

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 /CT15-200 (LTC97)

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-130431037
SERFF Status: Assigned
State Tr Num: META-130431037
State Status: Received Review in Progress
Co Tr Num: CT15-200 (LTC97) CC

Implementation: On Approval
Date Requested:
Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Proposed 42.65% increase on 976 PA Policyholders of Met Life forms 1LTC-97 and 2LTC-97.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2015_2016 Rate Increase /CT15-200 (LTC97)

General Information

Project Name: 2015_2016 Rate Increase	Status of Filing in Domicile: Authorized
Project Number: CT15-200 (LTC97)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 02/04/2016
	State Status Changed: 02/09/2016
Deemer Date:	Created By: Cherise Crittenden
Submitted By: Cherise Crittenden	Corresponding Filing Tracking Number:

Filing Description:

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

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

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 /CT15-200 (LTC97)

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: See section 16 of the actuarial memorandum

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	42.650%	42.650%	\$976,575	976	\$2,289,743	42.650%	42.650%

SERFF Tracking #:

META-130431037

State Tracking #:

META-130431037

Company Tracking #:

CT15-200 (LTC97) 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 /CT15-200 (LTC97)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA LTC97 Rates 42.65% Increase	1LTC-97-PA, 2LTC-97-PA	Revised	Previous State Filing Number: Percent Rate Change Request: 42.65	PA_LTC97_rates_4265%Increase.pdf,

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Optional Inflation Protection without Nonforfeiture
 Assumes 20 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited	
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
19	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
20	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
21	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
22	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
23	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
24	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
25	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
26	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
27	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
28	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
29	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
30	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
31	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
32	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
33	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
34	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
35	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
36	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
37	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
38	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
39	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
40	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
41	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
42	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
43	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
44	52.52	50.50	46.46	58.57	56.56	52.52	62.62	58.57	54.54	66.66	62.62	58.57	84.83	78.77	72.72	
45	62.62	60.60	56.56	72.72	70.70	64.63	78.77	74.73	68.67	84.83	80.80	74.73	109.07	101.00	94.93	
46	62.62	60.60	56.56	72.72	70.70	64.63	78.77	74.73	68.67	84.83	80.80	74.73	109.07	101.00	94.93	
47	62.62	60.60	56.56	72.72	70.70	64.63	78.77	74.73	68.67	84.83	80.80	74.73	109.07	101.00	94.93	
48	62.62	60.60	56.56	72.72	70.70	64.63	78.77	74.73	68.67	84.83	80.80	74.73	109.07	101.00	94.93	
49	62.62	60.60	56.56	72.72	70.70	64.63	78.77	74.73	68.67	84.83	80.80	74.73	109.07	101.00	94.93	
50	70.70	66.66	62.62	82.82	82.82	78.77	72.72	88.87	82.82	76.76	94.93	90.90	82.82	123.22	115.13	107.06
51	72.72	70.70	66.66	86.86	82.82	76.76	94.93	88.87	82.82	101.00	94.93	88.87	131.30	123.22	113.12	
52	76.76	74.73	70.70	90.90	86.86	80.80	98.97	94.93	86.86	107.06	101.00	94.93	139.37	131.30	121.20	
53	80.80	78.77	72.72	96.96	90.90	84.83	105.03	98.97	92.92	115.13	107.06	98.97	147.46	139.37	127.26	
54	86.86	82.82	78.77	103.02	98.97	90.90	113.12	107.06	98.97	123.22	115.13	107.06	159.57	149.47	137.36	
55	92.92	88.87	82.82	111.10	105.03	96.96	121.20	115.13	105.03	131.30	123.22	115.13	171.69	161.59	147.46	
56	98.97	94.93	88.87	119.17	113.12	105.03	129.27	123.22	113.12	141.39	133.32	123.22	183.82	173.72	159.57	
57	105.03	101.00	94.93	127.26	119.17	111.10	139.37	131.30	121.20	151.49	143.42	131.30	197.96	185.83	171.69	
58	111.10	107.06	101.00	135.33	129.27	119.17	149.47	141.39	129.27	163.62	153.52	141.39	212.09	199.97	185.83	
59	119.17	113.12	107.06	145.43	137.36	127.26	159.57	151.49	139.37	173.72	165.63	151.49	228.25	214.12	197.96	
60	127.26	121.20	113.12	155.53	147.46	137.36	169.67	161.59	149.47	185.83	175.73	163.62	244.42	230.27	212.09	
61	135.33	129.27	121.20	165.63	157.56	145.43	181.79	173.72	159.57	199.97	189.87	175.73	262.59	246.43	228.25	
62	143.42	137.36	129.27	175.73	167.66	155.53	193.92	183.82	171.69	214.12	201.99	187.86	280.76	264.62	244.42	
63	153.52	147.46	137.36	187.86	179.77	167.66	208.06	197.96	183.82	228.25	216.13	201.99	298.95	282.79	262.59	
64	163.62	157.56	149.47	204.02	193.92	181.79	224.22	214.12	197.96	246.43	234.32	218.15	325.21	307.03	284.81	
65	177.76	169.67	159.57	220.17	210.07	195.93	242.39	232.29	216.13	266.63	254.52	236.33	351.46	333.29	309.05	
66	189.87	183.82	173.72	236.33	226.23	212.09	262.59	250.46	234.32	288.85	274.72	256.53	379.75	361.56	335.31	
67	206.03	197.96	185.83	256.53	244.42	230.27	284.81	270.66	252.49	313.09	298.95	278.75	412.06	391.86	365.61	
68	222.19	214.12	201.99	276.73	264.62	248.45	307.03	292.89	274.72	339.35	323.19	302.99	446.41	424.18	395.91	
69	250.46	242.39	228.25	313.09	300.96	280.76	347.42	333.29	311.06	383.79	367.62	343.39	502.96	480.74	448.42	
70	282.79	272.69	258.55	353.49	339.35	319.15	393.89	375.71	353.49	434.28	414.08	387.82	567.60	543.35	509.02	
71	317.13	307.03	290.86	397.92	383.79	361.56	442.36	426.21	399.95	488.82	468.62	440.35	640.31	614.05	575.68	
72	357.52	345.41	327.22	448.42	432.26	408.02	498.92	480.74	450.45	551.44	529.22	496.91	721.11	692.84	648.40	
73	401.96	389.85	369.65	504.98	486.81	458.52	561.54	541.34	509.02	620.11	595.88	559.52	812.01	779.70	733.24	
74	436.31	424.18	401.96	549.42	531.24	502.96	612.04	589.81	555.48	674.65	650.41	612.04	884.73	850.39	799.90	
75	476.71	462.56	440.35	599.91	581.74	549.42	668.60	644.35	608.00	735.25	711.01	670.61	963.50	929.17	876.64	
76	519.12	504.98	480.74	654.45	634.25	599.91	727.17	704.95	664.55	801.91	775.65	733.24	1,050.36	1,014.00	957.44	
77	565.58	551.44	525.18	713.04	692.84	656.48	793.83	769.60	727.17	874.63	848.37	801.91	1,145.29	1,108.93	1,046.32	
78	616.08	601.94	571.64	777.67	757.47	717.07	866.54	840.29	795.84	953.40	927.14	876.64	1,248.32	1,209.93	1,145.29	
79	684.75	668.60	638.30	864.53	842.31	799.90	961.49	935.23	886.74	1,060.46	1,030.16	977.64	1,385.67	1,347.29	1,276.59	
80	759.50	743.33	711.01	961.49	937.24	892.80	1,068.53	1,042.29	989.76	1,177.62	1,147.32	1,090.76	1,541.20	1,500.81	1,424.05	
81	844.33	828.17	791.81	1,068.53	1,044.30	993.80	1,187.72	1,159.43	1,102.88	1,308.91	1,276.59	1,215.99	1,712.90	1,670.47	1,587.67	
82	939.26	921.09	882.70	1,187.72	1,161.46	1,108.93	1,319.01	1,290.73	1,230.13	1,454.35	1,422.02	1,355.37	1,902.77	1,858.33	1,771.47	
83	1,044.30	1,024.10	981.69	1,321.02	1,294.78	1,236.19	1,466.47	1,436.17	1,369.51	1,615.94	1,581.60	1,510.91	2,114.86	2,070.42	1,975.49	
84	1,159.43	1,141.26	1,094.80	1,468.48	1,440.21	1,377.59	1,630.08	1,597.77	1,527.07	1,797.73	1,761.37	1,684.61	2,351.19	2,304.74	2,203.74	
85	1,288.71	1,268.52	1,220.03	1,632.10	1,603.81	1,537.17	1,811.87	1,779.56	1,702.80	1,995.69	1,961.35	1,878.53	2,613.78	2,565.30	2,456.23	
86	1,432															

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
19	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
20	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
21	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
22	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
23	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
24	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
25	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
26	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
27	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
28	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
29	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
30	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
31	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
32	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
33	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
34	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
35	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
36	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
37	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
38	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
39	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
40	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
41	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
42	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
43	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
44	68.27	65.65	60.40	76.16	73.52	68.27	81.40	76.16	70.90	86.65	81.40	76.16	110.30	102.42	94.52	
45	81.40	78.77	73.52	94.52	91.91	84.04	102.42	97.16	89.28	110.30	105.03	97.16	141.81	131.30	123.42	
46	81.40	78.77	73.52	94.52	91.91	84.04	102.42	97.16	89.28	110.30	105.03	97.16	141.81	131.30	123.42	
47	81.40	78.77	73.52	94.52	91.91	84.04	102.42	97.16	89.28	110.30	105.03	97.16	141.81	131.30	123.42	
48	81.40	78.77	73.52	94.52	91.91	84.04	102.42	97.16	89.28	110.30	105.03	97.16	141.81	131.30	123.42	
49	81.40	78.77	73.52	94.52	91.91	84.04	102.42	97.16	89.28	110.30	105.03	97.16	141.81	131.30	123.42	
50	91.91	86.65	81.40	107.66	102.42	94.52	115.55	107.66	99.78	123.42	118.17	107.66	160.17	149.68	139.17	
51	94.52	91.91	86.65	112.91	107.66	99.78	123.42	115.55	107.66	131.30	123.42	115.55	170.68	160.17	147.04	
52	99.78	97.16	91.91	118.17	112.91	105.03	128.67	123.42	112.91	139.17	131.30	123.42	181.19	170.68	157.56	
53	105.03	102.42	94.52	126.05	118.17	110.30	136.54	128.67	120.78	149.68	139.17	128.67	191.69	181.19	165.43	
54	112.91	107.66	102.42	133.92	128.67	118.17	147.04	139.17	128.67	160.17	149.68	139.17	207.46	194.32	178.56	
55	120.78	115.55	107.66	144.42	136.54	126.05	157.56	149.68	136.54	170.68	160.17	149.68	223.20	210.07	191.69	
56	128.67	123.42	115.55	154.93	147.04	136.54	168.07	160.17	147.04	183.82	173.31	160.17	238.95	225.81	207.46	
57	136.54	131.30	123.42	165.43	154.93	144.42	181.19	170.68	157.56	196.94	186.43	170.68	257.34	241.59	223.20	
58	144.42	139.17	131.30	175.94	168.07	154.93	194.32	183.82	168.07	212.69	199.57	183.82	275.71	259.97	241.59	
59	154.93	147.04	139.17	189.07	178.56	165.43	207.46	196.94	181.19	225.81	215.33	196.94	296.73	278.34	257.34	
60	165.43	157.56	147.04	202.19	191.69	178.56	220.58	210.07	194.32	241.59	228.45	212.69	317.72	299.37	275.71	
61	175.94	168.07	157.56	215.33	204.82	189.07	236.33	225.81	207.46	259.97	246.84	228.45	341.36	320.36	296.73	
62	186.43	178.56	168.07	228.45	217.94	202.19	252.08	238.95	223.20	278.34	262.59	244.20	365.01	344.99	317.72	
63	199.57	191.69	178.56	244.20	233.72	217.94	270.46	257.34	238.95	296.73	280.98	262.59	388.64	367.62	341.36	
64	212.69	204.82	194.32	265.21	252.08	236.33	291.46	278.34	257.34	320.36	304.60	283.59	422.76	399.13	370.25	
65	231.08	220.58	207.46	286.23	273.10	254.72	315.11	301.98	280.98	346.63	330.86	307.24	456.91	433.27	401.76	
66	237.34	229.78	217.14	295.43	282.79	265.13	328.24	313.09	292.89	361.08	343.39	320.68	474.68	451.97	419.13	
67	257.54	247.44	232.29	320.68	305.53	287.84	356.03	338.34	315.63	391.37	373.69	348.44	515.08	489.83	457.02	
68	277.74	267.64	252.49	345.93	330.78	310.58	383.79	366.13	343.39	424.18	403.98	378.74	558.02	530.23	494.88	
69	313.09	302.99	285.33	391.37	376.23	350.98	434.28	416.62	388.84	479.73	459.53	429.23	628.72	600.93	560.53	
70	353.49	340.88	323.19	441.87	424.18	398.93	492.37	469.63	441.87	542.87	517.62	484.78	709.51	679.21	636.28	
71	396.42	383.79	365.59	497.42	479.73	451.97	552.97	532.77	499.93	611.03	585.78	550.43	800.41	767.57	719.61	
72	446.92	431.77	409.03	560.53	540.33	510.03	623.67	600.93	563.07	689.31	661.53	621.13	901.41	866.06	810.51	
73	502.47	487.32	462.07	631.23	608.52	573.17	701.92	676.67	636.28	775.16	744.86	699.41	1,015.01	974.61	916.55	
74	545.38	530.23	502.47	686.77	664.06	628.72	765.06	737.27	694.36	843.32	813.02	765.06	1,105.91	1,063.00	999.86	
75	595.88	578.22	550.43	749.91	727.17	686.77	835.76	805.46	760.01	919.07	888.77	838.27	1,204.39	1,161.46	1,095.81	
76	648.91	631.23	600.93	818.07	792.82	749.91	908.97	881.21	830.71	1,002.40	969.56	916.55	1,312.95	1,267.50	1,196.80	
77	706.97	689.31	656.48	891.31	866.06	820.61	992.00	962.00	908.97	1,093.30	1,060.46	1,002.40	1,431.64	1,386.19	1,307.90	
78	770.11	752.42	714.56	972.10	946.85	896.36	1,083.20	1,050.36	994.81	1,191.76	1,158.95	1,095.81	1,560.39	1,512.43	1,431.64	
79	855.96	835.76	797.87	1,080.66	1,052.90	999.86	1,201.85	1,169.05	1,108.45	1,325.59	1,287.70	1,222.05	1,732.08	1,684.13	1,595.74	
80	949.36	929.17	888.77	1,201.85	1,171.56	1,116.01	1,335.69	1,302.85	1,237.20	1,472.03	1,434.15	1,363.45	1,926.52	1,876.02	1,780.07	
81	1,055.41	1,035.21	989.76	1,335.69	1,305.39	1,242.25	1,484.64	1,449.30	1,378.60	1,636.14	1,595.74	1,519.99	2,141.12	2,088.11	1,984.58	
82	1,174.10	1,151.36	1,103.40	1,484.64	1,451.83	1,386.19	1,648.78	1,613.43	1,537.68	1,817.93	1,777.53	1,694.23	2,378.46	2,322.91	2,214.36	
83	1,305.39	1,280.14	1,227.10	1,651.29	1,618.48	1,545.24	1,833.08	1,795.22	1,711.89	2,019.92	1,977.01	1,888.63	2,643.59	2,588.04	2,469.36	
84	1,449.30	1,426.59	1,368.50	1,835.62	1,800.27	1,721.99	2,037.61	1,997.21	1,9							

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Compound Inflation Protection without Nonforfeiture
 Assumes 20 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
19	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
20	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
21	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
22	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
23	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
24	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
25	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
26	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
27	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
28	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
29	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
30	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
31	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
32	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
33	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
34	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
35	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
36	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
37	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
38	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
39	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
40	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
41	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
42	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
43	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
44	109.07	105.03	96.96	129.27	125.23	117.16	143.42	133.32	125.23	155.53	147.46	137.36	214.12	197.96	183.82
45	127.26	123.22	115.13	155.53	151.49	137.36	171.69	163.62	149.47	189.87	181.79	167.66	258.55	240.37	226.23
46	127.26	123.22	115.13	155.53	151.49	137.36	171.69	163.62	149.47	189.87	181.79	167.66	258.55	240.37	226.23
47	127.26	123.22	115.13	155.53	151.49	137.36	171.69	163.62	149.47	189.87	181.79	167.66	258.55	240.37	226.23
48	127.26	123.22	115.13	155.53	151.49	137.36	171.69	163.62	149.47	189.87	181.79	167.66	258.55	240.37	226.23
49	127.26	123.22	115.13	155.53	151.49	137.36	171.69	163.62	149.47	189.87	181.79	167.66	258.55	240.37	226.23
50	141.39	133.32	125.23	173.72	165.63	153.52	189.87	177.76	163.62	208.06	197.96	181.79	284.81	264.62	246.43
51	145.43	141.39	133.32	179.77	171.69	159.57	201.99	187.86	175.73	218.15	206.03	191.89	298.95	280.76	256.53
52	151.49	147.46	139.37	187.86	179.77	165.63	208.06	199.97	181.79	228.25	216.13	201.99	313.09	294.91	270.66
53	157.56	153.52	143.42	197.96	185.83	173.72	218.15	206.03	193.92	242.39	226.23	208.06	325.21	307.03	280.76
54	167.66	159.57	151.49	206.03	197.96	181.79	230.27	218.15	201.99	256.53	238.35	222.19	345.41	323.19	296.93
55	177.76	169.67	157.56	220.17	208.06	191.89	244.42	232.29	210.07	268.65	250.46	234.32	363.59	343.39	313.09
56	185.83	179.77	167.66	232.29	220.17	204.02	254.52	244.42	224.22	282.79	266.63	246.43	381.76	361.56	331.26
57	195.93	187.86	175.73	244.42	228.25	212.09	270.66	254.52	236.33	298.95	282.79	258.55	403.98	379.75	349.45
58	204.02	195.93	185.83	256.53	244.42	224.22	284.81	270.66	246.43	317.13	296.93	272.69	424.18	399.95	371.66
59	218.15	206.03	195.93	272.69	258.55	238.35	302.99	288.85	264.62	333.29	319.15	290.86	452.46	426.21	393.89
60	232.29	220.17	206.03	290.86	276.73	256.53	321.16	305.01	282.79	355.51	335.31	313.09	482.76	454.48	418.12
61	246.43	234.32	220.17	309.05	292.89	270.66	341.36	327.22	300.96	379.75	361.56	333.29	515.08	482.76	446.41
62	260.56	248.45	234.32	325.21	311.06	288.85	363.59	343.39	321.16	406.01	381.76	355.51	547.41	515.08	476.71
63	278.75	266.63	248.45	347.42	333.29	309.05	387.82	369.65	343.39	430.25	408.02	379.75	579.72	547.41	509.02
64	290.86	280.76	266.63	369.65	351.46	329.25	410.05	391.86	361.56	454.48	432.26	401.96	616.08	581.74	539.32
65	311.06	296.93	278.75	391.86	373.69	349.45	434.28	416.11	387.82	482.76	460.55	428.22	652.44	618.10	573.65
66	325.21	315.11	298.95	412.06	393.89	369.65	462.56	440.35	412.06	513.05	486.81	454.48	690.81	658.50	610.01
67	347.42	333.29	313.09	438.32	418.12	393.89	490.84	466.61	436.31	545.38	519.12	484.78	733.24	698.90	650.41
68	367.62	353.49	333.29	464.58	444.38	418.12	519.12	494.88	464.58	577.70	551.44	517.11	777.67	739.30	690.81
69	410.05	395.91	373.69	519.12	498.92	466.61	581.74	557.50	519.12	646.38	620.11	577.70	866.54	828.17	771.61
70	456.51	440.35	418.12	579.72	555.48	523.15	650.41	620.11	583.75	723.14	688.80	644.35	965.53	923.10	864.53
71	507.01	490.84	464.58	644.35	620.11	585.78	721.11	694.85	652.44	801.91	769.60	723.14	1,072.59	1,030.16	965.53
72	563.55	543.35	515.08	717.07	690.81	652.44	801.91	773.63	725.15	892.80	856.44	805.94	1,191.76	1,145.29	1,072.59
73	626.18	605.98	575.68	795.84	767.57	723.14	890.79	858.47	807.97	991.79	953.40	894.83	1,323.05	1,270.53	1,195.79
74	666.57	648.40	614.05	850.39	822.11	779.70	955.43	919.07	866.54	1,060.46	1,022.09	961.49	1,415.97	1,361.42	1,280.63
75	717.07	694.85	662.54	913.00	884.73	836.24	1,024.10	987.74	931.19	1,135.19	1,096.82	1,034.20	1,514.94	1,460.41	1,377.59
76	767.57	745.35	711.01	977.64	947.34	896.84	1,094.80	1,060.46	999.86	1,215.99	1,175.59	1,110.96	1,619.98	1,565.44	1,478.58
77	820.09	799.90	761.51	1,048.33	1,018.04	963.50	1,173.58	1,139.23	1,076.62	1,302.85	1,264.48	1,193.78	1,735.11	1,680.57	1,585.64
78	878.67	858.47	816.04	1,123.08	1,092.78	1,034.20	1,260.43	1,222.05	1,157.42	1,395.77	1,357.39	1,282.65	1,858.33	1,799.76	1,704.81
79	959.46	937.24	894.83	1,226.09	1,195.79	1,135.19	1,373.55	1,335.18	1,266.49	1,525.04	1,482.62	1,405.87	2,025.99	1,969.43	1,866.40
80	1,046.32	1,024.10	979.66	1,341.22	1,306.89	1,244.28	1,500.81	1,464.44	1,389.71	1,664.41	1,622.00	1,541.20	-	-	-
81	1,143.28	1,121.06	1,072.59	1,464.44	1,430.11	1,361.42	1,640.18	1,599.78	1,523.02	1,817.93	1,773.50	1,688.66	-	-	-
82	1,248.32	1,224.08	1,173.58	1,599.78	1,563.42	1,492.72	1,789.66	1,751.27	1,668.46	1,985.59	1,941.15	1,850.26	-	-	-
83	1,365.47	1,339.21	1,282.65	1,747.23	1,712.90	1,636.14	1,9								

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
19	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
20	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
21	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
22	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
23	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
24	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
25	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
26	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
27	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
28	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
29	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
30	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
31	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
32	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
33	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
34	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
35	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
36	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
37	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
38	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
39	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
40	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
41	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
42	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
43	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
44	141.81	136.54	126.05	168.07	162.81	152.29	186.43	173.31	162.81	202.19	191.69	178.56	278.34	257.34	238.95	
45	165.43	160.17	149.68	202.19	196.94	178.56	223.20	212.69	194.32	246.84	236.33	217.94	336.11	312.49	294.10	
46	165.43	160.17	149.68	202.19	196.94	178.56	223.20	212.69	194.32	246.84	236.33	217.94	336.11	312.49	294.10	
47	165.43	160.17	149.68	202.19	196.94	178.56	223.20	212.69	194.32	246.84	236.33	217.94	336.11	312.49	294.10	
48	165.43	160.17	149.68	202.19	196.94	178.56	223.20	212.69	194.32	246.84	236.33	217.94	336.11	312.49	294.10	
49	165.43	160.17	149.68	202.19	196.94	178.56	223.20	212.69	194.32	246.84	236.33	217.94	336.11	312.49	294.10	
50	183.82	173.31	162.81	225.81	215.33	199.57	246.84	231.08	212.69	270.46	257.34	236.33	370.25	343.99	320.36	
51	189.07	183.82	173.31	233.72	223.20	207.46	262.59	244.20	228.45	283.59	267.84	249.47	388.64	365.01	333.49	
52	196.94	191.69	181.19	244.20	233.72	215.33	270.46	259.97	236.33	296.73	280.98	262.59	407.01	383.37	351.87	
53	204.82	199.57	186.43	257.34	241.59	225.81	283.59	267.84	252.08	315.11	294.10	270.46	422.76	399.13	365.01	
54	217.94	207.46	196.94	267.84	257.34	236.33	299.37	283.59	262.59	333.49	309.85	288.85	449.02	420.15	386.01	
55	231.08	220.58	204.82	286.23	270.46	249.47	317.72	301.98	273.10	349.24	325.61	304.60	472.66	446.41	407.01	
56	241.59	233.72	217.94	301.98	286.23	265.21	330.86	317.72	291.46	367.62	346.63	320.36	496.31	470.05	430.66	
57	254.72	244.20	228.45	317.72	296.73	275.71	351.87	330.86	307.24	388.64	367.62	336.11	525.18	493.67	454.28	
58	265.21	254.72	241.59	333.49	317.72	291.46	370.25	351.87	320.36	412.27	386.01	354.50	551.44	519.93	483.17	
59	283.59	267.84	254.72	354.50	336.11	309.85	393.89	375.50	343.99	433.27	414.88	378.14	588.20	554.05	512.06	
60	301.98	286.23	267.84	378.14	359.75	333.49	417.52	396.51	367.62	462.16	435.90	407.01	627.60	590.83	543.57	
61	320.36	304.60	286.23	401.76	380.76	351.87	443.78	425.40	391.26	493.67	470.05	433.27	669.60	627.60	580.31	
62	338.75	322.99	304.60	422.76	404.40	375.50	472.66	446.41	417.52	527.81	496.31	462.16	711.61	669.60	619.70	
63	362.37	346.63	322.99	451.66	433.27	401.76	504.18	480.53	446.41	559.32	530.43	493.67	753.63	711.61	661.72	
64	378.14	365.01	346.63	480.53	456.91	428.02	533.05	509.43	470.05	590.83	561.96	522.56	800.89	756.26	701.12	
65	404.40	386.01	362.37	509.43	485.79	454.28	564.57	540.93	504.18	627.60	598.70	556.69	848.17	803.52	745.76	
66	406.52	393.89	373.69	515.08	492.37	462.07	578.22	550.43	515.08	641.33	608.52	568.12	863.52	823.12	762.52	
67	434.28	416.62	391.37	547.92	522.67	492.37	613.57	583.27	545.38	681.72	648.91	605.98	916.55	873.62	813.02	
68	459.53	441.87	416.62	580.73	555.48	522.67	648.91	618.62	580.73	722.12	689.31	646.38	972.10	924.12	863.52	
69	512.57	494.88	467.12	648.91	623.67	583.27	727.17	696.87	648.91	807.97	775.16	722.12	1,083.20	1,035.21	964.51	
70	570.63	550.43	522.67	724.66	694.36	653.96	813.02	775.16	729.71	903.92	861.01	805.46	1,206.90	1,153.90	1,080.66	
71	633.77	613.57	580.73	805.46	775.16	732.22	901.41	868.57	815.56	1,002.40	962.00	903.92	1,340.74	1,287.70	1,206.90	
72	704.46	679.21	643.87	896.36	863.52	815.56	1,002.40	967.05	906.46	1,116.01	1,070.56	1,007.45	1,489.69	1,431.64	1,340.74	
73	782.72	757.47	719.61	994.81	959.46	903.92	1,113.50	1,073.10	1,009.96	1,239.74	1,191.76	1,118.55	1,653.83	1,588.18	1,494.74	
74	833.22	810.51	767.57	1,063.00	1,027.65	974.61	1,194.29	1,148.85	1,083.20	1,325.59	1,277.60	1,201.85	1,769.97	1,701.79	1,600.79	
75	896.36	868.57	828.17	1,141.26	1,105.91	1,045.31	1,280.14	1,234.69	1,164.00	1,419.00	1,371.04	1,292.75	1,893.68	1,825.52	1,721.99	
76	959.46	931.70	888.77	1,222.05	1,184.19	1,121.06	1,368.50	1,325.59	1,249.84	1,519.99	1,469.49	1,388.70	2,024.97	1,956.82	1,848.23	
77	1,025.11	999.86	951.90	1,310.44	1,272.55	1,204.39	1,466.98	1,424.05	1,345.79	1,628.58	1,580.59	1,492.23	2,168.91	2,100.72	1,982.06	
78	1,098.35	1,073.10	1,020.06	1,403.85	1,365.99	1,292.75	1,575.54	1,527.58	1,446.78	1,744.72	1,696.74	1,603.33	2,322.91	2,249.70	2,131.02	
79	1,199.34	1,171.56	1,118.55	1,532.63	1,494.74	1,419.00	1,716.94	1,668.98	1,583.13	1,906.32	1,853.28	1,757.33	2,532.49	2,461.80	2,333.01	
80	1,307.90	1,280.14	1,224.59	1,676.54	1,633.63	1,555.34	1,876.02	1,830.57	1,737.13	2,080.52	2,027.51	1,926.52	-	-	-	
81	1,429.10	1,401.34	1,340.74	1,830.57	1,787.63	1,701.79	2,050.22	1,999.72	1,903.78	2,272.41	2,216.87	2,110.82	-	-	-	
82	1,560.39	1,5														

Policy Form 2LTC-97
NURSING HOME INSURANCE ONLY PLAN
 Optional Inflation Protection without Nonforfeiture
 Assumes 20 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	34.34	38.37	40.40	44.44	52.52
19	34.34	38.37	40.40	44.44	52.52
20	34.34	38.37	40.40	44.44	52.52
21	34.34	38.37	40.40	44.44	52.52
22	34.34	38.37	40.40	44.44	52.52
23	34.34	38.37	40.40	44.44	52.52
24	34.34	38.37	40.40	44.44	52.52
25	34.34	38.37	40.40	44.44	52.52
26	34.34	38.37	40.40	44.44	52.52
27	34.34	38.37	40.40	44.44	52.52
28	34.34	38.37	40.40	44.44	52.52
29	34.34	38.37	40.40	44.44	52.52
30	34.34	38.37	40.40	44.44	52.52
31	34.34	38.37	40.40	44.44	52.52
32	34.34	38.37	40.40	44.44	52.52
33	34.34	38.37	40.40	44.44	52.52
34	34.34	38.37	40.40	44.44	52.52
35	34.34	38.37	40.40	44.44	52.52
36	34.34	38.37	40.40	44.44	52.52
37	34.34	38.37	40.40	44.44	52.52
38	34.34	38.37	40.40	44.44	52.52
39	34.34	38.37	40.40	44.44	52.52
40	34.34	38.37	40.40	44.44	52.52
41	34.34	38.37	40.40	44.44	52.52
42	34.34	38.37	40.40	44.44	52.52
43	34.34	38.37	40.40	44.44	52.52
44	34.34	38.37	40.40	44.44	52.52
45	42.42	46.46	50.50	54.54	66.66
46	42.42	46.46	50.50	54.54	66.66
47	42.42	46.46	50.50	54.54	66.66
48	42.42	46.46	50.50	54.54	66.66
49	42.42	46.46	50.50	54.54	66.66
50	46.46	52.52	56.56	60.60	74.73
51	48.47	54.54	60.60	64.63	78.77
52	50.50	58.57	62.62	68.67	84.83
53	52.52	60.60	66.66	70.70	88.87
54	54.54	64.63	70.70	76.76	94.93
55	58.57	68.67	76.76	82.82	103.02
56	62.62	72.72	80.80	88.87	111.10
57	66.66	78.77	86.86	94.93	119.17
58	70.70	84.83	92.92	101.00	127.26
59	76.76	90.90	103.02	111.10	139.37
60	82.82	101.00	111.10	121.20	151.49
61	90.90	109.07	121.20	133.32	165.63
62	98.96	119.17	133.32	145.43	181.79
63	105.03	129.27	145.43	157.56	197.96
64	115.13	139.37	157.56	171.69	216.13
65	123.22	151.49	171.69	185.83	234.32
66	133.32	165.63	185.83	204.02	254.52
67	145.43	179.77	201.99	220.17	276.73
68	155.53	193.92	220.17	240.37	300.96
69	173.72	216.13	244.42	268.65	335.31
70	193.92	240.37	272.69	298.95	373.69
71	214.12	268.65	302.99	331.26	416.11
72	238.35	298.95	337.32	369.65	462.56
73	264.62	331.26	375.71	410.05	513.05
74	290.86	365.61	414.08	452.46	565.58
75	321.16	403.98	456.51	498.92	624.15
76	353.49	444.38	502.96	549.42	686.77
77	389.85	490.84	555.48	605.98	755.45
78	428.22	541.34	612.04	668.60	832.21
79	472.66	595.88	674.65	737.27	917.04
80	521.14	658.50	745.35	814.03	1,009.96
81	573.65	725.15	822.11	896.84	1,112.98
82	632.24	799.90	904.93	987.74	1,226.09
83	694.85	882.70	999.86	1,090.76	1,351.32
84	765.55	973.60	1,100.86	1,201.85	1,488.68
85	844.33	1,072.59	1,213.98	1,325.08	1,640.18
86	931.19	1,183.68	1,339.21	1,460.41	1,805.81
87	1,024.10	1,304.88	1,476.57	1,611.90	1,989.63
88	1,129.13	1,438.18	1,630.08	1,777.53	2,191.62
89	1,244.28	1,585.64	1,797.73	1,959.33	2,413.81
90	1,369.51	1,749.26	1,981.55	2,159.29	2,658.23
91	1,508.88	1,929.03	2,185.55	2,381.48	2,928.89
92	1,662.40	2,126.98	2,409.77	2,625.90	3,225.82
93	1,832.07	2,345.14	2,658.23	2,894.55	3,553.04
94	2,017.90	2,585.50	2,930.92	3,193.51	3,912.59
95	2,221.92	2,852.13	3,231.88	3,520.73	4,310.51
96	2,448.15	3,145.02	3,563.14	3,882.29	4,748.85
97	2,696.60	3,468.21	3,930.78	4,280.21	5,229.58
98	2,971.31	3,823.72	4,334.76	4,718.55	5,760.82
99	3,272.28	4,215.58	4,779.15	5,203.33	6,346.60

