

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2015 PA LTCI 97059 Series/

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company
Product Name: Long Term Care Insurance
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 11/30/2015
SERFF Tr Num: STLH-130244130
SERFF Status: Assigned
State Tr Num: STLH-130244130
State Status: Received Review in Progress
Co Tr Num: 2015 PA LTCI 97059 SERIES

Implementation: On Approval
Date Requested:
Author(s): Barb Baxter, David Diffor, Shirley Young, Jeff Mueller, Sabrina Weislak, Elena Oliver, Max Adler
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 26.3% increase (ranges from 0% to 40%) on 1,117 policyholders of State Farm form 97059PA

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2015 PA LTCI 97059 Series/

General Information

Project Name: 2015 PA LTCI 97059 Series Status of Filing in Domicile: Not Filed
Project Number: 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: 26.3% Filing Status Changed: 12/01/2015
State Status Changed: 12/01/2015
Deemer Date: Created By: Max Adler
Submitted By: Max Adler Corresponding Filing Tracking Number:

Filing Description:
Dear Sir or Madam,

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, IL, I submit the following rate revision filing.

We are filing new rate tables for Policy Form 97059PA and Rider Forms 99589, 99590, and 99591. The 97059PA form was marketed in Pennsylvania from May 2004 thru August 2011. The 97059 policy form is no longer marketed in any state.

At this time State Farm is requesting an overall 26.3% rate revision on this forms and all associated riders. Rate increases will range from 0% to 40%. These new rates will apply on the policyholder's next renewal. These rates will be implemented approximately 135 days after approval. There were 1,117 individuals covered by this form in Pennsylvania on 12/31/2014.

Most policyholders will be given the option to reduce coverage in an effort to reduce the impact of the proposed increase. Only policyholders who have coverage that is greater than the minimum issue requirements will have this option. Options available include:

- Reduce the daily benefit amount
- Decrease the benefit period
- Increase the elimination period
- Remove an optional rider

The following are included with this filing:

- An Actuarial Memorandum Including an Actuarial Certification
- Revised Rate Table
- Current Rate Table
- Proposed and Current Rate Comparison
- Actual Pennsylvania and Nationwide Experience
- Projected Pennsylvania and Nationwide Experience Both With and Without the Proposed Rate Increase
- Actual and Projected Pennsylvania Experience Exhibit
- Loss Ratio Demonstration
- Sample Claim Costs

Sincerely,

Max Adler, ASA, MAAA
Actuarial Analyst II

State: Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: 2015 PA LTCI 97059 Series/

State Farm Mutual Automobile Ins. Co.
(309) 763-9340

Company and Contact

Filing Contact Information

David Diffor, Actuarial Director I	david.diffor.cy3o@statefarm.com
One State Farm Plaza	309-766-2475 [Phone]
L/H Actuarial Dept., B-1	309-766-1827 [FAX]
Bloomington, IL 61710	

Filing Company Information

State Farm Mutual Automobile Insurance Company	CoCode: 25178	State of Domicile: Illinois
One State Farm Plaza	Group Code: 176	Company Type:
Bloomington, IL 61710	Group Name:	State ID Number:
(309) 766-5188 ext. [Phone]	FEIN Number: 37-0533100	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

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

Product Name: Long Term Care Insurance

Project Name/Number: 2015 PA LTCI 97059 Series/

Form Schedule

Lead Form Number: 97059PA

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Long Term Care	97059PA	POL	Other	Form associated with rate filing		
2		Simple Increase Rider	99589	CERA	Other	Form associated with rate filing		
3		Compound Increase Rider	99590	CERA	Other	Form associated with rate filing		
4		Non-Forfeiture Rider	99591	CERA	Other	Form associated with rate filing		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

SERFF Tracking #:

STLH-130244130

State Tracking #:

STLH-130244130

Company Tracking #:

2015 PA LTCI 97059 SERIES

State:

Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

Project Name/Number:

2015 PA LTCI 97059 Series/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

14.400%

Effective Date of Last Rate Revision:

02/01/2014

Filing Method of Last Filing:

SERFF

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):
State Farm Mutual Automobile Insurance Company	61.800%	26.300%	\$577,892	1,117	\$2,197,309	40.000%	0.000%

SERFF Tracking #:

STLH-130244130

State Tracking #:

STLH-130244130

Company Tracking #:

2015 PA LTCI 97059 SERIES

State:

Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

Project Name/Number:

2015 PA LTCI 97059 Series/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Long Term Care Rate Tables	97059PA, 99589, 99590, 99591	Revised	Previous State Filing Number: STLH-129062092 Percent Rate Change Request: 26.3	Rate Table A19.pdf, Rate Table A74.pdf,

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Select Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.93	3.93	5.40	7.11	7.23
30-34	2.93	3.93	5.40	7.11	7.23
35-39	3.35	4.69	6.01	7.91	8.04
40	3.47	4.85	6.22	8.18	8.31
41	3.56	4.98	6.39	8.40	8.54
42	3.68	5.13	6.59	8.66	8.81
43	3.79	5.30	6.80	8.94	9.09
44	3.90	5.45	6.99	9.19	9.35
45	3.98	5.57	7.14	9.38	9.55
46	4.10	5.59	7.20	9.48	9.64
47	4.22	5.60	7.21	9.49	9.65
48	4.35	5.61	7.22	9.51	9.66
49	4.44	5.65	7.25	9.53	9.69
50	4.54	5.80	7.43	9.78	9.94
51	4.72	6.03	7.75	10.19	10.36
52	4.95	6.34	8.17	10.72	10.90
53	5.22	6.70	8.66	11.36	11.56
54	5.54	7.13	9.23	12.09	12.31
55	5.89	7.60	9.87	12.91	13.14
56	6.28	8.12	10.56	13.81	14.06
57	6.69	8.68	11.32	14.80	15.08
58	7.13	9.30	12.16	15.89	16.19
59	7.55	9.97	13.06	17.08	17.41
60	8.10	10.71	14.06	18.38	18.73
61	8.72	11.41	15.02	19.67	20.04
62	9.19	12.06	15.93	20.92	21.33
63	9.75	12.83	16.99	22.34	22.78
64	10.49	13.85	18.37	24.15	24.62
65	11.52	15.24	20.26	26.52	27.03
66	12.89	17.05	22.68	29.44	29.98
67	14.51	19.19	25.51	32.75	33.35
68	16.32	21.60	28.70	36.54	37.18
69	17.88	24.24	32.26	40.80	41.50
70	19.61	27.06	36.12	45.60	46.38
71	21.40	29.88	40.01	50.70	51.54
72	23.21	32.69	43.90	56.01	56.93
73	25.22	34.36	45.97	59.00	59.95
74	27.62	36.80	49.25	63.32	64.34
75	30.53	39.79	54.39	69.67	70.78
76	34.72	45.90	63.24	79.94	81.22
77	38.51	52.01	72.11	89.93	91.36
78	42.31	58.13	80.97	99.77	101.37
79	46.11	64.36	89.93	110.15	111.91
80	50.33	70.50	98.90	121.39	123.32
81	54.69	76.92	108.51	135.91	138.08
82	59.03	83.34	118.13	150.44	152.83
83	63.38	89.76	127.74	164.96	167.58
84	67.72	96.18	137.36	179.49	182.34

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Simple Automatic Increase Benefit Rider Form 99589 Series
Select Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.65	3.38	4.28	5.07	5.20
30-34	2.65	3.38	4.28	5.07	5.20
35-39	2.91	3.69	4.66	5.53	5.67
40	3.01	3.82	4.82	5.72	5.87
41	3.09	3.92	4.96	5.88	6.03
42	3.19	4.05	5.11	6.06	6.22
43	3.29	4.17	5.27	6.24	6.42
44	3.38	4.29	5.42	6.43	6.59
45	3.45	4.38	5.53	6.57	6.74
46	3.50	4.43	5.60	6.62	6.81
47	3.51	4.45	5.62	6.64	6.81
48	3.52	4.46	5.64	6.64	6.81
49	3.54	4.50	5.67	6.68	6.87
50	3.60	4.57	5.76	6.83	7.02
51	3.68	4.67	5.90	7.08	7.27
52	3.78	4.80	6.06	7.42	7.61
53	3.91	4.96	6.27	7.81	8.00
54	4.06	5.15	6.51	8.23	8.44
55	4.23	5.38	6.81	8.68	8.90
56	4.45	5.66	7.15	9.15	9.38
57	4.70	5.98	7.57	9.67	9.90
58	4.98	6.34	8.02	10.21	10.45
59	5.28	6.70	8.49	10.79	11.04
60	5.59	7.10	8.97	11.40	11.66
61	5.89	7.48	9.45	11.98	12.25
62	6.19	7.87	9.94	12.54	12.81
63	6.52	8.28	10.45	13.16	13.43
64	6.89	8.74	11.02	13.92	14.20
65	7.30	9.28	11.68	14.88	15.18
66	7.77	9.88	12.41	16.13	16.45
67	8.27	10.51	13.18	17.61	17.94
68	8.82	11.21	14.04	19.22	19.57
69	9.44	11.99	15.01	20.85	21.23
70	10.15	12.90	16.12	22.43	22.83
71	11.03	13.98	17.48	23.92	24.32
72	12.04	15.24	19.07	25.39	25.79
73	13.10	16.56	20.72	26.88	27.28
74	14.12	17.83	22.31	28.41	28.82
75	15.03	18.93	23.70	30.04	30.45
76	15.76	19.81	24.79	31.87	32.28
77	16.38	20.54	25.67	33.86	34.26
78	16.96	21.21	24.82	33.46	33.85
79	17.58	21.94	25.21	34.50	34.88
80	18.33	22.84	26.26	35.98	36.35
81	19.56	24.39	28.19	37.12	37.47
82	20.79	25.93	30.11	38.26	38.59
83	22.03	27.47	32.04	39.38	39.73
84	23.26	29.01	33.95	40.52	40.83

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Compound Automatic Increase Benefit Rider Form 99590 Series
Select Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	5.57	7.33	9.67	12.90	13.25
30-34	5.57	7.33	9.67	12.90	13.25
35-39	5.89	7.74	10.19	13.04	13.36
40	6.04	7.92	10.43	13.06	13.39
41	6.15	8.06	10.59	13.09	13.41
42	6.27	8.21	10.78	13.12	13.44
43	6.39	8.37	10.97	13.17	13.48
44	6.52	8.52	11.16	13.21	13.52
45	6.61	8.64	11.30	13.28	13.58
46	6.68	8.73	11.42	13.35	13.66
47	6.73	8.80	11.50	13.42	13.73
48	6.77	8.86	11.58	13.51	13.82
49	6.82	8.91	11.66	13.64	13.96
50	6.89	8.99	11.78	13.82	14.15
51	6.96	9.10	11.89	14.06	14.39
52	7.04	9.19	12.01	14.33	14.65
53	7.13	9.30	12.16	14.65	14.97
54	7.25	9.45	12.34	15.02	15.36
55	7.42	9.66	12.60	15.48	15.82
56	7.64	9.95	12.96	16.03	16.38
57	7.90	10.28	13.40	16.66	17.03
58	8.20	10.66	13.88	17.35	17.73
59	8.51	11.05	14.36	18.08	18.46
60	8.81	11.43	14.85	18.79	19.19
61	9.07	11.76	15.26	19.47	19.88
62	9.32	12.08	15.64	20.13	20.54
63	9.58	12.41	16.03	20.82	21.24
64	9.89	12.79	16.51	21.63	22.06
65	10.28	13.29	17.12	22.63	23.07
66	10.75	13.89	17.86	23.87	24.33
67	11.27	14.56	18.68	25.31	25.78
68	11.86	15.31	19.61	26.86	27.36
69	12.52	16.16	20.65	28.46	28.97
70	13.27	17.10	21.84	30.04	30.57
71	14.14	18.24	23.28	31.61	32.14
72	14.70	19.55	24.97	33.22	33.76
73	15.35	20.93	26.73	34.86	35.40
74	16.03	22.21	28.38	36.48	37.02
75	16.68	23.28	29.74	38.07	38.61
76	17.33	24.02	30.67	39.68	40.22
77	17.97	24.55	31.31	41.33	41.86
78	18.61	25.00	31.84	42.93	43.46
79	19.25	25.50	30.63	41.70	42.18
80	19.81	26.21	31.48	42.89	43.38
81	20.88	27.60	33.27	43.82	44.29
82	21.95	28.99	35.04	44.75	45.19
83	23.01	30.38	36.81	45.67	46.10
84	24.09	31.77	38.59	46.60	47.02

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.64	3.54	4.86	6.40	6.50
30-34	2.64	3.54	4.86	6.40	6.50
35-39	3.01	4.22	5.41	7.12	7.23
40	3.12	4.37	5.60	7.36	7.48
41	3.20	4.48	5.75	7.56	7.69
42	3.31	4.62	5.93	7.79	7.93
43	3.41	4.77	6.12	8.04	8.18
44	3.51	4.91	6.29	8.27	8.41
45	3.58	5.01	6.43	8.45	8.59
46	3.69	5.03	6.48	8.53	8.67
47	3.80	5.04	6.49	8.54	8.68
48	3.91	5.05	6.50	8.56	8.69
49	4.00	5.08	6.52	8.58	8.73
50	4.09	5.22	6.69	8.80	8.94
51	4.24	5.42	6.98	9.17	9.33
52	4.45	5.70	7.35	9.65	9.81
53	4.70	6.03	7.79	10.23	10.40
54	4.99	6.42	8.31	10.88	11.07
55	5.30	6.84	8.88	11.62	11.83
56	5.65	7.31	9.50	12.43	12.66
57	6.02	7.81	10.18	13.32	13.57
58	6.42	8.37	10.94	14.30	14.57
59	6.79	8.97	11.76	15.37	15.67
60	7.29	9.64	12.66	16.54	16.86
61	7.85	10.27	13.52	17.70	18.04
62	8.27	10.86	14.33	18.83	19.20
63	8.78	11.55	15.29	20.11	20.50
64	9.44	12.46	16.53	21.74	22.16
65	10.37	13.71	18.24	23.87	24.32
66	11.60	15.35	20.41	26.50	26.98
67	13.06	17.27	22.96	29.48	30.02
68	14.69	19.44	25.83	32.88	33.46
69	16.09	21.82	29.03	36.72	37.35
70	17.65	24.35	32.51	41.04	41.74
71	19.26	26.89	36.01	45.63	46.39
72	20.88	29.43	39.51	50.41	51.23
73	22.70	30.92	41.37	53.10	53.95
74	24.85	33.12	44.32	56.98	57.90
75	27.48	35.81	48.95	62.71	63.71
76	31.25	41.31	56.92	71.95	73.10
77	34.66	46.81	64.90	80.93	82.23
78	38.08	52.32	72.88	89.80	91.23
79	41.50	57.92	80.93	99.14	100.72
80	45.30	63.45	89.01	109.25	110.99
81	49.22	69.23	97.66	122.32	124.28
82	53.13	75.00	106.31	135.39	137.55
83	57.04	80.78	114.97	148.46	150.83
84	60.95	86.56	123.62	161.54	164.10

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Simple Automatic Increase Benefit Rider Form 99589 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.38	3.04	3.85	4.56	4.68
30-34	2.38	3.04	3.85	4.56	4.68
35-39	2.62	3.32	4.19	4.98	5.10
40	2.71	3.44	4.34	5.14	5.28
41	2.78	3.53	4.46	5.29	5.42
42	2.87	3.64	4.60	5.45	5.60
43	2.96	3.76	4.74	5.62	5.78
44	3.04	3.86	4.87	5.79	5.93
45	3.11	3.94	4.98	5.91	6.07
46	3.15	3.98	5.04	5.96	6.13
47	3.16	4.01	5.06	5.97	6.13
48	3.17	4.02	5.07	5.97	6.13
49	3.19	4.05	5.10	6.01	6.18
50	3.24	4.11	5.19	6.15	6.31
51	3.31	4.20	5.31	6.38	6.54
52	3.41	4.32	5.45	6.68	6.85
53	3.52	4.46	5.64	7.03	7.20
54	3.65	4.64	5.86	7.41	7.60
55	3.81	4.84	6.13	7.81	8.01
56	4.01	5.09	6.44	8.24	8.45
57	4.23	5.38	6.81	8.70	8.91
58	4.48	5.70	7.21	9.19	9.41
59	4.75	6.03	7.64	9.71	9.94
60	5.03	6.39	8.07	10.26	10.49
61	5.30	6.73	8.51	10.78	11.02
62	5.57	7.08	8.94	11.28	11.53
63	5.87	7.45	9.41	11.84	12.09
64	6.20	7.87	9.92	12.52	12.78
65	6.57	8.35	10.52	13.39	13.66
66	7.00	8.89	11.17	14.52	14.80
67	7.44	9.46	11.86	15.85	16.15
68	7.94	10.09	12.64	17.29	17.62
69	8.50	10.80	13.51	18.76	19.11
70	9.14	11.61	14.51	20.18	20.54
71	9.93	12.59	15.73	21.53	21.89
72	10.84	13.71	17.16	22.85	23.22
73	11.79	14.90	18.65	24.19	24.55
74	12.71	16.04	20.08	25.56	25.94
75	13.53	17.04	21.33	27.03	27.41
76	14.18	17.83	22.31	28.68	29.05
77	14.74	18.49	23.10	30.47	30.83
78	15.27	19.09	22.34	30.12	30.46
79	15.83	19.75	22.68	31.05	31.39
80	16.50	20.56	23.64	32.39	32.72
81	17.61	21.95	25.37	33.41	33.72
82	18.71	23.34	27.10	34.43	34.73
83	19.83	24.73	28.84	35.44	35.75
84	20.94	26.11	30.55	36.46	36.75

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Compound Automatic Increase Benefit Rider Form 99590 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	5.01	6.59	8.70	11.61	11.92
30-34	5.01	6.59	8.70	11.61	11.92
35-39	5.30	6.97	9.17	11.74	12.03
40	5.43	7.13	9.39	11.76	12.05
41	5.54	7.26	9.53	11.78	12.07
42	5.64	7.39	9.70	11.81	12.10
43	5.75	7.53	9.87	11.85	12.13
44	5.87	7.67	10.04	11.89	12.17
45	5.95	7.77	10.17	11.95	12.22
46	6.01	7.86	10.28	12.02	12.30
47	6.05	7.92	10.35	12.08	12.36
48	6.10	7.97	10.42	12.16	12.44
49	6.14	8.02	10.49	12.28	12.56
50	6.20	8.09	10.60	12.44	12.73
51	6.26	8.19	10.70	12.66	12.95
52	6.33	8.27	10.81	12.90	13.19
53	6.42	8.37	10.94	13.19	13.48
54	6.52	8.51	11.11	13.52	13.83
55	6.68	8.69	11.34	13.93	14.24
56	6.87	8.95	11.66	14.43	14.74
57	7.11	9.25	12.06	15.00	15.33
58	7.38	9.59	12.49	15.62	15.96
59	7.66	9.95	12.93	16.27	16.61
60	7.93	10.29	13.36	16.91	17.27
61	8.17	10.59	13.73	17.52	17.90
62	8.38	10.87	14.08	18.11	18.49
63	8.62	11.17	14.43	18.73	19.12
64	8.90	11.51	14.86	19.47	19.85
65	9.25	11.96	15.41	20.37	20.76
66	9.68	12.50	16.07	21.49	21.90
67	10.14	13.10	16.81	22.78	23.20
68	10.67	13.78	17.65	24.18	24.62
69	11.27	14.54	18.59	25.62	26.07
70	11.94	15.39	19.65	27.03	27.51
71	12.73	16.42	20.95	28.45	28.93
72	13.23	17.60	22.47	29.90	30.39
73	13.82	18.84	24.05	31.37	31.86
74	14.43	19.99	25.54	32.83	33.32
75	15.02	20.95	26.77	34.26	34.74
76	15.59	21.62	27.60	35.71	36.19
77	16.17	22.10	28.18	37.20	37.67
78	16.75	22.50	28.66	38.64	39.11
79	17.32	22.95	27.57	37.53	37.96
80	17.83	23.59	28.33	38.60	39.04
81	18.79	24.84	29.94	39.44	39.86
82	19.75	26.09	31.53	40.28	40.67
83	20.71	27.34	33.13	41.10	41.49
84	21.68	28.60	34.73	41.94	42.32

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Select Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.61	3.50	4.65	6.11	6.22
30-34	2.61	3.50	4.65	6.11	6.22
35-39	2.98	4.17	5.35	7.04	7.15
40	3.09	4.31	5.53	7.28	7.41
41	3.17	4.43	5.68	7.48	7.60
42	3.27	4.57	5.87	7.72	7.84
43	3.37	4.72	6.05	7.96	8.08
44	3.47	4.84	6.22	8.18	8.31
45	3.54	4.95	6.35	8.35	8.50
46	3.61	4.99	6.38	8.43	8.57
47	3.65	5.00	6.41	8.44	8.59
48	3.71	5.01	6.43	8.46	8.61
49	3.78	5.03	6.45	8.49	8.63
50	3.91	5.15	6.61	8.71	8.86
51	4.08	5.37	6.91	9.09	9.23
52	4.29	5.66	7.28	9.56	9.73
53	4.54	5.98	7.72	10.12	10.32
54	4.80	6.35	8.21	10.78	10.96
55	5.08	6.77	8.77	11.50	11.71
56	5.34	7.23	9.41	12.31	12.52
57	5.60	7.73	10.07	13.18	13.42
58	5.88	8.28	10.82	14.15	14.41
59	6.23	8.88	11.64	15.20	15.50
60	6.68	9.53	12.52	16.36	16.69
61	7.21	10.15	13.37	17.50	17.84
62	7.81	10.74	14.18	18.63	18.99
63	8.49	11.42	15.12	19.90	20.27
64	9.28	12.33	16.35	21.51	21.92
65	10.21	13.57	18.03	23.61	24.06
66	11.25	15.18	20.19	26.21	26.71
67	12.38	17.09	22.72	29.20	29.74
68	13.64	19.24	25.58	32.58	33.17
69	15.04	21.59	28.75	36.37	37.01
70	16.59	24.09	32.15	40.58	41.27
71	18.25	26.58	35.59	45.06	45.82
72	19.91	27.90	37.57	47.81	48.59
73	21.74	29.28	39.51	50.54	51.34
74	23.59	31.63	42.92	54.95	55.81
75	25.68	35.18	47.96	61.13	62.08
76	29.31	40.35	55.39	69.64	70.72
77	32.94	45.53	62.81	77.97	79.17
78	36.57	50.70	70.24	86.11	87.45
79	40.25	56.03	77.82	94.75	96.23
80	43.85	61.17	85.25	103.91	105.53
81	47.49	66.46	93.05	115.42	117.20
82	51.12	71.74	100.82	126.93	128.87
83	54.76	77.03	108.60	138.45	140.55
84	58.40	82.31	116.38	149.94	152.23

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Simple Automatic Increase Benefit Rider Form 99589 Series
Select Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.17	3.01	3.81	4.51	4.63
30-34	2.17	3.01	3.81	4.51	4.63
35-39	2.59	3.29	4.15	4.92	5.05
40	2.68	3.40	4.29	5.09	5.22
41	2.75	3.50	4.40	5.22	5.37
42	2.84	3.60	4.54	5.39	5.53
43	2.93	3.71	4.69	5.57	5.70
44	3.01	3.82	4.82	5.72	5.87
45	3.07	3.90	4.92	5.84	5.99
46	3.12	3.94	4.98	5.90	6.05
47	3.13	3.97	5.00	5.90	6.06
48	3.13	3.97	5.01	5.91	6.06
49	3.15	4.00	5.05	5.95	6.11
50	3.20	4.06	5.13	6.08	6.24
51	3.28	4.15	5.24	6.30	6.47
52	3.37	4.27	5.39	6.60	6.77
53	3.47	4.42	5.58	6.95	7.12
54	3.61	4.58	5.80	7.33	7.51
55	3.77	4.78	6.05	7.73	7.91
56	3.97	5.04	6.37	8.15	8.35
57	4.19	5.32	6.73	8.60	8.81
58	4.44	5.64	7.13	9.09	9.30
59	4.70	5.97	7.56	9.60	9.83
60	4.97	6.31	7.99	10.14	10.37
61	5.24	6.66	8.42	10.66	10.90
62	5.51	7.00	8.84	11.16	11.41
63	5.80	7.37	9.30	11.71	11.96
64	6.13	7.79	9.81	12.39	12.64
65	6.50	8.26	10.40	13.25	13.51
66	6.91	8.79	11.04	14.35	14.63
67	7.36	9.35	11.72	15.64	15.94
68	7.65	9.96	12.47	17.05	17.38
69	7.86	10.67	13.33	18.53	18.86
70	8.25	11.48	14.35	19.96	20.31
71	8.97	12.48	15.63	21.38	21.75
72	9.80	13.63	17.12	22.82	23.18
73	10.67	14.84	18.70	24.29	24.66
74	11.51	16.01	20.21	25.78	26.16
75	12.26	17.03	21.52	27.30	27.68
76	12.87	17.38	21.86	28.06	28.44
77	13.41	17.55	21.51	28.25	28.61
78	13.91	17.72	22.13	29.68	30.05
79	14.35	18.20	22.86	31.05	31.42
80	14.95	18.94	23.77	32.30	32.67
81	15.87	20.12	25.36	33.24	33.60
82	16.79	21.29	26.94	34.17	34.52
83	17.73	22.48	28.51	35.11	35.45
84	18.63	23.64	30.10	36.04	36.37

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Compound Automatic Increase Benefit Rider Form 99590 Series
Select Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	4.96	6.52	8.61	11.49	11.79
30-34	4.96	6.52	8.61	11.49	11.79
35-39	5.24	6.89	9.07	11.60	11.89
40	5.38	7.05	9.28	11.63	11.91
41	5.47	7.18	9.43	11.65	11.94
42	5.58	7.31	9.59	11.68	11.96
43	5.69	7.45	9.76	11.72	11.99
44	5.80	7.58	9.92	11.76	12.03
45	5.89	7.69	10.06	11.82	12.10
46	5.95	7.77	10.17	11.88	12.16
47	5.99	7.83	10.24	11.95	12.22
48	6.03	7.88	10.30	12.03	12.31
49	6.07	7.94	10.38	12.14	12.42
50	6.13	8.00	10.48	12.31	12.59
51	6.20	8.10	10.58	12.51	12.80
52	6.27	8.18	10.68	12.75	13.04
53	6.35	8.28	10.81	13.03	13.33
54	6.45	8.42	10.98	13.37	13.67
55	6.60	8.60	11.21	13.78	14.09
56	6.80	8.86	11.53	14.26	14.58
57	7.04	9.15	11.93	14.82	15.16
58	7.30	9.49	12.35	15.44	15.78
59	7.57	9.83	12.79	16.09	16.43
60	7.83	10.18	13.21	16.73	17.09
61	8.07	10.48	13.58	17.33	17.70
62	8.29	10.75	13.92	17.91	18.27
63	8.52	11.04	14.27	18.53	18.91
64	8.80	11.39	14.70	19.25	19.63
65	9.14	11.83	15.24	20.14	20.54
66	9.57	12.36	15.89	21.24	21.64
67	10.03	12.95	16.61	22.49	22.92
68	10.55	13.62	17.42	23.86	24.31
69	11.14	14.36	18.35	25.30	25.75
70	11.45	15.21	19.44	26.74	27.20
71	11.94	16.25	20.78	28.22	28.69
72	12.63	17.47	22.38	29.77	30.27
73	13.42	18.73	24.06	31.36	31.86
74	14.20	19.92	25.61	32.91	33.42
75	14.87	20.90	26.89	34.39	34.89
76	15.39	21.60	27.75	35.81	36.32
77	15.78	22.10	28.34	37.23	37.72
78	16.12	22.53	28.28	37.87	38.35
79	16.53	22.31	27.08	36.59	37.05
80	17.00	22.91	27.80	37.58	38.03
81	17.83	24.03	29.21	38.28	38.74
82	18.68	25.13	30.62	39.00	39.45
83	19.50	26.25	32.03	39.73	40.15
84	20.33	27.36	33.44	40.44	40.85

