

APPLICANT'S EXHIBIT 9

Hearings Unit Case No. 16-0002

Office of the Insurance Commissioner

State: Washington Filing Company: TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Filing at a Glance

Company: TIAA-CREF Life Insurance Company
Product Name: Long Term Care Insurance
State: Washington
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Rate
Date Submitted: 08/29/2014
SERFF Tr Num: META-129701063
SERFF Status: Closed-Filed
State Tr Num: 275018
State Status: Filed
Co Tr Num: CT14-75 (TC LIFE-RATE) CC

Implementation: On Approval
Date Requested:
Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron
Reviewer(s): Scott Fitzpatrick (primary)
Disposition Date: 07/10/2015
Disposition Status: Filed
Implementation Date: 07/10/2015

State Filing Description:

State: Washington Filing Company: TIAA-CREF Life Insurance Company
 TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
 Product Name: Long Term Care Insurance
 Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

General Information

Project Name: 2014 TIAA Rate Increase Status of Filing in Domicile:
 Project Number: CT14-75 (TIAA-Rate) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 07/10/2015
 State Status Changed: 07/10/2015
 Deemer Date: Created By: Cherise Crittenden
 Submitted By: Cherise Crittenden Corresponding Filing Tracking Number:

Filing Description:

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

Company Tracking # - CT14-75 (TC LIFE-RATE)

Company and Contact

Filing Contact Information

Gina Jisonna, Sr. Product Consultant gjisonna@metlife.com
 1300 Hall Blvd 860-656-3809 [Phone]
 Bloomfield, CT 06002 860-656-3815 [FAX]

Filing Company Information

TIAA-CREF Life Insurance CoCode: 60142 State of Domicile: New York
 Company Group Code: 1216 Company Type:
 730 Third Avenue Group Name: State ID Number:
 New York, NY 10017 FEIN Number: 13-3917848
 (212) 578-2944 ext. 2944[Phone]

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State Specific

If you are filing a Healthcare or Disability filing, is the Co Tracking # field populated on the General Information Tab? If no, your filing will be rejected. (yes/no): yes
 Form Tab Only - Are the Form # and Form Description fields populated corresponding to the attached form? (yes/no): no
 If you are submitting a File and Use product, have you populated the Implementation Date field? (yes/no): no

SERFF Tracking #: META-129701063

State Tracking #: 275018

Company Tracking #: CT14-75 (TC LIFE-RATE) CC

State: Washington

Filing Company: TIAA-CREF Life Insurance Company

TO/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name: Long Term Care Insurance

Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Scott Fitzpatrick	07/10/2015	07/10/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Active Suspense	Scott Fitzpatrick	10/17/2014	10/17/2014

Response Letters

Responded By	Created On	Date Submitted
Cherise Crittenden	11/17/2014	11/17/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status of Rate Filing	Note To Filer	Scott Fitzpatrick	02/23/2015	02/23/2015
Request for status of filing	Note To Reviewer	Robert Waldron	02/18/2015	02/18/2015
Status of Rate Filing	Note To Filer	Scott Fitzpatrick	01/15/2015	01/15/2015
Request for Status of Filing	Note To Reviewer	Cherise Crittenden	01/15/2015	01/15/2015
Filing Status	Note To Filer	Scott Fitzpatrick	10/10/2014	10/10/2014
Request for Status	Note To Reviewer	Cherise Crittenden	10/10/2014	10/10/2014

SERFF Tracking #:

META-129701063

State Tracking #:

275018

Company Tracking #:

CT14-75 (TC LIFE-RATE) CC

State: Washington

Filing Company:

TIAA-CREF Life Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name: Long Term Care Insurance

Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Disposition

Disposition Date: 07/10/2015

Implementation Date: 07/10/2015

Status: Filed

Comment:

You have been selected to take part in our online customer survey. Please take a minute or two to give us your feedback so we can better serve you. The survey is completely voluntary and confidential.

Take the survey at: <http://www.sesrc.wsu.edu/PugetSound/RatesandForms>

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):
TIAA-CREF Life Insurance Company	22.690%	22.690%	\$40,693	82	\$179,344	22.690%	22.690%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Long Term Care Rates	Filed	Yes
Supporting Document	Filing Letter	Filed	Yes
Supporting Document	Policyholder Increase Letter	Filed	Yes
Supporting Document	NAIC Transmittal Form	Filed	Yes
Supporting Document	Authorization	Filed	Yes
Rate	TIAA Rates WA CURRENT 41% with 22.69% Increase	Filed	Yes

State: Washington **Filing Company:** TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Objection Letter

Objection Letter Status	Active Suspense
Objection Letter Date	10/17/2014
Submitted Date	10/17/2014
Respond By Date	11/17/2014

Dear Gina Jisonna,

Introduction:

Thank you for your filing submission. To allow our continued review of this filing, please reply on or before the Respond By Date.

Objection 1

- Actuarial Memorandum (Supporting Document)

Comments: You received a 41% rate increase in 2011 which you implemented beginning in March 2012. You are now asking for a 22.69% rate increase. Please explain how this rate filing is compliant with WAC 284-60-050(7).

Conclusion:

When we receive the requested information, we will reconsider your filing.

This filing is disapproved in accordance with RCW 48.18.110(2) and will be placed in suspense pending your response. If we do not receive your response by the suspense date, your filing will be closed.

Sincerely,

Scott Fitzpatrick

State: Washington Filing Company: TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/17/2014
Submitted Date 11/17/2014

Dear Scott Fitzpatrick,

Introduction:

We are in receipt of your Objection of October 17, 2014 in connection with the above-captioned submission.

Response 1

Comments:

MetLife continually reviews the experience of this business and uses that information to shape our assumptions about the future. After careful evaluation, we have determined that a premium rate increase is needed on this block of business as there is credible evidence of further deterioration in key pricing assumptions. The requested rate increase is only filed when we believe that the emerging experience and assumptions about the future have substantially deviated from the previous assumptions and projections. If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases would be anticipated. Also note that MetLife does not believe the current filing is subject to Washington's Rate Stability Regulation, including its certification requirement, as all of the subject policies were issued prior to the regulations effective date.

It is important to note that the company regularly monitors the performance of the LTC business and takes an active management approach that balances the need to be responsive to emerging results without reacting to less than credible short term fluctuations.

Related Objection 1

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: You received a 41% rate increase in 2011 which you implemented beginning in March 2012. You are now asking for a 22.69% rate increase. Please explain how this rate filing is compliant with WAC 284-60-050(7).

Changed Items:

No Supporting Documents changed.

No Form Schedule Items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We hope this addresses your concerns.

Thank you.

Gina Jisonna
MetLife Long Term Care
Sr. Product Consultant
860-656-3809

Sincerely,

Cherise Crittenden

OIC META-129701063 - Driscoll RFP - Page 6 of 101

State: Washington Filing Company: TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Note To Filer

Created By:

Scott Fitzpatrick on 02/23/2015 09:39 AM

Last Edited By:

Scott Fitzpatrick

Submitted On:

02/23/2015 09:39 AM

Subject:

Status of Rate Filing

Comments:

Sorry I was not able to meet my projected disposition date. This rate filing is still under review. Thank you for your patience.

Scott Fitzpatrick

State: Washington Filing Company: TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Note To Reviewer

Created By:

Robert Waldron on 02/18/2015 01:14 PM

Last Edited By:

Robert Waldron

Submitted On:

02/18/2015 01:14 PM

Subject:

Request for status of filing

Comments:

Good morning,
May we please request a status for the filing?

Regards

Robert Waldron

State: Washington **Filing Company:** TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Note To Filer

Created By:

Scott Fitzpatrick on 01/15/2015 02:58 PM

Last Edited By:

Scott Fitzpatrick

Submitted On:

01/15/2015 02:59 PM

Subject:

Status of Rate Filing

Comments:

This rate filing is still under review. Thank you for your patience. I will try to dispose of this rate filing within the next 30 days.

Scott Fitzpatrick

State: Washington **Filing Company:** TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Note To Reviewer

Created By:

Cherise Crittenden on 01/15/2015 11:42 AM

Last Edited By:

Cherise Crittenden

Submitted On:

01/15/2015 11:42 AM

Subject:

Request for Status of Filing

Comments:

May we please have the status of this filing.