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 20 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	44.65	49.90	52.52	57.77	68.27
19	44.65	49.90	52.52	57.77	68.27
20	44.65	49.90	52.52	57.77	68.27
21	44.65	49.90	52.52	57.77	68.27
22	44.65	49.90	52.52	57.77	68.27
23	44.65	49.90	52.52	57.77	68.27
24	44.65	49.90	52.52	57.77	68.27
25	44.65	49.90	52.52	57.77	68.27
26	44.65	49.90	52.52	57.77	68.27
27	44.65	49.90	52.52	57.77	68.27
28	44.65	49.90	52.52	57.77	68.27
29	44.65	49.90	52.52	57.77	68.27
30	44.65	49.90	52.52	57.77	68.27
31	44.65	49.90	52.52	57.77	68.27
32	44.65	49.90	52.52	57.77	68.27
33	44.65	49.90	52.52	57.77	68.27
34	44.65	49.90	52.52	57.77	68.27
35	44.65	49.90	52.52	57.77	68.27
36	44.65	49.90	52.52	57.77	68.27
37	44.65	49.90	52.52	57.77	68.27
38	44.65	49.90	52.52	57.77	68.27
39	44.65	49.90	52.52	57.77	68.27
40	44.65	49.90	52.52	57.77	68.27
41	44.65	49.90	52.52	57.77	68.27
42	44.65	49.90	52.52	57.77	68.27
43	44.65	49.90	52.52	57.77	68.27
44	44.65	49.90	52.52	57.77	68.27
45	55.13	60.40	65.65	70.90	86.65
46	55.13	60.40	65.65	70.90	86.65
47	55.13	60.40	65.65	70.90	86.65
48	55.13	60.40	65.65	70.90	86.65
49	55.13	60.40	65.65	70.90	86.65
50	60.40	68.27	73.52	78.77	97.16
51	63.02	70.90	78.77	84.04	102.42
52	65.65	76.16	81.40	89.28	110.30
53	68.27	78.77	86.65	91.91	115.55
54	70.90	84.04	91.91	99.78	123.42
55	76.16	89.28	99.78	107.66	133.92
56	81.40	94.52	105.03	115.55	144.42
57	86.65	102.42	112.91	123.42	154.93
58	91.91	110.30	120.78	131.30	165.43
59	99.78	118.17	133.92	144.42	181.19
60	107.66	131.30	144.42	157.56	196.94
61	118.17	141.81	157.56	173.31	215.33
62	128.05	154.93	173.31	189.07	236.33
63	136.54	168.07	189.07	204.82	257.34
64	149.68	181.19	204.82	223.20	280.98
65	160.17	196.94	223.20	241.59	304.60
66	166.64	207.04	232.29	255.03	318.14
67	181.79	224.73	252.49	275.23	345.93
68	194.43	242.39	275.23	300.48	376.23
69	217.14	270.18	305.53	335.83	419.13
70	242.39	300.48	340.88	373.69	467.12
71	267.64	335.83	378.74	414.08	520.13
72	297.94	373.69	421.67	462.07	578.22
73	330.78	414.08	469.63	512.57	641.33
74	363.59	457.02	517.62	565.58	706.97
75	401.47	504.98	570.63	623.67	780.21
76	441.87	555.48	628.72	686.77	858.47
77	487.32	613.57	694.36	757.47	944.31
78	535.28	676.67	765.06	835.76	1,040.26
79	590.83	744.86	843.32	921.60	1,146.31
80	651.43	823.12	931.70	1,017.55	1,262.45
81	717.07	906.46	1,027.65	1,121.06	1,391.24
82	790.31	999.86	1,131.16	1,234.69	1,532.63
83	868.57	1,103.40	1,249.84	1,363.45	1,689.18
84	956.95	1,217.00	1,376.09	1,502.33	1,860.87
85	1,055.41	1,340.74	1,517.48	1,656.34	2,050.22
86	1,164.00	1,479.59	1,674.03	1,825.52	2,257.27
87	1,280.14	1,631.09	1,845.72	2,014.87	2,487.05
88	1,411.44	1,797.73	2,037.61	2,221.92	2,739.54
89	1,555.34	1,982.06	2,247.17	2,449.16	3,017.28
90	1,711.89	2,186.57	2,476.95	2,699.14	3,322.77
91	1,886.12	2,411.30	2,731.95	2,976.88	3,661.11
92	2,078.01	2,658.74	3,012.23	3,282.38	4,032.29
93	2,290.10	2,931.43	3,322.77	3,618.20	4,441.32
94	2,522.39	3,231.88	3,663.65	3,991.89	4,890.76
95	2,777.40	3,565.17	4,039.85	4,400.92	5,388.15
96	3,060.18	3,931.29	4,453.93	4,852.87	5,936.07
97	3,370.76	4,335.28	4,913.47	5,350.29	6,536.99
98	3,714.15	4,779.66	5,418.45	5,898.18	7,201.03
99	4,090.35	5,269.49	5,973.93	6,504.16	7,933.25

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Optional Inflation Protection without Nonforfeiture
 Assumes 45 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
19	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
20	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
21	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
22	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
23	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
24	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
25	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
26	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
27	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
28	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
29	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
30	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
31	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
32	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
33	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
34	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
35	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
36	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
37	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
38	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
39	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
40	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
41	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
42	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
43	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
44	50.16	48.24	44.36	55.96	54.01	50.16	59.81	55.96	52.10	63.66	59.81	55.96	81.03	75.25	69.44
45	59.81	57.87	54.01	69.44	67.53	61.72	75.25	71.38	65.58	81.03	77.17	71.38	104.16	96.46	90.67
46	59.81	57.87	54.01	69.44	67.53	61.72	75.25	71.38	65.58	81.03	77.17	71.38	104.16	96.46	90.67
47	59.81	57.87	54.01	69.44	67.53	61.72	75.25	71.38	65.58	81.03	77.17	71.38	104.16	96.46	90.67
48	59.81	57.87	54.01	69.44	67.53	61.72	75.25	71.38	65.58	81.03	77.17	71.38	104.16	96.46	90.67
49	59.81	57.87	54.01	69.44	67.53	61.72	75.25	71.38	65.58	81.03	77.17	71.38	104.16	96.46	90.67
50	67.53	63.66	59.81	79.10	75.25	69.44	84.88	79.10	73.29	90.67	86.82	79.10	117.69	109.97	102.25
51	69.44	67.53	63.66	82.95	79.10	73.29	90.67	84.88	79.10	96.46	90.67	84.88	125.39	117.69	108.03
52	73.29	71.38	67.53	86.82	82.95	77.17	94.52	90.67	82.95	102.25	96.46	90.67	133.11	125.39	115.73
53	77.17	75.25	69.44	92.59	86.82	81.03	100.31	94.52	88.74	109.97	102.25	94.52	140.82	133.11	121.54
54	82.95	79.10	75.25	98.40	94.52	86.82	108.03	102.25	94.52	117.69	109.97	102.25	152.41	142.75	131.18
55	88.74	84.88	79.10	106.12	100.31	92.59	115.73	109.97	100.31	125.39	117.69	109.97	163.98	154.32	140.82
56	94.52	90.67	84.88	113.82	108.03	100.31	123.45	117.69	108.03	135.03	127.33	117.69	175.55	165.89	152.41
57	100.31	96.46	90.67	121.54	113.82	106.12	133.11	125.39	115.73	144.68	136.97	125.39	189.05	177.46	163.98
58	106.12	102.25	96.46	129.26	123.45	113.82	142.75	135.03	123.45	156.26	146.60	135.03	202.56	190.98	177.46
59	113.82	108.03	102.25	138.90	131.18	121.54	152.41	144.68	133.11	165.89	158.18	144.68	218.00	204.47	189.05
60	121.54	115.73	108.03	148.56	140.82	131.18	162.04	154.32	142.75	177.46	167.84	156.26	233.42	219.91	202.56
61	129.26	123.45	115.73	158.18	150.47	138.90	173.61	165.89	152.41	190.98	181.34	167.84	250.78	235.34	218.00
62	136.97	131.18	123.45	167.84	160.12	148.56	185.19	175.55	163.98	204.47	192.91	179.41	268.15	252.72	233.42
63	146.60	140.82	131.18	179.41	171.69	160.12	198.71	189.05	175.55	218.00	206.41	192.91	285.50	270.26	250.78
64	156.26	150.47	142.75	194.83	185.19	173.61	214.13	204.47	189.05	235.34	223.76	208.34	310.59	293.22	272.01
65	169.75	162.04	152.41	210.28	200.62	187.13	231.49	221.85	206.41	254.63	243.06	225.70	335.66	318.29	295.14
66	181.34	175.55	165.89	225.70	216.04	202.56	250.78	239.21	223.76	275.86	262.35	244.99	362.66	345.30	320.22
67	196.76	189.05	177.46	244.99	233.42	219.91	272.01	258.48	241.14	299.02	285.50	266.20	393.53	374.23	349.15
68	212.19	204.47	192.91	264.29	252.72	237.27	293.22	279.72	262.35	324.07	308.64	289.37	426.32	405.10	378.08
69	239.21	231.49	218.00	299.02	287.43	268.15	331.80	318.29	297.07	366.51	351.09	327.92	480.33	459.10	428.24
70	270.06	260.44	246.91	337.58	324.07	304.79	376.17	358.79	337.58	414.75	395.45	370.36	542.06	518.92	486.12
71	302.87	293.22	277.77	380.03	366.51	345.30	422.47	407.04	381.96	466.82	447.54	420.52	611.51	586.43	549.77
72	341.45	329.88	312.50	428.24	412.81	389.66	476.48	459.10	430.18	526.64	505.41	474.54	688.67	661.67	619.23
73	383.89	372.32	353.03	482.27	464.91	437.89	536.28	516.98	486.12	592.21	569.07	534.35	775.46	744.60	700.24
74	416.67	405.10	383.89	524.70	507.35	480.33	584.51	563.27	530.49	644.29	621.14	584.51	844.92	812.13	763.89
75	455.25	441.76	420.52	572.94	555.56	524.70	638.52	615.38	580.64	702.17	679.01	640.44	920.16	887.34	837.18
76	495.77	482.27	459.10	625.01	605.72	572.94	694.45	673.24	634.66	765.85	740.75	700.24	1,003.10	968.37	914.36
77	540.13	526.64	501.54	680.95	661.67	626.95	758.13	734.96	694.45	835.27	810.19	765.85	1,093.77	1,059.03	999.23
78	588.36	574.85	545.92	742.68	723.39	684.82	827.57	802.48	760.04	910.51	885.43	837.18	1,192.13	1,155.49	1,093.77
79	653.96	638.52	609.57	825.62	804.40	763.89	918.21	893.15	846.86	1,012.76	983.80	933.64	1,323.31	1,286.67	1,219.14
80	725.30	709.88	679.01	918.21	895.07	852.63	1,020.48	995.38	945.23	1,124.64	1,095.69	1,041.69	1,471.86	1,433.28	1,359.97
81	806.33	790.91	756.17	1,020.48	997.31	949.08	1,134.27	1,107.26	1,053.26	1,250.01	1,219.14	1,161.27	1,635.81	1,595.31	1,516.21
82	897.00	879.64	842.99	1,134.27	1,109.19	1,059.03	1,259.66	1,232.67	1,174.79	1,388.90	1,358.04	1,294.39	1,817.15	1,774.71	1,691.77
83	997.31	978.02	937.50	1,261.58	1,236.52	1,180.56	1,400.48	1,371.55	1,307.89	1,543.22	1,510.44	1,442.90	2,019.70	1,977.27	1,886.59
84	1,107.26	1,089.90	1,045.54	1,402.41	1,375.42	1,315.60	1,556.73	1,525.87	1,458.35	1,716.84	1,682.11	1,608.81	2,245.38	2,201.03	2,104.57
85	1,230.71	1,211.43	1,165.14	1,558.67	1,531.65	1,468.01	1,730.36	1,699.48	1,626.18	1,905.89	1,873.11	1,793.99	2,496.16	2,449.86	2,345.69
86	1,367.70	1,348.40	1,298.24												

Policy Form LTC-97
COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture
 Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
19	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
20	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
21	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
22	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
23	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
24	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
25	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
26	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
27	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
28	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
29	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
30	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
31	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
32	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
33	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
34	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
35	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
36	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
37	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
38	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
39	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
40	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
41	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
42	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
43	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
44	65.21	62.71	57.67	72.72	70.21	65.21	77.74	72.72	67.70	82.75	77.74	72.72	105.33	97.82	90.27
45	77.74	75.25	70.21	90.27	87.76	80.25	97.82	92.79	85.26	105.33	100.31	92.79	135.42	125.39	117.86
46	77.74	75.25	70.21	90.27	87.76	80.25	97.82	92.79	85.26	105.33	100.31	92.79	135.42	125.39	117.86
47	77.74	75.25	70.21	90.27	87.76	80.25	97.82	92.79	85.26	105.33	100.31	92.79	135.42	125.39	117.86
48	77.74	75.25	70.21	90.27	87.76	80.25	97.82	92.79	85.26	105.33	100.31	92.79	135.42	125.39	117.86
49	77.74	75.25	70.21	90.27	87.76	80.25	97.82	92.79	85.26	105.33	100.31	92.79	135.42	125.39	117.86
50	87.76	82.75	77.74	102.81	97.82	90.27	110.34	102.81	95.29	117.86	112.86	102.81	152.96	142.95	132.91
51	90.27	87.76	82.75	107.83	102.81	95.29	117.86	110.34	102.81	125.39	117.86	110.34	163.02	152.96	140.42
52	95.29	92.79	87.76	112.86	107.83	100.31	122.88	117.86	107.83	132.91	125.39	117.86	173.03	163.02	150.47
53	100.31	97.82	90.27	120.37	112.86	105.33	130.41	122.88	115.36	142.95	132.91	122.88	183.06	173.03	157.98
54	107.83	102.81	97.82	127.90	122.88	112.86	140.42	132.91	122.88	152.96	142.95	132.91	198.11	185.57	170.52
55	115.36	110.34	102.81	137.91	130.41	120.37	150.47	142.95	130.41	163.02	152.96	142.95	213.18	200.62	183.06
56	122.88	117.86	110.34	147.97	140.42	130.41	160.50	152.96	140.42	175.55	165.52	152.96	228.21	215.67	198.11
57	130.41	125.39	117.86	157.98	147.97	137.91	173.03	163.02	150.47	188.07	178.06	163.02	245.76	230.72	213.18
58	137.91	132.91	125.39	168.01	160.50	147.97	185.57	175.55	160.50	203.12	190.58	175.55	263.30	248.27	230.72
59	147.97	140.42	132.91	180.57	170.52	157.98	198.11	188.07	173.03	215.67	205.62	188.07	283.37	265.83	245.76
60	157.98	150.47	140.42	193.11	183.06	170.52	210.65	200.62	185.57	230.72	218.17	203.12	303.43	285.88	263.30
61	168.01	160.50	150.47	205.62	195.60	180.57	225.70	215.67	198.11	248.27	235.73	218.17	326.01	305.93	283.37
62	178.06	170.52	160.50	218.17	208.14	193.11	240.74	228.21	213.18	265.83	250.78	233.22	348.58	328.52	303.43
63	190.58	183.06	170.52	233.22	223.19	208.14	258.30	245.76	228.21	283.37	268.32	250.78	371.13	351.09	326.01
64	203.12	195.60	185.57	253.28	240.74	225.70	278.37	265.83	245.76	305.93	290.89	270.82	403.74	381.19	353.59
65	220.68	210.65	198.11	273.35	260.81	243.26	300.93	288.38	268.32	331.03	315.98	293.42	436.34	413.77	383.69
66	226.66	219.42	207.37	282.12	270.06	253.18	313.46	299.02	279.72	344.83	327.92	306.24	453.34	431.62	400.28
67	245.96	236.31	221.85	306.24	291.76	274.90	339.99	323.10	301.42	373.76	356.88	332.76	491.91	467.81	436.44
68	265.24	255.60	241.14	330.35	315.88	296.58	366.51	349.64	327.92	405.10	385.81	361.69	532.90	506.36	472.63
69	299.02	289.37	272.46	373.76	359.29	335.17	414.75	397.85	371.35	458.15	438.85	409.92	600.40	573.88	535.29
70	337.58	325.53	308.64	421.97	405.10	380.98	470.20	448.51	421.97	518.43	494.31	462.97	677.56	648.63	607.66
71	378.58	366.51	347.22	475.02	458.15	431.62	528.08	508.78	477.42	583.54	559.42	525.67	764.39	733.02	687.22
72	426.78	412.32	390.63	535.29	516.01	487.09	595.59	573.88	537.73	658.27	631.75	593.17	860.84	827.07	774.00
73	479.85	465.37	441.27	602.82	581.10	547.36	670.33	646.23	607.66	740.27	711.34	667.93	969.34	930.76	875.30
74	520.83	506.36	479.85	655.88	634.16	600.40	730.62	704.09	663.09	805.37	776.44	730.62	1,056.12	1,015.15	954.87
75	569.07	552.20	525.67	716.15	694.45	655.88	798.13	769.21	725.80	877.73	848.78	800.55	1,150.19	1,109.19	1,046.51
76	619.69	602.82	573.88	781.27	757.14	716.15	868.07	841.54	793.31	957.30	925.93	875.30	1,253.88	1,210.47	1,142.95
77	675.16	658.27	626.95	851.18	827.07	783.66	947.64	918.71	868.07	1,044.08	1,012.76	957.30	1,367.20	1,323.81	1,249.03
78	735.45	718.56	682.39	928.34	904.24	856.00	1,034.44	1,003.10	950.05	1,138.12	1,106.78	1,046.51	1,490.18	1,444.36	1,367.20
79	817.41	798.13	761.98	1,032.04	1,005.50	954.87	1,147.78	1,116.44	1,058.56	1,265.93	1,229.76	1,167.08	1,654.13	1,608.32	1,523.93
80	906.64	887.34	848.78	1,147.78	1,118.83	1,065.80	1,275.56	1,244.24	1,181.54	1,405.79	1,369.61	1,302.09	1,839.81	1,791.58	1,699.96
81	1,007.92	988.64	945.23	1,275.56	1,246.63	1,186.36	1,417.86	1,384.08	1,316.56	1,562.52	1,523.93	1,451.61	2,044.76	1,994.13	1,895.28
82	1,121.24	1,099.55	1,053.73	1,417.86	1,386.49	1,323.81	1,574.57	1,540.82	1,468.47	1,736.12	1,697.54	1,617.98	2,271.42	2,218.39	2,114.70
83	1,246.63	1,222.51	1,171.88	1,576.98	1,545.61	1,475.71	1,750.59	1,714.44	1,634.84	1,929.03	1,888.04	1,803.65	2,524.62	2,471.57	2,358.25
84	1,384.08	1,362.36	1,306.90	1,753.00	1,719.25	1,644.51	1,945.90	1,907.34	1,822.95	2,146.06	2,102.63	2,011.02	2,806.75	2,751.28	2,630.71
85	1,538.39	1,514.29</													

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Compound Inflation Protection without Nonforfeiture
 Assumes 45 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
19	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
20	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
21	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
22	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
23	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
24	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
25	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
26	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
27	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
28	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
29	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
30	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
31	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
32	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
33	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
34	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
35	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
36	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
37	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
38	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
39	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
40	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
41	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
42	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
43	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
44	104.16	100.31	92.59	123.45	119.60	111.88	136.97	127.33	119.60	148.56	140.82	131.18	204.47	189.05	175.55	
45	121.54	117.69	109.97	148.56	144.68	131.18	163.98	156.26	142.75	181.34	173.61	160.12	246.91	229.57	216.04	
46	121.54	117.69	109.97	148.56	144.68	131.18	163.98	156.26	142.75	181.34	173.61	160.12	246.91	229.57	216.04	
47	121.54	117.69	109.97	148.56	144.68	131.18	163.98	156.26	142.75	181.34	173.61	160.12	246.91	229.57	216.04	
48	121.54	117.69	109.97	148.56	144.68	131.18	163.98	156.26	142.75	181.34	173.61	160.12	246.91	229.57	216.04	
49	121.54	117.69	109.97	148.56	144.68	131.18	163.98	156.26	142.75	181.34	173.61	160.12	246.91	229.57	216.04	
50	135.03	127.33	119.60	165.89	158.18	146.60	181.34	169.75	156.26	198.71	189.05	173.61	272.01	252.72	235.34	
51	138.90	135.03	127.33	171.69	163.98	152.41	192.91	179.41	167.84	208.34	196.76	183.26	285.50	268.15	244.99	
52	144.68	140.82	133.11	179.41	171.69	158.18	198.71	190.98	173.61	218.00	206.41	192.91	299.02	281.65	258.48	
53	150.47	146.60	136.97	189.05	177.46	165.89	208.34	196.76	185.19	231.49	216.04	198.71	310.59	293.22	268.15	
54	160.12	152.41	144.68	196.76	189.05	173.61	219.91	208.34	192.91	244.99	227.61	212.19	329.88	308.64	283.57	
55	169.75	162.04	150.47	210.28	198.71	183.26	233.42	221.85	200.62	256.57	239.21	223.76	347.22	327.92	299.02	
56	177.46	171.69	160.12	221.85	210.28	194.83	243.06	233.42	214.13	270.06	254.63	235.34	364.60	345.30	316.35	
57	187.13	179.41	167.84	233.42	218.00	202.56	258.48	243.06	225.70	285.50	270.06	246.91	385.81	362.66	333.73	
58	194.83	187.13	177.46	244.99	233.42	214.13	272.01	258.48	235.34	302.87	283.57	260.44	405.10	381.96	354.94	
59	208.34	196.76	187.13	260.44	246.91	227.61	289.37	275.86	252.72	318.29	304.79	277.77	432.12	407.04	376.17	
60	221.85	210.28	196.76	277.77	264.29	244.99	306.73	291.29	270.06	339.51	320.22	299.02	461.06	434.04	399.31	
61	235.34	223.76	210.28	295.14	279.72	258.48	326.01	312.50	287.43	362.66	345.30	318.29	491.91	461.06	426.32	
62	248.87	237.27	223.76	310.59	297.07	275.86	347.22	327.92	306.73	387.74	364.60	339.51	522.78	491.91	455.25	
63	266.20	254.63	237.27	331.80	318.29	295.14	370.36	353.03	327.92	410.90	389.66	362.66	553.65	522.78	486.12	
64	277.77	268.15	254.63	353.03	335.66	314.44	391.60	374.23	345.30	434.04	412.81	383.89	588.36	555.56	515.07	
65	297.07	283.57	266.20	374.23	356.88	333.73	414.75	397.38	370.36	461.06	439.82	408.95	623.08	590.29	547.85	
66	310.59	300.93	285.50	393.53	376.17	353.03	441.76	420.52	393.53	489.97	464.91	434.04	659.73	628.86	582.55	
67	331.80	318.29	299.02	418.61	399.31	376.17	468.76	445.61	416.67	520.83	495.77	462.97	700.24	667.45	621.14	
68	351.09	337.58	318.29	443.68	424.38	399.31	495.77	472.63	443.68	551.70	526.64	493.84	742.68	706.03	659.73	
69	391.60	378.08	358.88	495.77	476.48	445.61	555.56	532.40	495.77	617.29	592.21	551.70	827.57	790.91	736.90	
70	435.97	420.52	399.31	553.65	530.49	499.62	621.14	592.21	557.50	690.60	657.82	615.38	922.08	881.58	825.62	
71	484.20	468.76	443.68	615.38	592.21	559.42	688.67	663.58	623.08	765.85	734.96	690.60	1,024.33	983.80	922.08	
72	538.20	518.92	491.91	684.82	659.73	623.08	765.85	738.83	692.52	852.63	817.91	769.70	1,138.12	1,093.77	1,024.33	
73	598.00	578.70	549.77	760.04	733.02	690.60	850.71	819.85	771.61	947.15	910.51	854.56	1,263.54	1,213.38	1,141.97	
74	636.59	619.23	586.43	812.13	785.12	744.60	912.45	877.73	827.57	1,012.76	976.08	918.21	1,352.25	1,300.17	1,223.00	
75	684.82	663.58	632.71	871.92	844.92	798.63	978.02	943.30	889.29	1,084.11	1,047.46	987.65	1,446.78	1,394.69	1,315.60	
76	733.02	711.82	679.01	933.64	904.71	856.48	1,045.54	1,012.76	954.87	1,161.27	1,122.70	1,060.97	1,547.07	1,495.00	1,412.05	
77	783.18	763.89	727.26	1,001.17	972.23	920.16	1,120.77	1,087.96	1,028.18	1,244.24	1,207.58	1,140.06	1,657.04	1,604.96	1,514.29	
78	839.14	819.85	779.33	1,072.54	1,043.61	987.65	1,203.72	1,167.08	1,105.34	1,332.96	1,296.32	1,224.95	1,774.71	1,718.76	1,628.09	
79	916.30	895.07	854.56	1,170.93	1,141.97	1,084.11	1,311.74	1,275.11	1,209.50	1,456.43	1,415.90	1,342.59	1,934.83	1,880.81	1,782.43	
80	999.23	978.02	935.58	1,280.87	1,248.09	1,188.27	1,433.28	1,398.55	1,327.17	1,589.52	1,549.02	1,471.86	-	-	-	
81	1,091.84	1,070.63	1,024.33	1,398.55	1,365.76	1,300.17	1,566.37	1,527.78	1,454.49	1,736.12	1,693.68	1,612.67	-	-	-	
82	1,192.13	1,168.99	1,120.77	1,527.78	1,493.06	1,425.57	1,709.12	1,672.49	1,593.37	1,896.25	1,853.81	1,766.99	-	-	-	
83	1,304.02	1,278.96	1,224.95	1,668.61	1,635.81	1,562.52	1,867.3									

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
19	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
20	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
21	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
22	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
23	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
24	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
25	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
26	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
27	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
28	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
29	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
30	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
31	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
32	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
33	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
34	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
35	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
36	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
37	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
38	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
39	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
40	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
41	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
42	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
43	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
44	135.42	130.41	120.37	160.50	155.46	145.45	178.06	165.52	155.46	193.11	183.06	170.52	265.83	245.76	228.21	
45	157.98	152.96	142.95	193.11	188.07	170.52	213.18	203.12	185.57	235.73	225.70	208.14	320.98	298.42	280.88	
46	157.98	152.96	142.95	193.11	188.07	170.52	213.18	203.12	185.57	235.73	225.70	208.14	320.98	298.42	280.88	
47	157.98	152.96	142.95	193.11	188.07	170.52	213.18	203.12	185.57	235.73	225.70	208.14	320.98	298.42	280.88	
48	157.98	152.96	142.95	193.11	188.07	170.52	213.18	203.12	185.57	235.73	225.70	208.14	320.98	298.42	280.88	
49	157.98	152.96	142.95	193.11	188.07	170.52	213.18	203.12	185.57	235.73	225.70	208.14	320.98	298.42	280.88	
50	175.55	165.52	155.46	215.67	205.62	190.58	235.73	220.68	203.12	258.30	245.76	225.70	353.59	328.52	305.93	
51	180.57	175.55	165.52	223.19	213.18	198.11	250.78	233.22	218.17	270.82	255.77	238.23	371.13	348.58	318.48	
52	188.07	183.06	173.03	233.22	223.19	206.62	258.30	248.27	225.70	283.37	268.32	250.78	388.69	366.14	336.03	
53	195.60	190.58	178.06	245.76	230.72	215.67	270.82	255.77	240.74	300.93	280.88	258.30	403.74	381.19	348.58	
54	208.14	198.11	188.07	255.77	245.76	225.70	285.88	270.82	250.78	318.48	295.91	275.86	428.82	401.25	368.64	
55	220.68	210.65	195.60	273.35	258.30	238.23	303.43	288.38	260.81	333.53	310.96	290.89	451.39	426.32	388.69	
56	230.72	223.19	208.14	288.38	273.35	253.28	315.98	303.43	278.37	351.09	331.03	305.93	473.97	448.89	411.27	
57	243.26	233.22	218.17	303.43	283.37	263.30	336.03	315.98	293.42	371.13	351.09	320.98	501.54	471.44	433.84	
58	253.28	243.26	230.72	318.48	303.43	278.37	353.59	336.03	305.93	393.73	368.64	338.54	526.64	496.54	461.43	
59	270.82	255.77	243.26	338.54	320.98	295.91	376.17	358.61	328.52	413.77	396.22	361.12	561.74	529.13	489.00	
60	288.38	273.35	255.77	361.12	343.57	318.48	398.74	378.66	351.09	441.36	416.30	388.69	599.36	564.24	519.10	
61	305.93	290.89	273.35	383.69	363.61	336.03	423.81	406.24	373.66	471.44	448.89	413.77	639.46	599.36	554.21	
62	323.50	308.45	290.89	403.74	386.18	358.61	451.39	426.32	398.74	504.05	473.97	441.36	679.60	639.46	591.83	
63	346.07	331.03	308.45	431.35	413.77	383.69	481.50	458.91	426.32	534.15	506.55	471.44	719.73	679.60	631.94	
64	361.12	348.58	331.03	458.91	436.34	408.75	509.06	486.49	448.89	564.24	536.65	499.05	764.86	722.22	669.57	
65	386.18	368.64	346.07	486.49	463.93	433.84	539.16	516.61	481.50	599.36	571.76	531.66	810.00	767.37	712.21	
66	388.21	376.17	358.88	491.91	470.20	441.27	552.20	525.67	491.91	612.47	581.10	542.54	824.66	786.07	728.20	
67	414.75	397.85	373.76	523.24	499.15	470.20	585.93	557.02	520.83	651.05	619.69	578.70	875.30	834.32	776.44	
68	438.85	421.97	397.85	554.59	530.49	499.15	619.69	590.76	554.59	689.61	658.27	617.29	928.34	882.52	824.66	
69	489.49	472.63	448.08	619.69	595.59	557.02	694.45	665.53	619.69	771.61	740.27	689.61	1,034.44	988.64	921.11	
70	544.95	525.67	499.15	692.05	663.09	624.52	776.44	740.27	696.86	863.23	822.25	769.21	1,152.58	1,101.96	1,032.04	
71	605.22	585.93	554.59	769.21	740.27	699.27	860.84	829.48	778.84	957.30	918.71	863.23	1,280.40	1,229.76	1,152.58	
72	672.75	648.63	614.88	856.00	824.66	778.84	957.30	923.53	865.66	1,065.80	1,022.39	962.12	1,422.66	1,367.20	1,280.40	
73	747.49	723.39	687.22	950.05	916.30	863.23	1,063.37	1,024.78	964.51	1,183.94	1,138.12	1,068.19	1,579.39	1,516.71	1,427.48	
74	795.73	774.00	733.02	1,015.15	981.39	930.76	1,140.54	1,097.15	1,034.44	1,265.93	1,220.11	1,147.78	1,690.32	1,625.21	1,528.75	
75	856.00	829.48	790.91	1,089.90	1,056.12	998.26	1,222.51	1,179.10	1,111.61	1,355.15	1,309.34	1,234.58	1,808.46	1,743.35	1,644.51	
76	916.30	889.77	848.78	1,167.08	1,130.90	1,070.63	1,306.90	1,265.93	1,193.58	1,451.61	1,403.36	1,326.20	1,933.85	1,868.76	1,765.07	
77	978.98	954.87	909.05	1,251.47	1,215.29	1,150.19	1,400.95	1,359.97	1,285.22	1,555.27	1,509.47	1,425.07	2,071.29	2,006.20	1,892.85	
78	1,048.91	1,024.78	974.17	1,340.68	1,304.51	1,234.58	1,504.64	1,458.82	1,381.67	1,666.19	1,620.39	1,531.18	2,218.39	2,148.45	2,035.14	
79	1,145.37	1,118.83	1,068.19	1,463.66	1,427.48	1,355.15	1,639.68	1,593.86	1,511.88	1,820.51	1,769.89	1,678.25	2,418.52	2,351.00	2,228.05	
80	1,249.03	1,222.51	1,169.47	1,601.10	1,560.11	1,485.34	1,791.58	1,748.18	1,658.96	1,986.90	1,936.25	1,839.81	-	-	-	
81	1,364.79	1,338.27	1,280.40	1,748.18	1,707.19	1,625.21	1,957.97	1,909.74	1,818.12	2,170.16	2,117.10	2,015.84	-	-	-	
82	1,490.18	1,461.22	1,400.95													