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.35	3.15	4.19	5.50	5.60
30-34	2.35	3.15	4.19	5.50	5.60
35-39	2.68	3.76	4.81	6.33	6.44
40	2.78	3.88	4.98	6.55	6.67
41	2.85	3.98	5.11	6.73	6.84
42	2.94	4.11	5.28	6.94	7.06
43	3.03	4.24	5.44	7.16	7.28
44	3.12	4.36	5.60	7.36	7.48
45	3.18	4.45	5.71	7.51	7.65
46	3.25	4.49	5.74	7.59	7.71
47	3.29	4.50	5.76	7.60	7.73
48	3.34	4.51	5.79	7.62	7.75
49	3.40	4.52	5.81	7.64	7.76
50	3.52	4.64	5.95	7.83	7.97
51	3.68	4.83	6.22	8.18	8.31
52	3.87	5.09	6.55	8.60	8.76
53	4.08	5.38	6.94	9.11	9.28
54	4.32	5.71	7.39	9.70	9.86
55	4.57	6.10	7.90	10.35	10.54
56	4.81	6.51	8.47	11.07	11.27
57	5.04	6.96	9.07	11.86	12.08
58	5.29	7.45	9.74	12.73	12.97
59	5.60	7.99	10.47	13.68	13.95
60	6.01	8.58	11.27	14.73	15.02
61	6.49	9.14	12.04	15.75	16.05
62	7.03	9.67	12.76	16.77	17.09
63	7.65	10.28	13.61	17.91	18.25
64	8.35	11.10	14.72	19.35	19.73
65	9.19	12.21	16.23	21.25	21.65
66	10.12	13.66	18.17	23.59	24.04
67	11.14	15.38	20.45	26.28	26.77
68	12.28	17.32	23.02	29.32	29.85
69	13.53	19.43	25.88	32.74	33.31
70	14.93	21.68	28.94	36.53	37.15
71	16.42	23.92	32.03	40.55	41.23
72	17.92	25.11	33.81	43.03	43.73
73	19.56	26.35	35.56	45.48	46.21
74	21.23	28.46	38.63	49.46	50.23
75	23.11	31.66	43.16	55.01	55.87
76	26.38	36.32	49.85	62.68	63.65
77	29.65	40.97	56.53	70.17	71.25
78	32.91	45.63	63.22	77.50	78.70
79	36.23	50.43	70.04	85.28	86.61
80	39.46	55.06	76.72	93.52	94.98
81	42.74	59.82	83.75	103.88	105.48
82	46.01	64.57	90.74	114.23	115.99
83	49.29	69.32	97.74	124.60	126.50
84	52.56	74.08	104.74	134.95	137.00

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Simple Automatic Increase Benefit Rider Form 99589 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.96	2.71	3.43	4.06	4.17
30-34	1.96	2.71	3.43	4.06	4.17
35-39	2.33	2.96	3.74	4.43	4.54
40	2.41	3.06	3.86	4.59	4.70
41	2.47	3.15	3.96	4.70	4.83
42	2.56	3.24	4.09	4.85	4.98
43	2.64	3.34	4.22	5.01	5.13
44	2.71	3.44	4.34	5.14	5.28
45	2.76	3.51	4.43	5.26	5.39
46	2.80	3.55	4.48	5.31	5.44
47	2.82	3.57	4.50	5.31	5.45
48	2.82	3.57	4.51	5.32	5.45
49	2.84	3.60	4.54	5.35	5.50
50	2.88	3.65	4.62	5.48	5.62
51	2.95	3.74	4.72	5.67	5.83
52	3.03	3.84	4.85	5.94	6.10
53	3.13	3.97	5.02	6.25	6.41
54	3.25	4.12	5.22	6.59	6.76
55	3.39	4.31	5.44	6.96	7.12
56	3.57	4.53	5.73	7.34	7.51
57	3.77	4.79	6.05	7.74	7.93
58	4.00	5.07	6.42	8.18	8.37
59	4.23	5.37	6.80	8.64	8.85
60	4.47	5.68	7.19	9.13	9.34
61	4.72	5.99	7.58	9.59	9.81
62	4.96	6.30	7.96	10.04	10.27
63	5.22	6.63	8.37	10.54	10.76
64	5.52	7.01	8.83	11.15	11.37
65	5.85	7.43	9.36	11.92	12.16
66	6.22	7.91	9.94	12.92	13.17
67	6.62	8.41	10.55	14.08	14.35
68	6.89	8.96	11.22	15.35	15.64
69	7.08	9.60	12.00	16.67	16.97
70	7.43	10.33	12.92	17.97	18.28
71	8.07	11.23	14.07	19.24	19.57
72	8.82	12.26	15.41	20.53	20.87
73	9.60	13.35	16.83	21.86	22.19
74	10.36	14.41	18.18	23.20	23.55
75	11.04	15.33	19.36	24.57	24.91
76	11.59	15.64	19.67	25.26	25.60
77	12.07	15.79	19.36	25.42	25.74
78	12.52	15.95	19.92	26.71	27.04
79	12.92	16.38	20.58	27.95	28.28
80	13.45	17.04	21.39	29.07	29.40
81	14.28	18.11	22.82	29.92	30.24
82	15.11	19.16	24.25	30.76	31.07
83	15.95	20.23	25.66	31.60	31.90
84	16.77	21.27	27.09	32.43	32.73

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Compound Automatic Increase Benefit Rider Form 99590 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	4.46	5.87	7.75	10.34	10.61
30-34	4.46	5.87	7.75	10.34	10.61
35-39	4.72	6.20	8.17	10.44	10.70
40	4.84	6.34	8.35	10.46	10.72
41	4.93	6.46	8.49	10.48	10.74
42	5.02	6.58	8.63	10.52	10.76
43	5.12	6.71	8.79	10.55	10.80
44	5.22	6.82	8.93	10.59	10.83
45	5.30	6.92	9.06	10.64	10.89
46	5.35	7.00	9.15	10.69	10.94
47	5.39	7.05	9.21	10.75	11.00
48	5.42	7.09	9.27	10.83	11.07
49	5.46	7.14	9.35	10.93	11.18
50	5.52	7.20	9.43	11.07	11.33
51	5.58	7.29	9.52	11.26	11.52
52	5.64	7.36	9.62	11.48	11.74
53	5.71	7.45	9.73	11.73	12.00
54	5.81	7.58	9.88	12.04	12.31
55	5.94	7.74	10.09	12.40	12.68
56	6.12	7.97	10.38	12.83	13.12
57	6.33	8.24	10.73	13.34	13.64
58	6.57	8.54	11.12	13.90	14.20
59	6.81	8.85	11.51	14.48	14.79
60	7.05	9.16	11.89	15.06	15.38
61	7.27	9.43	12.22	15.60	15.93
62	7.46	9.68	12.52	16.11	16.45
63	7.67	9.94	12.84	16.67	17.02
64	7.92	10.25	13.23	17.33	17.67
65	8.23	10.65	13.71	18.12	18.49
66	8.61	11.13	14.30	19.12	19.48
67	9.03	11.65	14.95	20.24	20.63
68	9.49	12.25	15.68	21.48	21.88
69	10.03	12.93	16.52	22.77	23.17
70	10.30	13.69	17.49	24.06	24.48
71	10.74	14.62	18.70	25.40	25.82
72	11.37	15.72	20.14	26.80	27.24
73	12.08	16.86	21.65	28.22	28.67
74	12.78	17.93	23.05	29.62	30.08
75	13.38	18.81	24.20	30.95	31.40
76	13.85	19.44	24.97	32.23	32.69
77	14.20	19.89	25.50	33.50	33.95
78	14.51	20.28	25.45	34.08	34.52
79	14.87	20.08	24.38	32.93	33.34
80	15.30	20.62	25.02	33.82	34.23
81	16.05	21.63	26.29	34.46	34.87
82	16.81	22.62	27.56	35.10	35.50
83	17.55	23.63	28.83	35.76	36.13
84	18.30	24.62	30.10	36.40	36.77

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Select Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.29	3.06	3.93	5.18	5.27
30-34	2.29	3.06	3.93	5.18	5.27
35-39	2.61	3.66	4.68	6.18	6.28
40	2.71	3.78	4.84	6.38	6.50
41	2.78	3.88	4.98	6.56	6.67
42	2.87	4.00	5.13	6.76	6.88
43	2.96	4.13	5.29	6.98	7.10
44	3.05	4.24	5.44	7.18	7.29
45	3.11	4.34	5.55	7.33	7.45
46	3.22	4.37	5.58	7.35	7.46
47	3.35	4.38	5.59	7.37	7.49
48	3.45	4.39	5.60	7.38	7.51
49	3.46	4.40	5.65	7.44	7.57
50	3.54	4.51	5.78	7.62	7.75
51	3.69	4.70	6.05	7.97	8.10
52	3.88	4.95	6.38	8.37	8.51
53	4.07	5.22	6.75	8.87	9.02
54	4.28	5.55	7.18	9.43	9.58
55	4.46	5.90	7.67	10.05	10.22
56	4.66	6.30	8.19	10.74	10.94
57	4.87	6.74	8.77	11.50	11.72
58	5.11	7.20	9.42	12.33	12.57
59	5.42	7.72	10.11	13.24	13.50
60	5.81	8.28	10.88	14.24	14.51
61	6.29	8.82	11.60	15.21	15.51
62	6.84	9.32	12.31	16.18	16.49
63	7.46	9.91	13.11	17.26	17.60
64	8.08	10.68	14.17	18.63	19.00
65	8.88	11.74	15.61	20.42	20.80
66	9.83	13.13	17.46	22.63	23.06
67	10.77	14.79	19.64	25.19	25.63
68	11.81	16.64	22.08	28.06	28.53
69	12.99	18.65	24.77	31.23	31.77
70	14.33	20.78	27.63	34.73	35.32
71	15.79	22.86	30.50	38.42	39.05
72	17.36	23.89	31.92	40.43	41.08
73	19.09	25.06	33.56	42.72	43.38
74	20.53	26.88	36.34	46.27	46.98
75	22.28	29.77	40.40	51.23	51.99
76	25.16	33.93	46.30	57.87	58.74
77	28.03	38.09	52.20	64.42	65.38
78	30.90	42.26	58.09	70.76	71.81
79	33.78	46.58	64.18	77.59	78.74
80	36.70	50.68	70.00	84.62	85.86
81	39.57	54.79	75.92	93.20	94.56
82	42.45	58.89	81.84	101.78	103.25
83	45.34	63.01	87.76	110.36	111.96
84	48.21	67.11	93.68	118.95	120.64

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate
Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Simple Automatic Increase Benefit Rider Form 99589 Series
Select Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.93	2.69	3.40	4.05	4.16
30-34	1.93	2.69	3.40	4.05	4.16
35-39	2.31	2.93	3.71	4.42	4.54
40	2.39	3.04	3.84	4.58	4.70
41	2.45	3.12	3.94	4.69	4.83
42	2.53	3.22	4.07	4.84	4.98
43	2.61	3.32	4.20	4.99	5.13
44	2.68	3.42	4.32	5.14	5.28
45	2.74	3.48	4.42	5.24	5.39
46	2.77	3.53	4.46	5.30	5.44
47	2.78	3.54	4.49	5.30	5.45
48	2.79	3.55	4.50	5.30	5.45
49	2.81	3.58	4.52	5.35	5.50
50	2.85	3.62	4.60	5.46	5.61
51	2.92	3.71	4.70	5.67	5.82
52	3.00	3.82	4.84	5.93	6.10
53	3.09	3.94	5.00	6.24	6.42
54	3.21	4.09	5.19	6.59	6.76
55	3.36	4.28	5.43	6.96	7.13
56	3.53	4.50	5.70	7.34	7.51
57	3.73	4.75	6.03	7.74	7.92
58	3.94	5.03	6.38	8.17	8.36
59	4.17	5.32	6.76	8.63	8.83
60	4.42	5.64	7.15	9.11	9.32
61	4.66	5.93	7.53	9.58	9.80
62	4.90	6.24	7.91	10.03	10.26
63	5.15	6.58	8.31	10.53	10.76
64	5.44	6.93	8.76	11.13	11.37
65	5.77	7.36	9.29	11.90	12.14
66	6.14	7.82	9.86	12.86	13.12
67	6.53	8.33	10.47	13.98	14.26
68	6.83	8.87	11.13	15.21	15.50
69	7.01	9.49	11.90	16.48	16.79
70	7.31	10.20	12.79	17.72	18.03
71	7.93	11.06	13.88	18.93	19.26
72	8.66	12.06	15.17	20.16	20.49
73	9.42	13.12	16.51	21.40	21.75
74	10.15	14.13	17.80	22.67	23.01
75	10.78	14.99	18.91	23.95	24.30
76	10.83	15.00	19.43	24.86	25.20
77	11.26	14.86	18.82	24.58	24.91
78	11.65	15.34	19.36	25.81	26.14
79	12.05	15.85	19.97	26.92	27.25
80	12.51	16.45	20.73	27.94	28.27
81	13.25	17.40	21.99	28.68	29.00
82	13.96	18.34	23.24	29.41	29.73
83	14.67	19.28	24.51	30.15	30.46
84	15.39	20.22	25.75	30.87	31.19

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Compound Automatic Increase Benefit Rider Form 99590 Series
Select Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	4.34	5.75	7.62	10.19	10.47
30-34	4.34	5.75	7.62	10.19	10.47
35-39	4.61	6.08	8.05	10.32	10.58
40	4.74	6.24	8.25	10.34	10.60
41	4.83	6.36	8.37	10.36	10.61
42	4.92	6.47	8.52	10.40	10.65
43	5.03	6.60	8.68	10.43	10.67
44	5.12	6.72	8.82	10.47	10.72
45	5.20	6.82	8.95	10.52	10.76
46	5.26	6.89	9.04	10.58	10.82
47	5.29	6.95	9.11	10.64	10.88
48	5.32	6.98	9.17	10.71	10.96
49	5.36	7.04	9.23	10.81	11.06
50	5.42	7.10	9.32	10.96	11.21
51	5.47	7.18	9.41	11.14	11.40
52	5.53	7.25	9.50	11.35	11.62
53	5.60	7.34	9.61	11.60	11.87
54	5.69	7.46	9.76	11.90	12.18
55	5.83	7.62	9.97	12.27	12.55
56	6.00	7.84	10.26	12.71	12.98
57	6.21	8.12	10.59	13.20	13.50
58	6.44	8.41	10.97	13.75	14.05
59	6.68	8.72	11.36	14.32	14.63
60	6.91	9.02	11.74	14.89	15.21
61	7.13	9.28	12.06	15.43	15.76
62	7.31	9.52	12.36	15.95	16.27
63	7.52	9.79	12.67	16.49	16.84
64	7.76	10.09	13.05	17.14	17.48
65	8.07	10.48	13.52	17.92	18.26
66	8.44	10.94	14.10	18.86	19.23
67	8.84	11.47	14.73	19.95	20.33
68	9.29	12.04	15.46	21.14	21.53
69	9.81	12.70	16.27	22.36	22.76
70	10.02	13.43	17.19	23.58	23.99
71	10.33	14.33	18.34	24.82	25.24
72	10.89	15.38	19.69	26.13	26.55
73	11.69	16.47	21.09	27.44	27.88
74	12.42	17.49	22.40	28.72	29.15
75	13.03	18.32	23.47	29.93	30.37
76	13.46	18.91	24.20	31.10	31.53
77	13.78	19.31	24.68	32.25	32.68
78	14.04	19.15	24.81	33.00	33.43
79	14.07	18.32	23.49	31.51	31.91
80	14.43	18.77	24.05	32.29	32.68
81	15.09	19.61	25.15	32.83	33.22
82	15.76	20.45	26.26	33.37	33.75
83	16.40	21.28	27.36	33.91	34.29
84	17.06	22.12	28.47	34.44	34.81

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Substandard rates are calculated as the product of the Select Rate and the Substandard Class Factor.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is

22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.06	2.75	3.54	4.67	4.74
30-34	2.06	2.75	3.54	4.67	4.74
35-39	2.35	3.29	4.21	5.56	5.65
40	2.44	3.41	4.36	5.74	5.85
41	2.50	3.49	4.48	5.90	6.00
42	2.58	3.60	4.62	6.09	6.19
43	2.66	3.72	4.76	6.28	6.39
44	2.74	3.82	4.90	6.46	6.56
45	2.80	3.90	5.00	6.59	6.71
46	2.90	3.93	5.02	6.61	6.72
47	3.01	3.94	5.03	6.63	6.74
48	3.11	3.95	5.04	6.64	6.76
49	3.12	3.96	5.08	6.70	6.81
50	3.19	4.06	5.21	6.86	6.98
51	3.32	4.23	5.44	7.17	7.29
52	3.49	4.45	5.74	7.53	7.66
53	3.66	4.70	6.08	7.98	8.11
54	3.86	5.00	6.46	8.49	8.62
55	4.02	5.31	6.90	9.05	9.20
56	4.20	5.67	7.37	9.67	9.84
57	4.38	6.07	7.90	10.35	10.55
58	4.60	6.48	8.48	11.10	11.31
59	4.88	6.94	9.10	11.91	12.15
60	5.23	7.45	9.79	12.81	13.06
61	5.66	7.94	10.44	13.69	13.96
62	6.15	8.38	11.07	14.56	14.84
63	6.71	8.92	11.80	15.54	15.84
64	7.28	9.62	12.75	16.77	17.10
65	7.99	10.57	14.04	18.38	18.72
66	8.85	11.82	15.71	20.37	20.75
67	9.70	13.31	17.68	22.67	23.07
68	10.63	14.98	19.87	25.25	25.68
69	11.69	16.79	22.29	28.11	28.60
70	12.90	18.70	24.87	31.26	31.78
71	14.21	20.57	27.45	34.58	35.15
72	15.62	21.50	28.73	36.39	36.97
73	17.18	22.55	30.20	38.45	39.05
74	18.48	24.20	32.71	41.64	42.28
75	20.05	26.79	36.36	46.11	46.79
76	22.64	30.54	41.67	52.09	52.86
77	25.23	34.28	46.98	57.98	58.84
78	27.81	38.03	52.28	63.69	64.63
79	30.40	41.92	57.76	69.83	70.87
80	33.03	45.61	63.00	76.15	77.28
81	35.61	49.31	68.33	83.88	85.10
82	38.20	53.00	73.65	91.60	92.93
83	40.80	56.71	78.99	99.33	100.76
84	43.39	60.40	84.31	107.05	108.58

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Simple Automatic Increase Benefit Rider Form 99589 Series
Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	1.74	2.42	3.06	3.64	3.75
30-34	1.74	2.42	3.06	3.64	3.75
35-39	2.08	2.64	3.34	3.97	4.09
40	2.15	2.73	3.46	4.12	4.23
41	2.20	2.80	3.55	4.22	4.35
42	2.28	2.90	3.66	4.36	4.48
43	2.35	2.99	3.78	4.49	4.62
44	2.41	3.07	3.89	4.63	4.75
45	2.46	3.14	3.97	4.72	4.85
46	2.49	3.18	4.02	4.77	4.90
47	2.50	3.19	4.04	4.77	4.91
48	2.52	3.20	4.05	4.77	4.91
49	2.53	3.22	4.07	4.81	4.95
50	2.57	3.26	4.14	4.92	5.05
51	2.63	3.34	4.23	5.10	5.24
52	2.70	3.44	4.36	5.34	5.49
53	2.78	3.55	4.50	5.62	5.78
54	2.89	3.68	4.67	5.93	6.09
55	3.02	3.85	4.89	6.26	6.42
56	3.18	4.05	5.13	6.60	6.76
57	3.35	4.27	5.42	6.97	7.13
58	3.55	4.52	5.74	7.35	7.52
59	3.76	4.79	6.09	7.76	7.95
60	3.97	5.07	6.44	8.20	8.38
61	4.19	5.34	6.78	8.62	8.82
62	4.41	5.62	7.12	9.03	9.23
63	4.64	5.92	7.48	9.48	9.69
64	4.90	6.24	7.89	10.02	10.24
65	5.20	6.62	8.36	10.71	10.93
66	5.53	7.04	8.87	11.57	11.81
67	5.88	7.49	9.42	12.59	12.83
68	6.14	7.98	10.02	13.69	13.95
69	6.31	8.54	10.71	14.83	15.11
70	6.58	9.18	11.51	15.95	16.23
71	7.13	9.96	12.49	17.04	17.34
72	7.80	10.86	13.65	18.14	18.44
73	8.48	11.81	14.86	19.26	19.57
74	9.14	12.72	16.02	20.40	20.71
75	9.71	13.50	17.02	21.56	21.87
76	9.75	13.50	17.48	22.37	22.68
77	10.13	13.38	16.94	22.13	22.42
78	10.48	13.80	17.42	23.23	23.52
79	10.84	14.26	17.97	24.22	24.53
80	11.26	14.80	18.65	25.15	25.44
81	11.92	15.66	19.79	25.81	26.10
82	12.56	16.51	20.92	26.47	26.76
83	13.21	17.36	22.06	27.13	27.42
84	13.85	18.20	23.18	27.78	28.07

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Compound Automatic Increase Benefit Rider Form 99590 Series
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.90	5.18	6.86	9.17	9.42
30-34	3.90	5.18	6.86	9.17	9.42
35-39	4.15	5.48	7.25	9.28	9.52
40	4.26	5.62	7.42	9.30	9.54
41	4.35	5.72	7.53	9.33	9.55
42	4.43	5.83	7.67	9.36	9.58
43	4.52	5.94	7.81	9.39	9.60
44	4.61	6.04	7.94	9.42	9.65
45	4.68	6.14	8.05	9.47	9.69
46	4.73	6.20	8.14	9.52	9.74
47	4.76	6.25	8.20	9.57	9.79
48	4.79	6.28	8.25	9.64	9.86
49	4.82	6.33	8.31	9.73	9.96
50	4.87	6.39	8.38	9.86	10.09
51	4.93	6.46	8.47	10.03	10.26
52	4.98	6.52	8.55	10.22	10.45
53	5.04	6.60	8.65	10.44	10.68
54	5.12	6.72	8.79	10.71	10.96
55	5.25	6.86	8.97	11.04	11.29
56	5.40	7.06	9.23	11.44	11.69
57	5.59	7.31	9.53	11.88	12.15
58	5.80	7.57	9.87	12.38	12.65
59	6.01	7.85	10.23	12.89	13.17
60	6.22	8.11	10.57	13.40	13.69
61	6.42	8.35	10.86	13.89	14.18
62	6.58	8.57	11.13	14.36	14.65
63	6.77	8.81	11.41	14.84	15.15
64	6.99	9.08	11.75	15.42	15.73
65	7.27	9.43	12.17	16.13	16.44
66	7.60	9.84	12.69	16.97	17.31
67	7.96	10.32	13.26	17.96	18.30
68	8.36	10.84	13.91	19.02	19.38
69	8.83	11.43	14.65	20.12	20.48
70	9.02	12.09	15.47	21.22	21.59
71	9.30	12.90	16.51	22.34	22.72
72	9.80	13.84	17.72	23.52	23.90
73	10.52	14.82	18.98	24.70	25.09
74	11.18	15.74	20.16	25.84	26.24
75	11.73	16.49	21.12	26.94	27.33
76	12.11	17.02	21.78	27.99	28.38
77	12.40	17.38	22.21	29.02	29.41
78	12.63	17.23	22.33	29.70	30.09
79	12.66	16.49	21.14	28.36	28.72
80	12.99	16.90	21.64	29.06	29.41
81	13.58	17.65	22.63	29.55	29.90
82	14.19	18.40	23.64	30.03	30.37
83	14.76	19.15	24.63	30.51	30.86
84	15.36	19.91	25.63	31.00	31.33

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
 Select Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.93	3.93	5.40	7.29	8.09
30-34	2.93	3.93	5.40	7.29	8.09
35-39	3.35	4.69	6.28	8.60	9.79
40	3.47	4.85	6.49	8.89	10.12
41	3.56	4.98	6.67	9.13	10.40
42	3.68	5.13	6.88	9.41	10.72
43	3.79	5.30	7.09	9.71	11.06
44	3.90	5.45	7.30	9.99	11.38
45	3.98	5.57	7.45	10.20	11.62
46	4.10	5.59	7.51	10.30	11.73
47	4.22	5.60	7.52	10.31	11.75
48	4.35	5.61	7.54	10.34	11.76
49	4.44	5.65	7.56	10.36	11.80
50	4.54	5.80	7.75	10.63	12.10
51	4.72	6.03	8.09	11.08	12.61
52	4.95	6.34	8.52	11.65	13.27
53	5.22	6.70	9.04	12.35	14.07
54	5.54	7.13	9.64	13.14	14.98
55	5.89	7.60	10.30	14.04	16.00
56	6.28	8.12	11.02	15.01	17.12
57	6.69	8.68	11.81	16.09	18.35
58	7.13	9.30	12.68	17.28	19.71
59	7.55	9.97	13.63	18.56	21.20
60	8.10	10.71	14.68	19.98	22.81
61	8.72	11.41	15.67	21.38	24.40
62	9.19	12.06	16.62	22.74	25.97
63	9.75	12.83	17.72	24.29	27.73
64	10.49	13.85	19.16	26.25	29.97
65	11.52	15.24	21.14	28.83	32.90
66	12.89	17.05	23.66	32.00	36.50
67	14.51	19.19	26.62	35.60	40.60
68	16.32	21.60	29.95	39.71	45.26
69	17.88	24.24	33.66	44.35	50.53
70	19.61	27.06	37.69	49.56	56.46
71	21.40	29.88	41.75	55.11	62.75
72	23.21	32.69	43.90	59.24	65.76
73	25.22	34.36	45.97	62.03	68.87
74	27.62	36.80	49.25	66.45	73.77
75	30.53	39.79	54.39	73.39	81.48
76	34.72	45.90	63.24	85.33	94.73
77	38.51	52.01	72.11	97.28	107.99
78	42.31	58.13	80.97	108.45	121.26
79	46.11	64.36	89.93	119.73	134.66
80	50.33	70.50	98.90	131.94	148.39
81	54.69	76.92	108.51	147.73	166.15
82	59.03	83.34	118.13	163.52	183.90
83	63.38	89.76	127.74	179.31	201.65
84	67.72	96.18	137.36	195.09	219.39

EXB01A74 EXC01A74 EXD01A74 EXE01A74 EXA01A74

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
 Select Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	2.61	3.50	4.65	6.28	6.97
30-34	2.61	3.50	4.65	6.28	6.97
35-39	2.98	4.17	5.58	7.65	8.71
40	3.09	4.31	5.77	7.91	9.02
41	3.17	4.43	5.93	8.13	9.25
42	3.27	4.57	6.12	8.39	9.55
43	3.37	4.72	6.31	8.65	9.84
44	3.47	4.84	6.49	8.89	10.12
45	3.54	4.95	6.62	9.08	10.35
46	3.61	4.99	6.66	9.16	10.43
47	3.65	5.00	6.68	9.18	10.46
48	3.71	5.01	6.71	9.20	10.49
49	3.78	5.03	6.73	9.23	10.50
50	3.91	5.15	6.90	9.46	10.78
51	4.08	5.37	7.21	9.88	11.24
52	4.29	5.66	7.60	10.39	11.84
53	4.54	5.98	8.05	11.00	12.56
54	4.80	6.35	8.57	11.71	13.34
55	5.08	6.77	9.16	12.50	14.25
56	5.34	7.23	9.82	13.38	15.25
57	5.60	7.73	10.51	14.33	16.34
58	5.88	8.28	11.29	15.38	17.54
59	6.23	8.88	12.14	16.53	18.87
60	6.68	9.53	13.07	17.79	20.31
61	7.21	10.15	13.96	19.03	21.71
62	7.81	10.74	14.80	20.25	23.11
63	8.49	11.42	15.78	21.63	24.68
64	9.28	12.33	17.06	23.38	26.68
65	10.21	13.57	18.82	25.66	29.29
66	11.25	15.18	21.07	28.49	32.52
67	12.38	17.09	23.71	31.74	36.20
68	13.64	19.24	26.69	35.41	40.38
69	15.04	21.59	30.00	39.54	45.05
70	16.59	24.09	33.55	44.11	50.25
71	18.25	26.58	35.90	48.44	53.77
72	19.91	27.90	37.57	50.69	56.28
73	21.74	29.28	39.51	53.31	59.19
74	23.59	31.63	42.92	57.92	64.30
75	25.68	35.18	47.96	64.70	71.84
76	29.31	40.35	55.39	74.72	82.96
77	32.94	45.53	62.81	84.73	94.07
78	36.57	50.70	70.24	93.59	105.18
79	40.25	56.03	77.82	102.99	116.53
80	43.85	61.17	85.25	112.95	127.78
81	47.49	66.46	93.05	125.46	141.91
82	51.12	71.74	100.82	137.96	156.04
83	54.76	77.03	108.60	150.48	170.19
84	58.40	82.31	116.38	162.98	184.32

EXH01A74 EXI01A74 EXJ01A74 EXK01A74 EXG01A74

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Select Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	2.29	3.06	3.93	5.31	5.89
30-34	2.29	3.06	3.93	5.31	5.89
35-39	2.61	3.66	4.88	6.71	7.64
40	2.71	3.78	5.05	6.94	7.91
41	2.78	3.88	5.20	7.13	8.12
42	2.87	4.00	5.35	7.35	8.37
43	2.96	4.13	5.52	7.59	8.64
44	3.05	4.24	5.68	7.80	8.88
45	3.11	4.34	5.80	7.96	9.07
46	3.22	4.37	5.82	7.99	9.09
47	3.35	4.38	5.83	8.01	9.11
48	3.45	4.39	5.84	8.03	9.14
49	3.46	4.40	5.89	8.09	9.21
50	3.54	4.51	6.04	8.29	9.44
51	3.69	4.70	6.31	8.66	9.86
52	3.88	4.95	6.66	9.10	10.36
53	4.07	5.22	7.04	9.64	10.98
54	4.28	5.55	7.49	10.25	11.66
55	4.46	5.90	8.00	10.93	12.45
56	4.66	6.30	8.54	11.68	13.31
57	4.87	6.74	9.16	12.50	14.27
58	5.11	7.20	9.83	13.40	15.30
59	5.42	7.72	10.55	14.39	16.44
60	5.81	8.28	11.35	15.48	17.67
61	6.29	8.82	12.11	16.54	18.89
62	6.84	9.32	12.84	17.59	20.08
63	7.46	9.91	13.68	18.76	21.42
64	8.08	10.68	14.78	20.25	23.13
65	8.88	11.74	16.28	22.20	25.33
66	9.83	13.13	18.22	24.60	28.07
67	10.77	14.79	20.50	27.38	31.21
68	11.81	16.64	23.04	30.50	34.73
69	12.99	18.65	25.85	33.95	38.68
70	14.33	20.78	28.84	37.75	42.99
71	15.79	22.86	30.50	41.15	45.68
72	17.36	23.89	31.92	43.06	47.81
73	19.09	25.06	33.56	45.28	50.27
74	20.53	26.88	36.34	49.03	54.43
75	22.28	29.77	40.40	54.51	60.51
76	25.16	33.93	46.30	62.46	69.34
77	28.03	38.09	52.20	70.02	78.17
78	30.90	42.26	58.09	76.91	86.98
79	33.78	46.58	64.18	84.33	95.86
80	36.70	50.68	70.00	91.97	104.53
81	39.57	54.79	75.92	101.30	115.11
82	42.45	58.89	81.84	110.63	125.70
83	45.34	63.01	87.76	119.96	136.30
84	48.21	67.11	93.68	129.29	146.87