State: Washington **Filing Company:** TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Note To Filer

Created By:

Scott Fitzpatrick on 10/10/2014 11:02 AM

Last Edited By:

Scott Fitzpatrick

Submitted On:

10/10/2014 11:02 AM

Subject:

Filing Status

Comments:

We are currently reviewing this rate filing. While I cannot predict when we will be able to dispose of this rate filing, it will likely be several more weeks before we are ready to take a final action on this rate filing.

Thank you for your patience.

Scott Fitzpatrick

State: Washington **Filing Company:** TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Note To Reviewer

Created By:

Cherise Crittenden on 10/10/2014 10:45 AM

Last Edited By:

Cherise Crittenden

Submitted On:

10/10/2014 10:45 AM

Subject:

Request for Status

Comments:

Can you please provide us with the status of this filing.

Thanks

State: Washington Filing Company: TIAA-CREF Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care Insurance
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Post Submission Update Request Submitted On 09/10/2014

Status: Submitted
Created By: Cherise Crittenden

Company Rate Information:

Company Name: TIAA-CREF Life Insurance Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$24700	\$40693
Number of Policy Holders Affected for this Program	51	82
Written Premium for this Program	\$108857	\$179344

SERFF Tracking #:

META-129701063

State Tracking #:

275018

Company Tracking #:

CT14-75 (TC LIFE-RATE) CC

State:

Washington

Filing Company:

TIAA-CREF Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Long Term Care Insurance

Project Name/Number:

2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

See section 16 of the Actuarial Memo

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):
TIAA-CREF Life Insurance Company	22.690%	22.690%	\$40,693	82	\$179,344	22.690%	22.690%

SERFF Tracking #: META-129701063

State Tracking #: 275018

Company Tracking #: CT14-75 (TC LIFE-RATE) CC

State: Washington

Filing Company: TIAA-CREF Life Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name: Long Term Care Insurance

Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		TIAA Rates WA CURRENT 41% with 22.69% Increase	TCL-LTC.04(WA) Ed. 4/00	Revised	Previous State Filing Number: Percent Rate Change Request: 22.69	TIAA_Rates_WA_CUR RENT41%_with_22.69 %Increase.pdf,

Policy Form Series LTC-02
 With No Inflation
 No Return Premium
 No Return of Premium
 Current Annual Rates with Proposed 22.69% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period							
	Elimination Period		Benefit Amount		Elimination Period		Benefit Amount		Elimination Period		Benefit Amount					
	30 Days	60 Days	50 Days	60 Days	50 Days	60 Days	50 Days	60 Days	50 Days	60 Days	50 Days	60 Days				
25	13.95	17.80	13.28	16.51	16.05	21.28	15.73	20.11	14.88	18.18	18.56	22.77	17.69	21.53	18.64	20.54
26	14.78	16.53	14.02	17.88	13.28	17.54	16.65	21.37	15.75	20.38	19.69	24.19	18.65	22.86	17.62	21.79
27	15.99	16.85	14.78	18.63	14.00	17.84	15.78	22.64	16.00	21.99	20.92	25.61	19.73	24.10	19.09	23.07
28	16.87	20.87	15.94	19.90	15.78	18.51	25.96	23.98	17.46	22.78	21.94	27.78	21.04	26.51	19.59	24.32
29	18.00	23.91	16.84	21.52	16.54	20.54	28.34	26.37	19.19	25.14	24.19	30.88	23.91	28.87	21.03	26.86
30	18.00	23.91	16.84	21.52	16.54	20.54	28.34	26.37	19.19	25.14	24.19	30.88	23.91	28.87	21.03	26.86
31	18.00	23.91	16.84	21.52	16.54	20.54	28.34	26.37	19.19	25.14	24.19	30.88	23.91	28.87	21.03	26.86
32	18.01	24.88	18.59	23.64	17.57	22.24	34.99	32.12	20.88	27.48	26.44	32.98	25.02	30.63	23.03	29.38
33	20.42	26.87	19.35	24.61	18.27	23.24	34.92	32.10	21.77	28.60	27.57	34.11	28.07	32.14	24.61	30.62
34	21.21	28.09	20.11	25.56	19.00	24.19	34.20	31.38	22.91	29.70	28.66	35.52	27.15	34.81	26.46	31.89
35	22.02	29.81	21.19	26.50	19.70	25.94	36.59	33.64	24.84	30.82	29.78	38.94	28.21	36.81	28.46	33.15
36	23.01	31.89	22.46	27.64	20.42	27.02	39.55	36.58	26.85	33.45	32.48	41.84	30.18	39.86	30.16	34.55
37	24.55	34.78	24.11	30.11	21.81	30.09	42.38	39.38	29.70	36.70	34.55	44.51	32.18	42.96	32.45	37.95
38	26.56	38.79	25.19	31.69	23.70	30.09	43.87	41.11	32.00	37.00	36.18	46.01	34.17	42.99	32.05	40.95
39	29.07	43.63	28.64	33.00	25.02	31.72	46.64	44.11	33.64	41.07	39.00	49.20	37.00	44.92	33.97	42.72
40	30.57	47.63	29.64	35.47	26.35	33.40	48.72	46.47	35.64	43.90	40.41	50.41	40.41	47.44	35.73	45.13
41	31.09	49.43	29.98	37.27	27.08	35.05	49.84	48.94	36.27	45.11	43.22	49.52	42.11	49.97	37.68	47.61
42	32.60	49.43	31.53	38.99	28.02	36.73	51.21	37.00	48.34	34.72	46.27	50.80	42.11	50.91	38.43	48.91