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	32.80	36.66	38.59	42.44	50.16
19	32.80	36.66	38.59	42.44	50.16
20	32.80	36.66	38.59	42.44	50.16
21	32.80	36.66	38.59	42.44	50.16
22	32.80	36.66	38.59	42.44	50.16
23	32.80	36.66	38.59	42.44	50.16
24	32.80	36.66	38.59	42.44	50.16
25	32.80	36.66	38.59	42.44	50.16
26	32.80	36.66	38.59	42.44	50.16
27	32.80	36.66	38.59	42.44	50.16
28	32.80	36.66	38.59	42.44	50.16
29	32.80	36.66	38.59	42.44	50.16
30	32.80	36.66	38.59	42.44	50.16
31	32.80	36.66	38.59	42.44	50.16
32	32.80	36.66	38.59	42.44	50.16
33	32.80	36.66	38.59	42.44	50.16
34	32.80	36.66	38.59	42.44	50.16
35	32.80	36.66	38.59	42.44	50.16
36	32.80	36.66	38.59	42.44	50.16
37	32.80	36.66	38.59	42.44	50.16
38	32.80	36.66	38.59	42.44	50.16
39	32.80	36.66	38.59	42.44	50.16
40	32.80	36.66	38.59	42.44	50.16
41	32.80	36.66	38.59	42.44	50.16
42	32.80	36.66	38.59	42.44	50.16
43	32.80	36.66	38.59	42.44	50.16
44	32.80	36.66	38.59	42.44	50.16
45	40.51	44.36	48.24	52.10	63.66
46	40.51	44.36	48.24	52.10	63.66
47	40.51	44.36	48.24	52.10	63.66
48	40.51	44.36	48.24	52.10	63.66
49	40.51	44.36	48.24	52.10	63.66
50	44.36	50.16	54.01	57.87	71.38
51	46.30	52.10	57.87	61.72	75.25
52	48.24	55.96	59.81	65.58	81.03
53	50.16	57.87	63.66	67.53	84.88
54	52.10	61.72	67.53	73.29	90.67
55	55.96	65.58	73.29	79.10	98.40
56	59.81	69.44	77.17	84.88	106.12
57	63.66	75.25	82.95	90.67	113.82
58	67.53	81.03	88.74	96.46	121.54
59	73.29	86.82	98.40	106.12	133.11
60	79.10	96.46	106.12	115.73	144.68
61	86.82	104.16	115.73	127.33	158.18
62	92.59	113.82	127.33	138.90	173.61
63	100.31	123.45	138.90	150.47	189.05
64	109.97	133.11	150.47	163.98	206.41
65	117.69	144.68	163.98	177.46	223.76
66	127.33	158.18	177.46	194.83	243.06
67	138.90	171.69	192.91	210.28	264.29
68	148.56	185.19	210.28	229.57	287.43
69	165.89	206.41	233.42	256.57	320.22
70	185.19	229.57	260.44	285.50	356.88
71	204.47	256.57	289.37	316.35	397.38
72	227.61	285.50	322.16	353.03	441.76
73	252.72	316.35	358.79	391.60	489.97
74	277.77	349.15	395.45	432.12	540.13
75	306.73	385.81	435.97	476.48	596.08
76	337.58	424.38	480.33	524.70	655.88
77	372.32	468.76	530.49	578.70	721.45
78	408.95	516.98	584.51	638.52	794.76
79	451.39	569.07	644.29	704.09	875.77
80	497.69	628.86	711.82	777.41	964.51
81	547.85	692.52	785.12	856.48	1,062.91
82	603.81	763.89	864.20	943.30	1,170.93
83	663.58	842.99	954.87	1,041.69	1,290.53
84	731.11	929.79	1,051.33	1,147.78	1,421.71
85	806.33	1,024.33	1,159.35	1,265.45	1,566.37
86	889.29	1,130.40	1,278.96	1,394.69	1,724.55
87	978.02	1,246.16	1,410.12	1,539.36	1,900.10
88	1,078.33	1,373.46	1,556.73	1,697.54	2,093.00
89	1,188.27	1,514.29	1,716.84	1,871.15	2,305.20
90	1,307.89	1,670.55	1,892.38	2,062.13	2,538.60
91	1,440.99	1,842.24	2,087.21	2,274.33	2,797.10
92	1,587.59	2,031.28	2,301.34	2,507.73	3,080.67
93	1,749.63	2,239.62	2,538.60	2,764.30	3,393.16
94	1,927.12	2,469.16	2,799.04	3,049.80	3,736.53
95	2,121.93	2,723.79	3,086.45	3,362.30	4,116.54
96	2,337.98	3,003.51	3,402.80	3,707.59	4,535.16
97	2,575.26	3,312.15	3,753.89	4,087.62	4,994.26
98	2,837.62	3,651.67	4,139.70	4,506.21	5,501.58
99	3,125.03	4,025.90	4,564.09	4,969.17	6,061.00

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 45 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	42.64	47.66	50.16	55.18	65.21
19	42.64	47.66	50.16	55.18	65.21
20	42.64	47.66	50.16	55.18	65.21
21	42.64	47.66	50.16	55.18	65.21
22	42.64	47.66	50.16	55.18	65.21
23	42.64	47.66	50.16	55.18	65.21
24	42.64	47.66	50.16	55.18	65.21
25	42.64	47.66	50.16	55.18	65.21
26	42.64	47.66	50.16	55.18	65.21
27	42.64	47.66	50.16	55.18	65.21
28	42.64	47.66	50.16	55.18	65.21
29	42.64	47.66	50.16	55.18	65.21
30	42.64	47.66	50.16	55.18	65.21
31	42.64	47.66	50.16	55.18	65.21
32	42.64	47.66	50.16	55.18	65.21
33	42.64	47.66	50.16	55.18	65.21
34	42.64	47.66	50.16	55.18	65.21
35	42.64	47.66	50.16	55.18	65.21
36	42.64	47.66	50.16	55.18	65.21
37	42.64	47.66	50.16	55.18	65.21
38	42.64	47.66	50.16	55.18	65.21
39	42.64	47.66	50.16	55.18	65.21
40	42.64	47.66	50.16	55.18	65.21
41	42.64	47.66	50.16	55.18	65.21
42	42.64	47.66	50.16	55.18	65.21
43	42.64	47.66	50.16	55.18	65.21
44	42.64	47.66	50.16	55.18	65.21
45	52.65	57.67	62.71	67.70	82.75
46	52.65	57.67	62.71	67.70	82.75
47	52.65	57.67	62.71	67.70	82.75
48	52.65	57.67	62.71	67.70	82.75
49	52.65	57.67	62.71	67.70	82.75
50	57.67	65.21	70.21	75.25	92.79
51	60.18	67.70	75.25	80.25	97.82
52	62.71	72.72	77.74	85.26	105.33
53	65.21	75.25	82.75	87.76	110.34
54	67.70	80.25	87.76	95.29	117.86
55	72.72	85.26	95.29	102.81	127.90
56	77.74	90.27	100.31	110.34	137.91
57	82.75	97.82	107.83	117.86	147.97
58	87.76	105.33	115.36	125.39	157.98
59	95.29	112.86	127.90	137.91	173.03
60	102.81	125.39	137.91	150.47	188.07
61	112.86	135.42	150.47	165.52	205.62
62	120.37	147.97	165.52	180.57	225.70
63	130.41	160.50	180.57	195.60	245.76
64	142.95	173.03	195.60	213.18	268.32
65	152.96	188.07	213.18	230.72	290.89
66	159.14	197.73	221.85	243.53	303.82
67	173.61	214.59	241.14	262.83	330.35
68	185.67	231.49	262.83	286.95	359.29
69	207.37	258.00	291.76	320.71	400.28
70	231.49	286.95	325.53	356.88	446.08
71	255.60	320.71	361.69	395.45	496.71
72	284.52	356.88	402.69	441.27	552.20
73	315.88	395.45	448.51	489.49	612.47
74	347.22	436.44	494.31	540.13	675.16
75	383.41	482.27	544.95	595.59	745.09
76	421.97	530.49	600.40	655.88	819.85
77	465.37	585.93	663.09	723.39	901.80
78	511.20	646.23	730.62	798.13	993.46
79	564.24	711.34	805.37	880.12	1,094.71
80	622.13	786.07	889.77	971.73	1,205.65
81	684.82	865.66	981.39	1,070.63	1,328.63
82	754.73	954.87	1,080.25	1,179.10	1,463.66
83	829.48	1,053.73	1,193.58	1,302.09	1,613.14
84	913.87	1,162.24	1,314.15	1,434.72	1,777.11
85	1,007.92	1,280.40	1,449.18	1,581.80	1,957.97
86	1,111.61	1,413.02	1,598.68	1,743.35	2,155.68
87	1,222.51	1,557.68	1,762.64	1,924.21	2,375.11
88	1,347.93	1,716.84	1,945.90	2,121.93	2,616.24
89	1,485.34	1,892.85	2,146.06	2,338.95	2,881.49
90	1,634.84	2,088.17	2,365.47	2,577.66	3,173.26
91	1,801.23	2,302.78	2,609.03	2,842.90	3,496.37
92	1,984.49	2,539.08	2,876.67	3,134.68	3,850.84
93	2,187.02	2,799.49	3,173.26	3,455.37	4,241.47
94	2,408.87	3,086.45	3,498.76	3,812.25	4,670.65
95	2,652.42	3,404.74	3,858.05	4,202.88	5,145.67
96	2,922.48	3,754.38	4,253.51	4,634.50	5,668.94
97	3,219.07	4,140.17	4,692.37	5,109.52	6,242.82
98	3,547.01	4,564.57	5,174.61	5,632.76	6,876.99
99	3,906.30	5,032.35	5,705.09	6,211.47	7,576.26

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Optional Inflation Protection without Nonforfeiture
 Assumes 100 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
19	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
20	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
21	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
22	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
23	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
24	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
25	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
26	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
27	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
28	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
29	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
30	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
31	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
32	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
33	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
34	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
35	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
36	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
37	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
38	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
39	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
40	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
41	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
42	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
43	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
44	45.69	43.94	40.41	50.95	49.20	45.69	54.46	50.95	47.45	58.00	54.46	50.95	73.81	68.54	63.27
45	54.46	52.72	49.20	63.27	61.51	56.23	68.54	65.02	59.74	73.81	70.28	65.02	94.91	87.87	82.59
46	54.46	52.72	49.20	63.27	61.51	56.23	68.54	65.02	59.74	73.81	70.28	65.02	94.91	87.87	82.59
47	54.46	52.72	49.20	63.27	61.51	56.23	68.54	65.02	59.74	73.81	70.28	65.02	94.91	87.87	82.59
48	54.46	52.72	49.20	63.27	61.51	56.23	68.54	65.02	59.74	73.81	70.28	65.02	94.91	87.87	82.59
49	54.46	52.72	49.20	63.27	61.51	56.23	68.54	65.02	59.74	73.81	70.28	65.02	94.91	87.87	82.59
50	61.51	58.00	54.46	72.05	68.54	63.27	77.32	72.05	66.77	82.59	79.09	72.05	107.19	100.17	93.14
51	63.27	61.51	58.00	75.56	72.05	66.77	82.59	77.32	72.05	87.87	82.59	77.32	114.23	107.19	98.41
52	66.77	65.02	61.51	79.09	75.56	70.28	86.10	82.59	75.56	93.14	87.87	82.59	121.27	114.23	105.45
53	70.28	68.54	63.27	84.36	79.09	73.81	91.38	86.10	80.83	100.17	93.14	86.10	128.29	121.27	110.72
54	75.56	72.05	68.54	89.63	84.36	79.09	98.41	93.14	86.10	107.19	100.17	93.14	138.83	130.04	119.50
55	80.83	77.32	72.05	96.65	91.38	84.36	105.45	100.17	91.38	114.23	107.19	100.17	149.37	140.60	128.29
56	86.10	82.59	77.32	103.68	98.41	91.38	112.47	107.19	98.41	123.01	115.99	107.19	159.91	151.14	138.83
57	91.38	87.87	82.59	110.72	103.68	96.65	121.27	114.23	105.45	131.81	124.78	114.23	172.22	161.68	149.37
58	96.65	93.14	87.87	117.74	112.47	103.68	130.04	123.01	112.47	142.34	133.55	123.01	184.52	173.98	161.68
59	103.68	98.41	93.14	126.53	119.50	110.72	138.83	131.81	121.27	151.14	144.11	131.81	198.58	186.27	172.22
60	110.72	105.45	98.41	135.32	128.29	119.50	147.61	140.60	130.04	161.68	152.88	142.34	212.63	200.34	184.52
61	117.74	112.47	105.45	144.11	137.06	126.53	158.16	151.14	138.83	173.98	165.19	152.88	228.45	214.40	198.58
62	124.78	119.50	112.47	152.88	145.86	135.32	168.70	159.91	149.37	186.27	175.73	163.42	244.27	230.21	212.63
63	133.55	128.29	119.50	163.42	156.40	145.86	181.01	172.22	159.91	198.58	188.04	175.73	260.09	246.01	228.45
64	142.34	137.06	130.04	177.50	168.70	158.16	195.06	186.27	172.22	214.40	203.86	189.78	282.93	267.11	247.78
65	154.65	147.61	138.83	191.55	182.76	170.47	210.88	202.09	188.04	231.96	221.42	205.60	305.78	289.96	268.87
66	165.19	159.91	151.14	205.60	196.83	184.52	228.45	217.91	203.86	251.29	239.00	223.19	330.38	314.56	291.72
67	179.24	172.22	161.68	223.19	212.63	200.34	247.78	235.47	219.68	272.38	260.09	242.51	358.51	340.92	318.07
68	193.32	186.27	175.73	240.75	230.21	216.14	267.11	254.82	239.00	295.23	281.18	263.60	388.38	369.05	344.43
69	217.91	210.88	198.58	272.38	261.83	244.27	302.28	289.96	270.64	333.89	319.84	298.74	437.56	418.25	390.13
70	246.01	237.24	224.93	307.54	295.23	277.65	342.69	326.87	307.54	377.82	360.25	337.41	493.80	472.73	442.84
71	275.91	267.11	253.06	346.20	333.89	314.56	384.87	370.79	347.95	425.28	407.69	383.10	557.08	534.24	500.84
72	311.05	300.51	284.69	390.13	376.07	354.97	434.06	418.25	391.89	479.75	460.42	432.30	627.37	602.75	564.11
73	349.71	339.16	321.59	439.33	423.51	398.92	488.53	470.97	442.84	539.50	518.42	486.78	706.45	678.33	637.92
74	379.59	369.05	349.71	478.01	462.19	437.56	532.47	513.14	483.27	586.95	565.86	532.47	769.71	739.84	695.90
75	414.74	402.43	383.10	521.93	506.11	478.01	581.67	560.60	528.96	639.67	618.57	583.44	838.25	808.38	762.68
76	451.64	439.33	418.25	569.37	551.80	521.93	632.65	613.31	578.16	697.66	674.81	637.92	913.82	882.18	832.98
77	492.06	479.75	456.91	620.34	602.75	571.14	690.63	669.54	632.65	760.92	738.07	697.66	996.41	964.77	910.31
78	535.98	523.70	497.33	676.57	659.01	623.85	753.89	731.05	692.39	829.47	806.61	762.68	1,086.04	1,052.64	996.41
79	595.73	581.67	555.32	752.14	732.81	695.90	836.49	813.65	771.48	922.60	896.24	850.54	1,205.54	1,172.14	1,110.63
80	660.75	646.70	618.57	836.49	815.40	776.74	929.62	906.80	861.09	1,024.53	998.16	948.95	1,340.85	1,305.69	1,238.92
81	734.56	720.51	688.89	929.62	908.54	864.62	1,033.31	1,008.71	959.49	1,138.76	1,110.63	1,057.91	1,490.22	1,453.32	1,381.27
82	817.16	801.35	767.94	1,033.31	1,010.48	964.77	1,147.53	1,122.94	1,070.22	1,265.28	1,237.17	1,179.17	1,655.41	1,616.74	1,541.19
83	908.54	890.98	854.07	1,149.30	1,126.45	1,075.50	1,275.82	1,249.46	1,191.47	1,405.87	1,376.00	1,314.49	1,839.93	1,801.27	1,718.66
84	1,008.71	992.90	952.47	1,277.59	1,252.98	1,198.50	1,418.17	1,390.05	1,328.54	1,564.01	1,532.40	1,465.61	2,045.53	2,005.12	1,917.24
85	1,121.17	1,103.60	1,061.43	1,419.92	1,395.32	1,337.33	1,576.33	1,548.21	1,481.42	1,736.25	1,706.38	1,634.33	2,273.98	2,231.82	2,136.93
86	1,245.95	1,228.37	1,182.68	1,578.09	1,553.47	1,490.22	1,752.06								

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
19	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
20	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
21	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
22	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
23	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
24	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
25	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
26	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
27	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
28	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
29	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
30	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
31	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
32	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
33	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
34	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
35	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
36	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
37	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
38	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
39	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
40	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
41	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
42	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
43	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
44	59.40	57.12	52.54	66.25	63.96	59.40	70.81	66.25	61.70	75.39	70.81	66.25	95.95	89.10	82.25	
45	70.81	68.54	63.96	82.25	79.97	73.09	89.10	84.53	77.66	95.95	91.38	84.53	123.35	114.23	107.39	
46	70.81	68.54	63.96	82.25	79.97	73.09	89.10	84.53	77.66	95.95	91.38	84.53	123.35	114.23	107.39	
47	70.81	68.54	63.96	82.25	79.97	73.09	89.10	84.53	77.66	95.95	91.38	84.53	123.35	114.23	107.39	
48	70.81	68.54	63.96	82.25	79.97	73.09	89.10	84.53	77.66	95.95	91.38	84.53	123.35	114.23	107.39	
49	70.81	68.54	63.96	82.25	79.97	73.09	89.10	84.53	77.66	95.95	91.38	84.53	123.35	114.23	107.39	
50	79.97	75.39	70.81	93.66	89.10	82.25	100.51	93.66	86.82	107.39	102.81	93.66	139.35	130.21	121.08	
51	82.25	79.97	75.39	93.66	89.10	82.25	100.51	93.66	86.82	107.39	102.81	93.66	148.50	139.35	127.94	
52	86.82	84.53	79.97	102.81	98.23	91.38	111.95	107.39	98.23	121.08	114.23	107.39	157.64	148.50	137.06	
53	91.38	89.10	82.25	109.66	102.81	95.95	118.80	111.95	105.10	130.21	121.08	111.95	166.76	157.64	143.93	
54	98.23	93.66	89.10	116.50	111.95	102.81	127.94	121.08	111.95	139.35	130.21	121.08	180.48	169.04	155.35	
55	105.10	100.51	93.66	125.66	118.80	109.66	137.06	130.21	118.80	148.50	139.35	130.21	194.20	182.76	166.76	
56	111.95	107.39	100.51	134.79	127.94	118.80	146.20	139.35	127.94	159.91	150.80	139.35	207.90	196.49	180.48	
57	118.80	114.23	107.39	143.93	134.79	125.66	157.64	148.50	137.06	171.35	162.19	148.50	223.89	210.18	194.20	
58	125.66	121.08	114.23	153.06	146.20	134.79	169.04	159.91	146.20	185.05	173.63	159.91	239.89	226.16	210.18	
59	134.79	127.94	121.08	164.49	155.35	143.93	180.48	171.35	157.64	196.49	187.33	171.35	258.14	242.16	223.89	
60	143.93	137.06	127.94	175.92	166.76	155.35	191.89	182.76	169.04	210.18	198.75	185.05	276.43	260.44	239.89	
61	153.06	146.20	137.06	187.33	178.20	164.49	205.60	196.49	180.48	226.16	214.75	198.75	297.00	278.71	258.14	
62	162.19	155.35	146.20	198.75	189.61	175.92	219.31	207.90	194.20	242.16	228.45	212.45	317.55	299.28	276.43	
63	173.63	166.76	155.35	212.45	203.33	189.61	235.30	223.89	207.90	258.14	244.45	228.45	338.11	319.84	297.00	
64	185.05	178.20	169.04	230.74	219.31	205.60	253.59	242.16	223.89	278.71	265.02	246.74	367.81	347.24	322.10	
65	201.05	191.89	180.48	249.01	237.58	221.61	274.14	262.73	244.45	301.55	287.85	267.30	397.49	376.95	349.54	
66	206.50	199.88	188.93	257.01	246.01	230.65	285.59	272.38	254.82	314.12	298.74	278.97	412.97	393.20	364.67	
67	224.07	215.27	202.09	278.97	265.81	250.44	309.74	294.36	274.59	340.48	325.10	303.15	448.12	426.17	397.59	
68	241.63	232.86	219.68	300.95	287.75	270.19	333.89	318.51	298.74	369.05	351.46	329.51	485.47	461.32	430.55	
69	272.38	263.60	248.23	340.48	327.31	305.33	377.82	362.46	338.31	417.37	399.81	373.44	546.98	522.81	487.68	
70	307.54	296.56	281.18	384.41	369.05	347.08	428.35	408.59	384.41	472.29	450.32	421.76	617.28	590.91	553.57	
71	344.87	333.89	318.33	432.74	417.37	393.20	481.07	463.48	434.95	531.60	509.62	478.88	696.35	667.79	626.06	
72	388.82	375.63	358.67	487.68	470.09	443.73	542.57	522.81	489.85	599.70	575.54	540.40	784.20	753.45	705.15	
73	437.12	423.96	401.99	549.17	529.40	498.63	610.68	588.70	553.57	674.36	648.02	608.47	883.06	847.93	797.38	
74	474.48	461.32	437.12	597.49	577.72	546.98	665.58	641.43	604.08	733.69	707.33	665.58	962.15	924.80	869.88	
75	518.42	503.04	478.88	652.42	632.65	597.49	727.09	700.73	661.20	799.58	773.22	729.30	1,047.81	1,010.48	953.37	
76	564.55	549.17	522.81	711.71	689.77	652.42	790.79	766.64	722.71	872.08	843.52	797.38	1,142.27	1,102.74	1,041.23	
77	615.06	599.70	571.14	775.43	753.45	713.92	863.29	836.93	790.79	951.16	922.60	872.08	1,245.51	1,205.98	1,137.89	
78	669.98	654.61	621.65	845.71	823.75	779.81	942.37	913.82	865.50	1,036.82	1,008.26	953.37	1,357.54	1,315.79	1,245.51	
79	744.66	727.09	694.15	940.18	916.01	869.88	1,045.62	1,017.05	964.33	1,153.25	1,120.30	1,063.18	1,506.93	1,465.16	1,388.28	
80	825.94	808.38	773.22	1,045.62	1,019.26	970.93	1,162.04	1,133.48	1,076.38	1,280.65	1,247.72	1,186.21	1,676.05	1,632.12	1,548.65	
81	918.21	900.65	861.09	1,162.04	1,135.68	1,080.76	1,291.64	1,260.90	1,199.39	1,423.45	1,388.28	1,322.39	1,862.78	1,816.63	1,726.59	
82	1,021.45	1,001.67	959.95	1,291.64	1,263.08	1,205.98	1,434.43	1,403.66	1,337.77	1,581.60	1,546.45	1,473.96	2,069.28	2,020.94	1,926.47	
83	1,135.68	1,113.70	1,067.59	1,436.63	1,408.07	1,344.36	1,594.80	1,561.83	1,489.35	1,757.33	1,719.99	1,643.10	2,299.90	2,251.59	2,148.34	
84	1,260.90	1,241.13	1,190.61	1,596.97	1,566.23	1,498.14	1,772.71	1,737.56	1,660.69	1,955.05	1,915.49	1,832.04	2,556.92	2,506.40	2,396.55	
85	1,401.48	1,379.51														

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Compound Inflation Protection without Nonforfeiture
 Assumes 100 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
19	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
20	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
21	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
22	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
23	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
24	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
25	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
26	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
27	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
28	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
29	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
30	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
31	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
32	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
33	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
34	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
35	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
36	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
37	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
38	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
39	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
40	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
41	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
42	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
43	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
44	94.91	91.38	84.36	112.47	108.96	101.92	124.78	115.99	108.96	135.32	128.29	119.50	186.27	172.22	159.91	
45	110.72	107.19	100.17	135.32	131.81	119.50	149.37	142.34	130.04	165.19	158.16	145.86	224.93	209.12	196.83	
46	110.72	107.19	100.17	135.32	131.81	119.50	149.37	142.34	130.04	165.19	158.16	145.86	224.93	209.12	196.83	
47	110.72	107.19	100.17	135.32	131.81	119.50	149.37	142.34	130.04	165.19	158.16	145.86	224.93	209.12	196.83	
48	110.72	107.19	100.17	135.32	131.81	119.50	149.37	142.34	130.04	165.19	158.16	145.86	224.93	209.12	196.83	
49	110.72	107.19	100.17	135.32	131.81	119.50	149.37	142.34	130.04	165.19	158.16	145.86	224.93	209.12	196.83	
50	123.01	115.99	108.96	151.14	144.11	133.55	165.19	154.65	142.34	181.01	172.22	158.16	247.78	230.21	214.40	
51	126.53	123.01	115.99	156.40	149.37	138.83	175.73	163.42	152.88	189.78	179.24	166.96	260.09	244.27	223.19	
52	131.81	128.29	121.27	163.42	156.40	144.11	181.01	173.98	158.16	198.58	188.04	175.73	272.38	256.57	235.47	
53	137.06	133.55	124.78	172.22	161.68	151.14	189.78	179.24	168.70	210.88	196.83	181.01	282.93	267.11	244.27	
54	145.86	138.83	131.81	179.24	172.22	158.16	200.34	189.78	175.73	223.19	207.37	193.32	300.51	281.18	258.32	
55	154.65	147.61	137.06	191.55	181.01	166.96	212.63	202.09	182.76	233.73	217.91	203.86	316.33	298.74	272.38	
56	161.68	156.40	145.86	202.09	191.55	177.50	221.42	212.63	195.06	246.01	231.96	214.40	332.15	314.56	288.20	
57	170.47	163.42	152.88	212.63	198.58	184.52	235.47	221.42	205.60	260.09	246.01	224.93	351.46	330.38	304.02	
58	177.50	170.47	161.68	223.19	212.63	195.06	247.78	235.47	214.40	275.91	258.32	237.24	369.05	347.95	323.34	
59	189.78	179.24	170.47	237.24	224.93	207.37	263.60	251.29	230.21	289.96	277.65	253.06	393.64	370.79	342.69	
60	202.09	191.55	179.24	253.06	240.75	223.19	279.42	265.36	246.01	309.29	291.72	272.38	420.00	395.41	363.77	
61	214.40	203.86	191.55	268.87	254.82	235.47	297.00	284.69	261.83	330.38	314.56	289.96	448.12	420.00	388.38	
62	226.70	216.14	203.86	282.93	270.64	251.29	316.33	298.74	279.42	353.23	332.15	309.29	476.24	448.12	414.74	
63	242.51	231.96	216.14	302.28	289.96	268.87	337.41	321.59	298.74	374.31	354.97	330.38	504.35	476.24	442.84	
64	253.06	244.27	231.96	321.59	305.78	286.46	356.74	340.92	314.56	395.41	376.07	349.71	535.98	506.11	469.20	
65	270.64	258.32	242.51	340.92	325.10	304.02	377.82	362.02	337.41	420.00	400.66	372.56	567.62	537.75	499.08	
66	282.93	274.14	260.09	358.51	342.69	321.59	402.43	383.10	358.51	446.37	423.51	395.41	601.01	572.88	530.72	
67	302.28	289.96	272.38	381.33	363.77	342.69	427.02	405.94	379.59	474.48	451.64	421.76	637.92	608.03	565.86	
68	319.84	307.54	289.96	404.18	386.61	363.77	451.64	430.55	404.18	502.60	479.75	449.88	676.57	643.19	601.01	
69	356.74	344.43	325.10	451.64	434.06	405.94	506.11	485.02	451.64	562.34	539.50	502.60	753.89	720.51	671.30	
70	397.15	383.10	363.77	504.35	483.27	455.15	565.86	539.50	507.88	629.12	599.24	560.60	839.99	803.11	752.14	
71	441.10	427.02	404.18	560.60	539.50	509.62	627.37	604.52	567.62	697.66	669.54	629.12	933.13	896.24	839.99	
72	490.29	472.73	448.12	623.85	601.01	567.62	697.66	673.07	630.88	776.74	745.12	701.17	1,036.82	996.41	933.13	
73	544.78	527.21	500.84	692.39	667.79	629.12	774.99	746.87	702.94	862.85	829.47	778.50	1,151.04	1,105.37	1,040.35	
74	579.93	564.11	534.24	739.84	715.25	673.33	831.22	799.58	753.89	922.60	889.21	836.49	1,231.90	1,184.45	1,114.14	
75	623.85	604.52	576.39	794.30	769.71	727.53	890.96	859.34	810.12	987.62	954.23	899.75	1,318.00	1,270.56	1,198.50	
76	667.79	648.46	618.57	850.54	824.20	780.25	952.47	922.60	869.88	1,057.91	1,022.77	966.54	1,409.38	1,361.94	1,286.36	
77	713.48	695.90	662.52	912.06	885.70	838.25	1,021.00	991.13	936.67	1,133.48	1,100.09	1,038.58	1,509.55	1,462.11	1,379.51	
78	764.43	746.87	709.97	977.08	950.72	899.75	1,096.58	1,063.18	1,006.95	1,214.32	1,180.94	1,115.91	1,616.74	1,565.78	1,483.19	
79	834.75	815.40	778.50	1,066.71	1,040.35	987.62	1,194.99	1,161.60	1,101.86	1,326.79	1,289.87	1,223.10	1,762.61	1,713.41	1,623.78	
80	910.31	890.98	852.31	1,166.86	1,136.99	1,082.53	1,305.69	1,274.08	1,209.04	1,448.04	1,411.14	1,340.85	-	-	-	
81	994.66	975.31	933.13	1,274.08	1,244.19	1,184.45	1,426.96	1,391.81	1,325.03	1,581.60	1,542.93	1,469.14	-	-	-	
82	1,086.04	1,064.94	1,021.00	1,391.81	1,360.18	1,298.67	1,557.00									

