$373.39   \$370.07   \$3197.46   \$322.69   \$225.92   \$225.86   \$316.77   \$317.09   \$200.90   \$231.05   \$226.06   \$255.92   \$225.86   \$316.77   \$317.09   \$200.90   \$231.05   \$226.06   \$234.79   \$324.79   \$44   \$313.79   \$3170.90   \$200.90   \$231.05   \$226.06   \$253.25   \$66.2   \$333.03   \$47   \$344.52   \$3161.60   \$3211.12   \$224.27   \$277.14   \$306.38   \$234.13   \$344.89   \$344.	33	\$114.08	\$140.70	\$162.91	\$186.74	\$210.19	\$234.44	\$260.67
36 \$121.80 \$150.39 \$174.29 \$199.30 \$225.16 \$251.27 \$279.67 \$37 \$123.90 \$150.39 \$177.40 \$203.58 \$229.55 \$255.93 \$284.47 \$38 \$126.00 \$155.78 \$160.60 \$207.29 \$233.55 \$260.71 \$290.34 \$40 \$130.40 \$161.36 \$187.15 \$211.06 \$237.87 \$255.65 \$250.55 \$250.50 \$260.71 \$290.34 \$40 \$130.40 \$161.36 \$187.15 \$214.04 \$242.29 \$270.50 \$301.40 \$41 \$132.73 \$161.36 \$187.15 \$214.94 \$242.29 \$270.50 \$301.40 \$41 \$132.73 \$161.36 \$187.15 \$214.94 \$242.29 \$270.50 \$301.40 \$41 \$132.73 \$161.36 \$187.15 \$214.94 \$242.29 \$270.50 \$301.40 \$41 \$132.73 \$161.30 \$187.11 \$193.96 \$222.83 \$251.30 \$220.66 \$312.29 \$317.07 \$197.45 \$22.69 \$1 \$255.92 \$256.86 \$311.67 \$41 \$193.97 \$170.07 \$197.45 \$22.69 \$1 \$255.92 \$256.86 \$311.67 \$41 \$191.79 \$170.07 \$197.45 \$22.69 \$1 \$255.92 \$256.86 \$311.67 \$41 \$41 \$193.79 \$170.07 \$197.45 \$22.69 \$1 \$255.92 \$256.86 \$331.67 \$41 \$41 \$193.79 \$170.07 \$197.45 \$22.69 \$1 \$255.92 \$256.86 \$331.67 \$41 \$41.60 \$170.80 \$200.62 \$250.50 \$260.65 \$291.19 \$3224.79 \$324.79 \$41 \$41.60 \$34.40 \$170.60 \$200.62 \$22.50.60 \$260.64 \$250.60 \$233.09 \$34 \$45 \$314.50 \$317.50 \$200.62 \$22.50.50 \$260.64 \$250.60 \$233.09 \$34 \$47 \$316.50 \$317.50 \$310.60 \$211.12 \$242.67 \$274.14 \$306.38 \$341.93 \$316.50 \$311.60 \$211.12 \$242.67 \$274.14 \$306.38 \$341.93 \$316.50 \$310.50 \$321.90 \$310.50 \$321.90 \$310.50 \$321.90 \$310.50 \$321.90 \$330.30 \$300.93	34		\$144.19	\$166.99		\$215.61	\$240.51	\$267.49
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Section   Sect								
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50         \$152,25         \$190,25         \$221,26         \$254,73         \$228,70         \$321,69         \$396,04         \$262,83         \$224,74         \$258,81         \$292,25         \$32,69         \$322,00         \$371,08         \$365,04         \$322,83         \$297,10         \$332,30         \$371,08         \$337,18         \$318,60         \$38,71         \$301,88         \$287,17         \$301,92         \$337,78         \$371,18         \$337,18         \$341,70         \$366,20         \$347,10         \$382,30         \$371,10         \$332,18         \$347,10         \$382,80         \$371,10         \$382,80         \$371,10         \$382,80         \$341,70         \$348,88         \$383,71         \$365,51         \$366,51         \$224,38         \$261,96         \$302,79         \$343,00         \$384,40         \$429,94         \$465,57         \$99         \$195,52         \$245,10         \$268,68         \$332,46         \$377,35         \$443,57         \$493,51         \$417,30         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$532,21         \$466,65         \$522,21         \$466,65         \$532,21 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
61         \$165.56         \$193.18         \$224.74         \$258.81         \$292.35         \$297.10         \$332.20         \$371.08           52         \$167.88         \$199.21         \$231.89         \$267.17         \$301.92         \$337.76         \$377.18           54         \$162.69         \$202.29         \$225.54         \$271.46         \$306.80         \$343.28         \$383.43           56         \$172.26         \$214.70         \$220.58         \$275.80         \$311.77         \$348.89         \$389.74           56         \$172.26         \$2214.70         \$220.38         \$289.00         \$327.74         \$366.21         \$490.35           57         \$179.67         \$224.38         \$261.96         \$302.79         \$343.00         \$384.40         \$429.94           58         \$187.44         \$234.50         \$274.14         \$317.30         \$389.77         \$403.51         \$414.57           59         \$195.52         \$245.13         \$300.16         \$346.89         \$339.77         \$403.51         \$414.57         \$493.51         \$414.30         \$441.57         \$429.55         \$474.30         \$444.57         \$22.55         \$474.30         \$426.68         \$332.46         \$377.35         \$425.55         \$498.								
52         \$167.08         \$199.21         \$228.30         \$262.93         \$227.10         \$332.20         \$377.18           53         \$160.26         \$199.21         \$231.89         \$267.17         \$301.92         \$337.66         \$337.61         \$337.66         \$337.66         \$332.60         \$343.28         \$383.43           55         \$165.15         \$250.545         \$229.26         \$275.80         \$311.77         \$348.89         \$389.74           56         \$172.26         \$214.70         \$250.36         \$289.00         \$327.04         \$366.21         \$409.35           57         \$179.67         \$224.38         \$261.96         \$302.79         \$343.00         \$384.40         \$429.94           58         \$187.44         \$234.50         \$274.14         \$317.30         \$359.77         \$40.51         \$451.57           59         \$195.52         \$245.10         \$266.86         \$312.42         \$377.35         \$423.55         \$474.31           60         \$205.51         \$300.16         \$348.39         \$395.79         \$444.57         \$498.17           61         \$21.27         \$267.68         \$314.12         \$365.22         \$415.15         \$446.55         \$446.57         \$444.57								
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55         \$166.15         \$205.45         \$239.26         \$275.80         \$317.26         \$348.89         \$389.74           56         \$172.65         \$214.70         \$20.36         \$289.00         \$327.04         \$366.21         \$409.35           57         \$179.67         \$224.38         \$261.96         \$302.79         \$343.00         \$384.40         \$429.94           58         \$187.44         \$234.50         \$274.14         \$317.30         \$359.77         \$403.51         \$461.57           59         \$195.52         \$245.10         \$286.68         \$332.46         \$377.35         \$423.55         \$474.30           60         \$203.96         \$256.13         \$300.16         \$348.39         \$395.79         \$444.57         \$498.17           61         \$212.73         \$267.68         \$314.12         \$365.02         \$415.15         \$466.66         \$523.21           62         \$221.90         \$279.76         \$328.69         \$382.49         \$435.42         \$488.83         \$549.55           63         \$256.38         \$322.24         \$377.80         \$437.38         \$496.05         \$556.39         \$622.80           65         \$275.55         \$345.84         \$405.04         \$46								
56         \$172.26         \$214.70         \$250.36         \$289.00         \$327.04         \$366.21         \$409.35           57         \$179.67         \$224.38         \$261.96         \$302.79         \$343.00         \$384.40         \$429.94           58         \$197.44         \$234.50         \$274.14         \$317.30         \$359.77         \$403.51         \$451.57           59         \$195.52         \$245.10         \$286.68         \$332.46         \$377.35         \$423.55         \$474.30           60         \$203.96         \$256.613         \$300.16         \$348.99         \$395.79         \$444.57         \$498.17           61         \$212.73         \$287.68         \$314.12         \$365.02         \$415.15         \$466.65         \$523.21           62         \$221.90         \$279.76         \$328.69         \$382.49         \$435.42         \$488.83         \$549.55           63         \$238.53         \$300.24         \$352.38         \$409.03         \$464.73         \$522.06         \$585.01           64         \$256.38         \$322.24         \$377.38         \$496.05         \$566.39         \$622.80           65         \$275.58         \$345.84         \$405.04         \$467.74         \$	54	\$162.69	\$202.29	\$235.54	\$271.46	\$306.80	\$343.28	\$383.43
57								
58         \$187.44         \$234.50         \$274.14         \$317.30         \$359.77         \$403.51         \$451.57           59         \$195.52         \$245.10         \$286.86         \$332.46         \$377.35         \$423.55         \$474.30           60         \$203.96         \$256.13         \$300.16         \$348.39         \$395.79         \$444.57         \$498.17           61         \$212.73         \$267.68         \$314.12         \$365.02         \$415.15         \$466.65         \$523.21           62         \$221.90         \$279.76         \$328.69         \$382.49         \$435.42         \$499.83         \$549.55           63         \$238.53         \$300.24         \$352.38         \$409.03         \$464.73         \$522.06         \$555.01           64         \$256.38         \$342.44         \$377.90         \$437.38         \$496.05         \$556.39         \$622.80           65         \$275.58         \$344.54         \$405.04         \$467.74         \$569.30         \$662.98           66         \$296.21         \$371.14         \$434.27         \$500.18         \$661.11         \$632.02         \$705.82           67         \$318.40         \$398.36         \$465.56         \$534.88         \$6								
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72         \$493.60         \$624.36         \$734.93         \$828.33         \$920.64         \$1,016.58         \$1,123.75           73         \$542.96         \$689.47         \$813.65         \$914.44         \$1,014.10         \$1,117.80         \$1,233.87           74         \$597.24         \$761.42         \$900.86         \$1,009.54         \$1,117.08         \$1,229.11         \$1,354.75           75         \$656.95         \$840.82         \$997.36         \$1,114.54         \$1,230.52         \$1,351.49         \$1,487.48           76         \$722.59         \$928.58         \$1,104.25         \$1,230.43         \$1,355.47         \$1,486.10         \$1,633.21           77         \$794.84         \$1,025.46         \$1,222.57         \$1,358.38         \$1,493.07         \$1,634.06         \$1,793.26           78         \$861.56         \$1,116.07         \$1,334.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03           79         \$933.86         \$1,214.71         \$1,456.12         \$1,609.26         \$1,761.24         \$1,920.44         \$2,098.85           80         \$1,012.19         \$1,322.06         \$1,589.15         \$1,751.59         \$1,912.86         \$2,081.98         \$2,270.66           81								
73         \$542.96         \$689.47         \$813.65         \$914.44         \$1,014.10         \$1,117.80         \$1,233.87           74         \$597.24         \$761.42         \$900.86         \$1,009.54         \$1,117.08         \$1,229.11         \$1,354.75           75         \$656.95         \$840.82         \$997.36         \$1,114.54         \$1,230.52         \$1,351.49         \$1,487.48           76         \$722.59         \$928.58         \$1,104.25         \$1,230.43         \$1,355.47         \$1,486.10         \$1,633.21           77         \$794.84         \$1,025.46         \$1,222.57         \$1,358.38         \$1,493.07         \$1,634.06         \$1,793.26           78         \$861.56         \$1,116.07         \$1,334.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03           79         \$933.86         \$1,214.71         \$1,456.12         \$1,609.26         \$1,761.24         \$1,920.44         \$2,098.85           80         \$1,012.19         \$1,322.06         \$1,589.15         \$1,751.59         \$1,912.86         \$2,081.98         \$2,270.66           81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,466.51           8	71	\$452.19	\$570.68	\$670.80	\$758.92	\$845.96	\$936.26	\$1,036.84
74         \$597.24         \$761.42         \$900.86         \$1,009.54         \$1,117.08         \$1,229.11         \$1,354.75           75         \$666.95         \$840.82         \$997.36         \$1,114.54         \$1,230.52         \$1,351.49         \$1,487.48           76         \$722.59         \$928.58         \$1,104.25         \$1,230.43         \$1,355.47         \$1,486.10         \$1,633.21           77         \$794.84         \$1,025.46         \$1,222.57         \$1,358.38         \$1,493.07         \$1,634.06         \$1,793.26           78         \$861.56         \$1,116.07         \$1,334.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03           79         \$933.86         \$1,214.71         \$1,466.12         \$1,609.26         \$1,761.24         \$1,920.44         \$2,098.85           80         \$1,097.16         \$1,338.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,2456.61           81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,2456.61           82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,446.88         \$2,657.60								
75         \$656.95         \$840.82         \$997.36         \$1,114.54         \$1,230.52         \$1,351.49         \$1,487.48           76         \$722.59         \$928.58         \$1,104.25         \$1,230.43         \$1,355.47         \$1,486.10         \$1,633.21           77         \$794.84         \$1,025.46         \$1,222.57         \$1,358.38         \$1,493.07         \$1634.06         \$1,793.26           78         \$861.56         \$1,116.07         \$1,334.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03           79         \$933.86         \$1,214.71         \$1,456.12         \$1,609.26         \$1,761.24         \$1,920.44         \$2,098.85           80         \$1,012.19         \$1,322.06         \$1,589.15         \$1,751.59         \$1,912.86         \$2,081.98         \$2,270.66           81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,456.51           82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,446.88         \$2,667.60           83         \$1,304.91         \$1,724.73         \$2,089.89         \$2,285.16         \$2,2775.60         \$2,945.80         \$3,180.06								
76         \$722.59         \$928.58         \$1,104.25         \$1,230.43         \$1,355.47         \$1,633.21         \$77         \$794.84         \$1,025.46         \$1,222.57         \$1,358.38         \$1,493.07         \$1,634.06         \$1,793.26         \$1,783.26         \$1,783.26         \$1,783.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03         \$1,940.03         \$1,621.62         \$1,771.48         \$1,940.03         \$1,912.86         \$2,081.98         \$2,207.66         \$1,761.24         \$1,920.44         \$2,098.85         \$2,081.98         \$2,270.66         \$1,761.24         \$1,920.44         \$2,098.85         \$2,077.64         \$2,257.05         \$2,456.51         \$2,077.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,456.51         \$2,4179.33         \$2,466.81         \$2,667.60         \$3         \$1,304.91         \$1,724.73         \$2,098.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77         \$4         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.55         \$2,725.60         \$2,945.80         \$3,188.06         \$3,383.34         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58         \$3,769.58         \$3,276.23         \$3,591.76         \$3,								
77         \$794.84         \$1,025.46         \$1,222.57         \$1,358.38         \$1,493.07         \$1,634.06         \$1,793.26           78         \$861.56         \$1,116.07         \$1,334.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03           79         \$933.86         \$1,214.71         \$1,456.12         \$1,609.26         \$1,761.24         \$1,920.44         \$2,098.98           80         \$1,012.19         \$1,322.06         \$1,589.15         \$1,751.59         \$1,912.86         \$2,081.98         \$2,270.66           81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,456.51           82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,466.88         \$2,657.60           83         \$1,304.91         \$1,724.73         \$2,088.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77           84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,5165.59         \$2,725.60         \$2,945.80         \$3,180.66           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
78         \$861.56         \$1,116.07         \$1,334.24         \$1,478.51         \$1,621.62         \$1,771.48         \$1,940.03           79         \$933.86         \$1,214.71         \$1,466.12         \$1,609.26         \$1,761.24         \$1,920.44         \$2,098.85           80         \$1,012.19         \$1,322.06         \$1,589.15         \$1,751.59         \$1,912.86         \$2,081.98         \$2,270.66           81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,456.51           82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,446.88         \$2,657.60           83         \$1,304.91         \$1,724.73         \$2,089.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77           84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.55         \$2,725.60         \$2,945.80         \$3,180.06           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,591.76         \$3,883.96 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
80         \$1,012.19         \$1,322.06         \$1,589.15         \$1,751.59         \$1,912.86         \$2,081.98         \$2,270.66           81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,456.51           82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,446.88         \$2,657.60           83         \$1,304.91         \$1,724.73         \$2,089.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77           84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.55         \$2,725.60         \$2,945.80         \$3,188.06           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01								
81         \$1,097.16         \$1,438.92         \$1,734.32         \$1,906.46         \$2,077.54         \$2,257.05         \$2,456.51           82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,446.88         \$2,657.60           83         \$1,304.91         \$1,724.73         \$2,089.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77           84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.65         \$2,725.60         \$2,948.80         \$3,188.06           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29	79	\$933.86	\$1,214.71	\$1,456.12	\$1,609.26	\$1,761.24	\$1,920.44	\$2,098.85
82         \$1,189.24         \$1,566.08         \$1,892.72         \$2,075.04         \$2,256.39         \$2,446.88         \$2,657.60           83         \$1,304.91         \$1,724.73         \$2,089.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77           84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.55         \$2,725.60         \$2,945.80         \$3,180.06           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.06         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,480.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52								
83         \$1,304.91         \$1,724.73         \$2,089.89         \$2,285.16         \$2,479.93         \$2,684.79         \$2,910.77           84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.55         \$2,725.60         \$2,945.80         \$3,188.06           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52           91         \$2,295.90         \$3,031.80         \$3,671.69         \$3,961.04         \$4,264.25         \$4,593.55         \$4,964.62								
84         \$1,431.79         \$1,899.47         \$2,307.55         \$2,516.55         \$2,725.60         \$2,945.80         \$3,188.06           85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52           91         \$2,295.90         \$3,031.80         \$3,671.69         \$3,961.04         \$4,264.25         \$4,593.55         \$4,964.62           92         \$2,458.79         \$3,245.86         \$3,930.46         \$4,232.23         \$4,551.51         \$4,900.00         \$5,294.61								
85         \$1,532.46         \$2,031.22         \$2,465.84         \$2,685.92         \$2,906.95         \$3,140.66         \$3,398.28           86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52           91         \$2,295.90         \$3,041.80         \$3,671.69         \$3,961.04         \$4,264.25         \$4,593.55         \$4,964.62           92         \$2,458.79         \$3,245.86         \$3,930.46         \$4,232.23         \$4,551.51         \$4,900.00         \$5,294.61           93         \$2,608.46         \$3,442.21         \$4,167.44         \$4,477.48         \$4,808.88         \$5,172.55         \$5,886.31								
86         \$1,643.33         \$2,176.75         \$2,641.10         \$2,873.02         \$3,106.98         \$3,355.31         \$3,629.58           87         \$1,765.38         \$2,337.53         \$2,835.07         \$3,079.68         \$3,327.62         \$3,591.76         \$3,883.96           88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52           91         \$2,295.90         \$3,031.80         \$3,671.69         \$3,961.04         \$4,264.25         \$4,593.55         \$4,964.62           92         \$2,458.79         \$3,245.86         \$3,390.46         \$4,232.23         \$4,551.51         \$4,900.00         \$5,294.61           93         \$2,608.46         \$3,442.21         \$4,167.44         \$4,477.48         \$4,808.88         \$5,172.55         \$5,585.41           94         \$2,769.21         \$3,653.41         \$4,422.51         \$4,740.78         \$5,084.71         \$5,464.27         \$5,896.32								
88         \$1,881.80         \$2,489.44         \$3,017.74         \$3,272.81         \$3,533.31         \$3,812.15         \$4,122.01           89         \$2,008.43         \$2,664.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52           91         \$2,295.90         \$3,031.80         \$3,671.69         \$3,961.04         \$4,264.25         \$4,593.55         \$4,964.62           92         \$2,458.79         \$3,245.86         \$3,930.46         \$4,232.23         \$4,551.51         \$4,900.00         \$5,294.61           93         \$2,608.46         \$3,442.21         \$4,167.44         \$4,477.48         \$4,808.88         \$5,172.55         \$5,585.41           94         \$2,769.21         \$3,653.41         \$4,422.51         \$4,740.78         \$5,084.71         \$5,464.27         \$5,896.32           95         \$2,941.84         \$3,880.49         \$4,697.04         \$5,023.49         \$5,380.38         \$5,776.51         \$6,228.74           96         \$3,127.26         \$4,124.70         \$4,992.55         \$5,326.99         \$5,697.24         \$6,110.74         \$6,584.09						\$3,106.98		
89         \$2,008.43         \$2,654.97         \$3,217.03         \$3,483.07         \$3,756.93         \$4,051.46         \$4,380.29           90         \$2,146.14         \$2,835.33         \$3,434.46         \$3,711.90         \$4,000.03         \$4,311.35         \$4,660.52           91         \$2,295.90         \$3,031.80         \$3,671.69         \$3,961.04         \$4,264.25         \$4,593.55         \$4,964.62           92         \$2,458.79         \$3,245.86         \$3,930.46         \$4,232.23         \$4,551.51         \$4,900.00         \$5,294.61           93         \$2,608.46         \$3,442.21         \$4,167.44         \$4,477.48         \$4,808.88         \$5,172.55         \$5,585.41           94         \$2,769.21         \$3,653.41         \$4,422.51         \$4,740.78         \$5,084.71         \$5,464.27         \$5,896.32           95         \$2,941.84         \$3,880.49         \$4,697.04         \$5,023.49         \$5,380.38         \$5,776.51         \$6,228.74           96         \$3,127.26         \$4,124.70         \$4,992.55         \$5,326.99         \$5,697.24         \$6,110.74         \$6,584.09           97         \$3,326.36         \$4,387.30         \$5,310.65         \$5,652.82         \$6,036.83         \$6,468.49         \$6,964.02								
90 \$2,146.14 \$2,835.33 \$3,434.46 \$3,711.90 \$4,000.03 \$4,311.35 \$4,660.52 \$91 \$2,295.90 \$3,031.80 \$3,671.69 \$3,961.04 \$4,264.25 \$4,593.55 \$4,964.62 \$92 \$2,458.79 \$3,245.86 \$3,930.46 \$4,232.23 \$4,551.51 \$4,900.00 \$5,294.61 \$93 \$2,608.46 \$3,442.21 \$4,167.44 \$4,477.48 \$4,808.88 \$5,172.55 \$5,585.41 \$94 \$2,769.21 \$3,653.41 \$4,422.51 \$4,740.78 \$5,084.71 \$5,464.27 \$5,896.32 \$95 \$2,941.84 \$3,880.49 \$4,697.04 \$5,023.49 \$5,380.38 \$5,776.51 \$6,228.74 \$96 \$3,127.26 \$4,124.70 \$4,992.55 \$5,326.99 \$5,697.24 \$6,110.74 \$6,584.09 \$97 \$3,326.36 \$4,387.30 \$5,310.65 \$5,652.82 \$6,036.83 \$6,468.49 \$6,964.02 \$98 \$3,540.22 \$4,669.68 \$5,653.04 \$6,002.63 \$6,400.78 \$6,851.42 \$7,370.24 \$99 \$3,769.91 \$4,973.32 \$6,021.57 \$6,378.17 \$6,790.84 \$7,261.27 \$7,804.49								
91 \$2,295.90 \$3,031.80 \$3,671.69 \$3,961.04 \$4,264.25 \$4,593.55 \$4,964.62 92 \$2,458.79 \$3,245.86 \$3,930.46 \$4,232.23 \$4,551.51 \$4,900.00 \$5,294.61 93 \$2,608.46 \$3,442.21 \$4,167.44 \$4,477.48 \$4,808.88 \$5,172.55 \$5,585.41 94 \$2,769.21 \$3,653.41 \$4,422.51 \$4,740.78 \$5,084.71 \$5,464.27 \$5,896.32 95 \$2,941.84 \$3,880.49 \$4,697.04 \$5,023.49 \$5,380.38 \$5,776.51 \$6,228.74 96 \$3,127.26 \$4,124.70 \$4,992.55 \$5,36.99 \$5,697.24 \$6,110.74 \$6,584.09 97 \$3,326.36 \$4,387.30 \$5,310.65 \$5,652.82 \$6,036.83 \$6,468.49 \$6,964.02 98 \$3,540.22 \$4,669.68 \$5,653.04 \$6,002.63 \$6,400.78 \$6,851.42 \$7,370.24 99 \$3,769.91 \$4,973.32 \$6,021.57 \$6,378.17 \$6,790.84 \$7,261.27 \$7,804.49								
92         \$2,458.79         \$3,245.86         \$3,930.46         \$4,232.23         \$4,551.51         \$4,900.00         \$5,294.61           93         \$2,608.46         \$3,442.21         \$4,167.44         \$4,477.48         \$4,808.88         \$5,172.55         \$5,585.41           94         \$2,769.21         \$3,653.41         \$4,422.51         \$4,740.78         \$5,084.71         \$5,464.27         \$5,896.32           95         \$2,941.84         \$3,880.49         \$4,697.04         \$5,023.49         \$5,380.38         \$5,776.51         \$6,228.74           96         \$3,127.26         \$4,124.70         \$4,992.55         \$5,326.99         \$5,697.24         \$6,110.74         \$6,584.09           97         \$3,326.36         \$4,337.30         \$5,310.65         \$5,652.82         \$6,036.83         \$6,468.49         \$6,964.02           98         \$3,540.22         \$4,669.68         \$5,653.04         \$6,002.63         \$6,400.78         \$6,851.42         \$7,370.24           99         \$3,769.91         \$4,973.32         \$6,021.57         \$6,378.17         \$6,790.84         \$7,261.27         \$7,804.49								
93 \$2,608.46 \$3,442.21 \$4,167.44 \$4,477.48 \$4,808.88 \$5,172.55 \$5,585.41 94 \$2,769.21 \$3,653.41 \$4,422.51 \$4,740.78 \$5,084.71 \$5,464.27 \$5,896.32 95 \$2,941.84 \$3,880.49 \$4,697.04 \$5,023.49 \$5,380.38 \$5,776.51 \$6,228.74 96 \$3,127.26 \$4,124.70 \$4,992.55 \$5,326.99 \$5,697.24 \$6,110.74 \$6,584.09 97 \$3,326.36 \$4,387.30 \$5,310.65 \$5,652.82 \$6,036.83 \$6,468.49 \$6,964.02 98 \$3,540.22 \$4,669.68 \$5,653.04 \$6,002.63 \$6,400.78 \$6,851.42 \$7,370.24 99 \$3,769.91 \$4,973.32 \$6,021.57 \$6,378.17 \$6,790.84 \$7,261.27 \$7,804.49								
94 \$2,769.21 \$3,653.41 \$4,422.51 \$4,740.78 \$5,084.71 \$5,464.27 \$5,896.32 95 \$2,941.84 \$3,880.49 \$4,697.04 \$5,023.49 \$5,380.38 \$5,776.51 \$6,228.74 96 \$3,127.26 \$4,124.70 \$4,992.55 \$5,326.99 \$5,697.24 \$6,110.74 \$6,584.09 97 \$3,326.36 \$4,387.30 \$5,310.65 \$5,652.22 \$6,036.83 \$6,468.49 \$6,964.02 98 \$3,540.22 \$4,669.68 \$5,653.04 \$6,002.63 \$6,400.78 \$6,851.42 \$7,370.24 99 \$3,769.91 \$4,973.32 \$6,021.57 \$6,378.17 \$6,790.84 \$7,261.27 \$7,804.49								
96       \$3,127.26       \$4,124.70       \$4,992.55       \$5,326.99       \$5,697.24       \$6,110.74       \$6,584.09         97       \$3,326.36       \$4,387.30       \$5,310.65       \$5,652.82       \$6,036.83       \$6,468.49       \$6,964.02         98       \$3,540.22       \$4,669.68       \$5,653.04       \$6,002.63       \$6,400.78       \$6,851.42       \$7,370.24         99       \$3,769.91       \$4,973.32       \$6,021.57       \$6,378.17       \$6,790.84       \$7,261.27       \$7,804.49	94							
97       \$3,326.36       \$4,387.30       \$5,310.65       \$5,652.82       \$6,036.83       \$6,468.49       \$6,964.02         98       \$3,540.22       \$4,669.68       \$5,653.04       \$6,002.63       \$6,400.78       \$6,851.42       \$7,370.24         99       \$3,769.91       \$4,973.32       \$6,021.57       \$6,378.17       \$6,790.84       \$7,261.27       \$7,804.49								
98       \$3,540.22       \$4,669.68       \$5,653.04       \$6,002.63       \$6,400.78       \$6,851.42       \$7,370.24         99       \$3,769.91       \$4,973.32       \$6,021.57       \$6,378.17       \$6,790.84       \$7,261.27       \$7,804.49								
99 \$3,769.91 \$4,973.32 \$6,021.57 \$6,378.17 \$6,790.84 \$7,261.27 \$7,804.49								

Policy Form Series: LTC2-VAL	
Value with Indemnity	
\$10 Annual Rates with 56.66% increase	
100 Day Elimination Period	
100% Home Care	
No Inflation	

				flation			
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
Age	2 real	3 year	4 year	5 year	6 year	7 years	Liletime
30	\$58.49	\$69.07	\$77.94	\$86.58	\$95.78	\$105.93	\$118.42
31	\$59.34 \$60.47	\$70.26	\$79.46	\$88.34	\$97.77	\$108.19 \$110.40	\$120.97
32 33	\$60.17 \$61.02	\$71.50 \$72.74	\$81.01 \$82.57	\$90.11 \$91.94	\$99.81 \$101.86	\$110.49 \$112.83	\$123.59 \$126.27
34	\$61.90	\$73.99	\$84.18	\$93.83	\$104.02	\$115.23	\$128.98
35	\$62.77	\$75.27	\$85.82	\$95.71	\$106.15	\$117.69	\$131.78
36	\$63.68	\$76.55	\$87.45	\$97.61	\$108.30	\$120.06	\$134.49
37	\$64.57	\$77.86	\$89.08	\$99.50	\$110.46	\$122.53	\$137.25
38	\$65.52	\$79.20	\$90.79	\$101.44	\$112.66	\$125.02	\$140.05
39	\$66.47	\$80.54	\$92.49	\$103.43	\$114.92	\$127.55	\$142.94
40 41	\$67.45 \$68.37	\$81.91 \$83.33	\$94.25 \$96.03	\$105.46 \$107.51	\$117.21 \$119.56	\$130.15 \$132.77	\$145.88 \$148.88
42	\$69.37	\$84.73	\$97.85	\$109.60	\$121.97	\$135.48	\$151.93
43	\$70.37	\$86.21	\$99.69	\$111.75	\$124.41	\$138.25	\$155.03
44	\$71.37	\$87.66	\$101.56	\$113.94	\$126.86	\$141.04	\$158.22
45	\$72.39	\$89.17	\$103.51	\$116.16	\$129.42	\$143.91	\$161.47
46	\$73.65	\$90.92	\$105.68	\$118.70	\$132.30	\$147.15	\$165.15
47	\$74.93	\$92.71	\$107.95	\$121.27	\$135.21	\$150.45	\$168.86
48 49	\$76.23 \$77.58	\$94.53 \$96.41	\$110.24 \$112.59	\$123.90 \$126.61	\$138.22 \$141.27	\$153.84 \$157.29	\$172.72 \$176.63
50	\$78.91	\$98.28	\$114.99	\$129.37	\$144.39	\$160.83	\$180.66
51	\$80.26	\$100.21	\$117.42	\$132.18	\$147.60	\$164.44	\$184.76
52	\$81.65	\$102.19	\$119.90	\$135.06	\$150.87	\$168.11	\$188.96
53	\$83.04	\$104.21	\$122.48	\$138.02	\$154.23	\$171.87	\$193.24
54	\$84.51	\$106.24	\$125.08	\$141.03	\$157.63	\$175.77	\$197.64
55	\$85.97	\$108.35	\$127.70	\$144.06	\$161.12	\$179.71	\$202.10
56 57	\$92.71 \$100.00	\$116.09 \$124.38	\$136.26 \$145.36	\$153.85 \$164.29	\$172.18 \$184.03	\$192.16 \$205.51	\$216.25 \$231.36
58	\$107.83	\$133.29	\$155.10	\$175.46	\$196.65	\$219.73	\$247.51
59	\$116.29	\$142.84	\$165.45	\$187.35	\$210.18	\$234.97	\$264.78
60	\$125.40	\$153.06	\$176.52	\$200.07	\$224.62	\$251.25	\$283.30
61	\$135.24	\$164.01	\$188.33	\$213.67	\$240.05	\$268.69	\$303.09
62	\$145.87	\$175.74	\$200.90	\$228.18	\$256.53	\$287.30	\$324.27
63 64	\$158.90 \$173.11	\$191.53 \$208.70	\$218.96	\$248.90 \$271.49	\$279.97	\$313.69 \$342.57	\$354.22
65	\$173.11 \$188.60	\$208.70	\$238.66 \$260.13	\$271.49 \$296.15	\$305.58 \$333.53	\$374.04	\$386.95 \$422.67
66	\$205.46	\$247.87	\$283.50	\$323.01	\$364.03	\$408.42	\$461.71
67	\$223.82	\$270.11	\$309.03	\$352.33	\$397.32	\$445.98	\$504.37
68	\$249.16	\$301.32	\$345.18	\$392.95	\$442.55	\$496.24	\$560.80
69	\$277.38	\$336.13	\$385.57	\$438.23	\$492.92	\$552.23	\$623.57
70	\$308.79	\$374.98	\$430.69	\$488.72	\$549.03	\$614.50	\$693.35
71 72	\$343.74 \$382.69	\$418.32 \$466.66	\$481.10 \$537.41	\$545.04 \$607.84	\$611.55 \$681.17	\$683.76 \$760.89	\$770.94 \$857.23
73	\$428.83	\$524.78	\$605.64	\$683.50	\$764.62	\$852.91	\$959.79
74	\$480.56	\$590.12	\$682.61	\$768.59	\$858.30	\$956.05	\$1,074.65
75	\$538.52	\$663.63	\$769.31	\$864.29	\$963.44	\$1,071.68	\$1,203.27
76	\$603.47	\$746.30	\$867.04	\$971.87	\$1,081.49	\$1,201.30	\$1,347.27
77	\$676.26	\$839.23	\$977.18	\$1,092.88	\$1,213.97	\$1,346.60	\$1,508.51
78 79	\$738.17 \$905.72	\$919.17 \$1.006.74	\$1,072.71 \$1,177.60	\$1,197.22 \$1,211.52	\$1,327.68 \$1,452.00	\$1,470.62 \$1,605.00	\$1,644.80 \$1,703.47
80	\$805.72 \$879.45	\$1,006.74 \$1,102.62	\$1,177.60 \$1,292.73	\$1,311.52 \$1,436.75	\$1,452.00 \$1,587.98	\$1,605.99 \$1,753.87	\$1,793.47 \$1,955.51
81	\$959.92	\$1,207.68	\$1,419.10	\$1,573.93	\$1,736.70	\$1,915.35	\$2,132.25
82	\$1,047.82	\$1,322.71	\$1,557.82	\$1,724.22	\$1,899.34	\$2,091.71	\$2,324.93
83	\$1,153.67	\$1,461.03	\$1,724.53	\$1,904.77	\$2,094.97	\$2,304.08	\$2,557.48
84	\$1,270.27	\$1,613.82	\$1,909.06	\$2,104.24	\$2,310.71	\$2,538.00	\$2,813.33
85	\$1,398.64	\$1,782.57	\$2,113.31	\$2,324.62	\$2,548.65	\$2,795.71	\$3,094.74
86 87	\$1,539.98 \$1,695.62	\$1,968.98 \$2,174.88	\$2,339.44 \$2,589.73	\$2,568.04 \$2,836.95	\$2,811.15 \$3,100.69	\$3,079.54 \$3,392.19	\$3,404.33 \$3,744.89
88	\$1,844.08	\$2,369.49	\$2,825.46	\$3,088.26	\$3,370.60	\$3,683.64	\$4,063.50
89	\$2,005.53	\$2,581.50	\$3,082.60	\$3,361.79	\$3,664.02	\$4,000.13	\$4,409.25
90	\$2,181.15	\$2,812.48	\$3,363.15	\$3,659.57	\$3,982.98	\$4,343.76	\$4,784.41
91	\$2,372.13	\$3,064.17	\$3,669.22	\$3,983.71	\$4,329.72	\$4,716.94	\$5,191.49
92	\$2,579.80	\$3,338.35	\$4,003.16	\$4,336.54	\$4,706.66	\$5,122.17	\$5,633.21
93 94	\$2,770.65 \$2,975.63	\$3,589.88 \$3,860.35	\$4,308.94 \$4,638.05	\$4,655.68 \$4,998.30	\$5,044.37 \$5,406.34	\$5,482.58 \$5,868.33	\$6,022.50 \$6,438.71
94 95	\$2,975.63 \$3,195.76	\$3,860.35 \$4,151.23	\$4,638.05 \$4,992.30	\$4,998.30 \$5,366.12	\$5,406.34 \$5,794.28	\$5,868.33 \$6,281.27	\$6,438.71 \$6,883.68
96	\$3,432.17	\$4,463.99	\$5,373.64	\$5,761.00	\$6,210.05	\$6,723.20	\$7,359.39
97	\$3,686.08	\$4,800.36	\$5,784.06	\$6,184.93	\$6,655.65	\$7,196.28	\$7,867.98
98	\$3,958.78	\$5,162.05	\$6,225.86	\$6,640.09	\$7,133.25	\$7,702.65	\$8,411.70
99	\$4,251.63	\$5,550.96	\$6,701.39	\$7,128.73	\$7,645.08	\$8,244.62	\$8,993.02
100	\$4,566.16	\$5,969.22	\$7,213.24	\$7,653.34	\$8,193.66	\$8,824.72	\$9,614.53