EXN01A74 EXO01A74 EXP01A74 EXQ01A74 EXM01A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series
Select Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	5.82	8.90	13.47	17.06	17.39
30-34	5.82	8.90	13.47	17.06	17.39
35-39	6.53	10.21	14.85	18.82	19.19
40	6.76	10.56	15.36	19.45	19.85
41	6.94	10.84	15.79	19.98	20.40
42	7.16	11.17	16.27	20.61	21.04
43	7.39	11.54	16.78	21.25	21.70
44	7.59	11.86	17.26	21.86	22.31
45	7.75	12.11	17.63	22.33	22.80
46	7.92	12.19	17.81	22.54	23.02
47	8.06	12.24	17.86	22.57	23.04
48	8.21	12.26	17.89	22.60	23.06
49	8.33	12.35	17.97	22.70	23.18
50	8.50	12.61	18.35	23.25	23.73
51	8.76	13.02	18.99	24.18	24.68
52	9.11	13.55	19.79	25.39	25.92
53	9.53	14.20	20.77	26.84	27.39
54	10.02	14.95	21.90	28.45	29.04
55	10.56	15.81	23.20	30.24	30.86
56	11.20	16.77	24.64	32.15	32.83
57	11.89	17.85	26.27	34.26	34.97
58	12.64	19.04	28.06	36.55	37.30
59	13.39	20.30	29.98	39.01	39.83
60	14.28	21.67	32.05	41.68	42.55
61	15.24	22.99	34.05	44.31	45.21
62	16.04	24.26	35.98	46.83	47.80
63	16.98	25.70	38.18	49.70	50.70
64	18.13	27.50	40.88	53.29	54.35
65	19.64	29.85	44.45	57.96	59.09
66	21.56	32.79	48.82	63.80	65.00
67	23.77	36.16	53.82	70.50	71.81
68	26.23	39.94	59.47	78.05	79.45
69	28.51	44.11	64.21	86.31	87.83
70	31.06	48.65	67.20	90.69	96.89
71	33.84	51.53	69.65	93.99	104.37
72	36.78	53.27	71.68	96.74	107.41
73	39.99	55.16	73.89	99.71	110.70
74	43.55	57.94	77.31	104.31	115.82
75	47.55	62.00	81.81	110.38	122.55
76	51.90	68.13	89.84	121.21	134.58
77	56.01	74.27	97.86	132.03	146.58
78	60.12	80.42	105.80	142.73	158.46
79	64.23	86.67	115.13	155.32	172.44
80	69.25	93.73	125.16	168.98	187.57
81	74.88	101.74	136.70	185.79	206.22
82	80.50	109.73	148.23	202.61	224.87
83	86.13	117.73	159.79	219.41	243.53
84	91.76	125.73	171.31	236.23	262.16
	XSB01A74	XSC01A74	XSD01A74	XSE01A74	XSA01A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series
Select Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	4.99	7.93	11.77	14.86	15.19
30-34	4.99	7.93	11.77	14.86	15.19
35-39	5.81	9.09	13.22	16.74	17.08
40	6.02	9.39	13.66	17.32	17.68
41	6.18	9.65	14.03	17.77	18.16
42	6.37	9.94	14.48	18.35	18.72
43	6.58	10.26	14.94	18.93	19.30
44	6.76	10.54	15.36	19.45	19.85
45	6.90	10.77	15.68	19.87	20.29
46	7.02	10.88	15.81	20.06	20.46
47	7.08	10.92	15.87	20.08	20.51
48	7.13	10.93	15.92	20.13	20.54
49	7.23	10.99	16.00	20.21	20.62
50	7.41	11.21	16.34	20.70	21.14
51	7.68	11.59	16.91	21.54	21.99
52	8.00	12.08	17.63	22.62	23.10
53	8.36	12.66	18.50	23.89	24.41
54	8.78	13.30	19.49	25.34	25.86
55	9.24	14.07	20.62	26.92	27.47
56	9.72	14.94	21.95	28.64	29.22
57	10.21	15.89	23.38	30.49	31.12
58	10.77	16.94	24.98	32.52	33.20
59	11.41	18.07	26.70	34.73	35.47
60	12.15	19.29	28.54	37.11	37.88
61	13.00	20.47	30.32	39.43	40.23
62	13.90	21.60	32.03	41.70	42.55
63	14.91	22.88	33.98	44.24	45.13
64	16.08	24.49	36.40	47.45	48.38
65	17.43	26.57	39.55	51.60	52.60
66	18.95	29.18	43.46	56.78	57.88
67	20.60	32.19	47.92	62.77	63.95
68	22.22	35.55	52.47	69.49	70.76
69	23.90	39.27	55.12	74.39	78.21
70	25.92	42.75	57.65	77.81	86.22
71	28.40	44.30	59.68	80.55	89.44
72	31.00	45.57	61.31	82.74	91.87
73	33.81	46.96	63.10	85.15	94.54
74	36.62	49.14	66.01	89.07	98.89
75	39.59	52.37	69.96	94.40	104.80
76	43.56	57.73	77.24	104.21	115.70
77	47.24	63.07	84.32	113.75	126.29
78	50.89	68.42	92.37	124.61	138.34
79	54.60	74.23	100.68	135.82	150.79
80	58.79	80.11	109.02	147.06	163.24
81	63.35	86.58	118.41	160.50	178.12
82	67.91	93.03	127.76	173.93	193.00
83	72.49	99.50	137.12	187.37	207.89
84	77.03	105.95	146.48	200.78	222.77

XSH01A74 XSI01A74 XSJ01A74 XSK01A74 XSG01A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series
Select Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	4.41	7.00	10.14	12.92	13.20
30-34	4.41	7.00	10.20	12.92	13.20
35-39	5.14	8.02	11.68	14.83	15.15
40	5.32	8.30	12.08	15.34	15.68
41	5.46	8.51	12.42	15.75	16.10
42	5.63	8.79	12.80	16.24	16.60
43	5.81	9.07	13.20	16.76	17.11
44	5.97	9.32	13.58	17.24	17.60
45	6.10	9.52	13.87	17.60	17.98
46	6.26	9.62	13.97	17.71	18.06
47	6.40	9.65	14.02	17.74	18.11
48	6.52	9.67	14.05	17.76	18.14
49	6.54	9.72	14.14	17.90	18.29
50	6.67	9.90	14.45	18.32	18.71
51	6.90	10.25	14.96	19.09	19.48
52	7.18	10.67	15.62	20.03	20.45
53	7.48	11.16	16.35	21.16	21.61
54	7.82	11.75	17.20	22.43	22.88
55	8.16	12.39	18.22	23.81	24.29
56	8.55	13.15	19.33	25.31	25.82
57	8.97	13.99	20.59	26.94	27.50
58	9.45	14.88	21.98	28.69	29.30
59	10.01	15.88	23.47	30.61	31.27
60	10.67	16.94	25.09	32.68	33.36
61	11.42	17.96	26.62	34.71	35.44
62	12.24	18.94	28.13	36.69	37.45
63	13.16	20.08	29.81	38.91	39.70
64	14.11	21.45	31.90	41.67	42.52
65	15.29	23.25	34.64	45.26	46.13
66	16.66	25.51	38.00	49.68	50.65
67	18.06	28.14	41.89	54.84	55.85
68	19.45	31.05	45.14	60.58	61.65
69	20.87	34.26	47.39	63.97	67.99
70	22.58	36.88	49.56	66.88	74.27
71	24.75	38.21	51.32	69.26	76.90
72	27.15	39.33	52.75	71.18	79.04
73	29.75	40.53	54.33	73.31	81.40
74	31.25	42.38	56.78	76.60	85.05
75	33.06	44.76	60.00	80.95	89.87
76	35.99	48.93	65.73	88.67	98.44
77	39.29	52.95	71.02	95.81	106.38
78	42.55	57.60	77.45	104.47	115.99
79	45.83	62.43	84.15	113.51	126.02
80	49.21	67.12	90.73	122.26	135.70
81	52.82	72.19	97.91	132.38	146.91
82	56.41	77.24	105.08	142.50	158.11
83	60.01	82.29	112.27	152.62	169.33
84	63.60	87.33	119.43	162.73	180.52

XSN01A74 XSO01A74 XSP01A74 XSQ01A74 XSM01A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series
 Select Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	11.89	15.76	21.10	28.02	28.66
30-34	11.89	15.76	21.10	28.02	28.66
35-39	12.93	17.40	22.68	29.33	29.96
40	13.30	17.89	23.31	29.74	30.38
41	13.60	18.26	23.78	30.07	30.73
42	13.92	18.68	24.31	30.49	31.15
43	14.26	19.14	24.87	30.94	31.59
44	14.58	19.56	25.41	31.36	32.02
45	14.83	19.88	25.82	31.73	32.38
46	15.09	20.04	26.07	31.96	32.62
47	15.33	20.16	26.19	32.07	32.73
48	15.57	20.25	26.32	32.23	32.88
49	15.76	20.38	26.47	32.44	33.12
50	16.00	20.70	26.89	33.04	33.71
51	16.34	21.17	27.50	33.95	34.65
52	16.78	21.74	28.24	35.07	35.77
53	17.29	22.41	29.14	36.42	37.14
54	17.90	23.22	30.20	37.95	38.74
55	18.63	24.17	31.46	39.75	40.56
56	19.48	25.29	32.92	41.78	42.62
57	20.43	26.55	34.60	44.05	44.95
58	21.46	27.95	36.45	46.55	47.50
59	22.48	29.43	38.40	49.22	50.22
60	23.67	30.99	40.48	52.04	53.10
61	24.91	32.44	42.39	54.79	55.90
62	25.90	33.79	44.19	57.46	58.62
63	27.06	35.34	46.22	60.42	61.63
64	28.53	37.29	48.83	64.09	65.35
65	30.53	39.94	52.34	68.81	70.13
66	33.10	43.33	56.75	74.64	76.04
67	36.10	47.25	61.86	81.29	82.79
68	39.44	51.66	67.64	88.76	90.35
69	42.57	56.56	74.08	96.97	98.66
70	45.38	61.82	81.14	105.89	107.73
71	46.92	63.79	86.80	115.24	117.16
72	48.50	64.89	87.98	118.73	126.96
73	50.29	66.13	89.24	120.43	133.48
74	52.33	68.30	91.66	123.69	137.34
75	55.37	71.67	94.88	128.03	142.16
76	59.39	77.11	101.14	136.47	151.52
77	63.39	82.55	107.39	144.90	160.87
78	67.40	88.01	113.07	152.55	169.36
79	71.40	93.57	120.56	162.65	180.57
80	76.63	100.70	130.38	175.97	195.35
81	82.56	108.84	141.78	192.52	213.70
82	88.47	116.97	153.16	209.07	232.05
83	94.38	125.11	164.55	225.61	250.40
84	100.31	133.24	175.94	242.17	268.76

XCB01A74 XCC01A74 XCD01A74 XCE01A74 XCA01A74

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series
Select Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	10.59	14.03	18.57	24.64	25.21
30-34	10.59	14.03	18.57	24.64	25.21
35-39	11.52	15.49	20.19	26.10	26.66
40	11.86	15.91	20.74	26.47	27.05
41	12.10	16.24	21.16	26.77	27.35
42	12.38	16.63	21.64	27.16	27.72
43	12.69	17.03	22.14	27.55	28.11
44	12.97	17.39	22.60	27.92	28.48
45	13.20	17.69	22.97	28.24	28.84
46	13.38	17.87	23.17	28.43	29.01
47	13.50	17.97	23.30	28.55	29.14
48	13.63	18.05	23.43	28.69	29.29
49	13.79	18.14	23.57	28.88	29.46
50	14.05	18.42	23.92	29.41	30.03
51	14.40	18.85	24.49	30.24	30.85
52	14.79	19.37	25.15	31.23	31.88
53	15.24	19.96	25.94	32.41	33.10
54	15.75	20.67	26.87	33.81	34.49
55	16.36	21.53	27.98	35.39	36.11
56	17.00	22.52	29.32	37.19	37.95
57	17.69	23.63	30.80	39.20	40.01
58	18.46	24.87	32.44	41.43	42.26
59	19.31	26.19	34.20	43.81	44.71
60	20.31	27.60	36.03	46.34	47.29
61	21.40	28.88	37.74	48.77	49.75
62	22.54	30.09	39.33	51.15	52.16
63	23.82	31.44	41.15	53.79	54.85
64	25.31	33.20	43.47	57.06	58.17
65	27.09	35.56	46.58	61.24	62.44
66	29.14	38.56	50.52	66.43	67.70
67	31.37	42.05	55.06	72.37	73.72
68	33.86	46.00	60.20	79.02	80.47
69	36.65	50.33	65.95	86.34	87.86
70	39.25	53.96	72.22	94.25	95.86
71	40.60	54.97	74.51	100.55	104.31
72	41.55	55.66	75.37	101.73	110.40
73	42.60	56.44	76.35	103.04	114.40
74	44.24	58.00	78.39	105.78	117.45
75	46.19	60.43	81.25	109.63	121.72
76	49.53	64.86	87.01	117.40	130.34
77	52.87	69.31	92.77	125.16	138.95
78	56.21	73.75	98.52	132.91	147.56
79	59.60	78.34	104.90	141.52	157.11
80	63.87	84.09	113.05	152.45	169.23
81	68.56	90.49	122.26	165.61	183.82
82	73.27	96.87	131.44	178.79	198.41
83	77.95	103.28	140.63	191.98	213.00
84	82.64	109.67	149.83	205.13	227.60

XCH01A74 XCI01A74 XCJ01A74 XCK01A74 XCG01A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series
Select Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	9.28	12.33	16.18	21.52	22.03
30-34	9.28	12.33	16.18	21.52	22.03
35-39	10.12	13.64	17.82	23.09	23.60
40	10.43	14.04	18.32	23.41	23.94
41	10.66	14.33	18.69	23.68	24.20
42	10.90	14.67	19.11	24.02	24.54
43	11.18	15.02	19.56	24.38	24.87
44	11.43	15.34	19.96	24.70	25.21
45	11.63	15.62	20.30	24.99	25.50
46	11.87	15.76	20.46	25.10	25.60
47	12.10	15.86	20.58	25.21	25.71
48	12.28	15.92	20.67	25.33	25.86
49	12.35	16.02	20.83	25.55	26.08
50	12.54	16.24	21.14	26.02	26.55
51	12.83	16.63	21.64	26.76	27.29
52	13.17	17.07	22.23	27.61	28.18
53	13.54	17.58	22.91	28.66	29.24
54	13.97	18.23	23.72	29.87	30.46
55	14.41	18.93	24.70	31.25	31.88
56	14.93	19.80	25.82	32.83	33.49
57	15.51	20.80	27.11	34.58	35.31
58	16.17	21.85	28.55	36.51	37.27
59	16.94	23.01	30.06	38.58	39.38
60	17.81	24.21	31.67	40.78	41.62
61	18.79	25.34	33.13	42.91	43.78
62	19.81	26.37	34.53	44.98	45.87
63	20.97	27.58	36.10	47.25	48.20
64	22.19	29.08	38.11	50.07	51.07
65	23.73	31.11	40.78	53.68	54.69
66	25.58	33.70	44.18	58.09	59.20
67	27.46	36.76	48.12	63.19	64.35
68	29.55	40.15	52.55	68.88	70.08
69	31.92	43.89	57.46	75.03	76.35
70	34.09	46.58	62.76	81.63	83.03
71	34.80	47.45	64.07	86.47	90.01
72	35.27	48.08	64.86	87.53	94.69
73	35.79	48.78	65.72	88.68	98.48
74	36.77	50.07	67.41	90.96	100.99
75	38.08	51.77	69.68	94.01	104.39
76	40.61	54.98	74.08	99.95	110.97
77	43.13	58.19	78.48	105.89	117.55
78	45.66	61.41	82.90	111.84	124.16
79	47.85	64.90	87.67	118.26	131.29
80	51.13	69.45	94.05	126.72	140.66
81	54.66	74.40	101.07	136.61	151.61
82	58.21	79.34	108.10	146.50	162.56
83	61.74	84.29	115.12	156.39	173.53
84	65.28	89.24	122.15	166.27	184.46

XCN01A74 XCO01A74 XCP01A74 XCQ01A74 XCM01A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.64	3.54	4.86	6.56	7.28
30-34	2.64	3.54	4.86	6.56	7.28
35-39	3.02	4.22	5.65	7.74	8.81
40	3.12	4.37	5.84	8.00	9.11
41	3.20	4.48	6.00	8.22	9.36
42	3.31	4.62	6.19	8.47	9.65
43	3.41	4.77	6.38	8.74	9.95
44	3.51	4.91	6.57	8.99	10.24
45	3.58	5.01	6.71	9.18	10.46
46	3.69	5.03	6.76	9.27	10.56
47	3.80	5.04	6.77	9.28	10.58
48	3.92	5.05	6.79	9.31	10.58
49	4.00	5.09	6.80	9.32	10.62
50	4.09	5.22	6.98	9.57	10.89
51	4.25	5.43	7.28	9.97	11.35
52	4.46	5.71	7.67	10.49	11.94
53	4.70	6.03	8.14	11.12	12.66
54	4.99	6.42	8.68	11.83	13.48
55	5.30	6.84	9.27	12.64	14.40
56	5.65	7.31	9.92	13.51	15.41
57	6.02	7.81	10.63	14.48	16.52
58	6.42	8.37	11.41	15.55	17.74
59	6.80	8.97	12.27	16.70	19.08
60	7.29	9.64	13.21	17.98	20.53
61	7.85	10.27	14.10	19.24	21.96
62	8.27	10.85	14.96	20.47	23.37
63	8.78	11.55	15.95	21.86	24.96
64	9.44	12.47	17.24	23.63	26.97
65	10.37	13.72	19.03	25.95	29.61
66	11.60	15.35	21.29	28.80	32.85
67	13.06	17.27	23.96	32.04	36.54
68	14.69	19.44	26.96	35.74	40.73
69	16.09	21.82	30.29	39.92	45.48
70	17.65	24.35	33.92	44.60	50.81
71	19.26	26.89	37.58	49.60	56.48
72	20.89	29.42	39.51	53.32	59.18
73	22.70	30.92	41.37	55.83	61.98
74	24.86	33.12	44.33	59.81	66.39
75	27.48	35.81	48.95	66.05	73.33
76	31.25	41.31	56.92	76.80	85.26
77	34.66	46.81	64.90	87.55	97.19
78	38.08	52.32	72.87	97.61	109.13
79	41.50	57.92	80.94	107.76	121.19
80	45.30	63.45	89.01	118.75	133.55
81	49.22	69.23	97.66	132.96	149.54
82	53.13	75.01	106.32	147.17	165.51
83	57.04	80.78	114.97	161.38	181.49
84	60.95	86.56	123.62	175.58	197.45

EXB02A74 EXC02A74 EXD02A74 EXE02A74 EXA02A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
 Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.35	3.15	4.19	5.65	6.27
30-34	2.35	3.15	4.19	5.65	6.27
35-39	2.68	3.75	5.02	6.89	7.84
40	2.78	3.88	5.19	7.12	8.12
41	2.85	3.99	5.34	7.32	8.33
42	2.94	4.11	5.51	7.55	8.60
43	3.03	4.25	5.68	7.79	8.86
44	3.12	4.36	5.84	8.00	9.11
45	3.19	4.46	5.96	8.17	9.32
46	3.25	4.49	5.99	8.24	9.39
47	3.29	4.50	6.01	8.26	9.41
48	3.34	4.51	6.04	8.28	9.44
49	3.40	4.53	6.06	8.31	9.45
50	3.52	4.64	6.21	8.51	9.70
51	3.67	4.83	6.49	8.89	10.12
52	3.86	5.09	6.84	9.35	10.66
53	4.09	5.38	7.25	9.90	11.30
54	4.32	5.72	7.71	10.54	12.01
55	4.57	6.09	8.24	11.25	12.83
56	4.81	6.51	8.84	12.04	13.73
57	5.04	6.96	9.46	12.90	14.71
58	5.29	7.45	10.16	13.84	15.79
59	5.61	7.99	10.93	14.88	16.98
60	6.01	8.58	11.76	16.01	18.28
61	6.49	9.14	12.56	17.13	19.54
62	7.03	9.67	13.32	18.23	20.80
63	7.64	10.28	14.20	19.47	22.21
64	8.35	11.10	15.35	21.04	24.01
65	9.19	12.21	16.94	23.09	26.36
66	10.13	13.66	18.96	25.64	29.27
67	11.14	15.38	21.34	28.57	32.58
68	12.28	17.32	24.02	31.87	36.34
69	13.54	19.43	27.00	35.59	40.55
70	14.93	21.68	30.20	39.70	45.23
71	16.43	23.92	32.31	43.60	48.39
72	17.92	25.11	33.81	45.62	50.65
73	19.57	26.35	35.56	47.98	53.27
74	21.23	28.47	38.63	52.13	57.87
75	23.11	31.66	43.16	58.23	64.66
76	26.38	36.32	49.85	67.25	74.66
77	29.65	40.98	56.53	76.26	84.66
78	32.91	45.63	63.22	84.23	94.66
79	36.23	50.43	70.04	92.69	104.88
80	39.47	55.05	76.73	101.66	115.00
81	42.74	59.81	83.75	112.91	127.72
82	46.01	64.57	90.74	124.16	140.44
83	49.28	69.33	97.74	135.43	153.17
84	52.56	74.08	104.74	146.68	165.89

EXH02A74 EXI02A74 EXJ02A74 EXK02A74 EXG02A74

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series
 Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	2.06	2.75	3.54	4.78	5.30
30-34	2.06	2.75	3.54	4.78	5.30
35-39	2.35	3.29	4.39	6.04	6.88
40	2.44	3.40	4.55	6.25	7.12
41	2.50	3.49	4.68	6.42	7.31
42	2.58	3.60	4.82	6.62	7.53
43	2.66	3.72	4.97	6.83	7.78
44	2.75	3.82	5.11	7.02	7.99
45	2.80	3.91	5.22	7.16	8.16
46	2.90	3.93	5.24	7.19	8.18
47	3.02	3.94	5.25	7.21	8.20
48	3.11	3.95	5.26	7.23	8.23
49	3.11	3.96	5.30	7.28	8.29
50	3.19	4.06	5.44	7.46	8.50
51	3.32	4.23	5.68	7.79	8.87
52	3.49	4.46	5.99	8.19	9.32
53	3.66	4.70	6.34	8.68	9.88
54	3.85	5.00	6.74	9.23	10.49
55	4.01	5.31	7.20	9.84	11.21
56	4.19	5.67	7.69	10.51	11.98
57	4.38	6.07	8.24	11.25	12.84
58	4.60	6.48	8.85	12.06	13.77
59	4.88	6.95	9.50	12.95	14.80
60	5.23	7.45	10.22	13.93	15.90
61	5.66	7.94	10.90	14.89	17.00
62	6.16	8.39	11.56	15.83	18.07
63	6.71	8.92	12.31	16.88	19.28
64	7.27	9.61	13.30	18.23	20.82
65	7.99	10.57	14.65	19.98	22.80
66	8.85	11.82	16.40	22.14	25.26
67	9.69	13.31	18.45	24.64	28.09
68	10.63	14.98	20.74	27.45	31.26
69	11.69	16.79	23.27	30.56	34.81
70	12.90	18.70	25.96	33.98	38.69
71	14.21	20.57	27.45	37.04	41.11
72	15.62	21.50	28.73	38.75	43.03
73	17.18	22.55	30.20	40.75	45.24
74	18.48	24.19	32.71	44.13	48.99
75	20.05	26.79	36.36	49.06	54.46
76	22.64	30.54	41.67	56.21	62.41
77	25.23	34.28	46.98	63.02	70.35
78	27.81	38.03	52.28	69.22	78.28
79	30.40	41.92	57.76	75.90	86.27
80	33.03	45.61	63.00	82.77	94.08
81	35.61	49.31	68.33	91.17	103.60
82	38.21	53.00	73.66	99.57	113.13
83	40.81	56.71	78.98	107.96	122.67
84	43.39	60.40	84.31	116.36	132.18

EXN02A74 EXO02A74 EXP02A74 EXQ02A74 EXM02A74

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	5.24	8.01	12.12	15.35	15.65
30-34	5.24	8.01	12.12	15.35	15.65
35-39	5.88	9.19	13.37	16.94	17.27
40	6.08	9.50	13.82	17.51	17.87
41	6.25	9.76	14.21	17.98	18.36
42	6.44	10.05	14.64	18.55	18.94
43	6.65	10.39	15.10	19.13	19.53
44	6.83	10.67	15.53	19.67	20.08
45	6.98	10.90	15.87	20.10	20.52
46	7.13	10.97	16.03	20.29	20.72
47	7.25	11.02	16.07	20.31	20.74
48	7.39	11.03	16.10	20.34	20.75
49	7.50	11.12	16.17	20.43	20.86
50	7.65	11.35	16.52	20.93	21.36
51	7.88	11.72	17.09	21.76	22.21
52	8.20	12.20	17.81	22.85	23.33
53	8.58	12.78	18.69	24.16	24.65
54	9.02	13.46	19.71	25.61	26.14
55	9.50	14.23	20.88	27.22	27.77
56	10.08	15.09	22.18	28.94	29.55
57	10.70	16.07	23.64	30.83	31.47
58	11.38	17.14	25.25	32.90	33.57
59	12.05	18.27	26.98	35.11	35.85
60	12.85	19.50	28.85	37.51	38.30
61	13.72	20.69	30.65	39.88	40.69
62	14.44	21.83	32.38	42.15	43.02
63	15.28	23.13	34.36	44.73	45.63
64	16.32	24.75	36.79	47.96	48.92
65	17.68	26.87	40.01	52.16	53.18
66	19.40	29.51	43.94	57.42	58.50
67	21.39	32.54	48.44	63.45	64.63
68	23.61	35.95	53.52	70.25	71.51
69	25.66	39.70	57.79	77.68	79.05
70	27.95	43.79	60.48	81.62	87.20
71	30.46	46.38	62.69	84.59	93.93
72	33.10	47.94	64.51	87.07	96.67
73	35.99	49.64	66.50	89.74	99.63
74	39.20	52.15	69.58	93.88	104.24
75	42.80	55.80	73.63	99.34	110.30
76	46.71	61.32	80.86	109.09	121.12
77	50.41	66.84	88.07	118.83	131.92
78	54.11	72.38	95.22	128.46	142.61
79	57.81	78.00	103.62	139.79	155.20
80	62.33	84.36	112.64	152.08	168.81
81	67.39	91.57	123.03	167.21	185.60
82	72.45	98.76	133.41	182.35	202.38
83	77.52	105.96	143.81	197.47	219.18
84	82.58	113.16	154.18	212.61	235.94
	XSB02A74	XSC02A74	XSD02A74	XSE02A74	XSA02A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	4.49	7.14	10.59	13.37	13.67
30-34	4.49	7.14	10.59	13.37	13.67
35-39	5.23	8.18	11.90	15.07	15.37
40	5.42	8.45	12.29	15.59	15.91
41	5.56	8.69	12.63	15.99	16.34
42	5.73	8.95	13.03	16.52	16.85
43	5.92	9.23	13.45	17.04	17.37
44	6.08	9.49	13.82	17.51	17.87
45	6.21	9.69	14.11	17.88	18.26
46	6.32	9.79	14.23	18.05	18.41
47	6.37	9.83	14.28	18.07	18.46
48	6.42	9.84	14.33	18.12	18.49
49	6.51	9.89	14.40	18.19	18.56
50	6.67	10.09	14.71	18.63	19.03
51	6.91	10.43	15.22	19.39	19.79
52	7.20	10.87	15.87	20.36	20.79
53	7.52	11.39	16.65	21.50	21.97
54	7.90	11.97	17.54	22.81	23.27
55	8.32	12.66	18.56	24.23	24.72
56	8.75	13.45	19.76	25.78	26.30
57	9.19	14.30	21.04	27.44	28.01
58	9.69	15.25	22.48	29.27	29.88
59	10.27	16.26	24.03	31.26	31.92
60	10.94	17.36	25.69	33.40	34.09
61	11.70	18.42	27.29	35.49	36.21
62	12.51	19.44	28.83	37.53	38.30
63	13.42	20.59	30.58	39.82	40.62
64	14.47	22.04	32.76	42.71	43.54
65	15.69	23.91	35.60	46.44	47.34
66	17.06	26.26	39.11	51.10	52.09
67	18.54	28.97	43.13	56.49	57.56
68	20.00	32.00	47.22	62.54	63.68
69	21.51	35.34	49.61	66.95	70.39
70	23.33	38.48	51.89	70.03	77.60
71	25.56	39.87	53.71	72.50	80.50
72	27.90	41.01	55.18	74.47	82.68
73	30.43	42.26	56.79	76.64	85.09
74	32.96	44.23	59.41	80.16	89.00
75	35.63	47.13	62.96	84.96	94.32
76	39.20	51.96	69.52	93.79	104.13
77	42.52	56.76	75.89	102.38	113.66
78	45.80	61.58	83.13	112.15	124.51
79	49.14	66.81	90.61	122.24	135.71
80	52.91	72.10	98.12	132.35	146.92
81	57.02	77.92	106.57	144.45	160.31
82	61.12	83.73	114.98	156.54	173.70
83	65.24	89.55	123.41	168.63	187.10
84	69.33	95.36	131.83	180.70	200.49