Policy Form LTC-97
COMPREHENSIVE PLAN
 Compound Inflation Protection with Nonforfeiture
 Assumes 100 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
19	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
20	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
21	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
22	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
23	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
24	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
25	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
26	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
27	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
28	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
29	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
30	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
31	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
32	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
33	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
34	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
35	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
36	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
37	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
38	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
39	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
40	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
41	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
42	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
43	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
44	123.35	118.80	109.66	146.20	141.64	132.51	162.19	150.80	141.64	175.92	166.76	155.35	242.16	223.89	207.90	
45	143.93	139.35	130.21	175.92	171.35	155.35	194.20	185.05	169.04	214.75	205.60	189.61	292.43	271.86	255.86	
46	143.93	139.35	130.21	175.92	171.35	155.35	194.20	185.05	169.04	214.75	205.60	189.61	292.43	271.86	255.86	
47	143.93	139.35	130.21	175.92	171.35	155.35	194.20	185.05	169.04	214.75	205.60	189.61	292.43	271.86	255.86	
48	143.93	139.35	130.21	175.92	171.35	155.35	194.20	185.05	169.04	214.75	205.60	189.61	292.43	271.86	255.86	
49	143.93	139.35	130.21	175.92	171.35	155.35	194.20	185.05	169.04	214.75	205.60	189.61	292.43	271.86	255.86	
50	159.91	150.80	141.64	196.49	187.33	173.63	214.75	201.05	185.05	235.30	223.89	205.60	322.10	299.28	278.71	
51	164.49	159.91	150.80	203.33	194.20	180.48	228.45	212.45	198.75	246.74	233.00	217.04	338.11	317.55	290.15	
52	171.35	166.76	157.64	212.45	203.33	187.33	235.30	226.16	205.60	258.14	244.45	228.45	354.11	333.54	306.13	
53	178.20	173.63	162.19	223.89	210.18	196.49	246.74	233.00	219.31	274.14	255.86	235.30	367.81	347.24	317.55	
54	189.61	180.48	171.35	233.00	223.89	205.60	260.44	246.74	228.45	290.15	269.58	251.29	390.65	365.53	335.84	
55	201.05	191.89	178.20	249.01	235.30	217.04	276.43	262.73	237.58	303.84	283.27	265.02	411.20	388.38	354.11	
56	210.18	203.33	189.61	262.73	249.01	230.74	287.85	276.43	253.59	319.84	301.55	278.71	431.79	408.93	374.66	
57	221.61	212.45	198.75	276.43	258.14	239.89	306.13	287.85	267.30	338.11	319.84	292.43	456.91	429.49	395.23	
58	230.74	221.61	210.18	290.15	276.43	253.59	322.10	306.13	278.71	358.68	335.84	308.41	479.75	452.34	420.35	
59	246.74	233.00	221.61	308.41	289.43	269.58	342.69	326.68	299.28	376.95	360.96	328.95	511.73	482.04	445.50	
60	262.73	249.01	233.00	328.95	312.99	290.15	363.24	344.96	319.84	402.09	379.25	354.11	546.01	514.04	472.90	
61	278.71	265.02	249.01	349.54	331.26	306.13	386.10	370.09	340.39	429.49	408.93	376.95	582.55	546.01	504.88	
62	294.70	280.99	265.02	367.81	351.80	326.68	411.20	388.38	363.24	459.19	431.79	402.09	619.10	582.55	539.16	
63	315.26	301.55	280.99	392.94	376.95	349.54	438.63	418.05	388.38	486.59	461.47	429.49	655.68	619.10	575.69	
64	328.95	317.55	301.55	418.05	397.49	372.37	463.76	443.19	408.93	514.04	488.89	454.63	696.79	657.94	609.99	
65	351.80	335.84	315.26	443.19	422.64	395.23	491.19	470.63	438.63	546.01	520.89	484.33	737.90	699.08	648.80	
66	353.67	342.69	325.10	448.12	428.35	401.99	503.04	478.88	448.12	557.96	529.40	494.25	751.28	716.13	663.41	
67	377.82	362.46	340.48	476.68	454.71	428.35	533.80	507.43	474.48	593.11	564.55	527.21	797.38	760.05	707.33	
68	399.81	384.41	362.46	505.24	483.27	454.71	564.55	538.19	505.24	628.26	599.70	562.34	845.71	804.00	751.28	
69	445.92	430.55	406.38	564.55	542.57	507.43	632.65	606.29	564.55	702.94	674.36	628.26	942.37	900.65	839.14	
70	496.45	478.88	454.71	630.44	604.08	568.93	707.33	674.36	634.84	786.42	749.07	700.73	1,050.02	1,003.89	940.18	
71	551.36	533.80	505.24	700.73	674.36	637.05	784.20	755.66	709.53	872.08	836.93	786.42	1,166.42	1,120.30	1,050.02	
72	612.85	590.91	560.16	779.81	751.28	709.53	872.08	841.32	788.60	970.93	931.39	876.46	1,296.03	1,245.51	1,166.42	
73	680.97	659.01	626.06	865.50	834.75	786.42	968.74	933.59	878.67	1,078.55	1,036.82	973.13	1,438.82	1,381.71	1,300.43	
74	724.92	705.15	667.79	924.80	894.04	847.93	1,039.03	999.49	942.37	1,153.25	1,111.53	1,045.62	1,539.86	1,480.56	1,392.71	
75	779.81	755.66	720.51	992.90	962.15	909.42	1,113.70	1,074.17	1,012.67	1,234.54	1,192.78	1,124.68	1,647.51	1,588.19	1,498.14	
76	834.75	810.57	773.22	1,063.18	1,030.25	975.31	1,190.61	1,153.25	1,087.35	1,322.39	1,278.47	1,208.17	1,761.73	1,702.41	1,607.97	
77	891.86	869.88	828.15	1,140.06	1,107.12	1,047.81	1,276.26	1,238.92	1,170.84	1,416.86	1,375.12	1,298.23	1,886.93	1,827.62	1,724.38	
78	955.54	933.59	887.45	1,221.36	1,188.40	1,124.68	1,370.72	1,328.98	1,258.70	1,517.88	1,476.16	1,394.87	2,020.94	1,957.22	1,853.98	
79	1,043.41	1,019.26	973.13	1,333.38	1,300.43	1,234.54	1,493.73	1,452.01	1,377.30	1,658.48	1,612.36	1,528.88	2,203.26	2,141.75	2,029.71	
80	1,137.89	1,113.70	1,065.40	1,458.60	1,421.24	1,353.15	1,632.12	1,592.59	1,511.32	1,810.06	1,763.92	1,676.05	-	-	-	
81	1,243.34	1,219.14	1,166.42	1,592.59	1,555.24	1,480.56	1,783.70	1,739.76	1,656.31	1,977.01	1,928.69	1,836.42	-	-	-	
82	1,357.54	1,331.20	1,276.26	1,739.76	1,700.23	1,623.33	1,946.26	1,904.49	1,814.45	2,159.32	2,111.01	2,012.15	-	-	-	
83	1,484.96															

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	29.87	33.39	35.15	38.67	45.69
19	29.87	33.39	35.15	38.67	45.69
20	29.87	33.39	35.15	38.67	45.69
21	29.87	33.39	35.15	38.67	45.69
22	29.87	33.39	35.15	38.67	45.69
23	29.87	33.39	35.15	38.67	45.69
24	29.87	33.39	35.15	38.67	45.69
25	29.87	33.39	35.15	38.67	45.69
26	29.87	33.39	35.15	38.67	45.69
27	29.87	33.39	35.15	38.67	45.69
28	29.87	33.39	35.15	38.67	45.69
29	29.87	33.39	35.15	38.67	45.69
30	29.87	33.39	35.15	38.67	45.69
31	29.87	33.39	35.15	38.67	45.69
32	29.87	33.39	35.15	38.67	45.69
33	29.87	33.39	35.15	38.67	45.69
34	29.87	33.39	35.15	38.67	45.69
35	29.87	33.39	35.15	38.67	45.69
36	29.87	33.39	35.15	38.67	45.69
37	29.87	33.39	35.15	38.67	45.69
38	29.87	33.39	35.15	38.67	45.69
39	29.87	33.39	35.15	38.67	45.69
40	29.87	33.39	35.15	38.67	45.69
41	29.87	33.39	35.15	38.67	45.69
42	29.87	33.39	35.15	38.67	45.69
43	29.87	33.39	35.15	38.67	45.69
44	29.87	33.39	35.15	38.67	45.69
45	36.90	40.41	43.94	47.45	58.00
46	36.90	40.41	43.94	47.45	58.00
47	36.90	40.41	43.94	47.45	58.00
48	36.90	40.41	43.94	47.45	58.00
49	36.90	40.41	43.94	47.45	58.00
50	40.41	45.69	49.20	52.72	65.02
51	42.18	47.45	52.72	56.23	68.54
52	43.94	50.95	54.46	59.74	73.81
53	45.69	52.72	58.00	61.51	77.32
54	47.45	56.23	61.51	66.77	82.59
55	50.95	59.74	66.77	72.05	89.63
56	54.46	63.27	70.28	77.32	96.65
57	58.00	68.54	75.56	82.59	103.68
58	61.51	73.81	80.83	87.87	110.72
59	66.77	79.09	89.63	96.65	121.27
60	72.05	87.87	96.65	105.45	131.81
61	79.09	94.91	105.45	115.99	144.11
62	84.36	103.68	115.99	126.53	158.16
63	91.38	112.47	126.53	137.06	172.22
64	100.17	121.27	137.06	149.37	188.04
65	107.19	131.81	149.37	161.68	203.86
66	115.99	144.11	161.68	177.50	221.42
67	126.53	156.40	175.73	191.55	240.75
68	135.32	168.70	191.55	209.12	261.83
69	151.14	188.04	212.63	233.73	291.72
70	168.70	209.12	237.24	260.09	325.10
71	186.27	233.73	263.60	288.20	362.02
72	207.37	260.09	293.47	321.59	402.43
73	230.21	288.20	326.87	356.74	446.37
74	253.06	318.07	360.25	393.64	492.06
75	279.42	351.46	397.15	434.06	543.01
76	307.54	386.61	437.56	478.01	597.49
77	339.16	427.02	483.27	527.21	657.25
78	372.56	470.97	532.47	581.67	724.02
79	411.20	518.42	586.95	641.43	797.84
80	453.38	572.88	648.46	708.20	878.67
81	499.08	630.88	715.25	780.25	968.29
82	550.06	695.90	787.29	859.34	1,066.71
83	604.52	767.94	869.88	948.95	1,175.66
84	666.03	847.03	957.75	1,045.62	1,295.15
85	734.56	933.13	1,056.17	1,152.81	1,426.96
86	810.12	1,029.80	1,165.12	1,270.56	1,571.06
87	890.98	1,135.24	1,284.61	1,402.36	1,730.97
88	982.34	1,251.23	1,418.17	1,546.45	1,906.70
89	1,082.53	1,379.51	1,564.01	1,704.61	2,100.02
90	1,191.47	1,521.86	1,723.94	1,878.60	2,312.66
91	1,312.72	1,678.25	1,901.44	2,071.89	2,548.13
92	1,446.29	1,850.47	2,096.50	2,284.54	2,806.47
93	1,593.91	2,040.27	2,312.66	2,518.26	3,091.15
94	1,755.57	2,249.39	2,549.90	2,778.34	3,403.94
95	1,933.06	2,481.35	2,811.73	3,063.02	3,750.14
96	2,129.89	2,736.17	3,099.93	3,377.61	4,131.50
97	2,346.04	3,017.33	3,419.76	3,723.79	4,549.74
98	2,585.05	3,326.63	3,771.24	4,105.14	5,011.91
99	2,846.88	3,667.55	4,157.86	4,526.88	5,521.55

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 100 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	38.84	43.41	45.69	50.26	59.40
19	38.84	43.41	45.69	50.26	59.40
20	38.84	43.41	45.69	50.26	59.40
21	38.84	43.41	45.69	50.26	59.40
22	38.84	43.41	45.69	50.26	59.40
23	38.84	43.41	45.69	50.26	59.40
24	38.84	43.41	45.69	50.26	59.40
25	38.84	43.41	45.69	50.26	59.40
26	38.84	43.41	45.69	50.26	59.40
27	38.84	43.41	45.69	50.26	59.40
28	38.84	43.41	45.69	50.26	59.40
29	38.84	43.41	45.69	50.26	59.40
30	38.84	43.41	45.69	50.26	59.40
31	38.84	43.41	45.69	50.26	59.40
32	38.84	43.41	45.69	50.26	59.40
33	38.84	43.41	45.69	50.26	59.40
34	38.84	43.41	45.69	50.26	59.40
35	38.84	43.41	45.69	50.26	59.40
36	38.84	43.41	45.69	50.26	59.40
37	38.84	43.41	45.69	50.26	59.40
38	38.84	43.41	45.69	50.26	59.40
39	38.84	43.41	45.69	50.26	59.40
40	38.84	43.41	45.69	50.26	59.40
41	38.84	43.41	45.69	50.26	59.40
42	38.84	43.41	45.69	50.26	59.40
43	38.84	43.41	45.69	50.26	59.40
44	38.84	43.41	45.69	50.26	59.40
45	47.99	52.54	57.12	61.70	75.39
46	47.99	52.54	57.12	61.70	75.39
47	47.99	52.54	57.12	61.70	75.39
48	47.99	52.54	57.12	61.70	75.39
49	47.99	52.54	57.12	61.70	75.39
50	52.54	59.40	63.96	68.54	84.53
51	54.83	61.70	68.54	73.09	89.10
52	57.12	66.25	70.81	77.66	95.95
53	59.40	68.54	75.39	79.97	100.51
54	61.70	73.09	79.97	86.82	107.39
55	66.25	77.66	86.82	93.66	116.50
56	70.81	82.25	91.38	100.51	125.66
57	75.39	89.10	98.23	107.39	134.79
58	79.97	95.95	105.10	114.23	143.93
59	86.82	102.81	116.50	125.66	157.64
60	93.66	114.23	125.66	137.06	171.35
61	102.81	123.35	137.06	150.80	187.33
62	109.66	134.79	150.80	164.49	205.60
63	118.80	146.20	164.49	178.20	223.89
64	130.21	157.64	178.20	194.20	244.45
65	139.35	171.35	194.20	210.18	265.02
66	144.99	180.14	202.09	221.86	276.80
67	158.16	195.50	219.68	239.45	300.95
68	169.14	210.88	239.45	261.39	327.31
69	188.93	235.03	265.81	292.18	364.67
70	210.88	261.39	296.56	325.10	406.38
71	232.86	292.18	329.51	360.25	452.53
72	259.22	325.10	366.84	401.99	503.04
73	287.75	360.25	408.59	445.92	557.96
74	316.33	397.59	450.32	492.06	615.06
75	349.26	439.33	496.45	542.57	678.79
76	384.41	483.27	546.98	597.49	746.87
77	423.96	533.80	604.08	659.01	821.56
78	465.70	588.70	665.58	727.09	905.03
79	514.04	648.02	733.69	801.79	997.29
80	566.75	716.13	810.57	885.26	1,098.35
81	623.85	788.60	894.04	975.31	1,210.36
82	687.56	869.88	984.11	1,074.17	1,333.38
83	755.66	959.95	1,087.35	1,186.21	1,469.58
84	832.53	1,058.81	1,197.18	1,307.02	1,618.95
85	918.21	1,166.42	1,320.21	1,441.01	1,783.70
86	1,012.67	1,287.26	1,456.39	1,588.19	1,963.83
87	1,113.70	1,419.07	1,605.75	1,752.95	2,163.72
88	1,227.93	1,564.01	1,772.71	1,933.06	2,383.40
89	1,353.15	1,724.38	1,955.05	2,130.78	2,625.02
90	1,489.35	1,902.32	2,154.93	2,348.25	2,890.82
91	1,640.90	2,097.81	2,376.81	2,589.87	3,185.17
92	1,807.85	2,313.10	2,620.62	2,855.68	3,508.08
93	1,992.36	2,550.34	2,890.82	3,147.83	3,863.93
94	2,194.46	2,811.73	3,187.36	3,472.93	4,254.95
95	2,416.35	3,101.70	3,514.67	3,828.78	4,687.69
96	2,662.36	3,420.20	3,874.92	4,222.00	5,164.36
97	2,932.56	3,771.68	4,274.72	4,654.73	5,687.18
98	3,231.29	4,158.30	4,714.05	5,131.41	6,264.90
99	3,558.60	4,584.44	5,197.34	5,658.61	6,901.95

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Optional Inflation Protection without Nonforfeiture
 Assumes 180 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60
18	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
19	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
20	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
21	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
22	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
23	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
24	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
25	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
26	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
27	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
28	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
29	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
30	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
31	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
32	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
33	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
34	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
35	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
36	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
37	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
38	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
39	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
40	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
41	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
42	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
43	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
44	41.75	40.16	36.95	46.58	44.96	41.75	49.80	46.58	43.37	52.99	49.80	46.58	67.44	62.64	57.80
45	49.80	48.17	44.96	57.80	56.22	51.38	62.64	59.43	54.61	67.44	64.22	59.43	86.72	80.30	75.49
46	49.80	48.17	44.96	57.80	56.22	51.38	62.64	59.43	54.61	67.44	64.22	59.43	86.72	80.30	75.49
47	49.80	48.17	44.96	57.80	56.22	51.38	62.64	59.43	54.61	67.44	64.22	59.43	86.72	80.30	75.49
48	49.80	48.17	44.96	57.80	56.22	51.38	62.64	59.43	54.61	67.44	64.22	59.43	86.72	80.30	75.49
49	49.80	48.17	44.96	57.80	56.22	51.38	62.64	59.43	54.61	67.44	64.22	59.43	86.72	80.30	75.49
50	56.22	52.99	49.80	65.85	62.64	57.80	70.67	65.85	61.03	75.49	72.27	65.85	97.97	91.55	85.13
51	57.80	56.22	52.99	69.06	65.85	61.03	75.49	70.67	65.85	80.30	75.49	70.67	104.39	97.97	89.93
52	61.03	59.43	56.22	72.27	69.06	64.22	78.69	75.49	69.06	85.13	80.30	75.49	110.81	104.39	96.36
53	64.22	62.64	57.80	77.09	72.27	67.44	83.51	78.69	73.86	91.55	85.13	78.69	117.24	110.81	101.18
54	69.06	65.85	62.64	81.91	78.69	72.27	89.93	85.13	78.69	97.97	91.55	85.13	126.87	118.83	109.20
55	73.86	70.67	65.85	86.33	83.51	77.09	96.36	91.55	83.51	104.39	97.97	91.55	136.50	128.47	117.24
56	78.69	75.49	70.67	94.75	89.93	83.51	102.78	97.97	89.93	112.41	105.97	97.97	146.13	138.11	126.87
57	83.51	80.30	75.49	101.18	94.75	88.33	110.81	104.39	96.36	120.44	114.02	104.39	157.37	147.74	136.50
58	88.33	85.13	80.30	107.60	102.78	94.75	118.83	112.41	102.78	130.08	122.05	112.41	168.63	159.00	147.74
59	94.75	89.93	85.13	115.62	109.20	101.18	126.87	120.44	110.81	138.11	131.67	120.44	181.47	170.22	157.37
60	101.18	96.36	89.93	123.66	117.24	109.20	134.89	128.47	118.83	147.74	139.71	130.08	194.32	183.06	168.63
61	107.60	102.78	96.36	131.67	125.25	115.62	144.53	138.11	126.87	159.00	150.95	139.71	208.75	195.92	181.47
62	114.02	109.20	102.78	139.71	133.29	123.66	154.16	146.13	136.50	170.22	160.58	149.35	223.22	210.38	194.32
63	122.05	117.24	109.20	149.35	142.94	133.29	165.42	157.37	146.13	181.47	171.84	160.58	237.67	224.82	208.75
64	130.08	125.25	118.83	162.19	154.16	144.53	178.27	170.22	157.37	195.92	186.27	173.42	258.55	244.09	226.44
65	141.31	134.89	126.87	175.05	167.00	155.77	192.69	184.69	171.84	211.98	202.33	187.88	279.42	264.97	245.71
66	150.95	146.13	138.11	187.88	179.85	168.63	209.75	199.11	186.27	229.64	218.40	203.95	301.89	287.47	266.56
67	163.80	157.37	147.74	203.95	194.32	183.06	226.44	215.19	200.74	248.91	237.67	221.61	327.58	311.53	290.66
68	176.64	170.22	160.58	220.02	210.38	197.53	244.09	232.86	218.40	269.78	256.94	240.88	354.91	337.22	314.74
69	199.11	192.69	181.47	248.91	239.28	223.22	276.20	264.97	247.30	305.11	292.26	273.00	399.86	382.19	356.50
70	224.82	216.80	205.56	281.02	269.78	253.72	313.16	298.69	281.02	345.27	329.21	308.32	451.24	431.97	404.67
71	252.13	244.09	231.25	316.35	305.11	287.47	351.69	338.85	317.95	388.61	372.56	350.08	509.06	488.18	457.66
72	284.24	274.60	260.14	356.50	343.64	324.39	396.65	382.19	358.11	438.41	420.73	395.03	573.30	550.80	515.49
73	319.58	309.94	293.89	401.47	387.02	364.53	446.42	430.36	404.67	493.00	473.74	444.83	645.55	619.86	582.94
74	346.87	337.22	319.58	436.78	422.36	399.86	486.58	468.92	441.62	536.36	517.08	486.58	703.36	676.08	635.92
75	378.98	367.75	350.08	476.94	462.47	436.78	531.54	512.27	483.36	584.52	565.25	533.14	766.00	738.70	696.95
76	412.71	401.47	382.19	520.29	504.22	476.94	578.10	560.44	528.33	637.53	616.65	582.94	835.03	806.14	761.17
77	449.63	438.41	417.52	566.88	550.80	521.91	631.11	611.83	578.10	695.33	674.45	637.53	910.52	881.61	831.83
78	489.80	478.53	454.47	618.25	602.20	570.09	688.91	668.03	632.70	757.96	737.09	696.95	992.42	961.92	910.52
79	544.38	531.54	507.45	687.30	669.64	635.92	764.39	743.52	704.98	843.08	818.98	777.23	1,101.61	1,071.10	1,014.90
80	603.81	590.94	565.25	764.39	745.12	709.78	849.50	828.61	786.86	936.21	912.12	867.14	1,225.28	1,193.14	1,132.13
81	671.25	658.39	629.50	849.50	830.22	790.08	944.23	921.75	876.78	1,040.59	1,014.90	966.72	1,361.75	1,328.03	1,262.20
82	746.72	732.25	701.77	944.23	923.36	881.61	1,048.63	1,026.14	977.97	1,156.21	1,130.50	1,077.52	1,512.70	1,477.37	1,408.33
83	830.22	814.16	780.44	1,050.22	1,029.36	982.77	1,165.84	1,141.77	1,088.76	1,284.68	1,257.39	1,201.17	1,681.33	1,646.00	1,570.51
84	921.75	907.31	870.36	1,167.45	1,144.97	1,095.18	1,295.92	1,270.23	1,214.01	1,429.20	1,400.28	1,339.28	1,869.20	1,832.28	1,751.97
85	1,024.53	1,008.48	969.92	1,297.52	1,275.03	1,222.05	1,440.45	1,414.75	1,353.72	1,586.57	1,559.28	1,493.43	2,077.95	2,039.42	1,952.71
86	1,138.55	1,122.50	1,080.74	1,442.03	1,419.57	1,361.75	1,601.03	1,573.73	1,509.48	1,763.21	1,73				

Policy Form LTC-97
COMPREHENSIVE PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
19	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
20	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
21	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
22	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
23	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
24	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
25	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
26	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
27	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
28	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
29	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
30	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
31	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
32	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
33	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
34	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
35	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
36	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
37	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
38	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
39	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
40	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
41	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
42	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
43	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
44	54.28	52.20	48.02	60.53	58.46	54.28	64.72	60.53	56.35	68.90	64.72	60.53	87.67	81.42	75.16	
45	64.72	62.64	58.46	75.16	73.07	66.79	81.42	77.23	70.98	87.67	83.51	77.23	112.74	104.39	98.10	
46	64.72	62.64	58.46	75.16	73.07	66.79	81.42	77.23	70.98	87.67	83.51	77.23	112.74	104.39	98.10	
47	64.72	62.64	58.46	75.16	73.07	66.79	81.42	77.23	70.98	87.67	83.51	77.23	112.74	104.39	98.10	
48	64.72	62.64	58.46	75.16	73.07	66.79	81.42	77.23	70.98	87.67	83.51	77.23	112.74	104.39	98.10	
49	64.72	62.64	58.46	75.16	73.07	66.79	81.42	77.23	70.98	87.67	83.51	77.23	112.74	104.39	98.10	
50	73.07	68.90	64.72	85.59	81.42	75.16	91.84	85.59	79.33	98.10	93.95	85.59	127.34	118.98	110.65	
51	75.16	73.07	68.90	89.77	85.59	79.33	98.10	91.84	85.59	104.39	98.10	91.84	135.69	127.34	116.92	
52	79.33	77.23	73.07	93.95	89.77	83.51	102.29	98.10	89.77	110.65	104.39	98.10	144.05	135.69	125.25	
53	83.51	81.42	75.16	100.21	93.95	87.67	108.54	102.29	96.03	118.98	110.65	102.29	152.41	144.05	131.52	
54	89.77	85.59	81.42	106.47	102.29	93.95	116.92	110.65	102.29	127.34	118.98	110.65	164.93	154.49	141.97	
55	96.03	91.84	85.59	114.80	108.54	100.21	125.25	118.98	108.54	135.69	127.34	118.98	177.44	167.00	152.41	
56	102.29	98.10	91.84	123.18	116.92	108.54	133.61	127.34	116.92	146.13	137.79	127.34	189.98	179.54	164.93	
57	108.54	104.39	98.10	131.52	123.18	114.80	144.05	135.69	125.25	156.56	148.23	135.69	204.57	192.05	177.44	
58	114.80	110.65	104.39	139.85	133.61	123.18	154.49	146.13	133.61	169.10	158.67	146.13	219.20	206.69	192.05	
59	123.18	116.92	110.65	150.30	141.97	131.52	164.93	156.56	144.05	179.54	171.19	156.56	235.90	221.28	204.57	
60	131.52	125.25	116.92	160.74	152.41	141.97	175.36	167.00	154.49	192.05	181.61	169.10	252.59	238.00	219.20	
61	139.85	133.61	125.25	171.19	162.82	150.30	187.88	179.54	164.93	206.69	196.24	181.61	271.39	254.70	235.90	
62	148.23	141.97	133.61	181.61	173.26	160.74	200.42	189.98	177.44	221.28	208.75	194.15	290.18	273.47	252.59	
63	158.67	152.41	141.97	194.15	185.80	173.26	215.02	204.57	189.98	235.90	223.36	208.75	308.97	292.26	271.39	
64	169.10	162.82	154.49	210.84	200.42	187.88	231.72	221.28	204.57	254.70	242.16	225.46	336.10	317.31	294.34	
65	183.70	175.36	164.93	227.56	217.11	202.51	250.51	240.07	223.36	275.57	263.03	244.26	363.24	344.47	319.41	
66	188.67	182.66	172.62	234.86	224.82	210.75	260.95	248.91	232.86	287.05	273.00	254.94	377.38	359.31	333.20	
67	204.73	196.71	184.69	254.94	242.88	228.84	283.03	268.98	250.92	311.13	297.08	277.03	409.49	389.42	363.33	
68	220.81	212.78	200.74	275.00	262.95	246.90	305.11	291.06	273.00	337.22	321.16	301.09	443.61	421.53	393.44	
69	248.91	240.88	228.81	311.13	299.08	279.01	345.27	331.20	309.14	381.39	365.31	341.25	499.82	477.73	445.61	
70	281.02	270.99	259.94	351.28	337.22	317.14	391.42	373.36	351.28	431.57	411.50	385.40	564.04	539.97	505.85	
71	315.14	305.11	289.05	395.44	381.39	359.31	439.59	423.53	397.45	485.78	465.70	437.61	636.30	610.23	572.08	
72	355.28	343.24	325.18	445.61	429.56	405.47	495.81	477.73	447.64	547.98	525.89	493.78	716.62	688.50	644.34	
73	399.46	387.39	367.34	501.83	483.75	455.65	558.03	537.96	505.85	616.23	592.17	556.02	806.94	774.83	728.64	
74	433.58	421.53	399.46	545.98	527.92	499.82	608.22	586.13	552.00	670.43	646.36	608.22	879.19	845.09	794.90	
75	473.74	459.68	437.61	596.16	578.10	545.98	664.42	640.33	604.19	730.67	706.56	666.43	957.48	923.36	871.16	
76	515.87	501.83	477.73	650.38	630.30	596.16	722.64	700.55	660.40	796.90	770.81	728.64	1,043.80	1,007.65	951.48	
77	562.06	547.98	521.91	708.57	688.50	652.37	788.87	764.78	722.64	869.15	843.08	796.90	1,138.15	1,102.00	1,039.78	
78	612.23	598.19	568.06	772.81	752.75	712.59	861.14	835.03	790.88	947.45	921.35	871.16	1,240.53	1,202.38	1,138.15	
79	680.47	664.42	634.32	859.14	837.04	794.90	955.50	929.39	881.22	1,053.84	1,023.73	971.55	1,377.00	1,338.87	1,268.61	
80	754.75	738.70	706.56	955.50	931.39	887.23	1,061.84	1,035.78	983.59	1,170.26	1,140.14	1,083.94	1,531.56	1,491.42	1,415.15	
81	839.05	823.00	786.86	1,061.84	1,037.78	987.61	1,180.30	1,152.18	1,095.99	1,300.73	1,268.61	1,208.39	1,702.20	1,660.03	1,577.75	
82	933.39	915.33	877.20	1,180.30	1,154.20	1,102.00	1,310.78	1,282.67	1,222.42	1,445.26	1,413.15	1,346.92	1,890.87	1,846.72	1,760.40	
83	1,037.78	1,017.69	975.54	1,312.77	1,286.67	1,228.47	1,457.28	1,427.20	1,360.95	1,605.84	1,571.72	1,501.48	2,101.65	2,057.48	1,963.15	
84	1,152.18	1,134.12	1,087.95	1,459.31	1,431.21	1,368.98	1,619.89	1,587.78	1,517.52	1,786.51	1,750.37	1,674.08	2,336.51	2,290.33	2,189.96	
85	1,280.65	1,260.58	1,212.41	1,621.90	1,593.80	1,527.54	1,800.54	1,768.43	1,69							