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

100% Home Care 5% Simple Inflation Rider							
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
20	PCC 40	£00.70	<b>CO2.00</b>	\$40E.00	¢447.00	£420.20	£4.45.70
30 31	\$66.19 \$68.71	\$80.73 \$83.94	\$92.66 \$96.41	\$105.03 \$109.30	\$117.33 \$122.16	\$130.36 \$135.74	\$145.70 \$151.69
32	\$71.29	\$87.28	\$100.30	\$113.76	\$127.18	\$141.36	\$157.88
33	\$74.00	\$90.72	\$104.33	\$118.42	\$132.43	\$147.21	\$164.40
34	\$76.75	\$94.32	\$108.55	\$123.27	\$137.85	\$153.28	\$171.12
35	\$79.66	\$98.03	\$112.91	\$128.26	\$143.53	\$159.60	\$178.16
36	\$82.15	\$101.23	\$116.66	\$132.55	\$148.39	\$165.01	\$184.18
37	\$84.70	\$104.52	\$120.52	\$136.97	\$153.38	\$170.61	\$190.39
38 39	\$87.33 \$90.03	\$107.92 \$111.44	\$124.53 \$128.64	\$141.55 \$146.28	\$158.58 \$163.92	\$176.40 \$182.38	\$196.83 \$203.47
40	\$92.84	\$115.05	\$132.89	\$151.19	\$169.46	\$188.57	\$210.31
41	\$95.70	\$118.82	\$137.28	\$156.25	\$175.17	\$194.94	\$217.41
42	\$98.66	\$122.66	\$141.81	\$161.46	\$181.09	\$201.56	\$224.76
43	\$101.75	\$126.64	\$146.50	\$166.85	\$187.19	\$208.40	\$232.31
44	\$104.90	\$130.76	\$151.36	\$172.42	\$193.52	\$215.47	\$240.15
45	\$108.14	\$135.04	\$156.38	\$178.18	\$200.05	\$222.80	\$248.26
46 47	\$111.12 \$114.16	\$138.89 \$142.80	\$160.95 \$165.64	\$183.48 \$100.00	\$206.06 \$212.19	\$229.48 \$236.41	\$255.78 \$263.47
48	\$117.28	\$142.89 \$146.97	\$165.64 \$170.47	\$188.88 \$194.49	\$218.56	\$236.41 \$243.53	\$271.40
49	\$120.48	\$151.21	\$175.43	\$200.27	\$225.12	\$250.84	\$279.60
50	\$123.78	\$155.54	\$180.58	\$206.20	\$231.83	\$258.41	\$288.02
51	\$127.14	\$159.97	\$185.82	\$212.32	\$238.76	\$266.21	\$296.70
52	\$130.64	\$164.57	\$191.27	\$218.59	\$245.91	\$274.20	\$305.62
53	\$134.20	\$169.32	\$196.86	\$225.10	\$253.29	\$282.46	\$314.87
54	\$137.88	\$174.14	\$202.62	\$231.73	\$260.85	\$290.96	\$324.34
55 56	\$141.65 \$150.77	\$179.18 \$190.63	\$208.51 \$221.77	\$238.59 \$254.11	\$268.67 \$286.42	\$299.73 \$319.74	\$334.13 \$356.67
57	\$160.47	\$202.83	\$235.86	\$270.63	\$305.37	\$341.13	\$380.71
58	\$170.81	\$215.82	\$250.89	\$288.23	\$325.54	\$363.94	\$406.43
59	\$181.81	\$229.62	\$266.83	\$306.99	\$347.03	\$388.28	\$433.82
60	\$193.52	\$244.31	\$283.79	\$326.94	\$369.98	\$414.22	\$463.12
61	\$205.98	\$259.93	\$301.84	\$348.21	\$394.44	\$441.92	\$494.35
62	\$219.26	\$276.60	\$321.03	\$370.86	\$420.50	\$471.47	\$527.71
63 64	\$238.55 \$259.60	\$300.78 \$327.04	\$348.86 \$379.12	\$402.35 \$436.50	\$455.69 \$493.81	\$510.46 \$552.70	\$571.02 \$617.91
65	\$282.47	\$355.63	\$411.99	\$436.50 \$473.57	\$535.11	\$598.43	\$668.63
66	\$307.37	\$386.71	\$447.68	\$513.76	\$579.89	\$647.94	\$723.50
67	\$334.43	\$420.52	\$486.49	\$557.38	\$628.40	\$701.53	\$782.87
68	\$369.47	\$465.72	\$539.65	\$616.24	\$693.00	\$772.23	\$860.51
69	\$408.16	\$515.79	\$598.63	\$681.29	\$764.22	\$849.99	\$945.81
70	\$450.93	\$571.21	\$664.01	\$753.21	\$842.79	\$935.64	\$1,039.56
71 72	\$498.15 \$550.30	\$632.59 \$700.58	\$736.55 \$817.03	\$832.71 \$920.63	\$929.42 \$1,024.96	\$1,029.89 \$1,133.66	\$1,142.66 \$1,255.95
73	\$610.94	\$781.12	\$913.65	\$1,026.52	\$1,024.90	\$1,259.02	\$1,233.93
74	\$678.30	\$870.90	\$1,021.74	\$1,144.61	\$1,268.64	\$1,398.27	\$1,544.71
75	\$753.04	\$971.01	\$1,142.56	\$1,276.29	\$1,411.37	\$1,552.89	\$1,713.11
76	\$836.03	\$1,082.68	\$1,277.67	\$1,423.10	\$1,570.22	\$1,724.64	\$1,899.84
77	\$928.20	\$1,207.11	\$1,428.80	\$1,586.84	\$1,746.89	\$1,915.36	\$2,106.97
78	\$1,008.45	\$1,316.98	\$1,564.10	\$1,732.38	\$1,902.79	\$2,082.28	\$2,286.40
79 80	\$1,095.65 \$1,190.38	\$1,436.85 \$1,567.60	\$1,712.23 \$1,874.38	\$1,891.29 \$2,064.79	\$2,072.60 \$2,257.58	\$2,263.74 \$2,461.02	\$2,481.21 \$2,692.51
81	\$1,293.33	\$1,710.25	\$2,051.86	\$2,004.79	\$2,459.04	\$2,675.50	\$2,921.87
82	\$1,405.16	\$1,865.93	\$2,246.12	\$2,460.96	\$2,678.50	\$2,908.69	\$3,170.75
83	\$1,543.84	\$2,057.62	\$2,485.51	\$2,716.13	\$2,950.04	\$3,197.90	\$3,479.86
84	\$1,696.23	\$2,268.99	\$2,750.34	\$2,997.75	\$3,249.09	\$3,515.87	\$3,819.11
85	\$1,812.73	\$2,423.58	\$2,938.63	\$3,201.62	\$3,469.63	\$3,754.87	\$4,080.19
86	\$1,940.99	\$2,594.34	\$3,147.07	\$3,426.81	\$3,712.89	\$4,018.12	\$4,367.41
87 88	\$2,082.25 \$2,216.98	\$2,782.94 \$2,961.20	\$3,377.78 \$3,595.04	\$3,675.59 \$3,908.06	\$3,981.22 \$4,231.37	\$4,308.07 \$4,578.38	\$4,683.36 \$4,978.98
89	\$2,363.52	\$3,155.43	\$3,832.06	\$4,161.10	\$4,503.31	\$4,871.89	\$5,299.75
90	\$2,522.89	\$3,367.03	\$4,090.65	\$4,436.54	\$4,798.92	\$5,190.60	\$5,647.82
91	\$2,696.22	\$3,597.57	\$4,372.77	\$4,736.43	\$5,120.26	\$5,536.72	\$6,025.48
92	\$2,884.71	\$3,848.73	\$4,680.56	\$5,062.83	\$5,469.57	\$5,912.53	\$6,435.30
93	\$3,057.92	\$4,079.13	\$4,962.43	\$5,358.04	\$5,782.59	\$6,246.81	\$6,796.47
94	\$3,243.93	\$4,326.90	\$5,265.77	\$5,675.00	\$6,118.05	\$6,604.58	\$7,182.62
95 06	\$3,443.71	\$4,593.37	\$5,592.31	\$6,015.26	\$6,477.57	\$6,987.55	\$7,595.43
96 97	\$3,658.28 \$3,888.73	\$4,879.88 \$5,187.99	\$5,943.76 \$6,322.08	\$6,380.56 \$6,772.77	\$6,862.90 \$7,275.87	\$7,397.43 \$7,836.18	\$8,036.81 \$8,508.67
98	\$4,136.22	\$5,519.31	\$6,729.30	\$7,193.81	\$7,718.50	\$8,305.80	\$9,013.14
99	\$4,402.00	\$5,875.58	\$7,167.64	\$7,645.84	\$8,192.85	\$8,808.45	\$9,552.45
100	\$4,687.45	\$6,258.71	\$7,639.42	\$8,131.14	\$8,701.26	\$9,346.49	\$10,129.07

# Policy Form Series: LTC2-VAL Value with Indemnity \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 100% Home Care

Age	5% Compound Inflation Rider								
131   \$138.75   \$172.09   \$200.65   \$231.76   \$269.09   \$295.69   \$334.32     32   \$1442.16   \$167.00   \$190.00   \$210.92   \$2243.79   \$276.64   \$311.22   \$382.03     33   \$145.70   \$190.00   \$210.92   \$2243.79   \$276.64   \$311.22   \$382.03     34   \$149.26   \$180.59   \$190.99   \$221.75   \$2266.41   \$291.28   \$327.59   \$370.64     35   \$152.99   \$190.99   \$222.74   \$261.10   \$206.68   \$333.71   \$377.62     37   \$150.36   \$196.64   \$222.85   \$265.641   \$291.28   \$327.59   \$377.64     38   \$3161.16   \$232.03   \$222.07   \$261.10   \$206.68   \$333.71   \$377.62     39   \$161.16   \$200.30   \$200.28   \$200.09   \$300.19   \$339.89   \$393.71   \$377.62     30   \$161.16   \$200.30   \$200.00   \$200.00   \$343.00   \$339.89   \$309.19     31   \$165.00   \$200.28   \$200.00   \$200.00   \$340.00   \$344.00   \$340.00	Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
32         \$142.18         \$176.42         \$200.07         \$227.72         \$269.88         \$303.36         \$343.07           33         \$145.29         \$180.00         \$210.02         \$243.79         \$276.64         \$311.22         \$352.03           34         \$145.28         \$185.34         \$210.27         \$250.02         \$269.388         \$319.31         \$367.75           36         \$155.67         \$193.38         \$221.75         \$266.41         \$291.28         \$333.71         \$377.62           37         \$165.36         \$196.64         \$220.85         \$265.89         \$301.81         \$339.99         \$364.71           38         \$161.18         \$200.35         \$223.60         \$270.79         \$307.77         \$346.53         \$390.28           40         \$160.00         \$207.59         \$242.57         \$230.079         \$313.34         \$359.38         \$406.73         \$309.28           40         \$160.00         \$207.59         \$242.57         \$200.79         \$313.34         \$359.38         \$400.73         \$309.28           41         \$260.01         \$200.03         \$200.03         \$200.03         \$200.03         \$309.28         \$309.29         \$340.07         \$340.07         \$340.07									
33 \$146.70 \$190.80 \$210.92 \$243.79 \$276.84 \$311.22 \$382.03 \$4 \$149.28 \$165.44 \$129.05 \$167.75 \$256.01 \$290.28 \$327.59 \$370.64 \$4 \$155.67 \$163.99 \$199.99 \$221.75 \$256.41 \$290.28 \$327.59 \$370.64 \$377.81 \$363.85 \$165.647 \$193.38 \$225.64 \$201.10 \$296.68 \$333.71 \$377.62 \$370.64 \$38.91 \$38.91 \$45.56.77 \$165.88 \$166.84 \$229.85 \$265.89 \$300.18 \$339.99 \$384.71 \$377.62 \$392.89 \$392.89 \$395.14 \$393.99 \$163.97 \$203.95 \$234.00 \$270.79 \$307.77 \$346.33 \$399.194 \$399.59 \$163.97 \$203.95 \$234.00 \$270.79 \$307.77 \$346.33 \$399.194 \$399.59 \$163.97 \$203.95 \$203.95 \$232.82 \$275.72 \$313.47 \$352.78 \$399.28 \$40 \$306.99 \$307.99 \$424.57 \$280.79 \$319.30 \$359.39 \$406.79 \$411.30 \$40.50 \$40.									
34         \$149.28         \$165.34         \$216.27         \$250.02         \$289.38         \$319.31         \$3670.64           36         \$155.697         \$193.38         \$222.74         \$256.10         \$296.68         \$333.71         \$377.02           37         \$156.38         \$196.64         \$228.85         \$265.89         \$303.18         \$339.99         \$384.71           38         \$161.18         \$200.35         \$234.00         \$270.79         \$307.77         \$346.33         \$391.94           40         \$166.90         \$207.39         \$242.57         \$280.79         \$315.47         \$352.78         \$399.28           40         \$166.90         \$207.39         \$242.57         \$280.79         \$315.90         \$359.38         \$360.07         \$344.43           42         \$172.78         \$215.02         \$255.49         \$255.55         \$352.21         \$360.07         \$444.43         \$377.86         \$442.23         \$442.23         \$377.73         \$317.86         \$442.23         \$377.73         \$317.86         \$442.22         \$370.03         \$443.32         \$442.22         \$370.03         \$443.32         \$442.22         \$370.03         \$442.22         \$377.23         \$317.41         \$386.63         \$342.72									
Section   Sect									
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40 \$166.90 \$207.59 \$242.57 \$280.79 \$319.30 \$399.38 \$406.79 41 \$159.79 \$211.32 \$246.94 \$256.95 \$325.21 \$366.07 \$414.43 42 \$172.78 \$215.06 \$251.43 \$291.22 \$331.25 \$372.96 \$422.20 43 \$175.80 \$216.93 \$255.96 \$229.52 \$331.25 \$372.96 \$422.20 44 \$178.89 \$222.82 \$260.59 \$301.99 \$343.64 \$337.90 \$490.13 44 \$178.89 \$222.82 \$260.59 \$301.99 \$343.64 \$337.90 \$446.43 46 \$184.76 \$230.33 \$266.81 \$307.52 \$350.03 \$390.03 \$394.26 \$446.43 46 \$184.76 \$230.33 \$269.48 \$312.44 \$355.67 \$400.67 \$453.76 47 \$187.88 \$233.90 \$237.73 \$317.41 \$355.67 \$400.67 \$453.76 48 \$190.41 \$237.51 \$278.03 \$322.50 \$367.27 \$413.86 \$468.74 49 \$193.30 \$241.18 \$237.51 \$278.03 \$322.50 \$367.27 \$413.86 \$468.74 49 \$193.30 \$241.18 \$237.51 \$278.03 \$322.50 \$367.27 \$413.86 \$468.74 49 \$193.30 \$241.18 \$237.51 \$278.03 \$322.50 \$367.27 \$413.86 \$468.74 50 \$198.20 \$244.91 \$286.84 \$332.88 \$379.23 \$427.64 \$846.20 51 \$199.18 \$246.69 \$280.55 \$343.61 \$391.00 \$444.86 \$402.21 52 \$202.19 \$252.54 \$208.99 \$2 \$343.61 \$391.00 \$444.86 \$500.24 52 \$202.19 \$252.54 \$208.99 \$2 \$343.61 \$391.00 \$444.86 \$500.47 54 \$208.33 \$260.40 \$300.52 \$349.11 \$397.94 \$448.76 \$500.47 55 \$211.48 \$264.45 \$310.10 \$300.32 \$344.01 \$40.39 \$466.09 \$516.82 55 \$20.51 \$376.24 \$324.32 \$377.37 \$40.79 \$463.31 \$551.45 56 \$20.51 \$376.24 \$324.32 \$377.37 \$40.79 \$463.31 \$551.45 57 \$229.95 \$301.45 \$354.78 \$413.95 \$473.48 \$555.25 \$607.76 59 \$220.61 \$377.62 \$334.88 \$339.00 \$305.24 \$347.47 \$460.35 \$60.00 \$560.80 \$769.00 \$560.80 \$769.00 \$660.90 \$660.90 \$660.90 \$660.90 \$769.10 \$660.90 \$660.90 \$660.90 \$660.90 \$660.90 \$660.90 \$660.90 \$660.90 \$660.90 \$760.90 \$66									
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53         \$205.22         \$256.46         \$300.55         \$349.11         \$397.94         \$448.76         \$56.90         \$516.82           54         \$208.33         \$260.40         \$305.32         \$354.70         \$404.39         \$456.09         \$516.82           55         \$221.148         \$264.45         \$310.10         \$360.33         \$410.91         \$463.53         \$525.31           56         \$220.51         \$276.24         \$324.32         \$377.37         \$430.79         \$486.31         \$551.45           57         \$229.95         \$288.56         \$339.20         \$398.24         \$451.64         \$510.24         \$577.99           58         \$239.75         \$301.45         \$354.78         \$413.95         \$473.48         \$535.52         \$607.76           60         \$260.68         \$322.93         \$388.06         \$450.22         \$520.36         \$589.29         \$666.87           61         \$271.84         \$343.59         \$405.90         \$475.51         \$456.54         \$618.24         \$703.15           62         \$283.44         \$358.92         \$424.51         \$490.10         \$571.91         \$648.65         \$738.14           63         \$304.51         \$384.93         \$4									
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56         \$220.51         \$276.24         \$324.32         \$377.37         \$430.79         \$486.31         \$551.45           57         \$229.95         \$285.68         \$339.20         \$395.24         \$451.64         \$510.24         \$578.90           58         \$239.75         \$301.45         \$354.78         \$413.95         \$473.48         \$535.32         \$607.76           59         \$250.01         \$314.88         \$331.05         \$433.49         \$496.35         \$561.64         \$608.61         \$271.84         \$343.59         \$405.90         \$475.51         \$545.54         \$618.24         \$703.15         \$60.22         \$283.44         \$336.92         \$405.90         \$475.51         \$545.54         \$618.24         \$703.15         \$61.24         \$703.15         \$61.24         \$703.15         \$61.24         \$703.15         \$61.24         \$703.15         \$61.24         \$703.15         \$61.24         \$703.15         \$60.24         \$738.14         \$327.12         \$412.83         \$487.27         \$550.12         \$60.96         \$60.80         \$785.19         \$442.76         \$62.195         \$60.61         \$377.57         \$474.85         \$559.15         \$60.61         \$739.99         \$834.41         \$945.09         \$60.21         \$739.99 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
57         \$229.95         \$288.56         \$339.20         \$395.24         \$451.04         \$510.24         \$578.90           58         \$239.75         \$301.45         \$354.78         \$413.95         \$473.48         \$535.32         \$607.76           59         \$250.01         \$314.88         \$371.05         \$433.49         \$496.35         \$561.64         \$638.01           60         \$260.68         \$328.93         \$388.00         \$475.51         \$545.54         \$681.24         \$703.15           61         \$271.84         \$343.59         \$406.50         \$475.51         \$545.54         \$681.24         \$703.15           62         \$283.44         \$338.92         \$424.51         \$498.01         \$577.91         \$648.65         \$738.14           63         \$327.12         \$412.83         \$487.21         \$568.61         \$650.53         \$735.70         \$835.23           65         \$351.43         \$442.76         \$521.95         \$607.56         \$693.84         \$783.51         \$888.46           66         \$377.55         \$474.85         \$559.15         \$649.21         \$739.99         \$834.41         \$945.09           67         \$405.56         \$509.27         \$599.04         \$6									
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70         \$526.60         \$665.24         \$785.77         \$899.59         \$1,014.61         \$1,134.78         \$1,276.66           71         \$574.47         \$727.22         \$860.15         \$981.01         \$1,103.25         \$1,231.12         \$1,382.49           72         \$626.69         \$794.95         \$941.59         \$1,069.79         \$1,199.64         \$1,335.69         \$1,471.11           73         \$688.78         \$877.08         \$1,041.52         \$1,179.94         \$1,320.22         \$1,467.32         \$1,642.23           74         \$757.01         \$967.69         \$1,152.03         \$1,301.43         \$1,452.93         \$1,611.99         \$1,801.46           75         \$831.99         \$1,067.66         \$1,274.29         \$1,435.43         \$1,598.98         \$1,770.88         \$1,976.08           76         \$914.39         \$1,177.99         \$1,409.50         \$1,583.24         \$1,599.75         \$1,945.46         \$2,167.67           77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,377.80           78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
71         \$574.47         \$727.22         \$860.15         \$981.01         \$1,103.25         \$1,231.12         \$1,382.49           72         \$626.69         \$794.95         \$941.59         \$1,069.79         \$1,199.64         \$1,335.69         \$1,497.11           73         \$688.78         \$877.08         \$1,041.52         \$1,179.94         \$1,320.22         \$1,467.32         \$1,62.23           74         \$757.01         \$967.69         \$1,152.03         \$1,301.43         \$1,452.93         \$1,611.99         \$1,801.46           75         \$831.99         \$1,067.66         \$1,274.29         \$1,435.43         \$1,598.98         \$1,770.08         \$1,960.08           76         \$914.39         \$1,177.99         \$1,409.50         \$1,583.24         \$1,759.75         \$1,945.46         \$2,167.67           77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,377.80           78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>									
72         \$626.69         \$794.95         \$941.59         \$1,069.79         \$1,199.64         \$1,335.69         \$1,497.11           73         \$688.78         \$877.08         \$1,041.52         \$1,179.94         \$1,320.22         \$1,467.32         \$1,642.23           74         \$757.01         \$967.69         \$1,152.03         \$1,301.43         \$1,452.93         \$1,611.99         \$1,801.46           75         \$831.99         \$1,067.66         \$1,274.29         \$1,435.43         \$1,599.88         \$1,770.88         \$1,976.08           76         \$914.39         \$1,177.99         \$1,409.50         \$1,583.24         \$1,759.75         \$1,945.46         \$2,167.67           77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,2377.80           78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34									
73         \$688.78         \$877.08         \$1,041.52         \$1,179.94         \$1,320.22         \$1,467.32         \$1,642.23           74         \$757.01         \$967.69         \$1,152.03         \$1,301.43         \$1,452.93         \$1,611.99         \$1,801.46           75         \$831.99         \$1,067.66         \$1,274.29         \$1,435.43         \$1,598.98         \$1,770.88         \$1,976.08           76         \$914.39         \$1,177.99         \$1,409.50         \$1,559.324         \$1,759.75         \$1,945.46         \$2,167.67           77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,377.80           78         \$1,066.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,099.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35									
74         \$757.01         \$967.69         \$1,152.03         \$1,301.43         \$1,452.93         \$1,611.99         \$1,801.46           75         \$831.99         \$1,067.66         \$1,274.29         \$1,435.43         \$1,598.98         \$1,770.88         \$1,976.08           76         \$914.39         \$1,177.99         \$1,409.50         \$1,583.24         \$1,759.75         \$1,945.46         \$2,167.67           77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,377.80           78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,688.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,489.12									
76         \$914.39         \$1,177.99         \$1,409.50         \$1,583.24         \$1,759.75         \$1,945.46         \$2,167.67           77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,377.80           78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,088.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,988.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,810.40         \$4,177.14									
77         \$1,004.98         \$1,299.64         \$1,559.06         \$1,746.25         \$1,936.63         \$2,137.20         \$2,377.80           78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22	75	\$831.99	\$1,067.66	\$1,274.29	\$1,435.43	\$1,598.98	\$1,770.88	\$1,976.08	
78         \$1,086.56         \$1,410.79         \$1,697.10         \$1,895.89         \$2,098.16         \$2,311.35         \$2,566.29           79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,471.22         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,393.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44	76	\$914.39	\$1,177.99	\$1,409.50	\$1,583.24	\$1,759.75	\$1,945.46	\$2,167.67	
79         \$1,174.80         \$1,531.39         \$1,847.34         \$2,058.33         \$2,273.18         \$2,499.64         \$2,769.76           80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.99         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,7171.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39	77	\$1,004.98	\$1,299.64		\$1,746.25	\$1,936.63		\$2,377.80	
80         \$1,270.20         \$1,662.35         \$2,010.87         \$2,234.70         \$2,462.77         \$2,703.29         \$2,989.34           81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,586.00         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,869.91         \$5,337.01									
81         \$1,373.33         \$1,804.49         \$2,188.90         \$2,426.20         \$2,668.23         \$2,923.54         \$3,226.35           82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.40         \$4,868.91         \$5,337.01           89         \$2,455.00         \$3,262.23         \$3,986.62         \$4,374.14         \$5,677.78           90         \$2,614.37         \$3,47									
82         \$1,484.87         \$1,958.77         \$2,382.66         \$2,634.08         \$2,890.82         \$3,161.73         \$3,482.12           83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,384.2         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,2614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51									
83         \$1,629.27         \$2,157.25         \$2,630.85         \$2,900.79         \$3,177.19         \$3,469.12         \$3,813.83           84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,2614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33           <		*	<b>.</b>	*		*	<b>*</b>	A	
84         \$1,787.71         \$2,375.79         \$2,904.90         \$3,194.55         \$3,491.92         \$3,806.40         \$4,177.14           85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,455.00         \$3,262.23         \$3,986.62         \$4,357.90         \$4,746.14         \$5,162.42         \$5,657.78           90         \$2,614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33									
85         \$1,904.21         \$2,530.38         \$3,093.19         \$3,398.42         \$3,712.46         \$4,045.40         \$4,438.22           86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,455.00         \$3,262.23         \$3,986.62         \$4,357.90         \$4,746.14         \$5,162.42         \$5,657.78           90         \$2,614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33         \$3,149.40         \$4,185.93         \$5,116.99         \$5,554.84         \$6,025.42         \$6,537.34         \$7,154.50           94									
86         \$2,032.47         \$2,701.14         \$3,301.63         \$3,623.61         \$3,955.72         \$4,308.65         \$4,725.44           87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,455.00         \$3,262.23         \$3,986.62         \$4,357.90         \$4,746.14         \$5,162.42         \$5,657.78           90         \$2,614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33           93         \$3,149.40         \$4,185.93         \$5,116.99         \$5,554.84         \$6,025.42         \$6,537.34         \$7,154.50           94         \$3,335.41         \$4,433.70         \$5,420.33         \$5,871.80         \$6,360.88         \$6,895.11         \$7,540.65									
87         \$2,173.73         \$2,889.74         \$3,532.34         \$3,872.39         \$4,224.05         \$4,598.60         \$5,041.39           88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,455.00         \$3,262.23         \$3,986.62         \$4,357.90         \$4,746.14         \$5,162.42         \$5,657.78           90         \$2,614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33           93         \$3,149.40         \$4,185.93         \$5,116.99         \$5,554.84         \$6,025.42         \$6,537.34         \$7,154.50           94         \$3,335.41         \$4,433.70         \$5,420.33         \$5,871.80         \$6,360.88         \$6,895.11         \$7,540.65           95         \$3,535.19         \$4,700.17         \$5,746.87         \$6,212.06         \$6,720.40         \$7,278.08         \$7,953.46									
88         \$2,308.46         \$3,068.00         \$3,749.60         \$4,104.86         \$4,474.20         \$4,868.91         \$5,337.01           89         \$2,455.00         \$3,262.23         \$3,966.62         \$4,357.90         \$4,746.14         \$5,162.42         \$5,657.78           90         \$2,614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33           93         \$3,149.40         \$4,185.93         \$5,116.99         \$5,554.84         \$6,025.42         \$6,537.34         \$7,154.50           94         \$3,335.41         \$4,433.70         \$5,420.33         \$5,871.80         \$6,360.88         \$6,895.11         \$7,540.65           95         \$3,535.19         \$4,700.17         \$5,746.87         \$6,212.06         \$6,720.40         \$7,278.08         \$7,953.46           96         \$3,749.76         \$4,986.68         \$6,098.32         \$6,577.36         \$7,105.73         \$7,687.96         \$8,394.84									
89         \$2,455.00         \$3,262.23         \$3,986.62         \$4,357.90         \$4,746.14         \$5,162.42         \$5,657.78           90         \$2,614.37         \$3,473.83         \$4,245.21         \$4,633.34         \$5,041.75         \$5,481.13         \$6,005.85           91         \$2,787.70         \$3,704.37         \$4,527.33         \$4,933.23         \$5,363.09         \$5,827.25         \$6,383.51           92         \$2,976.19         \$3,955.53         \$4,835.12         \$5,259.63         \$5,712.40         \$6,203.06         \$6,793.33           93         \$3,149.40         \$4,185.93         \$5,116.99         \$5,554.84         \$6,025.42         \$6,537.34         \$7,154.50           94         \$3,335.41         \$4,433.70         \$5,420.33         \$5,871.80         \$6,360.88         \$6,895.11         \$7,540.65           95         \$3,535.19         \$4,700.17         \$5,746.87         \$6,212.06         \$6,720.40         \$7,278.08         \$7,953.46           96         \$3,749.76         \$4,986.68         \$6,098.32         \$6,577.36         \$7,105.73         \$7,687.96         \$8,834.84           97         \$3,980.21         \$5,294.79         \$6,476.64         \$6,969.57         \$7,518.70         \$8,126.71         \$8,866.70									
91 \$2,787.70 \$3,704.37 \$4,527.33 \$4,933.23 \$5,363.09 \$5,827.25 \$6,383.51 92 \$2,976.19 \$3,955.53 \$4,835.12 \$5,259.63 \$5,712.40 \$6,203.06 \$6,793.33 93 \$3,149.40 \$4,185.93 \$5,116.99 \$5,554.84 \$6,025.42 \$6,537.34 \$7,154.50 94 \$3,335.41 \$4,433.70 \$5,420.33 \$5,871.80 \$6,360.88 \$6,895.11 \$7,540.65 95 \$3,535.19 \$4,700.17 \$5,746.87 \$6,212.06 \$6,720.40 \$7,278.08 \$7,953.46 96 \$3,749.76 \$4,966.68 \$6,098.32 \$6,577.36 \$7,105.73 \$7,687.96 \$8,394.84 97 \$3,980.21 \$5,294.79 \$6,476.64 \$6,969.57 \$7,518.70 \$8,126.71 \$8,866.70 98 \$4,227.70 \$5,626.11 \$6,883.86 \$7,390.61 \$7,961.33 \$8,596.33 \$9,371.17 99 \$4,493.48 \$5,982.38 \$7,322.20 \$7,842.64 \$8,435.68 \$9,098.98 \$9,910.48				\$3,986.62					
92 \$2,976.19 \$3,955.53 \$4,835.12 \$5,259.63 \$5,712.40 \$6,203.06 \$6,793.33 93 \$3,149.40 \$4,185.93 \$5,116.99 \$5,554.84 \$6,025.42 \$6,537.34 \$7,154.50 94 \$3,335.41 \$4,433.70 \$5,420.33 \$5,871.80 \$6,360.88 \$6,895.11 \$7,540.65 95 \$3,535.19 \$4,700.17 \$5,746.87 \$6,212.06 \$6,720.40 \$7,278.08 \$7,953.46 96 \$3,749.76 \$4,986.68 \$6,098.32 \$6,577.36 \$7,105.73 \$7,687.96 \$8,394.84 97 \$3,980.21 \$5,294.79 \$6,476.64 \$6,969.57 \$7,518.70 \$8,126.71 \$8,866.70 98 \$4,227.70 \$5,626.11 \$6,883.86 \$7,390.61 \$7,961.33 \$8,596.33 \$9,371.17 99 \$4,493.48 \$5,982.38 \$7,322.20 \$7,842.64 \$8,435.68 \$9,098.98 \$9,910.48	90		\$3,473.83	\$4,245.21	\$4,633.34	\$5,041.75	\$5,481.13	\$6,005.85	
93 \$3,149.40 \$4,185.93 \$5,116.99 \$5,554.84 \$6,025.42 \$6,537.34 \$7,154.50 94 \$3,335.41 \$4,433.70 \$5,420.33 \$5,871.80 \$6,360.88 \$6,895.11 \$7,540.65 95 \$3,535.19 \$4,700.17 \$5,746.87 \$6,212.06 \$6,720.40 \$7,278.08 \$7,953.46 96 \$3,749.76 \$4,986.68 \$6,098.32 \$6,577.36 \$7,105.73 \$7,687.96 \$8,394.84 97 \$3,980.21 \$5,294.79 \$6,476.64 \$6,969.57 \$7,518.70 \$8,126.71 \$8,866.70 98 \$4,227.70 \$5,626.11 \$6,883.86 \$7,390.61 \$7,961.33 \$8,596.33 \$9,371.17 99 \$4,493.48 \$5,982.38 \$7,322.20 \$7,842.64 \$8,435.68 \$9,098.98 \$9,910.48									
94         \$3,335.41         \$4,433.70         \$5,420.33         \$5,871.80         \$6,360.88         \$6,895.11         \$7,540.65           95         \$3,535.19         \$4,700.17         \$5,746.87         \$6,212.06         \$6,720.40         \$7,278.08         \$7,953.46           96         \$3,749.76         \$4,986.68         \$6,098.32         \$6,577.36         \$7,105.73         \$7,687.96         \$8,394.84           97         \$3,980.21         \$5,294.79         \$6,476.64         \$6,969.57         \$7,518.70         \$8,126.71         \$8,866.70           98         \$4,227.70         \$5,626.11         \$6,883.86         \$7,390.61         \$7,961.33         \$8,596.33         \$9,371.17           99         \$4,493.48         \$5,982.38         \$7,322.20         \$7,842.64         \$8,435.68         \$9,098.98         \$9,910.48									
95     \$3,535.19     \$4,700.17     \$5,746.87     \$6,212.06     \$6,720.40     \$7,278.08     \$7,953.46       96     \$3,749.76     \$4,986.68     \$6,098.32     \$6,577.36     \$7,105.73     \$7,687.96     \$8,394.84       97     \$3,980.21     \$5,294.79     \$6,476.64     \$6,969.57     \$7,518.70     \$8,126.71     \$8,866.70       98     \$4,227.70     \$5,626.11     \$6,883.86     \$7,390.61     \$7,961.33     \$8,596.33     \$9,371.17       99     \$4,493.48     \$5,982.38     \$7,322.20     \$7,842.64     \$8,435.68     \$9,098.98     \$9,910.48									
96       \$3,749.76       \$4,986.68       \$6,098.32       \$6,577.36       \$7,105.73       \$7,687.96       \$8,394.84         97       \$3,980.21       \$5,294.79       \$6,476.64       \$6,969.57       \$7,518.70       \$8,126.71       \$8,866.70         98       \$4,227.70       \$5,626.11       \$6,883.86       \$7,390.61       \$7,961.33       \$8,596.33       \$9,371.17         99       \$4,493.48       \$5,982.38       \$7,322.20       \$7,842.64       \$8,435.68       \$9,098.98       \$9,910.48									
97       \$3,980.21       \$5,294.79       \$6,476.64       \$6,969.57       \$7,518.70       \$8,126.71       \$8,866.70         98       \$4,227.70       \$5,626.11       \$6,883.86       \$7,390.61       \$7,961.33       \$8,596.33       \$9,371.17         99       \$4,493.48       \$5,982.38       \$7,322.20       \$7,842.64       \$8,435.68       \$9,098.98       \$9,910.48									
98       \$4,227.70       \$5,626.11       \$6,883.86       \$7,390.61       \$7,961.33       \$8,596.33       \$9,371.17         99       \$4,493.48       \$5,982.38       \$7,322.20       \$7,842.64       \$8,435.68       \$9,098.98       \$9,910.48									
99 \$4,493.48 \$5,982.38 \$7,322.20 \$7,842.64 \$8,435.68 \$9,098.98 \$9,910.48									