43	34.18	43.27	32.26	40.87	30.35	38.41	41.19	59.96	38.79	60.32	38.37	62.74	48.99	58.84	44.21	41.35
44	35.80	45.99	33.99	42.81	32.11	41.44	44.92	55.91	42.34	63.19	48.99	71.59	54.91	64.83	50.91	45.94
45	37.24	47.15	35.14	44.46	33.03	41.70	44.92	55.91	42.34	63.19	48.99	71.59	54.91	64.83	50.91	45.94
46	38.79	46.09	36.00	46.30	34.38	43.48	46.92	61.03	44.12	67.48	51.37	80.41	60.95	66.10	54.39	50.97
47	40.33	51.03	36.95	46.12	35.72	45.16	48.72	63.46	45.60	69.78	42.93	85.61	71.03	72.55	63.92	60.73
48	42.14	53.27	38.79	50.19	37.24	47.04	50.95	68.30	47.86	74.06	56.46	90.36	78.36	102.34	73.16	63.90
49	43.95	65.52	41.41	52.20	38.70	48.93	60.25	69.11	62.65	80.59	61.11	98.11	84.25	108.40	77.58	68.44
50	45.79	67.79	43.08	54.36	40.29	50.78	65.43	71.92	67.00	82.85	68.74	106.70	97.39	114.98	81.08	70.41
51	47.63	69.39	44.95	56.54	41.90	52.65	68.91	75.59	70.99	85.99	73.49	114.98	103.19	123.38	85.91	75.81
52	49.38	70.38	46.45	58.54	43.50	54.57	72.59	77.59	72.32	87.37	80.01	123.38	111.36	142.01	101.07	82.43
53	51.15	71.11	50.09	62.96	46.80	56.55	84.60	83.45	80.41	90.41	74.34	134.30	120.87	151.36	113.63	90.97
54	52.95	71.11	50.09	62.96	46.80	56.55	84.60	83.45	80.41	90.41	74.34	134.30	120.87	151.36	113.63	90.97
55	54.84	71.58	51.86	64.84	48.99	58.68	89.30	86.64	83.53	90.06	79.69	143.11	130.31	162.65	124.80	98.52
56	56.82	76.78	51.19	67.19	51.83	60.82	93.46	90.38	85.19	95.61	81.01	151.87	140.81	175.57	137.57	108.63
57	58.93	81.03	53.27	70.40	53.15	63.44	97.89	94.44	88.94	97.89	80.36	161.64	150.36	187.85	145.23	116.72
58	61.19	86.45	54.34	80.88	56.74	66.44	102.00	101.19	94.84	102.00	83.01	171.98	160.31	197.28	152.23	126.92
59	63.61	91.57	56.95	84.88	59.74	69.41	106.90	104.94	97.99	106.90	85.99	182.85	171.38	207.28	161.12	139.30
60	66.19	97.19	59.99	89.96	62.96	72.59	112.59	109.96	101.34	112.59	88.99	195.59	184.59	218.59	171.59	152.59
61	68.82	103.32	63.44	95.38	66.12	75.59	118.99	115.38	104.34	118.99	91.99	209.99	198.99	231.99	181.99	165.99
62	71.58	109.99	66.30	101.28	69.66	78.66	125.99	121.99	108.99	125.99	94.99	221.99	210.99	243.99	191.99	179.99
63	74.46	117.69	69.66	107.66	72.66	81.66	133.66	128.66	111.66	133.66	97.66	233.66	222.66	255.66	203.66	187.66
64	77.46	126.43	72.66	114.86	75.86	84.86	141.86	136.86	114.86	141.86	100.86	246.86	235.86	267.86	215.86	199.86
65	80.52	135.28	75.86	122.66	79.06	87.86	150.86	145.86	117.86	150.86	103.86	260.86	249.86	279.86	223.86	213.86
66	83.69	144.19	79.06	131.20	82.26	90.86	160.86	155.86	120.86	160.86	106.86	275.86	264.86	294.86	238.86	227.86
67	86.93	153.19	82.26	140.30	85.66	93.86	171.86	166.86	123.86	171.86	109.86	291.86	280.86	309.86	253.86	241.86
68	90.23	162.34	85.66	149.96	88.66	96.86	183.86	178.86	126.86	183.86	112.86	308.86	297.86	326.86	268.86	254.86
69	93.61	171.64	88.66	160.24	91.66	100.00	196.66	193.66	129.66	196.66	115.66	327.66	316.66	345.66	284.66	275.66
70	97.09	181.20	91.66	171.16	94.66	103.00	210.66	207.66	132.66	210.66	118.66	347.66	336.66	364.66	303.66	296.66
71	100.69	191.00	94.66	182.76	97.66	105.66	225.66	222.66	135.66	225.66	121.66	368.66	357.66	384.66	322.66	307.66
72	104.40	201.00	97.66	194.96	100.66	108.66	241.66	238.66	138.66	241.66	124.66	390.66	379.66	402.66	341.66	318.66
73	108.23	211.20	100.66	207.76	103.66	111.66	259.66	256.66	141.66	259.66	127.66	413.66	402.66	420.66	354.66	329.66
74	112.19	221.80	103.66	221.00	106.66	114.66	279.66	276.66	144.66	279.66	130.66	437.66	426.66	444.66	368.66	344.66
75	116.28	232.80	106.66	235.20	109.66	117.66	300.66	297.66	147.66	300.66	133.66	462.66	451.66	468.66	383.66	359.66
76	120.49	244.20	109.66	250.40	112.66	120.66	322.66	319.66	150.66	322.66	136.66	488.66	477.66	494.66	403.66	374.66
77	124.93	256.00	112.66	266.60	115.66	123.66	346.66	343.66	153.66	346.66	139.66	515.66	504.66	520.66	424.66	389.66
78	129.60	268.20	115.66	283.80	118.66	126.66	372.66	369.66	156.66	372.66	142.66	543.66	532.66	548.66	446.66	405.66
79	134.51	280.90	118.66	302.00	121.66	129.66	400.66	397.66	159.66	400.66	145.66	572.66	561.66	577.66	468.66	427.66
80	139.68	294.20	121.66	321.20	124.66	132.66	430.66	427.66	162.66	430.66	148.66	602.66	591.66	607.66	491.66	449.66
81	145.13	308.10	124.66	341.40	127.66	135.66	462.66	459.66	165.66	462.66	151.66	633.66	622.66	638.66	515.66	471.66
82	150.86	322.60	127.66	362.60	130.66	138.66	497.66	494.66	168.66	497.66	154.66	665.66	654.66	670.66	540.66	494.66
83	156.88	337.80	130.66	384.80	133.66	141.66	534.66	531.66	171.66	534.66	157.66	700.66	689.66	705.66	566.66	519.66
84	163.19	354.20	133.66	408.00	136.66	144.66	573.66	570.66	174.66	573.66	160.66	737.66	726.66	742.66	593.66	549.66
85	169.80	371.80	136.66	432.20	139.66	147.66	614.66	611.66	177.66	614.66						