Policy Form 1LTC-97
COMPREHENSIVE PLAN
 Compound Inflation Protection without Nonforfeiture
 Assumes 180 Day Elimination Period
 Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
19	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
20	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
21	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
22	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
23	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
24	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
25	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
26	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
27	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
28	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
29	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
30	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
31	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
32	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
33	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
34	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
35	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
36	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
37	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
38	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
39	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
40	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
41	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
42	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
43	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
44	86.72	83.51	77.09	102.78	99.56	93.14	114.02	105.97	99.56	123.66	117.24	109.20	170.22	157.37	146.13	
45	101.18	97.97	91.55	123.66	120.44	109.20	136.50	130.08	118.83	150.95	144.53	133.29	205.56	191.11	179.85	
46	101.18	97.97	91.55	123.66	120.44	109.20	136.50	130.08	118.83	150.95	144.53	133.29	205.56	191.11	179.85	
47	101.18	97.97	91.55	123.66	120.44	109.20	136.50	130.08	118.83	150.95	144.53	133.29	205.56	191.11	179.85	
48	101.18	97.97	91.55	123.66	120.44	109.20	136.50	130.08	118.83	150.95	144.53	133.29	205.56	191.11	179.85	
49	101.18	97.97	91.55	123.66	120.44	109.20	136.50	130.08	118.83	150.95	144.53	133.29	205.56	191.11	179.85	
50	112.41	105.97	99.56	138.11	131.67	122.05	150.95	141.31	130.08	165.42	157.37	144.53	228.44	210.38	195.92	
51	115.62	112.41	105.97	142.94	136.50	126.87	160.58	149.35	139.71	173.42	163.80	152.58	237.67	223.22	203.95	
52	120.44	117.24	110.81	149.35	142.94	131.67	165.42	159.00	144.53	181.47	171.84	160.58	248.91	234.45	215.19	
53	125.25	122.05	114.02	157.37	147.74	138.11	173.42	163.80	154.16	192.69	179.85	165.42	258.55	244.09	223.22	
54	133.29	126.87	120.44	163.80	157.37	144.53	183.06	173.42	160.58	203.95	189.50	176.64	274.60	256.94	236.07	
55	141.31	134.89	125.25	175.05	165.42	152.58	194.32	184.69	167.00	213.58	199.11	186.27	289.05	273.00	248.91	
56	147.74	142.94	133.29	184.69	175.05	162.19	202.33	194.32	178.27	224.82	211.98	195.92	303.52	287.47	263.36	
57	155.77	149.35	139.71	194.32	181.47	168.63	215.19	202.33	187.88	237.67	224.82	205.56	321.16	301.89	277.83	
58	162.19	155.77	147.74	203.95	194.32	178.27	226.44	215.19	195.92	252.13	236.07	216.80	337.22	317.95	295.47	
59	173.42	163.80	155.77	216.80	205.56	189.50	240.88	229.64	210.38	264.97	253.72	231.25	359.71	338.85	313.16	
60	184.69	175.05	163.80	231.25	220.02	203.95	255.33	242.49	224.82	282.63	266.56	248.91	383.80	361.33	332.42	
61	195.92	186.27	175.05	245.71	232.86	215.19	271.39	260.14	239.28	301.89	287.47	264.97	409.49	383.80	354.91	
62	207.16	197.53	186.27	258.55	247.30	229.64	289.05	273.00	255.33	322.77	303.52	282.63	435.20	409.49	378.98	
63	221.61	211.98	197.53	276.20	264.97	245.71	308.32	293.89	273.00	342.05	324.39	301.89	460.89	435.20	404.67	
64	231.25	223.22	211.98	293.89	279.42	261.76	326.00	311.53	287.47	361.33	343.64	319.58	489.80	462.47	428.78	
65	247.30	236.07	221.61	311.53	297.08	277.83	345.27	330.81	308.32	383.80	366.14	340.45	518.69	491.39	456.05	
66	258.55	250.51	237.67	327.58	313.16	293.89	367.75	350.08	327.58	407.89	387.02	361.33	549.20	523.50	484.97	
67	276.20	264.97	248.91	348.47	332.42	313.16	390.22	370.96	346.87	433.58	412.71	385.40	582.94	555.62	517.08	
68	292.26	281.02	264.97	369.34	353.29	332.42	412.71	393.44	369.34	459.28	438.41	411.09	618.25	587.73	549.20	
69	326.00	314.74	297.08	412.71	396.65	370.96	462.47	443.21	412.71	513.87	493.00	459.28	688.91	658.39	613.42	
70	362.92	350.08	332.42	460.89	441.62	415.91	517.08	493.00	464.10	574.89	547.60	512.27	767.59	733.88	687.30	
71	403.07	390.22	369.34	512.27	493.00	465.70	573.30	552.41	518.69	637.53	611.83	574.89	852.72	818.98	767.59	
72	448.05	431.97	409.49	570.09	549.20	518.69	637.53	615.05	576.51	709.78	680.87	640.74	947.45	910.52	852.72	
73	497.81	481.76	457.66	632.70	610.23	574.89	708.19	682.49	642.34	788.47	757.96	711.40	1,051.83	1,010.08	950.66	
74	529.92	515.49	488.18	676.08	653.58	619.86	759.58	730.67	688.91	843.08	812.56	764.39	1,125.69	1,082.34	1,018.11	
75	570.09	552.41	526.72	725.83	703.36	664.81	814.16	785.27	740.30	902.48	871.98	822.19	1,204.39	1,161.03	1,095.18	
76	610.23	592.55	565.25	777.23	753.13	712.99	870.36	843.08	794.90	966.72	934.59	883.22	1,287.89	1,244.54	1,175.48	
77	651.97	635.92	605.41	833.45	809.34	766.00	933.00	905.70	855.91	1,035.78	1,005.25	949.05	1,379.43	1,336.06	1,260.58	
78	698.56	682.49	648.76	892.85	868.77	822.19	1,002.03	971.55	920.16	1,109.65	1,079.12	1,019.72	1,477.37	1,430.81	1,355.33	
79	762.78	745.12	711.40	974.76	950.66	902.48	1,091.97	1,061.47	1,006.87	1,212.41	1,178.69	1,117.66	1,610.66	1,565.70	1,483.79	
80	831.83	814.16	778.84	1,066.28	1,038.99	989.19	1,193.14	1,164.25	1,104.81	1,323.21	1,289.50	1,225.28	-	-	-	
81	908.89	891.25	852.72	1,164.25	1,136.92	1,082.34	1,303.95	1,271.84	1,210.81	1,445.26	1,409.92	1,342.48	-	-	-	
82	992.42	973.14	933.00	1,271.84	1,242.92	1,186.72	1,422.78	1,392.28	1,326.42	1,578.55	1,543.22	1,470.95	-	-	-	
83	1,085.55	1,064.68	1,019.72	1,389.05	1,361.75	1,300.73	1,554.46	1,522.33	1,451.68	1,724.67	1,687.75	1,612.26	-	-	-	
84	1,183.52	1,164.25	1,117.66	1,517.52	1,488.61	1,424.39	1,698.98	1,665.27	1,591.3							

Policy Form 1LTC-97

COMPREHENSIVE PLAN

Compound Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	730x	730x	1,095x	1,095x	1,095x	1,460x	1,460x	1,460x	1,460x	1,825x	1,825x	1,825x	Unlimited	Unlimited	Unlimited
HC	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	100%	80%	60%	
Age	730x100	730x80	730x60	1095x100	1095x80	1095x60	1460x100	1460x80	1460x60	1825x100	1825x80	1825x60	Ux100	Ux80	Ux60	
18	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
19	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
20	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
21	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
22	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
23	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
24	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
25	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
26	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
27	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
28	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
29	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
30	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
31	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
32	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
33	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
34	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
35	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
36	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
37	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
38	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
39	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
40	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
41	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
42	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
43	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
44	112.74	108.54	100.21	133.61	129.43	121.08	148.23	137.79	129.43	160.74	152.41	141.97	221.28	204.57	189.98	
45	131.52	127.34	118.98	160.74	156.56	141.97	177.44	169.10	154.49	196.24	187.88	173.26	267.21	248.44	233.82	
46	131.52	127.34	118.98	160.74	156.56	141.97	177.44	169.10	154.49	196.24	187.88	173.26	267.21	248.44	233.82	
47	131.52	127.34	118.98	160.74	156.56	141.97	177.44	169.10	154.49	196.24	187.88	173.26	267.21	248.44	233.82	
48	131.52	127.34	118.98	160.74	156.56	141.97	177.44	169.10	154.49	196.24	187.88	173.26	267.21	248.44	233.82	
49	131.52	127.34	118.98	160.74	156.56	141.97	177.44	169.10	154.49	196.24	187.88	173.26	267.21	248.44	233.82	
50	146.13	137.79	129.43	179.54	171.19	158.67	196.24	183.70	169.10	215.02	204.57	187.88	294.34	273.47	254.70	
51	150.30	146.13	137.79	185.80	177.44	164.93	208.75	194.15	181.61	225.46	212.95	198.31	308.97	290.18	265.13	
52	156.56	152.41	144.05	194.15	185.80	171.19	215.02	206.69	187.88	235.90	223.36	208.75	323.56	304.79	279.74	
53	162.82	158.67	148.23	204.57	192.05	179.54	225.46	212.95	200.42	250.51	233.82	215.02	336.10	317.31	290.18	
54	173.26	164.93	156.56	212.95	204.57	187.88	238.00	225.46	208.75	265.13	246.33	229.64	356.98	334.00	306.87	
55	183.70	175.36	162.82	227.56	215.02	198.31	252.59	240.07	217.11	277.65	258.85	242.16	375.77	354.91	323.56	
56	192.05	185.80	173.26	240.07	227.56	210.84	263.03	252.59	231.72	292.26	275.57	254.70	394.56	373.69	342.36	
57	202.51	194.15	181.61	252.59	235.90	219.20	279.74	263.03	244.26	308.97	292.26	267.21	417.52	392.46	361.16	
58	210.84	202.51	192.05	265.13	252.59	231.72	294.34	279.74	254.70	327.75	306.87	281.82	438.41	413.33	384.11	
59	225.46	212.95	202.51	281.82	267.21	246.33	313.16	298.52	273.47	344.47	329.84	300.61	467.61	440.47	407.08	
60	240.07	227.56	212.95	300.61	286.01	265.13	331.93	315.23	292.26	367.42	346.54	323.56	498.93	469.72	432.13	
61	254.70	242.16	227.56	319.41	302.70	279.74	352.80	338.19	311.05	392.46	373.69	344.47	532.34	498.93	461.34	
62	269.29	256.77	242.16	336.10	321.49	298.52	375.77	354.91	331.93	419.59	394.56	367.42	565.74	532.34	492.67	
63	288.08	275.57	256.77	359.06	344.47	319.41	400.82	382.02	354.91	444.67	421.70	392.46	599.13	565.74	526.06	
64	300.61	290.18	275.57	382.02	363.24	340.28	423.77	405.00	373.69	469.72	446.75	415.44	636.72	601.24	557.38	
65	321.49	306.87	288.08	405.00	386.21	361.16	448.83	430.03	400.82	498.93	475.98	442.57	674.29	638.82	592.87	
66	323.17	313.16	297.08	409.49	391.42	367.34	459.68	437.61	409.49	509.85	483.75	451.64	686.49	654.36	606.21	
67	345.27	331.20	311.13	435.58	415.53	391.42	487.78	463.70	433.58	541.97	515.87	481.76	728.64	694.53	646.36	
68	365.31	351.28	331.20	461.67	441.62	415.53	515.87	491.79	461.67	574.08	547.98	513.87	772.81	734.68	686.49	
69	407.48	393.44	371.35	515.87	495.81	463.70	578.10	554.02	515.87	642.34	616.23	574.08	861.14	823.00	766.79	
70	453.66	437.61	415.53	576.11	552.00	519.89	646.36	616.23	580.10	718.61	684.49	640.33	959.48	917.34	859.14	
71	503.84	487.78	461.67	640.33	616.23	582.11	716.62	690.51	648.36	796.90	764.78	718.61	1,065.87	1,023.73	959.48	
72	560.04	539.97	511.86	712.59	686.49	648.36	796.90	768.80	720.64	887.23	851.09	800.92	1,184.31	1,138.15	1,065.87	
73	622.25	602.20	572.08	790.88	762.78	718.61	885.20	853.09	802.92	985.58	947.45	889.22	1,314.78	1,262.60	1,188.32	
74	662.41	644.34	610.23	845.09	816.97	774.83	949.45	913.33	861.14	1,053.84	1,015.70	955.50	1,407.11	1,352.92	1,272.64	
75	712.59	690.51	658.39	907.31	879.19	831.01	1,017.69	981.56	925.37	1,128.10	1,089.97	1,027.74	1,505.47	1,451.28	1,368.98	
76	762.78	740.68	706.56	971.55	941.42	891.25	1,087.95	1,053.84	993.61	1,208.39	1,168.23	1,104.01	1,609.86	1,555.67	1,469.35	
77	814.96	794.90	756.76	1,041.80	1,011.67	957.48	1,166.25	1,132.13	1,069.89	1,294.71	1,256.58	1,186.33	1,724.27	1,670.06	1,575.73	
78	873.17	853.09	810.97	1,116.08	1,085.95	1,027.74	1,252.55	1,214.42	1,150.19	1,387.04	1,348.90	1,274.63	1,846.72	1,788.50	1,694.17	
79	953.47	931.39	889.22	1,218.44	1,188.32	1,128.10	1,364.98	1,326.83	1,258.57	1,515.51	1,473.35	1,397.09	2,013.32	1,957.12	1,854.75	
80	1,039.78	1,017.69	973.53	1,332.84	1,298.73	1,236.50	1,491.42	1,455.29	1,381.02	1,654.01	1,611.86	1,531.56	-	-	-	
81	1,136.12	1,114.05	1,065.87	1,455.29	1,421.16	1,352.92	1,629.95	1,589.78	1,513.50	1,806.58	1,762.40	1,678.11	-	-	-	
82	1,240.53	1,216.42	1,166.25	1,589.78	1,553.64	1,483.39	1,778.46	1,740.								

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection without Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	27.30	30.53	32.11	35.33	41.75
19	27.30	30.53	32.11	35.33	41.75
20	27.30	30.53	32.11	35.33	41.75
21	27.30	30.53	32.11	35.33	41.75
22	27.30	30.53	32.11	35.33	41.75
23	27.30	30.53	32.11	35.33	41.75
24	27.30	30.53	32.11	35.33	41.75
25	27.30	30.53	32.11	35.33	41.75
26	27.30	30.53	32.11	35.33	41.75
27	27.30	30.53	32.11	35.33	41.75
28	27.30	30.53	32.11	35.33	41.75
29	27.30	30.53	32.11	35.33	41.75
30	27.30	30.53	32.11	35.33	41.75
31	27.30	30.53	32.11	35.33	41.75
32	27.30	30.53	32.11	35.33	41.75
33	27.30	30.53	32.11	35.33	41.75
34	27.30	30.53	32.11	35.33	41.75
35	27.30	30.53	32.11	35.33	41.75
36	27.30	30.53	32.11	35.33	41.75
37	27.30	30.53	32.11	35.33	41.75
38	27.30	30.53	32.11	35.33	41.75
39	27.30	30.53	32.11	35.33	41.75
40	27.30	30.53	32.11	35.33	41.75
41	27.30	30.53	32.11	35.33	41.75
42	27.30	30.53	32.11	35.33	41.75
43	27.30	30.53	32.11	35.33	41.75
44	27.30	30.53	32.11	35.33	41.75
45	33.74	36.95	40.16	43.37	52.99
46	33.74	36.95	40.16	43.37	52.99
47	33.74	36.95	40.16	43.37	52.99
48	33.74	36.95	40.16	43.37	52.99
49	33.74	36.95	40.16	43.37	52.99
50	36.95	41.75	44.96	48.17	59.43
51	38.53	43.37	48.17	51.38	62.64
52	40.16	46.58	49.80	54.61	67.44
53	41.75	48.17	52.99	56.22	70.67
54	43.37	51.38	56.22	61.03	75.49
55	46.58	54.61	61.03	65.85	81.91
56	49.80	57.80	64.22	70.67	88.33
57	52.99	62.64	69.06	75.49	94.75
58	56.22	67.44	73.86	80.30	101.18
59	61.03	72.27	81.91	88.33	110.81
60	65.85	80.30	88.33	96.36	120.44
61	72.27	86.72	96.36	105.97	131.67
62	77.09	94.75	105.97	115.62	144.53
63	83.51	102.78	115.62	125.25	157.37
64	91.55	110.81	125.25	136.50	171.84
65	97.97	120.44	136.50	147.74	186.27
66	105.97	131.67	147.74	162.19	202.33
67	115.62	142.94	160.58	175.05	220.02
68	123.66	154.16	175.05	191.11	239.28
69	138.11	171.84	194.32	213.58	266.56
70	154.16	191.11	216.80	237.67	297.08
71	170.22	213.58	240.88	263.36	330.81
72	189.50	237.67	268.18	293.89	367.75
73	210.38	263.36	298.69	326.00	407.89
74	231.25	290.66	329.21	359.71	449.63
75	255.33	321.16	362.92	396.65	496.22
76	281.02	353.29	399.86	436.78	545.98
77	309.94	390.22	441.62	481.76	600.59
78	340.45	430.36	486.58	531.54	661.61
79	375.77	473.74	536.36	586.13	729.06
80	414.31	523.50	592.55	647.16	802.92
81	456.05	576.51	653.58	712.99	884.83
82	502.64	635.92	719.41	785.27	974.76
83	552.41	701.77	794.90	867.14	1,074.31
84	608.63	774.00	875.19	955.50	1,183.52
85	671.25	852.72	965.11	1,053.43	1,303.95
86	740.30	941.03	1,064.68	1,161.03	1,435.62
87	814.16	1,037.37	1,173.88	1,281.45	1,581.76
88	897.67	1,143.37	1,295.92	1,413.15	1,742.34
89	989.19	1,260.58	1,429.20	1,557.67	1,919.00
90	1,088.76	1,390.65	1,575.34	1,716.65	2,113.29
91	1,199.57	1,533.59	1,737.51	1,893.31	2,328.48
92	1,321.61	1,690.97	1,915.78	2,087.60	2,564.53
93	1,456.50	1,864.39	2,113.29	2,301.17	2,824.67
94	1,604.24	2,055.47	2,330.09	2,538.84	3,110.53
95	1,766.42	2,267.45	2,569.34	2,798.98	3,426.87
96	1,946.29	2,500.31	2,832.70	3,086.43	3,775.35
97	2,143.80	2,757.22	3,124.96	3,402.79	4,157.53
98	2,362.20	3,039.87	3,446.12	3,751.24	4,579.85
99	2,601.45	3,351.39	3,799.41	4,136.65	5,045.54

Policy Form 2LTC-97

NURSING HOME INSURANCE ONLY PLAN

Optional Inflation Protection with Nonforfeiture

Assumes 180 Day Elimination Period

Standard Annual Premium Rates - \$10 Increments with 42.65 % increase

TLB	730x	1,095x	1,460x	1,825x	Unlimited
Age	730x	1095x	1460x	1825x	Ux
18	35.49	39.69	41.75	45.93	54.28
19	35.49	39.69	41.75	45.93	54.28
20	35.49	39.69	41.75	45.93	54.28
21	35.49	39.69	41.75	45.93	54.28
22	35.49	39.69	41.75	45.93	54.28
23	35.49	39.69	41.75	45.93	54.28
24	35.49	39.69	41.75	45.93	54.28
25	35.49	39.69	41.75	45.93	54.28
26	35.49	39.69	41.75	45.93	54.28
27	35.49	39.69	41.75	45.93	54.28
28	35.49	39.69	41.75	45.93	54.28
29	35.49	39.69	41.75	45.93	54.28
30	35.49	39.69	41.75	45.93	54.28
31	35.49	39.69	41.75	45.93	54.28
32	35.49	39.69	41.75	45.93	54.28
33	35.49	39.69	41.75	45.93	54.28
34	35.49	39.69	41.75	45.93	54.28
35	35.49	39.69	41.75	45.93	54.28
36	35.49	39.69	41.75	45.93	54.28
37	35.49	39.69	41.75	45.93	54.28
38	35.49	39.69	41.75	45.93	54.28
39	35.49	39.69	41.75	45.93	54.28
40	35.49	39.69	41.75	45.93	54.28
41	35.49	39.69	41.75	45.93	54.28
42	35.49	39.69	41.75	45.93	54.28
43	35.49	39.69	41.75	45.93	54.28
44	35.49	39.69	41.75	45.93	54.28
45	43.84	48.02	52.20	56.35	68.90
46	43.84	48.02	52.20	56.35	68.90
47	43.84	48.02	52.20	56.35	68.90
48	43.84	48.02	52.20	56.35	68.90
49	43.84	48.02	52.20	56.35	68.90
50	48.02	54.28	58.46	62.64	77.23
51	50.08	56.35	62.64	66.79	81.42
52	52.20	60.53	64.72	70.98	87.67
53	54.28	62.64	68.90	73.07	91.84
54	56.35	66.79	73.07	79.33	98.10
55	60.53	70.98	79.33	85.59	106.47
56	64.72	75.16	83.51	91.84	114.80
57	68.90	81.42	89.77	98.10	123.18
58	73.07	87.67	96.03	104.39	131.52
59	79.33	93.95	106.47	114.80	144.05
60	85.59	104.39	114.80	125.25	156.56
61	93.95	112.74	125.25	137.79	171.19
62	100.21	123.18	137.79	150.30	187.88
63	108.54	133.61	150.30	162.82	204.57
64	118.98	144.05	162.82	177.44	223.36
65	127.34	156.56	177.44	192.05	242.16
66	132.49	164.60	184.69	202.75	252.92
67	144.53	178.64	200.74	218.80	275.00
68	154.56	192.69	218.80	238.88	299.08
69	172.62	214.77	242.88	266.97	333.20
70	192.69	238.88	270.99	297.08	371.35
71	212.78	266.97	301.09	329.21	413.50
72	236.86	297.08	335.23	367.34	459.68
73	262.95	329.21	373.36	407.48	509.85
74	289.05	363.33	411.50	449.63	562.06
75	319.17	401.47	453.66	495.81	620.26
76	351.28	441.62	499.82	545.98	682.49
77	387.39	487.78	552.00	602.20	750.72
78	425.55	537.96	608.22	664.42	827.03
79	469.72	592.17	670.43	732.66	911.31
80	517.89	654.36	740.68	808.94	1,003.66
81	570.09	720.64	816.97	891.25	1,106.02
82	628.29	794.90	899.28	981.56	1,218.44
83	690.51	877.20	993.61	1,083.94	1,342.89
84	760.75	967.52	1,093.98	1,194.34	1,479.37
85	839.05	1,065.87	1,206.38	1,316.79	1,629.95
86	925.37	1,176.28	1,330.84	1,451.28	1,794.51
87	1,017.69	1,296.70	1,467.34	1,601.82	1,977.19
88	1,122.08	1,429.20	1,619.89	1,766.42	2,177.92
89	1,236.50	1,575.73	1,786.51	1,947.09	2,398.73
90	1,360.95	1,738.33	1,969.17	2,145.81	2,641.62
91	1,499.45	1,916.97	2,171.90	2,366.59	2,910.59
92	1,652.00	2,113.70	2,394.71	2,609.50	3,205.66
93	1,820.61	2,330.46	2,641.62	2,876.45	3,530.84
94	2,005.30	2,569.34	2,912.60	3,173.53	3,888.13
95	2,208.04	2,834.31	3,211.68	3,498.73	4,283.58
96	2,432.87	3,125.38	3,540.89	3,858.04	4,719.18
97	2,679.75	3,446.54	3,906.21	4,253.48	5,196.91
98	2,952.76	3,799.83	4,307.67	4,689.05	5,724.83
99	3,251.84	4,189.23	4,749.27	5,170.81	6,306.93

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 /CT15-200 (LTC97)

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Attached is the Filing Letter
Attachment(s):	PA LTC97 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):	LTC97_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-130431037

State Tracking #:

META-130431037

Company Tracking #:

CT15-200 (LTC97) 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 /CT15-200 (LTC97)

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

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

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

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

Satisfied - Item:	Policyholder Letter
Comments:	Attached is the Policyholder Letter
Attachment(s):	IB PH Letter LTC97_VIP1_VIP2_Generic.pdf
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, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms 1LTC-97-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 42.65% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

1LTC-97-PA - approved by your Department in 1999
2LTC-97-PA - approved by your Department in 1999

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2000 to October, 2003 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2006.

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

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

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

Notification to Policyholders of Premium Rate Schedule Increase

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

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional

statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

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

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

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

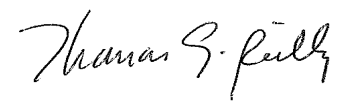
We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

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

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

Sincerely,

A handwritten signature in black ink that reads "Thomas S. Reilly". The signature is written in a cursive style with a large, stylized initial 'T'.

Thomas Reilly
Director

February 3, 2016

Re: 1LTC-97, 2LTC-97

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 – 108.9%; with rate increase – 96.5%

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 42.65%, Earned Premium and Incurred Claims, <i>Nationwide</i> experience and weighted average statutory discount rate of 4.50% LLR without rate increase – 108.9%; with rate increase – 96.5%
Exhibit II	Demonstration of rate action meeting Rate Stability (58/85) limitations
Addendum to Memorandum Attachment 1	<i>Nationwide</i> Written Premium and Paid Claims both with and without the requested rate increase. LLR without rate increase – 96.8%; with rate increase – 85.5%
Attachment 2	<i>Pennsylvania</i> Earned Premium and Incurred Claims both with and without the requested rate increase. LLR without rate increase – 105.4%; with rate increase – 93.3%

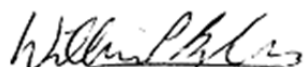
Attachment 3	Pennsylvania Written Premium and Paid Claims both with and without the requested rate increase. LLR without rate increase – 95.8%; with rate increase – 84.5%
Attachment 4	Claim reserves by incurral year, ALR at 12/31/2014, NW and PA only.
Attachment 5	Durational loss ratios without interest, Nationwide LLR without rate increase – 108.7%
Attachment 6	Durational loss ratios without interest, Pennsylvania LLR without rate increase – 105.0%

Additional Notes

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

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

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



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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 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:

- 1LTC-97-PA
- 2LTC-97-PA

These forms were developed as part of a nationwide series and were issued in PA from January 2000 to October 2003, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2006.

Policy forms 1LTC-97-PA and 2LTC-97-PA (subsequently referred to as 1LTC-97 and 2LTC-97, respectively) are existing individual tax-qualified policy forms and were previously approved in 1999, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Policy form 1LTC-97 provides comprehensive coverage. Policy form 2LTC-97 provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility.

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

1LTC-97 and 2LTC-97 are 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.

1LTC-97 also includes a home/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home/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.

For both policy forms, the daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for initial care advisory service and transition expenses are also provided. In addition, 1LTC-97 provides benefits for respite care, caregiver training, chore/transportation services, and alternate services.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

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, respite care, caregiver training, or initial care advisory services; 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 chose one of three inflation options: Automatic Simple Inflation Protection, Automatic Compound Inflation Protection, or Optional Inflation Protection. The insured could also elect nonforfeiture coverage at issue. For married couples that each had a primary policy, a Survivorship/Joint Waiver of Premium Rider was also available that provides for premiums to be waived when premiums are being waived on the spouse's policy and for a policy to become paid up when the spouse's policy is terminated due to death or exhaustion of the total lifetime benefit.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

Voluntary Termination Rates

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

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

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

The above assumptions are based on actual in-force experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

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

7. Underwriting Description

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, and the selection of any other options or riders.

9. Issue Age Range

The issue ages are from 20 to 85 except for the unlimited benefit period option which was only issued to age 81.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2014 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for policy form series 1LTC-97 and 2LTC-97 is shown in Exhibit I.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

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 4.5%. 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 4.5%.

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 4.5%

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

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

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

16. History of Previous In-force Rate Increases

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

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

17. Requested Rate Increase

The company is requesting an increase of 42.65% for the policy forms listed above. Corresponding rate tables reflecting the 42.65% increase are included with this filing.

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

18. Analysis Performed

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

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing home care were derived from the 1985 National Nursing Home Survey (TSA, 88-90 Reports). The incidence rates and lengths of stay vary by age and sex. The effects of selection at issue were assumed to reduce nursing home admission rates for the first seven policy durations.

Home Care prevalence rates were derived from the 1982-1984 National Long-Term Care Surveys. These prevalence rates vary by age and sex. The effects of selection were assumed to reduce home care prevalence rates for the first nine policy durations.

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

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

Duration	Lapse Rate
1	10.0%
2	9.0%
3	8.0%
4	7.5%
5	7.0%
6	6.5%
7	6.0%
8	5.5%
9	5.0%
10+	4.5%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These mortality rates vary by age and sex. The effects of selection at issue were assumed to reduce mortality rates for the first six durations.

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

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

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 exceeds the minimum loss ratio requirements, both with

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

and without the requested rate increase, exceeds the minimum loss ratio of 60%.

20. Average Annual Premium

The average September 30, 2015 annualized premium for all premium-paying policies before and after the current requested increase of 42.65% are:

Before increase: \$2,245
After current requested 42.65% increase: \$3,203

The average September 30, 2015 annualized premiums for all premium-paying policies issued in PA, before and after the current requested increase of 42.65% are:

Before increase: \$2,346
After current requested 42.65% increase: \$3,347

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	4%
45-49	8%
50-54	18%
55-59	23%
60-64	22%
65-69	15%
70-74	7%
75+	3%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

By Benefit Period

Benefit Period	%
1 Year	0%
2 Year	5%
3 Year	18%
4 Year	14%
5 Year	20%
6 Year	0%
7 Year	0%
Lifetime	44%
Total	100%

By Inflation Option

Inflation Type	%
Compound 5%	38%
Simple 5%	30%
FPO	31%
None	0%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC Only)	6%
50%	1%
60%	11%
80%	11%
100%	71%
Total	100%

By Gender

Gender	%
Female	63%
Male	37%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for LTC97 Series

February 3, 2016

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:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	9/30/2015 Annualized Premium	Number of Insured	9/30/2015 Annualized Premium
PA	692	\$1,618,532	284	\$671,211
Nationwide	15,759	\$35,778,496	1,308	\$2,618,297

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
- 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
Vice President and Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Supplement to the Actuarial Memorandum

February 3, 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 42.65% on all policies. Revised rates are provided in this filing.