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
No Inflation

75% Home Care No Inflation								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
			•	•	,	•		
30	\$53.36	\$62.60	\$70.06	\$77.36	\$85.12	\$93.79	\$104.15	
31 32	\$54.13 \$54.89	\$63.68 \$64.78	\$71.42 \$72.80	\$78.91 \$80.49	\$86.90 \$88.70	\$95.76 \$97.80	\$106.40 \$108.72	
33	\$55.66	\$65.90	\$72.00 \$74.21	\$82.15	\$90.57	\$99.89	\$108.72 \$111.07	
34	\$56.44	\$67.05	\$75.67	\$83.80	\$92.43	\$102.02	\$113.48	
35	\$57.28	\$68.22	\$77.14	\$85.49	\$94.37	\$104.15	\$115.93	
36	\$58.09	\$69.37	\$78.60	\$87.15	\$96.25	\$106.29	\$118.31	
37	\$58.92	\$70.57	\$80.08	\$88.87	\$98.16	\$108.43	\$120.73	
38	\$59.78	\$71.79	\$81.60	\$90.61	\$100.14	\$110.65	\$123.20	
39	\$60.65	\$73.02	\$83.14	\$92.38	\$102.13	\$112.91	\$125.72	
40	\$61.49	\$74.26	\$84.71	\$94.18	\$104.18	\$115.21	\$128.32	
41	\$62.39	\$75.54	\$86.30	\$96.03	\$106.28	\$117.52	\$130.97	
42	\$63.28	\$76.81	\$87.96	\$97.90	\$108.39	\$119.94	\$133.64 \$136.37	
43 44	\$64.20 \$65.14	\$78.13 \$79.46	\$89.61 \$91.30	\$99.80 \$101.75	\$110.55 \$112.76	\$122.37 \$124.84	\$136.37 \$139.16	
45	\$66.07	\$80.82	\$93.04	\$103.76	\$115.02	\$127.38	\$142.06	
46	\$67.20	\$82.42	\$95.00	\$106.01	\$117.57	\$130.23	\$145.27	
47	\$68.35	\$84.03	\$97.02	\$108.33	\$120.19	\$133.17	\$148.54	
48	\$69.56	\$85.68	\$99.07	\$110.66	\$122.84	\$136.19	\$151.96	
49	\$70.74	\$87.35	\$101.20	\$113.09	\$125.57	\$139.23	\$155.39	
50	\$71.99	\$89.08	\$103.33	\$115.55	\$128.35	\$142.34	\$158.91	
51	\$73.24	\$90.83	\$105.55	\$118.06	\$131.17	\$145.56	\$162.51	
52	\$74.50	\$92.63	\$107.80	\$120.62	\$134.08	\$148.81	\$166.22	
53	\$75.81	\$94.42	\$110.08	\$123.28	\$137.06	\$152.17	\$170.01	
54	\$77.09	\$96.30	\$112.42	\$125.92	\$140.09	\$155.56	\$173.86 \$477.70	
55 56	\$78.43 \$84.58	\$98.18 \$105.22	\$114.79 \$122.48	\$128.68 \$137.43	\$143.19 \$153.06	\$159.07 \$170.09	\$177.79 \$190.24	
57	\$91.22	\$105.22	\$130.69	\$137.43 \$146.74	\$153.06 \$163.55	\$181.90	\$203.51	
58	\$98.36	\$120.82	\$139.40	\$156.72	\$174.79	\$194.49	\$217.73	
59	\$106.09	\$129.44	\$148.71	\$167.36	\$186.79	\$207.98	\$232.94	
60	\$114.43	\$138.72	\$158.66	\$178.72	\$199.63	\$222.39	\$249.22	
61	\$123.37	\$148.64	\$169.25	\$190.85	\$213.35	\$237.81	\$266.64	
62	\$133.07	\$159.29	\$180.58	\$203.80	\$227.99	\$254.33	\$285.26	
63	\$144.95	\$173.58	\$196.83	\$222.30	\$248.83	\$277.68	\$311.59	
64	\$157.95	\$189.15	\$214.53	\$242.51	\$271.60	\$303.21	\$340.38	
65	\$172.06	\$206.13	\$233.81	\$264.51	\$296.43	\$331.09	\$371.81	
66 67	\$187.44 \$204.20	\$224.63 \$244.80	\$254.82 \$277.74	\$288.52 \$214.72	\$323.53 \$353.11	\$361.51 \$394.74	\$406.16 \$442.70	
68	\$204.20 \$227.33	\$273.09	\$310.23	\$314.72 \$350.98	\$353.11 \$393.31	\$439.30	\$443.70 \$493.32	
69	\$253.05	\$304.64	\$346.56	\$391.41	\$438.08	\$488.80	\$548.53	
70	\$281.71	\$339.84	\$387.10	\$436.51	\$487.98	\$543.91	\$609.92	
71	\$313.60	\$379.12	\$432.43	\$486.82	\$543.53	\$605.25	\$678.18	
72	\$349.11	\$422.92	\$483.03	\$542.92	\$605.39	\$673.53	\$754.08	
73	\$391.24	\$475.61	\$544.38	\$610.52	\$679.56	\$754.97	\$844.31	
74	\$438.43	\$534.84	\$613.54	\$686.52	\$762.84	\$846.29	\$945.36	
75	\$491.31	\$601.45	\$691.49	\$771.98	\$856.28	\$948.64	\$1,058.49	
76 77	\$550.55 \$646.07	\$676.35	\$779.32	\$868.09	\$961.19	\$1,063.36	\$1,185.16	
78	\$616.97 \$673.44	\$760.60 \$833.05	\$878.31 \$964.18	\$976.15 \$1,069.36	\$1,078.96 \$1,180.01	\$1,192.00 \$1,301.72	\$1,327.01 \$1,446.91	
79	\$735.07	\$912.40	\$1,058.46	\$1,171.47	\$1,290.51	\$1,421.56	\$1,577.66	
80	\$802.34	\$999.33	\$1,161.93	\$1,283.32	\$1,411.35	\$1,552.47	\$1,720.23	
81	\$875.78	\$1,094.50	\$1,275.53	\$1,405.84	\$1,543.52	\$1,695.41	\$1,875.69	
82	\$955.94	\$1,198.79	\$1,400.21	\$1,540.08	\$1,688.09	\$1,851.54	\$2,045.20	
83	\$1,052.52	\$1,324.12	\$1,550.05	\$1,701.36	\$1,861.96	\$2,039.51	\$2,249.78	
84	\$1,158.89	\$1,462.59	\$1,715.90	\$1,879.52	\$2,053.69	\$2,246.58	\$2,474.84	
85	\$1,276.03	\$1,615.56	\$1,899.50	\$2,076.33	\$2,265.20	\$2,474.67	\$2,722.39	
86	\$1,404.97	\$1,784.48	\$2,102.72	\$2,293.77	\$2,498.48	\$2,725.92	\$2,994.73	
87 88	\$1,546.95 \$1,682.40	\$1,971.11 \$2,147.47	\$2,327.71 \$2,539.59	\$2,533.99 \$2,758.43	\$2,755.81 \$2,995.70	\$3,002.65 \$3,260.65	\$3,294.31 \$3,574.60	
89	\$1,829.72	\$2,339.64	\$2,770.69	\$3,002.76	\$3,256.48	\$3,540.78	\$3,878.73	
90	\$1,989.91	\$2,548.99	\$3,022.85	\$3,268.73	\$3,539.97	\$3,844.94	\$4,208.77	
91	\$2,164.15	\$2,777.05	\$3,297.98	\$3,558.25	\$3,848.15	\$4,175.27	\$4,566.87	
92	\$2,353.63	\$3,025.55	\$3,598.14	\$3,873.41	\$4,183.15	\$4,533.96	\$4,955.42	
93	\$2,527.74	\$3,253.52	\$3,872.93	\$4,158.48	\$4,483.28	\$4,853.01	\$5,297.88	
94	\$2,714.73	\$3,498.67	\$4,168.75	\$4,464.48	\$4,805.00	\$5,194.47	\$5,664.02	
95	\$2,915.57	\$3,762.27	\$4,487.18	\$4,793.03	\$5,149.79	\$5,559.98	\$6,055.43	
96	\$3,131.24	\$4,045.75	\$4,829.90	\$5,145.73	\$5,519.34	\$5,951.18	\$6,473.90	
97	\$3,362.91	\$4,350.57	\$5,198.83 \$5,505.00	\$5,524.41	\$5,915.36 \$6,330.84	\$6,369.92	\$6,921.31	
98 99	\$3,611.69 \$3,878.88	\$4,678.37 \$5,030.88	\$5,595.90 \$6,023.34	\$5,930.96 \$6,367.40	\$6,339.84 \$6,794.76	\$6,818.14 \$7,297.89	\$7,399.64 \$7,911.00	
100	\$4,165.81	\$5,030.88 \$5,409.94	\$6,483.39	\$6,835.99	\$7,282.30	\$7,811.40	\$8,457.71	
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Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

75% Home Care 5% Simple Inflation Rider								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$61.24	\$72.77	\$83.14	\$93.95	\$104.12	\$115.30	\$128.46	
31	\$63.57	\$75.64	\$86.49	\$97.77	\$104.12	\$120.09	\$133.73	
32	\$65.97	\$78.65	\$89.99	\$101.75	\$112.87	\$125.06	\$139.25	
33	\$68.46	\$81.74	\$93.63	\$105.89	\$117.53	\$130.20	\$144.94	
34	\$71.03	\$85.02	\$97.39	\$110.22	\$122.35	\$135.59	\$150.91	
35	\$73.70	\$88.37	\$101.31	\$114.72	\$127.40	\$141.18	\$157.10	
36	\$76.00	\$91.27	\$104.65	\$118.56	\$131.71	\$145.97	\$162.41	
37 38	\$78.38 \$80.79	\$94.23 \$97.30	\$108.12 \$111.70	\$122.51 \$126.61	\$136.15 \$140.75	\$150.93 \$156.05	\$167.89 \$173.56	
39	\$83.31	\$100.47	\$115.40	\$130.85	\$145.49	\$161.33	\$179.39	
40	\$85.88	\$103.71	\$119.22	\$135.22	\$150.43	\$166.80	\$185.46	
41	\$88.56	\$107.11	\$123.14	\$139.74	\$155.49	\$172.48	\$191.71	
42	\$91.30	\$110.57	\$127.24	\$144.39	\$160.74	\$178.34	\$198.17	
43	\$94.14	\$114.16	\$131.44	\$149.23	\$166.16	\$184.37	\$204.86	
44	\$97.05	\$117.85	\$135.80	\$154.21	\$171.76 \$477.50	\$190.63	\$211.78	
45 46	\$100.07 \$102.83	\$121.72 \$125.20	\$140.29 \$144.41	\$159.39 \$164.10	\$177.58 \$182.90	\$197.09 \$203.00	\$218.91 \$225.51	
47	\$105.61	\$123.20	\$148.61	\$168.97	\$188.35	\$209.12	\$232.31	
48	\$108.51	\$132.49	\$152.95	\$173.94	\$194.00	\$215.43	\$239.33	
49	\$111.48	\$136.29	\$157.40	\$179.13	\$199.81	\$221.91	\$246.50	
50	\$114.52	\$140.20	\$161.99	\$184.45	\$205.77	\$228.60	\$253.96	
51	\$117.67	\$144.20	\$166.73	\$189.90	\$211.94	\$235.48	\$261.62	
52	\$120.87	\$148.37	\$171.61	\$195.51	\$218.27	\$242.57	\$269.50	
53 54	\$124.21 \$127.59	\$152.60 \$157.01	\$176.61 \$181.77	\$201.31 \$207.28	\$224.82 \$231.53	\$249.88 \$257.37	\$277.63 \$286.00	
55	\$131.07	\$161.49	\$187.07	\$213.41	\$238.47	\$265.15	\$294.61	
56	\$139.50	\$171.83	\$198.97	\$227.29	\$254.25	\$282.86	\$314.50	
57	\$148.49	\$182.82	\$211.64	\$242.07	\$271.02	\$301.77	\$335.72	
58	\$158.05	\$194.53	\$225.09	\$257.80	\$288.92	\$321.95	\$358.35	
59	\$168.24	\$206.96	\$239.37	\$274.58	\$308.04	\$343.45	\$382.51	
60	\$179.08	\$220.23	\$254.61	\$292.42	\$328.39	\$366.44	\$408.37	
61	\$190.58	\$234.30	\$270.80	\$311.44	\$350.09	\$390.93	\$435.92	
62 63	\$202.88 \$220.76	\$249.33 \$271.10	\$288.04 \$312.99	\$331.70 \$359.85	\$373.24 \$404.46	\$417.06 \$451.56	\$465.33 \$503.52	
64	\$240.21	\$294.81	\$340.14	\$390.40	\$438.29	\$488.91	\$544.84	
65	\$261.36	\$320.56	\$369.62	\$423.58	\$474.94	\$529.36	\$589.57	
66	\$284.41	\$348.59	\$401.68	\$459.52	\$514.68	\$573.15	\$637.96	
67	\$309.45	\$379.07	\$436.47	\$498.54	\$557.75	\$620.58	\$690.31	
68	\$341.87	\$419.80	\$484.15	\$551.18	\$615.09	\$683.12	\$758.75	
69 70	\$377.67	\$464.91	\$537.05	\$609.34	\$678.32	\$751.91	\$833.97	
70 71	\$417.22 \$460.91	\$514.88 \$570.21	\$595.73 \$660.83	\$673.66 \$744.78	\$748.07 \$824.96	\$827.64 \$911.04	\$916.68 \$1,007.54	
72	\$509.19	\$631.50	\$733.02	\$823.41	\$909.77	\$1,002.83	\$1,107.45	
73	\$565.34	\$704.10	\$819.72	\$918.14	\$1,012.13	\$1,113.72	\$1,228.16	
74	\$627.62	\$785.04	\$916.66	\$1,023.75	\$1,126.05	\$1,236.92	\$1,362.06	
75	\$696.81	\$875.28	\$1,025.08	\$1,141.54	\$1,252.74	\$1,373.70	\$1,510.53	
76	\$773.60	\$975.91	\$1,146.31	\$1,272.83	\$1,393.73	\$1,525.61	\$1,675.20	
77 78	\$858.85 \$933.15	\$1,088.10 \$1,187.14	\$1,281.87 \$1,403.28	\$1,419.26 \$1,549.46	\$1,550.54 \$1,688.92	\$1,694.35 \$1,842.01	\$1,857.83 \$2,016.07	
79	\$1,013.82	\$1,295.17	\$1,536.17	\$1,691.58	\$1,839.65	\$2,002.51	\$2,187.80	
80	\$1,101.48	\$1,413.05	\$1,681.62	\$1,846.77	\$2,003.82	\$2,177.04	\$2,374.14	
81	\$1,196.71	\$1,541.66	\$1,840.88	\$2,016.15	\$2,182.63	\$2,366.78	\$2,576.37	
82	\$1,300.21	\$1,681.96	\$2,015.18	\$2,201.12	\$2,377.43	\$2,573.03	\$2,795.82	
83	\$1,428.52	\$1,854.76	\$2,229.89	\$2,429.31	\$2,618.43	\$2,828.89	\$3,068.38	
84	\$1,569.51	\$2,045.29	\$2,467.53	\$2,681.22	\$2,883.86	\$3,110.17	\$3,367.53	
85 86	\$1,678.30 \$1,798.11	\$2,188.95 \$2,347.61	\$2,640.96 \$2,832.98	\$2,867.73 \$3,073.75	\$3,084.52 \$3,305.84	\$3,326.66 \$3,565.13	\$3,602.50 \$3,860.94	
87	\$1,930.05	\$2,522.88	\$3,045.52	\$3,301.36	\$3,549.98	\$3,827.78	\$4,145.31	
88	\$2,055.88	\$2,688.53	\$3,245.69	\$3,514.00	\$3,777.56	\$4,072.63	\$4,411.32	
89	\$2,192.72	\$2,869.01	\$3,464.04	\$3,745.52	\$4,024.97	\$4,338.49	\$4,699.98	
90	\$2,341.58	\$3,065.62	\$3,702.26	\$3,997.53	\$4,293.91	\$4,627.19	\$5,013.21	
91	\$2,503.46	\$3,279.83	\$3,962.16	\$4,271.87	\$4,586.28	\$4,940.69	\$5,353.08	
92 93	\$2,679.50 \$2,841.26	\$3,513.22 \$3,727.32	\$4,245.73 \$4,505.36	\$4,570.47 \$4,840.58	\$4,904.10 \$5,188.86	\$5,281.15 \$5,583.04	\$5,721.86 \$6,046.90	
93 94	\$2,841.26 \$3,015.00	\$3,727.32 \$3,957.57	\$4,505.36 \$4,784.82	\$4,840.58 \$5,130.52	\$5,188.86 \$5,494.07	\$5,583.94 \$5,908.01	\$6,046.90 \$6,394.39	
95	\$3,201.58	\$4,205.16	\$5,085.66	\$5,441.84	\$5,821.17	\$6,254.92	\$6,765.89	
96	\$3,401.98	\$4,471.39	\$5,409.41	\$5,776.01	\$6,171.75	\$6,626.20	\$7,163.07	
97	\$3,617.20	\$4,757.68	\$5,757.95	\$6,134.81	\$6,547.48	\$7,023.63	\$7,587.70	
98	\$3,848.34	\$5,065.55	\$6,133.09	\$6,520.02	\$6,950.16	\$7,449.02	\$8,041.67	
99	\$4,096.58	\$5,396.65 \$5,753.66	\$6,536.89	\$6,933.59 \$7,377.55	\$7,381.76	\$7,904.34	\$8,527.00	
100	\$4,363.17	\$5,752.66	\$6,971.52	\$7,377.55	\$7,844.33	\$8,391.70	\$9,045.90	

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
75% Home Care
FO/ Commonwelleflation Distan

5% Compound Inflation Rider								
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$124.07	\$153.11	\$177.19	\$203.38	\$229.62	\$256.85	\$288.24	
31	\$127.15	\$156.97	\$181.67	\$208.57	\$235.52	\$263.51	\$295.76	
32	\$130.29	\$160.89	\$186.28	\$213.90	\$241.59	\$270.35	\$303.50	
33	\$133.49	\$164.93	\$191.00	\$219.36	\$247.82	\$277.35	\$311.42	
34 35	\$136.78 \$140.15	\$169.06 \$172.29	\$195.83 \$200.76	\$224.97 \$230.73	\$254.19 \$260.74	\$284.54 \$291.94	\$319.57 \$327.90	
36	\$142.62	\$173.28 \$176.39	\$200.76	\$234.97	\$265.59	\$297.40	\$334.06	
37	\$145.13	\$179.53	\$208.11	\$239.29	\$270.52	\$302.94	\$340.33	
38	\$147.66	\$182.75	\$211.87	\$243.68	\$275.54	\$308.61	\$346.74	
39	\$150.27	\$186.02	\$215.69	\$248.15	\$280.63	\$314.37	\$353.25	
40	\$152.88	\$189.35	\$219.61	\$252.71	\$285.83	\$320.28	\$359.88	
41	\$155.57	\$192.70	\$223.58	\$257.35	\$291.12	\$326.25	\$366.65	
42	\$158.31	\$196.16	\$227.64	\$262.06	\$296.51	\$332.36	\$373.52	
43	\$161.10	\$199.68	\$231.76	\$266.87	\$302.02	\$338.57	\$380.51	
44	\$163.90	\$203.25	\$235.94	\$271.76	\$307.63	\$344.89	\$387.67	
45 46	\$166.79 \$169.31	\$206.87	\$240.23 \$244.00	\$276.76	\$313.35	\$351.33	\$394.94	
46 47	\$171.86	\$210.09 \$213.34	\$247.83	\$281.19 \$285.67	\$318.41 \$323.56	\$357.05 \$362.90	\$401.44 \$408.02	
48	\$174.45	\$216.63	\$251.73	\$290.22	\$328.77	\$368.83	\$414.69	
49	\$177.08	\$219.98	\$255.67	\$294.88	\$334.10	\$374.85	\$421.50	
50	\$179.77	\$223.37	\$259.68	\$299.58	\$339.49	\$380.93	\$428.41	
51	\$182.48	\$226.84	\$263.79	\$304.34	\$344.98	\$387.19	\$435.45	
52	\$185.25	\$230.35	\$267.93	\$309.21	\$350.54	\$393.50	\$442.58	
53	\$188.06	\$233.91	\$272.13	\$314.16	\$356.24	\$399.91	\$449.86	
54	\$190.89	\$237.54	\$276.42	\$319.18	\$361.98	\$406.40	\$457.25	
55 56	\$193.78 \$202.03	\$241.20 \$251.96	\$280.77 \$293.65	\$324.26 \$339.60	\$367.84 \$385.64	\$413.08 \$433.38	\$464.70 \$487.85	
57	\$210.70	\$263.17	\$307.14	\$355.66	\$404.27	\$454.70	\$512.15	
58	\$219.68	\$274.96	\$321.22	\$372.49	\$423.83	\$477.06	\$537.66	
59	\$229.06	\$287.20	\$335.95	\$390.13	\$444.34	\$500.50	\$564.45	
60	\$238.88	\$300.03	\$351.35	\$408.58	\$465.84	\$525.16	\$592.55	
61	\$249.05	\$313.39	\$367.48	\$427.92	\$488.34	\$550.95	\$622.04	
62	\$259.72	\$327.37	\$384.35	\$448.15	\$511.98	\$578.07	\$653.02	
63	\$279.01	\$351.08	\$411.77	\$478.89	\$546.05	\$615.63	\$694.65	
64 65	\$299.74 \$321.98	\$376.55 \$403.82	\$441.14 \$472.58	\$511.70 \$546.76	\$582.37 \$621.09	\$655.62 \$698.22	\$738.91 \$786.02	
66	\$345.91	\$433.11	\$506.29	\$584.24	\$662.41	\$743.60	\$836.09	
67	\$371.60	\$464.49	\$542.35	\$624.28	\$706.50	\$791.90	\$889.38	
68	\$405.40	\$507.77	\$593.69	\$680.78	\$768.18	\$859.18	\$963.11	
69	\$442.26	\$555.08	\$649.92	\$742.38	\$835.30	\$932.13	\$1,042.98	
70	\$482.49	\$606.77	\$711.44	\$809.55	\$908.30	\$1,011.25	\$1,129.44	
71	\$526.34	\$663.29	\$778.82	\$882.84	\$987.63	\$1,097.14	\$1,223.07	
72 73	\$574.20 \$631.09	\$725.09 \$799.99	\$852.53 \$943.00	\$962.72 \$1,061.85	\$1,073.89 \$1,181.84	\$1,190.31 \$1,307.61	\$1,324.49 \$1,452.99	
74	\$693.60	\$882.64	\$1,043.07	\$1,001.03	\$1,300.67	\$1,436.52	\$1,452.88 \$1,593.72	
75	\$762.32	\$973.82	\$1,153.77	\$1,291.81	\$1,431.41	\$1,578.12	\$1,748.23	
76	\$837.81	\$1,074.43	\$1,276.19	\$1,424.81	\$1,575.31	\$1,733.67	\$1,917.67	
77	\$920.80	\$1,185.42	\$1,411.60	\$1,571.48	\$1,733.66	\$1,904.62	\$2,103.62	
78	\$995.58	\$1,286.78	\$1,536.59	\$1,706.15	\$1,878.27	\$2,059.77	\$2,270.37	
79	\$1,076.41	\$1,396.80	\$1,672.62	\$1,852.33	\$2,034.94	\$2,227.58	\$2,450.37	
80 81	\$1,163.83	\$1,516.23 \$1,645.88	\$1,820.69	\$2,011.06	\$2,204.67	\$2,409.06	\$2,644.65	
82	\$1,258.30 \$1,360.49	\$1,786.61	\$1,981.86 \$2,157.30	\$2,183.37 \$2,370.49	\$2,388.57 \$2,587.82	\$2,605.34 \$2,817.59	\$2,854.32 \$3,080.58	
83	\$1,492.80	\$1,967.64	\$2,382.03	\$2,610.48	\$2,844.20	\$3,091.55	\$3,374.05	
84	\$1,637.97	\$2,166.94	\$2,630.15	\$2,874.83	\$3,125.93	\$3,392.11	\$3,695.45	
85	\$1,746.76	\$2,310.60	\$2,803.58	\$3,061.34	\$3,326.59	\$3,608.60	\$3,930.42	
86	\$1,866.57	\$2,469.26	\$2,995.60	\$3,267.36	\$3,547.91	\$3,847.07	\$4,188.86	
87	\$1,998.51	\$2,644.53	\$3,208.14	\$3,494.97	\$3,792.05	\$4,109.72	\$4,473.23	
88 89	\$2,124.34 \$2,261.19	\$2,810.18 \$2,990.66	\$3,408.31 \$3,626.66	\$3,707.61 \$3,939.13	\$4,019.63 \$4,267.04	\$4,354.57 \$4,620.43	\$4,739.24 \$5,027.90	
90	\$2,261.18 \$2,410.04	\$3,187.27	\$3,864.88	\$4,191.14	\$4,535.98	\$4,909.13	\$5,027.50 \$5,341.13	
91	\$2,571.92	\$3,401.48	\$4,124.78	\$4,465.48	\$4,828.35	\$5,222.63	\$5,681.00	
92	\$2,747.96	\$3,634.87	\$4,408.35	\$4,764.08	\$5,146.17	\$5,563.09	\$6,049.78	
93	\$2,909.72	\$3,848.97	\$4,667.98	\$5,034.19	\$5,430.93	\$5,865.88	\$6,374.82	
94	\$3,083.46	\$4,079.22	\$4,947.44	\$5,324.13	\$5,736.14	\$6,189.95	\$6,722.31	
95 96	\$3,270.04 \$3,470.44	\$4,326.81 \$4,503.04	\$5,248.28 \$5,572.03	\$5,635.45 \$5,060,63	\$6,063.24 \$6,413.83	\$6,536.86	\$7,093.81	
96 97	\$3,470.44 \$3,685.66	\$4,593.04 \$4,879.33	\$5,572.03 \$5,920.57	\$5,969.62 \$6,328.42	\$6,413.82 \$6,789.55	\$6,908.14 \$7,305.57	\$7,490.99 \$7,915.62	
98	\$3,916.80	\$5,187.20	\$6,295.71	\$6,713.63	\$7,192.23	\$7,730.96	\$8,369.59	
99	\$4,165.04	\$5,518.30	\$6,699.51	\$7,127.20	\$7,623.83	\$8,186.28	\$8,854.92	
100	\$4,431.63	\$5,874.31	\$7,134.14	\$7,571.16	\$8,086.40	\$8,673.64	\$9,373.82	

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
No Inflation

	50% Home Care								
No Inflation									
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime		
30	\$48.14	\$55.95	\$62.38	\$68.59	\$75.19	\$82.51	\$91.11		
31	\$48.80	\$56.91	\$63.62	\$70.00	\$76.73	\$84.25	\$93.07		
32	\$49.52	\$57.90	\$64.86	\$71.40	\$78.34	\$86.04	\$95.10		
33	\$50.21	\$58.92	\$66.10	\$72.85	\$79.96	\$87.87	\$97.15		
34	\$50.93	\$59.94	\$67.40	\$74.33	\$81.64	\$89.75	\$99.24		
35	\$51.65	\$60.97	\$68.71	\$75.84	\$83.32	\$91.65	\$101.40		
36	\$52.37	\$62.02	\$70.02	\$77.33	\$84.99	\$93.51	\$103.49		
37	\$53.15	\$63.08	\$71.31	\$78.84	\$86.71	\$95.40	\$105.59		
38	\$53.90	\$64.15	\$72.66	\$80.37	\$88.42	\$97.36	\$107.77		
39	\$54.67	\$65.25	\$74.05	\$81.91	\$90.19	\$99.31	\$109.98		
40	\$55.48	\$66.38	\$75.45	\$83.53	\$92.02	\$101.34	\$112.23		
41	\$56.27	\$67.52	\$76.87	\$85.16	\$93.84	\$103.40	\$114.55		
42	\$57.07	\$68.66	\$78.34	\$86.82	\$95.73	\$105.53	\$116.92		
43	\$57.90	\$69.83	\$79.80	\$88.53	\$97.65	\$107.64	\$119.29		
44	\$58.73	\$71.05	\$81.30	\$90.26	\$99.59	\$109.85	\$121.74		
45	\$59.57	\$72.25	\$82.86	\$92.02	\$101.58	\$112.07	\$124.26		
46	\$60.61	\$73.64	\$84.60	\$94.01	\$103.84	\$114.60	\$127.07		
47	\$61.66	\$75.12	\$86.42	\$96.08	\$106.13	\$117.16	\$129.97		
48	\$62.71	\$76.59	\$88.25	\$98.17	\$108.47	\$119.80	\$132.91		
49	\$63.81	\$78.11	\$90.13	\$100.30	\$110.88	\$122.49	\$135.94		
50	\$64.92	\$79.63	\$92.04	\$102.48	\$113.34	\$125.25	\$139.02		
51	\$66.05	\$81.19	\$93.98	\$104.71	\$115.85	\$128.06	\$142.16		
52	\$67.17	\$82.80	\$96.00	\$107.00	\$118.43	\$130.94	\$145.39		
53	\$68.34	\$84.42	\$98.01	\$109.32	\$121.06	\$133.85	\$148.70		
54	\$69.54	\$86.07	\$100.11	\$111.71	\$123.74	\$136.88	\$152.07		
55	\$70.74	\$87.77	\$102.25	\$114.13	\$126.47	\$139.94	\$155.53		
56	\$76.28	\$94.05	\$109.08	\$121.88	\$135.17	\$149.66	\$166.39		
57	\$82.26	\$100.78	\$116.35	\$130.17	\$144.44	\$160.03	\$178.00		
58	\$88.73	\$108.00	\$124.15	\$139.01	\$154.36	\$171.12	\$190.43		
59	\$95.69	\$115.74	\$132.44	\$148.42	\$164.97	\$182.98	\$203.76		
60	\$103.19	\$124.01	\$141.29	\$158.52	\$176.29	\$195.65	\$218.00		
61	\$111.27	\$132.89	\$150.76	\$169.27	\$188.40	\$209.23	\$233.22		
62	\$120.01	\$142.39	\$160.82	\$180.76	\$201.34	\$223.76	\$249.51		
63	\$130.74	\$155.17	\$175.29	\$197.16	\$219.76	\$244.31	\$272.55		
64	\$142.42	\$169.10	\$191.03	\$215.05	\$239.83	\$266.76	\$297.72		
65	\$155.14	\$184.27	\$208.21	\$234.57	\$261.81	\$291.29	\$325.24		
66	\$169.05	\$200.80	\$226.94	\$255.87	\$285.74	\$318.07	\$355.26		
67	\$184.15	\$218.84	\$247.35	\$279.12	\$311.84	\$347.28	\$388.06		
68	\$205.01	\$244.13	\$276.32	\$311.27	\$347.34	\$386.46	\$431.52		
69	\$228.22	\$272.33	\$308.63	\$347.15	\$386.89	\$430.07	\$479.80		
70	\$254.06	\$303.81	\$344.73	\$387.14	\$430.94	\$478.55	\$533.49		
71	\$282.82	\$338.91	\$385.10	\$431.73	\$479.97	\$532.50	\$593.20		
72	\$314.87	\$378.10	\$430.18	\$481.51	\$534.65	\$592.55	\$659.59		
73	\$352.83	\$425.16	\$484.82	\$541.43	\$600.15	\$664.22	\$738.53		
74	\$395.38	\$478.13	\$546.40	\$608.84	\$673.64	\$744.56	\$826.91		
75	\$443.08	\$537.67	\$615.80	\$684.65	\$756.22	\$834.60	\$925.86		
76	\$496.50	\$604.62	\$694.05	\$769.88	\$848.86	\$935.55	\$1,036.67		
77	\$556.39	\$679.94	\$782.20	\$865.72	\$952.84	\$1,048.68	\$1,160.74		
78 70	\$607.32	\$744.69	\$858.68	\$948.37	\$1,042.07	\$1,145.26 \$1,250.71	\$1,265.61		
79 80	\$662.92 \$723.58	\$815.65 \$893.34	\$942.61 \$1.034.76	\$1,038.94 \$1,138.14	\$1,139.66 \$1,246.39	\$1,250.71 \$1,265.80	\$1,379.98 \$1,504.60		
80 81	\$723.58 \$789.81	\$893.34 \$978.44	\$1,034.76 \$1,135.95	\$1,138.14 \$1,246.83	\$1,246.39 \$1,363.11	\$1,365.89 \$1,491.66	\$1,504.69 \$1,640.65		
82				\$1,246.83 \$1,365.85	\$1,363.11 \$1,490.76				
82 83	\$862.12 \$949.23	\$1,071.60 \$1,183.69	\$1,247.00 \$1,380.43	\$1,365.85 \$1,508.88	\$1,490.76 \$1,644.29	\$1,628.99 \$1,794.36	\$1,788.93 \$1,967.88		
	\$1,045.14			\$1,666.89					
84 85	\$1,045.14 \$1,150.76	\$1,307.48 \$1,444.21	\$1,528.11 \$1,691.64	\$1,841.46	\$1,813.62 \$2,000.42	\$1,976.54 \$2,177.23	\$2,164.74 \$2,381.26		
86	\$1,267.08	\$1,595.24	\$1,872.65	\$2,034.31	\$2,206.45	\$2,398.29	\$2,619.50		
87	\$1,395.12	\$1,762.05	\$2,072.98	\$2,247.32	\$2,433.67	\$2,641.77	\$2,881.54		
88	\$1,517.27	\$1,762.03	\$2,261.69	\$2,446.37	\$2,645.53	\$2,868.74	\$3,126.70		
89	\$1,650.12	\$2,091.49	\$2,467.51	\$2,663.07	\$2,875.84	\$3,115.20	\$3,392.74		
90	\$1,794.58	\$2,278.64	\$2,692.08	\$2,898.95	\$3,126.20	\$3,382.83	\$3,681.41		
91	\$1,951.71	\$2,482.53	\$2,937.08	\$3,155.72	\$3,398.33	\$3,673.44	\$3,994.65		
92	\$2,122.62	\$2,704.66	\$3,204.39	\$3,435.24	\$3,694.19	\$3,989.04	\$4,334.52		
93	\$2,279.63	\$2,908.44	\$3,449.16	\$3,688.04	\$3,959.28	\$4,269.73	\$4,634.08		
94	\$2,448.28	\$3,127.59	\$3,712.61	\$3,959.42	\$4,243.35	\$4,570.15	\$4,954.29		
95	\$2,629.40	\$3,363.24	\$3,996.15	\$4,250.80	\$4,547.86	\$4,891.72	\$5,296.69		
96	\$2,823.92	\$3,616.65	\$4,301.38	\$4,563.62	\$4,874.21	\$5,235.92	\$5,662.74		
97	\$3,032.81	\$3,889.15	\$4,629.92	\$4,899.46	\$5,223.95	\$5,604.34	\$6,054.06		
98	\$3,257.19	\$4,182.18	\$4,983.57	\$5,260.02	\$5,598.81	\$5,998.66	\$6,472.45		
99	\$3,498.16	\$4,497.32	\$5,364.21	\$5,647.09	\$6,000.54	\$6,420.76	\$6,919.77		
100	\$3,756.92	\$4,836.14	\$5,773.94	\$6,062.67	\$6,431.10	\$6,872.53	\$7,397.97		