Policy Form Series: LTC-02
 With No Inflation
 No Nonforfeiture
 With Return of Premium
 Current Annual Rates with Proposed 22.86% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period Home and Community Care					5 Year Benefit Period Elimination Period Home and Community Care					7 Year Benefit Period Elimination Period Home and Community Care							
	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days			
	60%	100%	60%	100%	60%	60%	100%	60%	100%	60%	60%	100%	60%	100%				
25	14.34	18.33	13.62	17.41	12.93	18.51	17.03	22.10	16.16	20.02	15.34	19.94	16.06	23.85	10.12	22.34	17.13	21.34
26	15.19	19.39	14.42	18.42	13.97	17.45	18.05	23.48	17.13	22.22	16.23	21.20	20.27	25.14	10.23	22.73	18.16	22.87
27	16.02	20.44	15.21	19.42	14.42	18.38	19.07	24.88	18.08	23.53	17.12	22.44	21.42	26.82	20.32	25.14	19.19	23.90
28	16.87	21.51	16.01	20.40	15.19	19.32	20.10	26.28	19.05	24.84	18.01	23.80	22.90	28.10	21.42	26.53	20.21	25.31
29	17.72	22.58	16.81	21.41	15.90	20.27	21.11	27.68	20.00	26.16	18.62	24.90	23.78	29.50	22.51	27.91	21.24	26.82
30	18.56	23.62	17.59	22.40	16.65	21.20	22.13	29.07	20.97	27.48	19.81	26.08	24.90	31.08	23.82	29.32	22.27	27.96
31	19.40	24.67	18.38	23.41	17.40	22.13	23.19	30.45	21.92	28.77	20.70	27.20	26.11	32.58	24.72	30.71	23.29	29.26
32	20.24	25.73	19.18	24.42	18.13	23.07	24.17	31.79	22.80	30.09	21.50	28.35	27.20	34.05	25.81	32.10	24.32	30.59
33	21.08	26.81	19.97	25.40	18.88	24.02	25.16	33.10	23.84	31.35	22.49	29.52	28.46	35.52	26.92	33.49	25.34	31.91
34	21.92	27.88	20.76	26.40	19.62	24.98	26.22	34.43	24.81	32.60	23.37	30.87	29.52	37.00	28.01	34.89	26.37	33.22
35	22.77	28.92	21.56	27.41	20.37	25.89	27.24	35.76	25.78	33.84	24.28	31.84	30.80	38.50	29.13	36.29	27.40	34.55
36	23.62	30.08	22.33	28.25	21.15	26.82	28.14	37.11	26.73	35.08	25.64	32.99	32.00	41.30	31.18	38.03	28.31	37.04
37	24.46	31.25	23.11	29.13	21.93	27.78	29.15	38.47	27.66	36.30	26.52	34.19	33.21	44.11	32.26	41.69	31.21	39.57
38	25.30	32.44	23.89	30.04	22.72	28.74	30.17	39.82	28.59	37.51	27.40	35.41	34.41	46.93	33.33	44.21	33.14	42.08
39	26.14	33.64	24.68	30.99	23.52	29.71	31.19	41.16	29.52	38.69	28.20	36.63	35.60	49.73	34.40	46.83	35.04	44.57
40	26.98	34.85	25.48	31.97	24.33	30.69	32.21	42.50	30.53	39.86	29.00	37.85	36.79	52.52	35.48	49.48	36.95	47.06
41	27.82	36.07	26.29	32.98	25.15	31.68	33.23	43.84	31.54	41.03	29.80	39.08	37.97	55.33	36.56	52.18	38.86	49.57
42	28.67	37.30	27.10	34.02	25.98	32.69	34.25	45.18	32.55	42.20	30.60	40.30	39.10	58.14	37.64	54.88	40.78	52.06
43	29.52	38.54	27.93	35.09	26.82	33.71	35.27	46.52	33.56	43.38	31.40	41.53	40.21	60.95	38.72	57.68	42.78	54.84
44	30.37	39.79	28.77	36.18	27.67	34.74	36.30	47.86	34.57	44.56	32.20	42.76	41.32	63.76	39.80	60.48	44.72	57.82
45	31.22	41.05	29.62	37.29	28.53	35.73	37.33	49.20	35.58	45.74	33.00	44.00	42.43	66.64	40.88	63.12	46.70	60.38
46	32.07	42.32	30.48	38.42	29.40	36.74	38.36	50.54	36.59	46.92	33.80	45.19	43.54	69.52	41.96	65.86	48.67	63.18
47	32.92	43.60	31.34	39.57	30.28	37.76	39.39	51.88	37.60	48.10	34.60	46.34	44.65	72.40	43.04	68.60	50.65	65.93
48	33.77	44.88	32.21	40.74	31.17	38.79	40.42	53.22	38.61	49.22	35.40	47.50	45.76	75.22	44.12	71.34	52.64	68.98
49	34.62	46.17	33.09	41.93	32.07	39.82	41.45	54.56	39.62	50.34	36.20	48.66	46.87	78.04	45.20	74.08	54.66	71.96
50	35.47	47.47	33.98	43.14	32.98	40.87	42.48	55.90	40.63	51.46	37.00	49.82	47.98	80.86	46.28	76.82	56.65	74.97
51	36.32	48.78	34.88	44.37	33.90	42.30	43.51	57.24	41.64	52.58	37.80	51.00	49.09	83.68	47.36	79.56	58.64	77.97
52	37.17	50.10	35.79	45.62	34.83	43.73	44.54	58.58	42.65	53.70	38.60	52.18	50.20	86.50	48.44	82.28	60.63	80.97
53	38.02	51.43	36.71	46.89	35.77	45.16	45.57	59.92	43.66	54.82	39.40	53.36	51.31	89.32	49.52	85.00	62.62	83.97
54	38.87	52.77	37.64	48.18	36.72	46.60	46.60	61.26	44.67	55.94	40.20	54.54	52.42	92.14	50.60	87.72	64.61	86.98
55	39.72	54.12	38.58	49.49	37.68	48.04	47.63	62.60	45.68	57.06	41.00	55.72	53.53	94.96	51.68	90.46	66.60	89.99
56	40.57	55.47	39.53	50.82	38.65	49.49	48.66	63.94	46.69	58.18	41.80	56.90	54.61	97.78	52.76	93.20	68.59	92.99
57	41.42	56.83	40.49	52.17	39.63	50.94	49.64	65.28	47.70	59.30	42.60	58.08	55.69	100.60	53.84	95.94	70.58	95.99
58	42.27	58.19	41.46	53.54	40.62	52.40	50.62	66.62	48.71	60.42	43.40	59.26	56.77	103.42	54.92	98.68	72.57	98.99
59	43.12	59.56	42.44	54.93	41.61	53.87	51.60	67.96	49.72	61.54	44.20	60.44	57.85	106.24	56.00	101.42	74.56	101.99
60	43.97	60.94	43.43	56.34	42.61	55.34	52.59	69.30	50.73	62.66	45.00	61.62	58.93	109.06	57.08	104.16	76.55	104.99
61	44.82	62.33	44.43	57.76	43.61	56.82	53.58	70.64	51.74	63.78	45.80	62.80	60.01	111.88	58.16	106.90	78.54	107.99
62	45.67	63.73	45.44	59.20	44.62	58.31	54.57	72.00	52.75	64.90	46.60	63.98	61.09	114.70	59.24	109.64	80.53	110.99
63	46.52	65.14	46.46	60.65	45.63	59.80	55.56	73.34	53.76	66.02	47.40	65.16	62.17	117.52	60.32	112.38	82.52	113.99
64	47.37	66.56	47.48	62.10	46.65	61.30	56.55	74.68	54.77	67.14	48.20	66.34	63.25	120.34	61.40	115.12	84.51	116.99
65	48.22	68.00	48.51	63.57	47.67	62.80	57.54	76.02	55.78	68.26	49.00	67.52	64.33	123.16	62.48	117.76	86.50	119.99
66	49.07	69.45	49.55	65.05	48.70	64.31	58.53	77.36	56.79	69.38	49.80	68.70	65.41	125.98	63.56	120.40	88.49	122.99
67	49.92	70.91	50.60	66.54	49.73	65.83	59.52	78.70	57.80	70.50	50.60	69.88	66.49	128.80	64.64	123.04	90.48	125.99
68	50.77	72.38	51.65	68.04	50.77	67.34	60.51	80.04	58.81	71.62	51.40	71.06	67.57	131.62	65.72	125.68	92.47	128.99
69	51.62	73.86	52.70	69.56	51.82	68.86	61.50	81.38	59.82	72.74	52.20	72.24	68.65	134.44	66.80	128.32	94.46	131.99
70	52.47	75.35	53.75	71.09	52.87	70.38	62.49	82.72	60.83	73.86	53.00	73.42	69.73	137.26	67.88	130.96	96.45	134.99
71	53.32	76.84	54.80	72.63	53.89	71.91	63.48	84.06	61.84	75.00	53.80	74.60	70.81	140.08	68.96	133.60	98.44	137.99
72	54.17	78.34	55.85	74.18	54.92	73.45	64.47	85.40	62.85	76.12	54.60	75.78	71.89	142.90	69.94	136.24	100.43	140.99
73	55.02	79.85	56.90	75.74	55.95	74.99	65.46	86.74	63.86	77.24	55.40	76.96	72.97	145.72	70.92	138.88	102.42	143.99
74	55.87	81.36	57.95	77.31	56.98	76.54	66.45	88.08	64.87	78.36	56.20	78.14	74.05	148.54	71.90	141.52	104.41	146.99
75	56.72	82.88	59.00	78.88	58.01	78.10	67.44	89.42	65.88	79.48	57.00	79.32	75.13	151.36	72.88	144.16	106.40	149.99
76	57.57	84.41	60.05	80.46	59.04	79.67	68.43	90.76	66.89	80.60	57.80	80.50	76.21	154.18	73.86	146.80	108.39	152.99
77	58.42	85.94	61.10	82.05	60.07	81.25	69.42	92.10	67.90	81.72	58.60	81.68	77.30	157.00	74.84	149.44	110.38	155.99
78	59.27	87.48	62.15	83.65	61.10	82.84	70.41	93.44	68.91	82.84	59.40	82.86	78.39	159.82	75.82	152.08	112.37	158.99
79	60.12	89.03	63.20	85.26	62.13	84.44	71.40	94.78	69.92	83.96	60.20	84.04	79.47	162.64	76.80	154.72	114.36	161.99
80	60.97	90.58	64.25	86.88	63.16	86.04	72.39	96.12	70.93	85.08	61.00	85.22	80.56	165.46	77.78	157.36	116.35	164.99
81	61.82	92.14	65.30	88.51	64.19	87.65	73.38	97.46	71.94	86.20	61.80	86.40	81.64	168.28	78.76	160.00	118.34	167.99
82	62.67	93.70	66.35	90.15	65.22	89.26	74.37	98.80	72.95	87.32	62.60	87.58	82.72	171.10	79.74	162.64	120.33	170.99
83	63.52	95.27	67.40	91.80	66.25	90.88	75.36	100.14	73.96	88.44	63.40	88.76	83.80	173.92	80.72	165.28	122.32	173.99
84	64.37	96.84	68.45	93.46	67.28	92.51	76.35	101.48	74.97	89.56	64.20	89.94	84.88	176.74	81.70	167.92	124.31	176.99
85	65.22	98.42	69.50	95.13	68.31	94.14	77.34	102.82	75.98	90.68	65.00	91.12	85.96	179.56	82.68	170.56	126.30	179.99
86	66.07	100.00	70.55	96.81	69.34	95.79	78.33	104.16	76.99	91								