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

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

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

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

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

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

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest					With Interest					Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Premium Persistence	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	168,478	-	0.0%	398	348,306	-	0.0%										4.50%	2.0674
1999	2,560,434	6,469	0.3%	3,034	5,065,428	12,798	0.3%										4.50%	1.9783
2000	11,396,617	769,355	6.8%	9,449	21,575,565	1,456,508	6.8%										4.50%	1.8932
2001	26,357,874	1,975,285	7.5%	17,147	47,750,761	3,578,489	7.5%										4.50%	1.8116
2002	40,913,902	5,926,409	14.5%	24,572	70,929,113	10,274,135	14.5%										4.50%	1.7336
2003	45,945,058	7,985,499	17.4%	24,335	76,221,263	13,247,666	17.4%										4.50%	1.6590
2004	43,368,430	5,106,520	11.8%	23,394	68,848,543	8,106,738	11.8%										4.50%	1.5875
2005	41,865,927	8,476,150	20.2%	22,685	63,601,223	12,876,664	20.2%										4.50%	1.5192
2006	40,589,310	13,252,200	32.6%	22,125	59,006,539	19,265,330	32.6%										4.50%	1.4537
2007	39,481,834	16,928,464	42.9%	21,685	54,924,928	23,549,936	42.9%										4.50%	1.3911
2008	38,471,868	23,426,492	60.9%	21,218	51,215,235	31,186,250	60.9%										4.50%	1.3312
2009	37,366,834	17,429,549	46.6%	20,847	47,602,077	22,203,720	46.6%										4.50%	1.2739
2010	39,079,817	17,956,516	45.9%	20,077	47,640,447	21,889,981	45.9%										4.50%	1.2191
2011	38,842,468	19,599,203	50.5%	19,537	45,312,063	22,863,643	50.5%										4.50%	1.1666
2012	37,420,634	27,062,802	72.3%	19,043	41,773,596	30,210,887	72.3%										4.50%	1.1163
2013	36,664,192	24,413,423	66.6%	18,571	39,166,661	26,079,732	66.6%										4.50%	1.0683
2014	39,319,533	33,381,438	84.9%	18,159	40,194,488	34,124,256	84.9%										4.50%	1.0223
2015	39,899,277	26,621,131	66.7%	17,509	39,020,967	26,041,641	66.7%	1.3288	1.0000	N/A	0.0358	0.0000	0.964	1.000			4.50%	0.9762
2016	37,883,984	29,144,096	76.9%	16,849	35,463,469	27,281,969	76.9%	1.3288	1.0000	N/A	0.0377	0.0000	0.962	0.960			4.50%	0.9381
2017	35,886,170	31,839,485	88.7%	16,178	32,146,699	28,521,694	88.7%	1.3288	1.0000	N/A	0.0398	0.0000	0.960	0.947			4.50%	0.8958
2018	33,895,408	34,692,188	102.4%	15,499	29,055,867	29,738,884	102.4%	1.3288	1.0000	N/A	0.0420	0.0000	0.958	0.945			4.50%	0.8572
2019	31,921,600	37,689,241	118.1%	14,813	26,185,528	30,916,768	118.1%	1.3288	1.0000	N/A	0.0442	0.0000	0.956	0.942			4.50%	0.8203
2020	29,969,135	40,836,396	136.3%	14,122	23,525,270	32,055,888	136.3%	1.3288	1.0000	N/A	0.0467	0.0000	0.953	0.939			4.50%	0.7850
2021	28,942,438	44,081,749	157.2%	13,427	21,064,924	33,113,335	157.2%	1.3288	1.0000	N/A	0.0492	0.0000	0.951	0.936			4.50%	0.7512
2022	26,150,139	47,394,795	181.2%	12,731	18,797,575	34,088,628	181.2%	1.3288	1.0000	N/A	0.0519	0.0000	0.948	0.933			4.50%	0.7188
2023	24,300,189	50,742,164	208.8%	12,035	16,715,570	34,904,427	208.8%	1.3288	1.0000	N/A	0.0547	0.0000	0.945	0.929			4.50%	0.6879
2024	22,498,034	54,059,659	240.3%	11,343	14,809,480	35,585,129	240.3%	1.3288	1.0000	N/A	0.0575	0.0000	0.942	0.926			4.50%	0.6583
2025	20,751,037	57,343,768	276.3%	10,655	13,071,299	36,121,450	276.3%	1.3288	1.0000	N/A	0.0606	0.0000	0.939	0.922			4.50%	0.6299
2026	19,064,545	60,503,461	317.4%	9,976	11,491,827	36,470,597	317.4%	1.3288	1.0000	N/A	0.0637	0.0000	0.936	0.919			4.50%	0.6028
2027	17,444,473	63,454,635	363.8%	9,308	10,062,461	36,602,413	363.8%	1.3288	1.0000	N/A	0.0670	0.0000	0.933	0.915			4.50%	0.5768
2028	15,894,274	66,168,195	416.3%	8,653	8,773,457	36,527,487	416.3%	1.3288	1.0000	N/A	0.0694	0.0000	0.930	0.911			4.50%	0.5520
2029	14,418,783	68,582,416	475.6%	8,013	7,616,271	36,226,516	475.6%	1.3288	1.0000	N/A	0.0739	0.0000	0.926	0.907			4.50%	0.5282
2030	13,021,255	70,624,108	542.4%	7,392	6,581,886	35,698,542	542.4%	1.3288	1.0000	N/A	0.0776	0.0000	0.922	0.903			4.50%	0.5055
2031	11,704,526	72,249,001	617.3%	6,790	5,661,546	34,947,254	617.3%	1.3288	1.0000	N/A	0.0814	0.0000	0.919	0.899			4.50%	0.4837
2032	10,470,844	73,393,688	700.9%	6,212	4,846,705	33,972,196	700.9%	1.3288	1.0000	N/A	0.0852	0.0000	0.915	0.895			4.50%	0.4629
2033	9,320,955	74,032,437	794.3%	5,657	4,128,659	32,792,209	794.3%	1.3288	1.0000	N/A	0.0893	0.0000	0.911	0.890			4.50%	0.4429
2034	8,255,277	74,166,821	898.4%	5,129	3,499,162	31,437,965	898.4%	1.3288	1.0000	N/A	0.0934	0.0000	0.907	0.886			4.50%	0.4239
2035	7,272,310	73,696,650	1013.4%	4,628	2,949,772	29,892,607	1013.4%	1.3288	1.0000	N/A	0.0978	0.0000	0.902	0.881			4.50%	0.4056
2036	6,370,788	72,661,269	1140.5%	4,155	2,472,822	28,203,482	1140.5%	1.3288	1.0000	N/A	0.1022	0.0000	0.898	0.876			4.50%	0.3882
2037	5,550,779	71,142,467	1281.7%	3,712	2,061,757	26,424,841	1281.7%	1.3288	1.0000	N/A	0.1067	0.0000	0.893	0.871			4.50%	0.3714
2038	4,808,344	69,077,762	1436.6%	3,298	1,709,081	24,553,049	1436.6%	1.3288	1.0000	N/A	0.1113	0.0000	0.889	0.866			4.50%	0.3554
2039	4,140,097	66,472,883	1605.6%	2,915	1,408,190	22,609,731	1605.6%	1.3288	1.0000	N/A	0.1162	0.0000	0.884	0.861			4.50%	0.3401
2040	3,543,575	63,432,460	1790.1%	2,562	1,153,590	20,046,486	1790.1%	1.3288	1.0000	N/A	0.1210	0.0000	0.879	0.856			4.50%	0.3255
2041	3,014,584	59,998,794	1990.3%	2,239	929,857	18,687,914	1990.3%	1.3288	1.0000	N/A	0.1262	0.0000	0.874	0.851			4.50%	0.3115
2042	2,549,073	56,304,655	2208.8%	1,945	759,774	16,782,100	2208.8%	1.3288	1.0000	N/A	0.1312	0.0000	0.869	0.846			4.50%	0.2981
2043	2,141,812	52,399,545	2446.5%	1,680	610,896	14,945,596	2446.5%	1.3288	1.0000	N/A	0.1364	0.0000	0.864	0.840			4.50%	0.2852
2044	1,788,213	48,347,082	2703.7%	1,442	488,077	13,195,921	2703.7%	1.3288	1.0000	N/A	0.1416	0.0000	0.858	0.835			4.50%	0.2729
2045	1,483,160	44,233,663	2982.4%	1,230	387,384	11,553,300	2982.4%	1.3288	1.0000	N/A	0.1471	0.0000	0.853	0.829			4.50%	0.2612
2046	1,221,718	40,136,117	3285.2%	1,042	305,357	10,031,646	3285.2%	1.3288	1.0000	N/A	0.1527	0.0000	0.847	0.824			4.50%	0.2499
2047	999,459	36,111,596	3613.1%	876	239,048	8,637,096	3613.1%	1.3288	1.0000	N/A	0.1579	0.0000	0.842	0.818			4.50%	0.2392
2048	811,875	32,218,330	3968.4%	734	185,820	7,374,071	3968.4%	1.3288	1.0000	N/A	0.1635	0.0000	0.836	0.812			4.50%	0.2289
2049	655,265	28,482,604	4346.7%	610	143,517	6,238,320	4346.7%	1.3288	1.0000	N/A	0.1692	0.0000	0.831	0.807			4.50%	0.2190
2050	525,238	24,959,751	4752.1%	503	110,085	5,231,328	4752.1%	1.3288	1.0000	N/A	0.1755	0.0000	0.825	0.802			4.50%	0.2096
2051	417,957	21,677,479	5186.5%	412	83,828	4,347,746	5186.5%	1.3288	1.0000	N/A	0.1810	0.0000	0.819	0.796			4.50%	0.2006
2052	329,993	18,639,393	5648.4%	335	63,335	3,577,428	5648.4%	1.3288	1.0000	N/A	0.1876	0.0000	0.812	0.790			4.50%	0.1919
2053	258,611	15,869,074	6136.3%	270	47,497	2,914,569	6136.3%	1.3288	1.0000	N/A	0.1940	0.0000	0.806	0.784			4.50%	0.1837
2054	201,079	13,363,050	6645.7%	216	35,341	2,348,617	6645.7%	1.3288	1.0000	N/A	0.1995	0.0000	0.801	0.778			4.50%	0.1758
2055	155,174	11,141,033	7179.7%	171	26,098													

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With 42.65% Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase	Morbidity Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	168,478	-	0.0%	398	348,306	-	0.0%	1.3288	1.0000	1.0000	0.0358	1.0000	0.964	1.000	4.50%	2.0674
1999	2,560,434	6,469	0.3%	3,034	5,065,428	12,798	0.3%	1.3327	1.0000	0.9996	0.0378	1.0000	0.962	0.960	4.50%	1.9783
2000	11,396,617	769,355	6.8%	9,449	21,575,565	1,456,508	6.8%	1.6791	1.0000	0.9660	0.0427	0.9950	0.957	0.947	4.50%	1.8932
2001	26,357,874	1,975,285	7.5%	17,147	47,750,761	3,578,489	7.5%	1.8955	1.0000	0.9450	0.0438	0.9950	0.956	0.945	4.50%	1.8116
2002	40,813,902	5,926,409	14.5%	24,572	70,929,113	10,274,135	14.5%	1.8955	1.0000	0.9450	0.0492	0.9950	0.951	0.936	4.50%	1.7336
2003	45,945,058	7,985,499	17.4%	24,335	76,221,263	13,247,666	17.4%	1.8955	1.0000	0.9450	0.0519	0.9950	0.948	0.933	4.50%	1.6590
2004	43,368,430	5,106,520	11.8%	23,394	68,848,543	8,106,738	11.8%	1.8955	1.0000	0.9450	0.0547	0.9950	0.945	0.929	4.50%	1.5875
2005	41,865,927	8,476,150	20.2%	22,685	63,601,223	12,876,664	20.2%	1.8955	1.0000	0.9450	0.0575	0.9950	0.942	0.926	4.50%	1.5192
2006	40,589,310	13,252,200	32.6%	22,125	59,006,539	19,265,330	32.6%	1.8955	1.0000	0.9450	0.0606	0.9950	0.939	0.922	4.50%	1.4537
2007	39,481,834	16,928,464	42.9%	21,685	54,924,928	23,549,936	42.9%	1.8955	1.0000	0.9450	0.0637	0.9950	0.936	0.919	4.50%	1.3911
2008	38,471,868	23,426,492	60.9%	21,218	51,215,235	31,186,250	60.9%	1.8955	1.0000	0.9450	0.0670	0.9950	0.933	0.915	4.50%	1.3312
2009	37,366,834	17,429,549	46.6%	20,847	47,602,077	22,203,720	46.6%	1.8955	1.0000	0.9450	0.0694	0.9950	0.930	0.911	4.50%	1.2739
2010	39,079,817	17,956,516	45.9%	20,077	47,640,447	21,889,981	45.9%	1.8955	1.0000	0.9450	0.0739	0.9950	0.926	0.907	4.50%	1.2191
2011	38,842,468	19,599,203	50.5%	19,537	45,312,063	22,863,643	50.5%	1.8955	1.0000	0.9450	0.0776	0.9950	0.922	0.903	4.50%	1.1666
2012	37,420,634	27,062,802	72.3%	19,043	41,773,596	30,210,887	72.3%	1.8955	1.0000	0.9450	0.0814	0.9950	0.919	0.899	4.50%	1.1163
2013	36,664,192	24,413,423	66.6%	18,571	39,166,661	26,079,732	66.6%	1.8955	1.0000	0.9450	0.0852	0.9950	0.915	0.895	4.50%	1.0683
2014	39,319,533	33,381,438	84.9%	18,159	40,194,488	34,124,256	84.9%	1.8955	1.0000	0.9450	0.1067	0.9950	0.893	0.871	4.50%	1.0223
2015	39,899,277	26,621,131	66.7%	17,509	39,020,967	26,041,641	66.7%	1.8955	1.0000	0.9450	0.1113	0.9950	0.889	0.866	4.50%	0.9782
2016	37,980,358	29,131,953	76.7%	16,848	35,553,685	27,270,630	76.7%	1.8955	1.0000	0.9450	0.1162	0.9950	0.884	0.861	4.50%	0.9361
2017	43,668,979	30,662,116	70.2%	16,128	39,118,511	27,467,010	70.2%	1.8955	1.0000	0.9450	0.1210	0.9950	0.879	0.856	4.50%	0.8958
2018	45,463,988	32,620,197	71.7%	15,422	38,972,701	27,962,730	71.7%	1.8955	1.0000	0.9450	0.1262	0.9950	0.874	0.851	4.50%	0.8572
2019	42,816,515	35,438,251	82.8%	14,739	35,122,709	29,070,264	82.8%	1.8955	1.0000	0.9450	0.1312	0.9950	0.869	0.846	4.50%	0.8203
2020	40,197,670	38,397,442	95.5%	14,051	31,554,498	30,141,350	95.5%	1.8955	1.0000	0.9450	0.1364	0.9950	0.864	0.840	4.50%	0.7850
2021	37,613,387	41,448,966	110.2%	13,360	28,254,430	31,135,641	110.2%	1.8955	1.0000	0.9450	0.1416	0.9950	0.858	0.835	4.50%	0.7512
2022	35,075,242	44,564,141	127.1%	12,667	25,213,230	32,034,161	127.1%	1.8955	1.0000	0.9450	0.1471	0.9950	0.853	0.829	4.50%	0.7188
2023	32,593,899	47,711,588	146.4%	11,975	22,420,832	32,819,760	146.4%	1.8955	1.0000	0.9450	0.1527	0.9950	0.847	0.824	4.50%	0.6879
2024	30,176,664	50,830,946	168.4%	11,286	19,863,989	33,459,807	168.4%	1.8955	1.0000	0.9450	0.1579	0.9950	0.842	0.818	4.50%	0.6583
2025	27,833,414	53,918,912	193.7%	10,602	17,532,564	33,964,097	193.7%	1.8955	1.0000	0.9450	0.1629	0.9950	0.831	0.807	4.50%	0.6299
2026	25,571,317	56,889,892	222.5%	9,927	15,414,014	34,292,391	222.5%	1.8955	1.0000	0.9450	0.1682	0.9950	0.825	0.796	4.50%	0.6028
2027	23,398,311	59,664,806	255.0%	9,262	13,486,802	34,416,334	255.0%	1.8955	1.0000	0.9450	0.1735	0.9950	0.819	0.789	4.50%	0.5768
2028	21,319,026	62,216,300	291.8%	8,610	11,767,988	34,342,686	291.8%	1.8955	1.0000	0.9450	0.1787	0.9950	0.814	0.784	4.50%	0.5520
2029	19,339,946	64,486,332	333.4%	7,973	10,215,722	34,062,887	333.4%	1.8955	1.0000	0.9450	0.1839	0.9950	0.808	0.778	4.50%	0.5282
2030	17,465,440	66,406,083	380.2%	7,355	8,828,299	33,566,446	380.2%	1.8955	1.0000	0.9450	0.1891	0.9950	0.802	0.769	4.50%	0.5055
2031	15,699,307	67,933,929	432.7%	6,756	7,593,844	32,860,029	432.7%	1.8955	1.0000	0.9450	0.1943	0.9950	0.796	0.764	4.50%	0.4837
2032	14,044,566	69,010,250	491.4%	6,181	6,500,897	31,943,207	491.4%	1.8955	1.0000	0.9450	0.1995	0.9950	0.790	0.758	4.50%	0.4629
2033	12,502,218	69,610,850	556.8%	5,629	5,537,780	30,833,694	556.8%	1.8955	1.0000	0.9450	0.2047	0.9950	0.784	0.752	4.50%	0.4429
2034	11,072,822	69,737,207	629.8%	5,103	4,693,433	29,559,487	629.8%	1.8955	1.0000	0.9450	0.2099	0.9950	0.778	0.746	4.50%	0.4239
2035	9,754,366	69,295,118	710.4%	4,604	3,956,536	28,107,271	710.4%	1.8955	1.0000	0.9450	0.2151	0.9950	0.772	0.740	4.50%	0.4056
2036	8,545,153	68,321,575	799.5%	4,134	3,316,802	26,519,029	799.5%	1.8955	1.0000	0.9450	0.2203	0.9950	0.766	0.734	4.50%	0.3882
2037	7,445,272	66,893,483	898.5%	3,693	2,765,439	24,846,618	898.5%	1.8955	1.0000	0.9450	0.2255	0.9950	0.760	0.728	4.50%	0.3714
2038	6,449,443	64,952,093	1007.1%	3,282	2,292,395	23,086,618	1007.1%	1.8955	1.0000	0.9450	0.2307	0.9950	0.754	0.722	4.50%	0.3554
2039	5,653,121	62,620,790	1125.5%	2,900	1,888,809	21,259,365	1125.5%	1.8955	1.0000	0.9450	0.2359	0.9950	0.748	0.716	4.50%	0.3401
2040	4,753,005	59,643,667	1254.3%	2,549	1,547,045	19,413,375	1254.3%	1.8955	1.0000	0.9450	0.2411	0.9950	0.742	0.710	4.50%	0.3255
2041	4,043,469	56,415,366	1395.2%	2,228	1,259,425	17,571,778	1395.2%	1.8955	1.0000	0.9450	0.2463	0.9950	0.736	0.704	4.50%	0.3115
2042	3,419,077	52,941,859	1548.4%	1,935	1,019,086	15,779,789	1548.4%	1.8955	1.0000	0.9450	0.2515	0.9950	0.730	0.700	4.50%	0.2981
2043	2,872,817	49,269,982	1715.0%	1,672	819,396	14,052,970	1715.0%	1.8955	1.0000	0.9450	0.2567	0.9950	0.724	0.696	4.50%	0.2852
2044	2,398,534	45,459,553	1895.3%	1,435	654,659	12,407,795	1895.3%	1.8955	1.0000	0.9450	0.2619	0.9950	0.718	0.690	4.50%	0.2729
2045	1,989,366	41,591,807	2090.7%	1,224	519,598	10,863,279	2090.7%	1.8955	1.0000	0.9450	0.2671	0.9950	0.712	0.684	4.50%	0.2612
2046	1,638,694	37,738,988	2303.0%	1,037	409,576	9,432,506	2303.0%	1.8955	1.0000	0.9450	0.2723	0.9950	0.706	0.678	4.50%	0.2499
2047	1,340,577	33,954,831	2532.9%	873	320,636	8,121,236	2532.9%	1.8955	1.0000	0.9450	0.2775	0.9950	0.700	0.672	4.50%	0.2392
2048	1,088,969	30,294,090	2781.9%	730	249,241	6,933,654	2781.9%	1.8955	1.0000	0.9450	0.2827	0.9950	0.694	0.666	4.50%	0.2289
2049	878,908	26,781,480	3047.1%	607	192,500	5,865,737	3047.1%	1.8955	1.0000	0.9450	0.2879	0.9950	0.688	0.660	4.50%	0.2190
2050	704,503	23,469,030	3331.3%	500	147,657	4,918,887	3331.3%	1.8955	1.0000	0.9450	0.2931	0.9950	0.682	0.654	4.50%	0.2096
2051	560,607	20,382,792	3635.8%	410	112,438	4,088,077	3635.8%	1.8955	1.0000	0.9450	0.2983	0.9950	0.676	0.648	4.50%	0.2006
2052	442,621	17,526,155	3959.6%	333	84,951	3,363,766	3959.6%	1.8955	1.0000	0.9450	0.3035	0.9950	0.670	0.642	4.50%	0.1919
2053	346,876	14,921,294	4301.6%	268	63,708	2,										

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC97 and 2LTC97

1	Accumulated value of initial earned premium	751,675,771	x	58%	=	435,971,947
2a	Accumulated value of earned premium	781,176,237				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	29,500,467		85%	=	25,075,397
3	Present value of future projected initial earned premium	262,466,850		58%	=	152,230,773
4a	Present value of future projected premium	438,468,082				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	176,001,232		85%	=	149,601,047
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					762,879,163
6a	Accumulated value of incurred claims without the inclusion of active life reserves					280,926,732
6b	Present value of future projected incurred claims without the inclusion of active life reserves					896,371,321
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					1,177,298,053
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
	Without Interest					With Interest					Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Premium Persistence	Policy Lapse & Mortality	Policy Shock Lapse				Policy Persistence	Premium Persistence				
1998	408,000	-	0.0%	398	843,488	-	0.0%											4.50%	2.0674
1999	4,021,000	6,469	0.2%	3,034	7,954,934	12,798	0.2%											4.50%	1.9783
2000	13,803,000	616,272	4.5%	9,449	26,131,221	1,166,699	4.5%											4.50%	1.8932
2001	27,699,314	1,975,285	7.1%	17,147	50,180,957	3,578,489	7.1%											4.50%	1.8116
2002	42,828,218	5,543,937	12.9%	24,572	74,247,808	9,611,073	12.9%											4.50%	1.7336
2003	52,437,956	7,397,081	14.1%	24,335	86,992,757	12,271,501	14.1%											4.50%	1.6590
2004	43,419,418	4,878,137	11.2%	23,394	68,929,486	7,744,173	11.2%											4.50%	1.5875
2005	37,365,544	8,016,315	21.5%	22,685	56,764,403	12,178,100	21.5%											4.50%	1.5192
2006	36,063,152	11,760,397	32.6%	22,125	52,426,655	17,096,627	32.6%											4.50%	1.4537
2007	58,532,986	14,655,513	25.0%	21,685	81,427,829	20,387,933	25.0%											4.50%	1.3911
2008	39,594,565	18,130,248	45.8%	21,218	52,709,812	24,135,686	45.8%											4.50%	1.3312
2009	37,963,251	13,451,681	35.4%	20,847	49,361,859	17,136,255	35.4%											4.50%	1.2739
2010	39,509,761	13,585,476	34.4%	20,077	48,164,573	16,561,443	34.4%											4.50%	1.2191
2011	38,552,757	12,796,030	33.2%	19,537	44,974,098	14,927,335	33.2%											4.50%	1.1666
2012	37,029,153	13,599,467	36.7%	19,043	41,336,577	15,181,428	36.7%											4.50%	1.1163
2013	36,556,214	6,472,596	17.7%	18,571	39,051,313	6,914,375	17.7%											4.50%	1.0683
2014	38,828,163	1,456,577	3.8%	18,159	39,692,183	1,488,990	3.8%	1.3288	1.0000	N/A	0.0358	0.0000	0.964	1.000	0.9782			4.50%	1.0223
2015	39,700,348	2,877,364	7.2%	17,509	38,836,150	2,814,730	7.2%	1.3288	1.0000	N/A	0.0377	0.0000	0.962	0.960	0.9560			4.50%	0.9361
2016	37,732,437	10,408,809	27.6%	16,849	35,293,521	9,741,888	27.6%	1.3288	1.0000	N/A	0.0377	0.0000	0.962	0.960	0.9560			4.50%	0.8958
2017	35,711,073	17,685,879	49.5%	16,178	31,989,848	15,842,945	49.5%	1.3288	1.0000	N/A	0.0420	0.0000	0.958	0.944	0.944			4.50%	0.8572
2018	33,726,510	24,075,400	71.4%	15,499	28,911,085	20,637,947	71.4%	1.3288	1.0000	N/A	0.0443	0.0000	0.956	0.942	0.942			4.50%	0.8203
2019	31,760,608	29,368,098	92.5%	14,813	26,053,465	24,090,871	92.5%	1.3288	1.0000	N/A	0.0467	0.0000	0.953	0.939	0.939			4.50%	0.7850
2020	29,813,256	33,848,375	113.5%	14,122	23,402,907	26,570,408	113.5%	1.3288	1.0000	N/A	0.0492	0.0000	0.951	0.936	0.936			4.50%	0.7512
2021	27,892,852	37,997,758	136.2%	13,427	20,952,558	28,543,162	136.2%	1.3288	1.0000	N/A	0.0519	0.0000	0.948	0.932	0.932			4.50%	0.7188
2022	26,007,028	41,942,101	161.3%	12,731	18,694,702	30,149,354	161.3%	1.3288	1.0000	N/A	0.0546	0.0000	0.945	0.929	0.929			4.50%	0.6879
2023	24,163,520	45,822,613	189.6%	12,035	16,621,558	31,520,376	189.6%	1.3288	1.0000	N/A	0.0576	0.0000	0.942	0.926	0.926			4.50%	0.6583
2024	22,368,199	49,672,614	222.1%	11,342	14,724,015	32,697,327	222.1%	1.3288	1.0000	N/A	0.0605	0.0000	0.939	0.922	0.922			4.50%	0.6299
2025	20,627,962	53,495,748	259.3%	10,656	12,993,773	33,697,542	259.3%	1.3288	1.0000	N/A	0.0637	0.0000	0.936	0.919	0.919			4.50%	0.6028
2026	18,948,487	57,287,210	302.3%	9,977	11,421,870	34,531,889	302.3%	1.3288	1.0000	N/A	0.0670	0.0000	0.933	0.915	0.915			4.50%	0.5768
2027	17,335,227	61,012,540	352.0%	9,308	9,999,445	35,193,744	352.0%	1.3288	1.0000	N/A	0.0694	0.0000	0.930	0.911	0.911			4.50%	0.5520
2028	15,792,193	64,822,014	409.2%	8,653	8,717,110	35,670,813	409.2%	1.3288	1.0000	N/A	0.0739	0.0000	0.926	0.907	0.907			4.50%	0.5282
2029	14,323,799	68,602,608	475.2%	8,013	7,566,099	35,951,944	475.2%	1.3288	1.0000	N/A	0.0776	0.0000	0.922	0.903	0.903			4.50%	0.5055
2030	12,833,334	71,273,342	551.1%	7,392	6,537,444	36,026,711	551.1%	1.3288	1.0000	N/A	0.0813	0.0000	0.919	0.899	0.899			4.50%	0.4837
2031	11,623,760	74,206,577	638.4%	6,791	5,622,479	35,894,145	638.4%	1.3288	1.0000	N/A	0.0853	0.0000	0.915	0.894	0.894			4.50%	0.4629
2032	10,396,914	76,796,087	738.6%	6,212	4,812,485	35,547,086	738.6%	1.3288	1.0000	N/A	0.0892	0.0000	0.911	0.890	0.890			4.50%	0.4429
2033	9,253,959	78,975,648	853.4%	5,657	4,098,984	34,981,774	853.4%	1.3288	1.0000	N/A	0.0934	0.0000	0.907	0.886	0.886			4.50%	0.4239
2034	8,194,752	80,689,696	984.7%	5,129	3,473,507	34,202,029	984.7%	1.3288	1.0000	N/A	0.0977	0.0000	0.903	0.881	0.881			4.50%	0.4066
2035	7,217,421	81,994,837	1134.7%	4,629	2,927,508	33,217,971	1134.7%	1.3288	1.0000	N/A	0.1021	0.0000	0.898	0.876	0.876			4.50%	0.3882
2036	6,321,984	82,554,418	1305.8%	4,155	2,453,879	32,043,509	1305.8%	1.3288	1.0000	N/A	0.1067	0.0000	0.893	0.871	0.871			4.50%	0.3714
2037	5,507,558	82,623,109	1500.2%	3,712	2,045,703	30,689,160	1500.2%	1.3288	1.0000	N/A	0.1114	0.0000	0.889	0.866	0.866			4.50%	0.3554
2038	4,770,051	82,094,940	1721.0%	3,298	1,695,470	29,179,884	1721.0%	1.3288	1.0000	N/A	0.1163	0.0000	0.884	0.861	0.861			4.50%	0.3401
2039	4,106,472	80,949,439	1971.3%	2,915	1,396,753	27,533,709	1971.3%	1.3288	1.0000	N/A	0.1211	0.0000	0.879	0.856	0.856			4.50%	0.3255
2040	3,514,325	79,187,040	2253.3%	2,562	1,143,870	25,774,408	2253.3%	1.3288	1.0000	N/A	0.1260	0.0000	0.874	0.851	0.851			4.50%	0.3115
2041	2,989,368	76,849,368	2570.5%	2,239	931,103	23,924,192	2570.5%	1.3288	1.0000	N/A	0.1312	0.0000	0.869	0.845	0.845			4.50%	0.2981
2042	2,527,422	73,963,112	2926.4%	1,945	753,320	22,045,360	2926.4%	1.3288	1.0000	N/A	0.1365	0.0000	0.864	0.840	0.840			4.50%	0.2852
2043	2,123,351	70,609,258	3325.4%	1,680	605,630	20,139,439	3325.4%	1.3288	1.0000	N/A	0.1414	0.0000	0.859	0.835	0.835			4.50%	0.2729
2044	1,772,454	66,867,574	3772.6%	1,442	483,776	18,250,930	3772.6%	1.3288	1.0000	N/A	0.1473	0.0000	0.853	0.829	0.829			4.50%	0.2612
2045	1,469,767	62,781,953	4271.6%	1,230	383,885	16,397,890	4271.6%	1.3288	1.0000	N/A	0.1525	0.0000	0.848	0.824	0.824			4.50%	0.2499
2046	1,210,460	58,445,328	4828.4%	1,042	302,543	14,607,862	4828.4%	1.3288	1.0000	N/A	0.1579	0.0000	0.842	0.818	0.818			4.50%	0.2392
2047	999,979	53,948,050	5449.4%	878	236,781	12,903,167	5449.4%	1.3288	1.0000	N/A	0.1640	0.0000	0.837	0.812	0.812			4.50%	0.2299
2048	804,023	49,365,055	6139.8%	734	184,023	11,298,581	6139.8%	1.3288	1.0000	N/A	0.1693	0.0000	0.831	0.807	0.807			4.50%	0.2210
2049	648,831	44,772,182	6900.4%	610	142,108	9,806,098	6900.4%	1.3288	1.0000	N/A	0.1748	0.0000	0.825	0.801	0.801			4.50%	0.2096
2050	519,963	40,268,212	7744.4%	503	108,979	8,439,836	7744.4%	1.3288	1.0000	N/A	0.1812	0.0000	0.819	0.795	0.795			4.50%	0.2006
2051	413,608	35,895,571	8678.6%	412	82,955	7,199,399	8678.6%	1.3288	1.0000	N/A	0.1878	0.0000	0.812	0.789	0.789			4.50%	0.1919
2052	326,452	31,688,078	9706.8%	335	62,655	6,081,840	9706.8%	1.3288	1.0000	N/A	0.1933	0.0000	0.807	0.783	0.783			4.5	