XSH02A74 XSI02A74 XSJ02A74 XSK02A74 XSG02A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series
Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	3.97	6.30	9.13	11.63	11.88
30-34	3.97	6.30	9.18	11.63	11.88
35-39	4.63	7.22	10.51	13.35	13.64
40	4.79	7.47	10.87	13.81	14.11
41	4.91	7.66	11.18	14.18	14.49
42	5.07	7.91	11.52	14.62	14.94
43	5.23	8.16	11.88	15.08	15.40
44	5.37	8.39	12.22	15.52	15.84
45	5.49	8.57	12.48	15.84	16.18
46	5.63	8.66	12.57	15.94	16.25
47	5.76	8.69	12.62	15.97	16.30
48	5.87	8.70	12.65	15.98	16.33
49	5.89	8.75	12.73	16.11	16.46
50	6.00	8.91	13.01	16.49	16.84
51	6.21	9.23	13.46	17.18	17.53
52	6.46	9.60	14.06	18.03	18.41
53	6.73	10.04	14.72	19.04	19.45
54	7.04	10.58	15.48	20.19	20.59
55	7.34	11.15	16.40	21.43	21.86
56	7.70	11.84	17.40	22.78	23.24
57	8.07	12.59	18.53	24.25	24.75
58	8.51	13.39	19.78	25.82	26.37
59	9.01	14.29	21.12	27.55	28.14
60	9.60	15.25	22.58	29.41	30.02
61	10.28	16.16	23.96	31.24	31.90
62	11.02	17.05	25.32	33.02	33.71
63	11.84	18.07	26.83	35.02	35.73
64	12.70	19.31	28.71	37.50	38.27
65	13.76	20.93	31.18	40.73	41.52
66	14.99	22.96	34.20	44.71	45.59
67	16.25	25.33	37.70	49.36	50.27
68	17.51	27.95	40.63	54.52	55.49
69	18.78	30.83	42.65	57.57	61.19
70	20.32	33.19	44.60	60.19	66.84
71	22.28	34.39	46.19	62.33	69.21
72	24.44	35.40	47.48	64.06	71.14
73	26.78	36.48	48.90	65.98	73.26
74	28.13	38.14	51.10	68.94	76.55
75	29.75	40.28	54.00	72.86	80.88
76	32.39	44.04	59.16	79.80	88.60
77	35.36	47.66	63.92	86.23	95.74
78	38.30	51.84	69.71	94.02	104.39
79	41.25	56.19	75.74	102.16	113.42
80	44.29	60.41	81.66	110.03	122.13
81	47.54	64.97	88.12	119.14	132.22
82	50.77	69.52	94.57	128.25	142.30
83	54.01	74.06	101.04	137.36	152.40
84	57.24	78.60	107.49	146.46	162.47

XSN02A74 XSO02A74 XSP02A74 XSQ02A74 XSM02A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series
 Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	10.70	14.18	18.99	25.22	25.79
30-34	10.70	14.18	18.99	25.22	25.79
35-39	11.64	15.66	20.41	26.40	26.96
40	11.97	16.10	20.98	26.77	27.34
41	12.24	16.43	21.40	27.06	27.66
42	12.53	16.81	21.88	27.44	28.04
43	12.83	17.23	22.38	27.85	28.43
44	13.12	17.60	22.87	28.22	28.82
45	13.35	17.89	23.24	28.56	29.14
46	13.58	18.04	23.46	28.76	29.36
47	13.80	18.14	23.57	28.86	29.46
48	14.01	18.23	23.69	29.01	29.59
49	14.18	18.34	23.82	29.20	29.81
50	14.40	18.63	24.20	29.74	30.34
51	14.71	19.05	24.75	30.56	31.19
52	15.10	19.57	25.42	31.56	32.19
53	15.56	20.17	26.23	32.78	33.43
54	16.11	20.90	27.18	34.16	34.87
55	16.77	21.75	28.31	35.78	36.50
56	17.53	22.76	29.63	37.60	38.36
57	18.39	23.90	31.14	39.65	40.46
58	19.31	25.16	32.81	41.90	42.75
59	20.23	26.49	34.56	44.30	45.20
60	21.30	27.89	36.43	46.84	47.79
61	22.42	29.20	38.15	49.31	50.31
62	23.31	30.41	39.77	51.71	52.76
63	24.35	31.81	41.60	54.38	55.47
64	25.68	33.56	43.95	57.68	58.82
65	27.48	35.95	47.11	61.93	63.12
66	29.79	39.00	51.08	67.18	68.44
67	32.49	42.53	55.67	73.16	74.51
68	35.50	46.49	60.88	79.88	81.32
69	38.31	50.90	66.67	87.27	88.79
70	40.84	55.64	73.03	95.30	96.96
71	42.23	57.41	78.12	103.72	105.44
72	43.65	58.40	79.18	106.86	114.26
73	45.26	59.52	80.32	108.39	120.13
74	47.10	61.47	82.49	111.32	123.61
75	49.83	64.50	85.39	115.23	127.94
76	53.45	69.40	91.03	122.82	136.37
77	57.05	74.30	96.65	130.41	144.78
78	60.66	79.21	101.76	137.30	152.42
79	64.26	84.21	108.50	146.39	162.51
80	68.97	90.63	117.34	158.37	175.82
81	74.30	97.96	127.60	173.27	192.33
82	79.62	105.27	137.84	188.16	208.85
83	84.94	112.60	148.10	203.05	225.36
84	90.28	119.92	158.35	217.95	241.88

XCB02A74 XCC02A74 XCD02A74 XCE02A74 XCA02A74

Modes Other Than Annual
 Semiannual Mode: 51% of Annual
 Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	9.53	12.63	16.71	22.18	22.69
30-34	9.53	12.63	16.71	22.18	22.69
35-39	10.37	13.94	18.17	23.49	23.99
40	10.67	14.32	18.67	23.82	24.35
41	10.89	14.62	19.04	24.09	24.62
42	11.14	14.97	19.48	24.44	24.95
43	11.42	15.33	19.93	24.80	25.30
44	11.67	15.65	20.34	25.13	25.63
45	11.88	15.92	20.67	25.42	25.96
46	12.04	16.08	20.85	25.59	26.11
47	12.15	16.17	20.97	25.70	26.23
48	12.27	16.25	21.09	25.82	26.36
49	12.41	16.33	21.21	25.99	26.51
50	12.65	16.58	21.53	26.47	27.03
51	12.96	16.97	22.04	27.22	27.77
52	13.31	17.43	22.64	28.11	28.69
53	13.72	17.96	23.35	29.17	29.79
54	14.18	18.60	24.18	30.43	31.04
55	14.72	19.38	25.18	31.85	32.50
56	15.30	20.27	26.39	33.47	34.16
57	15.92	21.27	27.72	35.28	36.01
58	16.61	22.38	29.20	37.29	38.03
59	17.38	23.57	30.78	39.43	40.24
60	18.28	24.84	32.43	41.71	42.56
61	19.26	25.99	33.97	43.89	44.78
62	20.29	27.08	35.40	46.04	46.94
63	21.44	28.30	37.04	48.41	49.37
64	22.78	29.88	39.12	51.35	52.35
65	24.38	32.00	41.92	55.12	56.20
66	26.23	34.70	45.47	59.79	60.93
67	28.23	37.85	49.55	65.13	66.35
68	30.47	41.40	54.18	71.12	72.42
69	32.99	45.30	59.36	77.71	79.07
70	35.33	48.56	65.00	84.83	86.27
71	36.54	49.47	67.06	90.50	93.88
72	37.40	50.09	67.83	91.56	99.36
73	38.34	50.80	68.72	92.74	102.96
74	39.82	52.20	70.55	95.20	105.71
75	41.57	54.39	73.13	98.67	109.55
76	44.58	58.37	78.31	105.66	117.31
77	47.58	62.38	83.49	112.64	125.06
78	50.59	66.38	88.67	119.62	132.80
79	53.64	70.51	94.41	127.37	141.40
80	57.48	75.68	101.75	137.21	152.31
81	61.70	81.44	110.03	149.05	165.44
82	65.94	87.18	118.30	160.91	178.57
83	70.16	92.95	126.57	172.78	191.70
84	74.38	98.70	134.85	184.62	204.84
	XCH02A74	XCI02A74	XCJ02A74	XCK02A74	XCG02A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series
Preferred Rate Per \$1 of Daily Benefit

180 Day Elimination Period

Issue	2 Year	3 Year	5 Year	10 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	8.35	11.10	14.56	19.37	19.83
30-34	8.35	11.10	14.56	19.37	19.83
35-39	9.11	12.28	16.04	20.78	21.24
40	9.39	12.64	16.49	21.07	21.55
41	9.59	12.90	16.82	21.31	21.78
42	9.81	13.20	17.20	21.62	22.09
43	10.06	13.52	17.60	21.94	22.38
44	10.29	13.81	17.96	22.23	22.69
45	10.47	14.06	18.27	22.49	22.95
46	10.68	14.18	18.41	22.59	23.04
47	10.89	14.27	18.52	22.69	23.14
48	11.05	14.33	18.60	22.80	23.27
49	11.12	14.42	18.75	23.00	23.47
50	11.29	14.62	19.03	23.42	23.90
51	11.55	14.97	19.48	24.08	24.56
52	11.85	15.36	20.01	24.85	25.36
53	12.19	15.82	20.62	25.79	26.32
54	12.57	16.41	21.35	26.88	27.41
55	12.97	17.04	22.23	28.13	28.69
56	13.44	17.82	23.24	29.55	30.14
57	13.96	18.72	24.40	31.12	31.78
58	14.55	19.67	25.70	32.86	33.54
59	15.25	20.71	27.05	34.72	35.44
60	16.03	21.79	28.50	36.70	37.46
61	16.91	22.81	29.82	38.62	39.40
62	17.83	23.73	31.08	40.48	41.28
63	18.87	24.82	32.49	42.53	43.38
64	19.97	26.17	34.30	45.06	45.96
65	21.36	28.00	36.70	48.31	49.22
66	23.02	30.33	39.76	52.28	53.28
67	24.71	33.08	43.31	56.87	57.92
68	26.60	36.14	47.30	61.99	63.07
69	28.73	39.50	51.71	67.53	68.72
70	30.68	41.92	56.48	73.47	74.73
71	31.32	42.71	57.66	77.82	81.01
72	31.74	43.27	58.37	78.78	85.22
73	32.21	43.90	59.15	79.81	88.63
74	33.09	45.06	60.67	81.86	90.89
75	34.27	46.59	62.71	84.61	93.95
76	36.55	49.48	66.67	89.96	99.87
77	38.82	52.37	70.63	95.30	105.80
78	41.09	55.27	74.61	100.66	111.74
79	43.07	58.41	78.90	106.43	118.16
80	46.02	62.51	84.65	114.05	126.59
81	49.19	66.96	90.96	122.95	136.45
82	52.39	71.41	97.29	131.85	146.30
83	55.57	75.86	103.61	140.75	156.18
84	58.75	80.32	109.94	149.64	166.01

XCN02A74 XCO02A74 XCP02A74 XCQ02A74 XCM02A74

Modes Other Than Annual
Semiannual Mode: 51% of Annual
Quarterly Mode: 26% of Annual

Spousal Discount is 30% of resulting Select or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99591 is
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table A74 - Pennsylvania

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

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

Product Name: Long Term Care Insurance

Project Name/Number: 2015 PA LTCI 97059 Series/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	2015 NAIC Transmittal - PA LTC.pdf
Item Status:	
Status Date:	

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

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

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not an advertisement.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Insurer is filing for itself.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Insert page is not used.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

STLH-130244130

State Tracking #:

STLH-130244130

Company Tracking #:

2015 PA LTCI 97059 SERIES

State: Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

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

Product Name: Long Term Care Insurance

Project Name/Number: 2015 PA LTCI 97059 Series/

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	This is not a new form filing. Both current and proposed rates are located on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

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

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Reserve example based on original pricing assumptions.
Attachment(s):	Sample Reserve Calculation.pdf Sample Reserve Calculation.xls
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actual Pennsylvania and Nationwide Experience
Comments:	
Attachment(s):	Actual to Expected - PA.pdf Nationwide Actual to Expected - PA.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Projected Pennsylvania and Nationwide Experience
Comments:	
Attachment(s):	Actual & Projected Nationwide - PA.pdf Actual & Projected State Exhibit - PA.pdf
Item Status:	

SERFF Tracking #:

STLH-130244130

State Tracking #:

STLH-130244130

Company Tracking #:

2015 PA LTCI 97059 SERIES

State:

Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

Project Name/Number:

2015 PA LTCI 97059 Series/

Status Date:	
Satisfied - Item:	Proposed and Current Rate Comparison
Comments:	
Attachment(s):	Rate Table Comparison A74 to A19.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Sample Claim Cost Comparison
Comments:	
Attachment(s):	Comparison of Original and Updated Claim Costs - 97059.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Loss Ratio Demonstration
Comments:	
Attachment(s):	Loss Ratio Demonstration.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Distribution of Business
Comments:	
Attachment(s):	PA- Dist of Bus Exhibit.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

STLH-130244130

State Tracking #:

STLH-130244130

Company Tracking #:

2015 PA LTCI 97059 SERIES

State:

Pennsylvania

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Insurance

Project Name/Number:

2015 PA LTCI 97059 Series/

Attachment Sample Reserve Calculation.xls is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania
-----------	----------------------------------	--------------

2.	Department Use Only	
	State Tracking ID	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident & Health	176	25178	37-0533100	38

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Jeff Mueller One State Farm Plaza L/H Actuarial Dept., B-1 Bloomington, IL 61710	309-735-2224	309-766-1827	Jeff.Mueller.rthv@statefarm.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
-----------	------------------------------	--

6.	Company Tracking Number	2015 PA LTC 97059 Series
-----------	--------------------------------	--------------------------

7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # STLH-129062092_____
-----------	--	-------------------------------------

8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise
		Group <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance (TOI)	LTC03I Individual Long Term Care
-----------	--------------------------------	----------------------------------


10.	Sub-Type of Insurance (Sub-TOI)	LTC03I.001 Qualified
------------	--	----------------------

11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum
------------	----------------------------	--

		<input type="checkbox"/> Other _____
--	--	--------------------------------------

LHTD-1, Page 1 of 2

12.	Filing Submission Date	11/25/2015	
13.	Filing Fee (If required)	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number _____
14.	Date of Domiciliary Approval	Pending, awaiting approval	
15.	Filing Description:		
		State Farm Mutual Automobile Insurance Company - NAIC 176-25178 Inforce Rate Increase Individual Long Term Care Insurance Policy Form 97059PA, 99589, 99590, 99591	

16.	Certification (If required)		
	I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u> .		
	Print Name <u>David Diffor</u>	Title <u>Assistant Secretary Treasurer</u>	
			
	Signature _____	Date: <u>11/25/2015</u>	

Effective January 1, 2009

--

LHTD-1, Page 2 of 2

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

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

LH FFA-1

18. Rate Filing Attachment				
This filing transmittal is part of company tracking number		2015 PA LTC 97059 Series		
This filing corresponds to form filing company tracking number		N/A		
Overall percentage rate indication (when applicable)		61.8%		
Overall percentage rate impact for this filing		26.3%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Individual Long Term Care Policy and Riders Rate Filing	97059PA, 99589, 99590, 99591	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +26.3% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
BLOOMINGTON, ILLINOIS 61710
ACTUARIAL MEMORANDUM – RATE INCREASE**

**STATE FARM TAX QUALIFIED LONG TERM CARE INSURANCE POLICY FORM 97059PA
SIMPLE AUTOMATIC INCREASE BENEFIT RIDER FORMS 99589
COMPOUND AUTOMATIC INCREASE BENEFIT RIDER FORM 99590
NON-FORFEITURE RIDER FORM 99591**

I. PURPOSE

The purpose of this memorandum is to demonstrate that the lifetime loss ratio of this product after the proposed rate increase meets the loss ratio requirements in Pennsylvania. This memorandum is not suitable for other purposes.

II. GENERAL INFORMATION

- A. Type of Policy: These are Individual Tax Qualified Long Term Care Insurance Policies.
- B. Renewability: Guaranteed Renewable
- C. Marketing Method: Sold through a captive agency force but are no longer marketed
- D. Issue Ages: 18 through 84
- E. Average Issue Age of inforce policies: 55

III. APPLICABILITY

This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above referenced forms. The 97059PA form, and associated riders, were marketed in Pennsylvania between May 1, 2004 and August 27, 2011. These forms are no longer marketed in any state. As of December 31, 2014, there were 1,117 policies in force on these forms in Pennsylvania and 32,381 nationwide. Nationwide counts include policies issued under the 97060 and 97061 policy forms, which were issued at the same time as the 97059PA policy form in states where partnership had been implemented.

IV. DESCRIPTION OF POLICY DESIGN AND COVERAGE

- A. Form 97059PA: This form provides comprehensive Long Term Care Insurance coverage. After meeting an elimination period, benefits are paid on an expenses incurred basis. Covered expenses include: Home and Adult Day Care, Long Term Care Facility, Alternate Care Facility, Caregiver Training, Bed Reservation, Respite Care, Home Modification, Durable Medical Equipment, and Medical Help System. Benefits may also be payable for other services, devices or types of care if they are part of an alternate plan of care which is agreed to by the insured, the insured's doctor, and State Farm. Premiums are waived while receiving care after the specified waiting period. For policies without increase benefit riders, a policyholder is also eligible to purchase additional coverage following specific birthday milestones.
- B. Optional Simple Automatic Increase Benefit Rider Forms 99589: provides inflation protection by giving a 5% simple automatic benefit increase for each policy year.
- C. Optional Compound Automatic Increase Benefit Rider Form 99590: provides compound automatic benefit increases of 5% for each policy year.
- D. Optional Shortened Benefit Period Non-forfeiture Rider Form 99591: provides shortened benefit period non-forfeiture benefit if policy lapses after the third policy year.

V. REASON FOR RATE INCREASE

A rate increase is necessary due to significantly higher anticipated and lifetime loss ratios than expected. The higher loss ratios are primarily a result of lower voluntary lapse rates, lower mortality, and higher expected future claims costs.

The table below compares the present value of lifetime incurred losses using original morbidity assumptions and our current assumptions on a nationwide basis as outlined below in Section VI.

No claim cost margins are included in the table. Current lapse and mortality assumptions are used in the projections for both original and current morbidity assumptions.

PV Lifetime Incurred Losses Original Claim Costs	PV Lifetime Incurred Losses Current Claim Costs	Ratio of Current to Original
875,517,631	1,158,974,545	1.32

VI. MORBIDITY ASSUMPTIONS

Claim costs were developed using 2011 Milliman Inc. internal claim cost guidelines. These guidelines are a cooperative effort of Milliman Health actuaries and represent a combination of their experience, research and judgment. These claim costs were developed based on the benefits provided under these forms.

The table below demonstrates our actual to expected loss ratio experience by year based on the actual distribution of business using the 2011 Milliman claim costs as our expected basis. State Farm experience shows an overall actual to expected ratio of 97.4%. 100% of the Milliman claim costs was chosen as the ultimate claim cost level in our projected experience. In order to smoothly transition from historic experience to projected experience, projected experience grades from 80% to 100% of the Milliman claim costs evenly over a period of 5 years.

The expected basis for the table below is the 2011 Milliman claims costs using actual termination information. This differs from the Pennsylvania and Nationwide Actual to Expected exhibits attached to this filing in that the expected basis is actual sales and original pricing assumptions.

Year	Actual Loss Ratio	Expected Loss Ratio Based on 2011 Milliman Claim Costs	Actual to Expected Ratio
2004	0.0%	2.0%	0.0%
2005	2.5%	2.4%	106.8%
2006	0.6%	3.0%	21.4%
2007	4.9%	3.6%	137.7%
2008	6.3%	4.2%	152.2%
2009	3.6%	5.0%	70.7%
2010	9.2%	6.0%	153.0%
2011	9.5%	7.1%	133.1%
2012	7.0%	8.9%	79.0%
2013	9.5%	11.2%	85.6%
2014	10.6%	13.9%	76.3%
Total	7.5%	7.7%	97.4%

No future morbidity improvement was assumed in these claim costs.

VII. MORTALITY ASSUMPTION

Sex distinct mortality was assumed to follow the 2012IAM Static table with 11 year selection factors, grading from 34% to 104% of the table over those 13 years, with the ultimate factor being 104% in years 13 and beyond. The selection factors for the first 16 years are based on actual mortality results on State Farm’s long term care block.

Duration	Exposure	Actual Deaths	Expected Deaths Based on 2012IAM	Calculated Mortality Factor - As a % of 2012IAM
1	163,296	235	700	34%
2	150,797	416	721	58%
3	140,434	478	743	64%
4	130,999	513	766	67%
5	123,439	603	796	76%
6	115,904	587	824	71%
7	107,504	684	844	81%
8	100,052	738	867	85%
9	92,886	799	890	90%
10	85,454	843	902	93%
11	73,788	786	865	91%
12	54,765	668	738	91%
13+	78,748	1,377	1,329	104%

The mortality assumption used in the initial pricing for the 97059 policy form was 90% of the 83 GAM table.

Duration	Actual Deaths	Expected Deaths 90% of 83GAM	Actual to Expected 90% of 83GAM
1	235	954	25%
2	416	993	42%
3	478	1,034	46%
4	513	1,077	48%
5	603	1,130	53%
6	587	1,180	50%
7	684	1,219	56%
8	738	1,260	59%
9	799	1,299	61%
10	843	1,323	64%
11	786	1,270	62%
12	668	1,083	62%
13+	1,377	1,933	71%

VIII. VOLUNTARY LAPSE RATE ASSUMPTIONS

Voluntary lapse rates are based on our nationwide long term care lapse experience. All policy forms are included for credibility purposes. The following chart shows our actual lapse rate by duration through Dec. 31, 2013. These actual lapse rates by duration are used in the projection. The lapse rate assumed for projections of lifetime loss ratio in policy years 12+ is 0.5%.

Duration	Actual Exposures	Number of Lapses	Actual Lapse Rate	Original Pricing Lapse Rate	Actual to Expected Based on Original Pricing Assumption
1	148,162	12,176	8.2%	9.5%*	0.86
2	130,387	5,852	4.5%	6.0%*	0.75
3	118,353	3,215	2.7%	3.5%*	0.77
4	109,769	2,239	2.0%	2.5%*	0.80
5	102,367	1,713	1.7%	1.5%	1.13
6	93,994	1,293	1.4%	1.5%	0.93
7	86,185	946	1.1%	1.5%	0.73
8	79,001	747	0.9%	1.5%	0.60
9	72,085	622	0.9%	1.5%	0.60
10	63,646	448	0.7%	1.5%	0.47
11	50,186	278	0.6%	1.5%	0.40
12+	109,841	584	0.5%	1.5%	0.33

These actual lapse rates exclude policies written in 2002. Policies written in 2002 were sold during a temporary sales promotion and therefore tend to have higher lapse rates than are typically seen on our long term care policies.

*The original pricing lapse rates vary by issue age for the first four durations.

Duration	Original Pricing Lapse Rate Issue Age <50	Original Pricing Lapse Rate Issue Age 50-59	Original Pricing Lapse Rate Issue Age 60-69	Original Pricing Lapse Rate Issue Age 70-79
1	9.5%	4.6%	4.3%	4.1%
2	6.0%	3.2%	3.2%	3.7%
3	3.5%	2.0%	1.9%	1.9%
4	2.5%	1.5%	1.5%	1.5%
5+	1.5%	1.5%	1.5%	1.5%

IX. SHOCK LAPSE ASSUMPTION

A shock lapse assumption of 3.3% after this proposed rate increase is included in our projections. Assumed lapse rates (see Section VIII) less than 3.3% are increased to 3.3% for the year following this rate increase. This assumption is based on lapse experience after rate increases implemented to date on policy form 97059 series policies. We will continue to closely monitor policyholder behavior after rate increases.

Below is a chart showing the number of policyholders who have received a rate increase and the number who have lapsed after an increase on the 97059 policy series as of December 31, 2014.

Number of Policyholders Receiving Rate Increase	Number of Policyholders Lapsing After Rate Increase	Lapse Rate
20,446	675	3.30%

X. HISTORY OF RATE ADJUSTMENTS

On September 12 2013, a 14.4% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2014.

XI. AVERAGE ANNUAL PREMIUM

The average annual premium for this form and associated riders prior to the rate increase is:

Pennsylvania	\$1,971
Nationwide	\$1,864

The average annual premium for this form and associated riders after the rate increase is:

Pennsylvania	\$2,489
Nationwide	\$2,322

XII. MINIMUM LIFETIME LOSS RATIO

Policies written had no initial minimum loss ratio, but have a minimum loss ratio based on 58% of the original premium and 85% of any rate increase premium.

XIII. PAST, ANTICIPATED AND LIFETIME LOSS RATIO

Past and projected nationwide and Pennsylvania experience are shown in the exhibits entitled Actual and Projected Nationwide Experience Exhibit and Actual and Projected Pennsylvania Experience Exhibit. Projected premiums are shown both with and without the proposed rate increase. Future incurred claims reflect a 10% moderately adverse claim cost margin. See section XV and section XVII for further explanation.

Nationwide data used to justify the proposed rates. The nationwide projection exhibit contains three columns of premiums. The first one titled "Earned Premium Original Rates" reflects the original premium with no rate increases. The second column, "Earned Premium Current Rates", applies this state's specific pattern of prior increases to the nationwide original premium. This is done to avoid subsidization amongst states due to the allowance/disallowance of needed rate increases. The final premium column, "Earned Premium with Proposed Increase", reflects the proposed increase applied nationwide. A summary of the resulting loss ratios is shown below.

The lifetime loss ratio is calculated as the sum of the accumulated value of past incurred claims and the present value of anticipated incurred claims divided by the sum of the accumulated value of past earned premium and the present value of the anticipated earned premium. The present values and accumulated values are calculated at 4.5%.

The following table shows the present and accumulated values of nationwide premiums and claims at the valuation rate of 4.5%.

	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	500,897,578	500,897,578	36,130,299	7.2%	7.2%
Anticipated	737,425,404	903,374,183	1,235,128,671	167.5%	136.7%
Lifetime	1,238,322,982	1,404,271,761	1,271,258,970	102.7%	90.5%

XIV. ORIGINAL PRICING MODERATELY ADVERSE

The following separate occurrences are shown as examples of what was considered to be moderately adverse experience in the original pricing assumptions. Any combination of assumptions that results in a similar decrease in profitability would also be considered moderately adverse.

- 20% drop in mortality rate
- 0% lapse rate assumptions in every duration
- 15% increase in morbidity (claim costs)

Mortality

From Section VII above, actual deaths are approximately 40% less than the originally anticipated deaths. Therefore, mortality experience is outside the originally prescribed moderately adverse definition and a rate increase is justified.

Voluntary Lapse Rate

Although lapse rates are not 0% in all durations, we are currently projecting a 0.5% ultimate lapse rate. This is 1/3 of the originally priced ultimate lapse rate of 1.5%. The lower voluntary lapse rate has had a significant impact on our future lifetime loss ratios and has contributed to our need for a rate increase.

Morbidity (Claim Costs)

On a lifetime basis, updated claim costs are 32% higher than our original claim costs. Therefore, morbidity is outside the originally prescribed moderately adverse definition and a rate increase is justified. No margins for moderately adverse experience were included in the projections used to create the table below.

As shown above, the original pricing moderately adverse assumptions have been breached and a rate increase is justified.

XV. MAXIMUM ALLOWABLE RATE INCREASE

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
 - (i) The accumulated value of actual past incurred claims; and
 - (ii) The accumulated value of expected past claims including margins for moderately adverse experience (\$46,393,788).
- (b) The present value of projected incurred claims including margins for moderately adverse experience

Is equal to the sum of:

- (c) The accumulated value of past original premium and the present value of future projected original premium times the greater of:
 - (i) 58%; and
 - (ii) The lifetime loss ratio consistent with the original filing including margins for moderately adverse experience.
- (d) The accumulated value of any prior rate increase premium and the present value of future projected rate increase premium times 85%.