Policy Form Series: LTC2-VAL
Value with Indemnity
\$10 Annual Rates with 56.66% increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

50% Home Care 5% Simple Inflation Rider								
			5% Simple ii	illation Rider				
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$55.05	\$65.37	\$74.55	\$83.28	\$91.83	\$101.34	\$112.62	
31	\$57.13	\$67.95	\$77.57	\$86.70	\$95.59	\$105.56	\$117.22	
32	\$59.28	\$70.65	\$80.69	\$90.19	\$99.50	\$109.90	\$122.04	
33	\$61.52	\$73.44	\$83.94	\$93.89	\$103.60	\$114.45	\$127.06	
34	\$63.86	\$76.36	\$87.33	\$97.71	\$107.88	\$119.19	\$132.26	
35	\$66.27	\$79.39	\$90.86	\$101.71	\$112.28	\$124.11	\$137.70	
36	\$68.31	\$81.96	\$93.88	\$105.09	\$116.07	\$128.31	\$142.34	
37	\$70.46	\$84.64	\$96.97	\$108.60	\$120.01	\$132.66	\$147.16	
38	\$72.62	\$87.37	\$100.18	\$112.20	\$124.07	\$137.13	\$152.10	
39	\$74.88	\$90.24	\$103.49	\$115.96	\$128.25	\$141.80	\$157.26	
40	\$77.22	\$93.18	\$106.89	\$119.86	\$132.58	\$146.61	\$162.54	
41	\$79.62	\$96.20	\$110.44	\$123.87	\$137.07	\$151.58	\$168.04	
42	\$82.07	\$99.31	\$114.11	\$128.01	\$141.68	\$156.74	\$173.71	
43 44	\$84.63	\$102.55	\$117.86 \$121.77	\$132.26	\$146.46	\$162.04	\$179.56	
45	\$87.24 \$89.96	\$105.88 \$109.35	\$125.82	\$136.71 \$141.28	\$151.44 \$156.53	\$167.55 \$173.23	\$185.61 \$191.87	
46	\$92.41	\$112.45	\$129.48	\$145.44	\$161.20	\$173.23 \$178.44	\$197.67	
47	\$94.94	\$115.68	\$133.26	\$149.76	\$166.05	\$183.79	\$203.65	
48	\$97.52	\$119.04	\$137.15	\$154.20	\$171.01	\$189.34	\$209.79	
49	\$100.22	\$122.41	\$141.15	\$158.78	\$176.13	\$195.06	\$216.09	
50	\$102.97	\$125.92	\$145.27	\$163.48	\$181.40	\$200.94	\$222.57	
51	\$105.77	\$129.55	\$149.50	\$168.31	\$186.84	\$206.98	\$229.33	
52	\$108.65	\$133.26	\$153.87	\$173.29	\$192.41	\$213.20	\$236.23	
53	\$111.64	\$137.08	\$158.36	\$178.44	\$198.18	\$219.62	\$243.36	
54	\$114.68	\$141.01	\$162.99	\$183.73	\$204.09	\$226.24	\$250.69	
55	\$117.82	\$145.05	\$167.75	\$189.16	\$210.22	\$233.04	\$258.25	
56	\$125.41	\$154.35	\$178.41	\$201.47	\$224.12	\$248.65	\$275.64	
57	\$133.47	\$164.21	\$189.76	\$214.60	\$238.91	\$265.24	\$294.28	
58	\$142.09	\$174.73	\$201.82	\$228.53	\$254.70	\$282.99	\$314.12	
59	\$151.21	\$185.94	\$214.67	\$243.39	\$271.53	\$301.88	\$335.33	
60	\$160.95	\$197.80	\$228.30	\$259.19	\$289.49	\$322.06	\$357.94	
61	\$171.32	\$210.48	\$242.82	\$276.05	\$308.62	\$343.62	\$382.10	
62	\$182.37	\$223.94	\$258.28	\$294.05	\$328.99	\$366.57	\$407.89	
63 64	\$198.43 \$215.92	\$243.51 \$264.80	\$280.66 \$304.99	\$319.00 \$346.08	\$356.53 \$386.34	\$396.92 \$429.73	\$441.34 \$477.58	
65	\$234.93	\$287.97	\$331.41	\$375.44	\$418.68	\$465.28	\$516.77	
66	\$255.63	\$313.12	\$360.15	\$407.33	\$453.71	\$503.77	\$559.17	
67	\$278.16	\$340.51	\$391.36	\$441.92	\$491.64	\$545.44	\$605.05	
68	\$307.29	\$377.09	\$434.16	\$488.56	\$542.20	\$600.42	\$665.08	
69	\$339.48	\$417.62	\$481.57	\$540.14	\$597.92	\$660.88	\$731.01	
70	\$375.05	\$462.48	\$534.17	\$597.17	\$659.41	\$727.46	\$803.49	
71	\$414.31	\$512.22	\$592.54	\$660.19	\$727.20	\$800.75	\$883.18	
72	\$457.68	\$567.25	\$657.30	\$729.91	\$801.96	\$881.43	\$970.74	
73	\$508.14	\$632.45	\$735.04	\$813.85	\$892.16	\$978.90	\$1,076.55	
74	\$564.17	\$705.18	\$821.95	\$907.49	\$992.58	\$1,087.18	\$1,193.91	
75	\$626.33	\$786.21	\$919.17	\$1,011.87	\$1,104.29	\$1,207.41	\$1,324.05	
76	\$695.38	\$876.61	\$1,027.89	\$1,128.28	\$1,228.54	\$1,340.95	\$1,468.41	
77	\$772.00	\$977.37	\$1,149.45	\$1,258.07	\$1,366.80	\$1,489.22	\$1,628.48	
78 79	\$838.77	\$1,066.36	\$1,258.29 \$1,277.44	\$1,373.48	\$1,488.77	\$1,619.02 \$1,760.10	\$1,767.17 \$1,017.71	
80	\$911.32 \$990.09	\$1,163.39 \$1,269.27	\$1,377.44 \$1,507.86	\$1,499.45 \$1,637.02	\$1,621.63 \$1,766.37	\$1,760.10	\$1,917.71 \$2,081.05	
81	\$1,075.73	\$1,384.80	\$1,650.67	\$1,787.18	\$1,924.02	\$2,080.28	\$2,258.30	
82	\$1,168.73	\$1,510.82	\$1,806.99	\$1,951.11	\$2,095.72	\$2,261.56	\$2,450.66	
83	\$1,284.09	\$1,666.04	\$1,999.55	\$2,153.41	\$2,308.14	\$2,486.45	\$2,689.62	
84	\$1,410.80	\$1,837.16	\$2,212.58	\$2,376.70	\$2,542.11	\$2,733.67	\$2,951.82	
85	\$1,511.47	\$1,968.91	\$2,370.87	\$2,546.07	\$2,723.46	\$2,928.53	\$3,162.04	
86	\$1,622.34	\$2,114.44	\$2,546.13	\$2,733.17	\$2,923.49	\$3,143.18	\$3,393.34	
87	\$1,744.39	\$2,275.22	\$2,740.10	\$2,939.83	\$3,144.13	\$3,379.63	\$3,647.72	
88	\$1,860.81	\$2,427.13	\$2,922.77	\$3,132.96	\$3,349.82	\$3,600.02	\$3,885.77	
89	\$1,987.44	\$2,592.66	\$3,122.06	\$3,343.22	\$3,573.44	\$3,839.33	\$4,144.05	
90	\$2,125.15	\$2,773.02	\$3,339.49	\$3,572.05	\$3,816.54	\$4,099.22	\$4,424.28	
91	\$2,274.91	\$2,969.49	\$3,576.72	\$3,821.19	\$4,080.76	\$4,381.42	\$4,728.38	
92	\$2,437.80	\$3,183.55	\$3,835.49	\$4,092.38	\$4,368.02	\$4,687.87	\$5,058.37	
93	\$2,587.47	\$3,379.90	\$4,072.47	\$4,337.63	\$4,625.39	\$4,960.42	\$5,349.17	
94 95	\$2,748.22	\$3,591.10	\$4,327.54	\$4,600.93	\$4,901.22 \$5,106.80	\$5,252.14 \$5,564.39	\$5,660.08 \$5,002.50	
95 96	\$2,920.85 \$3,106.27	\$3,818.18 \$4,062.39	\$4,602.07 \$4,897.58	\$4,883.64 \$5,187.14	\$5,196.89 \$5,513.75	\$5,564.38 \$5,898.61	\$5,992.50 \$6,347.85	
97	\$3,305.37	\$4,324.99	\$4,897.58 \$5,215.68	\$5,167.14 \$5,512.97	\$5,853.34	\$6,256.36	\$6,727.78	
98	\$3,519.23	\$4,607.37	\$5,558.07	\$5,862.78	\$6,217.29	\$6,639.29	\$7,134.00	
99	\$3,748.92	\$4,911.01	\$5,926.60	\$6,238.32	\$6,607.35	\$7,049.14	\$7,568.25	
100	\$3,995.58	\$5,237.55	\$6,323.28	\$6,641.54	\$7,025.41	\$7,487.82	\$8,032.51	

# Policy Form Series: LTC2-VAL Value with Indemnity \$10 Annual Rates with 56.66% increase 100 Day Elimination Period 50% Home Care

50% Home Care 5% Compound Inflation Rider								
			070 Compound					
Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime	
30	\$112.44	\$137.78	\$158.91	\$181.67	\$204.13	\$227.39	\$253.50	
31	\$115.19	\$141.21	\$162.95	\$186.34	\$209.39	\$233.30	\$260.13	
32	\$118.04	\$144.77	\$167.06	\$191.06	\$214.78	\$239.34	\$266.92	
33	\$120.96	\$148.41	\$171.31	\$195.97	\$220.33	\$245.56	\$273.91	
34	\$123.93	\$152.10	\$175.64	\$200.98	\$226.03	\$251.95	\$281.04	
35	\$127.01	\$155.92	\$180.11	\$206.12	\$231.81	\$258.46	\$288.41	
36	\$129.23	\$158.69	\$183.33	\$209.89	\$236.10	\$263.29	\$293.80	
37	\$131.50	\$161.54	\$186.67	\$213.75	\$240.52	\$268.23	\$299.34	
38 39	\$133.80 \$136.16	\$164.43 \$167.40	\$190.03 \$193.49	\$217.66 \$221.62	\$244.94 \$249.49	\$273.24 \$278.33	\$304.97 \$310.67	
40	\$138.56	\$170.37	\$196.99	\$225.73	\$254.13	\$283.55	\$316.50	
41	\$140.94	\$173.41	\$200.56	\$229.87	\$258.85	\$288.87	\$322.42	
42	\$143.43	\$176.53	\$204.21	\$234.09	\$263.64	\$294.26	\$328.51	
43	\$145.96	\$179.66	\$207.88	\$238.38	\$268.53	\$299.76	\$334.66	
44	\$148.52	\$182.87	\$211.63	\$242.74	\$273.51	\$305.37	\$340.94	
45	\$151.14	\$186.14	\$215.49	\$247.21	\$278.61	\$311.08	\$347.36	
46	\$153.40	\$189.02	\$218.85	\$251.16	\$283.09	\$316.15	\$353.05	
47	\$155.73	\$191.92	\$222.31	\$255.17	\$287.66	\$321.29	\$358.85	
48 49	\$158.07	\$194.92 \$107.05	\$225.81 \$229.35	\$259.26	\$292.31	\$326.54 \$331.88	\$364.72	
50	\$160.48 \$162.90	\$197.95 \$201.00	\$232.95	\$263.40 \$267.59	\$297.03 \$301.83	\$337.28	\$370.71 \$376.78	
51	\$165.35	\$204.10	\$236.60	\$271.86	\$306.73	\$342.79	\$382.96	
52	\$167.83	\$207.28	\$240.33	\$276.18	\$311.67	\$348.39	\$389.25	
53	\$170.37	\$210.46	\$244.11	\$280.63	\$316.71	\$354.08	\$395.62	
54	\$172.97	\$213.69	\$247.95	\$285.09	\$321.84	\$359.85	\$402.12	
55	\$175.58	\$217.01	\$251.84	\$289.65	\$327.06	\$365.72	\$408.71	
56	\$183.05	\$226.70	\$263.41	\$303.37	\$342.86	\$383.71	\$429.07	
57	\$190.89	\$236.80	\$275.50	\$317.72	\$359.43	\$402.56	\$450.43	
58	\$199.06	\$247.38	\$288.13	\$332.75	\$376.81	\$422.37	\$472.84	
59 60	\$207.58 \$216.45	\$258.43 \$269.95	\$301.34 \$315.17	\$348.47 \$364.96	\$395.05 \$414.15	\$443.13 \$464.90	\$496.40 \$521.12	
61	\$225.69	\$281.98	\$329.65	\$382.24	\$434.20	\$487.78	\$547.08	
62	\$235.33	\$294.58	\$344.76	\$400.32	\$455.19	\$511.79	\$574.33	
63	\$252.82	\$315.92	\$369.33	\$427.77	\$485.47	\$545.06	\$610.92	
64	\$271.59	\$338.80	\$395.66	\$457.09	\$517.76	\$580.45	\$649.87	
65	\$291.78	\$363.35	\$423.87	\$488.40	\$552.21	\$618.20	\$691.27	
66	\$313.44	\$389.69	\$454.12	\$521.86	\$588.95	\$658.35	\$735.33	
67	\$336.73	\$417.94	\$486.49	\$557.64	\$628.12	\$701.13	\$782.19	
68	\$367.33	\$456.88	\$532.56	\$608.12	\$682.97	\$760.68	\$847.06	
69 70	\$400.73 \$437.21	\$499.43 \$545.95	\$582.98 \$638.13	\$663.14 \$723.15	\$742.65 \$807.53	\$825.26 \$895.33	\$917.26 \$993.29	
70 71	\$476.94	\$596.81	\$698.59	\$788.59	\$878.08	\$971.35	\$1,075.66	
72	\$520.29	\$652.43	\$764.71	\$859.98	\$954.78	\$1,053.82	\$1,164.84	
73	\$571.85	\$719.80	\$845.86	\$948.48	\$1,050.76	\$1,157.73	\$1,277.77	
74	\$628.51	\$794.16	\$935.62	\$1,046.17	\$1,156.37	\$1,271.85	\$1,401.65	
75	\$690.76	\$876.18	\$1,034.88	\$1,153.89	\$1,272.65	\$1,397.20	\$1,537.50	
76	\$759.15	\$966.74	\$1,144.70	\$1,272.71	\$1,400.59	\$1,534.95	\$1,686.57	
77	\$834.38	\$1,066.61	\$1,266.18	\$1,403.75	\$1,541.35	\$1,686.24	\$1,850.06	
78 79	\$902.13 \$975.37	\$1,157.80 \$1,256.80	\$1,378.29 \$1,500.28	\$1,524.02 \$1,654.63	\$1,669.93 \$1,809.21	\$1,823.63 \$1,972.20	\$1,996.73 \$2,155.03	
80	\$1,054.57	\$1,364.28	\$1,633.11	\$1,796.41	\$1,960.12	\$2,132.89	\$2,325.90	
81	\$1,140.21	\$1,480.92	\$1,777.68	\$1,950.32	\$2,123.63	\$2,306.66	\$2,510.28	
82	\$1,232.79	\$1,607.53	\$1,935.05	\$2,117.45	\$2,300.77	\$2,494.57	\$2,709.28	
83	\$1,352.69	\$1,770.41	\$2,136.62	\$2,331.86	\$2,528.70	\$2,737.13	\$2,967.37	
84	\$1,484.22	\$1,949.77	\$2,359.15	\$2,567.98	\$2,779.21	\$3,003.25	\$3,250.07	
85	\$1,584.89	\$2,081.52	\$2,517.44	\$2,737.35	\$2,960.56	\$3,198.11	\$3,460.29	
86	\$1,695.76	\$2,227.05	\$2,692.70	\$2,924.45	\$3,160.59	\$3,412.76	\$3,691.59	
87	\$1,817.81	\$2,387.83	\$2,886.67 \$3,069.34	\$3,131.11	\$3,381.23	\$3,649.21	\$3,945.97	
88 89	\$1,934.23 \$2,060.86	\$2,539.74 \$2,705.27	\$3,268.63	\$3,324.24 \$3,534.50	\$3,586.92 \$3,810.54	\$3,869.60 \$4,108.91	\$4,184.02 \$4,442.30	
90	\$2,198.57	\$2,885.63	\$3,486.06	\$3,763.33	\$4,053.64	\$4,368.80	\$4,722.53	
91	\$2,348.33	\$3,082.10	\$3,723.29	\$4,012.47	\$4,317.86	\$4,651.00	\$5,026.63	
92	\$2,511.22	\$3,296.16	\$3,982.06	\$4,283.66	\$4,605.12	\$4,957.45	\$5,356.62	
93	\$2,660.89	\$3,492.51	\$4,219.04	\$4,528.91	\$4,862.49	\$5,230.00	\$5,647.42	
94	\$2,821.64	\$3,703.71	\$4,474.11	\$4,792.21	\$5,138.32	\$5,521.72	\$5,958.33	
95	\$2,994.27	\$3,930.79	\$4,748.64	\$5,074.92	\$5,433.99	\$5,833.96	\$6,290.75	
96 97	\$3,179.69 \$3,279.70	\$4,175.00 \$4,427.60	\$5,044.15 \$5,362.25	\$5,378.42 \$5,704.25	\$5,750.85 \$6,000.44	\$6,168.19 \$6,525.04	\$6,646.10	
97 98	\$3,378.79 \$3,592.65	\$4,437.60 \$4,719.98	\$5,362.25 \$5,704.64	\$5,704.25 \$6,054.06	\$6,090.44 \$6,454.39	\$6,525.94 \$6,908.87	\$7,026.03 \$7,432.25	
99	\$3,822.34	\$5,023.62	\$6,073.17	\$6,429.60	\$6,844.45	\$7,318.72	\$7,866.50	
100	\$4,069.00	\$5,350.16	\$6,469.85	\$6,832.82	\$7,262.51	\$7,757.40	\$8,330.76	

SERFF Tracking #: META-130430819 State Tracking #: META-130430819 Company Tracking #: CT15-202 (VIP2-OLD) 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 /CT15-202 VIP2 (OLD)

## **Supporting Document Schedules**

Catiofical Itams	Transport to Latter (AQLI)
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Attached is the Transmittal Letter (A&H)
Attachment(s):	PA VIP2_Old Rate Basis_Filing Letter_ 2016.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Attached is the Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	VIP2_2015_ActMemo_RateStability - PA.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	···
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	• • • • • • • • • • • • • • • • • • • •
Item Status:	
Status Date:	

SERFF Tracking #:	META-130430819	State Tracking #:	META-130430819	Company Tracking #:	CT15-202 (VIP2-OLD) CC
State:	Pennsylvania		Filing Compar	ny: Metropolitan Life i	nsurance Company
TOI/Sub-TOI:	-	dual Long Term Care/LTC03I.0		,	, ,
Product Name:		g-Term Care Insurance			
Project Name/Number:	2015_2016 Ra	ate Increase /CT15-202 VIP2 (	OLD)		
Bypassed - Item:		Rate Table (A&H)			
Bypass Reason:		Not applicable for this fi	ling		
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		· ·	Highlighted Changes (A&H)		
Bypass Reason:		Not applicable for this fi	ling		
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Reserve Calculation (A	·		
Bypass Reason:		Not applicable for this fi	ling		
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Variability Explanation (	(A&H)		
Bypass Reason:		Not applicable for this fi	ling		
Attachment(s):					
Item Status:					
Status Date:					
Satisfied - Item:		Policyholder Letter			
Comments:		Attached is the Policyho	older Letter		
Attachment(s):		IB PH Letter LTC97_VI			
Item Status:		_	·		
Status Date:					

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 LTC2-IDEAL-PA, et al and LTC2-IDEAL-

ML-PA, 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 56.66% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA - approved by your Department in 2005 LTC2-FAC-PA - approved by your Department in 2005 LTC2-VAL-PA - approved by your Department in 2005 - approved by your Department in 2005 LTC2-PREM-PA - approved by your Department in 2006 LTC2-IDEAL-ML-PA LTC2-FAC-ML-PA - approved by your Department in 2006 - approved by your Department in 2006 LTC2-VAL-ML-PA LTC2-PREM-ML-PA - approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or before April 2, 2009, as these policies were not subject to the prospective premium rate schedule increase that your Department authorized on January 16, 2009. Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Please note that we are submitting a separate filing for the policies issued on the forms listed above that were subject to the prospective premium rate schedule increase that your Department authorized.

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),

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

Thanas S. Reily

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

Sincerely,

Thomas Reilly

Director

Re: LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, LTC2-PREM-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-IDEAL-ML-PA, LTC2-PREM-ML-PA

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 – 109.0%; with rate increase – 85.3%

Addendum to Actuarial Memorandum – Compliance with Pennsylvania Administrative Code

Response to Objections, Prior Submissions

Title	Description
Actuarial Memorandum	
Exhibit I	Lifetime Loss Ratio ("LLR") illustration
	with/without proposed rate increase of 56.66%,
	Earned Premium and Incurred Claims, Nationwide
	experience and weighted average statutory discount
	rate of 4.02%;
	LLR without rate increase – 109.0%;
	with rate increase – 89.3%
Exhibit II	Demonstration of rate action meeting Rate Stability
	(58/85) limitations
Addendum to Memorandum	
Attachment 1	Nationwide Written Premium and Paid Claims both
	with and without the requested rate increase.
	LLR without rate increase – 106.6%;
	with rate increase – 83.5%
Attachment 2	Pennsylvania Earned Premium and Incurred Claims
	both with and without the requested rate increase.
	LLR without rate increase – 110.7%;

	with rate increase – 85.3%
Attachment 3	Pennsylvania Written Premium and Paid Claims
	both with and without the requested rate increase.
	LLR without rate increase – 108.8%;
	with rate increase – 84.0%
Attachment 4	Claim reserves by incurral year, ALR at 12/31/2014,
	NW and PA only.
Attachment 5	Durational loss ratios without interest, <i>Nationwide</i>
	LLR without rate increase – 108.5%
Attachment 6	Durational loss ratios without interest, <i>Pennsylvania</i>
	LLR without rate increase – 110.4%

#### **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

Willing Bles

Vice President and Actuary, Metropolitan Life Insurance Company

#### New York, NY

#### **Actuarial Memorandum for VIP2 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:

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in PA from January 2006 to May 2012, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2012.

Policy forms LTC2-FAC-PA/ML-PA, LTC2-VAL-PA/ML-PA, LTC2-IDEAL-PA/ML-PA, and LTC2-PREM-PA/ML-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2005, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 2, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-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

<u>LTC2-FAC</u> 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.

#### New York, NY

#### **Actuarial Memorandum for VIP2 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, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

<u>LTC2-VAL</u> 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.

LTC2-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, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

<u>LTC2-IDEAL</u> 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.

LTC2-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, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

<u>LTC2-PREM</u> 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.

LTC2-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.

#### New York, NY

#### **Actuarial Memorandum for VIP2 Series**

#### **February 8, 2016**

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.

#### LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-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 LTC2-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 Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

#### 3. Renewability

These policy forms are guaranteed renewable for life.

#### 4. Applicability

This filing is applicable to inforce 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. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 2, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule. No in-force premium rate schedule increase has been previously implemented for these forms.

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#### 5. Actuarial Assumptions

- a. <u>Expected Claim Costs</u> 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. <u>Voluntary Termination Rates</u> 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. <u>Expenses</u> Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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

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#### 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	<b>Modal Factors</b>
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 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.

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#### 14. Past and Future Policy Experience

Nationwide experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-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 4.02%. 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 4.02%.

#### 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 4.02%.

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

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4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

#### 16. History of Previous Inforce Rate Increases

Previously, a total premium rate increase of 20% was authorized by your Department on May 1, 2013 with implementation date of October 1, 2013. 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 56.66% for the policy forms listed above. Corresponding rate tables reflecting the 56.66% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before April 2, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

#### 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 continuance rates: The basis for the morbidity assumptions used in pricing was that contained in the SOA LTC valuation diskette. These were based on the results of the 1985 National Nursing Home Survey and the 1982-84 National Long Term Care Survey.

Modifications to the SOA LTC valuation assumptions were made based on the actual experience of MetLife's block of business. Additional modifications were made based on the results of an internal analysis of MetLife's Competitors' Rate Structure.

The additional modification was required due to the make-up of MetLife's block of business, which consisted of two large blocks of group business (Employer Group and Association Group). This business was issued under drastically different underwriting requirements than those that are used to issue business under this policy form.

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

Policy Duration	Lapse Rate
1	6.25%
2	3.50%
3-7	3.00%
8	2.50%
9	2.25%
10-12	2.00%
13-14	1.75%
15+	1.50%

c. The original pricing expected mortality rates were equal to 105% of the Annuity 2000 Basic Mortality Table modified by Projection Scale H. There were additional modifications to reflect the selection effects of underwriting.

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.

A similar analysis was done for the prior premium rate increase of 20% which was authorized by your Department on May 1, 2013. The analysis was based on actual experience through September 2011. Since September 2011, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce 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.

#### 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%.

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#### 20. Average Annual Premium

The average September 30, 2015 annualized premium for all premium-paying policies before and after the current requested increase of 56.66% are:

Before increase: \$2,496 After current requested 56.66% increase: \$3,910

The average September 30, 2015 annualized premiums for all premium-paying policies issued in PA, before and after the current requested increase of 56.66% are:

Before increase: \$2,311 After current requested 56.66% increase: \$3,621

#### 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

Issue Age	%
<45	8%
45-49	9%
50-54	19%
55-59	28%
60-64	23%
65-69	10%
70-74	3%
75+	1%
Total	100%

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### By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	12%
3 Year	33%
4 Year	18%
5 Year	24%
7 Year	3%
Lifetime	10%
Total	100%

### By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	56%
Simple 5%	30%
FPO	4%
None	9%
Total	100%

### By Home Care Percentage

Home Care Percentage	%
None (FC only)	1%
50%	7%
75%	4%
100%	88%
Total	100%

### By Gender

Gender	%
Female	57%
Male	43%
Total	100%

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#### By Premium Payment Option

Payment Option	%
Double Pay	1%
Paid - Up	0%
Reduced Pay	1%
Standard	94%
Ten Year	4%
Total	100%

#### 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:

		ed Before Rate gulation Effective Date		ed On or After Rate gulation Effective Date
	Number of Insured	9/30/2015 Annualized Premium	Number of Insured	9/30/2015 Annualized Premium
PA	-	-	2,289	\$5,290,942
Nationwide	23,073	\$60,728,340	44,967	\$109,068,987

#### 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.

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

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• the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.

William P. Bigelow, FSA, MAAA

Willinghas

Vice President and Actuary, 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.
- (2) 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 56.66% 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

## EXHIBIT I Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to include Prior Authorized Increase of 20%) and With No Future Increase Policy Forms: LTC2FAC, LTC2 VAL, LTC2-IDEAL and LTC2-PREM

				Loss R	atio Demonstr						ed from Projec	ted Values for Illust				Interest Ra	
	Calendar	Wi Earned	thout Interest Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Morbidity Factor Adverse	Benefit	Policy	Persistency F Policy		Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Selection	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1998 1999	-		N/A N/A		-	-	N/A N/A								4.02% 4.02%	1.9161 1.8421
	2000			N/A N/A				N/A N/A								4.02%	1.7709
	2001			N/A	-			N/A								4.02%	1.7025
	2002	-	-	N/A	-	-	-	N/A								4.02%	1.6367
	2003 2004			N/A N/A				N/A N/A								4.02% 4.02%	1.5734 1.5126
Historical	2005	2,725,934		0.0%	4,305	3,963,924		0.0%								4.02%	1.4542
Experience	2006	35,297,008	955,941	2.7%	25,701	49,343,632	1,336,362	2.7%								4.02%	1.3980
	2007 2008	92,657,347 156,992,000	1,107,700 3,578,935	1.2%	51,292 78,556	124,524,909 202.832.267	1,488,670 4,623,952	1.2%								4.02% 4.02%	1.3439
	2009	194,990,792	5,345,458	2.7%	84,639	242,190,317	6,639,381	2.7%								4.02%	1.2421
	2010	194,715,757	6,263,927	3.2%	81,851	232,502,121	7,479,499	3.2%								4.02%	1.1941
	2011 2012	186,112,953 179,900,479	7,304,478 14,514,194	3.9% 8.1%	78,495 76,356	213,641,477 198,529,223	8,384,905 16,017,143	3.9% 8.1%								4.02% 4.02%	1.1479
	2012	179,900,479	14,514,194	7.3%	76,356	198,529,223	16,017,143	8.1% 7.3%								4.02%	1.1036
	2014	188,712,258	15,976,823	8.5%	73,417	192,468,001	16,294,793	8.5%								4.02%	1.0199
Projected	2015	179,682,592	32,537,528	18.1%	71,706	176,176,338	31,902,604	18.1%	1.1665	1.0000	N/A	0.0233	0.0000	0.977	0.952	4.02%	0.9805
Future Experience	2016 2017	172,256,566 162,784,404	36,499,252 41,352,253	21.2% 25.4%	70,049 68,415	162,368,026 147,509,731	34,403,980 37,472,015	21.2% 25.4%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0231 0.0233	0.0000	0.977 0.977	0.959 0.945	4.02% 4.02%	0.9426
Lapononico	2018	152,318,668	47,064,129	30.9%	66,782	132,691,823	40,999,735	30.9%	1.1665	1.0000	N/A	0.0239	0.0000	0.976	0.936	4.02%	0.8711
	2019	143,824,865	53,624,274	37.3%	65,130	120,450,374	44,909,229	37.3%	1.1665	1.0000	N/A	0.0247	0.0000	0.975	0.944	4.02%	0.8375
	2020	138,394,876	61,150,831	44.2% 52.4%	63,443 61,716	111,423,639 103,264,045	49,233,384 54,083,607	44.2% 52.4%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0259	0.0000	0.974 0.973	0.962 0.964	4.02% 4.02%	0.805
	2021 2022	133,416,227 128,477,660	69,875,538 79,993,499	62.3%	59.946	95.598.537	54,083,607	62.3%	1.1665	1.0000	N/A N/A	0.0272 0.0287	0.0000	0.973	0.964	4.02%	0.774
	2023	123,424,838	91,641,044	74.2%	58,133	88,289,559	65,553,640	74.2%	1.1665	1.0000	N/A	0.0302	0.0000	0.970	0.961	4.02%	0.715
	2024	118,284,358	104,876,595	88.7%	56,275	81,342,449	72,122,124	88.7%	1.1665	1.0000	N/A	0.0320	0.0000	0.968	0.958	4.02%	0.687
	2025 2026	113,065,645 107,826,371	119,678,064 136,035,197	105.8% 126.2%	54,373 52,427	74,748,718 68,530,077	79,120,247 86,458,465	105.8% 126.2%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0338 0.0358	0.0000	0.966 0.964	0.956 0.954	4.02% 4.02%	0.661
	2027	102,519,675	153,863,459	150.1%	50,440	62,639,257	94,010,178	150.1%	1.1665	1.0000	N/A	0.0379	0.0000	0.962	0.951	4.02%	0.6110
	2028	97,140,447	172,948,189	178.0%	48,412	57,058,799	101,587,097	178.0%	1.1665	1.0000	N/A	0.0402	0.0000	0.960	0.948	4.02%	0.5874
	2029 2030	91,715,837 86,299,965	193,142,533 214,181,431	210.6% 248.2%	46,348 44,252	51,790,489 46,848,906	109,064,548 116,270,797	210.6% 248.2%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0426 0.0452	0.0000	0.957 0.955	0.944 0.941	4.02% 4.02%	0.564 0.542
	2030	80,887,036	235,525,043	291.2%	42,130	42,213,455	122,916,186	291.2%	1.1665	1.0000	N/A	0.0480	0.0000	0.953	0.937	4.02%	0.542
	2032	75,489,283	256,668,965	340.0%	39,986	37,873,935	128,774,091	340.0%	1.1665	1.0000	N/A	0.0509	0.0000	0.949	0.933	4.02%	0.501
	2033	70,164,122	277,266,115	395.2%	37,829	33,841,794	133,731,921	395.2%	1.1665	1.0000	N/A	0.0539	0.0000	0.946	0.929	4.02%	0.4823
	2034 2035	64,932,078 59.786.868	296,838,067 314.812.984	457.2% 526.6%	35,667 33,509	30,107,919 26,650,809	137,638,849 140,332,164	457.2% 526.6%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0572 0.0605	0.0000	0.943 0.939	0.925 0.921	4.02% 4.02%	0.4637
	2036	54,789,821	330,743,800	603.7%	31,364	23,479,434	141,735,764	603.7%	1.1665	1.0000	N/A	0.0640	0.0000	0.936	0.916	4.02%	0.4285
	2037	49,979,471	344,441,781	689.2%	29,244	20,590,294	141,901,411	689.2%	1.1665	1.0000	N/A	0.0676	0.0000	0.932	0.912	4.02%	0.4120
	2038 2039	45,367,795 40,960,879	355,266,318 362,717,822	783.1% 885.5%	27,159 25,120	17,968,081 15,595,757	140,704,528 138,103,945	783.1% 885.5%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0713 0.0751	0.0000	0.929	0.908	4.02% 4.02%	0.3961 0.3807
	2040	36,794,126	366,752,370	996.8%	23,138	13,467,867	134,243,501	996.8%	1.1665	1.0000	N/A	0.0789	0.0000	0.921	0.898	4.02%	0.3660
	2041	32,884,436	367,302,734	1117.0%	21,222	11,571,613	129,249,137	1117.0%	1.1665	1.0000	N/A	0.0828	0.0000	0.917	0.894	4.02%	0.3519
	2042 2043	29,241,985 25,870,854	364,522,762 358,645,764	1246.6% 1386.3%	19,383 17,628	9,892,214 8.413.575	123,313,690 116,636,773	1246.6% 1386.3%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0867 0.0905	0.0000	0.913	0.889 0.885	4.02% 4.02%	0.3383 0.3252
	2043	22,767,856	349,744,312	1536.1%	15,965	7,118,280	109,346,177	1536.1%	1.1665	1.0000	N/A	0.0944	0.0000	0.909	0.880	4.02%	0.3232
	2045	19,935,715	338,214,130	1696.5%	14,398	5,991,946	101,654,788	1696.5%	1.1665	1.0000	N/A	0.0982	0.0000	0.902	0.876	4.02%	0.300
	2046	17,360,018	324,432,605	1868.8%	12,931	5,016,137	93,744,055	1868.8%	1.1665	1.0000	N/A	0.1019	0.0000	0.898	0.871	4.02%	0.2889
	2047 2048	15,041,727 12,968,308	308,680,787 291,507,414	2052.2% 2247.8%	11,566 10,305	4,178,305 3,463,131	85,745,629 77,845,793	2052.2% 2247.8%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1056 0.1090	0.0000	0.894 0.891	0.866 0.862	4.02% 4.02%	0.2778
	2049	11,133,993	273,150,796	2453.3%	9,146	2,858,378	70,124,724	2453.3%	1.1665	1.0000	N/A	0.1125	0.0000	0.888	0.859	4.02%	0.256
	2050	9,517,335	254,040,862	2669.2%	8,088	2,348,915	62,698,250	2669.2%	1.1665	1.0000	N/A	0.1157	0.0000	0.884	0.855	4.02%	0.246
	2051 2052	8,099,461 6,863,697	234,743,558 215,436,067	2898.3% 3138.8%	7,126 6,257	1,921,724 1,565,584	55,696,599 49,140,159	2898.3% 3138.8%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1189 0.1219	0.0000	0.881 0.878	0.851 0.847	4.02% 4.02%	0.237 0.228
	2053	5,792,869	196,425,965	3390.8%	5,476	1,270,267	43,072,511	3390.8%	1.1665	1.0000	N/A	0.1249	0.0000	0.875	0.844	4.02%	0.219
	2054	4,869,473	178,007,351	3655.6%	4,778	1,026,518	37,525,145	3655.6%	1.1665	1.0000	N/A	0.1274	0.0000	0.873	0.841	4.02%	0.210
	2055 2056	4,079,910 3,405,815	160,287,783 143,530,382	3928.7% 4214.3%	4,158 3,608	826,834 663,547	32,483,889 27,963,697	3928.7% 4214.3%	1.1665 1.1665	1.0000	N/A N/A	0.1298 0.1323	0.0000	0.870	0.838	4.02%	0.202
	2057	2,833,693	127,999,717	4214.3%	3,121	530,746	23,974,133	4214.3% 4517.1%	1.1665	1.0000	N/A N/A	0.1348	0.0000	0.865	0.835	4.02%	0.1940
	2058	2,351,863	113,567,301	4828.8%	2,696	423,476	20,448,919	4828.8%	1.1665	1.0000	N/A	0.1364	0.0000	0.864	0.830	4.02%	0.180
	2059	1,947,413	100,371,409	5154.1%	2,324	337,100	17,374,416	5154.1%	1.1665	1.0000	N/A	0.1381	0.0000	0.862	0.828	4.02%	0.173
	2060 2061	1,608,669 1,325,820	88,412,945 77,581,684	5496.0% 5851.6%	1,999 1,717	267,701 212.105	14,712,931 12,411,541	5496.0% 5851.6%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1395 0.1411	0.0000	0.861 0.859	0.826 0.824	4.02% 4.02%	0.1664
	2062	1,090,237	67,873,788	6225.6%	1,472	167,676	10,438,828	6225.6%	1.1665	1.0000	N/A	0.1427	0.0000	0.857	0.822	4.02%	0.1538
	2063	895,173	59,280,664	6622.3%	1,260	132,355	8,764,878	6622.3%	1.1665	1.0000	N/A	0.1439	0.0000	0.856	0.821	4.02%	0.147
	2064 2065	733,722 600.317	51,643,118 44,880,919	7038.5% 7476.2%	1,077 919	104,291 82,031	7,340,547 6,132,829	7038.5% 7476.2%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1454 0.1465	0.0000	0.855 0.853	0.820 0.818	4.02% 4.02%	0.142 0.136
	2066	490,248	38,968,838	7948.8%	783	64,402	5,119,172	7948.8%	1.1665	1.0000	N/A N/A	0.1485	0.0000	0.853	0.818	4.02%	0.130
	2067	399,602	33,783,545	8454.3%	666	50,465	4,266,489	8454.3%	1.1665	1.0000	N/A	0.1495	0.0000	0.850	0.815	4.02%	0.126
	2068	325,140	29,246,721	8995.1%	565	39,475	3,550,796	8995.1%	1.1665	1.0000	N/A	0.1520	0.0000	0.848	0.814	4.02%	0.121
	2069 2070	263,997 213,885	25,251,320 21,785,673	9565.0% 10185.7%	478 403	30,813 23,999	2,947,242 2,444,476	9565.0% 10185.7%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1535 0.1564	0.0000	0.846 0.844	0.812 0.810	4.02% 4.02%	0.116 0.112
	2071	172,737	18,760,172	10860.5%	339	18,633	2,023,647	10860.5%	1.1665	1.0000	N/A	0.1585	0.0000	0.842	0.808	4.02%	0.107
	2072	139,026	16,108,778	11586.9%	284	14,417	1,670,489	11586.9%	1.1665	1.0000	N/A	0.1624	0.0000	0.838	0.805	4.02%	0.103
	2073 2074	111,475 89.057	13,823,748 11,803,985	12400.7%	237 197	11,113 8.535	1,378,130	12400.7% 13254.4%	1.1665 1.1665	1.0000	N/A N/A	0.1645 0.1693	0.0000	0.836	0.802	4.02%	0.099
	2075-2095	286,726	51,711,821	18035.3%	163	26,418	4,764,534	18035.3%	1.1665	1.0000	N/A N/A	0.1732	0.0000	0.831	0.799 N/A	4.02%	0.095
		,	. , ,==:			.,	, . ,									7270	
	Past Future	1,408,727,571 2,876,296,725	67,963,940 10,101,026,499	4.8% 351.2%	628,082 1,455,726	1,647,375,614 1,913,192,832	75,967,830 3,803,932,433	4.6% 198.8%									