Policy Form Series: LTC-02
 With 5% Compound Inflation
 No Monthly Surcharge
 No Return of Premium
 Current Annual Rates with Proposed 22.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	5 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	84.55	104.20	79.31	97.73	73.90	90.95	104.27	131.77	97.95	123.32	60.50	114.04	120.20	149.99	112.40	140.28	103.89	131.65
26	87.21	107.46	81.80	100.79	76.16	93.77	107.55	135.89	100.70	127.14	63.32	117.85	123.95	154.25	115.89	144.25	107.08	135.84
27	89.87	110.74	84.30	103.88	78.51	96.61	110.83	139.69	103.77	130.99	66.12	121.05	127.71	158.52	119.39	148.20	110.29	139.64
28	92.56	114.03	86.79	106.90	80.82	96.43	114.11	144.11	106.31	134.89	68.94	124.56	131.48	162.77	122.86	152.17	113.48	143.87
29	95.22	117.29	89.29	109.95	83.13	102.23	117.40	148.21	109.57	138.83	71.78	128.08	135.22	167.03	126.36	156.14	116.69	147.88
30	97.88	120.57	91.80	113.02	85.43	105.29	120.69	152.33	112.24	142.44	74.57	131.59	138.07	171.30	129.86	160.10	119.87	151.34
31	100.54	123.83	94.29	116.00	87.74	107.51	123.95	156.44	115.00	146.27	77.37	135.08	142.71	175.56	133.35	164.06	123.07	155.08
32	103.22	127.11	96.78	118.14	90.05	110.74	127.24	160.54	117.66	150.10	80.19	138.59	146.47	179.83	136.85	168.01	126.27	158.80
33	105.89	130.39	99.27	122.19	92.35	113.99	130.53	164.66	122.10	163.94	82.98	142.10	150.22	184.08	140.32	171.97	129.46	162.53
34	108.55	133.68	101.78	125.25	94.67	116.40	133.79	168.78	125.17	167.75	85.81	145.60	153.99	188.34	143.82	176.94	132.65	166.28
35	111.22	136.93	104.27	128.31	96.97	119.22	137.08	172.88	128.22	171.58	88.60	149.11	157.72	192.81	147.31	179.90	135.85	169.99
36	114.87	141.41	107.87	132.51	100.12	123.37	141.57	178.48	132.99	176.81	91.44	152.44	162.85	199.34	152.66	185.23	140.29	174.69
37	118.52	145.88	111.08	136.86	103.27	126.64	146.86	184.11	136.58	172.01	94.27	156.86	167.08	204.08	158.82	190.56	144.55	180.01
38	122.17	150.36	114.49	140.86	106.41	130.79	150.54	189.72	140.75	177.24	97.11	163.44	173.09	209.81	161.59	195.89	148.00	185.00
39	125.84	154.82	117.89	145.03	109.57	134.63	155.04	195.31	144.02	182.44	100.00	168.21	178.21	215.54	166.82	201.22	153.26	190.01
40	129.49	159.30	121.29	149.22	112.73	138.49	159.52	200.92	149.09	187.67	102.88	172.98	183.32	221.26	171.09	206.50	157.61	195.00
41	133.14	163.77	124.70	153.39	115.88	142.34	164.02	206.54	153.28	192.88	105.77	177.75	188.45	227.03	175.84	211.85	161.06	200.02
42	136.79	168.24	128.11	157.57	119.02	146.20	168.50	212.14	157.45	198.10	108.66	182.53	193.67	232.76	180.59	217.19	166.31	205.01
43	140.44	172.71	131.51	161.75	122.16	150.05	173.01	217.59	161.62	203.85	111.55	187.31	199.14	238.49	185.39	222.55	171.01	210.03
44	144.09	177.18	134.91	166.00	125.29	153.90	177.51	223.04	164.79	209.60	114.44	192.10	204.84	244.22	190.28	228.00	175.85	215.04
45	147.74	181.65	138.31	170.25	128.42	157.75	181.97	228.49	167.96	215.35	117.33	196.88	210.73	250.00	195.06	233.51	180.60	220.05
46	151.39	186.12	141.71	174.50	131.55	161.60	186.44	233.94	171.13	221.10	120.22	201.67	216.67	255.73	199.87	239.00	185.35	225.06
47	155.04	190.59	146.11	178.75	134.68	165.45	190.91	239.39	174.30	226.85	123.11	206.46	222.56	261.46	204.68	244.51	190.10	230.07
48	158.69	195.06	148.28	182.97	137.81	169.30	195.38	244.84	177.47	232.60	125.99	211.25	228.41	267.21	209.51	249.99	194.85	235.08
49	162.34	199.53	150.45	187.22	140.94	173.15	200.85	250.29	180.64	238.35	128.88	216.04	234.26	272.96	214.34	255.48	199.60	240.09
50	165.99	204.00	152.62	191.47	144.17	177.00	206.32	255.74	183.81	244.10	131.77	220.83	240.11	278.71	219.27	260.97	204.35	245.10
51	169.64	208.47	154.79	195.71	147.40	180.85	211.75	261.19	186.98	249.85	134.66	225.72	245.96	284.46	224.20	266.46	209.60	250.11
52	173.29	212.94	157.00	200.00	150.63	184.70	217.18	266.64	190.15	255.60	137.61	230.61	251.81	289.21	229.13	271.95	214.85	255.12
53	176.94	217.41	159.17	204.24	153.86	188.55	222.61	272.09	193.32	261.35	140.56	235.50	257.66	294.96	234.06	277.44	219.60	260.13
54	180.59	221.88	161.34	208.49	157.09	192.40	228.06	277.54	196.49	267.10	143.51	240.39	263.51	300.71	238.97	282.93	224.35	265.14
55	184.24	226.35	163.51	212.74	160.32	196.25	233.51	283.00	199.66	272.85	146.46	245.28	269.46	306.46	243.86	288.42	229.60	270.15
56	187.89	230.82	165.68	217.09	163.55	200.10	238.98	288.45	202.83	278.60	149.41	250.17	275.41	312.21	248.77	293.91	234.85	275.16
57	191.54	235.29	167.85	221.44	166.78	203.95	244.43	293.90	206.00	284.35	152.36	255.06	281.36	317.96	253.68	299.40	240.10	280.17
58	195.19	239.76	170.02	225.79	170.01	207.80	249.90	299.35	209.17	290.10	155.31	260.95	287.31	323.71	258.59	304.89	245.35	285.18
59	198.84	244.23	172.19	230.14	173.24	211.65	255.35	304.80	212.34	295.85	158.26	266.84	293.26	329.46	263.50	310.38	250.60	290.19
60	202.49	248.70	174.36	234.49	176.47	215.50	260.80	310.25	215.51	301.60	161.21	272.73	300.21	335.21	268.41	315.87	255.85	295.20
61	206.14	253.17	176.53	238.84	179.70	219.35	266.25	315.70	218.66	307.35	164.16	278.62	306.06	340.96	273.32	321.36	261.10	300.21
62	209.79	257.64	178.70	243.19	182.93	223.20	271.70	321.15	221.81	313.10	167.11	284.51	311.91	346.71	278.23	326.85	266.35	305.22
63	213.44	262.11	180.87	247.54	186.16	227.05	277.15	326.60	224.96	318.85	170.06	290.40	317.76	352.46	283.14	332.34	271.60	310.23
64	217.09	266.58	183.04	251.89	189.39	230.90	282.60	332.05	228.11	324.60	173.01	296.29	323.61	358.21	288.05	337.83	276.85	315.24
65	220.74	271.05	185.21	256.24	192.62	234.75	288.05	337.50	231.26	330.35	175.96	302.18	329.46	364.06	292.96	343.32	282.10	320.25
66	224.39	275.52	187.38	260.59	195.85	238.60	293.50	342.95	234.41	336.10	178.91	308.07	335.31	369.81	297.87	348.81	287.35	325.26
67	228.04	280.00	189.55	264.94	199.08	242.45	298.95	348.40	237.56	341.85	181.86	313.96	341.16	375.56	302.78	354.30	292.60	330.27
68	231.69	284.47	191.72	269.29	202.31	246.30	304.40	353.85	240.71	347.60	184.81	319.85	347.01	381.31	307.69	359.79	297.85	335.28
69	235.34	288.94	193.89	273.64	205.54	250.15	309.85	359.30	243.86	353.35	187.76	325.74	352.86	387.06	312.60	365.28	303.10	340.29
70	239.00	293.41	196.06	277.99	208.77	254.00	315.30	364.75	247.01	359.10	190.71	331.63	358.71	392.81	317.51	370.77	308.35	345.30
71	242.65	297.88	198.23	282.34	212.00	257.85	320.75	370.20	250.16	364.85	193.66	337.52	364.56	398.56	322.42	376.26	313.60	350.31
72	246.30	302.35	200.40	286.69	215.23	261.70	326.20	375.65	253.31	370.60	196.61	343.43	370.41	404.31	327.33	381.75	318.85	355.32
73	250.00	306.82	202.57	291.04	218.46	265.55	331.65	381.10	256.46	376.75	199.56	349.30	376.26	410.06	332.24	387.24	324.10	360.33
74	253.65	311.29	204.74	295.39	221.69	269.40	337.10	386.55	259.61	382.90	202.51	355.17	382.11	415.81	337.15	392.73	329.35	365.34
75	257.30	315.76	206.91	300.00	224.92	273.25	342.55	392.00	262.76	388.05	205.46	361.04	387.96	421.56	342.06	398.22	334.60	370.35
76	260.95	320.23	209.08	304.61	228.15	277.10	348.00	397.45	265.91	393.20	208.41	366.91	393.81	427.31	346.97	403.71	339.85	375.36
77	264.60	324.70	211.25	309.22	231.38	280.95	353.45	402.90	269.06	398.35	211.36	372.78	399.66	433.06	351.88	409.20	345.10	380.37
78	268.25	329.17	213.42	313.83	234.61	284.80	358.90	408.35	272.21	403.50	214.31	381.65	405.51	438.81	356.79	414.69	350.35	385.38
79	271.90	333.64	215.59	318.44	237.84	289.15	364.35	413.80	275.36	409.05	217.26	387.54	411.36	444.56	361.70	420.18	355.60	390.39
80	275.55	338.11	217.76	323.05	241.07	293.50	369.80	419.25	278.51	414.60	220.21	393.42	417.21	450.31	366.61	425.67	360.85	395.40
81	279.20	342.58	219.93	327.66	244.30	297.85	375.25	424.70	281.66	420.15	223.16	399.30	423.06	456.06	371.52	431.16	366	