Actual past claims are less than expected past incurred claims; therefore, actual past claims are used in the calculation.

The lifetime loss ratio consistent with the original filing including margins for moderately adverse experience is 70.7%.

This methodology results in an indicated average rate increase of 61.8% and a lifetime loss ratio of 75.0%.

A 10% claim cost margin for adverse experience was included in the calculations for this method.

This increase is based on nationwide data and assumes the 14.4% average increase that was implemented on February 1, 2014 was applied nationwide. 61.8% is the indicated rate increase in addition to the 14.4% that was already implemented.

XVI. SUMMARY OF PROPOSED RATE INCREASE

We are proposing an average rate increase of 24.6% based on the nationwide distribution of business. This results in an average increase of 26.3% in Pennsylvania reflecting differences between the Pennsylvania and nationwide distribution of business.

The proposed increase will vary by benefit period and inflation protection and will range from 0% to 40%. This proposed increase is reduced in cases where the maximum proposed increase would cause the new rates to be higher than the corresponding rate on our currently marketed long term care insurance product.

Although a rate increase larger than 26.3% can be justified at this time, State Farm is not currently seeking a higher increase. This rate increase will enhance premium adequacy, however it will not be sufficient to prevent further rate increases. We will continue to monitor emerging experience and consider further increases in the future.

A comparison of rates before the change, and after the proposed change is included in the supporting documentation.

The renewal rate schedule after this rate increase is implemented will not be greater than the new business premium rate schedule.

XVII. CONTINGENT BENEFIT UPON LAPSE

The proposed increase will trigger the contingent non-forfeiture benefit upon lapse for 50 policyholders.

XVIII. CERTIFICATION

I certify that to the best of my knowledge this rate filing is in compliance with the applicable laws and rules of your state, and complies with all applicable Actuarial Standards of Practice including Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Benefits, Accident & Health Insurance, & Entities Providing Health Benefits" and Actuarial Standard of Practice No. 18, "Long-Term Care Insurance".

At this time, we cannot certify that if the requested premium rate schedule increase is implemented and the underlying assumptions are realized, that no further premium rate schedule increases are anticipated. We have chosen to limit our requested rate increase at this time; therefore further rate increases will be necessary.



David Diffor, FSA, MAAA

November 25, 2015
Date

Exhibit I: Sample Reserve Calculation

Gender: Male
 Benefit Period: Lifetime
 Elimination Period: 90 Days

Net Premium: 323.20

Policy Duration	Assumptions				Results													
	Attained Age	Lapse Rate	Mortality per 1000	80% or 100% Lapse	Allowable Lapse	Inforce BOY	Antiselection MOY Cohort	Inforce MOY	Claim Cost	Waiver Cost	BOY Discount	MOY Discount	PV Benefits	PV \$1 Premium	Terminal Reserve	Mid-Terminal Reserve	Loaded Mid Terminal Reserve	
0	55	0.046	6.13	0.037	0.037	1.00	0.00	1.00	14.26	0.97	1.00	0.98	14.85	1.00	0.00	0.00	0.00	
1	56	0.032	6.62	0.026	0.026	0.96	0.02	0.97	19.75	1.28	0.96	0.94	19.14	0.91	325.22	162.61	170.74	
2	57	0.020	7.14	0.016	0.016	0.93	0.02	0.94	25.05	1.55	0.92	0.90	22.51	0.85	663.96	494.59	519.32	
3	58	0.015	7.72	0.012	0.012	0.91	0.02	0.92	31.76	1.90	0.88	0.86	26.51	0.79	1015.29	839.63	881.61	
4	59	0.015	8.38	0.015	0.015	0.89	0.01	0.90	39.87	2.32	0.84	0.82	30.98	0.74	1386.04	1200.67	1260.70	
5	60	0.015	9.16	0.015	0.015	0.87	0.01	0.87	50.00	2.82	0.80	0.78	36.22	0.69	1772.79	1579.41	1658.39	
6	61	0.015	10.06	0.015	0.015	0.85	0.01	0.85	60.90	3.39	0.77	0.75	41.17	0.65	2176.61	1974.70	2073.43	
7	62	0.015	11.13	0.015	0.015	0.82	0.01	0.83	73.61	4.05	0.73	0.72	46.39	0.60	2597.90	2387.25	2506.62	
8	63	0.015	12.39	0.015	0.015	0.80	0.01	0.81	94.11	5.12	0.70	0.69	55.22	0.56	3030.79	2814.34	2955.06	
9	64	0.015	13.87	0.015	0.015	0.78	0.01	0.79	117.90	6.35	0.67	0.66	64.32	0.52	3474.37	3252.58	3415.21	
10	65	0.015	15.59	0.015	0.015	0.76	0.01	0.76	133.68	7.06	0.64	0.63	67.66	0.49	3940.85	3707.61	3892.99	
11	66	0.015	17.58	0.015	0.015	0.74	0.01	0.74	159.97	8.11	0.62	0.60	74.90	0.45	4423.39	4182.12	4391.22	
12	67	0.015	19.80	0.015	0.015	0.71	0.01	0.71	197.44	9.43	0.59	0.58	85.27	0.42	4914.29	4668.84	4902.28	
13	68	0.015	22.23	0.015	0.015	0.69	0.01	0.69	242.54	10.93	0.56	0.55	96.41	0.38	5409.45	5161.87	5419.96	
14	69	0.015	24.82	0.015	0.015	0.66	0.01	0.66	293.66	12.57	0.54	0.53	107.21	0.35	5906.23	5657.84	5940.73	
15	70	0.015	27.53	0.015	0.015	0.64	0.01	0.64	349.70	14.33	0.52	0.51	116.99	0.32	6402.99	6154.61	6462.34	
16	71	0.015	30.35	0.015	0.015	0.61	0.01	0.61	410.63	16.20	0.49	0.48	125.56	0.30	6898.12	6650.55	6983.08	
17	72	0.015	33.37	0.015	0.015	0.58	0.01	0.58	476.06	18.17	0.47	0.46	132.67	0.27	7391.18	7144.65	7501.88	
18	73	0.015	36.68	0.015	0.015	0.55	0.01	0.55	547.02	20.23	0.45	0.44	138.51	0.25	7881.66	7636.42	8018.24	
19	74	0.015	40.39	0.015	0.015	0.53	0.01	0.52	622.38	22.38	0.43	0.42	142.68	0.22	8371.67	8126.66	8533.00	
20	75	0.015	44.60	0.015	0.015	0.50	0.01	0.49	702.03	24.62	0.41	0.41	145.13	0.20	8865.32	8618.50	9049.42	
21	76	0.015	49.39	0.015	0.015	0.47	0.01	0.46	807.97	27.26	0.40	0.39	149.86	0.18	9344.87	9105.09	9560.35	
22	77	0.015	54.76	0.015	0.015	0.44	0.01	0.43	934.98	30.21	0.38	0.37	154.75	0.16	9797.12	9570.99	10049.54	
23	78	0.015	60.68	0.015	0.015	0.41	0.01	0.40	1076.37	33.36	0.36	0.36	158.04	0.14	10214.90	10006.01	10506.31	
24	79	0.015	67.13	0.015	0.015	0.38	0.00	0.37	1229.86	36.67	0.35	0.34	159.17	0.13	10592.71	10403.81	10924.00	
25	80	0.015	74.07	0.015	0.015	0.35	0.00	0.34	1394.17	40.12	0.33	0.33	157.93	0.11	10925.27	10758.99	11296.94	
26	81	0.015	81.48	0.015	0.015	0.32	0.00	0.31	1568.14	43.69	0.32	0.31	154.30	0.10	11207.28	11066.28	11619.59	
27	82	0.015	89.32	0.015	0.015	0.29	0.00	0.28	1751.45	47.38	0.30	0.30	148.48	0.08	11431.88	11319.58	11885.56	
28	83	0.015	97.53	0.015	0.015	0.26	0.00	0.25	1943.67	51.18	0.29	0.29	140.73	0.07	11589.72	11510.80	12086.34	
29	84	0.015	106.05	0.015	0.015	0.23	0.00	0.22	2144.49	55.07	0.28	0.27	131.41	0.06	11667.86	11628.79	12210.23	
30	85	0.015	114.84	0.015	0.015	0.20	0.00	0.19	2353.66	59.05	0.27	0.26	120.90	0.05	11648.53	11658.20	12241.11	
31	86	0.015	124.17	0.015	0.015	0.18	0.00	0.17	2535.72	62.23	0.26	0.25	108.07	0.04	11552.33	11600.43	12180.45	
32	87	0.015	133.87	0.015	0.015	0.15	0.00	0.14	2692.51	64.70	0.24	0.24	94.20	0.03	11396.87	11474.60	12048.33	
33	88	0.015	144.07	0.015	0.015	0.13	0.00	0.12	2832.87	66.70	0.23	0.23	80.43	0.03	11192.96	11294.92	11859.66	
34	89	0.015	154.86	0.015	0.015	0.11	0.00	0.10	2959.80	68.33	0.22	0.22	67.38	0.02	10949.61	11071.29	11624.85	
35	90	0.015	166.31	0.015	0.015	0.09	0.00	0.08	3074.93	69.63	0.21	0.21	55.39	0.02	10675.21	10812.41	11353.03	
36	91	0.015	178.21	0.015	0.015	0.07	0.00	0.07	3179.31	70.63	0.21	0.20	44.69	0.01	10374.20	10524.71	11050.94	
37	92	0.015	190.46	0.015	0.015	0.06	0.00	0.06	3273.64	71.37	0.20	0.19	35.39	0.01	10048.24	10211.22	10721.78	
38	93	0.015	203.01	0.015	0.015	0.05	0.00	0.04	3358.46	71.86	0.19	0.18	27.50	0.01	9696.45	9872.34	10365.96	
39	94	0.015	217.90	0.015	0.015	0.04	0.00	0.03	3434.13	72.12	0.18	0.18	20.94	0.01	9343.97	9520.21	9996.22	
40	95	0.015	234.09	0.015	0.015	0.03	0.00	0.03	3500.94	72.16	0.17	0.17	15.59	0.00	9007.56	9175.77	9634.56	

Pennsylvania A to E Experience

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2004	2004	45,802	0	0.0%	2.6%	0.0%
	Total	45,802	0	0.0%	2.6%	0.0%
2005	2004	133,288	0	0.0%	3.3%	0.0%
	2005	130,732	0	0.0%	2.4%	0.0%
	Total	264,020	0	0.0%	2.8%	0.0%
2006	2004	124,623	0	0.0%	4.9%	0.0%
	2005	258,244	0	0.0%	3.5%	0.0%
	2006	150,744	0	0.0%	2.3%	0.0%
	Total	533,612	0	0.0%	3.5%	0.0%
2007	2004	121,809	13,149	10.8%	6.3%	170.9%
	2005	248,497	0	0.0%	5.5%	0.0%
	2006	310,707	0	0.0%	3.0%	0.0%
	2007	176,535	0	0.0%	2.1%	0.0%
	Total	857,548	13,149	1.5%	4.0%	38.6%
2008	2004	119,776	0	0.0%	8.0%	0.0%
	2005	241,244	0	0.0%	6.9%	0.0%
	2006	299,790	0	0.0%	4.2%	0.0%
	2007	354,840	0	0.0%	2.9%	0.0%
	2008	166,495	0	0.0%	2.7%	0.0%
	Total	1,182,146	0	0.0%	4.5%	0.0%
2009	2004	116,523	139,176	119.4%	9.9%	1201.5%
	2005	231,315	0	0.0%	8.2%	0.0%
	2006	294,123	0	0.0%	5.3%	0.0%
	2007	328,389	0	0.0%	4.1%	0.0%
	2008	336,019	0	0.0%	3.6%	0.0%
	2009	170,023	0	0.0%	2.4%	0.0%
	Total	1,476,392	139,176	9.4%	5.1%	183.7%
2010	2004	115,530	0	0.0%	12.3%	0.0%
	2005	228,753	0	0.0%	10.0%	0.0%
	2006	284,890	0	0.0%	6.7%	0.0%
	2007	318,800	0	0.0%	5.3%	0.0%
	2008	314,454	0	0.0%	5.2%	0.0%
	2009	371,886	0	0.0%	3.2%	0.0%
	2010	191,459	0	0.0%	2.6%	0.0%
	Total	1,825,773	0	0.0%	5.8%	0.0%
2011	2004	115,303	2,977	2.6%	15.3%	16.8%
	2005	227,382	0	0.0%	12.3%	0.0%
	2006	277,984	0	0.0%	8.6%	0.0%
	2007	313,241	0	0.0%	6.8%	0.0%
	2008	308,298	0	0.0%	6.7%	0.0%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
	2009	326,738	0	0.0%	4.6%	0.0%
	2010	358,505	0	0.0%	3.5%	0.0%
	2011	172,941	0	0.0%	3.2%	0.0%
	Total	2,100,392	2,977	0.1%	6.8%	2.1%
2012	2004	113,198	0	0.0%	18.9%	0.0%
	2005	220,948	0	0.0%	15.2%	0.0%
	2006	275,212	0	0.0%	11.0%	0.0%
	2007	303,088	0	0.0%	8.6%	0.0%
	2008	301,947	0	0.0%	8.4%	0.0%
	2009	317,745	0	0.0%	5.9%	0.0%
	2010	330,432	0	0.0%	5.0%	0.0%
	2011	226,299	0	0.0%	4.9%	0.0%
	Total	2,088,868	0	0.0%	8.7%	0.0%
2013	2004	107,637	16,619	15.4%	23.0%	67.2%
	2005	213,066	0	0.0%	18.7%	0.0%
	2006	270,175	101,993	37.8%	14.0%	268.8%
	2007	292,216	0	0.0%	10.9%	0.0%
	2008	293,143	0	0.0%	10.5%	0.0%
	2009	305,056	0	0.0%	7.4%	0.0%
	2010	321,831	0	0.0%	6.4%	0.0%
	2011	222,311	481,999	216.8%	6.8%	3184.2%
	Total	2,025,435	600,611	29.7%	11.0%	268.9%
2014	2004	115,772	42,490	36.7%	27.5%	133.5%
	2005	225,448	647,155	287.1%	22.9%	1254.7%
	2006	283,312	496	0.2%	17.5%	1.0%
	2007	307,620	204,411	66.4%	13.8%	481.4%
	2008	310,082	484	0.2%	13.2%	1.2%
	2009	314,464	498	0.2%	9.2%	1.7%
	2010	341,455	537	0.2%	8.2%	1.9%
	2011	224,834	293	0.1%	8.8%	1.5%
	Total	2,122,985	896,366	42.2%	13.7%	307.3%
All Calendar Years	2004	1,229,261	214,411	17.4%	12.0%	145.7%
	2005	2,225,628	647,155	29.1%	10.5%	277.7%
	2006	2,446,937	102,489	4.2%	8.1%	51.8%
	2007	2,394,730	204,411	8.5%	6.9%	123.6%
	2008	2,030,438	484	0.0%	7.3%	0.3%
	2009	1,805,913	498	0.0%	5.6%	0.5%
	2010	1,543,681	537	0.0%	5.3%	0.7%
	2011	846,384	482,293	57.0%	6.0%	951.9%
	2012	0	0	0.0%	0.0%	0.0%
	2013	0	0	0.0%	0.0%	0.0%
	2014	0	0	0.0%	0.0%	0.0%
	Total	14,522,973	1,652,279	11.4%	7.7%	147.0%

Nationwide A to E Experience - Based on Earned Rate Increases in Pennsylvania

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2004	2004	1,761,177	0	0.0%	3.0%	0.0%
	Total	1,761,177	0	0.0%	3.0%	0.0%
2005	2004	4,815,486	201,407	4.2%	3.8%	108.8%
	2005	3,772,645	16,061	0.4%	2.7%	15.5%
	Total	8,588,131	217,468	2.5%	3.3%	75.7%
2006	2004	4,527,744	0	0.0%	5.8%	0.0%
	2005	7,380,617	105,402	1.4%	3.8%	38.0%
	2006	4,576,941	0	0.0%	2.5%	0.0%
	Total	16,485,301	105,402	0.6%	4.0%	16.2%
2007	2004	4,397,309	655,531	14.9%	7.4%	200.7%
	2005	7,012,803	169,091	2.4%	5.4%	44.8%
	2006	9,073,302	101,194	1.1%	3.4%	33.1%
	2007	5,133,709	330,522	6.4%	2.7%	239.1%
	Total	25,617,122	1,256,339	4.9%	4.4%	110.4%
2008	2004	4,289,556	271,613	6.3%	9.3%	68.2%
	2005	6,785,421	1,066,821	15.7%	6.9%	228.5%
	2006	8,342,856	639,041	7.7%	4.8%	160.6%
	2007	10,170,959	263,673	2.6%	3.6%	73.0%
	2008	5,788,516	0	0.0%	2.6%	0.0%
	Total	35,377,309	2,241,148	6.3%	5.0%	127.5%
2009	2004	4,134,512	216,803	5.2%	11.5%	45.7%
	2005	6,563,410	86,860	1.3%	8.6%	15.3%
	2006	8,034,379	333,166	4.1%	6.1%	67.9%
	2007	9,412,629	540,629	5.7%	5.1%	113.5%
	2008	10,351,358	326,024	3.1%	3.5%	88.9%
	2009	3,985,873	12,255	0.3%	2.8%	10.9%
	Total	42,482,162	1,515,736	3.6%	5.8%	61.4%
2010	2004	4,051,847	1,121,880	27.7%	14.2%	194.9%
	2005	6,375,785	845,063	13.3%	10.8%	122.6%
	2006	7,791,126	916,058	11.8%	7.7%	152.6%
	2007	9,040,750	110,042	1.2%	6.5%	18.7%
	2008	9,443,602	479,067	5.1%	5.0%	101.2%
	2009	8,252,623	1,047,899	12.7%	3.7%	343.0%
	2010	3,927,970	0	0.0%	2.9%	0.0%
	Total	48,883,703	4,520,010	9.2%	6.8%	136.2%
	2011	2004	3,961,932	810,568	20.5%	17.6%
2005		6,259,861	1,256,762	20.1%	13.6%	148.0%
2006		7,612,596	1,123,538	14.8%	9.7%	152.0%
2007		8,792,468	280,367	3.2%	8.3%	38.6%
2008		9,136,700	1,161,622	12.7%	6.5%	197.1%
2009		7,312,815	346,228	4.7%	5.3%	88.5%
2010		7,991,761	0	0.0%	3.8%	0.0%
2011		4,787,677	310,335	6.5%	2.8%	230.0%
Total		55,855,811	5,289,419	9.5%	7.9%	120.5%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2012	2004	3,872,590	330,128	8.5%	21.4%	39.8%
	2005	6,116,890	318,519	5.2%	17.0%	30.7%
	2006	7,474,975	825,701	11.0%	12.3%	90.0%
	2007	8,636,612	1,071,955	12.4%	10.4%	119.0%
	2008	8,885,853	637,497	7.2%	8.1%	88.1%
	2009	7,139,598	883,159	12.4%	6.9%	179.4%
	2010	7,230,792	690	0.0%	5.5%	0.2%
	2011	7,720,634	0	0.0%	4.0%	0.0%
	2012	919,713	0	0.0%	2.6%	0.0%
	Total	57,997,656	4,067,648	7.0%	9.7%	72.6%
2013	2004	3,802,134	473,331	12.4%	25.7%	48.4%
	2005	6,020,459	427,429	7.1%	20.8%	34.2%
	2006	7,346,162	1,113,423	15.2%	15.4%	98.2%
	2007	8,486,106	844,706	10.0%	13.2%	75.4%
	2008	8,737,160	1,295,707	14.8%	10.2%	144.8%
	2009	6,918,215	24,001	0.3%	8.7%	4.0%
	2010	7,031,140	816,522	11.6%	7.2%	162.2%
	2011	7,319,152	515,681	7.0%	5.7%	123.7%
	2012	1,690,013	0	0.0%	3.6%	0.0%
	2013	362,052	0	0.0%	2.5%	0.0%
Total	57,712,593	5,510,800	9.5%	12.0%	79.5%	
2014	2004	4,072,761	558,681	13.7%	30.4%	45.1%
	2005	6,420,431	2,274,793	35.4%	25.1%	141.3%
	2006	7,802,193	678,901	8.7%	19.1%	45.7%
	2007	8,954,548	653,793	7.3%	16.6%	43.9%
	2008	9,172,062	813,934	8.9%	12.9%	68.7%
	2009	7,221,784	588,916	8.2%	10.9%	74.7%
	2010	7,352,375	375,514	5.1%	9.1%	56.4%
	2011	7,607,299	10,312	0.1%	7.4%	1.8%
	2012	1,613,074	1,705	0.1%	5.2%	2.0%
	2013	617,250	622	0.1%	3.6%	2.8%
	2014	100	0	0.0%	2.5%	0.0%
	Total	60,833,876	5,957,172	9.8%	14.9%	65.9%
	All Calendar Years	2004	43,687,047	4,639,943	10.6%	13.5%
2005		62,708,322	6,566,801	10.5%	11.3%	92.4%
2006		68,054,531	5,731,023	8.4%	9.0%	93.6%
2007		68,627,781	4,095,686	6.0%	8.3%	71.5%
2008		61,515,251	4,713,851	7.7%	7.1%	108.6%
2009		40,830,908	2,902,459	7.1%	6.6%	108.4%
2010		33,534,038	1,192,726	3.6%	5.9%	60.4%
2011		27,434,762	836,327	3.0%	5.1%	59.7%
2012		4,222,800	1,705	0.0%	4.0%	1.0%
2013		979,302	622	0.1%	3.2%	2.0%
2014		100	0	0.0%	2.5%	0.0%
Total		411,594,841	30,681,143	7.5%	8.6%	86.8%

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania

Actual

Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates
2004	1,761,177	1,761,177	0	0.0%	0.0%
2005	8,588,131	8,588,131	217,468	2.5%	2.5%
2006	16,485,301	16,485,301	105,402	0.6%	0.6%
2007	25,617,122	25,617,122	1,256,339	4.9%	4.9%
2008	35,377,309	35,377,309	2,241,148	6.3%	6.3%
2009	42,482,162	42,482,162	1,515,736	3.6%	3.6%
2010	48,883,703	48,883,703	4,520,010	9.2%	9.2%
2011	55,855,811	55,855,811	5,289,419	9.5%	9.5%
2012	57,997,656	57,997,656	4,067,648	7.0%	7.0%
2013	57,712,593	57,712,593	5,510,800	9.5%	9.5%
2014	55,997,395	60,833,876	5,957,172	10.6%	9.8%
Total	406,758,360	411,594,841	30,681,143	7.5%	7.5%

Projection

Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2015	54,393,566	59,574,506	59,574,506	8,125,113	14.9%	13.6%	13.6%
2016	53,270,196	58,005,971	64,950,050	10,073,434	18.9%	17.4%	15.5%
2017	52,192,025	56,084,281	69,798,567	12,254,723	23.5%	21.9%	17.6%
2018	51,128,830	54,921,845	68,462,960	14,932,325	29.2%	27.2%	21.8%
2019	50,054,079	53,770,220	67,070,173	18,044,579	36.1%	33.6%	26.9%
2020	48,946,594	52,581,717	65,632,777	21,654,314	44.2%	41.2%	33.0%
2021	47,800,514	51,350,093	64,142,459	24,827,811	51.9%	48.4%	38.7%
2022	46,604,484	50,063,888	62,585,141	28,393,642	60.9%	56.7%	45.4%
2023	45,346,987	48,711,348	60,946,459	32,389,023	71.4%	66.5%	53.1%
2024	44,024,638	47,288,922	59,221,462	36,849,285	83.7%	77.9%	62.2%
2025	42,640,821	45,799,956	57,413,028	41,781,734	98.0%	91.2%	72.8%
2026	41,196,622	44,245,541	55,521,757	47,188,397	114.5%	106.7%	85.0%
2027	39,693,238	42,626,986	53,548,596	53,076,497	133.7%	124.5%	99.1%
2028	38,132,726	40,946,556	51,495,674	59,427,466	155.8%	145.1%	115.4%
2029	36,518,175	39,207,663	49,366,564	66,170,716	181.2%	168.8%	134.0%
2030	34,853,949	37,415,115	47,166,642	73,235,822	210.1%	195.7%	155.3%
2031	33,145,824	35,575,262	44,903,208	80,534,335	243.0%	226.4%	179.4%
2032	31,400,969	33,695,958	42,585,568	87,952,160	280.1%	261.0%	206.5%
2033	29,627,702	31,786,305	40,224,704	95,380,733	321.9%	300.1%	237.1%
2034	27,835,749	29,856,886	37,833,491	102,674,783	368.9%	343.9%	271.4%
2035	26,035,834	27,919,340	35,426,233	109,530,574	420.7%	392.3%	309.2%
2036	24,239,502	25,986,191	33,018,481	115,710,081	477.4%	445.3%	350.4%
2037	22,458,878	24,070,533	30,626,615	121,108,535	539.2%	503.1%	395.4%
2038	20,706,793	22,186,203	28,268,110	125,604,959	606.6%	566.1%	444.3%
2039	18,996,075	20,347,021	25,960,561	129,104,293	679.6%	634.5%	497.3%
2040	17,338,580	18,565,726	23,720,310	131,348,144	757.5%	707.5%	553.7%
2041	15,745,112	16,853,896	21,562,335	132,232,545	839.8%	784.6%	613.3%
2042	14,225,131	15,221,612	19,499,841	131,827,768	926.7%	866.1%	676.0%
2043	12,787,041	13,677,827	17,544,716	130,169,162	1018.0%	951.7%	741.9%
2044	11,437,690	12,229,822	15,706,818	127,386,063	1113.7%	1041.6%	811.0%
2045	10,181,635	10,882,422	13,992,936	123,551,139	1213.5%	1135.3%	883.0%
2046	9,021,447	9,638,324	12,407,176	118,812,681	1317.0%	1232.7%	957.6%
2047	7,957,884	8,498,239	10,951,085	113,380,242	1424.8%	1334.2%	1035.3%
2048	6,990,003	7,461,073	9,623,926	107,397,840	1536.4%	1439.4%	1115.9%
2049	6,115,382	6,524,182	8,422,961	101,057,433	1652.5%	1549.0%	1199.8%
2050	5,330,268	5,683,488	7,343,536	94,535,925	1773.6%	1663.3%	1287.3%
2051	4,629,798	4,933,732	6,379,417	87,946,108	1899.6%	1782.5%	1378.6%
2052	4,008,378	4,268,860	5,523,263	81,424,739	2031.4%	1907.4%	1474.2%
2053	3,459,919	3,682,297	4,766,992	75,080,781	2170.0%	2039.0%	1575.0%
2054	2,978,180	3,167,324	4,102,276	69,056,941	2318.8%	2180.3%	1683.4%
2055	2,556,788	2,717,092	3,520,554	63,391,103	2479.3%	2333.0%	1800.6%
2056	2,189,334	2,324,706	3,013,139	58,054,335	2651.7%	2497.3%	1926.7%
2057	1,869,820	1,983,709	2,571,838	52,995,664	2834.3%	2671.5%	2060.6%
2058	1,592,606	1,688,038	2,188,939	48,186,903	3025.7%	2854.6%	2201.4%
2059	1,352,702	1,432,338	1,857,610	43,644,604	3226.5%	3047.1%	2349.5%
2060	1,145,447	1,211,607	1,571,458	39,360,092	3436.2%	3248.6%	2504.7%
2061	966,592	1,021,288	1,324,649	35,343,136	3656.5%	3460.6%	2668.1%
2062	812,456	857,427	1,112,099	31,542,792	3882.4%	3678.8%	2836.3%
2063	679,822	716,573	929,364	27,960,871	4113.0%	3902.0%	3008.6%
2064	565,915	595,747	772,604	24,552,259	4338.5%	4121.3%	3177.9%
Total	1,107,182,698	1,189,855,657	1,476,153,626	3,566,264,601	322.1%	299.7%	241.6%

	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	406,758,360	411,594,841	411,594,841	30,681,143	7.5%	7.5%	7.5%
Anticipated Experience	1,107,182,698	1,189,855,657	1,476,153,626	3,566,264,601	322.1%	299.7%	241.6%
Lifetime Experience	1,513,941,059	1,601,450,498	1,887,748,467	3,596,945,744	237.6%	224.6%	190.5%
Past Experience @4.5%	495,843,456	500,897,578	500,897,578	36,130,299	7.3%	7.2%	7.2%
Anticipated Experience @4.5%	685,108,562	737,425,404	903,374,183	1,235,128,671	180.3%	167.5%	136.7%
Lifetime Experience @4.5%	1,180,952,018	1,238,322,982	1,404,271,761	1,271,258,970	107.6%	102.7%	90.5%