Lifetime 4,285,024,296 10,168,990,440 237.3% 2,083,080 3,560,568,446 3,879,900,263 109,0% Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.
- The 1st round authorized increase of 20% was uniplemented from October 2013 through September 2014.
- The projections are based on the assumptions derived using experience data through 6/30/2014.

## Exhibit I Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 20%) and With 56.66% Future Increase Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

				Loss R	atio Demonstr						ed from Projec	ted Values for Illust				Interest Ra	
	Calendar	Wi Earned	thout Interest Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Morbidity Factor Adverse	Benefit	Policy	Persistency F Policy	actors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accur
	Valendar Year	Premium	Claims	Loss Ratio	Years	Premium	Claims	Loss Ratio	Factor	Adverse Selection	Downgrade	Lapse & Mortality	Shock Lanse	Policy Persistency	Premium Persistency	Int Rate	Factor
	1998	-		N/A		-	-	N/A							1	4.02%	1.916
	1999	-	-	N/A	-			N/A								4.02%	1.842
	2000 2001	-	-	N/A N/A	-	-	-	N/A N/A								4.02% 4.02%	1.770
	2001			N/A				N/A								4.02%	1.636
	2003			N/A	-			N/A								4.02%	1.573
	2004	-	-	N/A	-			N/A								4.02%	1.512
listorical	2005	2,725,934	055.044	0.0%	4,305	3,963,924	4 000 000	0.0%								4.02%	1.454
perience	2006 2007	35,297,008 92.657.347	955,941 1.107.700	2.7% 1.2%	25,701 51,292	49,343,632 124,524,909	1,336,362 1,488,670	2.7% 1.2%								4.02% 4.02%	1.398
	2008	156.992.000	3,578,935	2.3%	78,556	202.832.267	4.623.952	2.3%								4.02%	1.292
	2009	194,990,792	5,345,458	2.7%	84,639	242,190,317	6,639,381	2.7%								4.02%	1.24
	2010	194,715,757	6,263,927	3.2%	81,851	232,502,121	7,479,499	3.2%								4.02%	1.19
	2011 2012	186,112,953 179,900,479	7,304,478 14,514,194	3.9% 8.1%	78,495 76,356	213,641,477 198,529,223	8,384,905 16,017,143	3.9% 8.1%								4.02% 4.02%	1.14
	2013	176,623,044	12,916,485	7.3%	73,470	187,379,743	13,703,125	7.3%								4.02%	1.06
	2014	188,712,258	15,976,823	8.5%	73,417	192,468,001	16,294,793	8.5%								4.02%	1.01
rojected	2015	179,682,592	32,537,528	18.1%	71,706	176,176,338	31,902,604	18.1%	1.1665	1.0000	1.0000	0.0233	1.0000	0.977		4.02%	0.98
Future	2016	174,676,117	36,438,428	20.9%	70,039	164,648,681	34,346,648	20.9%	1.1849	1.0000	0.9985	0.0232	0.9999	0.977		4.02%	0.94
perience	2017 2018	219,230,920 224,370,701	39,574,812 44,253,224	18.1% 19.7%	68,169 66,448	198,659,657 195,459,675	35,861,358 38,551,026	18.1% 19.7%	1.6415 1.8274	1.0000	0.9605 0.9450	0.0267 0.0252		0.973		4.02% 4.02%	0.90
	2019	211,859,033	50,421,564	23.8%	64,804	177,427,594	42,227,025	23.8%	1.8274	1.0000	0.9450	0.0247	0.9950	0.975		4.02%	0.83
	2020	203,860,471	57,498,597	28.2%	63,126	164,130,900	46,292,920	28.2%	1.8274	1.0000	0.9450	0.0259		0.974		4.02%	
	2021	196,526,747	65,702,222	33.4%	61,407	152,111,534	50,853,463	33.4%	1.8274	1.0000	0.9450	0.0272		0.973		4.02%	0.77
	2022 2023	189,252,066 181.809.084	75,215,888 86,167,783	39.7% 47.4%	59,646 57,842	140,819,974 130.053.594	55,967,153 61,638,449	39.7% 47.4%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0287 0.0302	0.9950	0.971	0.963	4.02% 4.02%	0.74
	2024	174.236.977	98.612.840	56.6%	55 994	119.820.260	67.814.630	56.6%	1.8274	1.0000	0.9450	0.0320	0.9950	0.968		4.02%	0.68
	2025	166,549,632	112,530,292	67.6%	54,101	110,107,463	74,394,791	67.6%	1.8274	1.0000	0.9450	0.0338	0.9950	0.966		4.02%	0.66
	2026	158,831,998	127,910,495	80.5%	52,165	100,947,189	81,294,733	80.5%	1.8274	1.0000	0.9450	0.0358				4.02%	0.63
	2027 2028	151,015,050	144,673,964	95.8% 113.6%	50,187	92,269,807 84,049,598	88,395,420	95.8% 113.6%	1.8274 1.8274	1.0000	0.9450 0.9450	0.0379 0.0402	0.9950	0.962		4.02% 4.02%	0.61
	2028	143,091,260 135,100,620	162,618,858 181,607,095	134.4%	48,170 46,117	76,289,194	95,519,808 102,550,668	134.4%	1.8274	1.0000	0.9450	0.0402				4.02%	0.56
	2030	127,122,854	201,389,445	158.4%	44,031	69,010,070	109,326,524	158.4%	1.8274	1.0000	0.9450	0.0452	0.9950	0.955		4.02%	0.54
	2031	119,149,420	221,458,310	185.9%	41,919	62,181,890	115,575,017	185.9%	1.8274	1.0000	0.9450	0.0480		0.952		4.02%	0.52
	2032	111,198,341	241,339,411	217.0%	39,786	55,789,625	121,083,059	217.0%	1.8274	1.0000	0.9450	0.0509		0.949		4.02%	0.50
	2033 2034	103,354,195 95.647,212	260,706,396 279,109,414	252.2% 291.8%	37,640 35,488	49,850,141 44,350,013	125,744,782 129,418,368	252.2% 291.8%	1.8274 1.8274	1.0000	0.9450 0.9450	0.0539 0.0572	0.9950	0.946		4.02% 4.02%	0.48
	2034	88,068,139	296.010.779	336.1%	33,341	39.257.569	131.950.826	336.1%	1.8274	1.0000	0.9450	0.0572	0.9950	0.943		4.02%	0.40
	2036	80,707,314	310,990,127	385.3%	31,207	34,586,024	133,270,596	385.3%	1.8274	1.0000	0.9450	0.0640	0.9950	0.936		4.02%	0.42
	2037	73,621,501	323,869,996	439.9%	29,098	30,330,220	133,426,349	439.9%	1.8274	1.0000	0.9450	0.0676	0.9950	0.932		4.02%	0.41
	2038	66,828,341	334,048,037	499.9%	27,023	26,467,609	132,300,950	499.9%	1.8274	1.0000	0.9450	0.0713	0.9950	0.929		4.02%	0.39
	2039 2040	60,336,800 54,199,029	341,054,500 344,848,085	565.3% 636.3%	24,994 23,022	22,973,093 19,838,637	129,855,687 126,225,808	565.3% 636.3%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0751 0.0789	0.9950			4.02% 4.02%	
	2041	48,439,919	345,365,578	713.0%	21,116	17.045.388	121,529,732	713.0%	1.8274	1.0000	0.9450	0.0828	0.9950	0.917		4.02%	0.35
	2042	43,074,462	342,751,640	795.7%	19,286	14,571,575	115,948,780	795.7%	1.8274	1.0000	0.9450	0.0867	0.9950	0.913		4.02%	0.33
	2043	38,108,669	337,225,646	884.9%	17,540	12,393,489	109,670,642	884.9%	1.8274	1.0000	0.9450	0.0905	0.9950	0.909		4.02%	0.32
	2044	33,537,844	328,855,833	980.6% 1082.9%	15,885	10,485,474	102,815,476	980.6% 1082.9%	1.8274	1.0000	0.9450 0.9450	0.0944				4.02%	0.31
	2045 2046	29,366,002 25.571.911	318,014,291 305.055.867	1192.9%	14,326 12.866	8,826,345 7,388,945	95,583,456 88.145.191	1192.9%	1.8274 1.8274	1.0000	0.9450	0.0982 0.1019	0.9950	0.902	0.876	4.02% 4.02%	0.30
	2047	22,156,988	290,244,827	1309.9%	11,508	6,154,788	80,624,472	1309.9%	1.8274	1.0000	0.9450	0.1056				4.02%	0.27
	2048	19,102,769	274,097,133	1434.9%	10,253	5,101,312	73,196,453	1434.9%	1.8274	1.0000	0.9450	0.1090		0.891	0.862	4.02%	0.26
	2049	16,400,759	256,836,865	1566.0%	9,100	4,210,490	65,936,525	1566.0%	1.8274	1.0000	0.9450	0.1125	0.9950	0.888		4.02%	0.25
	2050 2051	14,019,366 11,930,788	238,868,271	1703.8% 1850.0%	8,047 7,090	3,460,033 2,830,767	58,953,597 52,370,120	1703.8% 1850.0%	1.8274 1.8274	1.0000	0.9450	0.1157 0.1189	0.9950	0.884	0.855 0.851	4.02%	0.24
	2052	10.110.465	202,569,148	2003.6%	6.225	2,306,159	46.205.263	2003.6%	1.8274	1.0000	0.9450	0.1219	0.9950	0.878		4.02%	0.22
	2053	8,533,097	184,694,424	2164.4%	5,448	1,871,147	40,500,005	2164.4%	1.8274	1.0000	0.9450	0.1249		0.875		4.02%	0.21
	2054	7,172,903	167,375,862	2333.4%	4,754	1,512,096	35,283,956	2333.4%	1.8274	1.0000	0.9450	0.1274	0.9950	0.873		4.02%	0.21
	2055 2056	6,009,849 5,016,884	150,714,595 134,958,030	2507.8% 2690.1%	4,137 3,590	1,217,955 977,428	30,543,789 26,293,565	2507.8% 2690.1%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1298 0.1323	0.9950	0.870		4.02%	0.2
	2056	5,016,884 4,174,128	134,958,030	2690.1%	3,590	977,428 781.807	26,293,565	2690.1% 2883.4%	1.8274	1.0000	0.9450	0.1323	0.9950	0.868		4.02%	0.19
	2058	3,464,376	106,784,494	3082.4%	2,682	623,795	19,227,607	3082.4%	1.8274	1.0000	0.9450	0.1364	0.9950	0.864	0.830	4.02%	0.1
	2059	2,868,607	94,376,727	3290.0%	2,312	496,559	16,336,729	3290.0%	1.8274	1.0000	0.9450	0.1381	0.9950		0.828	4.02%	0.1
	2060	2,369,626	83,132,482	3508.3%	1,989	394,333	13,834,202	3508.3%	1.8274	1.0000	0.9450	0.1395	0.9950	0.861	0.826	4.02%	0.1
	2061 2062	1,952,979 1,605,957	72,948,118 63,820,026	3735.2% 3974.0%	1,709 1,465	312,438 246,992	11,670,262 9,815,369	3735.2% 3974.0%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1411 0.1427	0.9950 0.9950	0.859	0.824	4.02% 4.02%	0.1
	2062	1,318,621	55,740,126	4227.2%	1,254	194,963	8,241,395	4227.2%	1.8274	1.0000	0.9450	0.1439	0.9950	0.856		4.02%	0.1
	2064	1,080,798	48,558,733	4492.9%	1,072	153,625	6,902,133	4492.9%	1.8274	1.0000	0.9450	0.1454	0.9950	0.855	0.820	4.02%	0.1
	2065	884,288	42,200,406	4772.2%	915	120,835	5,766,546	4772.2%	1.8274	1.0000	0.9450	0.1465	0.9950	0.853		4.02%	0.1
	2066	722,152	36,641,424	5073.9%	779	94,866	4,813,429	5073.9%	1.8274	1.0000	0.9450	0.1485	0.9950			4.02%	0.1
	2067 2068	588,627 478,943	31,765,823 27,499,961	5396.6% 5741.8%	662 562	74,337 58.148	4,011,673 3,338,725	5396.6% 5741.8%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1495 0.1520	0.9950	0.850		4.02% 4.02%	0.1
	2069	388.877	23,743,185	6105.6%	476	45.388	2,771,218	6105.6%	1.8274	1.0000	0.9450	0.1535	0.9950	0.846		4.02%	0.1
	2070	315,060	20,484,524	6501.8%	401	35,352	2,298,480	6501.8%	1.8274	1.0000	0.9450	0.1564	0.9950	0.844	0.810	4.02%	0.1
	2071	254,448	17,639,721	6932.5%	338	27,447	1,902,785	6932.5%	1.8274	1.0000	0.9450	0.1585	0.9950	0.842		4.02%	0.1
	2072 2073	204,791 164,207	15,146,681 12.998.125	7396.2% 7915.7%	283 236	21,237 16,370	1,570,720 1,295,821	7396.2% 7915.7%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1624 0.1645	0.9950	0.838		4.02% 4.02%	0.1
	2073	164,207 131,185	12,998,125	7915.7% 8460.6%	196	16,370 12,573	1,295,821	7915.7% 8460.6%	1.8274	1.0000	0.9450	0.1645					
	2075-2095	422,357	48,623,333	11512.4%	162	38,914	4,479,972	11512.4%	1.8274	1.0000	0.9450	0.1732	0.9950		N/A	4.02%	0.09
									'		•						
	Past Future	1,408,727,571	67,963,940	4.8%	628,082	1,647,375,614	75,967,830	4.6%									
		4.052.269.116	9,502,497,411	234.5%	1,449,243	2,641,709,721	3,581,272,755	135.6%									

Lifetime 5.490.399.897 9,577.491.392 176.396 2077.325 9,4299.089.335 3,867.249.089 86.376

Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.

- The stround authorized increase of 20% was implemented from October 2013 through September 2014. The current requested increase of 56.66% is assumed to be implemented starting November 2016.

- The projections are based on the assumptions derived using experience data through 6/30/2014.

#### Exhibit II

#### Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREN

1 Accumulated value of initial earned premium	1,616,594,552 x	58% =	937,624,840
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	1,647,375,614 30.781.062	85% =	26,163,903
3 Present value of future projected initial earned premium	1,640,116,565	58% =	951,267,608
4a Present value of future projected premium	2,641,709,721	050/	054.054.400
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)  5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b	1,001,593,156	85% =	851,354,183 <b>2,766,410,533</b>
6a Accumulated value of incurred claims without the inclusion of active life reserves			75,967,830
6b Present value of future projected incurred claims without the inclusion of active life reserves			3,581,272,755
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b  8 Test: 7 is not less than 5			3,657,240,585 TRUE
o Test. 7 is not less than 5			11.02

#### Attachment 1

## Attachment 1 Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to include Prior Authorized Increase of 20%) and With No Future Increase Policy Forms: LTC2FAC, LTC2 VAL, LTC2-IDEAL and LTC2-PREM

				Loss R	atio Demonstr						d from Projec	ted Values for Illust				Interest Ra	
-	Calendar	Written	ithout Interest Paid	Loss	Life	Written	Vith Interest Paid	Loss	Premium Rate Increase	Morbidity Factor Adverse	Benefit	Policy	Persistency Fa	actors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio N/A	Years	Premium	Claims	Ratio N/A	Factor	Selection	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1998 1999			N/A N/A	- :			N/A N/A								4.02% 4.02%	1.9161 1.8421
	2000			N/A	-			N/A								4.02%	1.7709
	2001	-	-	N/A	-	-	-	N/A								4.02%	1.7025
	2002			N/A N/A				N/A N/A								4.02% 4.02%	1.6367 1.5734
	2003			N/A	-			N/A								4.02%	1.5126
Historical	2005	2,432,909	-	0.0%	4,305	3,537,822	-	0.0%								4.02%	1.4542
Experience	2006 2007	31,361,000 137,367,256	869,722 1,001,666	2.8% 0.7%	25,701 51,292	43,841,269 184,611,858	1,215,832 1,346,168	2.8% 0.7%								4.02% 4.02%	1.3980
	2007	161,573,384	2,990,438	1.9%	78.556	208,751,374	3,863,619	1.9%								4.02%	1.2920
	2009	198,103,065	4,774,957	2.4%	84,639	246,055,947	5,930,785	2.4%								4.02%	1.2421
	2010	196,857,961	5,036,345	2.6%	81,851	235,060,040	6,013,694	2.6%								4.02%	1.1941
	2011 2012	184,724,808 178,018,428	5,146,918 7,516,617	2.8% 4.2%	78,495 76,356	212,048,007 196,452,286	5,908,214 8,294,965	2.8% 4.2%								4.02% 4.02%	1.1479
	2012	176,102,879	3,627,624	2.1%	73,470	186,827,899	3,848,554	2.1%								4.02%	1.0609
	2014	186,353,949	920,872	0.5%	73,417	190,062,757	939,199	0.5%								4.02%	1.0199
Projected	2015	178,410,340	3,544,013	2.0%	71,706	174,928,912	3,474,857	2.0%	1.1665	1.0000	N/A	0.0233		0.977	0.957	4.02%	0.9805
Future Experience	2016 2017	169,888,054 160,341,527	12,822,645 22,332,151	7.5% 13.9%	70,049 68,415	160,135,480 145,296,078	12,086,550 20,236,641	7.5% 13.9%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0231 0.0233		0.977 0.977	0.952 0.944	4.02% 4.02%	0.9426 0.9062
Lapononico	2018	149,742,725	31,466,902	21.0%	66,782	130,447,800	27,412,271	21.0%	1.1665	1.0000	N/A	0.0239		0.976	0.934	4.02%	0.8711
	2019	142,783,331	39,750,244	27.8%	65,130	119,578,111	33,290,014	27.8%	1.1665	1.0000	N/A	0.0247		0.975	0.954	4.02%	0.8375
	2020	137,617,963	47,535,657	34.5%	63,443	110,798,136	38,271,619	34.5%	1.1665	1.0000	N/A	0.0259		0.974	0.964	4.02%	0.8051
	2021 2022	132,757,760 127,855,450	55,572,978 64,213,044	41.9% 50.2%	61,716 59.946	102,754,392 95.135.559	43,013,437 47,780,081	41.9% 50.2%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0272 0.0287	0.0000	0.973 0.971	0.965 0.963	4.02% 4.02%	0.7740 0.7441
	2023	122,802,161	73,848,984	60.1%	58,133	87,844,139	52,826,435	60.1%	1.1665	1.0000	N/A	0.0303		0.970	0.960	4.02%	0.7153
	2024	117,669,774	84,744,021	72.0%	56,275	80,919,809	58,277,243	72.0%	1.1665	1.0000	N/A	0.0320		0.968	0.958	4.02%	0.6877
	2025	112,459,540	97,043,873	86.3%	54,373	74,348,016	64,156,579	86.3%	1.1665	1.0000	N/A	0.0338		0.966	0.956	4.02%	0.6611
	2026 2027	107,232,832 101,932,949	110,889,437 126,346,679	103.4% 124.0%	52,427 50,440	68,152,848 62,280,770	70,476,838 77,197,496	103.4% 124.0%	1.1665 1.1665	1.0000	N/A N/A	0.0358 0.0379		0.964	0.954 0.951	4.02% 4.02%	0.6356 0.6110
	2028	96,553,386	143,399,957	148.5%	48,412	56,713,969	84,230,922	148.5%	1.1665	1.0000	N/A	0.0402		0.960	0.947	4.02%	0.5874
	2029	91,151,996	161,976,551	177.7%	46,349	51,472,097	91,465,609	177.7%	1.1665	1.0000	N/A	0.0426		0.957	0.944	4.02%	0.5647
	2030	85,747,447 80,350,350	181,966,285	212.2% 252.9%	44,253 42,130	46,548,965 41,933,369	98,782,443 106.033.312	212.2% 252.9%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0452 0.0480		0.955 0.952	0.941 0.937	4.02%	0.5429
	2031 2032	74,957,947	203,175,035 225,264,266	300.5%	39,986	37,607,357	113.017.954	300.5%	1.1665	1.0000	N/A N/A	0.0480		0.952	0.937	4.02% 4.02%	0.5219 0.5017
	2033	69,665,744	247,822,103	355.7%	37,829	33,601,415	119,530,386	355.7%	1.1665	1.0000	N/A	0.0540	0.0000	0.946	0.929	4.02%	0.4823
	2034	64,447,037	270,398,204	419.6%	35,667	29,883,013	125,379,126	419.6%	1.1665	1.0000	N/A	0.0571		0.943	0.925	4.02%	0.4637
	2035	59,324,933 54,356,117	292,578,009 313.902.189	493.2% 577.5%	33,508 31,364	26,444,895 23,293,576	130,420,622 134,518,520	493.2% 577.5%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0605 0.0640		0.939	0.921 0.916	4.02%	0.4458
	2037	49,576,348	333,853,497	673.4%	29,244	20,424,217	137,539,302	673.4%	1.1665	1.0000	N/A	0.0676		0.932	0.912	4.02%	0.4120
	2038	44,989,105	351,935,943	782.3%	27,159	17,818,100	139,385,521	782.3%	1.1665	1.0000	N/A	0.0713		0.929	0.907	4.02%	0.3961
	2039	40,613,172	367,616,712	905.2%	25,120	15,463,368	139,969,185	905.2%	1.1665	1.0000	N/A	0.0751		0.925	0.903	4.02%	0.3807
	2040 2041	36,474,090 32,593,726	380,467,615 390,152,155	1043.1% 1197.0%	23,138 21,222	13,350,724 11,469,315	139,263,734 137,289,556	1043.1% 1197.0%	1.1665	1.0000	N/A N/A	0.0789		0.921	0.898	4.02% 4.02%	0.3660 0.3519
	2042	28,979,831	396,418,194	1367.9%	19,383	9,803,530	134,103,533	1367.9%	1.1665	1.0000	N/A	0.0867	0.0000	0.913	0.889	4.02%	0.3383
	2043	25,635,207	399,147,884	1557.0%	17,628	8,336,939	129,808,647	1557.0%	1.1665	1.0000	N/A	0.0905		0.909	0.885	4.02%	0.3252
	2044 2045	22,557,534 19,747,136	398,330,808 394,025,034	1765.8% 1995.4%	15,964 14,398	7,052,524 5,935,266	124,536,553 118,429,503	1765.8% 1995.4%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0944 0.0981		0.906 0.902	0.880 0.875	4.02% 4.02%	0.3126 0.3006
	2045	17,192,964	386,418,261	2247.5%	12,930	4,967,867	111,654,668	2247.5%	1.1665	1.0000	N/A	0.1019		0.898	0.873	4.02%	0.2889
	2047	14,893,878	375,781,913	2523.1%	11,566	4,137,235	104,385,041	2523.1%	1.1665	1.0000	N/A	0.1055		0.894	0.866	4.02%	0.2778
	2048 2049	12,841,186	362,441,680	2822.5% 3145.7%	10,305 9.146	3,429,183	96,788,482 89.031.567	2822.5% 3145.7%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1091 0.1125		0.891	0.862	4.02%	0.2670 0.2567
	2049	11,024,648 9.423,064	346,796,993 329,244,460	3494.0%	8.087	2,830,306 2,325,648	81,258,784	3494.0%	1.1665	1.0000	N/A N/A	0.1125		0.884	0.859 0.855	4.02% 4.02%	0.2567
	2051	8,018,407	310,183,934	3868.4%	7,126	1,902,493	73,596,014	3868.4%	1.1665	1.0000	N/A	0.1189		0.881	0.851	4.02%	0.2373
	2052	6,794,264	290,044,966	4269.0%	6,256	1,549,746	66,158,169	4269.0%	1.1665	1.0000	N/A	0.1220		0.878	0.847	4.02%	0.2281
	2053 2054	5,733,273 4.819.226	269,226,193 248,241,479	4695.9% 5151.1%	5,475 4,778	1,257,199 1,015,925	59,036,229 52,330,971	4695.9% 5151.1%	1.1665	1.0000 1.0000	N/A N/A	0.1249 0.1273		0.875 0.873	0.844 0.841	4.02% 4.02%	0.2193 0.2108
	2055	4,037,169	227,463,257	5634.2%	4,178	818,172	46,097,657	5634.2%	1.1665	1.0000	N/A	0.1298	0.0000	0.870	0.838	4.02%	0.2027
	2056	3,369,379	207,077,958	6145.9%	3,608	656,449	40,344,526	6145.9%	1.1665	1.0000	N/A	0.1323		0.868	0.835	4.02%	0.1948
	2057	2,803,214	187,147,356	6676.2%	3,122	525,037	35,052,387	6676.2%	1.1665	1.0000	N/A	0.1348		0.865	0.832	4.02%	0.1873
	2058 2059	2,326,678 1,926,548	168,091,702 150,279,900	7224.5% 7800.5%	2,696 2.323	418,942 333,488	30,266,578 26,013,638	7224.5% 7800.5%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1364 0.1382		0.864 0.862	0.830 0.828	4.02% 4.02%	0.180° 0.173°
	2060	1,591,339	133,791,282	8407.5%	2,000	264,817	22,264,409	8407.5%	1.1665	1.0000	N/A	0.1394	0.0000	0.861	0.826	4.02%	0.166
	2061	1,311,407	118,635,012	9046.4%	1,717	209,799	18,979,265	9046.4%	1.1665	1.0000	N/A	0.1411		0.859	0.824	4.02%	0.1600
	2062 2063	1,078,455 885,489	104,734,950 92,083,423	9711.6% 10399.2%	1,472 1,260	165,864 130,923	16,107,987 13,614,894	9711.6% 10399.2%	1.1665 1.1665	1.0000	N/A N/A	0.1427 0.1441	0.0000	0.857	0.822 0.821	4.02% 4.02%	0.153
	2063	885,489 725,794	92,083,423 80,763,969	10399.2%	1,260	130,923 103,164	13,614,894	10399.2%	1.1665	1.0000	N/A N/A	0.1441 0.1453		0.855	0.821	4.02%	0.147
	2065	593,798	70,694,527	11905.5%	919	81,141	9,660,173	11905.5%	1.1665	1.0000	N/A	0.1463	0.0000	0.854	0.818	4.02%	0.136
	2066	484,918	61,700,540	12723.9%	783	63,702	8,105,340	12723.9%	1.1665	1.0000	N/A	0.1485		0.852	0.817	4.02%	0.131
	2067 2068	395,241 321,587	53,753,379 46,718,189	13600.1% 14527.4%	665 565	49,915 39,043	6,788,459 5,671,978	13600.1% 14527.4%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1500 0.1516		0.850 0.848	0.815 0.814	4.02% 4.02%	0.126 0.121
	2068	321,587 261.105	46,718,189	15527.3%	478	39,043	4,731,995	15527.3%	1.1665	1.0000	N/A N/A	0.1516		0.848	0.814	4.02%	0.121
	2070	211,489	35,194,965	16641.5%	403	23,730	3,949,075	16641.5%	1.1665	1.0000	N/A	0.1567	0.0000	0.843	0.810	4.02%	0.112
	2071	170,751	30,459,423	17838.5%	339	18,419	3,285,638	17838.5%	1.1665	1.0000	N/A	0.1587	0.0000	0.841	0.807	4.02%	0.107
	2072 2073	137,393 110,131	26,300,654 22,672,103	19142.6% 20586.6%	284 237	14,248 10,979	2,727,393 2,260,248	19142.6% 20586.6%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1619 0.1653		0.838 0.835	0.805 0.802	4.02% 4.02%	0.103 0.099
	2073	87,962	19,466,506	22130.6%	197	8,430	1,865,673	22130.6%	1.1665	1.0000	N/A	0.1688		0.831	0.799	4.02%	0.099
ļ	2075-2095	282,670	89,856,130	31788.3%	163	26,044	8,279,008	31788.3%	1.1665	1.0000	N/A	0.1730	0.0000	0.827	N/A	4.02%	0.092
ŀ	Past	1 452 895 638	31 885 160	2.2%	628.082	1.707.249.258	37.361.030	2.2%									
	Future	2,853,068,943	11,108,348,866	389.3%	1,455,726	1,897,181,075	3,803,990,517	200.5%									
	Lifetime	4,305,964,581	11,140,234,026	258.7%	2,083,808	3,604,430,333	3,841,351,548	106.6%									

Lifetime 4,305,596,581 11,140,234,026 258.7% 2,083,080 3,004,430,333 3,841,351,548 106,6% Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.

- The strough authorized increase of 20% was uniplemented from October 2013 through September 2014.

- The projections are based on the assumptions derived using experience data through 6/30/2014.