Policy Form Series: LTC-02
 With 5% Compound Inflation
 With Normal Assumptions
 With Rate of Inflation
 Current Annual Rates with Proposed 22.69% Increase
 Rates per \$10 Daily Benefits

New Age	3 Year Benefit Period					5 Year Benefit Period					7 Year Benefit Period							
	Elimination Period		Elimination Period		Elimination Period		Elimination Period		Elimination Period		Elimination Period		Elimination Period		Elimination Period			
	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days		
23	86.30	108.91	81.05	99.87	76.50	92.64	108.57	134.68	99.78	126.01	92.47	116.63	124.82	154.09	114.87	144.12	100.18	134.82
24	95.18	109.91	83.86	103.07	77.92	95.86	110.02	138.97	102.89	130.03	95.42	120.22	128.70	159.60	116.62	148.33	100.53	139.01
25	91.58	113.35	80.28	100.30	90.35	98.88	113.44	145.28	106.10	134.04	98.37	123.69	130.70	163.14	122.19	152.52	112.89	143.20
26	64.77	118.78	88.80	109.49	82.77	101.83	118.87	147.58	109.40	138.06	101.31	127.67	134.63	167.68	125.84	158.72	113.82	147.40
27	61.33	120.20	91.53	111.16	85.16	104.28	120.13	150.18	112.36	142.06	103.21	130.82	138.25	171.32	129.21	163.42	115.20	150.18
28	57.93	121.65	94.20	112.72	87.83	107.78	123.37	152.50	115.10	145.07	105.21	134.92	141.55	173.66	132.46	166.13	116.57	152.92
29	54.53	123.05	96.73	114.31	90.43	110.32	126.71	154.89	117.91	147.67	107.15	138.66	144.83	176.00	135.71	168.88	117.93	155.70
30	51.13	124.45	99.26	115.92	93.06	112.93	130.03	157.32	120.59	150.21	109.10	142.27	147.16	178.38	139.01	171.63	119.30	158.48
31	47.73	125.85	101.84	117.53	95.69	115.54	132.34	159.75	123.20	152.80	111.19	145.94	150.43	180.75	142.27	174.38	120.69	161.26
32	44.33	127.25	104.37	119.14	98.32	118.15	134.68	162.16	125.83	155.30	113.28	149.63	152.72	183.20	145.11	177.07	122.07	164.04
33	40.93	128.65	106.90	120.75	100.95	120.75	137.03	164.61	128.43	157.79	115.47	153.32	155.59	185.63	147.78	181.76	123.46	166.82
34	37.53	130.05	109.43	122.36	103.60	123.36	139.43	167.09	131.03	160.28	117.66	156.81	157.47	188.05	150.44	184.45	124.85	169.60
35	34.13	131.45	111.96	123.97	106.25	125.97	141.83	169.57	133.63	162.75	119.85	160.30	159.36	190.47	153.15	187.14	126.24	172.38
36	30.73	132.85	114.49	125.58	108.90	128.58	144.22	172.05	136.23	165.24	122.04	163.81	161.25	192.89	155.86	190.83	127.63	175.16
37	27.33	134.25	117.02	127.19	111.55	131.19	146.61	174.44	138.82	167.13	124.23	166.30	163.14	195.34	158.57	193.52	128.92	177.94
38	23.93	135.65	119.55	128.80	114.20	133.80	149.00	176.83	141.41	169.02	126.42	168.79	164.45	197.79	161.28	196.21	130.21	180.72
39	20.53	137.05	122.08	130.41	116.85	136.41	151.39	179.22	144.00	170.91	128.61	171.19	165.76	200.24	164.00	199.10	131.50	183.50
40	17.13	138.45	124.67	132.02	119.50	139.02	153.78	181.61	146.59	172.80	130.80	173.58	167.05	202.69	166.69	201.99	132.79	186.29
41	13.73	139.85	127.30	133.63	122.15	141.63	156.17	183.92	149.18	175.69	133.00	175.97	168.34	205.14	169.38	203.88	134.08	189.08
42	10.33	141.25	130.93	135.24	124.80	144.24	158.56	186.33	151.77	178.58	135.19	178.36	169.63	207.59	172.07	205.77	135.37	191.87
43	6.93	142.65	133.56	136.85	127.95	146.85	160.95	188.72	154.36	181.47	137.38	180.75	170.92	210.04	174.76	207.66	136.66	194.66
44	3.53	144.05	136.19	138.46	130.10	149.46	163.57	191.11	156.94	184.06	139.57	183.03	172.21	212.53	177.15	209.73	137.95	197.45
45	0.13	145.45	138.82	140.07	132.75	152.07	166.78	193.50	159.53	186.75	141.76	185.32	173.54	215.02	179.34	211.80	139.24	200.24
46		146.85	141.45	141.68	135.40	154.68	170.01	195.89	162.12	189.46	144.95	187.61	174.87	217.51	181.53	213.91	140.53	203.03
47		148.25	144.04	143.91	138.75	157.30	172.60	198.28	164.71	192.15	148.14	189.90	176.20	220.00	183.82	215.80	141.82	205.82
48		149.65	146.63	146.18	141.90	160.90	175.19	200.67	167.30	194.84	151.33	192.19	177.59	222.49	186.13	217.69	143.11	208.61
49		151.05	149.22	148.77	145.05	163.51	177.78	203.06	170.89	197.53	154.52	194.24	178.98	224.98	188.44	219.58	144.40	211.40
50		152.45	151.81	151.42	148.20	166.10	180.37	205.45	173.48	200.22	157.71	196.29	180.37	227.47	190.75	221.47	145.69	214.19
51		153.85	154.40	153.01	151.35	168.69	183.00	207.84	176.07	202.61	160.90	198.04	182.26	229.96	193.02	223.36	146.98	216.98
52		155.25	156.99	155.60	154.50	171.28	185.63	210.23	178.66	204.90	164.49	199.79	184.15	232.45	195.29	225.25	148.27	219.77
53		156.65	159.58	158.20	157.65	173.87	188.26	212.62	181.25	207.19	168.08	201.54	186.24	234.94	197.56	227.14	149.56	222.56
54		158.05	162.17	160.79	160.80	176.46	190.89	215.01	183.84	209.48	171.67	203.29	188.33	237.43	199.83	229.03	150.85	225.35
55		159.45	164.76	163.42	163.91	179.05	193.52	217.40	186.43	211.87	175.26	205.04	190.42	240.92	202.10	230.92	152.14	228.14
56		160.85	167.35	165.01	166.90	181.64	196.04	220.00	189.02	214.16	178.85	206.79	191.51	243.41	204.37	232.81	153.43	230.93
57		162.25	169.94	167.60	169.89	184.23	198.57	222.49	191.61	216.45	181.44	208.54	192.60	245.90	206.64	234.70	154.72	233.72
58		163.65	172.53	170.19	172.88	186.82	201.10	224.98	194.20	218.74	184.03	210.29	193.69	248.39	208.91	236.59	156.01	236.51
59		165.05	175.12	172.78	175.47	189.41	203.63	227.51	196.79	221.03	186.62	212.04	194.88	250.88	211.18	238.48	157.30	239.30
60		166.45	177.71	175.37	178.06	191.92	206.16	230.04	199.28	223.27	189.11	213.79	196.97	253.37	213.47	240.37	158.59	242.09
61		167.85	180.30	177.46	180.65	194.53	208.69	232.57	201.77	225.51	191.60	215.54	199.06	255.86	215.76	242.26	159.88	244.88
62		169.25	182.89	179.55	183.24	197.14	211.20	235.00	204.36	227.74	194.09	217.31	201.15	258.35	218.05	244.15	161.17	247.67
63		170.65	185.48	181.64	185.83	199.75	213.73	237.43	206.95	229.97	196.58	219.06	203.64	260.84	220.34	246.04	162.46	250.46
64		172.05	188.07	183.73	188.42	202.36	216.26	240.86	209.54	232.20	199.07	220.79	206.13	263.33	222.63	247.93	163.75	253.25
65		173.45	190.66	185.82	191.01	204.97	218.79	243.29	212.13	234.44	201.56	222.54	208.62	265.82	224.92	249.82	165.04	256.04
66		174.85	193.25	187.91	193.60	207.58	221.32	245.72	214.72	236.68	204.05	224.29	211.11	268.31	227.21	251.71	166.33	258.83
67		176.25	195.84	190.00	196.19	210.19	223.85	248.15	217.31	238.92	206.54	226.04	213.60	270.80	229.50	253.60	167.62	261.62
68		177.65	198.43	192.09	198.78	212.76	226.38	250.58	219.90	241.16	209.03	227.79	216.09	273.29	231.79	255.49	168.91	264.41
69		179.05	201.02	194.18	201.37	215.35	228.91	253.01	222.49	243.40	211.52	229.54	218.58	275.78	234.18	257.38	170.20	267.20
70		180.45	203.61	196.27	203.96	217.94	231.44	255.44	225.08	245.64	214.01	231.29	221.07	278.27	236.57	259.27	171.49	270.00
71		181.85	206.20	198.36	206.55	220.53	233.97	257.87	227.67	247.88	216.50	233.04	223.56	280.76	238.96	261.16	172.78	272.79
72		183.25	208.79	200.45	209.14	223.12	236.50	260.30	230.26	250.12	218.99	234.79	226.05	283.25	241.35	263.05	174.07	275.58
73		184.65	211.38	202.54	211.73	225.71	239.03	262.73	232.85	252.36	221.48	236.54	228.54	285.74	243.74	264.94	175.36	278.37
74		186.05	213.97	204.63	214.32	228.30	241.56	265.16	235.44	254.55	224.07	238.29	231.03	288.23	246.13	266.83	176.65	281.16
75		187.45	216.56	206.72	216.91	230.89	244.09	267.59	238.03	256.76	226.60	240.04	233.52	290.72	248.52	268.72	177.94	283.95
76		188.85	219.15	208.81	219.50	233.48	246.62	270.01	240.62	258.97	229.19	241.79	235.97	293.21	250.91	270.61	179.23	286.74
77		190.25	221.74	210.90	222.09	236.07	249.15	272.44	243.21	261.18	231.78	243.54	238.46	295.70	253.30	272.50	180.52	289.53
78		191.65	224.33	212.99	224.68	238.66	251.68	274.87	245.80	263.39	234.37	245.29	240.95	298.19	255.69	274.39	181.81	292.32
79		193.05	226.92	215.08	227.27	241.25	254.21	277.30	248.39	265.64	236.96	247.04	243.44	300.68	258.08	276.28	183.10	295.11
80		194.45	229.51	217.17	229.86	243.84	256.74	279.73	250.92	267.89	239.55	248.79	245.99	303.17	260.47	278.17	184.39	297.90
81		195.85	232.10	219														