Attachment 1
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20% and With 42.65% Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistency	Premium Persistency		
1998	408,000	-	0.0%	398	843,488	-	0.0%								4.50%	2.0674
1999	4,021,000	6,469	0.2%	3,034	7,954,934	12,798	0.2%								4.50%	1.9783
2000	13,803,000	616,272	4.5%	9,449	26,131,221	1,166,699	4.5%								4.50%	1.8932
2001	27,699,314	1,975,285	7.1%	17,147	50,180,957	3,578,489	7.1%								4.50%	1.8116
2002	42,828,218	5,543,937	12.9%	24,572	74,247,808	9,611,073	12.9%								4.50%	1.7336
2003	52,437,956	7,397,081	14.1%	24,335	86,992,757	12,271,501	14.1%								4.50%	1.6590
2004	43,419,418	4,878,137	11.2%	23,394	68,929,486	7,744,173	11.2%								4.50%	1.5875
2005	37,365,544	8,016,315	21.5%	22,685	56,764,403	12,178,100	21.5%								4.50%	1.5192
2006	36,063,152	11,760,397	32.6%	22,125	52,426,655	17,096,627	32.6%								4.50%	1.4537
2007	58,532,986	14,655,513	25.0%	21,685	81,427,829	20,387,933	25.0%								4.50%	1.3911
2008	39,594,565	18,130,248	45.8%	21,218	52,709,812	24,135,686	45.8%								4.50%	1.3312
2009	37,963,251	13,451,651	35.4%	20,847	48,361,859	17,136,265	35.4%								4.50%	1.2739
2010	39,529,761	13,585,476	34.4%	20,077	48,164,573	16,561,443	34.4%								4.50%	1.2191
2011	38,552,757	12,796,030	33.2%	19,537	44,974,098	14,927,335	33.2%								4.50%	1.1666
2012	37,029,153	13,599,467	36.7%	19,043	41,336,577	15,181,428	36.7%								4.50%	1.1163
2013	36,556,214	6,472,596	17.7%	18,571	39,051,313	6,914,375	17.7%								4.50%	1.0683
2014	38,828,163	1,456,577	3.8%	18,159	39,692,183	1,488,990	3.8%								4.50%	1.0223
2015	39,700,348	2,877,364	7.2%	17,509	38,836,150	2,814,730	7.2%	1.3288	1.0000	1.0000	0.0358	1.0000	0.964	1.000	4.50%	0.9782
2016	37,798,349	10,402,473	27.5%	16,848	35,383,305	9,737,829	27.5%	1.0000	1.0000	0.9996	0.0378	1.0000	0.962	1.000	4.50%	0.9361
2017	43,455,909	17,031,885	39.2%	16,128	38,927,643	15,257,100	39.2%	1.6791	1.0000	0.9660	0.0427	0.9969	0.957	1.000	4.50%	0.8958
2018	45,237,445	22,637,497	50.0%	15,422	38,778,504	19,405,346	50.0%	1.8955	1.0000	0.9450	0.0438	0.9950	0.956	0.944	4.50%	0.8572
2019	42,600,576	27,614,088	64.8%	14,739	34,945,573	22,652,044	64.8%	1.8955	1.0000	0.9450	0.0443	0.9950	0.956	0.942	4.50%	0.8203
2020	39,988,588	31,826,781	79.6%	14,051	31,390,373	24,963,490	79.6%	1.8955	1.0000	0.9450	0.0467	0.9950	0.953	0.939	4.50%	0.7850
2021	37,412,747	35,728,342	95.5%	13,360	28,103,713	26,838,422	95.5%	1.8955	1.0000	0.9450	0.0492	0.9950	0.951	0.936	4.50%	0.7512
2022	34,883,286	39,437,109	113.1%	12,667	25,075,247	28,348,683	113.1%	1.8955	1.0000	0.9450	0.0519	0.9950	0.948	0.932	4.50%	0.7188
2023	32,410,584	43,085,857	132.9%	11,975	22,294,534	29,637,821	132.9%	1.8955	1.0000	0.9450	0.0546	0.9950	0.945	0.929	4.50%	0.6879
2024	30,002,516	46,705,917	155.7%	11,286	19,749,355	30,744,479	155.7%	1.8955	1.0000	0.9450	0.0576	0.9950	0.942	0.926	4.50%	0.6583
2025	27,668,332	50,300,715	181.8%	10,602	17,428,577	31,684,956	181.8%	1.8955	1.0000	0.9450	0.0605	0.9950	0.939	0.922	4.50%	0.6299
2026	25,415,649	53,865,731	211.9%	9,927	15,320,180	32,469,471	211.9%	1.8955	1.0000	0.9450	0.0637	0.9950	0.936	0.919	4.50%	0.6028
2027	23,251,780	57,368,566	246.7%	9,262	13,412,279	33,091,798	246.7%	1.8955	1.0000	0.9450	0.0670	0.9950	0.933	0.915	4.50%	0.5768
2028	21,182,104	60,762,464	286.9%	8,609	11,692,279	33,400,955	286.9%	1.8955	1.0000	0.9450	0.0704	0.9950	0.930	0.911	4.50%	0.5520
2029	19,212,544	63,997,569	333.1%	7,973	10,148,425	33,804,714	333.1%	1.8955	1.0000	0.9450	0.0739	0.9950	0.926	0.907	4.50%	0.5282
2030	17,347,510	67,016,541	386.3%	7,355	8,768,689	33,875,016	386.3%	1.8955	1.0000	0.9450	0.0776	0.9950	0.922	0.903	4.50%	0.5055
2031	15,590,976	69,774,590	447.5%	6,757	7,541,444	33,750,367	447.5%	1.8955	1.0000	0.9450	0.0813	0.9950	0.919	0.899	4.50%	0.4837
2032	13,945,404	72,209,440	517.8%	6,181	6,454,997	33,424,036	517.8%	1.8955	1.0000	0.9450	0.0853	0.9950	0.915	0.894	4.50%	0.4629
2033	12,412,356	74,258,827	598.3%	5,629	5,497,976	32,892,487	598.3%	1.8955	1.0000	0.9450	0.0892	0.9950	0.911	0.890	4.50%	0.4429
2034	10,991,639	75,870,758	690.3%	5,103	4,659,023	32,159,313	690.3%	1.8955	1.0000	0.9450	0.0934	0.9950	0.907	0.886	4.50%	0.4239
2035	9,680,743	77,003,762	795.4%	4,604	3,326,573	31,234,027	795.4%	1.8955	1.0000	0.9450	0.0977	0.9950	0.902	0.881	4.50%	0.4056
2036	8,479,692	77,623,855	915.4%	4,134	3,291,394	30,120,711	915.4%	1.8955	1.0000	0.9450	0.1021	0.9950	0.898	0.876	4.50%	0.3882
2037	7,387,300	77,688,444	1051.6%	3,693	2,743,906	28,856,250	1051.6%	1.8955	1.0000	0.9450	0.1067	0.9950	0.893	0.871	4.50%	0.3714
2038	6,398,080	77,191,820	1206.5%	3,282	2,274,138	27,437,116	1206.5%	1.8955	1.0000	0.9450	0.1114	0.9950	0.889	0.866	4.50%	0.3554
2039	5,508,020	76,114,733	1381.9%	2,900	1,873,468	25,899,259	1381.9%	1.8955	1.0000	0.9450	0.1163	0.9950	0.884	0.861	4.50%	0.3401
2040	4,713,772	74,457,594	1579.8%	2,549	1,534,275	24,235,032	1579.8%	1.8955	1.0000	0.9450	0.1211	0.9950	0.879	0.856	4.50%	0.3255
2041	4,039,846	72,253,883	1802.0%	2,228	1,162,990	22,594,719	1802.0%	1.8955	1.0000	0.9450	0.1260	0.9950	0.874	0.851	4.50%	0.3115
2042	3,390,036	69,545,665	2051.5%	1,935	1,010,430	20,728,700	2051.5%	1.8955	1.0000	0.9450	0.1312	0.9950	0.869	0.845	4.50%	0.2981
2043	2,848,056	66,392,120	2331.1%	1,671	812,333	18,936,611	2331.1%	1.8955	1.0000	0.9450	0.1365	0.9950	0.864	0.840	4.50%	0.2852
2044	2,377,397	62,873,908	2644.7%	1,435	648,890	17,160,893	2644.7%	1.8955	1.0000	0.9450	0.1414	0.9950	0.859	0.835	4.50%	0.2729
2045	1,971,401	59,032,301	2994.4%	1,224	514,906	15,418,526	2994.4%	1.8955	1.0000	0.9450	0.1473	0.9950	0.853	0.829	4.50%	0.2612
2046	1,623,593	54,954,681	3384.8%	1,037	405,802	13,735,407	3384.8%	1.8955	1.0000	0.9450	0.1525	0.9950	0.848	0.824	4.50%	0.2499
2047	1,327,862	50,993,970	3820.1%	873	317,595	12,132,525	3820.1%	1.8955	1.0000	0.9450	0.1579	0.9950	0.842	0.818	4.50%	0.2392
2048	1,078,438	46,416,727	4304.1%	730	246,831	10,623,773	4304.1%	1.8955	1.0000	0.9450	0.1640	0.9950	0.836	0.812	4.50%	0.2289
2049	870,279	42,098,163	4837.3%	606	190,610	9,220,429	4837.3%	1.8955	1.0000	0.9450	0.1693	0.9950	0.831	0.807	4.50%	0.2190
2050	697,428	37,863,193	5429.0%	500	146,174	7,935,767	5429.0%	1.8955	1.0000	0.9450	0.1748	0.9950	0.825	0.801	4.50%	0.2096
2051	554,774	33,751,708	6083.9%	410	111,268	6,769,415	6083.9%	1.8955	1.0000	0.9450	0.1812	0.9950	0.819	0.795	4.50%	0.2006
2052	437,871	29,795,507	6804.6%	333	84,040	5,718,602	6804.6%	1.8955	1.0000	0.9450	0.1878	0.9950	0.812	0.789	4.50%	0.1919
2053	343,020	26,043,098	7592.3%	269	63,000	4,783,166	7592.3%	1.8955	1.0000	0.9450	0.1933	0.9950	0.807	0.783	4.50%	0.1837
2054	266,644	22,539,757	8453.1%	215	46,864	3,961,464	8453.1%	1.8955	1.0000	0.9450	0.1997	0.9950	0.800	0.777	4.50%	0.1758
2055	205,685	19,349,237	9407.2%	170	34,593	3,254,274	9407.2%	1.8955	1.0000	0.9450	0.2070	0.9950	0.793	0.771	4.50%	0.1682
2056	157,229	16,443,861	10458.5%	134	25,305	2,646,536	10458.5%	1.8955	1.0000	0.9450	0.2133	0.9950	0.787	0.764	4.50%	0.1609
2057	119,107	13,799,243	1													

Attachment 2
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest					With Interest					Premium Rate Increase	Morbidity Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Persistence	Policy Lapse & Mortality	Policy Shock Lapse				Policy Persistence	Premium Persistence				
1998	-	-	N/A	-	-	-	N/A	-	-	N/A	1.3288	1.0000	N/A	0.0376	0.0000	0.962	1.000	4.50%	2.0674
1999	-	-	N/A	-	-	-	N/A	-	-	N/A	1.3288	1.0000	N/A	0.0397	0.0000	0.960	0.947	4.50%	1.9783
2000	338,600	-	0.0%	373	641,022	-	0.0%	-	-	0.0%	1.3288	1.0000	N/A	0.0419	0.0000	0.958	0.944	4.50%	1.8932
2001	1,052,546	300,818	28.6%	692	1,906,826	544,971	28.6%	-	-	-	1.3288	1.0000	N/A	0.0443	0.0000	0.956	0.941	4.50%	1.8116
2002	1,858,582	202,716	10.9%	1,255	3,222,074	351,432	10.9%	-	-	-	1.3288	1.0000	N/A	0.0466	0.0000	0.953	0.938	4.50%	1.7336
2003	2,645,949	285,143	10.8%	1,413	4,389,373	473,043	10.8%	-	-	-	1.3288	1.0000	N/A	0.0492	0.0000	0.951	0.935	4.50%	1.6580
2004	2,562,202	243,032	9.5%	1,354	4,067,565	385,820	9.5%	-	-	-	1.3288	1.0000	N/A	0.0518	0.0000	0.948	0.932	4.50%	1.5875
2005	2,457,310	273,992	11.2%	1,308	3,733,058	416,239	11.2%	-	-	-	1.3288	1.0000	N/A	0.0546	0.0000	0.945	0.929	4.50%	1.5192
2006	2,390,820	284,214	11.9%	1,276	3,475,644	413,175	11.9%	-	-	-	1.3288	1.0000	N/A	0.0575	0.0000	0.942	0.925	4.50%	1.4537
2007	2,332,021	1,425,007	61.1%	1,251	3,244,178	1,982,391	61.1%	-	-	-	1.3288	1.0000	N/A	0.0604	0.0000	0.939	0.918	4.50%	1.3911
2008	2,273,758	1,657,609	72.9%	1,220	3,026,914	2,206,673	72.9%	-	-	-	1.3288	1.0000	N/A	0.0635	0.0000	0.937	0.915	4.50%	1.3312
2009	2,201,343	345,489	15.7%	1,208	2,804,318	440,123	15.7%	-	-	-	1.3288	1.0000	N/A	0.0667	0.0000	0.933	0.915	4.50%	1.2739
2010	2,259,052	1,106,854	49.0%	1,138	2,753,909	1,349,316	49.0%	-	-	-	1.3288	1.0000	N/A	0.0699	0.0000	0.930	0.911	4.50%	1.2191
2011	2,262,188	357,001	15.8%	1,110	2,638,978	416,463	15.8%	-	-	-	1.3288	1.0000	N/A	0.0729	0.0000	0.927	0.907	4.50%	1.1666
2012	2,205,258	726,046	32.9%	1,090	2,461,785	810,504	32.9%	-	-	-	1.3288	1.0000	N/A	0.0767	0.0000	0.923	0.904	4.50%	1.1163
2013	2,137,076	2,038,810	95.4%	1,071	2,282,939	2,177,967	95.4%	-	-	-	1.3288	1.0000	N/A	0.0802	0.0000	0.920	0.900	4.50%	1.0683
2014	2,233,135	1,226,221	54.9%	1,042	2,282,828	1,253,508	54.9%	-	-	-	1.3288	1.0000	N/A	0.0837	0.0000	0.916	0.896	4.50%	1.0223
2015	2,280,951	1,558,724	68.3%	1,003	2,231,299	1,524,794	68.3%	-	-	-	1.3288	1.0000	N/A	0.0873	0.0000	0.913	0.892	4.50%	0.9782
2016	2,159,970	1,705,833	79.0%	963	2,021,963	1,596,842	79.0%	-	-	-	1.3288	1.0000	N/A	0.0913	0.0000	0.909	0.888	4.50%	0.9361
2017	2,039,551	1,858,133	91.1%	923	1,827,022	1,664,509	91.1%	-	-	-	1.3288	1.0000	N/A	0.0949	0.0000	0.905	0.884	4.50%	0.8958
2018	1,919,695	2,013,042	104.9%	882	1,645,603	1,725,623	104.9%	-	-	-	1.3288	1.0000	N/A	0.0987	0.0000	0.901	0.880	4.50%	0.8572
2019	1,801,099	2,171,757	120.6%	841	1,477,455	1,781,509	120.6%	-	-	-	1.3288	1.0000	N/A	0.1027	0.0000	0.897	0.876	4.50%	0.8203
2020	1,684,249	2,335,196	138.6%	799	1,322,107	1,833,090	138.6%	-	-	-	1.3288	1.0000	N/A	0.1070	0.0000	0.893	0.872	4.50%	0.7850
2021	1,569,463	2,499,375	159.3%	758	1,178,950	1,877,481	159.3%	-	-	-	1.3288	1.0000	N/A	0.1105	0.0000	0.889	0.867	4.50%	0.7512
2022	1,457,272	2,663,308	182.8%	716	1,047,534	1,914,473	182.8%	-	-	-	1.3288	1.0000	N/A	0.1150	0.0000	0.885	0.863	4.50%	0.7188
2023	1,348,259	2,828,180	209.8%	675	927,438	1,945,443	209.8%	-	-	-	1.3288	1.0000	N/A	0.1195	0.0000	0.881	0.859	4.50%	0.6879
2024	1,242,697	2,986,854	240.4%	634	818,014	1,966,116	240.4%	-	-	-	1.3288	1.0000	N/A	0.1234	0.0000	0.877	0.854	4.50%	0.6583
2025	1,141,115	3,139,079	275.1%	594	718,800	1,977,339	275.1%	-	-	-	1.3288	1.0000	N/A	0.1283	0.0000	0.872	0.849	4.50%	0.6299
2026	1,043,875	3,282,203	314.4%	554	629,232	1,978,464	314.4%	-	-	-	1.3288	1.0000	N/A	0.1328	0.0000	0.867	0.844	4.50%	0.6028
2027	951,127	3,412,304	358.8%	516	548,638	1,968,313	358.8%	-	-	-	1.3288	1.0000	N/A	0.1379	0.0000	0.862	0.840	4.50%	0.5768
2028	863,072	3,529,303	408.9%	478	476,406	1,948,184	408.9%	-	-	-	1.3288	1.0000	N/A	0.1427	0.0000	0.857	0.835	4.50%	0.5520
2029	779,938	3,632,507	465.7%	441	411,978	1,918,758	465.7%	-	-	-	1.3288	1.0000	N/A	0.1473	0.0000	0.853	0.829	4.50%	0.5282
2030	701,867	3,723,649	530.5%	406	354,774	1,882,202	530.5%	-	-	-	1.3288	1.0000	N/A	0.1524	0.0000	0.847	0.824	4.50%	0.5055
2031	628,845	3,792,856	603.1%	372	304,176	1,834,626	603.1%	-	-	-	1.3288	1.0000	N/A	0.1580	0.0000	0.842	0.818	4.50%	0.4837
2032	560,958	3,842,316	685.0%	339	259,654	1,778,517	685.0%	-	-	-	1.3288	1.0000	N/A	0.1639	0.0000	0.836	0.813	4.50%	0.4629
2033	498,161	3,871,249	777.1%	308	220,657	1,714,746	777.1%	-	-	-	1.3288	1.0000	N/A	0.1696	0.0000	0.830	0.807	4.50%	0.4429
2034	440,435	3,876,695	880.2%	279	186,687	1,643,213	880.2%	-	-	-	1.3288	1.0000	N/A	0.1745	0.0000	0.826	0.801	4.50%	0.4239
2035	387,611	3,855,852	994.6%	252	157,222	1,564,052	994.6%	-	-	-	1.3288	1.0000	N/A	0.1795	0.0000	0.821	0.795	4.50%	0.4056
2036	338,449	3,817,506	1124.6%	226	131,757	1,481,765	1124.6%	-	-	-	1.3288	1.0000	N/A	0.1846	0.0000	0.816	0.782	4.50%	0.3882
2037	295,894	3,758,546	1270.2%	202	109,905	1,396,057	1270.2%	-	-	-	1.3288	1.0000	N/A	0.1898	0.0000	0.811	0.782	4.50%	0.3714
2038	256,639	3,676,812	1432.7%	179	91,220	1,306,889	1432.7%	-	-	-	1.3288	1.0000	N/A	0.2022	0.0000	0.798	0.776	4.50%	0.3554
2039	221,422	3,578,762	1616.3%	159	75,313	1,217,261	1616.3%	-	-	-	1.3288	1.0000	N/A	0.2018	0.0000	0.798	0.768	4.50%	0.3401
2040	190,085	3,451,150	1815.6%	140	61,870	1,123,307	1815.6%	-	-	-	1.3288	1.0000	N/A	0.2198	0.0000	0.780	0.760	4.50%	0.3255
2041	162,329	3,208,199	2036.7%	122	50,561	1,029,787	2036.7%	-	-	-	1.3288	1.0000	N/A	0.2222	0.0000	0.778	0.752	4.50%	0.3115
2042	137,879	3,144,813	2280.9%	107	41,096	937,339	2280.9%	-	-	-	1.3288	1.0000	N/A	0.2334	0.0000	0.767	0.744	4.50%	0.2981
2043	116,437	2,973,224	2553.5%	93	33,211	848,034	2553.5%	-	-	-	1.3288	1.0000	N/A	0.2441	0.0000	0.756	0.736	4.50%	0.2852
2044	97,762	2,782,712	2846.4%	80	26,683	759,517	2846.4%	-	-	-	1.3288	1.0000	N/A	0.2592	0.0000	0.741	0.726	4.50%	0.2729
2045	81,587	2,584,283	3167.5%	68	21,309	674,984	3167.5%	-	-	-	1.3288	1.0000	N/A	0.2658	0.0000	0.734	0.717	4.50%	0.2612
2046	67,644	2,383,965	3524.3%	58	16,907	595,850	3524.3%	-	-	-	1.3288	1.0000	N/A	0.2699	0.0000	0.730	0.706	4.50%	0.2499
2047	55,731	2,179,186	3910.2%	49	13,330	521,213	3910.2%	-	-	-	1.3288	1.0000	N/A	0.2857	0.0000	0.714	0.698	4.50%	0.2392
2048	45,615	1,976,157	4332.3%	42	10,440	452,299	4332.3%	-	-	-	1.3288	1.0000	N/A	0.2706	0.0000	0.729	0.687	4.50%	0.2289
2049	37,082	1,782,596	4807.2%	35	8,122	390,428	4807.2%	-	-	-	1.3288	1.0000	N/A	0.2858	0.0000	0.717	0.687	4.50%	0.2190
2050	29,929	1,595,202	5329.9%	29	6,273	334,339	5329.9%	-	-	-	1.3288	1.0000	N/A	0.2969	0.0000	0.703	0.676	4.50%	0.2096
2051	23,985	1,413,768	5894.4%	24	4,811	283,553	5894.4%	-	-	-	1.3288	1.0000	N/A	0.3000	0.0000	0.700	0.673	4.50%	0.2006
2052	19,078	1,244,582	6523.8%	20	3,662	238,870	6523.8%	-	-	-	1.3288	1.0000	N/A	0.3065	0.0000	0.694	0.669	4.50%	0.1919
2053	15,057	1,079,836	7171.9%	16	2,765	199,326	7171.9%	-	-	-	1.3288	1.0000	N/A	0.2922	0.0000	0.725	0.676	4.50%	0.1837
2054	11,780	927,072	7869.6%	13	2,070	162,937	7869.6%	-	-	-	1.3288	1.0000	N/A	0.2791	0.0000	0.721	0.668	4.50%	0.1758
2055	9,141	788,312	8623.9%	10	1,537	132,583	8623.9%	-	-	-	1.3288	1.0000	N/A	0.2548	0.0000	0.745	0.653	4.50%	0.1682
2056	7,022	660,168	9402.1%	8	1,130	106,250	9402.1%	-	-	-	1.3288	1.0000	N/A	0.2341	0.0000	0.762	0.646	4.50%	0.1609
2057	5,334	546,656	10248.2%	6	822	84,192	10248.2%	-	-	-	1.3288	1							

Attachment 2
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With 42.65% Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase	Morbidity Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.50%	2.0674
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.50%	1.9783
2000	338,600	-	0.0%	373	641,022	-	0.0%	-	-	-	-	-	-	-	-	4.50%	1.8932
2001	1,052,546	300,818	28.6%	692	1,906,826	544,971	28.6%	-	-	-	-	-	-	-	-	4.50%	1.8116
2002	1,858,582	202,716	10.9%	1,255	3,222,074	351,432	10.9%	-	-	-	-	-	-	-	-	4.50%	1.7336
2003	2,645,849	285,143	10.8%	1,413	4,389,373	473,043	10.8%	-	-	-	-	-	-	-	-	4.50%	1.6590
2004	2,562,202	243,032	9.5%	1,354	4,067,565	385,820	9.5%	-	-	-	-	-	-	-	-	4.50%	1.5875
2005	2,457,310	273,992	11.2%	1,308	3,733,058	416,239	11.2%	-	-	-	-	-	-	-	-	4.50%	1.5192
2006	2,390,820	284,214	11.9%	1,276	3,475,644	413,175	11.9%	-	-	-	-	-	-	-	-	4.50%	1.4537
2007	2,332,021	1,425,007	61.1%	1,251	3,244,178	1,982,391	61.1%	-	-	-	-	-	-	-	-	4.50%	1.3911
2008	2,273,758	1,657,609	72.9%	1,220	3,026,914	2,206,673	72.9%	-	-	-	-	-	-	-	-	4.50%	1.3312
2009	2,201,343	345,469	15.7%	1,208	2,804,318	440,123	15.7%	-	-	-	-	-	-	-	-	4.50%	1.2739
2010	2,259,052	1,108,854	49.0%	1,138	2,753,909	1,349,316	49.0%	-	-	-	-	-	-	-	-	4.50%	1.2191
2011	2,262,188	357,001	15.8%	1,110	2,638,978	416,463	15.8%	-	-	-	-	-	-	-	-	4.50%	1.1666
2012	2,205,258	726,046	32.9%	1,090	2,461,785	810,504	32.9%	-	-	-	-	-	-	-	-	4.50%	1.1163
2013	2,137,076	2,038,810	95.4%	1,071	2,282,939	2,177,967	95.4%	-	-	-	-	-	-	-	-	4.50%	1.0683
2014	2,233,135	1,226,221	54.9%	1,042	2,282,828	1,253,508	54.9%	-	-	-	-	-	-	-	-	4.50%	1.0223
2015	2,280,951	1,558,724	68.3%	1,003	2,231,299	1,524,794	68.3%	1.3288	1.0000	1.0000	0.0376	1.0000	0.962	1.000	4.50%	0.9782	
2016	2,165,465	1,705,122	78.7%	963	2,027,107	1,596,177	78.7%	1.0000	1.0000	1.0000	0.0398	1.0000	0.960	0.947	4.50%	0.9361	
2017	2,481,878	1,789,423	72.1%	920	2,223,258	1,602,958	72.1%	1.6791	1.0000	0.9660	0.0449	0.9969	0.955	0.944	4.50%	0.8958	
2018	2,574,891	1,892,813	73.5%	877	2,207,251	1,622,560	73.5%	1.8955	1.0000	0.9450	0.0461	0.9950	0.954	0.941	4.50%	0.8572	
2019	2,415,818	2,042,049	84.5%	836	1,981,713	1,675,108	84.5%	1.8955	1.0000	0.9450	0.0466	0.9950	0.953	0.938	4.50%	0.8203	
2020	2,259,087	2,195,727	97.2%	795	1,773,345	1,723,609	97.2%	1.8955	1.0000	0.9450	0.0492	0.9950	0.951	0.935	4.50%	0.7850	
2021	2,105,125	2,350,100	111.6%	754	1,581,328	1,765,348	111.6%	1.8955	1.0000	0.9450	0.0518	0.9950	0.948	0.932	4.50%	0.7512	
2022	1,954,642	2,504,242	128.1%	713	1,405,060	1,800,131	128.1%	1.8955	1.0000	0.9450	0.0546	0.9950	0.945	0.929	4.50%	0.7188	
2023	1,808,423	2,659,267	147.0%	672	1,243,975	1,829,252	147.0%	1.8955	1.0000	0.9450	0.0575	0.9950	0.942	0.925	4.50%	0.6879	
2024	1,666,833	2,808,464	168.5%	631	1,097,204	1,848,690	168.5%	1.8955	1.0000	0.9450	0.0604	0.9950	0.940	0.922	4.50%	0.6583	
2025	1,530,580	2,951,598	192.8%	591	964,129	1,859,243	192.8%	1.8955	1.0000	0.9450	0.0635	0.9950	0.937	0.918	4.50%	0.6299	
2026	1,400,151	3,086,174	220.4%	552	843,991	1,860,300	220.4%	1.8955	1.0000	0.9450	0.0667	0.9950	0.933	0.915	4.50%	0.6028	
2027	1,275,748	3,208,504	251.5%	513	735,887	1,850,755	251.5%	1.8955	1.0000	0.9450	0.0699	0.9950	0.930	0.911	4.50%	0.5768	
2028	1,157,640	3,318,600	286.7%	476	639,004	1,831,529	286.7%	1.8955	1.0000	0.9450	0.0749	0.9950	0.925	0.884	4.50%	0.5520	
2029	1,046,133	3,415,556	326.5%	439	552,587	1,804,160	326.5%	1.8955	1.0000	0.9450	0.0787	0.9950	0.923	0.904	4.50%	0.5282	
2030	941,416	3,501,255	371.9%	404	475,860	1,769,788	371.9%	1.8955	1.0000	0.9450	0.0802	0.9950	0.920	0.900	4.50%	0.5055	
2031	843,471	3,566,328	422.8%	370	407,992	1,725,053	422.8%	1.8955	1.0000	0.9450	0.0837	0.9950	0.916	0.896	4.50%	0.4837	
2032	752,414	3,612,834	480.2%	338	348,275	1,672,295	480.2%	1.8955	1.0000	0.9450	0.0873	0.9950	0.913	0.892	4.50%	0.4629	
2033	668,184	3,640,039	544.8%	307	295,968	1,612,333	544.8%	1.8955	1.0000	0.9450	0.0913	0.9950	0.909	0.888	4.50%	0.4429	
2034	590,757	3,645,159	617.0%	278	250,404	1,545,072	617.0%	1.8955	1.0000	0.9450	0.0949	0.9950	0.905	0.884	4.50%	0.4239	
2035	519,904	3,625,684	697.4%	250	210,882	1,470,639	697.4%	1.8955	1.0000	0.9450	0.0987	0.9950	0.901	0.880	4.50%	0.4066	
2036	455,303	3,589,505	788.4%	225	176,726	1,393,267	788.4%	1.8955	1.0000	0.9450	0.1027	0.9950	0.897	0.876	4.50%	0.3882	
2037	396,863	3,534,066	890.5%	201	147,416	1,312,678	890.5%	1.8955	1.0000	0.9450	0.1070	0.9950	0.893	0.872	4.50%	0.3714	
2038	344,230	3,457,214	1004.3%	178	122,353	1,228,835	1004.3%	1.8955	1.0000	0.9450	0.1105	0.9950	0.890	0.867	4.50%	0.3554	
2039	296,994	3,365,020	1133.0%	158	101,018	1,144,560	1133.0%	1.8955	1.0000	0.9450	0.1150	0.9950	0.885	0.863	4.50%	0.3401	
2040	254,961	3,245,030	1272.8%	139	82,987	1,056,217	1272.8%	1.8955	1.0000	0.9450	0.1195	0.9950	0.881	0.859	4.50%	0.3255	
2041	217,732	3,108,737	1427.8%	122	67,811	968,293	1427.8%	1.8955	1.0000	0.9450	0.1224	0.9950	0.877	0.854	4.50%	0.3115	
2042	184,937	2,958,989	1598.9%	106	55,122	881,357	1598.9%	1.8955	1.0000	0.9450	0.1283	0.9950	0.872	0.849	4.50%	0.2981	
2043	156,178	2,795,648	1790.0%	92	44,546	797,385	1790.0%	1.8955	1.0000	0.9450	0.1328	0.9950	0.867	0.844	4.50%	0.2852	
2044	131,128	2,616,515	1995.4%	79	35,790	714,155	1995.4%	1.8955	1.0000	0.9450	0.1379	0.9950	0.862	0.840	4.50%	0.2729	
2045	109,432	2,429,937	2220.5%	68	28,582	634,670	2220.5%	1.8955	1.0000	0.9450	0.1427	0.9950	0.857	0.835	4.50%	0.2612	
2046	90,731	2,241,583	2470.6%	58	22,677	560,263	2470.6%	1.8955	1.0000	0.9450	0.1473	0.9950	0.853	0.829	4.50%	0.2499	
2047	74,752	2,049,038	2741.1%	49	17,879	490,083	2741.1%	1.8955	1.0000	0.9450	0.1530	0.9950	0.847	0.824	4.50%	0.2392	
2048	61,183	1,858,131	3037.0%	41	14,003	425,286	3037.0%	1.8955	1.0000	0.9450	0.1580	0.9950	0.842	0.818	4.50%	0.2289	
2049	49,738	1,676,131	3369.9%	35	10,894	367,110	3369.9%	1.8955	1.0000	0.9450	0.1639	0.9950	0.836	0.813	4.50%	0.2190	
2050	40,144	1,499,929	3736.4%	29	8,414	314,371	3736.4%	1.8955	1.0000	0.9450	0.1696	0.9950	0.830	0.807	4.50%	0.2096	
2051	32,171	1,329,331	4132.0%	24	6,452	266,617	4132.0%	1.8955	1.0000	0.9450	0.1745	0.9950	0.826	0.801	4.50%	0.2006	
2052	25,589	1,170,249	4573.3%	19	4,911	224,604	4573.3%	1.8955	1.0000	0.9450	0.1795	0.9950	0.821	0.795	4.50%	0.1919	
2053	20,195	1,015,343	5027.6%	16	3,709	186,481	5027.6%	1.8955	1.0000	0.9450	0.1901	0.9950	0.810	0.789	4.50%	0.1837	
2054	15,801	871,703	5516.7%	13	2,777	153,206	5516.7%	1.8955	1.0000	0.9450	0.1886	0.9950	0.811	0.782	4.50%	0.1758	
2055	12,261	741,230	6045.5%	10	2,062	124,665	6045.5%	1.8955	1.0000	0.9450	0.2022	0.9950	0.798	0.776	4.50%	0.1682	
2056	9,418	620,740	6591.0%	8	1,516	99,904	6591.0%	1.8955	1.0000	0.9450	0.2018	0.9950	0.798	0.768	4.50%	0.1609	
2057	7,155	514,007	7184.1%	6	1,102	79,164	7184.1%	1.8955	1.0000	0.9450	0.2198	0.9950	0.780	0.760	4.50%	0.1540	
2058	5,381	421,331	7829.6%	5	793	62,096	7829.6%	1.8955	1.0000	0.9450	0.2222	0.9					