## Attachment 1 Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20%) and With 56.66% Future Increase Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

Career   Wilson   Feet   Career   Feet   Career   Feet   Career   Feet   Career   Feet   Career   Feet																		
Condent   Primary   Prim			Wi	ithout Interest	Loss R	atio Demonstr		Vith Interest		Premium		ed from Projec	ted Values for Illust					te Factors Mid-Year
1988											Adverse			Policy	Policy			Disc / Accum
Hamina 200			Premium -	Claims -		Years -	Premium -	Claims -		Factor	Selection	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency		1.9161
200   -			-	-		-	-	-										1.8421
Total																		1.7709 1.7025
Temporary   Company   Co		2002		-	N/A	-	-	-	N/A								4.02%	1.6367
Historical   200   3-04,200   10,007   0,008   0,000			-			-		-										1.5734
Tempore   100   3.3   3.0   99.72   2.0   2.0   2.0   3.0   3.0   99.72   2.0   2.0   3.	Historical		2 432 000			4 305	3 537 932											1.5126 1.4542
200 151-77-384 7-200-087 150-77-384 7-200-087 150-77-384 7-200-087 150-77-384 7-200-087 150-77-384 7-200-087 150-77-384 7-200-08				869,722				1,215,832										1.3980
2000   1981 COLOR:   4.774,677   2.49,   84.69   3.04005,674   3.500,755   2.49																		1.3439
2010   1986/96   5.008.86   2.008.00   2.009.00   0.013.004   2.009   0.013.004   0.013.004   0.013.004   0.013.004   0.013.004   0.013.004   0.																		1.2920 1.2421
2011   1847-2888   5-146/288   2-277   7-276   1847-2888   2-278   2																		1.1941
Property   175		2011	184,724,808		2.8%	78,495		5,908,214										1.1479
Part																		1.1036
Projection   17th   1																		1.0609 1.0199
Epertures 207 215,000,000 21,072,000 99% 61,000 150,00	Projected	2015	178,410,340	3,544,013	2.0%	71,706	174,928,912	3,474,857	2.0%								4.02%	0.9805
2019 200778-27 20 28678-27 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1																		0.9426
2007   270   246   246   277   276   277   278   277   278   277   278   277   278   277   278	Experience																	0.9062 0.8711
2021   19.556.08.02   52.25.08.02   22.75   16.408   19.300.077   40.444.600   20.75   18.25.75   10.0000   0.9800   0.027   0.9800   0.077   0.980   4.026   0.027   0.9800   0.077   0.980   4.026   0.027   0.9800   0.077   0.0800   4.026   0.027   0.9800   0.077   0.0800   4.026   0.027   0.0800																		0.8375
2022 88.85.85.29 60.37.7919 22.1% 59.666 140.37.9709 44.90% 10.000 10.000 10.000 10.000 0.00000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0																		0.8051
2022 189891-599 69,483-59 38,46 57,542 129,397,475 48671,376 38,474 15,277 1,0000 0,9450 0,0000 0,9450 0,000																		0.7740 0.7441
2026   77,331.674   79,665,665   40,0%   55,562   119,197,666   54,776,655   40,0%   18,774   12,074   12,074   12,074   12,074   12,00%   19,00%																		0.7441
2000   157.976.7865   1042.09.556   66.0%   52.165   100.381.517   66.276.00   66.076   66.						55,993												0.6877
2007 1910,107.783 118,00.002 79.1% 150,187 171,192.27 172,002,259 94.0 122,772,772,772,772,772,772,772,772,772,																		0.6611
2001 142,270,600 134,585,365 94,876 48,177 75,203 91,98 98 98 98 98 98 98 98 98 98 98 98 98 9																		0.6356 0.6110
2030 1 10.30.8679 1 17.100.349 135.97 4.4011 6 6.789.317 32.826.62 135.97 1 12.8274 1.0000 0.9450 0.950 0.950 0.951 0.957 4.029. 0.950 0.951 0.9		2028		134,835,395	94.8%	48,170		79,200,230	94.8%	1.8274	1.0000	0.9450	0.0402		0.960	0.947	4.02%	0.5874
2031   118,588,863   119,69,406   161,474   41,919   61,789,312   39,704,73   161,476   1,0000   0,9450   0,050																		0.5647
2032 110,415,665 210,235,000,000 23,000,000 23,000,000 23,000,000 23,000,000 24,000,000 23,000,000 23,000,000 24,000,000 24,000,000 25,000,000 24,000,000 25,000,000 25,000,000 24,000,000 25,000,000																		0.5429 0.5219
2033   10,260,067   243,086,028   227,1%   37,639   44,946,064   11,2891,434   227,1%   1,0000   0.9450   0.045																		0.5017
2005 8 90,846 62 225,151,3767 314,89% 33,341 38,69% 227 248 122,481 22,691 220 31,402 38,69% 1227 4 1,000 0,446 0,0065 0,990 0,396 0,912 4,02% 0,000 0			102,620,067	233,020,928				112,391,434										0.4823
2006   80,068,462   205,164,381   313,1607   34,312,248   126,484.402   386,97   18274   1,0000   0,9460   0,0676   0,9500   0,350   0,916   4,0274   0,000   0,9460   0,00778   0,9500   0,352   0,9172   0,000   0																		0.4637 0.4458
2088 68,270,518 330,916,569 493% 27,023 28,246,682 131,060,720 496,3% 1,000 0,0450 0,0713 0,9850 0,929 0,907 4,02% 0,000																		0.4285
2038   59,824,616   345,690,094   577,796   24,994   22,778,080   131,609,026   577,876   1,8274   1,000   0,9450   0,0751   0,9850   0,9850   0,925   0,903   4,02%   0,9450																		0.4120
2040   53,727,604   357,744,187   668,876   23,022   19,666,081   130,946,207   668,876   18,274   1,0000   0,9450   0,0282   0,9950   0,917   0,984   4,02%   0,0000   0,9450   0,9450   0,9867   0,9850   0,917   0,984   4,02%   0,0000   0,9450   0,9450   0,0867   0,9950   0,917   0,984   4,02%   0,0000   0,9450   0,9450   0,0867   0,9950   0,917   0,985   4,02%   0,0000   0,9450   0,0867   0,9950   0,917   0,9850   4,02%   0,0000   0,9450   0,0867   0,9950   0,9950   0,9950   0,9850																		0.3961 0.3807
2044 48,011,693 368,890,318 764.1% 21,116 16,894,701 122,089,873 764.1% 18,274 1,0000 0,9450 0,0687 0,9950 0,913 0,894 4,02% 0,024 24,028,293 377,424,178 73,44,0941 12,286,419 12,226,525 993,9% 12,74 1,0000 0,9450 0,0687 0,9950 0,913 0,889 4,02% 0,024 33,225,033 37,539,876 18,1685 1,1685 1,1686 1,176,895,77 12,728 1,1000 0,9450 0,9450 0,9450 0,9590 0,985 0,895 1,864 4,02% 0,024 1,1686 1,176,895,77 1,176,850,77 12,728 1,1685 1,176,895,77 1,176,																		0.3660
2043 37,761,552 375,368,776 983.9% 17,540 12,286,661 122,656,661 122,656,861 1																		0.3519
2044 23,228,033 374,540,501 11727s, 18,285 10,388,613 117,086,607 1272rs, 18,274 1,0000 0,9450 0,968 0,9950 0,966 0,880 4,02% 10,245 23,225,835 363,339,430 143,77% 12,266 7,317,842 104,586,003 143,47% 1,275 1,8274 1,0000 0,9450 0,1019 0,9950 0,880 0,871 4,02% 0,000 1,005 0,000 1,005 0,000 0,00																		0.3383
2046 29.088.219 370.491.898 1273.7% 14.326 8.742.854 111.566.301 1273.7% 18.274 1.0000 0.9450 0.0981 0.9990 0.002 0.875 4.02% 0.0061 0.																		0.3252 0.3126
2047 21,393,201 383,338,338 1610,5% 11,508 6,004,2261 98,150,064 1610,5% 12,274 1,0000 0,9450 0,0191 0,9850 0,881 0,864 4,02% 0,2048 18,155,15 340,748,851 1801,7% 10,225 5,085,100 91,007,796 18,1274 1,0000 0,9450 0,1015 0,9850 0,881 0,865 4,02% 0,2048 16,239,680 326,084,542 2007,9% 8,100 4,169,140 83,714,157 2007,9% 18,274 1,0000 0,9450 0,1158 0,9850 0,888 0,859 4,02% 0,2051 11,811,392 291,685,199 2469,3% 7,090 22,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,727 275,0% 6,22 2,282,839 62,206,72 275,0% 6,22 2,282,206,72 275,0% 6,22 2,282,206,72 275,0% 6,22 2,282,206,72 275,0% 6,22 2,282,206,72 275,0% 6,22 2,282,206,72 275,0% 6,22 2,282,206,72 27		2045						111,356,301			1.0000							0.3006
2048 18,915,515 340,794,851 1801,7% 10,253 5,051,306 91,007,790 1801,7% 18274 1,0000 0,9450 0,1091 0,9950 0,891 0,802 4,02% 0,2060 13,880,502 309,580,334 2230,3% 8,047 3,425,761 76,405,603 2230,3% 18,274 1,0000 0,9450 0,1158 0,9950 0,884 0,855 4,02% 0,2061 11,811,392 291,685,199 2469,3% 7,000 2,802,438 692,004,22469,3% 1,8274 1,0000 0,9450 0,1198 0,9950 0,881 0,851 4,02% 0,2052 110,008,188 272,722,030 2725,0% 6,225 2,282,830 62,206,872 275,0% 1,8274 1,0000 0,9450 0,120 0,9950 0,878 0,047 4,02% 0,205,204 2,005 2,005,204 2,005 2,005,204 2,005																		0.2889
2049 16,239,880 326,084,542 2007.9% 9,100 4,169,140 83,714,157 2007.9% 1,8274 1,0000 0,9450 0,1125 0,9950 0,884 0,855 4,02% 0,205 11,811,392 291,688,199 2469,3% 7,090 2,802,438 69,200,492 2469,3% 1,8274 1,0000 0,9450 0,1189 0,9950 0,881 0,855 4,02% 0,205 11,811,392 291,688,199 2469,3% 7,090 2,802,438 69,200,492 2469,3% 1,8274 1,0000 0,9450 0,1129 0,9950 0,875 0,847 4,02% 0,205 205 18,445,311 253,146,669 297,5% 5,448 1,851,897 85,000,492 246,950 1,8274 1,0000 0,9450 0,1229 0,9950 0,875 0,847 4,02% 0,205 0,205 18,445,311 253,146,669 297,5% 5,448 1,851,897 1,205,100 1,200																		0.2778 0.2670
2050 13,880,502 290,580,334 2230,3% 8,047 3,425,761 76,405,603 2230,3% 1.8274 1.0000 0.9450 0.1158 0.9950 0.884 0.855 4.02% 0.2052 10,008,188 277,272,000 2725,0% 6,225 2.282,830 62,206,872 2725,0% 1.8274 1.0000 0.9450 0.1200 0.9950 0.878 0.847 4.02% 0.2052 10,008,188 277,272,000 2725,0% 6,225 2.282,830 62,206,872 2725,0% 1.8274 1.0000 0.9450 0.1220 0.9950 0.878 0.847 4.02% 0.2054 7.088,888 233,415,237 3288,1% 4,754 1.406,493 49,205,504 3288,1% 1.8274 1.0000 0.9450 0.1220 0.9950 0.873 0.841 4.02% 0.2055 0.5946,891 1.3876,004 3.388,1% 4.754 1.406,493 49,205,504 3288,1% 1.8274 1.0000 0.9450 0.1230 0.9950 0.873 0.841 4.02% 0.2056 4.963,213 194,710,227 3923,1% 3.590 966,972 37,934,950 3923,1% 1.8274 1.0000 0.9450 0.1230 0.9950 0.873 0.841 4.02% 0.2056 4.963,213 194,710,227 3923,1% 3.590 966,972 37,934,950 3923,1% 1.8274 1.0000 0.9450 0.1230 0.9950 0.873 0.841 4.02% 0.2056 2.2658 3.462,278 183,052,425 4611,69% 2.882 617,115 2.449,974 4973,296 322,196 1.8274 1.0000 0.9450 0.1323 0.9950 0.868 0.835 4.02% 0.2056 0.2587,672 1.413,04,433 4979,276 2.312 491,299 2.449,974 4973,296 1.8274 1.0000 0.9450 0.1348 0.9950 0.866 0.832 4.02% 0.2056 0.2544,098 125,000,588 5366,7% 1.990 390,085 2.034,667 5.18274 1.0000 0.9450 0.1348 0.9950 0.864 0.830 4.02% 0.2056 0.2344,098 125,000,588 5366,7% 1.990 390,085 2.034,667 5.18274 1.0000 0.9450 0.1348 0.9950 0.864 0.830 4.02% 0.2056 0.2344,098 125,000,588 5366,7% 1.990 390,085 2.034,667 5.18274 1.0000 0.9450 0.1348 0.9950 0.861 0.826 4.02% 0.2056 0.2344,098 125,000,588 5366,7% 1.990 390,085 2.034,667 5.18274 1.0000 0.9450 0.1349 0.9950 0.861 0.826 4.02% 0.2056 0.2054 1.18274 1.0000 0.9450 0.1344 0.9950 0.861 0.826 4.02% 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.2054 0.2056 0.205																		0.2567
2052 10,008,188 277,272,000 2725,07% 6,225 2,282,830 6,206,872 2725,07% 1,8274 1,0000 0,9450 0,1220 0,9950 0,878 0,847 4,02% 0,2053 8,446,311 253,146,693 2997,5% 5,488 18,1897 55,102,902 2997,5% 5,18274 1,0000 0,9450 0,1220 0,9950 0,873 0,841 4,02% 0,2054 2,0055 5,946,891 233,415,277 3298,17% 4,754 1,406,493 49,205,504 3288,17% 1,8274 1,0000 0,9450 0,1273 0,9950 0,873 0,841 4,02% 0,2055 0,966,912 194,710,227 3923,17% 3,590 966,972 37,934,950 3923,1% 1,8274 1,0000 0,9450 0,1230 0,9950 0,873 0,841 4,02% 0,2050 0,2057 4,129,232 1,1057,809,990 1,1057,309 8,106 773,398 32,988,3 4281,696 1,8274 1,0000 0,9450 0,1323 0,9950 0,868 0,835 4,02% 0,2056 0,2057 4,129,232 1,1057,809,990 1,1057,309 8			13,880,502	309,580,334		8,047		76,405,603	2230.3%	1.8274	1.0000			0.9950		0.855	4.02%	0.2468
2053 8,445,311 253,146,659 2997.5% 5,448 1,851,897 55,510,290 2997.5% 1,8274 1,000 0,9450 0,1249 0,9950 0,875 0,844 4,02% 0,2055 5,946,891 213,878,014 3596.5% 4,137 1,205,196 4,344,474 3596.5% 1,8274 1,000 0,9450 0,1298 0,9950 0,870 0,838 4,02% 0,2055 5,946,891 213,878,014 3596.5% 4,137 1,205,196 4,344,474 3596.5% 1,8274 1,000 0,9450 0,1298 0,9950 0,870 0,838 4,02% 0,205 0,2057 4,129,232 175,969,990 4251,6% 3,106 773,398 32,958,883 4251,6% 1,8274 1,000 0,9450 0,1382 0,9950 0,865 0,835 4,02% 0,205 0,				291,658,199														0.2373
2054 7,098,888 233,415,257 3288,11% 4,754 1,496,493 49,205,504 3288,11% 1,8274 1,000 0,9450 0,1273 0,9950 0,873 0,841 4,02% 0,205 0,546,891 1,213,878,014 3,590 966,972 37,934,950 302,11% 1,8274 1,000 0,9450 0,1229 0,9950 0,886 0,835 4,02% 0,205 0,205 4,129,232 1,175,809,990 1,2218 40,100 1,100 0,9450 0,1324 0,9950 0,868 0,835 4,02% 0,205 0,205 1,100 0,205 0,																		0.2281 0.2193
2666 4,962_213 194_710_227 3923_1% 3,500 966_972 37,934_950 322_1% 1.8274 1.0000 0.9450 0.1323 0.9950 0.868 0.835 4.02% 0.255 0.2557 4.129_232 175_960_980 1.065 0.832 4.02% 0.2558 1.429_232 1.75_960_980 1.065 0.855 4.02% 0.2558 1.429_232 1.429_23		2054	7,098,888	233,415,257	3288.1%	4,754	1,496,493	49,205,504	3288.1%	1.8274	1.0000	0.9450	0.1273	0.9950	0.873	0.841	4.02%	0.2108
2057 4,129,222 175,969,980 4261,69% 3,106 773,398 2,988,883 4261,69% 1,8274 1,000 0,9450 0,1348 0,9950 0,865 0,832 4,02% 0,2058 2,837,872 1,185,002,425 8,622 1,190 30,005 2,035,74 1,100 1,100 0,9450 0,1348 0,9950 0,865 0,822 4,02% 0,205 0,2																		0.2027 0.1948
2688 3.427.278 158.062.425 4611.676 2.682 617.115 22.4858.907 4811.676 1.8274 1.0000 0.9450 0.1384 0.9950 0.862 0.828 4.02% 0.266 0.2546.088 125.800.588 5366.7% 1.990 390.085 20.934.667 5366.7% 1.8274 1.0000 0.9450 0.1394 0.9950 0.861 0.826 4.02% 0.266 0.2661 1.331.749 11.546.536 5.774.5% 1.709 390.085 20.934.667 5366.7% 1.8274 1.0000 0.9450 0.1394 0.9950 0.861 0.826 4.02% 0.2661 1.331.749 11.546.536 5199.1% 1.465 24.4323 15.145.038 6199.1% 1.8274 1.0000 0.9450 0.1411 0.9950 0.857 0.822 4.02% 0.2662 1.886.002 98.470.855 6199.1% 1.465 24.4323 15.145.038 6199.1% 1.8274 1.0000 0.9450 0.1427 0.9950 0.857 0.822 4.02% 0.2662 1.0000 1.0000 0.9450 0.1427 0.9950 0.857 0.822 4.02% 0.2662 1.0000 0.9450 0.1441 0.9950 0.856 0.821 4.02% 0.2662 1.0000 0.9450 0.1441 0.9950 0.856 0.821 4.02% 0.2662 1.0000 0.9450 0.1463 0.9950 0.855 0.821 4.02% 0.2662 1.0000 0.9450 0.1463 0.9950 0.855 0.821 4.02% 0.2662 1.0000 0.9450 0.1463 0.9950 0.855 0.821 4.02% 0.2662 0.																		0.1948 0.1873
2060 2,244,098 125,500,598 5366,7% 1,990 390,085 20,934,667 5366,7% 1,8274 1,000 0,9450 0,1394 0,9950 0,851 0,826 4,02% 0,266 1,931,749 111,540,536 6,774,5% 1,709 390,042 17,847,572 5774,575 1,8274 1,000 0,9450 0,1411 0,9950 0,859 0,824 4,02% 0,266 1,088,120 1,088,1		2058											0.1364				4.02%	0.1801
2061 1,931,749 111,549,536 5774.57k 1,709 309,042 17,845,728 5774.57k 1,000 0,9450 0,1411 0,9950 0,859 0,824 4,027k 0,206																		0.1731
2062 1,588,602 98,479,655 6199,1% 1,465 244,323 15,145,938 6199,1% 1,8274 1,000 0,9450 0,1427 0,9950 0,857 0,822 4,02% 0,264 1,069,120 75,940,341 7103,1% 1,072 151,965 10,784,151 7103,1% 1,8274 1,000 0,9450 0,1463 0,9950 0,855 0,820 4,02% 0,266 714,301 58,015,475 8122,0% 779 33,835 7,821,248 8122,0% 1,8274 1,000 0,9450 0,1463 0,9950 0,855 0,820 4,02% 0,266 714,301 58,015,475 8122,0% 779 33,835 7,821,248 8122,0% 1,8274 1,000 0,9450 0,1463 0,9950 0,852 0,817 4,02% 0,266 714,301 58,015,475 8122,0% 779 33,835 7,821,248 8122,0% 1,8274 1,000 0,9450 0,1463 0,9950 0,852 0,817 4,02% 0,266 714,301 58,015,475 8122,0% 779 33,835 7,821,248 8122,0% 1,8274 1,000 0,9450 0,1463 0,9950 0,852 0,817 4,02% 0,266 7,14,301 58,015,475 8122,0% 812 0,145 1,145																		0.1664 0.1600
2663 1,304,357 86,583,741 6638,076 1,254 192,865 10,794,141 6638,076 1,274 1,000 0,9450 0,1441 0,9950 0,855 0,821 4,0276 0,2064 1,0061,207 75,940,341 1,072 151,965 10,794,141 151 7103,145 1,8274 1,000 0,9450 0,1463 0,9950 0,855 0,821 4,0276 0,2065 874,865 66,472,296 7599,676 915 119,523 9,083,219 7599,676 1,8274 1,000 0,9450 0,1463 0,9950 0,852 0,817 4,0276 0,2076																		0.1538
2066 874,885 66,472,296 7599,67% 915 119,523 9,083,219 7599,67% 1,8274 1,000 0,9450 0,1463 0,9950 0,854 0,818 4,02% 0,206 2,067 582,204 50,542,999 8681,37% 662 73,526 6,383,018 8681,37% 1,8274 1,000 0,9450 0,1500 0,9950 0,850 0,817 4,02% 0,206 4,02% 0,207 4,025 6,026 4,02% 0,206 4,			1,304,357	86,583,741	6638.0%	1,254	192,854	12,801,744		1.8274	1.0000		0.1441		0.856			0.1479
2066 714,301 58,015,475 8122,0% 779 83,835 7,621,248 8122,0% 18,274 1,000 0,9450 0,1485 0,9950 0,852 0,817 4,02% 0,205 0																		0.1421 0.1366
2067 582.204 50.542.999 8681.3% 662 73.526 6.383.018 8681.3% 1.8274 1.0000 0.9450 0.1500 0.9950 0.850 0.815 4.02% 0.2068 473.709 43.927.946 562 57.512 5.333.219 9273.2% 562 57.512 1.8274 1.0000 0.9450 0.1506 0.9950 0.840 0.814 4.02% 0.2069 384.617 38.121.278 9911.5% 476 44.891 4.449.376 9911.5% 1.8274 1.0000 0.9450 0.1529 0.9950 0.847 0.812 4.02% 0.2070 311.530 33.092.945 1.0622.7% 401 34.955 3.713.217 10622.7% 1.8274 1.0000 0.9450 0.1529 0.9950 0.847 0.812 4.02% 0.2071 251.523 28.640.234 11366.7% 338 27.132 3.0894.03 11386.7% 1.8274 1.0000 0.9450 0.1587 0.9950 0.841 0.807 4.02% 0.2072 0.202.385 24.729.848 1.2219.2% 283 2.0987 2.5649 12219.2% 1.8274 1.0000 0.9450 0.1587 0.9950 0.841 0.807 4.02% 0.2072 0.202.385 24.729.848 1.2219.2% 283 2.0987 2.5649 12219.2% 1.8274 1.0000 0.9450 0.1587 0.9950 0.838 0.805 4.02% 0.2074 129.571 18.303.899 142.85 1.8274 1.0000 0.9450 0.1587 0.9950 0.838 0.805 4.02% 0.2074 129.571 18.303.899 142.85 1.8274 1.0000 0.9450 0.1653 0.9950 0.835 0.805 4.02% 0.2074 129.571 18.303.899 142.65 16.173 2.125.255 13140.9% 1.8274 1.0000 0.9450 0.1653 0.9950 0.835 0.802 4.02% 0.2074 0.2074 0.2051 0.																		0.1366 0.1314
2069 384.617 38.121.278 9911.57% 476 44.891 4.449.376 9911.57% 1.8274 1.0000 0.9450 0.1529 0.9950 0.847 0.812 4.02% 0.2070 311.530 33.092.945 10622.77% 401 34.955 3.713.217 10622.77% 1.8274 1.0000 0.9450 0.1567 0.9950 0.843 0.810 4.02% 0.2071 251.523 28.640.234 11386.77% 338 27.132 3.089.403 11386.77% 1.8274 1.0000 0.9450 0.1587 0.9950 0.841 0.807 4.02% 0.2072 0.022.385 24.729.848 12219.27% 283 20.987 2.564.499 12219.27% 1.8274 1.0000 0.9450 0.1687 0.9950 0.838 0.805 4.02% 0.2073 162.226 21.318.011 1314.09% 236 16.173 2.125.255 13140.99% 1.8274 1.0000 0.9450 0.1653 0.9950 0.835 0.805 4.02% 0.2074 129.571 18.203.899 1412.85 166 12.418 1.754.245 1472.65% 1.8274 1.0000 0.9450 0.1653 0.9950 0.835 0.802 4.02% 0.2074 129.571 18.203.899 1412.85 166 12.418 1.754.245 1472.65% 1.8274 1.0000 0.9450 0.1683 0.9950 0.835 0.802 4.02% 0.2075.2095 416.333 84.489.472 20291.39% 162 38.394 7.784.545 20291.39% 1.8274 1.0000 0.9450 0.1683 0.9950 0.831 0.799 4.02% 0.2075.2095 416.333 84.489.472 20291.39% 162 38.394 7.784.545 20291.39% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075.2095 416.383 31.885.100 2.2% 626.082 1.707.249.258 37.361.030 2.2% Fullure 4.020.051.207 10.446.232.747 2.599% 1.449.24 2.820.018.171 3.765.255 136.6%		2067	582,204	50,542,959	8681.3%	662	73,526	6,383,018	8681.3%	1.8274	1.0000	0.9450	0.1500	0.9950	0.850	0.815	4.02%	0.1263
2070 311:530 33:002:945 10622.7% 401 34:955 3.713.217 10622.7% 1.8274 1.0000 0.9450 0.1567 0.9950 0.843 0.810 4.02% 0.2071 251:523 28:840.224 11386.7% 338 27.132 3.089.03 11386.7% 1.8274 1.0000 0.9450 0.1587 0.9950 0.841 0.807 4.02% 0.2072 202.385 24.728.848 12219.2% 283 20,987 2.564.499 12219.2% 1.8274 1.0000 0.9450 0.1619 0.9950 0.838 0.805 4.02% 0.2073 162.226 21.316.011 1314.09% 236 16.173 2.125.255 13140.9% 1.8274 1.0000 0.9450 0.1619 0.9950 0.838 0.805 4.02% 0.2074 129.571 18.2089 1412.65% 196 12.418 1.75424 1412.65% 1.8274 1.0000 0.9450 0.1683 0.9950 0.835 0.802 4.02% 0.2074 129.571 18.303.899 1412.65% 196 12.418 1.75424 1412.65% 1.8274 1.0000 0.9450 0.1688 0.9950 0.831 0.799 4.02% 0.2075-2095 416.333 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1688 0.9950 0.837 N/A 4.02% 0.2075-2095 416.383 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.383 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.383 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.383 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.383 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.383 84.489.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.285 83 84.889.472 20291.3% 162 38.384 7.784.545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075-2095 416.285 83 84.889.472 20291.3% 162 2.2% 62.00.1817 3.785.0005 2.2% 62.0005 2.2%																		0.1214
2071   251,523   28,640,224   11366.7%   338   27,132   3,089,403   11386.7%   1.8274   1,0000   0.9450   0.1587   0.9950   0.841   0.807   4.02%   0.2072   0.20235   24,729,848   12219.2%   283   20,987   2,564.949   12219.2%   1.8274   1,0000   0.9450   0.1619   0.9950   0.838   0.805   4.02%   0.2073   162,226   21,316,011   13140.9%   236   16,173   2,125,255   13140.9%   1.8274   1,0000   0.9450   0.1653   0.9950   0.835   0.805   4.02%   0.2074   129,571   18,303,899   14126.5%   166   12,418   1,754,245   14726.5%   1.8274   1,0000   0.9450   0.1683   0.9950   0.835   0.802   4.02%   0.2075.2095   416,333   84,489,472   20291.3%   162   38,384   7,784,545   20291.3%   1.8274   1,0000   0.9450   0.1683   0.9950   0.831   0.799   4.02%   0.2075.2095   416,383   84,489,472   20291.3%   162   38,384   7,784,545   20291.3%   1.8274   1,0000   0.9450   0.1730   0.9950   0.827   N/A   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   4.02%   0.2075.2095   0.2075.2																		0.1167 0.1122
2073 162.226 21.316.011 1314.0.99% 236 16.173 2.125.255 13140.99% 18.274 1.0000 0.9450 0.1653 0.9950 0.835 0.802 4.02% 0.2074 129.571 18.300,869 14126.55% 196 12.418 1.754.245 14126.55% 1.8274 1.0000 0.9450 0.1683 0.9950 0.831 0.799 4.02% 0.2075.2095 416.383 84.489.472 20291.39% 162 38.364 7.784.545 20291.39% 1.8274 1.0000 0.9450 0.1630 0.9950 0.827 N/A 4.02% 0.2075.2095 416.383 84.489.472 20291.39% 162 38.364 7.784.545 20291.39% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.2075.2095 1.425.885 1.425.895																		0.1122
2074 129,571 18,303,869 14126,5% 196 12,418 1,754,245 14126,5% 1.8274 1.0000 0.9450 0.1688 0.9950 0.831 0.799 4.02% 0. 2075-2095 416,383 84,489,472 20291,3% 162 38,364 7,784,545 20291,3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.  Past 1,452,895,638 31,885,160 2.2% 628,082 1,707,249,258 37,361,030 2.2% Future 4,020,051,207 10,446,232,747 259,9% 1,449,242 2,620,018,171 3,576,045,250 136,6%																		0.1037
2075-2095 416,383 84,489,472 20291.3% 162 38,364 7,784,545 20291.3% 1.8274 1.0000 0.9450 0.1730 0.9950 0.827 N/A 4.02% 0.  Past 1,452,895,638 31,885,160 2.2% 628,082 1,707,249,258 37,361,030 2.2% Future 4,020,051,207 10,446,232,747 259.9% 1,449,242 2,620,018,171 3,578,045,250 136.6%																		0.0997
Past 1,452,895,638 31,885,160 2.2% 628,082 1,707,249,258 37,361,030 2.2% Future 4,020,051,207 10,446,232,747 259.9% 1,449,242 2,620,018,171 3,578,045,250 136,6%																		0.0958
Future 4,020,051,207 10,446,232,747 259.9% 1,449,242 2,620,018,171 3,578,045,250 136.6%										'!								

Lifetime 5,472,946,845 10,478,117,907 191,5% 2,077,324 4,327,267,400 3,615,406,280 83,5% Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.

- The strough authorized increase of 20% was implemented from October 2013 through September 2014. The current requested increase of 56,66% is assumed to be implemented starting November 2016.

- The projections are based on the assumptions derived using experience data through 6/30/2014.

#### Attachment 2

## Attachment 2 Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20%) and With No Future Increase Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-VBCL and LTC2-PREM