Policy Form Series: LTC-02
 With 5% Compound Capped Inflation
 No Nonforfeiture
 No Return of Premium
 Current Annual Rates with Proposed 22.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	24.02	31.20	23.37	29.61	22.17	28.03	30.66	38.73	28.89	36.78	28.21	34.75	33.40	42.34	31.67	40.03	29.89	36.25
26	25.10	33.03	24.76	31.34	23.48	29.64	32.95	41.04	31.70	39.94	29.89	36.75	35.48	44.87	33.04	42.51	31.72	40.59
27	27.54	34.87	28.19	33.08	24.78	31.28	34.41	43.35	33.49	41.00	31.58	38.78	37.58	47.69	35.29	44.97	33.53	42.93
28	29.02	38.72	27.51	34.78	26.05	32.87	38.30	45.64	33.31	43.25	33.28	40.76	39.68	50.23	37.57	47.44	38.37	45.25
29	30.49	38.55	28.88	36.61	27.32	34.60	38.17	47.05	31.11	45.42	34.63	42.77	41.76	52.84	39.92	49.00	37.20	47.60
30	31.96	40.36	30.27	38.24	28.62	36.11	40.09	50.24	38.93	47.58	36.82	44.78	43.86	55.47	41.49	52.30	39.03	49.03
31	33.41	42.22	31.64	39.97	29.90	37.71	41.92	52.55	40.75	49.73	38.30	46.78	45.94	60.08	43.44	54.83	40.86	52.27
32	34.89	44.05	33.02	41.70	31.20	39.36	43.81	54.84	42.55	51.89	39.98	48.70	48.03	60.71	45.42	57.30	42.68	54.62
33	35.35	45.90	34.40	43.41	32.48	40.95	45.88	57.16	44.38	54.04	41.87	50.79	50.12	63.32	47.37	59.76	44.51	56.84
34	37.80	47.74	35.79	45.14	33.78	42.59	47.57	59.44	46.19	58.19	43.38	52.81	52.22	65.95	49.35	62.23	46.33	59.27
35	39.27	49.58	37.15	46.87	35.05	44.19	49.43	61.75	47.97	60.35	45.04	54.81	54.30	68.58	51.30	64.80	48.17	61.81
36	41.01	62.82	38.62	49.91	37.38	47.03	52.76	65.88	51.17	62.22	48.00	58.38	58.04	75.26	54.70	69.09	51.41	65.77
37	44.51	56.06	42.08	52.97	39.64	49.85	56.09	69.98	54.38	66.07	50.85	61.03	61.80	77.06	58.30	73.48	54.66	69.65
38	47.15	59.31	44.55	56.01	41.94	52.68	58.41	74.10	57.57	69.93	53.91	65.50	65.54	82.66	61.80	77.87	57.86	74.12
39	49.78	62.55	47.00	59.06	44.22	55.60	62.73	78.24	60.74	73.79	56.87	69.00	69.27	87.37	65.31	82.28	61.12	78.26
40	52.40	65.80	49.48	62.11	46.52	58.34	66.08	82.35	63.95	77.65	59.82	72.64	73.01	92.05	68.80	86.88	64.36	82.44
41	55.01	69.03	51.93	65.16	48.81	61.16	69.39	86.47	67.12	81.50	62.78	76.22	76.77	96.74	72.31	91.07	67.61	86.61
42	57.65	72.28	54.41	68.20	51.11	64.00	72.72	90.58	70.33	85.36	65.74	79.77	80.50	101.45	75.81	95.84	70.84	90.78
43	60.30	75.68	56.94	71.37	53.44	66.92	76.23	94.88	73.69	89.32	68.82	83.40	84.51	106.74	79.93	100.40	74.28	95.43
44	63.08	79.09	59.47	74.53	55.77	69.85	79.74	99.11	77.04	93.28	71.90	87.02	88.61	112.02	83.27	105.34	77.70	100.10
45	65.77	82.47	61.97	77.71	58.13	72.78	83.27	103.39	80.40	97.27	75.00	90.68	92.52	117.33	86.99	110.27	81.11	104.74
46	68.47	85.86	64.50	80.88	60.46	75.71	86.78	107.65	83.75	101.28	78.08	94.27	96.52	122.63	90.73	115.22	84.53	109.40
47	71.20	89.26	67.03	84.04	62.81	78.63	90.29	111.92	87.11	105.18	81.16	97.91	100.53	127.92	94.45	120.16	87.90	114.06
48	74.71	93.61	70.28	88.05	65.78	82.28	94.84	117.35	91.40	110.16	85.04	102.38	105.95	135.14	99.17	126.82	92.21	119.87
49	78.21	97.87	73.52	92.08	68.72	85.93	99.39	122.78	95.71	115.14	88.99	108.83	110.79	142.36	103.89	133.50	95.45	125.17
50	81.72	102.31	76.77	96.10	71.66	89.58	103.94	128.21	99.99	120.14	92.88	113.30	115.91	149.60	108.99	140.20	100.70	130.48
51	85.25	106.88	79.99	100.14	74.62	93.22	108.40	133.65	104.30	125.12	96.68	116.77	121.05	156.81	113.32	148.00	104.65	135.76
52	88.75	111.03	83.25	104.15	77.58	96.88	113.03	139.07	108.59	130.10	100.64	120.24	126.17	163.66	118.04	156.28	108.16	141.04
53	95.64	119.62	89.64	112.00	83.39	104.00	121.83	149.47	118.85	139.85	108.00	128.81	135.89	175.85	128.08	164.00	117.21	150.95
54	102.54	128.01	96.00	119.89	89.22	111.16	130.03	159.88	125.12	149.19	115.48	137.38	145.61	186.01	135.89	175.20	125.22	160.82
55	109.43	136.62	102.38	127.70	95.04	118.30	138.42	170.28	139.38	158.78	122.59	145.96	153.35	200.18	144.82	186.30	133.24	170.71
56	116.32	145.01	108.75	135.55	100.98	125.44	148.22	180.70	144.83	168.51	130.38	154.53	165.08	212.34	153.74	197.41	141.25	180.59
57	123.22	153.80	115.13	143.40	106.58	132.59	157.02	191.08	149.89	177.88	137.82	163.10	174.80	224.80	162.67	208.51	146.28	190.40
58	133.02	165.90	124.20	154.29	114.05	142.50	189.57	205.59	161.59	191.16	148.37	175.04	198.68	241.54	175.40	224.11	160.60	204.38
59	142.82	177.10	133.27	165.20	123.22	152.43	182.15	220.09	173.28	204.45	159.93	186.99	202.59	258.56	188.12	238.69	172.12	216.27
60	152.54	189.88	142.34	176.07	131.50	162.34	194.71	234.57	184.99	217.76	169.48	198.93	216.45	275.64	200.86	255.28	183.53	232.16
61	162.44	200.87	151.41	189.98	139.77	172.27	207.28	249.06	198.65	231.04	180.08	210.88	230.35	292.69	213.67	270.84	194.97	246.07
62	172.26	212.47	160.48	197.87	148.04	182.18	219.85	263.58	208.34	244.34	190.81	222.82	244.24	309.73	226.30	286.43	208.38	250.07
63	186.32	228.74	173.45	212.89	159.87	195.85	237.75	283.80	224.87	262.72	206.51	236.34	263.83	332.89	244.24	307.57	222.42	276.80
64	200.39	245.01	188.44	227.91	171.70	208.52	255.97	303.82	241.38	281.08	223.40	259.85	283.45	356.95	262.18	328.71	238.46	297.66
65	214.45	261.28	199.42	242.93	183.99	223.19	273.57	323.58	257.92	299.47	235.29	272.37	303.09	379.21	280.10	349.86	254.46	316.49
66	228.51	277.58	212.40	257.94	195.38	238.85	291.50	343.70	274.45	317.84	250.19	288.89	322.67	402.35	298.03	371.00	270.52	335.35
67	242.58	293.82	225.38	272.65	207.21	250.52	309.40	363.74	299.98	336.22	265.06	305.41	342.27	425.51	315.86	392.14	286.55	354.10
68	265.01	316.23	246.14	298.47	226.22	272.00	337.83	395.54	318.90	365.47	288.59	331.84	373.39	461.87	344.64	426.48	312.26	384.12
69	287.44	344.05	266.91	319.98	245.21	293.40	365.85	427.35	342.81	394.74	312.10	358.28	404.60	498.22	373.10	458.82	337.96	414.07
70	309.87	370.03	287.87	343.50	264.21	314.99	394.08	458.14	368.74	423.89	335.63	384.89	435.62	534.67	401.87	492.17	363.69	443.68
71	332.29	395.45	309.45	367.01	283.22	336.48	422.30	490.30	394.05	453.27	359.14	411.12	463.73	570.94	430.24	525.51	396.42	473.84
72	354.73	420.86	329.21	390.52	302.21	357.96	450.53	527.76	429.59	482.52	382.85	431.55	497.84	607.26	459.82	558.63	415.12	503.86
73	381.63	461.74	363.40	428.34	333.52	392.55	495.88	573.81	462.28	529.62	420.52	480.07	547.25	658.24	504.21	601.82	460.06	550.45
74	428.51	502.80	397.59	468.15	364.84	427.12	541.27	624.86	503.97	576.64	458.38	522.80	596.64	708.57	549.80	649.59	498.07	596.10
75	465.41	543.48	431.75	503.99	396.15	461.71	588.80	675.89	545.84	623.55	486.23	565.13	646.05	758.89	595.01	692.18	537.90	641.50
76	502.29	584.34	465.93	541.80	427.49	498.28	632.21	728.04	587.33	670.56	534.11	607.66	695.43	809.21	640.40	737.37	578.80	692.83
77	539.19	625.22	500.11	579.52	458.80	530.87	677.84	777.68	629.03	717.56	571.97	650.16	744.84	859.54	685.80	782.55	619.79	724.15
78	585.08	667.90	532.88	617.47	492.32	563.93	745.59	855.28	691.99	788.82	629.36	716.03	818.32	935.13	753.53	850.44	661.08	786.25
79	632.76	710.00	565.62	665.33	526.85	607.01	814.35	932.54	751.90	860.29	686.73	779.25	891.80	1010.79	821.25	916.31	742.42	848.30
80	709.55	812.38	608.38	715.25	564.36	650.06	882.71	1009.84	811.85	927.48	744.14	844.70	985.28	1086.37	888.68	985.16	823.78	910.45
81	768.33	871.04	711.12	802.70	622.88	743.13	951.07	1087.11	888.78	991.31	801.82	909.54	1038.75	1161.06	959.69	1054.07	885.12	972.59
82	823.13	927.57	763.89	854.23	701.41	794.92	1019.42	1158.16	943.72	1055.16	858.90	974.37	1112.23	1237.56	1016.80	1121.95	928.47	1034.86
83	909.26	1000.38	838.30	920.10	777.81	858.75	1138.00	1250.84	1034.71	1138.35	9							