Actual and Projected Pennsylvania Experience							
Actual							
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurring Claims	Loss Ratio Original Rates	Loss Ratio Current Rates		
2004	45,802	45,802	0	0.0%	0.0%		
2005	264,020	264,020	0	0.0%	0.0%		
2006	533,612	533,612	0	0.0%	0.0%		
2007	857,548	857,548	13,149	1.5%	1.5%		
2008	1,182,146	1,182,146	0	0.0%	0.0%		
2009	1,476,392	1,476,392	139,176	9.4%	9.4%		
2010	1,825,773	1,825,773	0	0.0%	0.0%		
2011	2,100,392	2,100,392	2,977	0.1%	0.1%		
2012	2,088,868	2,088,868	0	0.0%	0.0%		
2013	2,025,435	2,025,435	600,611	29.7%	29.7%		
2014	1,954,202	2,122,985	896,366	45.9%	42.2%		
Total	14,354,189	14,522,973	1,652,279	11.5%	11.4%		
Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurring Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2015	1,910,814	2,181,533	2,181,533	253,958	13.3%	11.6%	11.6%
2016	1,872,917	2,125,600	2,390,807	314,754	16.8%	14.8%	13.2%
2017	1,836,564	2,055,227	2,593,479	382,889	20.8%	18.6%	14.8%
2018	1,800,611	2,014,360	2,547,033	467,050	25.9%	23.2%	18.3%
2019	1,764,263	1,973,975	2,497,839	565,563	32.1%	28.7%	22.6%
2020	1,726,947	1,932,507	2,447,373	680,483	39.4%	35.2%	27.8%
2021	1,688,506	1,889,773	2,395,365	783,430	46.4%	41.5%	32.7%
2022	1,648,361	1,845,119	2,340,988	900,545	54.6%	48.8%	38.5%
2023	1,606,100	1,798,076	2,283,624	1,033,618	64.4%	57.5%	45.3%
2024	1,561,740	1,748,658	2,223,274	1,183,856	75.8%	67.7%	53.2%
2025	1,515,404	1,697,002	2,160,059	1,351,494	89.2%	79.6%	62.6%
2026	1,467,053	1,643,059	2,093,891	1,537,855	104.8%	93.6%	73.4%
2027	1,416,687	1,586,830	2,024,744	1,744,149	123.1%	109.9%	86.1%
2028	1,364,321	1,528,329	1,952,606	1,969,683	144.4%	128.9%	100.9%
2029	1,310,015	1,467,624	1,877,533	2,212,569	168.9%	150.8%	117.8%
2030	1,253,875	1,404,835	1,799,647	2,470,921	197.1%	175.9%	137.3%
2031	1,196,081	1,340,164	1,719,179	2,744,532	229.5%	204.8%	159.6%
2032	1,136,806	1,273,808	1,636,356	3,025,863	266.2%	237.5%	184.9%
2033	1,076,314	1,206,066	1,551,540	3,313,914	307.9%	274.8%	213.6%
2034	1,014,919	1,137,293	1,465,165	3,600,022	354.7%	316.5%	245.7%
2035	952,986	1,067,900	1,377,735	3,873,631	406.5%	362.7%	281.2%
2036	890,903	998,326	1,289,807	4,126,634	463.2%	413.4%	319.9%
2037	829,081	929,039	1,201,981	4,357,273	525.6%	469.0%	362.5%
2038	767,968	860,539	1,114,903	4,556,606	593.3%	529.5%	408.7%
2039	707,983	793,299	1,029,190	4,717,046	666.3%	594.6%	458.3%
2040	649,580	727,830	945,515	4,834,735	744.3%	664.3%	511.3%
2041	593,167	664,589	864,490	4,910,609	827.9%	738.9%	568.0%
2042	539,128	604,010	786,696	4,944,173	917.1%	818.6%	628.5%
2043	487,771	546,436	712,605	4,930,365	1010.8%	902.3%	691.9%
2044	439,355	492,158	642,613	4,873,685	1109.3%	990.3%	758.4%
2045	394,059	441,379	577,007	4,770,998	1210.7%	1080.9%	826.9%
2046	351,994	394,220	515,968	4,629,482	1315.2%	1174.3%	897.2%
2047	313,220	350,751	459,603	4,466,187	1425.9%	1273.3%	971.7%
2048	277,700	310,930	407,881	4,281,617	1541.8%	1377.0%	1049.7%
2049	245,360	274,675	360,714	4,080,417	1663.0%	1485.5%	1131.2%
2050	216,087	241,859	317,957	3,865,535	1788.9%	1598.3%	1215.7%
2051	189,709	212,290	279,374	3,637,465	1917.4%	1713.4%	1302.0%
2052	166,051	185,773	244,725	3,415,681	2057.0%	1838.6%	1395.7%
2053	144,928	162,098	213,748	3,198,140	2206.7%	1973.0%	1496.2%
2054	126,139	141,043	186,161	2,989,852	2370.3%	2119.8%	1606.1%
2055	109,487	122,387	161,684	2,786,665	2545.2%	2276.9%	1723.5%
2056	94,766	105,897	140,024	2,591,487	2734.6%	2447.2%	1850.8%
2057	81,781	91,355	120,899	2,399,645	2934.2%	2626.7%	1984.8%
2058	70,345	78,552	104,043	2,211,945	3144.4%	2815.9%	2126.0%
2059	60,298	67,307	89,222	2,028,807	3364.7%	3014.3%	2273.9%
2060	51,501	57,465	76,239	1,843,901	3580.3%	3208.7%	2418.6%
2061	43,810	48,863	64,883	1,655,953	3779.8%	3388.9%	2552.2%
2062	37,108	41,370	54,982	1,466,417	3951.8%	3544.6%	2667.1%
2063	31,300	34,880	46,401	1,285,746	4107.8%	3686.2%	2770.9%
2064	26,290	29,284	38,998	1,110,854	4225.3%	3793.4%	2848.5%
Total	40,058,153	44,926,340	56,608,084	135,378,701	338.0%	301.3%	239.2%
Summary							
	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurring Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	14,354,189	14,522,973	14,522,973	1,652,279	11.5%	11.4%	11.4%
Anticipated Experience	40,058,153	44,926,340	56,608,084	135,378,701	338.0%	301.3%	239.2%
Lifetime Experience	54,412,342	59,449,313	71,131,057	137,030,980	251.8%	230.5%	192.6%
Past Experience @4.5%	17,445,959	17,622,338	17,622,338	1,796,077	10.3%	10.2%	10.2%
Anticipated Experience @4.5%	24,485,886	27,485,268	34,153,662	44,767,668	182.8%	162.9%	131.1%
Lifetime Experience @4.5%	41,931,845	45,107,606	51,776,000	46,563,745	111.0%	103.2%	89.9%

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0%	0%	0%	2%	12%
30-34	0%	0%	0%	2%	12%
35-39	0%	0%	4%	9%	22%
40	0%	0%	4%	9%	22%
41	0%	0%	4%	9%	22%
42	0%	0%	4%	9%	22%
43	0%	0%	4%	9%	22%
44	0%	0%	4%	9%	22%
45	0%	0%	4%	9%	22%
46	0%	0%	4%	9%	22%
47	0%	0%	4%	9%	22%
48	0%	0%	4%	9%	22%
49	0%	0%	4%	9%	22%
50	0%	0%	4%	9%	22%
51	0%	0%	4%	9%	22%
52	0%	0%	4%	9%	22%
53	0%	0%	4%	9%	22%
54	0%	0%	4%	9%	22%
55	0%	0%	4%	9%	22%
56	0%	0%	4%	9%	22%
57	0%	0%	4%	9%	22%
58	0%	0%	4%	9%	22%
59	0%	0%	4%	9%	22%
60	0%	0%	4%	9%	22%
61	0%	0%	4%	9%	22%
62	0%	0%	4%	9%	22%
63	0%	0%	4%	9%	22%
64	0%	0%	4%	9%	22%
65	0%	0%	4%	9%	22%
66	0%	0%	4%	9%	22%
67	0%	0%	4%	9%	22%
68	0%	0%	4%	9%	22%
69	0%	0%	4%	9%	22%
70	0%	0%	4%	9%	22%
71	0%	0%	4%	9%	22%
72	0%	0%	0%	6%	16%
73	0%	0%	0%	5%	15%
74	0%	0%	0%	5%	15%
75	0%	0%	0%	5%	15%
76	0%	0%	0%	7%	17%
77	0%	0%	0%	8%	18%
78	0%	0%	0%	9%	20%
79	0%	0%	0%	9%	20%
80	0%	0%	0%	9%	20%
81	0%	0%	0%	9%	20%
82	0%	0%	0%	9%	20%
83	0%	0%	0%	9%	20%
84	0%	0%	0%	9%	20%
	EXB01A74	EXC01A74	EXD01A74	EXE01A74	EXA01A74

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	4%	22%	39%	40%	40%
30-34	4%	22%	39%	40%	40%
35-39	4%	22%	39%	40%	40%
40	4%	22%	39%	40%	40%
41	4%	22%	39%	40%	40%
42	4%	22%	39%	40%	40%
43	4%	22%	39%	40%	40%
44	4%	22%	39%	40%	40%
45	4%	22%	39%	40%	40%
46	4%	22%	39%	40%	40%
47	4%	22%	39%	40%	40%
48	4%	22%	39%	40%	40%
49	4%	22%	39%	40%	40%
50	4%	22%	39%	40%	40%
51	4%	22%	39%	40%	40%
52	4%	22%	39%	40%	40%
53	4%	22%	39%	40%	40%
54	4%	22%	39%	40%	40%
55	4%	22%	39%	40%	40%
56	4%	22%	39%	40%	40%
57	4%	22%	39%	40%	40%
58	4%	22%	39%	40%	40%
59	4%	22%	39%	40%	40%
60	4%	22%	39%	40%	40%
61	4%	22%	39%	40%	40%
62	4%	22%	39%	40%	40%
63	4%	22%	39%	40%	40%
64	4%	22%	39%	40%	40%
65	4%	22%	39%	40%	40%
66	4%	22%	39%	40%	40%
67	4%	22%	39%	40%	40%
68	4%	22%	39%	40%	40%
69	4%	22%	36%	40%	40%
70	4%	22%	29%	33%	40%
71	4%	17%	21%	26%	38%
72	4%	11%	14%	19%	30%
73	4%	8%	11%	16%	27%
74	4%	6%	8%	14%	24%
75	4%	6%	5%	11%	21%
76	3%	4%	2%	8%	19%
77	2%	2%	0%	7%	17%
78	1%	1%	0%	7%	17%
79	1%	0%	0%	7%	17%
80	1%	0%	0%	7%	17%
81	1%	0%	0%	7%	17%
82	1%	0%	0%	7%	17%
83	1%	0%	0%	7%	17%
84	1%	0%	0%	7%	17%
	XSB01A74	XSC01A74	XSD01A74	XSE01A74	XSA01A74

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	40%	40%	40%	40%	40%
30-34	40%	40%	40%	40%	40%
35-39	40%	40%	40%	40%	40%
40	40%	40%	40%	40%	40%
41	40%	40%	40%	40%	40%
42	40%	40%	40%	40%	40%
43	40%	40%	40%	40%	40%
44	40%	40%	40%	40%	40%
45	40%	40%	40%	40%	40%
46	40%	40%	40%	40%	40%
47	40%	40%	40%	40%	40%
48	40%	40%	40%	40%	40%
49	40%	40%	40%	40%	40%
50	40%	40%	40%	40%	40%
51	40%	40%	40%	40%	40%
52	40%	40%	40%	40%	40%
53	40%	40%	40%	40%	40%
54	40%	40%	40%	40%	40%
55	40%	40%	40%	40%	40%
56	40%	40%	40%	40%	40%
57	40%	40%	40%	40%	40%
58	40%	40%	40%	40%	40%
59	40%	40%	40%	40%	40%
60	40%	40%	40%	40%	40%
61	40%	40%	40%	40%	40%
62	40%	40%	40%	40%	40%
63	40%	40%	40%	40%	40%
64	40%	40%	40%	40%	40%
65	40%	40%	40%	40%	40%
66	40%	40%	40%	40%	40%
67	40%	40%	40%	40%	40%
68	40%	40%	40%	40%	40%
69	40%	40%	40%	40%	40%
70	38%	40%	40%	40%	40%
71	32%	33%	37%	40%	40%
72	28%	24%	28%	33%	40%
73	24%	20%	23%	28%	40%
74	20%	16%	18%	24%	36%
75	17%	14%	13%	19%	30%
76	14%	10%	8%	14%	25%
77	12%	8%	4%	10%	21%
78	11%	6%	0%	7%	17%
79	9%	4%	0%	7%	17%
80	9%	4%	0%	7%	17%
81	9%	4%	0%	7%	17%
82	9%	4%	0%	7%	17%
83	9%	4%	0%	7%	17%
84	9%	4%	0%	7%	17%
	XCB01A74	XCC01A74	XCD01A74	XCE01A74	XCA01A74

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0%	0%	0%	3%	12%
30-34	0%	0%	0%	3%	12%
35-39	0%	0%	4%	9%	22%
40	0%	0%	4%	9%	22%
41	0%	0%	4%	9%	22%
42	0%	0%	4%	9%	22%
43	0%	0%	4%	9%	22%
44	0%	0%	4%	9%	22%
45	0%	0%	4%	9%	22%
46	0%	0%	4%	9%	22%
47	0%	0%	4%	9%	22%
48	0%	0%	4%	9%	22%
49	0%	0%	4%	9%	22%
50	0%	0%	4%	9%	22%
51	0%	0%	4%	9%	22%
52	0%	0%	4%	9%	22%
53	0%	0%	4%	9%	22%
54	0%	0%	4%	9%	22%
55	0%	0%	4%	9%	22%
56	0%	0%	4%	9%	22%
57	0%	0%	4%	9%	22%
58	0%	0%	4%	9%	22%
59	0%	0%	4%	9%	22%
60	0%	0%	4%	9%	22%
61	0%	0%	4%	9%	22%
62	0%	0%	4%	9%	22%
63	0%	0%	4%	9%	22%
64	0%	0%	4%	9%	22%
65	0%	0%	4%	9%	22%
66	0%	0%	4%	9%	22%
67	0%	0%	4%	9%	22%
68	0%	0%	4%	9%	22%
69	0%	0%	4%	9%	22%
70	0%	0%	4%	9%	22%
71	0%	0%	1%	8%	17%
72	0%	0%	0%	6%	16%
73	0%	0%	0%	5%	15%
74	0%	0%	0%	5%	15%
75	0%	0%	0%	6%	16%
76	0%	0%	0%	7%	17%
77	0%	0%	0%	9%	19%
78	0%	0%	0%	9%	20%
79	0%	0%	0%	9%	21%
80	0%	0%	0%	9%	21%
81	0%	0%	0%	9%	21%
82	0%	0%	0%	9%	21%
83	0%	0%	0%	9%	21%
84	0%	0%	0%	9%	21%
	EXH01A74	EXI01A74	EXJ01A74	EXK01A74	EXG01A74

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	4%	22%	39%	40%	40%
30-34	4%	22%	39%	40%	40%
35-39	4%	22%	39%	40%	40%
40	4%	22%	39%	40%	40%
41	4%	22%	39%	40%	40%
42	4%	22%	39%	40%	40%
43	4%	22%	39%	40%	40%
44	4%	22%	39%	40%	40%
45	4%	22%	39%	40%	40%
46	4%	22%	39%	40%	40%
47	4%	22%	39%	40%	40%
48	4%	22%	39%	40%	40%
49	4%	22%	39%	40%	40%
50	4%	22%	39%	40%	40%
51	4%	22%	39%	40%	40%
52	4%	22%	39%	40%	40%
53	4%	22%	39%	40%	40%
54	4%	22%	39%	40%	40%
55	4%	22%	39%	40%	40%
56	4%	22%	39%	40%	40%
57	4%	22%	39%	40%	40%
58	4%	22%	39%	40%	40%
59	4%	22%	39%	40%	40%
60	4%	22%	39%	40%	40%
61	4%	22%	39%	40%	40%
62	4%	22%	39%	40%	40%
63	4%	22%	39%	40%	40%
64	4%	22%	39%	40%	40%
65	4%	22%	39%	40%	40%
66	4%	22%	39%	40%	40%
67	4%	22%	39%	40%	40%
68	4%	22%	38%	40%	40%
69	4%	22%	31%	35%	40%
70	4%	20%	24%	29%	40%
71	4%	13%	17%	21%	32%
72	4%	10%	12%	17%	28%
73	4%	6%	8%	14%	24%
74	4%	3%	5%	10%	21%
75	4%	0%	1%	7%	17%
76	3%	0%	0%	7%	17%
77	2%	0%	0%	7%	17%
78	1%	0%	0%	8%	18%
79	0%	0%	0%	8%	18%
80	0%	0%	0%	8%	18%
81	0%	0%	0%	8%	18%
82	0%	0%	0%	8%	18%
83	0%	0%	0%	8%	18%
84	0%	0%	0%	8%	18%

XSH01A74

XSI01A74

XSJ01A74

XSK01A74

XSG01A74

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	40%	40%	40%	40%	40%
30-34	40%	40%	40%	40%	40%
35-39	40%	40%	40%	40%	40%
40	40%	40%	40%	40%	40%
41	40%	40%	40%	40%	40%
42	40%	40%	40%	40%	40%
43	40%	40%	40%	40%	40%
44	40%	40%	40%	40%	40%
45	40%	40%	40%	40%	40%
46	40%	40%	40%	40%	40%
47	40%	40%	40%	40%	40%
48	40%	40%	40%	40%	40%
49	40%	40%	40%	40%	40%
50	40%	40%	40%	40%	40%
51	40%	40%	40%	40%	40%
52	40%	40%	40%	40%	40%
53	40%	40%	40%	40%	40%
54	40%	40%	40%	40%	40%
55	40%	40%	40%	40%	40%
56	40%	40%	40%	40%	40%
57	40%	40%	40%	40%	40%
58	40%	40%	40%	40%	40%
59	40%	40%	40%	40%	40%
60	40%	40%	40%	40%	40%
61	40%	40%	40%	40%	40%
62	40%	40%	40%	40%	40%
63	40%	40%	40%	40%	40%
64	40%	40%	40%	40%	40%
65	40%	40%	40%	40%	40%
66	40%	40%	40%	40%	40%
67	40%	40%	40%	40%	40%
68	40%	40%	40%	40%	40%
69	40%	40%	40%	40%	40%
70	40%	37%	40%	40%	40%
71	34%	28%	32%	37%	40%
72	28%	23%	26%	31%	40%
73	21%	18%	20%	26%	38%
74	17%	13%	14%	20%	32%
75	14%	8%	9%	15%	26%
76	11%	5%	5%	11%	22%
77	9%	2%	2%	9%	19%
78	7%	1%	0%	7%	17%
79	5%	0%	0%	8%	18%
80	5%	0%	0%	8%	18%
81	5%	0%	0%	8%	18%
82	5%	0%	0%	8%	18%
83	5%	0%	0%	8%	18%
84	5%	0%	0%	8%	18%
	XCH01A74	XCI01A74	XCJ01A74	XCK01A74	XCG01A74

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Long Term Care Insurance Policy Form 97059PA Series

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	0%	0%	0%	2%	12%
30-34	0%	0%	0%	2%	12%
35-39	0%	0%	4%	9%	22%
40	0%	0%	4%	9%	22%
41	0%	0%	4%	9%	22%
42	0%	0%	4%	9%	22%
43	0%	0%	4%	9%	22%
44	0%	0%	4%	9%	22%
45	0%	0%	4%	9%	22%
46	0%	0%	4%	9%	22%
47	0%	0%	4%	9%	22%
48	0%	0%	4%	9%	22%
49	0%	0%	4%	9%	22%
50	0%	0%	4%	9%	22%
51	0%	0%	4%	9%	22%
52	0%	0%	4%	9%	22%
53	0%	0%	4%	9%	22%
54	0%	0%	4%	9%	22%
55	0%	0%	4%	9%	22%
56	0%	0%	4%	9%	22%
57	0%	0%	4%	9%	22%
58	0%	0%	4%	9%	22%
59	0%	0%	4%	9%	22%
60	0%	0%	4%	9%	22%
61	0%	0%	4%	9%	22%
62	0%	0%	4%	9%	22%
63	0%	0%	4%	9%	22%
64	0%	0%	4%	9%	22%
65	0%	0%	4%	9%	22%
66	0%	0%	4%	9%	22%
67	0%	0%	4%	9%	22%
68	0%	0%	4%	9%	22%
69	0%	0%	4%	9%	22%
70	0%	0%	4%	9%	22%
71	0%	0%	0%	7%	17%
72	0%	0%	0%	6%	16%
73	0%	0%	0%	6%	16%
74	0%	0%	0%	6%	16%
75	0%	0%	0%	6%	16%
76	0%	0%	0%	8%	18%
77	0%	0%	0%	9%	20%
78	0%	0%	0%	9%	21%
79	0%	0%	0%	9%	22%
80	0%	0%	0%	9%	22%
81	0%	0%	0%	9%	22%
82	0%	0%	0%	9%	22%
83	0%	0%	0%	9%	22%
84	0%	0%	0%	9%	22%
	EXN01A74	EXO01A74	EXP01A74	EXQ01A74	EXM01A74

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Base + Simple Automatic Increase Benefit Rider Form 99589 Series

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	4%	22%	38%	40%	40%
30-34	4%	22%	39%	40%	40%
35-39	4%	22%	39%	40%	40%
40	4%	22%	39%	40%	40%
41	4%	22%	39%	40%	40%
42	4%	22%	39%	40%	40%
43	4%	22%	39%	40%	40%
44	4%	22%	39%	40%	40%
45	4%	22%	39%	40%	40%
46	4%	22%	39%	40%	40%
47	4%	22%	39%	40%	40%
48	4%	22%	39%	40%	40%
49	4%	22%	39%	40%	40%
50	4%	22%	39%	40%	40%
51	4%	22%	39%	40%	40%
52	4%	22%	39%	40%	40%
53	4%	22%	39%	40%	40%
54	4%	22%	39%	40%	40%
55	4%	22%	39%	40%	40%
56	4%	22%	39%	40%	40%
57	4%	22%	39%	40%	40%
58	4%	22%	39%	40%	40%
59	4%	22%	39%	40%	40%
60	4%	22%	39%	40%	40%
61	4%	22%	39%	40%	40%
62	4%	22%	39%	40%	40%
63	4%	22%	39%	40%	40%
64	4%	22%	39%	40%	40%
65	4%	22%	39%	40%	40%
66	4%	22%	39%	40%	40%
67	4%	22%	39%	40%	40%
68	4%	22%	36%	40%	40%
69	4%	22%	29%	34%	40%
70	4%	19%	23%	28%	39%
71	4%	13%	16%	21%	32%
72	4%	9%	12%	17%	28%
73	4%	6%	8%	14%	25%
74	2%	3%	5%	11%	22%
75	0%	0%	1%	8%	18%
76	0%	0%	0%	7%	17%
77	0%	0%	0%	8%	18%
78	0%	0%	0%	8%	18%
79	0%	0%	0%	9%	19%
80	0%	0%	0%	9%	19%
81	0%	0%	0%	9%	19%
82	0%	0%	0%	9%	19%
83	0%	0%	0%	9%	19%
84	0%	0%	0%	9%	19%
	XSN01A74	XSO01A74	XSP01A74	XSQ01A74	XSM01A74

State Farm Mutual Automobile Insurance Company
 Bloomington, Illinois

Base + Compound Automatic Increase Benefit Rider Form 99590 Series

180 Day Elimination Period

Issue Age	2 Year Benefit Period	3 Year Benefit Period	5 Year Benefit Period	10 Year Benefit Period	Lifetime Benefit Period
18-29	40%	40%	40%	40%	40%
30-34	40%	40%	40%	40%	40%
35-39	40%	40%	40%	40%	40%
40	40%	40%	40%	40%	40%
41	40%	40%	40%	40%	40%
42	40%	40%	40%	40%	40%
43	40%	40%	40%	40%	40%
44	40%	40%	40%	40%	40%
45	40%	40%	40%	40%	40%
46	40%	40%	40%	40%	40%
47	40%	40%	40%	40%	40%
48	40%	40%	40%	40%	40%
49	40%	40%	40%	40%	40%
50	40%	40%	40%	40%	40%
51	40%	40%	40%	40%	40%
52	40%	40%	40%	40%	40%
53	40%	40%	40%	40%	40%
54	40%	40%	40%	40%	40%
55	40%	40%	40%	40%	40%
56	40%	40%	40%	40%	40%
57	40%	40%	40%	40%	40%
58	40%	40%	40%	40%	40%
59	40%	40%	40%	40%	40%
60	40%	40%	40%	40%	40%
61	40%	40%	40%	40%	40%
62	40%	40%	40%	40%	40%
63	40%	40%	40%	40%	40%
64	40%	40%	40%	40%	40%
65	40%	40%	40%	40%	40%
66	40%	40%	40%	40%	40%
67	40%	40%	40%	40%	40%
68	40%	40%	40%	40%	40%
69	40%	40%	40%	40%	40%
70	40%	36%	40%	40%	40%
71	33%	28%	31%	37%	40%
72	25%	22%	26%	32%	40%
73	16%	17%	20%	26%	38%
74	12%	13%	15%	21%	33%
75	8%	8%	9%	16%	27%
76	5%	4%	5%	12%	23%
77	3%	1%	2%	10%	20%
78	2%	0%	0%	8%	18%
79	0%	0%	0%	8%	19%
80	0%	0%	0%	8%	19%
81	0%	0%	0%	8%	19%
82	0%	0%	0%	8%	19%
83	0%	0%	0%	8%	19%
84	0%	0%	0%	8%	19%
	XCN01A74	XCO01A74	XCP01A74	XCQ01A74	XCM01A74