Marche   Paral   Marche   Paral   Marche   Mar					Loss Ra	tio Demonstr						ed from Projec	ted Values for Illust	trative Purpose	es Only		Interest Ra	
1986	}	Calendar			Loss	Life		With Interest Incurred	Loss	Premium Rate Increase	Morbidity Factor Adverse	Benefit	Policy	Persistency F Policy	-actors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
1908		Year		Claims		Years		Claims		Factor	Selection	Downgrade	Lapse & Mortality		Persistency	Persistency	Int Rate	
1900						- :												1.8421
The column			-	-		-	-	-										1.7709
Page																		1.7025
Page						-												1.5734
Page   19	Ulanadaal			-		-	-	-										1.5126
2007   2.64   100			581.154	- :		672	812.428	- :										1.4542
2000   5,00,056				8,959				12,040										1.3439
200				-				-										1.2920
2012   5.41,520   27,760   4.6%   2,26%   6,874,50%   5.2%   6,974,50%   6,9				78,735				94.015										1.1941
2011   4.975-558																		1.1479
Professor   Prof																		
Figure   2016   \$2,661,717   \$11,157,772   21,99. \$2,350   \$4,783,522   \$136,744   \$21,99. \$1,1656   \$1,0000   NAM   \$0,0229   \$0,000   \$0,077   \$0,077   \$4,074   \$0,000   \$1,000																		1.0199
2071   4.66.61   1.26.00.00   25.76   23.03   4.461.379   1.152.00   25.76   23.04   1.1666   1.0000   NA   0.0022   0.0000   0.0777   0.078   4.405.   0.000   0.0000   0.0774   4.005.   0.0000   0.0774   4.005.   0.0000   0.0000   0.0774   0.0000   0.0000   0.0774   0.00000   0.0000   0.0000   0.		2015	5,227,708	1,007,761	19.3%	2,444	5,125,696	988,096	19.3%								4.02%	0.9805
2019 4,469,322 1,602,344 23.91 (2.276 A) 4.070 (2.276 T) 2.276 (1.276 T) 2.276																		
2009   4.53/377   1.878/5564   4.978   2.165   3.642/200   1.473/300   4.078   1.1666   1.0000   NA   0.0267   0.0000   0.974   0.066   4.078   4.078   0.778   1.1666   1.0000   NA   0.0267   0.0000   0.079   0.066   0.066   4.078   0.078   0.078   0.0000   0.079   0.066   0.	Expellence																	0.8711
2021   4.77 887   2.002.842   47 8h   2.106   3.388.481   1,819.858   1,77 98   5.07 1   1.1000   1.000   1.000   1.000   0.																		
2002 4-28/100 2-240-28/2 58-96, 2-26/2 31-46-28/2 19-78, 2-18-28/2 19-78/2 19-78/2 19-78/2 19-78/2 19-78/2 19-78/2 19-78/2 19-78/2 19-78/2 19-																		
2026   3.17/.663   3.17/.663   3.17/.673   3.07/.673   3.07/.673   3.05/.674																		0.7740
2025   3,786,688   3,683,385   68,7%   1,868   2,485,581   2,485																		0.7153
2028 3.852.007 4.14.10 10 19.4% 1.792 2.283.222 2.88.4.518 1 15.6.8% 1.0000 N/A 0.0228 0.0000 0.084 0.950 4.02% 0.050																		
2008 3_285_110																		0.6356
2009   3,081,186   5,686,271   193.7%   1,586   1,749,088   3,364,692   193.7%   1,1965   1,0000   NA																		0.6110
2000   2,986,466   6,642,131   228,376   1,145   1,737,533   3,367,766   228,376   1,1665   1,0000   NA																		
2022 2_260,084 0_316,000 1315,00 1_315,00 1_315,00 1_316,00 130,00 1315,00 1_300 1315,00 1_300 1315,00 1_300,00 1315,00 1_300,00 1300,													0.0450					0.5429
233						1,442												0.5219
2036																		
2036   1,800,845   10,500,348   563,376   1,075   606,071   4,459,782   563,376   1,1665   1,0000   NA		2034						4,342,130		1.1665		N/A						0.4637
2037   1,720,199   10,564,423   63.86   1,002   706,679   4,512,046   80.86   1,1665   1,000   N/A   0,071   0,000   0,029   0,910   4,027   0,233   1,915   2,000   1,915   2																		
2009   1,417,088   11,572,746   816   7%   861   538,553   4,406,296   816,7%   1,1665   1,0000   N/A   0,0750   0,0000   0,925   0,006   4,02%   0,366   2,004   1,143,086   11,743,075   102,73%   728   402,237   4,122,238   10,073%   1,1665   1,0000   N/A   0,0824   0,0000   0,918   0,369   4,02%   0,368   2,004   1,1743,075   102,73%   1,1665   1,0000   N/A   0,0824   0,0000   0,918   0,369   4,02%   0,368   2,004   1,1743,075   102,73%   1,1665   1,0000   N/A   0,0824   0,0000   0,918   0,369   4,02%   0,368   2,004   1,1743,075   102,73%   1,1665   1,0000   N/A   0,0824   0,0000   0,918   0,369   4,02%   0,368   2,004   1,1743,077   1,1665   1,1000   1,1743,075   1,174																		0.4285
2040   1,276,141   11,718,224   918,3%   793   467,110   4,299,258   918,3%   1,1665   1,0000   N/A   0,0284   0,0000   0,921   0,901   4,02%   0,351   0,0000   0,21   0,1000   0,1000   0,101   0,0000   0,101   0,0000   0,101   0,0000   0,101   0,00000   0,00000   0,0000   0,0000   0,0000   0,00000   0,0000   0,0000   0,0000   0,0000																		0.3961
2041 1,143,086 11,743,075 1027,3% 728 402,237 4,132,238 1027,3% 1,1665 1,0000 NA 0,084 0,0000 0,914 0,886 4,02% 0,351 0,255 0,244 716,500 1,1164,476 11,877,096 055 233,526 3,730,556 1,779,9% 1,1665 1,0000 NA 0,0693 0,0000 0,916 0,886 4,02% 0,325																		
2042 1,016,476 11,657,808 1144,6% 665 344,538 3,943,697 1140,6% 1,1665 1,0000 NA 0,0093 0,0000 0,914 0,891 4,02% 0,328 0,338 0,346,897 11,1065 1,0000 NA 0,0093 0,0000 0,910 0,886 4,02% 0,328 0,400 0																		0.3519
2044 786,500 11,164,405 1407.2% 548 248,710 3,499,915 1407.2% 1.1665 1.0000 N/A 0.0393 0.0000 0.906 0.881 4.02% 0.3120 0.000 0.907 0.0000 0.907 0.0000 0.909 0.871 4.02% 0.288 0.0000 0.0007 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.0000 0.00000 0.00000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0																		0.3383
2046 697.224 10,821,733 1552.1% 495 209,680 3252.817 1552.1% 1.1665 1.0000 N/A 0.0975 0.0000 0.902 0.876 4.02% 0.288 12046 697.473 10,84.342 1706.1% 445 175,528 2.994,733 1705.1% 1.1665 1.0000 N/A 0.1013 0.0000 0.899 0.871 4.02% 0.288 12047 526,535 9,843,598 1870.2% 398 148,206 2.784,344 1870.2% 1.1665 1.0000 N/A 0.1013 0.0000 0.895 0.862 0.862 4.02% 0.287 120 120 120 120 120 120 120 120 120 120																		
2046 458,363 9,945,983 2042-1% 355 121,157 2,474,174 2042-1% 1.1665 1.0000 N/A 0.1051 0.0000 0.885 0.866 4.02% 0.277   2048 939,199 8,637,333 2219.3% 315 99,917 2,274,742 2012-3% 1.1665 1.0000 N/A 0.1116 0.0000 0.889 0.855 4.02% 0.256   2050 332,249 7,982,76 2402-2% 279 82,000 1.1970,333 240.28% 1.1665 1.0000 N/A 0.1117 0.0000 0.889 0.855 4.02% 0.256   2051 282,257 7,326,988 2595.5% 246 66,970 1.783,443 2595.5% 1.1665 1.0000 N/A 0.1147 0.0000 0.882 0.850 0.854 4.02% 0.246   2052 283,635 6.68,912 280,00% 217 54.432 2595.5% 1.1665 1.0000 N/A 0.1178 0.0000 0.879 0.845 4.02% 0.246   2053 200,773 6.059,533 3017.6% 190 44,025 1.325,535 3017.6% 1.1665 1.0000 N/A 0.1232 0.0000 0.877 0.841 4.02% 0.248   2054 181,225 5.000 0.879 0.875 0.841 4.02% 0.249   2055 200,773 6.059,533 3017.6% 190 44,025 1.325,535 3017.6% 1.1665 1.0000 N/A 0.1232 0.0000 0.877 0.841 4.02% 0.219   2056 181,338 4.804,338		2045	697,224	10,821,733	1552.1%	495	209,560	3,252,617	1552.1%	1.1665	1.0000	N/A	0.0975	0.0000	0.902	0.876	4.02%	0.3006
2048																		0.2889
2050 332_249 7_893_276 240_28% 279 82_000 1_970_303 240_28% 1_1665 1_0000 N/A 0_1147 0_0000 0_885 0_654 A_02% 0_237_ 2052 228_635 6_83_812 260_8% 217 5_4,432 256_9% 20.8% 1_1665 1_0000 N/A 0_1205 0_0000 0_882 0_659 A_02% 0_237_ 2053 200_773 6_08_80_317.8% 190 44_026 1_328_355 3017.8% 1_1665 1_0000 N/A 0_1235 0_0000 0_877 0_841 A_02% 0_218_ 2054 168_128 5_458_625 3246_7% 166 35_433 1_150_715 3246_7% 1_1665 1_0000 N/A 0_1235 0_0000 0_877 0_831 A_02% 0_218_ 2055 1_16_163 1_88_4492 344_9% 145 2_84_05 9_89_80 3_848_9% 1_1665 1_0000 N/A 0_1257_0000 0_872 0_834 A_02% 0_218_ 2056 1_16_306 4_38_627_373_03% 1_26 2_2660 845_285_370_3% 1_1665 1_0000 N/A 0_1320 0_0000 0_872 0_834 A_02% 0_218_ 2057 9_61_16 3_3,86_734 3_99_89 0_91 8% 190 18_002 7_18_614 3991_8% 1_1665 1_0000 N/A 0_1320 0_0000 0_880 0_826 A_02% 0_187_ 2058 7_91_23 3_3,68_850 4257_7% 9_5 1_4_247 606_595 4257_7% 1_1665 1_0000 N/A 0_1334 0_0000 0_885 0_821 A_02% 0_187_ 2059 (6_4333 2_5)_94_599 4_379_8 7_1 1_8_837_9 1_1665 1_0000 N/A 0_1334 0_0000 0_885 0_821 A_02% 0_187_ 2060 5_31_03 2_56_95_95 4837_9% 7_1 8_837_9 427_521 4837_9% 1_1665 1_0000 N/A 0_1335 0_0000 0_885 0_821 A_02% 0_187_ 2061 4_32_56 0_22_58_90 5_144_58 6_1 6_1 6_520 3_61_13 5_48_58_9 1_1665 1_0000 N/A 0_1335 0_0000 0_885 0_821 A_02% 0_187_ 2063 2_3_56_96 1_326_77_5 549_0.95 1_324_87_9 1_325_																		0.2778
2051 282,257 7, 326,988 296,9% 246 66,970 1,738,443 256,959,9% 1,1665 1,0000 N/A 0,1178 0,0000 0,882 0,850 4,02% 0,228 2053 200,773 6,088,993 3017,6% 190 44,026 1,328,535 3017,8% 1,1665 1,0000 N/A 0,1232 0,0000 0,877 0,845 4,02% 0,228 2054 168,128 5,488,625 3,484,7% 166 53,43 1,150,715 3246,7% 1,1665 1,0000 N/A 0,1235 0,0000 0,875 0,837 4,02% 0,210 2,000 2,000 1,0																		0.2567
2052 238,635 6,683,612 2800,8% 217 54,432 1,524,507 2800,8% 1,1665 1,0000 N/A 0,1205 0,0000 0,877 0,841 4,02% 0,228 0,000																		
2053   200,773   6,088,693   3017,676   190   44,026   1,328,535   3017,676   1,1665   1,0000   N/A   0,1232   0,0000   0,877   0,841   4,02%   0,219   0,219   0,205   140,163   4,884,492   3448,9%   145   28,405   999,890   3484,9%   1,1665   1,0000   N/A   0,1277   0,0000   0,872   0,834   4,02%   0,219   0,205   140,163   4,884,492   3448,9%   145   28,405   999,890   3484,9%   1,1665   1,0000   N/A   0,1300   0,0000   0,872   0,834   4,02%   0,219   0,205   0,																		0.2373
2055 140,163 4,884,492 348,497 145 22,405 989,890 348,49% 1.1665 1.0000 N/A 0.1321 0.0000 0.872 0.834 4.02% 0.194 0.2057 96,116 3,836,737 3376 126 22,660 845,285 3730,3% 1.1665 1.0000 N/A 0.1321 0.0000 0.870 0.830 4.02% 0.194 0.194 0.2057 96,116 3,836,734 3991,8% 199 18,002 718,614 3991,8% 1.1665 1.0000 N/A 0.1321 0.0000 0.868 0.826 4.02% 0.195 0.2058 79,123 3,368,850 4.257.7% 95 14,247 606,956 4257.7% 1.1665 1.0000 N/A 0.1334 0.0000 0.867 0.823 4.02% 0.180 0.2059 64,933 2,946,994 4537.9% 92 11,240 510,059 4537.9% 1.1665 1.0000 N/A 0.1334 0.0000 0.865 0.821 4.02% 0.180 0.2061 43,258 2.225,890 5148,8% 61 6.920 356,113 514,85% 1.1665 1.0000 N/A 0.13354 0.0000 0.864 0.818 4.02% 0.166 0.2061 43,258 2.225,890 5148,8% 61 6.920 356,133 514,85% 1.1665 1.0000 N/A 0.13377 0.0000 0.862 0.811 4.02% 0.156 0.2061 2.0062 35,096 1.926,775 540,00% 53 5,388 2.63,34 5490,0% 1.1665 1.0000 N/A 0.13350 0.0000 0.862 0.811 4.02% 0.156 0.2061 2.0062 2		2053	200,773	6,058,593	3017.6%	190	44,026	1,328,535	3017.6%	1.1665	1.0000	N/A	0.1232	0.0000	0.877	0.841	4.02%	0.2193
2066   116,306   4,338,627   3730.3%   126   22,660   845,2265   3703.3%   1,1665   1,0000   N/A   0,1300   0,0000   0,870   0,830   A,02%   0,147   2,0000   0,857   0,830   A,02%   0,147   2,0000   0,857   0,836   A,02%   0,147   2,0000   0,857   0,823   A,02%   0,147   2,0000   0,857   0,808   A,02%   0,153   2,0000   0,857   0,808   A,02%   0,142   2,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,857   0,0000   0,8																		0.2108
2057   96.116   3,838,734   3991.8%   199   18,002   718,614   3991.8%   1.1665   1.0000   N/A   0.1321   0.0000   0.886   0.826   A 0.2%   0.180		2056	116,306	4,338,627	3730.3%	126	22,660	845,285	3730.3%	1.1665	1.0000	N/A	0.1300	0.0000	0.870	0.830	4.02%	0.1948
2059   64,933   2,946,994   4537.9%   82   11,240   510,059   4537.9%   1,1665   1,0000   N/A   0,1354   0,0000   0,865   0,821   4,02%   0,166   2,061   43,258   2,255,890   5145.8%   61   6,920   366,133   5145.8%   1,1665   1,0000   N/A   0,1377   0,0000   0,862   0,815   4,02%   0,166   2,062   36,340   546,05%   1,1665   1,0000   N/A   0,1377   0,0000   0,862   0,815   4,02%   0,153   2,003   2,388   1,661,847   586,15%   4,194   245,711   586,81.5%   1,1665   1,0000   N/A   0,1427   0,0000   0,862   0,815   4,02%   0,153   2,064   22,836   1,423,346   23,22.9%   3,246   202,314   6232.9%   1,1665   1,0000   N/A   0,1427   0,0000   0,857   0,808   4,02%   0,142   2,065   18,321   1,217,228   6644.1%   33   2,503   166,330   6644.1%   1,1665   1,0000   N/A   0,1429   0,0000   0,857   0,805   4,02%   0,142   2,066   16,651   1,051				3,836,734		109												0.1873
2000 53,103 2,589,059 4837,9% 71 8,837 427,521 4837,9% 1,1665 1,0000 N/A 0,1356 0,0000 0,864 0,818 4,02% 0,166 2005 35,096 1,926,776 549,0% 53 5,388 266,334 549,00% 1,1665 1,0000 N/A 0,1395 0,0000 0,862 0,815 4,02% 0,169 2063 2,838 1,661,847 5568,1% 45 4,194 245,11 5858,1% 1,1665 1,0000 N/A 0,1437 0,0000 0,862 0,811 4,02% 0,1547 2064 22,836 1,423,346 6232,9% 39 3,246 202,314 6232,9% 1,1665 1,0000 N/A 0,1407 0,0000 0,857 0,808 4,02% 0,1427 2,0055 18,211 1,217,228 6,441.1% 33 2,533 6644,1% 1,1665 1,0000 N/A 0,1407 0,0000 0,857 0,802 4,02% 0,1427 2,005 18,211 1,217,228 6,441.1% 33 2,533 6644,1% 1,1665 1,0000 N/A 0,1407 0,0000 0,857 0,802 4,02% 0,1428 2,005 14,651 1,003,416 7094,3% 28 1,925 136,544 7094,3% 1,1665 1,0000 N/A 0,1427 0,0000 0,857 0,802 4,02% 0,138 2,006 14,651 1,003,416 7094,3% 28 1,925 136,544 7094,3% 1,1665 1,0000 N/A 0,1477 0,0000 0,852 0,800 4,02% 0,138 2,006 1,4651 1,003,416 7094,3% 28 1,255 136,544 7094,3% 1,1665 1,0000 N/A 0,1477 0,0000 0,852 0,800 4,02% 0,138 2,006 1,4651 1,678 8,84,68 7607,8% 24 1,475 112,24 7607,8% 1,1665 1,0000 N/A 0,1479 0,0000 0,852 0,800 4,02% 0,138 2,006 1,267 2,006 1,267 2,006 1,267 2,006 1,267 2,006 1,267 2,006 1,267 2,006 1,267 2,006 2,006 1,267 2,006 2,0																		
2062 35,096 19,026,776 5490,0% 53 5,388 266,334 5490,0% 11665 1,0000 N/A 0,1385 0,0000 0,882 0,811 A 0,0% 0,152 0,000 0,085 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,												N/A	0.1356				4.02%	0.1664
2083 28.388 1,681,847 5868.1% 45 4,194 245,711 5868.1% 1,1665 1,0000 N/A 0,1427 0,0000 0,857 0,808 4,02% 0,142 0,004 0,005 0,857 0,808 4,02% 0,142 0,005 0,0																		0.1600
2064 22.836 1.423.346 6232.9% 39 3.246 202.314 6232.9% 1.1665 1.0000 N/A 0.1407 0.0000 0.852 0.805 4.02% 0.142 0.2065 18.21 1.217.228 664.1% 33 2.503 166.33 6644.1% 1.1665 1.0000 N/A 0.1429 0.0000 0.857 0.802 4.02% 0.138 0.006 14.651 1.039.416 7094.3% 28 1.925 136.544 7094.3% 1.1665 1.0000 N/A 0.1477 0.0000 0.852 0.800 4.02% 0.131 0.006 0.0																		0.1538
2066		2064	22,836	1,423,346	6232.9%	39	3,246	202,314	6232.9%	1.1665	1.0000	N/A	0.1407	0.0000	0.859	0.805	4.02%	0.1421
2067   11,676   888,468   7607.8%   24   1,475   112,204   7607.8%   1,1665   1,0000   N/A   0,1479   0,0000   0,852   0,795   4,02%   0,121   2,068   2,268   2,261   758,672   8174.8%   21   1,127   2,109   8174.8%   1,1665   1,0000   N/A   0,1504   0,0000   0,850   0,795   4,02%   0,121   0,0000   0,850   0,795   4,02%   0,121   0,0000   0,850   0,795   4,02%   0,121   0,0000   0,850   0,795   4,02%   0,121   0,0000   0,850   0,795   4,02%   0,121   0,0000   0,850   0,795   4,02%   0,121   0,0000   0,846   0,792   4,02%   0,121   0,0000   0,846   0,792   4,02%   0,121   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,112   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   4,02%   0,103   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,789   0,0000   0,846   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,0000   0,00000   0,00000   0,00000   0,00000   0,00000   0,00000   0,00000   0,00000   0,000000   0,000000   0,000000   0,00000000																		0.1366
2088 9.281 758.672 8174.89% 21 1.127 92.109 8174.89% 1.1665 1.0000 N/A 0.1504 0.0000 0.850 0.795 4.02% 0.121 0.2099 7.351 646.185 8790.1% 17 888 75.420 8790.1% 1.1665 1.0000 N/A 0.1545 0.0000 0.846 0.792 4.02% 0.116 0.2070 5.798 546.638 9425.0% 15 651 61.336 9425.0% 1.1665 1.0000 N/A 0.1545 0.0000 0.846 0.792 4.02% 0.116 0.2071 4.544 459.401 10105.5% 12 490 49.555 10109.5% 1.1665 1.0000 N/A 0.1545 0.0000 0.846 0.789 4.02% 0.112 0.2071 0.2071 0.353 333 380,184 10761.3% 10 366 39.425 10761.3% 1.1665 1.0000 N/A 0.1652 0.0000 0.842 0.784 4.02% 0.103 0.2073 0.772 312,884 11466.2% 9 272 31.172 11466.2% 1.1665 1.0000 N/A 0.1652 0.0000 0.835 0.777 4.02% 0.103 0.2074 0.2993 0.255.371 1.221.22 4.0000 0.255.371 1.1665 1.0000 N/A 0.1629 0.0000 0.835 0.777 4.02% 0.103 0.2074 0.2993 0.255.371 1.2072.2% 7 201 24.47 1.202.2 % 1.1665 1.0000 N/A 0.1629 0.0000 0.830 0.767 4.02% 0.0950 0.2074 0.2093 0.255.371 1.2072.2% 6 1.2072 0.2074 0.2075 0.2085 0.5089 0.33.361 14628.7% 6 1.555 76.799 14628.7% 1.1665 1.0000 N/A 0.1703 0.0000 0.821 N/A 4.02% 0.0952 0.0095 0.830 0.767 4.02% 0.0955 0.5698 0.33.361 14628.7% 6 1.555 76.799 14628.7% 1.1665 1.0000 N/A 0.1703 0.0000 0.821 N/A 4.02% 0.0955 0.0000 0.831 0.767 4.02% 0.0955 0.0000 0.831 0.767 4.02% 0.0955 0.0000 0.831 0.767 4.02% 0.0955 0.0000 0.831 0.767 4.02% 0.0955 0.0000 0.831 0.767 4.02% 0.0955 0.0000 0.831 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.8000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.800 0.767 4.02% 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.00000 0.0000 0.00000 0.0000 0.0000 0.00000 0.00000 0.00000 0.0000																		0.1314
2070 5.788 546,838 9428.0% 15 651 651 651 651 651 651 6526 9428.0% 1.1665 1.0000 N/A 0.1545 0.0000 0.846 0.789 4.02% 0.112 0.2071 4.544 4.544 4.59.401 1.0100.5% 12 490 49.555 1.0109.5% 1.1665 1.0000 N/A 0.1581 0.0000 0.842 0.784 4.02% 0.107 0.2072 0.3.533 0.300,184 10761.3% 10 366 0.39.425 10761.3% 1.1665 1.0000 N/A 0.1682 0.0000 0.835 0.777 4.02% 0.103 0.2073 0.2727 0.312.884 11466.2% 9 2.72 0.31.712 11466.2% 1.1665 1.0000 N/A 0.1629 0.0000 0.837 0.772 4.02% 0.103 0.2074 0.2095 0.5698 0.553.51 1.202.2% 7 201 0.24.75 1.202.2% 1.1665 1.0000 N/A 0.1703 0.0000 0.830 0.767 4.02% 0.0995 0.5698 0.533.358 14628.7% 6 5.55 76,799 14628.7% 1.1665 1.0000 N/A 0.1703 0.0000 0.821 N/A 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.0000 0.830 0.767 4.02% 0.095 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.0000 0.00000 0.00000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.0000 0.0000 0.00000 0.00000 0.00000 0.000000		2068	9,281	758,672	8174.8%	21	1,127	92,109	8174.8%	1.1665	1.0000	N/A	0.1504	0.0000	0.850	0.795	4.02%	0.1214
2071   4,544   459,401   10109.5%   12   490   49,555   10109.5%   1.1665   1,0000   N/A   0.1581   0,0000   0.842   0.784   4,02%   0.1071   0.272   0.272   3,533   380,184   107613%   10   366   39,425   107613%   1.1665   1,0000   N/A   0.1682   0,0000   0.835   0.777   4,02%   0.103   0.273   2,727   312,884   11466.2%   9   272   31,172   11466.2%   1.1665   1,0000   N/A   0.1629   0,0000   0.835   0.777   4,02%   0.099   0.274   2,093   0.255,371   1202.2%   7   201   24,67   1.202.2%   1.1665   1,0000   N/A   0.1703   0,0000   0.830   0.767   4,02%   0.099   0.275-2095   5,599   833,595   14628.7%   6   5.25   76,799   14628.7%   1.1665   1,0000   N/A   0.1703   0.0000   0.821   N/A   4,02%   0.099   0.275-2095   0																		0.1167
2072 3.533 380.184 10761.3% 10 366 39.425 10761.3% 1.1665 1.0000 N/A 0.1652 0.0000 0.835 0.777 4.02% 0.103   2073 2.727 312.684 11466.2% 9 272 31.172 11466.2% 1.1665 1.0000 N/A 0.1629 0.0000 0.837 0.772 4.02% 0.103   2074 2.083 255,371 1202.2% 7 201 24.475 1202.2% 1.1665 1.0000 N/A 0.1703 0.0000 0.837 0.772 4.02% 0.085   2075-2095 5.698 833.359 14628.7% 6 525 76,799 14628.7% 1.1665 1.0000 N/A 0.1703 0.0000 0.821 N/A 4.02% 0.095   Past 39,805,136 1,064,999 2.7% 20,974 46,429,038 1,177.526 2.5%   Future 94,200,958 313,561,271 33.29% 49,822 61,775,492 118,582,183 192.0%																		0.1122 0.1079
2074 2,083 25,371 12/202.2% 7 201 24,475 12/202.2% 1,1665 1,0000 N/A 0,1703 0,0000 0,830 0,767 4,02% 0,095 2075-2095 5,698 833,538 14628.7% 6 525 76,799 14628.7% 1,1665 1,0000 N/A 0,1788 0,0000 0,821 N/A 4,02% 0,092 Past 39,805,136 1,084,996 2,7% 20,974 46,429,038 1,177,526 2,5% Future 94,200,958 313,561,271 332.9% 49,822 61,775,492 118,582,183 192.0%		2072	3,533	380,184	10761.3%	10	366	39,425	10761.3%	1.1665	1.0000	N/A	0.1652	0.0000	0.835	0.777	4.02%	0.1037
2075-2095 5,698 833,536 14628.7% 6 525 76,799 14628.7% 1.1665 1.0000 N/A 0.1788 0.0000 0.821 N/A 4.02% 0.092  Past 39,805,136 1,084,996 2.7% 20,974 46,429,038 1,177,526 2.5% Future 94,200,958 313,561,271 332.9% 49,822 61,775,492 118,582,183 192.0%						9												0.0997
Past 39,805,136 1,084,996 2.7% 20,974 46,429,038 1,177,526 2.5% Future 94,200,958 313,561,271 332,9% 49,822 61,775,492 118,582,183 192,0%						7												0.0958 0.0921
Future 94,200,958 313,561,271 332.9% 49,822 61,775,492 118,582,183 192.0%										1000	3000		2.1700	2.2000	5.521			

Litetime 134,000,093 314,646,267 234.8% 70,796 105,204,530 119,759,09 110,7%

Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.

- The 1st round authorized increase of 20% was implemented from October 2013 through September 2014.

- The projections are based on the assumptions derived using experience data through 6/30/2014.

## Attachment 2 Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to include Prior Authorized Increase of 20%) and With 56.66% Future Increase Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

	1			Loss D	atio Demonstr	ation				Eactore Desire	nd from Projec	ted Values for Illust	rativa Durnasa	e Only		Interest Ra	to Eactors
			thout Interest			W	ith Interest		Premium	Morbidity Factor			Persistency F	actors		Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Adverse Selection	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-	Cidillia -	N/A	-	-	- Cidillis	N/A	1 actor	Oblection	Downgrade	capse & wortains	Officer Lapae	i eraiatericy	1 eralatericy	4.02%	1.9161
	1999 2000	-	-	N/A N/A	-		-	N/A N/A								4.02% 4.02%	1.8421 1.7709
	2000			N/A				N/A								4.02%	1.7709
	2002	-	-	N/A	-	-	-	N/A								4.02%	1.6367
	2003 2004			N/A N/A	-			N/A N/A								4.02% 4.02%	1.5734 1.5126
Historical	2004			N/A				N/A								4.02%	1.4542
Experience	2006	581,154		0.0%	672	812,428		0.0%								4.02%	1.3980
	2007 2008	2,481,400 4,451,399	8,959	0.4%	1,706 2,626	3,334,825 5,751,168	12,040	0.4% 0.0%								4.02% 4.02%	1.3439 1.2920
	2009	5,803,504		0.0%	2,906	7,208,302		0.0%								4.02%	1.2421
	2010	5,656,418	78,735	1.4%	2,801	6,754,097	94,015	1.4%								4.02%	1.1941
	2011 2012	5,376,593 5,141,920	251,361 227,893	4.7% 4.4%	2,700 2,594	6,171,861 5,674,368	288,541 251,492	4.7% 4.4%								4.02% 4.02%	1.1479 1.1036
	2013	4,975,558	75,146	1.5%	2,467	5,278,579	79,723	1.5%								4.02%	1.0609
	2014	5,337,190	442,902	8.3%	2,502	5,443,410	451,716	8.3%								4.02%	1.0199
Projected Future	2015 2016	5,227,708 5,156,598	1,007,761 1,113,938	19.3% 21.6%	2,444 2,388	5,125,696 4,860,579	988,096 1,049,991	19.3% 21.6%	1.1665 1.1849	1.0000 1.0000	1.0000 0.9985	0.0232 0.0231	1.0000	0.977 0.977	0.979 0.973	4.02% 4.02%	0.9805 0.9426
Experience	2017	6,660,276	1,196,178	18.0%	2,324	6,035,318	1,083,937	18.0%	1.6415	1.0000	0.9605	0.0265	0.9964	0.973	0.973	4.02%	0.9062
	2018	7,079,982	1,325,077	18.7%	2,266	6,167,700	1,154,336	18.7%	1.8274	1.0000	0.9450	0.0250	0.9950	0.975	0.972	4.02%	0.8711
	2019 2020	6,873,800 6,663,887	1,508,027 1,720,284	21.9% 25.8%	2,211	5,756,666 5,365,188	1,262,942	21.9% 25.8%	1.8274 1.8274	1.0000	0.9450	0.0245 0.0257	0.9950	0.976	0.971	4.02% 4.02%	0.8375
	2021	6,448,780	1,967,847	30.5%	2,096	4,991,351	1,523,112	30.5%	1.8274	1.0000	0.9450	0.0270	0.9950	0.973	0.968	4.02%	0.7740
	2022	6,228,167 6.002.078	2,258,899 2,595,837	36.3% 43.2%	2,036 1,975	4,634,297 4,293,470	1,680,817 1,856,881	36.3% 43.2%	1.8274 1.8274	1.0000	0.9450	0.0284	0.9950	0.972	0.966	4.02% 4.02%	0.7441 0.7153
	2023	5,770,560	2,595,837	43.2% 51.7%	1,975	4,293,470 3.968.331	2.050.110	43.2% 51.7%	1.8274	1.0000	0.9450	0.0300	0.9950	0.970	0.964	4.02%	0.7153
	2025	5,533,689	3,416,362	61.7%	1,849	3,658,371	2,258,588	61.7%	1.8274	1.0000	0.9450	0.0335	0.9950	0.967	0.959	4.02%	0.6611
	2026 2027	5,291,887 5,045,466	3,897,618 4,428,273	73.7% 87.8%	1,783 1,716	3,363,309 3,082,767	2,477,169 2,705,664	73.7% 87.8%	1.8274 1.8274	1.0000	0.9450	0.0355	0.9950	0.964	0.956	4.02%	0.6356 0.6110
	2028	4,795,038	4,999,431	104.3%	1,648	2,816,531	2,936,588	104.3%	1.8274	1.0000	0.9450	0.0399	0.9950	0.962	0.950	4.02%	0.5874
	2029	4,541,567	5,602,663	123.4%	1,578	2,564,551	3,163,736	123.4%	1.8274	1.0000	0.9450	0.0423	0.9950	0.958	0.947	4.02%	0.5647
	2030 2031	4,286,008 4,029,220	6,245,430 6,898,638	145.7% 171.2%	1,507 1,435	2,326,708 2,102,776	3,390,402 3,600,272	145.7% 171.2%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0450 0.0477	0.9950 0.9950	0.955 0.952	0.944 0.940	4.02% 4.02%	0.5429 0.5219
	2032	3,772,272	7,550,508	200.2%	1,362	1,892,597	3,788,186	200.2%	1.8274	1.0000	0.9450	0.0506	0.9950	0.932	0.936	4.02%	0.5017
	2033	3,516,544	8,193,841	233.0%	1,289	1,696,111	3,952,081	233.0%	1.8274	1.0000	0.9450	0.0537	0.9950	0.946	0.932	4.02%	0.4823
	2034 2035	3,263,461 3.014.309	8,805,141 9,373,960	269.8% 311.0%	1,216 1,142	1,513,212 1,343,669	4,082,796 4,178,570	269.8% 311.0%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0570 0.0603	0.9950 0.9950	0.943 0.940	0.928 0.924	4.02% 4.02%	0.4637 0.4458
	2036	2,770,550	9,873,215	356.4%	1,070	1,187,282	4,231,032	356.4%	1.8274	1.0000	0.9450	0.0638	0.9950	0.936	0.919	4.02%	0.4285
	2037	2,533,913	10,300,170	406.5%	997	1,043,909	4,243,413	406.5%	1.8274	1.0000	0.9450	0.0675	0.9950	0.933	0.915	4.02%	0.4120
	2038 2039	2,305,792 2,087,420	10,646,308 10,881,566	461.7% 521.3%	926 857	913,217 794,780	4,216,509 4,143,130	461.7% 521.3%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0711 0.0750	0.9950 0.9950	0.929 0.925	0.910 0.905	4.02% 4.02%	0.3961 0.3807
	2040	1,879,800	11,018,353	586.1%	790	688,069	4,033,082	586.1%	1.8274	1.0000	0.9450	0.0788	0.9950	0.921	0.901	4.02%	0.3660
	2041	1,683,805	11,041,720	655.8%	724	592,510	3,885,440	655.8%	1.8274	1.0000	0.9450	0.0824	0.9950	0.918	0.896	4.02%	0.3519
	2042 2043	1,500,251 1,329,506	10,961,545 10,785,956	730.6% 811.3%	662 602	507,517 432,375	3,708,160 3,507,748	730.6% 811.3%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0864 0.0903	0.9950 0.9950	0.914	0.891 0.886	4.02% 4.02%	0.3383 0.3252
	2044	1,171,800	10,525,904	898.3%	546	366,358	3,290,882	898.3%	1.8274	1.0000	0.9450	0.0939	0.9950	0.906	0.881	4.02%	0.3126
	2045 2046	1,027,036 894.828	10,175,405 9,745,331	990.8% 1089.1%	492 442	308,689 258,559	3,058,354 2,815,891	990.8% 1089.1%	1.8274 1.8274	1.0000	0.9450	0.0975	0.9950	0.902	0.876	4.02%	0.3006
	2047	775,309	9,255,690	1193.8%	396	215,366	2,571,054	1193.8%	1.8274	1.0000	0.9450	0.1051	0.9950	0.895	0.866	4.02%	0.2778
	2048	668,305	8,711,632	1303.5%	353	178,468	2,326,404	1303.5%	1.8274	1.0000	0.9450	0.1081	0.9950	0.892	0.862	4.02%	0.2670
	2049 2050	573,304 489,414	8,121,469 7,506,475	1416.6% 1533.8%	314 278	147,182 120,789	2,084,987 1.852.627	1416.6% 1533.8%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1115 0.1147	0.9950 0.9950	0.889	0.858 0.854	4.02% 4.02%	0.2567 0.2468
	2051	415,775	6,889,383	1657.0%	245	98,649	1,634,615	1657.0%	1.8274	1.0000	0.9450	0.1178	0.9950	0.882	0.850	4.02%	0.2373
	2052 2053	351,517	6,284,434	1787.8%	216	80,180	1,433,456	1787.8%	1.8274	1.0000 1.0000	0.9450 0.9450	0.1205	0.9950 0.9950	0.879 0.877	0.845 0.841	4.02% 4.02%	0.2281 0.2193
	2053	295,745 247,658	5,696,743 5,132,608	1926.2% 2072.5%	189 165	64,851 52,208	1,249,188 1,081,988	1926.2% 2072.5%	1.8274 1.8274	1.0000	0.9450	0.1232 0.1255	0.9950	0.877	0.841	4.02%	0.2193
	2055	206,464	4,592,766	2224.5%	144	41,842	930,769	2224.5%	1.8274	1.0000	0.9450	0.1277	0.9950	0.872	0.834	4.02%	0.2027
	2056 2057	171,323 141,582	4,079,502 3,607,585	2381.2% 2548.0%	125 109	33,379 26.518	794,800 675,695	2381.2% 2548.0%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1300 0.1321	0.9950 0.9950	0.870 0.868	0.830	4.02% 4.02%	0.1948 0.1873
	2057	116,551	3,167,646	2717.8%	94	20,986	570,366	2717.8%	1.8274	1.0000	0.9450	0.1334	0.9950	0.867	0.823	4.02%	0.1801
	2059	95,649	2,770,609	2896.7%	82	16,557	479,596	2896.7%	1.8274	1.0000	0.9450	0.1354	0.9950	0.865	0.821	4.02%	0.1731
	2060 2061	78,223 63,721	2,415,622 2.093.033	3088.1% 3284.7%	71 61	13,017 10.194	401,987 334,844	3088.1% 3284.7%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1356 0.1377	0.9950 0.9950	0.864	0.818 0.815	4.02% 4.02%	0.1664 0.1600
	2062	51,698	1,811,699	3504.4%	52	7,951	278,635	3504.4%	1.8274	1.0000	0.9450	0.1385	0.9950	0.862	0.811	4.02%	0.1538
	2063 2064	41,787 33,638	1,562,593	3739.4% 3978.6%	45 39	6,178 4.781	231,035 190,231	3739.4% 3978.6%	1.8274 1.8274	1.0000	0.9450	0.1427 0.1407	0.9950	0.857	0.808	4.02% 4.02%	0.1479 0.1421
	2064	33,638 26,987	1,338,337	3978.6% 4241.1%	39	4,781	190,231 156.396	3978.6% 4241.1%	1.8274	1.0000	0.9450	0.1407	0.9950	0.859	0.805	4.02%	0.1421
	2066	21,582	977,337	4528.5%	28	2,835	128,389	4528.5%	1.8274	1.0000	0.9450	0.1477	0.9950	0.852	0.800	4.02%	0.1314
	2067 2068	17,203 13.671	835,404	4856.2% 5218.2%	24 20	2,173 1.660	105,502 86,608	4856.2% 5218.2%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1479 0.1504	0.9950 0.9950	0.852 0.850	0.797 0.795	4.02% 4.02%	0.1263 0.1214
	2068	13,671	713,360 607,591	5218.2% 5610.9%	17	1,660	70.916	5218.2% 5610.9%	1.8274	1.0000	0.9450	0.1504 0.1541	0.9950	0.850	0.795	4.02%	0.1214
	2070	8,541	513,990	6018.1%	15	958	57,673	6018.1%	1.8274	1.0000	0.9450	0.1545	0.9950	0.846	0.789	4.02%	0.1122
	2071 2072	6,694 5.204	431,963 357,478	6453.2% 6869.2%	12 10	722 540	46,596 37,071	6453.2% 6869.2%	1.8274 1.8274	1.0000	0.9450	0.1581 0.1652	0.9950	0.842	0.784	4.02%	0.1079 0.1037
	2072	5,204 4,017	357,478 294,009	7319.2%	10	400	37,071 29,311	7319.2%	1.8274 1.8274	1.0000	0.9450	0.1652	0.9950	0.835	0.777	4.02%	0.1037
	2074	3,083	240,119	7789.0%	7	295	23,013	7789.0%	1.8274	1.0000	0.9450	0.1703	0.9950	0.830	0.767	4.02%	0.0958
	2075-2095	8,393	783,753	9337.9%	6	773	72,212	9337.9%	1.8274	1.0000	0.9450	0.1788	0.9950	0.821	N/A	4.02%	0.0921
	Past	39,805,136	1,084,996	2.7%	20,974	46,429,038	1,177,526	2.5%									
	Future Lifetime	133,329,867 173,135,002	294,979,720 296,064,716	221.2% 171.0%	49,600 70,574	85,806,869 132,235,907	111,638,902 112,816,427	130.1% 85.3%									
Mate	LIIdline	173,135,002	290,004,716	1/1.0%	70,574	132,235,907	112,816,427	85.3%									

Lifetime 173,135,002 296,064,716 171,0% 70,574 132,235,907 112,616,427 85.3%

Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.