Attachment 3
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20% and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase	Morbidity Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.50%	2.0674
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.50%	1.9783
2000	410,095	-	0.0%	373	776,373	-	0.0%	-	-	-	-	-	-	-	-	4.50%	1.8932
2001	1,106,114	300,818	27.2%	692	2,003,871	544,971	27.2%	-	-	-	-	-	-	-	-	4.50%	1.8116
2002	1,945,543	202,716	10.4%	1,255	3,372,831	351,432	10.4%	-	-	-	-	-	-	-	-	4.50%	1.7336
2003	3,019,758	285,143	9.4%	1,413	5,009,673	473,043	9.4%	-	-	-	-	-	-	-	-	4.50%	1.6580
2004	2,565,215	243,032	9.5%	1,354	4,072,347	385,820	9.5%	-	-	-	-	-	-	-	-	4.50%	1.5875
2005	2,193,162	273,992	12.5%	1,308	3,331,773	416,239	12.5%	-	-	-	-	-	-	-	-	4.50%	1.5192
2006	2,124,217	284,214	13.4%	1,276	3,088,071	413,175	13.4%	-	-	-	-	-	-	-	-	4.50%	1.4537
2007	3,457,290	1,062,124	30.7%	1,251	4,809,589	1,477,568	30.7%	-	-	-	-	-	-	-	-	4.50%	1.3911
2008	2,340,111	1,382,516	59.1%	1,220	3,115,246	1,840,459	59.1%	-	-	-	-	-	-	-	-	4.50%	1.3312
2009	2,236,479	345,489	15.4%	1,208	2,849,078	440,123	15.4%	-	-	-	-	-	-	-	-	4.50%	1.2739
2010	2,283,906	785,798	34.4%	1,138	2,784,207	957,931	34.4%	-	-	-	-	-	-	-	-	4.50%	1.2191
2011	2,245,316	283,433	12.6%	1,110	2,619,295	330,642	12.6%	-	-	-	-	-	-	-	-	4.50%	1.1666
2012	2,182,187	485,711	22.3%	1,090	2,436,031	542,212	22.3%	-	-	-	-	-	-	-	-	4.50%	1.1163
2013	2,130,782	653,352	30.7%	1,071	2,276,216	697,946	30.7%	-	-	-	-	-	-	-	-	4.50%	1.0683
2014	2,205,228	31,460	1.4%	1,042	2,254,300	32,160	1.4%	-	-	-	-	-	-	-	-	4.50%	1.0223
2015	2,268,790	177,132	7.8%	1,003	2,219,403	173,276	7.8%	1.3288	1.0000	N/A	0.0376	0.0000	0.962	1.000	4.50%	0.9782	
2016	2,148,381	629,596	29.3%	963	2,011,115	589,270	29.3%	1.3288	1.0000	N/A	0.0398	0.0000	0.960	0.947	4.50%	0.9361	
2017	2,028,462	1,063,069	52.4%	923	1,817,089	952,293	52.4%	1.3288	1.0000	N/A	0.0419	0.0000	0.958	0.944	4.50%	0.8958	
2018	1,909,070	1,437,716	75.3%	882	1,636,495	1,232,441	75.3%	1.3288	1.0000	N/A	0.0443	0.0000	0.956	0.941	4.50%	0.8572	
2019	1,790,998	1,740,222	97.2%	841	1,469,169	1,427,517	97.2%	1.3288	1.0000	N/A	0.0467	0.0000	0.953	0.938	4.50%	0.8203	
2020	1,674,635	1,986,317	118.6%	799	1,314,561	1,559,225	118.6%	1.3288	1.0000	N/A	0.0492	0.0000	0.951	0.935	4.50%	0.7850	
2021	1,560,320	2,208,336	141.5%	758	1,172,081	1,658,859	141.5%	1.3288	1.0000	N/A	0.0518	0.0000	0.948	0.932	4.50%	0.7512	
2022	1,448,657	2,414,674	166.7%	716	1,041,342	1,735,247	166.7%	1.3288	1.0000	N/A	0.0547	0.0000	0.945	0.928	4.50%	0.7188	
2023	1,340,153	2,613,440	195.0%	675	921,862	1,797,728	195.0%	1.3288	1.0000	N/A	0.0574	0.0000	0.943	0.925	4.50%	0.6879	
2024	1,235,116	2,807,230	227.3%	634	813,023	1,847,878	227.3%	1.3288	1.0000	N/A	0.0605	0.0000	0.940	0.922	4.50%	0.6583	
2025	1,134,072	2,994,379	264.0%	594	714,364	1,886,191	264.0%	1.3288	1.0000	N/A	0.0635	0.0000	0.937	0.918	4.50%	0.6299	
2026	1,037,343	3,175,506	306.1%	554	625,295	1,914,148	306.1%	1.3288	1.0000	N/A	0.0667	0.0000	0.933	0.915	4.50%	0.6028	
2027	945,055	3,348,376	354.4%	516	545,134	1,932,014	354.4%	1.3288	1.0000	N/A	0.0699	0.0000	0.930	0.911	4.50%	0.5768	
2028	857,465	3,513,118	409.7%	478	473,311	1,939,201	409.7%	1.3288	1.0000	N/A	0.0748	0.0000	0.927	0.907	4.50%	0.5520	
2029	774,837	3,666,453	473.2%	441	409,284	1,936,689	473.2%	1.3288	1.0000	N/A	0.0766	0.0000	0.923	0.904	4.50%	0.5282	
2030	697,241	3,807,095	546.0%	406	352,436	1,924,382	546.0%	1.3288	1.0000	N/A	0.0802	0.0000	0.920	0.900	4.50%	0.5055	
2031	624,633	3,934,877	630.0%	372	302,139	1,903,322	630.0%	1.3288	1.0000	N/A	0.0837	0.0000	0.916	0.896	4.50%	0.4837	
2032	557,142	4,045,761	726.2%	339	257,888	1,872,687	726.2%	1.3288	1.0000	N/A	0.0875	0.0000	0.912	0.892	4.50%	0.4629	
2033	494,768	4,137,901	836.3%	308	219,154	1,832,858	836.3%	1.3288	1.0000	N/A	0.0911	0.0000	0.909	0.888	4.50%	0.4429	
2034	437,432	4,210,234	962.5%	279	185,414	1,784,591	962.5%	1.3288	1.0000	N/A	0.0948	0.0000	0.905	0.884	4.50%	0.4239	
2035	384,907	4,269,714	1108.9%	252	156,125	1,729,218	1108.9%	1.3288	1.0000	N/A	0.0989	0.0000	0.901	0.880	4.50%	0.4066	
2036	337,070	4,290,605	1272.9%	226	130,834	1,665,399	1272.9%	1.3288	1.0000	N/A	0.1027	0.0000	0.897	0.876	4.50%	0.3882	
2037	293,811	4,296,298	1462.3%	202	109,132	1,595,798	1462.3%	1.3288	1.0000	N/A	0.1068	0.0000	0.893	0.872	4.50%	0.3714	
2038	254,807	4,279,784	1679.6%	179	90,569	1,521,209	1679.6%	1.3288	1.0000	N/A	0.1110	0.0000	0.889	0.867	4.50%	0.3554	
2039	219,855	4,239,345	1928.2%	159	74,780	1,441,948	1928.2%	1.3288	1.0000	N/A	0.1150	0.0000	0.885	0.863	4.50%	0.3401	
2040	188,740	4,175,409	2212.3%	140	61,433	1,359,044	2212.3%	1.3288	1.0000	N/A	0.1192	0.0000	0.881	0.859	4.50%	0.3255	
2041	161,212	4,085,280	2534.1%	122	50,213	1,272,448	2534.1%	1.3288	1.0000	N/A	0.1237	0.0000	0.876	0.854	4.50%	0.3115	
2042	136,943	3,972,717	2901.0%	107	40,817	1,184,103	2901.0%	1.3288	1.0000	N/A	0.1281	0.0000	0.872	0.849	4.50%	0.2981	
2043	115,654	3,836,859	3317.5%	93	32,987	1,094,363	3317.5%	1.3288	1.0000	N/A	0.1331	0.0000	0.867	0.845	4.50%	0.2852	
2044	97,120	3,680,787	3789.9%	80	26,508	1,004,639	3789.9%	1.3288	1.0000	N/A	0.1375	0.0000	0.862	0.840	4.50%	0.2729	
2045	81,051	3,503,190	4322.2%	68	21,169	914,991	4322.2%	1.3288	1.0000	N/A	0.1427	0.0000	0.857	0.835	4.50%	0.2612	
2046	67,203	3,309,197	4924.2%	58	16,797	827,103	4924.2%	1.3288	1.0000	N/A	0.1476	0.0000	0.852	0.829	4.50%	0.2499	
2047	55,383	3,103,223	5603.2%	49	13,246	742,221	5603.2%	1.3288	1.0000	N/A	0.1526	0.0000	0.847	0.824	4.50%	0.2392	
2048	45,338	2,883,568	6360.2%	42	10,377	659,986	6360.2%	1.3288	1.0000	N/A	0.1584	0.0000	0.842	0.819	4.50%	0.2289	
2049	36,868	2,660,951	7217.5%	35	8,075	582,807	7217.5%	1.3288	1.0000	N/A	0.1635	0.0000	0.837	0.813	4.50%	0.2190	
2050	29,769	2,435,361	8181.0%	29	6,239	510,429	8181.0%	1.3288	1.0000	N/A	0.1693	0.0000	0.831	0.807	4.50%	0.2096	
2051	23,863	2,214,941	9281.8%	24	4,786	444,240	9281.8%	1.3288	1.0000	N/A	0.1743	0.0000	0.826	0.802	4.50%	0.2006	
2052	18,995	1,994,943	10502.3%	20	3,646	382,886	10502.3%	1.3288	1.0000	N/A	0.1814	0.0000	0.819	0.796	4.50%	0.1919	
2053	14,985	1,778,985	11863.6%	16	2,754	326,735	11863.6%	1.3288	1.0000	N/A	0.1856	0.0000	0.814	0.789	4.50%	0.1837	
2054	11,742	1,572,489	13392.6%	13	2,064	276,372	13392.6%	1.3288	1.0000	N/A	0.1942	0.0000	0.806	0.783	4.50%	0.1758	
2055	9,117	1,379,972	15136.5%	10	1,533	232,092	15136.5%	1.3288	1.0000	N/A	0.1958	0.0000	0.804	0.776	4.50%	0.1682	
2056	7,007	1,198,766	17108.5%	8	1,128	192,934	17108.5%	1.3288	1.0000	N/A	0.2076	0.0000	0.792	0.769	4.50%	0.1609	
2057	5,321	1,025,650	19275.9%	6	819	157,963	19275.9%	1.3288	1.0000	N/A	0.2154	0.0000	0.785	0.759	4.50%	0.1540	
2058	4,008	869,746	21701.3%	5	591	128,184	21701.3%	1.3288	1.0000	N/A	0.2209	0.0000	0.779	0.753	4.50%	0.1474	
2059	2,987	724,031	24238.9%	4	421	102,113	24238.9%	1.3288	1.0000	N/A	0.2252	0.0000	0.775	0.745	4.50%	0.1410	
2060	2,198	600,752	27328.4%	3	297	81,078	27328.4%	1.3288	1.0000	N/A	0.2290	0.0000	0.767	0.736	4.50%	0.1350	
2061	1,598	491,842	30784.8%	2	206	63,521	30784.8%	1.3288	1.0000	N/A	0.2491	0.0000	0.751	0.727	4.50%	0.1291	
2062	1,147	398,100	34697.0%	2	142	49,200	34697.0%	1.3288	1.0000	N/A	0.2727	0.0000	0.727	0.718	4.50%	0.1236	
2063	809	313,785	38788.1%	1	96	37,110	38788.1%	1.3288	1.0000	N/A	0.2750	0.0000	0.725	0.705	4.50%	0.1183	
2064	567	245,865	43355.5%	1	64	27,825	43355.5%	1.3288	1.0000	N/A	0.2414	0.0000	0.759	0.701	4.50%	0.1132	
2065	388	190,298	49036.3%	1	42	20,809	49036.3%	1.3288	1.0000	N/A	0.2955	0.0000	0.705	0.684	4.50%	0.1083	
2066	264	142,875	54123.6%	0	27	14,807	541										

Attachment 3
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases of 18% and 20%) and With 42.65% Future Increase
Policy Forms: 1LTC97 and 2LTC97

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase	Morbidity Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality				Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	0.0376	1.0000	0.962	1.000	4.50%	0.9782	
1999	-	-	N/A	-	-	-	N/A	-	1.0000	1.0000	0.0396	1.0000	0.960	1.000	4.50%	0.9636	
2000	410,095	-	0.0%	373	776,373	-	0.0%	-	1.0000	1.0000	0.9660	0.955	0.944	1.000	4.50%	1.8932	
2001	1,106,114	300,818	27.2%	692	2,003,871	544,971	27.2%	-	1.8955	1.0000	0.9450	0.954	0.941	1.000	4.50%	1.8116	
2002	1,945,543	202,716	10.4%	1,255	3,372,831	351,432	10.4%	-	1.8955	1.0000	0.9450	0.951	0.935	1.000	4.50%	1.7336	
2003	3,019,758	285,143	9.4%	1,413	5,009,673	473,043	9.4%	-	1.8955	1.0000	0.9450	0.945	0.945	1.000	4.50%	1.6590	
2004	2,565,215	243,032	9.5%	1,354	4,072,347	385,820	9.5%	-	1.8955	1.0000	0.9450	0.943	0.925	1.000	4.50%	1.5875	
2005	2,193,162	273,992	12.5%	1,308	3,331,773	416,239	12.5%	-	1.8955	1.0000	0.9450	0.940	0.922	1.000	4.50%	1.5192	
2006	2,124,217	284,214	13.4%	1,276	3,088,071	413,175	13.4%	-	1.8955	1.0000	0.9450	0.937	0.918	1.000	4.50%	1.4537	
2007	3,457,290	1,062,124	30.7%	1,251	4,809,589	1,477,568	30.7%	-	1.8955	1.0000	0.9450	0.933	0.915	1.000	4.50%	1.3911	
2008	2,340,111	1,382,516	59.1%	1,220	3,115,246	1,840,459	59.1%	-	1.8955	1.0000	0.9450	0.930	0.911	1.000	4.50%	1.3312	
2009	2,236,479	345,469	15.4%	1,208	2,949,078	440,123	15.4%	-	1.8955	1.0000	0.9450	0.927	0.907	1.000	4.50%	1.2739	
2010	2,283,386	785,788	34.4%	1,138	2,784,269	957,931	34.4%	-	1.8955	1.0000	0.9450	0.923	0.904	1.000	4.50%	1.2191	
2011	2,245,316	283,433	12.6%	1,110	2,619,295	330,642	12.6%	-	1.8955	1.0000	0.9450	0.920	0.900	1.000	4.50%	1.1666	
2012	2,182,187	485,711	22.3%	1,090	2,436,031	542,212	22.3%	-	1.8955	1.0000	0.9450	0.916	0.896	1.000	4.50%	1.1163	
2013	2,130,782	653,352	30.7%	1,071	2,276,216	697,946	30.7%	-	1.8955	1.0000	0.9450	0.912	0.892	1.000	4.50%	1.0683	
2014	2,205,228	31,460	1.4%	1,042	2,254,300	32,160	1.4%	-	1.8955	1.0000	0.9450	0.909	0.891	1.000	4.50%	1.0223	
2015	2,268,790	177,132	7.8%	1,003	2,219,403	173,276	7.8%	1.3288	1.0000	1.0000	0.0376	1.0000	0.962	1.000	4.50%	0.9782	
2016	2,153,846	629,334	29.2%	963	2,016,231	589,124	29.2%	1.3327	1.0000	1.0000	0.0396	1.0000	0.960	1.000	4.50%	0.9636	
2017	2,468,385	1,023,758	41.5%	920	2,211,170	917,079	41.5%	1.6791	1.0000	1.0000	0.0449	0.955	0.944	1.000	4.50%	0.8958	
2018	2,560,639	1,351,848	52.8%	877	2,195,035	1,158,833	52.8%	1.8955	1.0000	0.9450	0.0461	0.950	0.954	0.941	1.000	4.50%	0.8572
2019	2,402,270	1,636,287	68.1%	836	1,970,600	1,342,259	68.1%	1.8955	1.0000	0.9450	0.0467	0.950	0.953	0.938	1.000	4.50%	0.8203
2020	2,246,192	1,867,684	83.1%	795	1,763,223	1,466,101	83.1%	1.8955	1.0000	0.9450	0.0492	0.950	0.951	0.935	1.000	4.50%	0.7850
2021	2,092,860	2,076,443	99.2%	754	1,572,115	1,559,783	99.2%	1.8955	1.0000	0.9450	0.0518	0.950	0.948	0.932	1.000	4.50%	0.7512
2022	1,943,087	2,270,458	116.8%	713	1,396,754	1,632,079	116.8%	1.8955	1.0000	0.9450	0.0547	0.950	0.945	0.928	1.000	4.50%	0.7188
2023	1,797,550	2,457,352	136.7%	672	1,236,495	1,690,359	136.7%	1.8955	1.0000	0.9450	0.0574	0.950	0.943	0.925	1.000	4.50%	0.6879
2024	1,656,664	2,639,568	159.3%	631	1,090,510	1,737,513	159.3%	1.8955	1.0000	0.9450	0.0605	0.950	0.940	0.922	1.000	4.50%	0.6583
2025	1,521,133	2,815,540	185.1%	591	958,178	1,773,538	185.1%	1.8955	1.0000	0.9450	0.0635	0.950	0.937	0.918	1.000	4.50%	0.6299
2026	1,391,391	2,985,849	214.6%	552	838,710	1,799,826	214.6%	1.8955	1.0000	0.9450	0.0667	0.950	0.933	0.915	1.000	4.50%	0.6028
2027	1,267,604	3,149,334	248.4%	513	731,190	1,816,824	248.4%	1.8955	1.0000	0.9450	0.0699	0.950	0.930	0.911	1.000	4.50%	0.5768
2028	1,150,119	3,303,297	287.2%	476	634,853	1,823,382	287.2%	1.8955	1.0000	0.9450	0.0748	0.950	0.927	0.907	1.000	4.50%	0.5520
2029	1,039,291	3,447,474	331.7%	439	548,973	1,821,020	331.7%	1.8955	1.0000	0.9450	0.0786	0.950	0.923	0.904	1.000	4.50%	0.5282
2030	935,211	3,579,716	382.8%	404	472,724	1,809,448	382.8%	1.8955	1.0000	0.9450	0.0802	0.950	0.920	0.900	1.000	4.50%	0.5055
2031	837,822	3,699,866	441.6%	370	405,259	1,789,646	441.6%	1.8955	1.0000	0.9450	0.0837	0.950	0.916	0.896	1.000	4.50%	0.4837
2032	747,296	3,804,128	509.1%	338	345,906	1,760,841	509.1%	1.8955	1.0000	0.9450	0.0875	0.950	0.912	0.892	1.000	4.50%	0.4629
2033	663,633	3,890,765	586.3%	307	293,952	1,723,390	586.3%	1.8955	1.0000	0.9450	0.0911	0.950	0.909	0.888	1.000	4.50%	0.4429
2034	596,729	3,958,778	674.7%	278	248,697	1,678,006	674.7%	1.8955	1.0000	0.9450	0.0948	0.950	0.905	0.884	1.000	4.50%	0.4239
2035	516,277	4,008,243	778.0%	250	209,411	1,635,000	778.0%	1.8955	1.0000	0.9450	0.0989	0.950	0.901	0.880	1.000	4.50%	0.4066
2036	452,113	4,034,349	892.3%	225	175,488	1,565,933	892.3%	1.8955	1.0000	0.9450	0.1027	0.950	0.897	0.876	1.000	4.50%	0.3882
2037	394,089	4,039,702	1025.1%	201	146,379	1,500,489	1025.1%	1.8955	1.0000	0.9450	0.1068	0.950	0.893	0.872	1.000	4.50%	0.3714
2038	341,774	4,024,174	1177.4%	178	121,480	1,430,355	1177.4%	1.8955	1.0000	0.9450	0.1110	0.950	0.889	0.867	1.000	4.50%	0.3554
2039	294,891	3,986,150	1351.7%	158	100,303	1,355,828	1351.7%	1.8955	1.0000	0.9450	0.1150	0.950	0.885	0.863	1.000	4.50%	0.3401
2040	253,158	3,926,033	1550.8%	139	82,400	1,277,876	1550.8%	1.8955	1.0000	0.9450	0.1192	0.950	0.881	0.859	1.000	4.50%	0.3255
2041	216,235	3,841,285	1776.4%	122	67,168	1,198,451	1776.4%	1.8955	1.0000	0.9450	0.1237	0.950	0.876	0.854	1.000	4.50%	0.3115
2042	183,681	3,735,446	2033.7%	106	54,748	1,113,383	2033.7%	1.8955	1.0000	0.9450	0.1281	0.950	0.872	0.849	1.000	4.50%	0.2981
2043	155,127	3,607,703	2325.6%	92	44,246	1,029,003	2325.6%	1.8955	1.0000	0.9450	0.1331	0.950	0.867	0.845	1.000	4.50%	0.2852
2044	130,267	3,460,952	2656.8%	79	35,555	944,637	2656.8%	1.8955	1.0000	0.9450	0.1375	0.950	0.862	0.840	1.000	4.50%	0.2729
2045	108,713	3,293,962	3030.0%	68	28,395	860,343	3030.0%	1.8955	1.0000	0.9450	0.1427	0.950	0.857	0.835	1.000	4.50%	0.2612
2046	90,139	3,111,555	3451.9%	58	22,529	777,704	3451.9%	1.8955	1.0000	0.9450	0.1476	0.950	0.852	0.829	1.000	4.50%	0.2499
2047	74,286	2,917,883	3927.9%	49	17,768	697,892	3927.9%	1.8955	1.0000	0.9450	0.1526	0.950	0.847	0.824	1.000	4.50%	0.2392
2048	60,812	2,711,347	4458.6%	41	13,918	620,568	4458.6%	1.8955	1.0000	0.9450	0.1584	0.950	0.842	0.819	1.000	4.50%	0.2289
2049	49,451	2,502,026	5059.6%	35	10,831	547,999	5059.6%	1.8955	1.0000	0.9450	0.1635	0.950	0.837	0.813	1.000	4.50%	0.2190
2050	39,929	2,289,909	5735.0%	29	8,369	479,943	5735.0%	1.8955	1.0000	0.9450	0.1693	0.950	0.831	0.807	1.000	4.50%	0.2096
2051	32,008	2,082,654	6506.7%	24	6,420	417,708	6506.7%	1.8955	1.0000	0.9450	0.1743	0.950	0.826	0.802	1.000	4.50%	0.2006
2052	25,478	1,875,795	7362.3%	19	4,890	360,018	7362.3%	1.8955	1.0000	0.9450	0.1814	0.950	0.819	0.796	1.000	4.50%	0.1919
2053	20,113	1,672,735	8316.6%	16	3,694	307,220	8316.6%	1.8955	1.0000	0.9450	0.1856	0.950	0.814	0.789	1.000	4.50%	0.1837
2054	15,749	1,478,572	9388.4%	13	2,768	259,866	9388.4%	1.8955	1.0000	0.9450	0.1942	0.950</					

Attachment 4
Metropolitan Life Insurance Company
Reserve Balance as of December 31, 2014
Policy Forms: 1LTC97 and 2LTC97

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve*	Active Life Reserve	Claim Reserve*	Active Life Reserve
1998	-		-	
1999	-		-	
2000	153,082		-	
2001	-		-	
2002	382,472		-	
2003	588,418		-	
2004	228,383		-	
2005	459,835		-	
2006	1,491,803		-	
2007	2,272,951		362,883	
2008	5,296,244		275,093	
2009	3,977,868		-	
2010	4,371,040		321,056	
2011	6,803,173		73,568	
2012	13,463,335		240,335	
2013	17,940,827		1,385,458	
2014	31,924,861	651,160,299	1,194,761	35,460,594

*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 Authorized Increases of 18% and 20%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2014		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	30,925,558	681,323	2.2%
2	50,313,679	4,793,947	9.5%
3	45,903,356	5,673,891	12.4%
4	43,472,446	8,923,679	20.5%
5	41,800,003	7,300,188	17.5%
6	40,551,788	12,177,552	30.0%
7	40,880,741	14,396,282	35.2%
8	39,872,472	20,788,375	52.1%
9	39,110,729	21,002,290	53.7%
10	38,588,990	15,474,831	40.1%
11	38,178,159	22,049,655	57.8%
12	37,566,419	24,992,983	66.5%
13	37,146,994	29,687,313	79.9%
14	37,706,193	30,057,249	79.7%
15	37,916,613	27,837,226	73.4%
16	37,443,003	29,841,669	79.7%
17	36,037,314	31,696,588	88.0%
18	34,081,483	34,694,376	101.8%
19	32,097,018	37,815,681	117.8%
20	30,131,848	41,062,794	136.3%
21	28,193,029	44,431,994	157.6%
22	26,287,107	47,878,682	182.1%
23	24,421,374	51,349,310	210.3%
24	22,603,158	54,817,082	242.5%
25	20,838,282	58,216,638	279.4%
26	19,133,716	61,501,181	321.4%
27	17,494,852	64,572,896	369.1%
28	15,926,339	67,366,526	423.0%
29	14,433,044	69,854,997	484.0%
30	13,018,806	71,917,837	552.4%
31	11,686,718	73,517,675	629.1%
32	10,439,017	74,664,147	715.2%
33	9,277,199	75,254,794	811.2%
34	8,201,288	75,240,028	917.4%
35	7,210,604	74,654,350	1035.3%
36	6,304,044	73,527,090	1166.3%
37	5,479,698	71,825,588	1310.8%
38	4,734,665	69,546,364	1468.9%
39	4,066,229	66,785,593	1642.4%
40	3,470,750	63,596,226	1832.3%
41	2,943,866	59,989,806	2037.8%
42	2,481,243	56,127,363	2262.1%
43	2,077,919	52,037,299	2504.3%
44	1,728,727	47,856,306	2768.3%
45	1,428,412	43,608,582	3052.9%
46	1,171,833	39,418,189	3363.8%
47	954,587	35,340,618	3702.2%
48	772,271	31,402,832	4066.3%
49	620,335	27,635,191	4454.9%
50	494,702	24,097,824	4871.2%
51	391,556	20,820,220	5317.3%
52	307,563	17,800,616	5787.6%
53	239,722	15,068,560	6285.8%
54	185,361	12,612,308	6804.2%
55	142,104	10,441,158	7347.6%
56	107,988	8,560,402	7927.2%
57	81,345	6,941,889	8533.9%
58	60,771	5,577,422	9177.7%
59	45,046	4,437,984	9852.0%
60	33,120	3,499,111	10565.0%
Lifetime	1,059,213,196	2,254,740,574	212.9%
Lifetime*	596,622,931	648,371,600	108.7%

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by PA (18% on March 13, 2009 and 20% on May 1, 2013) rather than the prior rate action approved by other states.
* Columns A and B are discounted back to the inception date at an interest rate of 4.5%, 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 Authorized Increases of 18% and 20%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

Duration	Actual / Projected Experience		
	Actual Experience through 12/31/2014		
	Projections based on Current Assumptions		
	A	B	C = B / A
	Earned Premium	Incurred Claims	Loss Ratio
1	1,743,652	0	0.0%
2	2,852,007	430,696	15.1%
3	2,637,042	382,040	14.5%
4	2,497,784	326,477	13.1%
5	2,417,839	316,128	13.1%
6	2,357,132	146,899	6.2%
7	2,308,639	1,283,831	55.6%
8	2,269,752	783,755	34.5%
9	2,268,389	1,435,801	63.3%
10	2,261,552	555,498	24.6%
11	2,224,228	1,263,407	56.8%
12	2,185,825	1,369,383	62.6%
13	2,200,870	1,108,624	50.4%
14	2,225,025	1,517,220	68.2%
15	2,192,783	1,745,464	79.6%
16	2,105,548	1,770,461	84.1%
17	1,985,220	1,927,835	97.1%
18	1,865,698	2,089,319	112.0%
19	1,747,537	2,258,289	129.2%
20	1,631,126	2,428,126	148.9%
21	1,516,952	2,599,090	171.3%
22	1,405,594	2,768,893	197.0%
23	1,297,517	2,932,872	226.0%
24	1,193,206	3,095,605	259.4%
25	1,092,954	3,248,568	297.2%
26	997,032	3,392,443	340.3%
27	905,740	3,521,118	388.8%
28	819,326	3,640,150	444.3%
29	737,935	3,744,060	507.4%
30	661,611	3,821,773	577.6%
31	590,542	3,879,968	657.0%
32	524,715	3,921,635	747.4%
33	464,078	3,930,432	846.9%
34	408,535	3,919,194	959.3%
35	357,924	3,887,525	1086.1%
36	312,026	3,836,663	1229.6%
37	270,581	3,762,153	1390.4%
38	233,424	3,669,894	1572.2%
39	200,302	3,548,705	1771.7%
40	170,968	3,408,249	1993.5%
41	145,139	3,248,232	2238.0%
42	122,484	3,073,840	2509.6%
43	102,773	2,882,364	2804.6%
44	85,671	2,678,655	3126.7%
45	70,965	2,469,491	3479.9%
46	58,372	2,257,572	3867.6%
47	47,689	2,046,890	4292.2%
48	38,704	1,845,150	4767.4%
49	31,195	1,649,452	5287.6%
50	24,956	1,461,805	5857.6%
51	19,818	1,282,466	6471.4%
52	15,614	1,113,656	7132.3%
53	12,210	958,010	7845.8%
54	9,464	812,748	8587.6%
55	7,262	679,409	9356.3%
56	5,511	561,425	10188.3%
57	4,137	457,844	11066.1%
58	3,071	369,061	12018.0%
59	2,254	293,389	13015.1%
60	1,634	230,079	14083.9%

Lifetime	58,947,532	124,039,785	210.4%
Lifetime*	33,701,669	35,383,462	105.0%

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by PA (18% on March 13, 2009 and 20% on May 1, 2013) rather than the prior rate action approved by other states.
* Columns A and B are discounted back to the inception date at an interest rate of 4.5%, which is the weighted average maximum valuation interest rate for contract reserves.



[DATE]

[First Name][Last Name]

[Address]

[Address2]

[City, State, Zip]

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

Dear [First Name][Last Name]:

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

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

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

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

Your current and new premium amounts

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

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

MetLife's Long-Term Care Inforce Rate Increase History

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

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

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

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

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

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

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