Original and Updated Claim Costs
30 Day Elimination Period

Issue Age	Duration	Elimination Period	Benefit Period	No Inflation								Simple Inflation								Compound Inflation							
				Updated				Original				Updated				Original				Updated				Original			
				Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC
40	5	30	2	18	12	8	6	12	16	9	9	11	21	15	9	7	15	20	11	14	22	16	21	11	15		
40	10	30	2	34	24	19	15	23	29	16	21	47	33	26	20	30	38	21	26	52	36	28	22	33	40	23	28
40	20	30	2	74	72	44	48	55	74	39	52	135	130	79	86	85	114	60	80	178	171	104	113	105	135	73	94
40	30	30	2	224	238	168	191	313	424	219	297	499	530	375	425	569	838	398	587	843	896	632	717	830	1,155	581	809
40	40	30	2	924	1,137	848	1,044	1,294	1,637	906	1,146	2,496	3,162	2,291	2,903	3,007	4,447	2,105	3,113	5,680	7,196	5,210	6,604	5,364	7,183	3,755	5,028
40	50	30	2	2,808	4,199	2,755	4,124	2,991	3,564	2,094	2,495	8,950	14,118	8,782	13,866	9,832	13,777	6,883	9,644	28,300	44,638	27,775	43,856	21,933	27,902	15,353	19,532
50	5	30	2	36	25	14	11	16	19	11	13	44	31	17	14	20	23	14	16	46	32	18	14	20	24	14	17
50	10	30	2	69	67	36	39	48	61	34	43	96	92	50	53	64	83	45	58	105	100	54	57	69	88	48	61
50	20	30	2	208	221	120	145	269	356	188	249	373	400	215	261	437	623	306	436	489	524	281	341	533	740	373	518
50	30	30	2	868	1,070	643	848	1,148	1,433	804	1,003	1,974	2,512	1,463	1,990	2,330	3,310	1,631	2,317	3,324	4,230	2,461	3,349	3,417	4,570	2,392	3,199
50	40	30	2	2,670	4,000	2,485	3,734	2,812	3,337	1,968	2,336	7,330	11,600	6,824	10,831	7,636	10,367	5,345	7,257	16,631	26,318	15,490	24,586	13,917	17,699	9,742	12,389
50	50	30	2	3,767	5,582	3,751	5,565	4,221	4,963	2,955	3,474	12,167	19,174	12,124	19,130	16,559	20,488	11,591	14,342	38,370	60,458	38,279	60,390	37,303	42,675	26,112	29,873
60	5	30	2	82	92	32	42	65	84	46	59	100	112	39	51	83	113	58	79	103	116	40	52	85	116	60	81
60	10	30	2	201	215	106	125	233	296	163	207	275	295	144	171	330	457	231	320	299	320	156	185	352	483	246	338
60	20	30	2	850	1,050	554	781	1,003	1,225	702	857	1,559	1,988	1,014	1,475	1,797	2,465	1,258	1,725	2,030	2,588	1,318	1,918	2,192	2,922	1,534	2,045
60	30	30	2	2,641	3,958	2,289	3,668	2,598	3,064	1,819	2,145	6,058	9,588	5,251	8,887	5,956	7,863	4,169	5,504	10,155	16,072	8,809	14,907	8,823	11,209	6,176	7,846
60	40	30	2	3,740	5,545	3,728	5,527	4,144	4,846	2,901	3,392	10,329	16,283	10,308	16,253	12,845	15,495	8,992	10,847	23,344	36,791	23,336	36,788	23,533	26,928	16,473	18,850
60	50	30	2	4,004	5,215	3,977	5,179	5,743	6,748	4,020	4,724	13,718	18,356	13,661	18,279	23,586	27,200	16,510	19,040	43,112	57,681	43,027	57,565	53,306	57,432	37,314	40,202
70	5	30	2	338	390	200	235	532	640	372	448	414	483	244	289	685	913	480	639	427	498	250	296	701	931	491	652
70	10	30	2	883	1,089	644	806	1,015	1,207	710	845	1,228	1,562	891	1,149	1,495	1,982	1,047	1,388	1,328	1,688	960	1,238	1,584	2,084	1,109	1,459
70	20	30	2	2,760	4,137	2,539	3,826	2,675	3,127	1,873	2,189	5,058	7,999	4,649	7,394	4,996	6,427	3,497	4,499	6,541	10,344	6,015	9,567	6,093	7,706	4,265	5,394
70	30	30	2	3,902	5,780	3,849	5,691	4,430	5,156	3,101	3,609	8,919	14,036	8,818	13,856	10,760	12,713	7,532	8,899	14,842	23,347	14,715	23,116	15,931	18,246	11,151	12,772
70	40	30	2	4,178	5,397	4,119	5,319	6,357	7,482	4,450	5,238	12,119	16,079	12,014	15,935	19,564	22,113	13,695	15,479	27,178	36,500	27,051	35,873	35,810	38,643	25,067	27,050
70	50	30	2	2,948	4,002	2,904	3,942	4,593	5,414	4,593	5,414	10,335	14,111	10,259	14,008	26,527	30,467	18,569	21,327	32,321	44,007	32,137	43,879	59,741	64,332	41,819	44,892
40	5	30	3	25	17	10	8	15	21	10	15	30	21	13	10	18	25	13	18	32	23	13	11	19	26	13	19
40	10	30	3	49	34	26	20	29	37	21	26	68	47	37	28	39	47	27	33	75	52	40	31	43	51	30	36
40	20	30	3	105	100	62	66	70	93	49	65	191	181	112	120	113	141	79	99	252	239	147	157	140	169	98	118
40	30	30	3	306	331	230	265	387	559	271	391	675	729	507	584	699	1,071	490	750	1,142	1,233	856	986	1,040	1,503	728	1,052
40	40	30	3	1,244	1,589	1,142	1,460	1,624	2,207	1,137	1,545	3,297	4,428	3,026	4,066	3,667	5,770	2,567	4,039	7,505	10,079	6,885	9,253	6,738	9,562	4,717	6,694
40	50	30	3	3,586	5,609	3,519	5,513	3,709	4,705	2,596	3,294	11,342	18,833	11,311	18,512	11,656	17,558	8,159	12,291	35,849	59,523	35,199	58,538	26,845	36,192	18,792	25,334
50	5	30	3	50	35	20	16	22	24	16	24	43	25	19	27	28	19	20	66	45	26	20	29	30	20	21	
50	10	30	3	98	93	51	54	63	78	44	54	136	128	70	74	85	104	60	73	149	141	77	80	92	111	65	77
50	20	30	3	284	308	164	201	336	472	235	331	506	553	291	360	543	805	380	563	664	725	381	471	670	965	469	675
50	30	30	3	1,170	1,498	869	1,190	1,451	1,938	1,016	1,357	2,613	3,533	1,938	2,803	2,879	4,340	2,015	3,038	4,402	5,954	3,263	4,719	4,296	6,089	3,008	4,263
50	40	30	3	3,416	5,361	3,186	5,022	3,493	4,409	2,445	3,087	9,318	15,519	8,692	14,541	9,156	13,293	6,409	9,305	21,132	35,194	19,725	42,996	17,043	22,968	11,930	17,172
50	50	30	3	4,552	6,887	4,533	6,873	4,918	5,999	3,443	4,199	14,657	23,509	14,608	23,483	19,018	24,801	13,313	17,361	46,176	74,052	46,088	74,078	43,604	51,991	30,523	36,394
60	5	30	3	112	127	44	58	83	110	58	77	138	157	54	71	105	143	74	100	144	163	56	73	109	148	77	104
60	10	30	3	276	300	145	175	296	398	207	279	375	409	196	237	416	597	291	418	408	447	213	257	445	634	312	443
60	20	30	3	1,149	1,474	750	1,098	1,283	1,668	898	1,168	2,070	2,807	1,348	2,084	2,250	3,269	1,575	2,288	2,698	3,658	1,754	2,712	2,766	3,905	1,936	2,734
60	30	30	3	3,386	5,317	2,947	4,950	3,244	4,062	2,271	2,843	7,719	12,858	6,718	11,973	7,221	10,149	5,055	7,104	12,933	21,543	11,265	20,776	10,825	14,569	7,108	10,988
60	40	30	3	4,528	6,856	4,514	6,836	4,839	5,868	3,387	4,108	12,467	20,002	12,446	19,976	14,862	18,820	10,404	13,174	28,132	45,125	28,146	45,167	27,534	32,835	19,273	22,985
60	50	30	3	4,524	5,210	4,486	5,166	4,494	5,376	4,494	5,376	15,579	18,458	15,498	18,360	26,641	31,809	18,649	22,266	48,867	57,887	48,744	57,741	60,799	67,195	42,559	47,037
70	5	30	3	462	545	273	328	699	885	489	620	572	686	335	408	884	1,237	619	866	592	710	344	420	907	1,265	635	886
70	10	30	3	1,201	1,540	876	1,139	1,327	1,671	929	1,170	1,647	2,228	1,192	1,635	1,908	2,674	1,336	1,872	1,785	2,414	1,287	1,766	2,027	2,820	1,419	1,974
70	20	30	3	3,560	5,589	3,280	5,184	3,383	4,189	2,368	2,932	6,487	10,795	5,969	10,007	6,148	8,387	4,304	5,871	8,384	13,952	7,721	12,943	7,532	10,882	5,272	7,058
70	30	30	3	4,748	7,172	4,678	7,053	5,218	6,295	3,653	4,407	10,808	17,285	10,677	17,051	12,576	15,541	8,803	10,879	17,939	28,677	17,784	28,394	18,711	22,331	13,098	15,632
70	40	30	3	4,736	5,524	4,654	5,424	7,160	8,584	5,012	6,009	13,774	16,522	13,626	16,336	22,248	25,950	15,574	18,165	30,779	36,910	30,600	36,680	40,925	45,306	28,647	31,714
70	50	30	3	3,479	4,920	3,415	4,829	7,365	8,828	5,155	6,180	12,276	17,546	12,162													

70	30	30	5	5,517	8,228	5,435	8,087	6,048	7,459	4,233	5,221	12,362	19,517	12,215	19,255	14,271	18,226	9,990	12,759	20,454	32,278	20,300	31,990	21,356	26,397	14,949	18,478
70	40	30	5	4,517	6,679	4,423	6,532	7,822	9,198	5,475	6,439	13,152	20,081	12,982	19,800	24,158	28,049	16,911	19,635	29,262	44,666	29,064	44,321	44,772	49,615	31,341	34,730
70	50	30	5	3,598	6,760	3,517	6,607	8,004	9,375	5,603	6,562	12,834	24,543	12,685	24,257	32,277	37,929	22,594	26,550	39,664	75,852	39,481	75,501	74,166	81,399	51,917	56,979
40	5	30	10	50	36	21	18	22	40	15	28	63	47	26	23	28	51	19	35	68	50	28	24	30	53	21	37
40	10	30	10	103	74	56	44	44	61	31	43	138	102	74	61	61	84	43	59	155	115	82	68	68	91	47	64
40	20	30	10	219	208	128	138	107	141	75	99	381	376	222	248	183	222	128	155	507	500	294	328	232	273	162	191
40	30	30	10	573	678	431	544	556	939	389	657	1,219	1,485	916	1,189	1,050	1,741	735	1,218	2,073	2,524	1,551	2,014	1,607	2,550	1,125	1,785
40	40	30	10	2,148	3,169	1,975	2,918	2,267	3,749	1,587	2,624	5,563	8,691	5,112	7,998	5,020	8,987	3,514	6,291	12,674	19,800	11,637	18,207	9,540	15,925	6,678	11,147
40	50	30	10	5,566	9,131	5,468	9,004	5,042	7,350	3,529	5,145	17,333	29,950	17,031	29,541	15,214	25,801	10,650	18,060	54,721	94,551	53,813	93,335	36,560	56,372	25,592	39,640
50	5	30	10	101	72	39	33	35	37	25	26	128	94	49	42	44	45	31	32	127	101	52	44	46	48	32	33
50	10	30	10	205	195	107	112	100	122	70	86	273	269	141	153	141	167	99	117	305	299	155	169	153	180	107	126
50	20	30	10	534	634	308	414	496	805	347	564	926	1,130	532	735	831	1,340	582	938	1,223	1,493	699	966	1,040	1,641	728	1,149
50	30	30	10	2,031	3,007	1,515	2,402	2,047	3,325	1,433	2,328	4,440	6,976	3,307	5,562	4,009	6,956	2,806	4,870	7,491	11,770	5,573	9,374	6,099	10,159	4,269	7,111
50	40	30	10	5,336	8,796	5,012	8,338	4,776	6,919	3,343	4,844	14,338	24,911	13,466	23,617	12,150	19,929	8,505	13,950	32,462	56,399	30,522	53,529	23,240	35,808	16,268	25,066
50	50	30	10	5,768	8,332	5,764	8,317	5,945	7,397	4,162	5,178	18,134	27,588	18,139	27,574	22,546	30,622	15,782	21,436	56,947	86,615	57,096	86,783	52,887	66,469	37,021	46,528
60	5	30	10	216	252	85	114	138	187	97	131	272	326	105	146	182	247	127	173	288	344	110	152	191	257	134	180
60	10	30	10	523	620	275	361	456	701	319	490	695	849	362	489	654	1,024	458	717	765	935	395	535	706	1,096	494	767
60	20	30	10	2,006	2,978	1,316	2,231	1,853	2,924	1,297	2,046	3,551	5,593	2,320	4,173	3,204	5,398	2,243	3,778	4,638	7,306	3,023	5,439	3,976	6,574	2,783	4,602
60	30	30	10	5,322	8,779	4,694	8,316	4,499	6,452	3,149	4,516	11,956	20,779	10,542	19,683	9,767	15,549	6,837	10,884	19,989	34,738	17,650	32,953	14,852	22,823	10,396	15,976
60	40	30	10	5,774	8,347	5,803	8,340	5,908	7,303	4,135	5,112	15,503	23,595	15,610	23,627	17,842	23,598	12,489	16,519	34,821	52,978	35,182	53,240	33,498	42,097	23,448	29,468
60	50	30	10	4,420	8,445	4,367	8,333	7,067	7,579	4,947	5,305	15,331	30,354	15,216	30,095	29,844	34,039	20,891	23,827	47,808	94,639	47,660	94,256	68,688	73,144	48,081	51,201
70	5	30	10	851	1,105	500	661	1,084	1,665	759	1,165	1,077	1,451	623	853	1,372	2,194	960	1,536	1,123	1,515	644	884	1,418	2,258	993	1,581
70	10	30	10	2,135	3,171	1,554	2,347	2,010	3,058	1,407	2,140	2,904	4,571	2,090	3,346	2,851	4,619	1,996	3,234	3,160	4,976	2,264	3,625	3,045	4,905	2,132	3,434
70	20	30	10	5,682	9,371	5,264	8,804	4,851	6,857	3,396	4,800	10,222	17,747	9,454	16,651	8,599	13,271	6,019	9,289	13,178	22,877	12,205	21,496	10,577	16,091	7,404	11,264
70	30	30	10	6,116	8,971	6,046	8,781	6,530	8,031	4,571	5,622	13,553	20,904	13,447	20,550	15,436	19,959	10,805	13,971	22,330	34,423	22,280	34,034	23,042	28,950	16,129	20,265
70	40	30	10	4,759	9,075	4,646	8,830	8,024	8,656	5,617	6,059	13,862	27,382	13,663	26,907	25,250	28,210	17,675	19,747	30,671	60,569	30,467	59,989	46,513	49,627	32,559	34,739
70	50	30	10	4,693	9,190	4,563	8,935	8,175	8,709	5,723	6,097	16,849	33,898	16,605	33,407	33,659	37,876	23,562	26,513	51,754	104,124	51,456	103,525	76,717	80,636	53,702	56,445
40	5	30	Lifetime	58	44	25	22	22	45	15	32	75	60	32	29	27	60	19	42	82	66	34	31	30	63	21	44
40	10	30	Lifetime	122	92	66	56	44	65	31	45	163	134	88	80	62	94	43	66	184	151	98	90	68	102	48	71
40	20	30	Lifetime	258	257	152	171	109	143	76	100	448	485	262	321	187	231	131	162	599	647	347	425	237	285	166	199
40	30	30	Lifetime	661	822	498	661	560	972	392	680	1,405	1,866	1,056	1,495	1,062	1,818	744	1,273	2,390	3,175	1,789	2,534	1,628	2,680	1,139	1,876
40	40	30	Lifetime	2,435	3,674	2,241	3,388	2,270	3,812	1,589	2,669	6,313	10,170	5,803	9,367	5,032	9,139	3,523	6,397	14,381	23,168	13,210	21,324	9,567	16,267	6,697	11,387
40	50	30	Lifetime	6,159	9,963	6,056	9,845	5,044	7,413	3,531	5,189	19,201	32,653	18,875	32,259	15,223	25,994	10,656	18,196	60,584	103,025	59,614	101,880	36,588	57,009	25,611	39,906
50	5	30	Lifetime	115	89	45	40	36	37	25	26	148	123	57	55	45	47	31	33	159	133	61	58	47	49	33	35
50	10	30	Lifetime	237	237	124	137	101	125	71	88	317	342	163	195	144	174	101	122	355	382	181	216	157	188	110	131
50	20	30	Lifetime	607	757	351	496	499	836	350	585	1,053	1,399	606	912	841	1,405	589	983	1,392	1,851	796	1,200	1,053	1,725	737	1,207
50	30	30	Lifetime	2,268	3,438	1,696	2,753	2,051	3,385	1,436	2,369	4,967	8,050	3,705	6,432	4,020	7,087	2,814	4,961	8,381	13,584	6,244	10,840	6,117	10,378	4,282	7,264
50	40	30	Lifetime	5,837	9,513	5,493	9,058	4,778	6,981	3,345	4,887	15,690	26,911	14,764	25,621	12,159	20,105	8,511	14,074	35,497	60,878	33,446	58,041	23,260	36,215	16,282	25,351
50	50	30	Lifetime	5,971	8,940	5,981	8,933	5,935	7,299	4,155	5,109	18,748	29,504	18,798	29,517	22,517	30,422	15,762	21,295	58,802	92,514	59,120	92,813	52,800	66,099	36,960	46,269
60	5	30	Lifetime	248	302	98	137	141	198	99	138	318	409	123	183	186	264	130	185	336	433	129	192	195	275	137	192
60	10	30	Lifetime	594	742	314	433	460	729	322	511	794	1,056	414	610	663	1,075	464	753	875	1,166	453	667	716	1,151	501	806
60	20	30	Lifetime	2,246	3,415	1,478	2,568	1,858	2,981	1,300	2,086	3,985	6,477	2,610	4,848	3,215	5,509	2,251	3,856	5,207	8,464	3,403	6,320	3,991	6,718	2,793	4,702
60	30	30	Lifetime	5,835	9,519	5,166	9,070	4,503	6,515	3,152	4,560	13,112	22,499	11,603	21,435	9,779	15,707	6,845	10,995	21,901	37,578	19,414	35,862	14,869	23,087	10,408	16,161
60	40	30	Lifetime	5,989	8,975	6,046	8,983	5,900	7,209	4,130	5,047	16,054	25,277	16,241	25,357	17,821	23,456	12,475	16,419	35,998	56,656	36,561	57,068	33,448	41,869	23,413	29,308
60	50	30	Lifetime	4,814	9,479	4,744	9,340	7,044	7,282	4,931	5,097	16,675	34,067	16,518	33,741	29,771	33,360	20,840	23,352	51,897	106,002	51,664	105,522	68,467	71,552	47,927	50,086
70	5	30	Lifetime	956	1,295	561	773	1,091	1,715	764	1,201	1,219	1,761	702	1,033	1,383	2,264	968	1,585	1,274	1,842	728	1,071	1,431	2,330	1,002	1,631
70	10	30	Lifetime	2,381	3,626	1,732	2,686	2,019	3,125	1,414	2,188	3,256	5,297	2,340	3,874	2,866	4,721	2,006	3,305	3,547	5,771	2,536	4,201	3,061	5,015	2,143	3,510
70	20	30	Lifetime	6,215	10,177	5,762	9,591	4,862	6,934	3,403	4,854	11,193	19,259	10,355	18,120	8,618</											

Original and Updated Claim Costs
90 Day Elimination Period

Issue Age	Duration	Elimination Period	Benefit Period	No Inflation																Simple Inflation																Compound Inflation																																																																																																															
				Updated								Original								Updated								Original								Updated								Original																																																																																																							
				Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC																																																																																																																
40	5	90	2	14	10	6	5	10	14	7	10	18	13	8	6	13	17	9	12	19	13	8	6	13	18	9	12	28	20	15	12	19	25	13	18	39	28	21	17	26	32	18	23	43	30	23	18	28	34	19	24	61	58	36	39	46	64	32	45	113	107	66	71	73	101	51	70	148	141	87	93	91	119	63	83	181	193	136	155	270	383	189	268	411	441	309	353	498	765	349	536	695	744	521	596	730	1,054	511	738	751	946	689	869	1,134	1,491	794	1,044	2,070	2,681	1,900	2,462	2,673	4,116	1,871	2,881	4,711	6,101	4,322	5,600	4,789	6,630	3,352	4,641	2,266	3,558	2,223	3,494	2,622	3,252	1,835	2,277	7,372	12,142	7,233	11,926	8,774	12,846	6,142	8,992	23,313	38,397	22,881	37,726	19,482	25,815	13,638	18,070
50	5	90	2	29	20	12	9	14	16	10	11	37	25	14	11	17	19	12	13	38	26	15	12	17	20	12	14	57	54	30	31	41	53	28	37	80	76	42	44	55	73	38	51	87	83	45	47	59	77	41	54	167	180	97	118	232	321	163	225	308	332	177	217	382	567	268	397	402	435	231	283	467	673	327	471	705	890	523	705	1,007	1,304	705	913	1,636	2,128	1,212	1,686	2,072	3,057	1,450	2,140	2,754	3,583	2,039	2,837	3,045	4,213	2,131	2,949	2,153	3,387	2,003	3,161	2,464	3,044	1,725	2,131	6,035	9,969	5,617	9,308	6,798	9,638	4,759	6,747	13,694	22,622	12,753	21,131	12,353	16,366	8,647	11,456	2,986	4,761	2,974	4,747	3,625	4,475	2,538	3,133	9,850	16,588	9,816	16,554	14,833	19,181	10,383	13,427	31,070	52,328	30,998	52,277	33,013	39,554	23,109	27,688
60	5	90	2	66	74	26	34	55	74	38	52	82	92	32	42	69	100	48	70	85	95	33	43	71	102	50	71	162	175	86	102	200	266	140	186	226	244	119	142	286	413	200	289	245	265	128	154	304	435	213	305	690	873	450	649	878	1,110	614	777	1,291	1,683	840	1,249	1,592	2,266	1,114	1,586	1,679	2,189	1,091	1,623	1,943	2,683	1,360	1,878	2,128	3,348	1,844	3,102	2,271	2,788	1,590	1,952	4,984	8,231	4,319	7,630	5,282	7,281	3,697	5,097	8,356	13,801	7,246	12,801	7,815	10,349	5,470	7,244	2,963	4,724	2,954	4,711	3,553	4,361	2,487	3,053	8,359	14,075	8,344	14,056	11,443	14,445	8,010	10,111	18,897	31,822	18,893	31,820	20,807	24,940	14,565	17,458	3,167	4,415	3,148	4,389	4,856	6,033	3,399	4,223	11,011	15,732	10,970	15,676	21,157	25,516	14,810	17,861	34,633	49,487	34,572	49,402	47,082	53,279	32,958	37,295
70	5	90	2	274	321	163	194	454	566	318	396	341	403	201	241	587	817	411	572	351	415	206	247	599	831	419	582	716	903	523	669	875	1,079	613	756	1,013	1,316	735	969	1,299	1,796	909	1,257	1,094	1,421	792	1,044	1,374	1,886	962	1,321	2,220	3,489	2,043	3,229	2,315	2,823	1,621	1,976	4,152	6,846	3,818	6,335	4,384	5,902	3,069	4,131	5,370	8,855	4,941	8,198	5,349	7,071	3,744	4,949	3,088	4,910	3,048	4,842	3,773	4,612	2,641	3,228	7,210	12,104	7,132	11,965	9,506	11,771	6,654	8,240	12,004	20,156	11,906	19,977	14,032	16,847	9,822	11,793	3,294	4,552	3,254	4,495	5,347	6,659	3,743	4,661	9,709	13,749	9,636	13,644	17,403	20,614	12,182	14,430	21,810	30,886	21,720	30,756	31,570	35,790	22,099	25,053	2,309	3,344	2,280	3,302	5,514	6,882	3,860	4,817	8,204	11,947	8,154	11,874	23,754	28,541	16,628	19,979	25,646	37,348	25,584	37,257	52,717	59,457	36,902	41,620
40	5	90	3	20	14	9	7	12	18	9	13	25	18	11	9	15	22	10	16	27	19	11	16	23	11	16	40	28	22	17	25	32	17	22	57	39	31	24	34	41	23	29	62	43	34	26	36	44	25	31	87	81	51	54	60	81	42	57	160	150	94	99	98	125	69	88	210	197	123	130	122	120	50	86	105	248	271	186	217	334	506	234	354	556	607	418	486	614	981	430	686	941	1,027	705	821	918	1,376	643	963	1,015	1,330	932	1,221	1,426	2,019	998	1,413	2,723	3,758	2,499	3,452	3,265	5,349	2,286	3,744	6,198	8,556	5,687	7,854	6,026	8,851	4,218	6,196	2,908	4,776	2,853	4,693	3,263	4,301	2,284	3,011	9,335	16,184	9,161	15,909	10,440	16,357	7,308	11,450	29,512	51,166	28,975	50,316	24,026	33,533	16,818	23,473
50	5	90	3	42	29	16	13	19	20	14	14	53	36	21	16	23	25	16	17	55	38	21	17	25	17	18	81	76	42	44	54	68	38	48	113	106	59	61	74	92	52	64	124	116	64	66	79	97	56	68	230	252	133	165	291	427	204	299	460	240	300	477	735	334	514	547	603	314	392	588	880	412	616	954	1,253	708	995	1,275	1,772	893	1,240	2,156	2,998	1,599	2,378	2,564	4,017	1,795	2,812	3,633	5,051	2,692	4,003	3,835	5,629	2,684	3,941	2,768	4,559	2,581	4,268	3,073	4,029	2,151	2,820	7,667	13,323	7,149	12,477	8,191	12,354	5,733	8,648	17,391	30,221	16,226	28,318	15,241	21,269	10,669	14,888	3,649	5,927	3,634	5,916	4,346	5,465	3,042	3,826	11,930	20,396	11,890	20,376	17,241	23,162	12,068	16,213	37,594	64,282	37,521	64,303	39,454	48,197	27,618	33,738		
60	5	90	3	92	104	36	47	70	97	49	68	114	129	45	58	89	127	62	89	118	135	46	60	91	130	64	91	224	245	118	143	255	358	179	250	308	340	161	197	361	541	253	379	335	370	175	214	385	572	270	401	936	1,231	611	917	1,124	1,519	787	1,063	1,707	2,377	1,111	1,766	1,994	3,011	1,396	2,108	2,223	3,097	1,445	2,297	2,454	3,595	1,718	2,517	2,742	4,516	2,384	4,202	2,846	3,703	1,992	2,592	6,346	11,024	5,519	10,261	6,439	9,399	4,507	6,580	10,635	18,475	9,255	17,209	9,656	13,467	6,759	9,427	3,629	5,894	3,618	5,880	4,271	5,337	2,990	3,736	10,142	17,337	10,127	17,322	13,441	17,512	9,409	12,258	22,894	39,142	22,906	39,185	24,885	30,413	17,420	21,289	3,632	4,439	3,605	4,407	5,677	6,970	3,974	4,879	12,667	15,883	12,609	15,810	24,297	29,742	17,008	20,819	39,775	49,873	39,686	49,764	55,346	62,303	38,742	43,612
70	5	90	3	377	451	223	272	598	789	418	552	470	572	276	341	755	1,109	529	776	486	591	283	351	772	1,131	540	791	976	1,282	712	949	1,143	1,500	800	1,050	1,352	1,877	979	1,380	1,655	2,426	1,159	1,698	1,464	2,031	1,057	1,489	1,756	2,555	1,229	1,788	2,877	4,732	2,650	4,391	2,935	3,787	2,054	2,651	5,321	9,224	4,897	8,555	5,421	7,701	3,795	5,390	6,878	11,923	6,334	11,066	6,650	9,255	4,655	6,479	3,799	6,147	3,745	6,055	4,572	5,690	3,201	3,983	8,782	14,946	8,679	14,765	11,299	14,367	7,909	10,057	14,585	24,829	14,464	24,608	16,835	20,611	11,784	14,428	3,787	6,484	3,730	4,611	6,293	7,750	4,405	5,425	11,176	14,174	11,070	14,373	20,201	24,124	14,141	16,887	25,023	31,739	24,896	31,569	37,172	41,929	26,020	29,350	2,746	4,099	2,703	4,036	6,473	7,970	4,531	5,579	9,836	14,825	9,759	14,709	27,304	33,235	19,112	23,264	30,640	46,181	30,544	46,037	61,942	69,367	43,359	48,557
40	5	90	5	29	20	12	10	16	25	11	18	639	816	373	485	20	32	14	22	39	27	16	13	21	33	15	23	58	40	32	24	31	42	22	29	1,776	2,680	1,283	1,968	43	55	30	39	90	62	48	37	47	59	33	41	124	116	73	77	75	103	53	72	6,656	12,006	6,133	11,179	127	158	89	111	296	277	172	183	160	193	112	135	338	383	255	307	415	674	290	472	10,168	17,135	10,051	16,929	776	1,272	543	890	1,262	1,438	946	1,149	1,181	1,824	827	1,277	1,329	1,884	1,221	1,732	1,746	2,734	1,222	1,914	11,000	16,872	10,875	16,667	3,922	6,852	2,745	4,796	8,005	12,014	7,346	11,035	7,408	11,748	5,186	8,224	3,637	6,208	3,570	6,108	3,964	5,609	2,775	3,926	10,211	20,628	10,111	20												