- The st round authorized increase of 20% was implemented from October 2013 through September 2014. The current requested increase of 56.66% is assumed to be implemented starting November 2016.

- The projections are based on the assumptions derived using experience data through 6/30/2014.

#### Attachment 3

## Attachment 3 Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increase of 20%) and With No Future Increase Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-VBCL and LTC2-PREM

	L			Loss Ra	atio Demonstr						d from Projec	ted Values for Illust				Interest Ra	
	Calendar	Written	thout Interest Paid	Loss	Life	Written	/ith Interest Paid	Loss	Premium Rate Increase	Morbidity Factor Adverse	Benefit	Policy	Persistency Fa	actors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Selection	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1998 1999			N/A N/A				N/A N/A								4.02% 4.02%	1.9161 1.8421
	2000	-	-	N/A	-	-	-	N/A								4.02%	1.7709
	2001 2002	-	-	N/A N/A	-			N/A N/A								4.02% 4.02%	1.7025 1.6367
	2002			N/A				N/A								4.02%	1.5734
	2004	-	-	N/A	-	-	-	N/A								4.02%	1.5126
Historical Experience	2005 2006	516,349	-	N/A 0.0%	672	721,833		N/A 0.0%								4.02% 4.02%	1.4542 1.3980
Expellence	2007	3,678,748	8,959	0.0%	1.706	4,943,977	12,040	0.0%								4.02%	1.3439
	2008	4,581,301	-	0.0%	2,626	5,919,000	-	0.0%								4.02%	1.2920
	2009	5,896,135 5,718,648	- 78.735	0.0%	2,906 2,801	7,323,355 6,828,404	94.015	0.0%								4.02%	1.2421
	2010	5,718,648	78,735 223,400	1.4% 4.2%	2,801	6,828,404	94,015 256,444	1.4% 4.2%								4.02%	1.1941
	2012	5,088,128	227,893	4.5%	2,594	5,615,005	251,492	4.5%								4.02%	1.1036
	2013	4,960,905		0.0%	2,467	5,263,034	-	0.0%								4.02%	1.0609
Projected	2014 2015	5,270,492 5,200,099	6,455 100,431	0.1%	2,502 2,444	5,375,385 5.098.627	6,584 98,471	0.1%	1.1665	1.0000	N/A	0.0232	0.0000	0.977	0.987	4.02%	1.0199
Future	2016	5,060,613	368,356	7.3%	2,388	4,770,104	347,210	7.3%	1.1665	1.0000	N/A	0.0232	0.0000	0.977	0.973	4.02%	0.9426
Experience	2017	4,923,067	645,901	13.1%	2,333	4,461,117	585,294	13.1%	1.1665	1.0000	N/A	0.0232	0.0000	0.977	0.973	4.02%	0.9062
	2018 2019	4,785,609 4,646,479	913,609 1.165.307	19.1% 25.1%	2,278	4,168,965 3.891.331	795,887 975,921	19.1% 25.1%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0236 0.0245	0.0000	0.976 0.976	0.972 0.971	4.02% 4.02%	0.8711
	2020	4,504,258	1,400,272	31.1%	2,165	3,626,441	1,127,378	31.1%	1.1665	1.0000	N/A	0.0245	0.0000	0.974	0.969	4.02%	0.8051
	2021	4,358,424	1,641,976	37.7%	2,106	3,373,416	1,270,888	37.7%	1.1665	1.0000	N/A	0.0270	0.0000	0.973	0.968	4.02%	0.7740
	2022	4,208,794	1,902,336	45.2% 54.1%	2,047	3,131,708	1,415,503	45.2%	1.1665 1.1665	1.0000	N/A N/A	0.0284	0.0000	0.972	0.966	4.02%	0.7441
	2023	4,055,452 3,898,413	2,193,937 2.525.502	54.1% 64.8%	1,985 1,922	2,900,989 2,680,883	1,569,391 1,736,751	54.1% 64.8%	1.1665	1.0000 1.0000	N/A N/A	0.0300	0.0000	0.970 0.968	0.964 0.961	4.02% 4.02%	0.7153
	2025	3,737,762	2,902,501	77.7%	1,858	2,471,068	1,918,870	77.7%	1.1665	1.0000	N/A	0.0335	0.0000	0.966	0.959	4.02%	0.6611
	2026	3,573,775	3,330,452	93.2%	1,792	2,271,347	2,116,701	93.2%	1.1665	1.0000	N/A	0.0355	0.0000	0.965		4.02%	0.6356
	2027	3,406,670 3,236,862	3,811,181 4,345,783	111.9% 134.3%	1,725 1,656	2,081,467 1,901,283	2,328,622	111.9% 134.3%	1.1665 1.1665	1.0000	N/A N/A	0.0376	0.0000	0.962	0.953	4.02%	0.6110
	2029	3,065,101	4,931,990	160.9%	1,586	1,730,814	2,785,017	160.9%	1.1665	1.0000	N/A	0.0423	0.0000	0.958	0.947	4.02%	0.5647
	2030	2,891,938	5,566,548	192.5%	1,515	1,569,921	3,021,863	192.5%	1.1665	1.0000	N/A	0.0449	0.0000	0.955	0.944	4.02%	0.5429
	2031 2032	2,717,951	6,246,074	229.8% 273.6%	1,442 1,369	1,418,449 1,276,341	3,259,711	229.8% 273.6%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0477 0.0506	0.0000	0.952 0.949	0.940 0.936	4.02% 4.02%	0.5219
	2032	2,543,967 2,370,875	6,959,903 7,692,963	324.5%	1,369	1,276,341	3,491,872 3,710,496	324.5%	1.1665	1.0000	N/A N/A	0.0506	0.0000	0.949	0.936	4.02%	0.5017
	2034	2,199,605	8,431,990	383.3%	1,222	1,019,920	3,909,773	383.3%	1.1665	1.0000	N/A	0.0570	0.0000	0.943	0.928	4.02%	0.4637
	2035	2,031,022	9,163,242	451.2%	1,148	905,356	4,084,640	451.2%	1.1665	1.0000	N/A	0.0603	0.0000	0.940	0.923	4.02%	0.4458
	2036 2037	1,866,284 1,706,411	9,871,359 10.539.143	528.9% 617.6%	1,075 1,002	799,771 702,999	4,230,237 4,341,864	528.9% 617.6%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.0639 0.0674	0.0000	0.936 0.933	0.919 0.914	4.02% 4.02%	0.4285
	2038	1,552,403	11,144,635	717.9%	931	614,835	4,413,874	717.9%	1.1665	1.0000	N/A	0.0711	0.0000	0.929	0.910	4.02%	0.3961
	2039	1,405,052	11,674,179	830.9%	861	534,970	4,444,916	830.9%	1.1665	1.0000	N/A	0.0749	0.0000	0.925	0.905	4.02%	0.3807
	2040 2041	1,265,010 1,132,892	12,110,614 12,445.896	957.4% 1098.6%	794 728	463,036 398.650	4,432,886 4,379,552	957.4% 1098.6%	1.1665 1.1665	1.0000	N/A N/A	0.0787 0.0826	0.0000	0.921 0.917	0.900	4.02% 4.02%	0.3660
	2041	1,009,210	12,671,815	1255.6%	665	341,404	4,286,724	1255.6%	1.1665	1.0000	N/A	0.0863	0.0000	0.917	0.891	4.02%	0.3383
	2043	894,209	12,780,676	1429.3%	605	290,810	4,156,460	1429.3%	1.1665	1.0000	N/A	0.0902	0.0000	0.910		4.02%	0.3252
	2044	787,975	12,774,214	1621.1% 1832.8%	548	246,357	3,993,807	1621.1% 1832.8%	1.1665	1.0000	N/A N/A	0.0940	0.0000	0.906		4.02%	0.3126
	2045	690,373 601,395	12,653,236 12,424,486	1832.8% 2065.9%	495 445	207,501 173,772	3,803,100	1832.8% 2065.9%	1.1665 1.1665	1.0000	N/A N/A	0.0976	0.0000	0.902	0.876	4.02%	0.3006
	2047	520,982	12,090,437	2320.7%	398	144,719	3,358,493	2320.7%	1.1665	1.0000	N/A	0.1049	0.0000	0.895	0.866	4.02%	0.2778
	2048	449,101	11,663,058	2597.0%	355	119,931	3,114,569	2597.0%	1.1665	1.0000	N/A	0.1082	0.0000	0.892	0.862	4.02%	0.2670
	2049 2050	385,280 328,916	11,152,600 10,569,792	2894.7% 3213.5%	315 279	98,911 81,178	2,863,155 2,608,665	2894.7% 3213.5%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1115 0.1146	0.0000	0.888	0.858 0.854	4.02% 4.02%	0.2567
	2051	279,415	9,930,023	3553.9%	246	66,295	2,356,054	3553.9%	1.1665	1.0000	N/A	0.1178	0.0000	0.882	0.850	4.02%	0.2373
	2052	236,231	9,254,883	3917.7%	217	53,883	2,111,004	3917.7%	1.1665	1.0000	N/A	0.1204	0.0000	0.880		4.02%	0.228
	2053 2054	198,746 166,424	8,556,488 7,855,349	4305.2% 4720.1%	190 166	43,581 35,083	1,876,276 1,655,960	4305.2% 4720.1%	1.1665 1.1665	1.0000	N/A N/A	0.1233 0.1253	0.0000	0.877	0.841	4.02% 4.02%	0.219
	2055	138,729	7,161,598	5162.3%	145	28,115	1,451,368	5162.3%	1.1665	1.0000	N/A	0.1277	0.0000	0.872	0.834	4.02%	0.202
	2056	115,121	6,481,948	5630.5%	126	22,429	1,262,863	5630.5%	1.1665	1.0000	N/A	0.1299	0.0000	0.870	0.830	4.02%	0.1948
	2057 2058	95,154 78,366	5,824,820 5,187,919	6121.4% 6620.1%	109 95	17,822 14,111	1,090,979 934,136	6121.4% 6620.1%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1325 0.1331	0.0000	0.867 0.867	0.827 0.824	4.02% 4.02%	0.187
	2059	64.344	4,600,719	7150.2%	82	11,138	796.390	7150.2%	1.1665	1.0000	N/A	0.1346	0.0000	0.865	0.821	4.02%	0.1731
	2060	52,637	4,055,087	7703.8%	71	8,759	674,813	7703.8%	1.1665	1.0000	N/A	0.1363	0.0000	0.864	0.818	4.02%	0.1664
	2061 2062	42,883	3,559,034	8299.4% 8921.4%	61	6,860 5.354	569,375 477,626	8299.4% 8921.4%	1.1665	1.0000	N/A N/A	0.1373 0.1394	0.0000	0.863	0.815 0.812	4.02% 4.02%	0.160
	2062	34,810 28,132	3,105,549 2,699,362	8921.4% 9595.3%	53 45	5,354 4,159	477,626 399,111	8921.4% 9595.3%	1.1665 1.1665	1.0000 1.0000	N/A N/A	0.1394	0.0000	0.861 0.860	0.812	4.02%	0.153
	2064	22,654	2,334,581	10305.5%	39	3,220	331,837	10305.5%	1.1665	1.0000	N/A	0.1437	0.0000	0.856	0.805	4.02%	0.142
	2065	18,185	2,012,295	11065.4%	33	2,485	274,973	11065.4%	1.1665	1.0000	N/A	0.1436	0.0000	0.856	0.803	4.02%	0.136
	2066 2067	14,551 11,605	1,731,998 1,478,039	11903.1% 12736.5%	28 24	1,911 1,466	227,525 186,660	11903.1% 12736.5%	1.1665 1.1665	1.0000	N/A N/A	0.1462 0.1465	0.0000	0.854 0.853	0.800 0.798	4.02% 4.02%	0.131
	2067	9,231	1,255,495	13600.9%	24	1,400	152,428	13600.9%	1.1665	1.0000	N/A N/A	0.1514	0.0000	0.853	0.798	4.02%	0.126
	2069	7,316	1,070,118	14628.1%	17	854	124,900	14628.1%	1.1665	1.0000	N/A	0.1541	0.0000	0.846	0.792	4.02%	0.116
	2070	5,770	914,950	15855.8%	15	647	102,663	15855.8%	1.1665	1.0000	N/A	0.1545	0.0000	0.846		4.02%	0.112
	2071	4,523 3,513	781,270 663,270	17272.0%	12 10	488 364	84,275 68,781	17272.0% 18882.5%	1.1665 1.1665	1.0000	N/A N/A	0.1609 0.1608	0.0000	0.839	0.784	4.02%	0.107
	2072	2,714	559,084	20603.7%	9	271	55,737	20603.7%	1.1665	1.0000	N/A	0.1617	0.0000	0.838		4.02%	0.099
	2074	2,084	463,228	22230.9%	7	200	44,396	22230.9%	1.1665	1.0000	N/A	0.1790	0.0000	0.821	0.768	4.02%	0.095
	2075-2095	5,660	1,652,913	29205.9%	6	521	152,293	29205.9%	1.1665	1.0000	N/A	0.1730	0.0000	0.827	N/A	4.02%	0.092
	Past	41,047,196	545,443	1.3%	20,974	48,115,818	620,574	1.3%									
	Future	93,651,029	345,996,415	369.5%	49,822	61,443,055	118,583,656	193.0%									
	Lifetime	134,698,224	346,541,858	257.3%	70,796	109,558,873	119,204,230	108.8%									

Lifetime 134,698,224 346,541,858 257.3% 70,796 109,558,873 119,204,230 108,8% Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.
- The 1st round authorized increase of 20% was implemented from October 2013 through September 2014.
- The projections are based on the assumptions derived using experience data through 6/30/2014.

## Attachment 3 Metropolitan Life Insurance Company Pennsylvania Experience Projections (Premium Normalized to include Prior Authorized Increase of 20%) and With 56.66% Future Increase Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM

				Leas D	atio Demonstr	ation		1		Eastern D!	nd from Drc!	ted Values for III	rotivo Durn	o Only		Interest Ra	nto Footoro
		Wit	thout Interest	Loss Ka	atio Demonstr		Vith Interest		Premium	Morbidity Factor	ed from Projec	ted Values for Illust	Persistency F			Calendar Year	Mid-Year
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Adverse Selection	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	Premium -	Claims -	N/A	rears -	Premium -	Claims -	N/A	Factor	Selection	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	4.02%	1.9161
	1999	-	-	N/A	-		-	N/A								4.02%	1.8421
	2000 2001		-	N/A N/A	-		-	N/A N/A								4.02%	1.7709 1.7025
	2001			N/A N/A	- 1			N/A N/A								4.02%	1.7025
	2003			N/A				N/A								4.02%	1.5734
Historical	2004 2005	-	-	N/A N/A	-		-	N/A N/A								4.02% 4.02%	1.5126 1.4542
Experience	2005	516.349		0.0%	672	721.833		0.0%								4.02%	1.4542
Experience	2007	3,678,748	8,959	0.2%	1,706	4,943,977	12,040	0.2%								4.02%	1.3439
	2008	4,581,301	-	0.0%	2,626	5,919,000	-	0.0%								4.02%	1.2920
	2009 2010	5,896,135 5,718,648	78.735	0.0% 1.4%	2,906 2.801	7,323,355 6,828,404	94.015	0.0%								4.02%	1.2421
	2011	5,336,491	223,400	4.2%	2,700	6,125,827	256,444	4.2%								4.02%	1.1479
	2012	5,088,128	227,893	4.5%	2,594	5,615,005	251,492	4.5%								4.02%	1.1036
	2013 2014	4,960,905 5,270,492	6.455	0.0%	2,467 2,502	5,263,034 5,375,385	6,584	0.0%								4.02% 4.02%	1.0609 1.0199
Projected	2014	5,270,492	100.431	1.9%	2,502	5,375,385	98 471	1.9%	1.1665	1.0000	1.0000	0.0232	1.0000	0.977	0.987	4.02%	0.9805
Future	2016	5,131,695	367,742	7.2%	2,388	4,837,106	346,632	7.2%	1.1849	1.0000	0.9985	0.0231	0.9999	0.977	0.973	4.02%	0.9426
Experience	2017	6,630,172	618,138	9.3%	2,324	6,008,038	560,136	9.3%	1.6415	1.0000	0.9605	0.0265		0.973		4.02%	0.9062
	2018 2019	7,049,369 6,844,426	859,044 1,095,709	12.2% 16.0%	2,266 2,211	6,141,030 5,732,066	748,353 917,634	12.2% 16.0%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0250 0.0245	0.9950 0.9950	0.975 0.976		4.02% 4.02%	0.8711
	2020	6,634,928	1,316,641	19.8%	2,154	5,341,873	1,060,046	19.8%	1.8274	1.0000	0.9450	0.0256	0.9950	0.974		4.02%	0.8051
	2021	6,420,110	1,543,909	24.0%	2,096	4,969,160	1,194,984	24.0%	1.8274	1.0000	0.9450	0.0270		0.973		4.02%	0.7740
	2022	6,199,700 5.973.822	1,788,719 2,062,905	28.9% 34.5%	2,036 1,975	4,613,115 4,273,257	1,330,962 1,475,659	28.9% 34.5%	1.8274 1.8274	1.0000	0.9450	0.0284	0.9950	0.972		4.02% 4.02%	0.7441 0.7153
	2023	5,973,622	2,374,666	41.4%	1,973	3.949.033	1,633,024	41.4%	1.8274	1.0000	0.9450	0.0300	0.9950	0.970		4.02%	0.7153
	2025	5,505,854	2,729,150	49.6%	1,849	3,639,969	1,804,265	49.6%	1.8274	1.0000	0.9450	0.0335	0.9950	0.966		4.02%	0.6611
	2026 2027	5,264,296	3,131,541	59.5% 71.4%	1,783	3,345,773	1,990,281	59.5% 71.4%	1.8274	1.0000	0.9450	0.0355		0.965		4.02%	0.6356
	2027	5,018,144 4,768,010	3,583,558 4,086,231	71.4% 85.7%	1,716 1,648	3,066,073 2,800,656	2,189,545 2,400,189	71.4% 85.7%	1.8274 1.8274	1.0000	0.9450	0.0376	0.9950	0.962		4.02%	0.5110
	2029	4,515,000	4,637,427	102.7%	1,578	2,549,549	2,618,682	102.7%	1.8274	1.0000	0.9450	0.0423		0.958	0.947	4.02%	0.5647
	2030	4,259,925	5,234,086	122.9%	1,507	2,312,548	2,841,383	122.9%	1.8274	1.0000	0.9450	0.0449		0.955		4.02%	0.5429
	2031 2032	4,003,637 3,747,352	5,873,027 6,544,223	146.7% 174.6%	1,435 1,362	2,089,424 1.880.094	3,065,025 3,283,320	146.7% 174.6%	1.8274 1.8274	1.0000	0.9450 0.9450	0.0477 0.0506	0.9950 0.9950	0.952 0.949		4.02% 4.02%	0.5219 0.5017
	2032	3,492,381	7,233,501	207.1%	1,289	1,684,457	3,488,886	207.1%	1.8274	1.0000	0.9450	0.0537	0.9950	0.946		4.02%	0.4823
	2034	3,240,095	7,928,389	244.7%	1,216	1,502,378	3,676,261	244.7%	1.8274	1.0000	0.9450	0.0570		0.943		4.02%	0.4637
	2035	2,991,767 2,749,102	8,615,968 9,281,792	288.0% 337.6%	1,142 1.069	1,333,621 1,178,090	3,840,685 3,977,586	288.0% 337.6%	1.8274 1.8274	1.0000	0.9450	0.0603	0.9950	0.940		4.02%	0.4458
	2037	2,513,603	9,909,693	394.2%	997	1,035,542	4,082,546	394.2%	1.8274	1.0000	0.9450	0.0674	0.9950	0.933		4.02%	0.4120
	2038	2,286,744	10,479,022	458.3%	926	905,673	4,150,255	458.3%	1.8274	1.0000	0.9450	0.0711	0.9950	0.929		4.02%	0.3961
	2039 2040	2,069,691 1,863,404	10,976,938 11,387,308	530.4% 611.1%	857 790	788,030 682,068	4,179,443 4,168,131	530.4% 611.1%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0749 0.0787	0.9950 0.9950	0.925 0.921		4.02% 4.02%	0.3807
	2040	1,863,404	11,387,308	701.3%	790	587,226	4,168,131	701.3%	1.8274	1.0000	0.9450	0.0787	0.9950	0.921	0.900	4.02%	0.3519
	2042	1,486,602	11,914,991	801.5%	662	502,900	4,030,699	801.5%	1.8274	1.0000	0.9450	0.0863	0.9950	0.914	0.891	4.02%	0.3383
	2043	1,317,200	12,017,350	912.3%	602	428,373	3,908,215	912.3%	1.8274	1.0000	0.9450	0.0902		0.910		4.02%	0.3252
	2044 2045	1,160,714 1,016,943	12,011,274 11,897,521	1034.8% 1169.9%	546 492	362,893 305,656	3,755,277 3,575,959	1034.8% 1169.9%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.0940 0.0976		0.906 0.902		4.02% 4.02%	0.3126 0.3006
	2046	885,875	11,682,433	1318.7%	442	255,972	3,375,612	1318.7%	1.8274	1.0000	0.9450	0.1014	0.9950	0.899		4.02%	0.2889
	2047	767,425	11,368,336	1481.4%	396	213,176	3,157,907	1481.4%	1.8274	1.0000	0.9450	0.1049		0.895		4.02%	0.2778
	2048 2049	661,542 567.531	10,966,482 10,486,511	1657.7% 1847.7%	353 314	176,662 145,700	2,928,552 2,692,153	1657.7% 1847.7%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1082 0.1115	0.9950 0.9950	0.892 0.888		4.02% 4.02%	0.2670
	2050	484,504	9,938,511	2051.3%	278	119,577	2,452,862	2051.3%	1.8274	1.0000	0.9450	0.1146	0.9950	0.885		4.02%	0.2468
	2051	411,587	9,336,952	2268.5%	245	97,656	2,215,339	2268.5%	1.8274	1.0000	0.9450	0.1178	0.9950	0.882		4.02%	0.2373
	2052 2053	347,976 292,760	8,702,135 8,045,451	2500.8% 2748.1%	216 189	79,372 64,197	1,984,924 1,764,216	2500.8% 2748.1%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1204 0.1233		0.880 0.877	0.845	4.02% 4.02%	0.2281
	2053	245,149	7,386,188	3012.9%	165	51,679	1,557,058	3012.9%	1.8274	1.0000	0.9450	0.1253	0.9950	0.875		4.02%	0.2108
	2055	204,352	6,733,871	3295.2%	144	41,414	1,364,685	3295.2%	1.8274	1.0000	0.9450	0.1277	0.9950	0.872		4.02%	0.2027
	2056 2057	169,578 140,166	6,094,814 5,476,933	3594.1% 3907.5%	125 109	33,038 26,253	1,187,439 1,025,820	3594.1% 3907.5%	1.8274 1.8274	1.0000	0.9450 0.9450	0.1299 0.1325	0.9950 0.9950	0.870 0.867	0.830	4.02% 4.02%	0.1948
	2057	115,436	4,878,070	4225.8%	94	20,785	878,345	4225.8%	1.8274	1.0000	0.9450	0.1325	0.9950	0.867	0.827	4.02%	0.1873
	2059	94,781	4,325,941	4564.1%	82	16,407	748,826	4564.1%	1.8274	1.0000	0.9450	0.1346	0.9950	0.865	0.821	4.02%	0.1731
	2060	77,537	3,812,897	4917.5%	71	12,903	634,510	4917.5%	1.8274	1.0000	0.9450	0.1363	0.9950	0.864	0.818	4.02%	0.1664
	2061 2062	63,168 51,276	3,346,471 2,920,070	5297.7% 5694.8%	61 52	10,106 7,886	535,369 449,100	5297.7% 5694.8%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1373 0.1394	0.9950 0.9950	0.863 0.861	0.815 0.812	4.02% 4.02%	0.1600 0.1538
	2063	41,440	2,538,143	6124.9%	45	6,127	375,274	6124.9%	1.8274	1.0000	0.9450	0.1404	0.9950	0.860		4.02%	0.1479
	2064	33,370	2,195,148	6578.3%	39	4,743	312,018	6578.3%	1.8274	1.0000	0.9450	0.1437	0.9950	0.856		4.02%	0.1421
	2065 2066	26,788 21,434	1,892,110 1,628,555	7063.3% 7598.1%	33 28	3,660 2,816	258,551 213,936	7063.3% 7598.1%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1436 0.1462		0.856 0.854		4.02% 4.02%	0.1366 0.1314
	2067	17,094	1,389,763	8130.1%	28	2,816	175,512	7598.1% 8130.1%	1.8274	1.0000	0.9450	0.1462	0.9950	0.854		4.02%	0.1314
	2068	13,598	1,180,510	8681.8%	20	1,651	143,324	8681.8%	1.8274	1.0000	0.9450	0.1514	0.9950	0.849	0.795	4.02%	0.1214
	2069	10,776	1,006,206	9337.5%	17	1,258 954	117,441	9337.5%	1.8274	1.0000	0.9450	0.1541	0.9950	0.846		4.02%	0.1167
	2070 2071	8,500 6,663	860,305 734,609	10121.2% 11025.1%	15 12	954 719	96,531 79,242	10121.2% 11025.1%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1545 0.1609		0.846 0.839		4.02% 4.02%	0.1122
	2072	5,174	623,656	12053.2%	10	537	64,674	12053.2%	1.8274	1.0000	0.9450	0.1608	0.9950	0.839	0.777	4.02%	0.1037
	2073	3,997	525,693	13151.9%	9	398	52,408	13151.9%	1.8274	1.0000	0.9450	0.1617	0.9950	0.838		4.02%	0.0997
	2074 2075-2095	3,069 8,337	435,562 1,554,193	14190.5% 18642.8%	7 6	294 768	41,744 143,198	14190.5% 18642.8%	1.8274 1.8274	1.0000 1.0000	0.9450 0.9450	0.1790 0.1730	0.9950 0.9950	0.821 0.827	0.768 N/A	4.02% 4.02%	0.0958
									1.0274	1.0000	0.0-00	0.1130	0.0000	0.027		4.0270	0.0021
	Past	41,047,196	545,443	1.3% 245.5%	20,974	48,115,818	620,574	1.3% 130.7%									
	Future Lifetime	132,546,957 173,594,152	325,369,977 325,915,421	245.5% 187.7%	49,600 70,574	85,343,164 133.458.983	111,537,086 112,157,660	130.7% 84.0%									
Man.		,00-1,102	020,010,921	107.70	10,014	100,100,000	112,107,000	04.070									

Lifetime 173,594,152 325,915,421 187.7% 70,574 133,459,993 112,157,660 84.0%

Note:

- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by PA rather than the prior rate action authorized by other states.

- The st round authorized increase of 20% was implemented from October 2013 through September 2014. The current requested increase of 56.66% is assumed to be implemented starting November 2016.

- The projections are based on the assumptions derived using experience data through 6/30/2014.

# Attachment 4 Metropolitan Life Insurance Company Reserve Balance as of December 31, 2014 Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

	Nationwide		Penns	ylvania
Incurred	Claim	Active Life	Claim	Active Life
Year	Reserve*	Reserve	Reserve*	Reserve
1998	-		-	
1999	-		-	
2000	-		-	
2001	-		-	
2002	-		-	
2003	-		-	
2004	-		-	
2005	-		-	
2006	86,219		-	
2007	106,034		-	
2008	588,498		-	
2009	570,501		-	
2010	1,227,582		-	
2011	2,157,560		27,961	
2012	6,997,576		-	
2013	9,288,860		75,146	
2014	15,055,951	946,996,362	436,446	26,805,693

<sup>\*</sup>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 Increase of 20%) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

	Actual / Projected Experience			
	Actual Experience through 12/31/2014 Projections based on Current Assumptions			
	A Projections ba	B	C = B / A	
	Earned	Incurred	Loss	
Duration	Premium	Claims	Ratio	
1	117,007,839	776,043	0.7%	
2	218,150,040	4,123,257	1.9%	
3	203,492,970	4,948,829	2.4%	
4	192,227,404	6,544,346	3.4%	
5	189,342,865	8,611,955	4.5%	
6	183,332,697	14,704,721	8.0%	
7	179,686,957	18,109,603	10.1%	
8	177,957,954	20,885,523	11.7%	
9	176,269,499	28,879,672	16.4%	
10	173,543,204	36,276,359	20.9%	
11	159,823,333	42,076,052	26.3%	
12	146,926,717	48,373,649	32.9%	
13	142,195,183	54,966,295	38.7%	
14 15	137,382,172	62,730,691	45.7%	
15 16	132,452,641	71,827,225	54.2% 64.7%	
16	127,410,611	82,397,630	64.7% 77.4%	
17	122,201,591 117,021,941	94,528,836 108,271,047	92.5%	
19	111,806,241	123,633,807	92.5% 110.6%	
20	106,517,386	140,560,988	132.0%	
21	101,156,293	158,936,318	157.1%	
22	95,750,461	178,581,580	186.5%	
23	90,328,668	199,278,832	220.6%	
24	84,872,217	220,668,617	260.0%	
25	79,427,023	242,288,761	305.0%	
26	74,024,256	263,730,585	356.3%	
27	68,688,066	284,411,367	414.1%	
28	63,444,690	303,866,449	478.9%	
29	58,315,983	321,620,408	551.5%	
30	53,351,109	337,099,576	631.9%	
31	48,567,328	350,037,338	720.7%	
32	43,994,037	360,093,376	818.5%	
33	39,638,415	366,715,647	925.2%	
34	35,528,534	369,838,609	1041.0%	
35	31,679,638	369,500,591	1166.4%	
36	28,103,121	365,814,701	1301.7%	
37	24,800,618	358,949,079	1447.3%	
38	21,771,412	349,044,242	1603.2%	
39	19,009,651	336,488,028	1770.1%	
40	16,508,635	321,808,203	1949.3%	
41	14,265,392	305,331,430	2140.4%	
42	12,267,860	287,388,338	2342.6%	
43	10,501,976	268,446,971	2556.2%	
44 45	8,950,472	248,884,072	2780.7% 3018.0%	
45 46	7,594,678	229,208,820	3018.0% 3268.0%	
46 47	6,416,449	209,687,431 190,537,163	3268.0% 3529.1%	
47	5,399,072 4,526,038	172,032,858	3529.1%	
49	3,780,478	154,462,288	4085.8%	
50	3,147,099	137,899,500	4381.8%	
51	2,611,715	122,514,442	4691.0%	
52	2,161,537	108,370,401 5013.69		
53	1,784,914	95,446,207	5347.4%	
54	1,470,545	83,766,802	5696.3%	
55	1,208,852	73,277,509	6061.7%	
56	991,876	63,959,409	6448.3%	
57	812,463	55,689,844	6854.4%	
58	664,466	48,359,587	7278.0%	
59	542,418	41,951,241	7734.1%	
60	441,930	36,347,922	8224.8%	

Lifetime	4,283,249,628	9,965,561,072	232.7%
Lifetime*	2,572,789,798	2,790,739,565	108.5%

<sup>-</sup> Figures in column A are normalized to reflect the prior rate action authorized by PA (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 4.02%, 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 Increase of 20%) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

	Actual / Projected Experience Actual Experience through 12/31/2014			
		sed on Current A		
	A	B	C = B / A	
	Earned	Incurred	Loss	
Duration	Premium	Claims	Ratio	
1	3,368,759	0	0.0%	
2	6,290,379	8,959	0.1%	
3	5,858,095	87,722	1.5%	
4	5,506,483	0	0.0%	
5	5,236,278	188,443	3.6%	
6	5,139,593	201,411	3.9%	
7	5,149,636	501,224	9.7%	
8	5,187,369	554,992	10.7%	
9	5,153,966	833,111	16.2%	
10	5,043,274	1,140,624	22.6%	
11	4,904,612	1,291,475	26.3%	
12	4,766,182	1,466,430	30.8%	
13	4,625,793	1,665,358	36.0%	
14	4,481,961	1,902,457	42.4%	
15	4,334,403	2,182,899	50.4%	
16	4,182,958	2,509,560	60.0%	
17	4,027,700	2,887,016	71.7%	
18	3,868,707	3,321,594	85.9%	
19	3,705,960	3,809,044	102.8%	
20	3,539,744	4,348,326	122.8%	
21	3,370,429	4,936,293	146.5%	
22	3,198,591	5,566,657	174.0%	
23	3,024,860	6,233,633	206.1%	
24	2,849,838	6,928,879	243.1%	
25	2,674,172	7,636,193	285.6%	
26	2,498,783	8,342,716	333.9%	
27	2,324,523	9,024,732	388.2%	
28	2,152,458	9,668,803	449.2%	
29	1,983,491	10,254,343	517.0%	
30	1,818,688	10,759,211	591.6%	
31	1,659,198	11,181,707	673.9%	
32	1,505,901	11,516,141	764.7%	
33	1,359,580	11,728,367	862.6%	
34	1,220,917	11,822,184	968.3%	
35			1082.7%	
36	1,090,518 968,756	11,806,512 11,674,320	1205.1%	
37	855,900	11,438,848	1336.5%	
			1478.2%	
38	751,973	11,115,917		
39	656,898	10,695,968	1628.3%	
40 41	570,530	10,204,370	1788.6%	
	492,832	9,654,309	1958.9%	
42	423,549	9,039,324	2134.2%	
43	362,224	8,392,841	2317.0%	
44	308,288	7,721,256	2504.6%	
45	261,078	7,058,832	2703.7%	
46	220,023	6,416,191	2916.1%	
47	184,556	5,795,262	3140.1%	
48	154,066	5,193,938	3371.2%	
49	128,040	4,629,190	3615.4%	
50	105,943	4,099,672	3869.7%	
51	87,288	3,606,184	4131.4%	
52	71,665	3,155,409	4403.0%	
53	58,662	2,750,818	4689.3%	
54	47,848	2,386,859	4988.4%	
55	38,882	2,062,257	5303.9%	
56	31,476	1,779,743	5654.3%	
57	25,377	1,528,268	6022.4%	
58	20,391	1,305,462	6402.3%	
59	16,330	1,113,209	6816.8%	
60	13,034	949,725	7286.5%	

Lifetime	133,959,404	310,075,187	231.5%
Lifetime*	78,481,556	86,623,722	110.4%

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by PA (20% on May 1, 2013)

<sup>\*</sup> Columns A and B are discounted back to the inception date at an interest rate of 4.02%, which is the weighted average maximum valuation interest rate for contract reserves.

[Metropolitan Life Insurance Company Long Term Care PO Box 64911, St. Paul, MN 55164-0911]



[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:

Current Premium Amount New Premium Amount beginning on [COMPLETE DATE]

[\$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

Thanas S. Reily

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

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

<sup>\*\*</sup>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.

<sup>\*\*\*</sup>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.

<sup>\*\*\*\*</sup>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.

<sup>\*\*\*\*\*</sup>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.