60	30	90	5	3,446	5,902	3,010	5,527	3,496	4,866	2,447	3,406	2,790	4,218	2,072	3,352	7,723	12,063	5,406	8,444	13,196	23,863	11,540	22,369	11,718	17,502	8,202	12,252
60	40	90	5	4,250	6,834	4,243	6,823	4,795	6,244	3,356	4,371	9,496	17,176	8,876	16,154	14,834	20,251	10,383	14,176	26,352	44,655	26,417	44,772	27,731	35,786	19,412	25,050
60	50	90	5	3,571	5,232	3,539	5,185	5,943	7,389	4,160	5,172	13,728	23,263	13,690	23,281	25,614	31,718	17,930	22,203	39,180	59,136	39,074	58,972	58,608	68,048	41,026	47,634
70	5	90	5	511	637	301	383	765	1,117	535	782	158	182	61	82	954	1,498	668	1,048	663	847	384	499	979	1,532	685	1,072
70	10	90	5	1,297	1,843	944	1,363	1,458	2,106	1,020	1,474	417	478	218	277	2,071	3,264	1,449	2,285	1,926	2,907	1,386	2,127	2,203	3,450	1,542	2,415
70	20	90	5	3,650	6,241	3,364	5,812	3,664	5,048	2,565	3,533	2,216	3,357	1,444	2,498	6,601	10,026	4,621	7,018	8,596	15,507	7,928	14,453	8,133	12,112	5,693	8,479
70	30	90	5	4,485	7,176	4,416	7,061	5,192	6,736	3,634	4,715	7,880	14,249	6,884	13,345	12,591	16,823	8,814	11,776	16,838	28,382	16,714	28,156	18,837	24,351	13,186	17,046
70	40	90	5	3,732	5,559	3,661	5,448	6,641	8,300	4,649	5,810	11,695	19,814	11,694	19,816	21,401	26,025	14,981	18,217	24,535	37,636	24,390	37,385	39,441	45,899	27,609	32,129
70	50	90	5	2,824	5,614	2,768	5,503	6,788	8,459	4,752	5,921	12,505	18,872	12,433	18,763	28,761	35,323	20,133	24,726	31,678	63,994	31,554	63,744	65,412	75,393	45,789	52,775
40	5	90	10	41	30	18	15	18	36	13	25	53	39	22	19	23	45	16	32	57	42	24	20	25	47	17	33
40	10	90	10	86	61	47	37	38	54	26	38	116	86	62	52	53	74	37	52	130	96	69	57	57	80	40	56
40	20	90	10	182	173	107	115	92	124	65	87	320	316	187	209	161	198	113	139	425	419	247	275	204	244	143	171
40	30	90	10	470	564	354	452	485	855	339	598	1,013	1,254	761	1,004	932	1,601	652	1,121	1,719	2,128	1,288	1,699	1,433	2,347	1,003	1,643
40	40	90	10	1,761	2,678	1,619	2,464	1,992	3,435	1,394	2,404	4,629	7,434	4,253	6,839	4,477	8,333	3,134	5,833	10,540	16,926	9,678	15,564	8,546	14,763	5,982	10,334
40	50	90	10	4,582	7,889	4,500	7,775	4,437	6,723	3,106	4,706	14,488	26,121	14,233	25,758	13,619	24,018	9,533	16,812	45,739	82,471	44,972	81,388	32,704	52,296	22,893	36,607
50	5	90	10	84	60	33	27	30	32	21	22	108	79	42	36	37	39	26	27	115	85	44	37	39	41	27	29
50	10	90	10	170	161	89	93	86	108	60	76	229	226	118	129	123	148	86	104	254	250	130	141	133	159	93	111
50	20	90	10	437	526	252	344	433	733	303	513	769	953	442	620	736	1,231	515	851	1,013	1,255	579	813	921	1,505	645	1,054
50	30	90	10	1,661	2,533	1,238	2,022	1,799	3,044	1,259	2,131	3,692	5,958	2,747	4,747	3,574	6,440	2,501	4,808	6,222	10,042	4,626	7,993	5,449	9,403	3,815	6,582
50	40	90	10	4,383	7,579	4,112	7,174	4,202	6,327	2,941	4,429	11,977	21,704	11,234	20,542	10,858	18,516	7,601	12,961	27,108	49,129	25,458	46,553	20,768	33,197	14,537	23,238
50	50	90	10	4,760	7,249	4,756	7,275	5,167	6,769	3,617	4,739	15,192	24,238	15,191	24,348	20,207	28,613	14,145	20,029	47,707	76,122	47,818	76,648	47,065	61,761	32,945	43,233
60	5	90	10	177	209	70	94	119	166	83	116	227	273	88	122	156	220	109	154	238	286	91	127	162	227	113	159
60	10	90	10	427	514	225	299	395	633	276	443	576	714	300	412	571	931	400	652	632	783	327	449	613	993	429	693
60	20	90	10	1,639	2,505	1,074	1,875	1,619	2,663	1,133	1,864	2,948	4,767	1,924	3,554	2,835	4,971	1,985	3,480	3,845	6,216	2,505	4,626	3,521	6,053	2,465	4,265
60	30	90	10	4,368	7,552	3,843	7,139	3,941	5,881	2,759	4,117	9,978	18,078	8,775	17,084	8,687	14,392	6,081	10,075	16,675	30,212	14,687	28,596	13,221	21,108	9,255	14,776
60	40	90	10	4,761	7,249	4,783	7,269	5,119	6,666	3,583	4,666	12,982	20,707	13,064	20,799	15,907	21,967	11,135	15,377	29,157	46,516	29,443	46,885	29,756	39,066	20,829	27,346
60	50	90	10	3,597	7,029	3,560	6,948	6,049	6,926	4,234	4,848	12,655	25,547	12,571	25,354	26,738	31,893	18,717	22,325	39,512	79,769	39,409	79,488	60,883	68,049	42,618	47,634
70	5	90	10	700	923	411	552	916	1,483	641	1,038	888	1,215	514	717	1,158	1,960	811	1,372	923	1,264	531	740	1,192	2,010	834	1,407
70	10	90	10	1,745	2,665	1,269	1,971	1,716	2,740	1,202	1,918	2,396	3,866	1,726	2,833	2,451	4,176	1,716	2,923	2,602	4,198	1,867	3,064	2,613	4,428	1,829	3,100
70	20	90	10	4,669	8,060	4,315	7,556	4,183	6,183	2,928	4,328	8,501	15,364	7,853	14,400	7,528	12,152	5,269	8,507	10,956	19,802	10,136	18,588	9,277	14,743	6,494	10,320
70	30	90	10	5,055	7,666	4,992	7,550	5,593	7,265	3,915	5,086	11,330	17,986	11,239	17,801	13,605	18,430	9,524	12,901	18,677	29,659	18,629	29,512	20,322	26,730	14,225	18,711
70	40	90	10	3,866	7,535	3,782	7,349	6,802	7,850	4,761	5,495	11,399	22,950	11,257	22,600	22,399	26,251	15,679	18,376	25,290	50,923	25,151	50,500	41,078	46,043	28,755	32,230
70	50	90	10	3,683	7,610	3,593	7,422	6,922	7,899	4,845	5,529	13,414	28,405	13,248	28,052	30,044	35,402	21,031	24,782	41,380	87,622	41,178	87,195	67,870	74,935	47,509	52,454
40	5	90	Lifetime	49	37	21	18	18	41	13	28	63	51	27	25	23	55	16	38	68	55	28	27	24	57	17	40
40	10	90	Lifetime	102	77	55	46	38	57	26	40	137	114	74	68	53	84	37	59	154	128	82	76	58	91	41	64
40	20	90	Lifetime	214	213	126	142	94	127	65	89	377	410	221	272	165	207	116	145	502	545	292	359	209	255	146	178
40	30	90	Lifetime	541	684	407	549	488	886	341	620	1,168	1,582	878	1,268	943	1,674	660	1,172	1,984	2,688	1,487	2,147	1,451	2,469	1,016	1,728
40	40	90	Lifetime	1,995	3,104	1,835	2,861	1,995	3,492	1,396	2,444	5,259	8,717	4,833	8,026	4,488	8,472	3,142	5,930	11,973	19,846	10,997	18,264	8,570	15,078	5,999	10,555
40	50	90	Lifetime	5,080	8,637	4,993	8,529	4,439	6,780	3,107	4,746	16,092	28,603	15,815	28,247	13,626	24,198	9,538	16,939	50,775	90,258	49,951	89,219	32,728	52,889	22,910	37,022
50	5	90	Lifetime	96	74	38	34	31	32	22	22	124	104	48	47	38	41	27	28	133	111	51	49	40	42	28	30
50	10	90	Lifetime	197	196	103	113	87	111	61	77	266	288	137	165	126	155	88	108	296	321	151	182	137	166	96	116
50	20	90	Lifetime	496	629	287	412	436	761	305	532	874	1,184	503	773	746	1,291	522	903	1,154	1,563	661	1,014	933	1,583	653	1,108
50	30	90	Lifetime	1,856	2,899	1,386	2,319	1,802	3,098	1,262	2,169	4,132	6,885	3,079	5,496	3,583	6,560	2,508	4,592	6,967	11,610	5,186	9,258	5,465	9,605	3,826	6,723
50	40	90	Lifetime	4,805	8,226	4,516	7,818	4,204	6,383	2,943	4,468	13,131	23,526	12,338	22,356	10,866	18,680	7,606	13,076	29,710	53,237	27,954	50,655	20,784	33,575	14,549	23,503
50	50	90	Lifetime	4,960	7,670	4,967	7,668	5,158	6,683	3,611	4,678	15,808	25,562	15,844	25,584	20,181	28,427	14,127	19,899	49,598	80,217	49,843	80,494	46,987	61,425	32,891	42,998
60	5	90	Lifetime	204	250	80	114	121	176	84	123	264	343	103	154	160	236	112	165	278	362	107	161	166	244	116	171
60	10	90	Lifetime	485	615	256	360	399	659	279	461	657	890	343	515	579	978	405	685	723	980	375	562	622	1,044	435	731
60	20	90	Lifetime	1,835	2,874	1,206	2,158	1,623	2,715	1,136	1,900	3,308	5,524	2,165	4,132	2,845	5,072	1,991	3,551	4,319	7,212	2,820	5,383	3,533	6,184	2,473	4,329

Original and Updated Claim Costs
180 Day Elimination Period

Issue Age	Duration	Elimination Period	Benefit Period	No Inflation								Simple Inflation								Compound Inflation								
				Updated				Original				Updated				Original				Updated				Original				
				Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	Single Male CC	Single Female CC	Married Male CC	Married Female CC	
40	5	180	2	12	8	5	4	8	11	6	8	15	11	6	5	10	14	7	10	15	11	6	5	10	15	11	7	10
40	10	180	2	23	16	12	10	15	20	11	14	33	23	18	14	21	27	15	19	36	25	19	15	22	28	16	20	
40	20	180	2	50	47	29	31	37	53	26	37	95	89	56	59	62	84	43	59	125	117	73	77	77	100	54	70	
40	30	180	2	146	158	110	127	218	331	152	231	337	366	254	294	411	673	288	471	569	618	427	495	607	927	425	649	
40	40	180	2	610	794	560	729	935	1,313	655	919	1,694	2,280	1,555	2,094	2,250	3,692	1,575	2,585	3,853	5,187	3,536	4,763	4,064	5,933	2,845	4,153	
40	50	180	2	1,804	3,031	1,770	2,977	2,168	2,849	1,518	1,994	5,926	10,359	5,816	10,178	7,418	11,566	5,193	8,096	18,741	32,762	18,397	32,199	16,416	23,043	11,491	16,130	
50	5	180	2	25	17	10	8	11	13	8	9	31	21	12	10	14	16	10	11	32	22	13	10	15	16	10	11	
50	10	180	2	47	44	24	25	33	44	23	31	67	63	35	36	46	61	32	42	73	68	38	39	49	64	34	45	
50	20	180	2	135	147	78	96	188	277	132	194	252	276	145	180	315	498	221	348	329	361	189	235	386	590	271	413	
50	30	180	2	572	746	424	592	833	1,148	583	803	1,338	1,810	991	1,435	1,747	2,737	1,223	1,916	2,251	3,046	1,668	2,413	2,579	3,765	1,805	2,636	
50	40	180	2	1,713	2,882	1,594	2,692	2,037	2,664	1,426	1,865	4,851	8,500	4,517	7,940	5,736	8,650	4,015	6,055	11,008	19,289	10,255	18,027	10,401	14,601	7,281	10,221	
50	50	180	2	2,322	4,066	2,313	4,057	2,965	3,860	2,076	2,702	7,738	14,087	7,713	14,065	12,585	17,216	8,809	12,051	24,412	44,455	24,358	44,426	27,657	35,183	19,360	24,628	
60	5	180	2	54	61	21	28	44	62	30	43	68	76	27	35	55	84	38	59	70	79	27	35	56	85	39	60	
60	10	180	2	131	142	69	83	162	228	114	160	185	203	97	118	234	360	164	252	200	220	105	127	248	378	173	265	
60	20	180	2	559	731	365	544	725	973	508	681	1,054	1,429	686	1,062	1,338	2,019	936	1,413	1,371	1,858	892	1,379	1,636	2,388	1,145	1,672	
60	30	180	2	1,692	2,846	1,467	2,640	1,872	2,433	1,311	1,703	4,004	7,011	3,472	6,505	4,439	6,505	3,107	4,554	6,713	11,756	5,824	10,914	6,563	9,216	4,594	6,451	
60	40	180	2	2,304	4,030	2,297	4,022	2,899	3,755	2,029	2,629	6,565	11,944	6,555	11,936	9,651	12,911	6,756	9,038	14,844	27,019	14,845	27,038	17,411	22,163	12,187	15,514	
60	50	180	2	2,442	3,654	2,429	3,636	3,934	5,142	2,754	3,599	8,604	13,110	8,577	13,070	17,969	22,841	12,579	15,988	27,084	41,280	27,044	41,222	39,319	47,280	27,523	33,096	
70	5	180	2	224	267	133	161	367	486	257	340	280	336	165	202	475	708	333	496	288	346	169	207	483	718	338	503	
70	10	180	2	579	755	423	560	712	933	499	653	825	1,112	600	821	1,069	1,576	748	1,103	890	1,199	645	883	1,130	1,653	791	1,157	
70	20	180	2	1,763	2,958	1,623	2,742	1,886	2,441	1,320	1,709	3,330	5,812	3,065	5,388	3,641	5,223	2,549	3,656	4,306	7,518	3,966	6,973	4,446	6,252	3,112	4,376	
70	30	180	2	2,398	4,176	2,368	4,125	3,050	3,945	2,135	2,762	5,655	10,243	5,598	10,140	7,938	10,445	5,557	7,311	9,420	17,076	9,348	16,943	11,685	14,916	8,179	10,441	
70	40	180	2	2,531	3,746	2,504	3,707	4,299	5,643	3,009	3,950	7,569	11,407	7,521	11,335	14,636	18,340	10,245	12,838	17,031	25,677	16,972	25,588	26,298	31,695	18,409	22,187	
70	50	180	2	1,770	2,720	1,753	2,693	4,432	5,828	3,102	4,080	6,404	9,888	6,373	9,840	20,127	25,495	14,089	17,847	20,072	30,990	20,033	30,931	43,967	52,706	30,777	36,894	
40	5	180	3	17	12	7	6	10	15	7	11	21	15	9	7	12	19	8	13	22	16	9	8	12	19	8	13	
40	10	180	3	33	23	18	14	20	26	14	18	48	33	26	20	27	34	19	24	53	36	28	22	29	37	21	26	
40	20	180	3	72	67	42	44	48	68	33	47	136	126	80	83	81	106	57	74	178	165	104	109	102	127	71	89	
40	30	180	3	201	223	151	179	272	439	190	307	460	510	346	409	512	865	359	606	778	861	584	690	772	1,215	541	850	
40	40	180	3	823	1,123	755	1,032	1,178	1,781	825	1,247	2,243	3,226	2,059	2,964	2,760	4,802	1,932	3,362	5,104	7,341	4,684	6,742	5,135	7,935	3,595	5,555	
40	50	180	3	2,322	4,073	2,278	4,002	2,708	3,776	1,896	2,643	7,580	13,898	7,440	13,666	8,852	14,712	6,197	10,298	23,962	43,942	23,530	43,223	20,370	29,992	14,259	20,994	
50	5	180	3	35	24	14	11	16	17	11	12	45	30	18	14	19	20	14	14	47	31	18	14	20	21	14	14	
50	10	180	3	67	62	35	36	44	57	31	40	96	89	50	51	61	77	43	54	105	97	54	55	65	82	46	57	
50	20	180	3	187	207	108	136	238	370	167	259	345	386	199	252	398	647	279	453	452	506	260	329	492	775	345	542	
50	30	180	3	773	1,057	574	839	1,057	1,562	740	1,093	1,775	2,572	1,317	2,041	2,170	3,600	1,519	2,520	2,989	4,330	2,216	3,434	3,261	5,040	2,283	3,528	
50	40	180	3	2,208	3,883	2,059	3,636	2,551	3,536	1,786	2,475	6,224	11,431	5,804	10,708	6,937	11,085	4,856	7,759	14,118	25,932	13,174	24,305	12,910	19,011	9,037	13,308	
50	50	180	3	2,860	5,062	2,849	5,055	3,627	4,743	2,539	3,320	9,501	17,496	9,472	17,486	14,680	20,760	10,276	14,532	29,947	55,167	29,893	55,201	33,380	42,984	23,366	30,089	
60	5	180	3	75	86	30	39	56	82	39	57	95	108	37	49	71	107	50	75	98	112	38	50	73	109	51	77	
60	10	180	3	181	201	96	118	209	309	146	216	254	285	134	165	298	473	209	331	276	309	144	179	317	499	222	349	
60	20	180	3	757	1,037	494	773	930	1,334	651	934	1,403	2,036	914	1,514	1,681	2,686	1,177	1,880	1,826	2,649	1,188	1,967	2,072	3,205	1,451	2,243	
60	30	180	3	2,186	3,840	1,900	3,576	2,356	3,240	1,649	2,268	5,147	9,446	4,476	8,797	5,435	8,402	3,804	5,881	8,626	15,834	7,507	14,756	8,156	12,015	5,709	8,410	
60	40	180	3	2,843	5,027	2,836	5,019	3,559	4,625	2,491	3,238	8,073	14,856	8,065	14,853	11,396	15,648	7,977	10,954	18,231	33,566	18,246	33,619	21,025	27,096	14,718	18,967	
60	50	180	3	2,820	3,757	2,802	3,734	4,741	5,982	3,319	4,187	9,995	13,589	9,956	13,537	20,716	26,575	14,501	18,603	31,420	42,728	31,361	42,652	46,764	55,447	32,735	38,813	
70	5	180	3	310	377	184	228	484	678	339	474	388	480	228	288	612	961	429	673	400	495	234	295	623	977	436	684	
70	10	180	3	790	1,079	577	800	929	1,298	650	908	1,106	1,597	803	1,177	1,363	2,128	954	1,490	1,196	1,726	865	1,269	1,445	2,239	1,011	1,567	
70	20	180	3	2,295	4,020	2,113	3,734	2,398	3,280	1,678	2,296	4,304	7,871	3,964	7,312	4,518	6,816	3,162	4,771	5,564	10,176	5,128	9,461	5,551	8,191	3,886	5,734	
70	30	180	3	2,980	5,238	2,938	5,166	3,774	4,895	2,642	3,426	6,979	12,767	6,903	12,634	9,492	12,750	6,644	8,925	11,599	21,239	11,510	21,079	14,144	18,286	9,900	12,800	
70	40	180	3	2,936	3,954	2,895	3,900	5,209	6,607	3,647	4,625	8,793	12,089	8,723	11,992	17,084	21,445	11,959	15,012	19,731	27,139	19,647	27,020	31,315	37,227	21,921	26,059	
70	50	180	3	2,112	3,460	2,085	3,414	5,359	6,789	3,751	4,752	7,696	12,630	23,213	12,630	23,213	29,625	16,249	20,737	24,054	39,721	23,994	39,623	52,265	68,519	36,586</		

50	30	180	5	1,004	1,488	746	1,184	1,302	2,131	911	1,492	2,308	3,624	1,714	2,881	2,636	4,682	1,845	3,277	3,888	6,105	2,886	4,849	4,014	6,703	2,810	4,692
50	40	180	5	2,764	5,031	2,583	4,730	3,113	4,622	2,179	3,236	7,780	14,821	7,270	13,938	8,237	14,077	5,766	9,854	17,637	33,607	16,495	31,625	15,659	24,693	10,961	17,285
50	50	180	5	3,368	5,888	3,356	5,890	3,988	5,538	2,792	3,876	11,074	20,231	11,046	20,254	16,040	23,819	11,228	16,673	34,866	63,725	34,834	63,891	37,007	50,649	25,905	35,454
60	5	180	5	104	120	41	54	77	108	54	76	131	153	51	69	98	143	69	100	137	159	53	71	101	147	71	103
60	10	180	5	248	285	130	167	269	421	189	295	345	403	181	234	387	631	271	442	377	439	196	253	413	669	289	468
60	20	180	5	995	1,478	651	1,103	1,158	1,837	811	1,286	1,830	2,878	1,193	2,143	2,062	3,544	1,444	2,481	2,384	3,748	1,552	2,787	2,559	4,274	1,791	2,992
60	30	180	5	2,758	5,017	2,408	4,698	2,895	4,258	2,026	2,981	6,448	12,276	5,631	11,497	6,522	10,785	4,565	7,549	10,800	20,564	9,440	19,276	9,906	15,628	6,934	10,940
60	40	180	5	3,361	5,872	3,357	5,868	3,925	5,418	2,747	3,793	9,427	17,209	9,430	17,224	12,526	18,129	8,768	12,690	21,254	38,824	21,311	38,944	23,325	31,954	16,327	22,368
60	50	180	5	2,825	4,394	2,803	4,360	4,808	6,353	3,365	4,447	10,567	16,059	10,018	15,982	21,716	28,432	15,201	19,902	31,589	50,407	31,517	50,292	49,118	60,739	34,383	42,518
70	5	180	5	420	535	248	321	613	960	429	672	1,028	686	309	409	769	1,297	538	908	546	709	318	420	785	1,323	549	926
70	10	180	5	1,052	1,556	766	1,152	1,179	1,821	825	1,275	1,458	2,280	1,055	1,679	1,698	2,860	1,189	2,002	1,579	2,468	1,139	1,812	1,804	3,019	1,263	2,113
70	20	180	5	2,931	5,312	2,699	4,945	2,985	4,366	2,089	3,056	5,427	10,291	5,004	9,596	5,492	8,868	3,844	6,208	7,010	13,296	6,470	12,409	6,781	10,717	4,747	7,502
70	30	180	5	3,559	6,171	3,502	6,076	4,193	5,790	2,935	4,053	8,179	14,828	8,093	14,678	10,511	14,945	7,358	10,462	13,558	24,606	13,467	24,445	15,731	21,636	11,012	15,145
70	40	180	5	2,952	4,660	2,900	4,576	5,307	7,076	3,715	4,954	8,828	14,300	8,744	14,157	17,953	23,190	12,567	16,233	19,746	32,003	19,650	31,828	32,928	40,855	23,049	28,599
70	50	180	5	2,187	4,695	2,149	4,614	5,419	7,206	3,794	5,044	8,041	17,502	7,978	17,365	24,288	31,575	17,001	22,102	25,050	54,523	24,973	54,356	54,707	67,204	38,295	47,043
40	5	180	10	35	26	15	13	15	31	10	21	45	34	19	17	18	40	13	28	48	36	20	17	19	41	13	28
40	10	180	10	71	51	39	31	30	45	21	32	98	74	53	45	43	64	30	45	110	82	58	49	47	69	33	48
40	20	180	10	150	142	88	94	75	105	52	73	273	269	160	178	136	170	95	119	361	356	210	235	173	209	121	147
40	30	180	10	373	456	280	366	397	747	278	523	846	1,071	636	858	786	1,422	550	996	1,434	1,815	1,075	1,451	1,217	2,088	852	1,461
40	40	180	10	1,398	2,215	1,284	2,038	1,646	3,036	1,152	2,125	3,847	6,416	3,534	5,904	3,792	7,487	2,655	5,241	8,757	14,605	8,042	13,434	7,294	13,266	5,106	9,286
40	50	180	10	3,644	6,661	3,577	6,563	3,684	5,909	2,579	4,137	11,958	22,702	11,749	22,389	11,563	21,603	8,094	15,122	37,762	71,701	37,129	70,760	27,790	46,858	19,453	32,800
50	5	180	10	71	51	28	23	25	27	17	19	91	68	35	30	31	33	22	23	97	72	37	32	32	34	22	24
50	10	180	10	141	133	73	77	71	91	50	64	195	192	101	110	104	127	72	89	215	212	110	120	111	135	78	95
50	20	180	10	352	432	203	282	356	640	249	448	641	812	369	529	621	1,091	435	764	843	1,067	369	693	778	1,334	545	934
50	30	180	10	1,334	2,120	994	1,691	1,490	2,689	1,043	1,882	3,063	5,130	2,279	4,088	3,029	5,778	2,120	4,045	5,162	8,645	3,838	6,883	4,639	8,437	3,247	5,906
50	40	180	10	3,509	6,440	3,291	6,092	3,489	5,559	2,442	3,891	9,872	18,828	9,257	17,813	9,208	16,619	6,446	11,633	22,360	42,655	20,989	40,393	17,626	29,724	12,338	20,807
50	50	180	10	3,799	6,300	3,796	6,325	4,233	5,912	2,963	4,138	12,395	21,370	12,397	21,480	17,164	25,757	12,015	18,030	38,957	67,202	39,047	67,679	39,689	55,277	27,783	38,694
60	5	180	10	146	174	58	79	96	140	67	98	189	230	73	103	127	188	89	131	198	241	76	107	137	193	91	135
60	10	180	10	345	424	182	247	324	549	226	384	478	605	250	350	474	817	332	572	523	662	272	381	507	869	355	609
60	20	180	10	1,327	2,112	869	1,581	1,336	2,341	935	1,638	2,439	4,090	1,593	3,052	2,386	4,436	1,671	3,106	3,181	5,332	2,073	3,973	2,969	5,400	2,078	3,780
60	30	180	10	3,513	6,443	3,087	6,086	3,258	5,149	2,280	3,604	8,210	15,644	7,214	14,779	7,330	12,864	5,131	9,005	13,734	26,178	12,084	24,760	11,173	18,850	7,821	13,195
60	40	180	10	3,803	6,300	3,821	6,324	4,177	7,805	2,924	4,064	10,579	18,222	10,650	18,324	13,431	19,995	9,402	13,786	23,794	41,016	24,026	41,363	25,037	34,913	17,526	24,439
60	50	180	10	2,847	5,870	2,822	5,814	4,866	5,985	3,406	4,189	10,198	21,627	10,143	21,493	22,681	28,706	15,877	20,094	31,916	67,713	31,852	67,515	51,047	60,826	35,733	42,578
70	5	180	10	576	775	339	464	730	1,272	511	891	732	1,023	426	606	926	1,693	648	1,185	760	1,061	439	625	947	1,731	663	1,211
70	10	180	10	1,418	2,250	1,030	1,664	1,379	2,362	965	1,653	1,968	3,287	1,421	2,417	1,995	3,649	1,397	2,554	2,135	3,564	1,536	2,611	2,123	3,864	1,486	2,705
70	20	180	10	3,769	6,882	3,478	6,446	3,390	5,338	2,373	3,737	6,964	13,213	6,438	12,401	6,235	10,727	4,364	7,509	8,983	17,048	8,315	16,020	7,705	13,022	5,393	9,115
70	30	180	10	4,055	6,664	4,000	6,574	4,489	6,255	3,142	4,379	9,212	15,752	9,147	15,638	11,326	16,365	7,928	11,456	15,212	26,044	15,181	25,977	16,942	23,740	11,859	16,618
70	40	180	10	3,057	6,279	2,996	6,139	5,387	6,712	3,771	4,698	9,148	19,339	9,056	19,096	18,761	23,438	13,133	16,406	20,375	43,100	20,289	42,804	34,266	41,009	23,986	28,706
70	50	180	10	2,847	6,322	2,786	6,187	5,475	6,747	3,833	4,723	10,549	23,936	10,446	23,701	25,353	31,755	17,747	22,228	32,721	74,243	32,595	73,957	56,752	66,864	39,726	46,805
40	5	180	Lifetime	41	32	17	16	15	35	10	25	53	44	23	22	18	48	13	34	57	47	24	23	19	49	13	35
40	10	180	Lifetime	84	64	46	39	30	48	21	34	116	98	63	59	44	73	31	51	130	110	69	65	47	78	33	55
40	20	180	Lifetime	177	176	104	117	76	107	53	75	322	352	189	234	139	178	98	125	427	466	248	308	177	219	124	153
40	30	180	Lifetime	430	556	324	446	400	774	280	542	977	1,359	734	1,090	796	1,488	557	1,042	1,656	2,304	1,242	1,843	1,234	2,198	864	1,538
40	40	180	Lifetime	1,585	2,572	1,458	2,370	1,649	3,086	1,154	2,160	4,373	7,537	4,020	6,942	3,801	7,610	2,661	5,327	9,956	17,156	9,146	15,793	7,313	13,546	5,119	9,482
40	50	180	Lifetime	4,047	7,311	3,976	7,216	3,685	5,959	2,580	4,171	13,306	24,931	13,079	24,622	11,569	21,761	8,098	15,233	41,999	78,704	41,316	77,793	27,808	47,379	19,466	33,165
50	5	180	Lifetime	81	63	32	28	25	27	18	19	106	89	41	40	32	34	22	24	112	95	43	42	33	35	23	25
50	10	180	Lifetime	163	162	85	94	72	93	50	65	226	246	117	141	106	133	74	93	251	273	128	155	114	142	80	99
50	20	180	Lifetime	399	518	231	340	359	664	251	465	730	1,014	421	663	629	1,145	440	802	961	1,335	551	868	789	1,405	552	983
50	30	180	Lifetime	1,491	2,428	1,113																					

Loss Ratio Demonstration - Results from the sum of the accumulated past and the discounted projections
Form 97059/97060/97061 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Earned Premium and Incurred Losses are calculated by accumulating past amounts and discounting projected amounts at 4.5%.

		Earned Premium	Incurred Losses	Loss Ratio
With Rate Increase	Nationwide	1,404,271,761	1,271,258,970	91%
	Pennsylvania	51,776,000	46,563,745	90%

		Earned Premium	Incurred Losses	Loss Ratio
Without Rate Increase	Nationwide	1,238,322,982	1,271,258,970	103%
	Pennsylvania	45,107,606	46,563,745	103%

Distribution of Business as of 12/31/2014 - Form 97059/60/61 Series

Countrywide

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	9%
3 Year	25%
5 Year	31%
10 Year	5%
Lifetime	30%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	31%
90 Day	52%
180 Day	17%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	43%
Simple	33%
Compound	24%

<u>Gender</u>	<u>% of PIF</u>
Male	44%
Female	56%

<u>Issue Age</u>	<u>% of PIF</u>
<30	0%
30-34	2%
35-39	4%
40-44	6%
45-49	11%
50-54	19%
55-59	23%
60-64	21%
65-69	10%
70-75	3%
>75	1%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	0%
100-149	39%
150-199	36%
200-250	21%
>250	4%

Pennsylvania

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	13%
3 Year	32%
5 Year	28%
10 Year	3%
Lifetime	25%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	32%
90 Day	52%
180 Day	16%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	36%
Simple	40%
Compound	24%

<u>Gender</u>	<u>% of PIF</u>
Male	44%
Female	56%

<u>Issue Age</u>	<u>% of PIF</u>
<30	1%
30-34	2%
35-39	5%
40-44	9%
45-49	14%
50-54	19%
55-59	22%
60-64	18%
65-69	7%
70-75	3%
>75	0%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	0%
100-149	27%
150-199	34%
200-250	33%
>250	6%

Distribution of Business as of 12/31/2014 - Form 97059/60/61 Series

Countrywide

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	43%
Standard	57%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	71%
No	29%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	2%
No	98%

Pennsylvania

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	46%
Standard	54%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	69%
No	31%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	4%
No	96%