Policy Form Series: LTC-02
 With 5% Compound Capped Inflation
 No Nonforfeiture
 With Return of Premium
 Current Annual Rates with Proposed 22.80% Increase
 Rates per \$10 Daily Benefit

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	Home and Community Care			60 Days			Home and Community Care			60 Days			Home and Community Care			60 Days		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	
25	25.30	32.02	24.02	30.40	22.78	28.81	31.40	39.70	30.87	37.75	28.87	35.88	34.28	43.81	32.63	41.47	30.70	39.89
26	28.82	33.94	25.48	32.21	24.08	30.49	33.45	42.18	32.66	40.00	30.71	37.75	36.45	46.54	34.57	44.03	32.80	42.01
27	28.34	35.85	26.87	34.00	25.43	32.17	35.38	44.67	34.43	42.23	32.46	39.85	36.82	48.30	36.81	46.61	34.49	44.46
28	29.89	37.75	28.30	35.78	26.77	33.84	37.33	46.95	36.32	44.49	34.21	41.92	40.70	52.02	38.84	48.10	36.30	46.80
29	31.39	39.65	29.74	37.58	28.12	35.52	39.27	49.35	38.18	46.71	35.55	44.02	42.98	54.78	40.87	51.76	38.27	49.36
30	32.91	41.58	31.18	39.39	29.45	37.20	41.24	51.73	40.07	48.97	37.71	46.09	45.16	57.53	42.72	54.33	40.18	51.80
31	34.41	43.49	32.80	41.17	30.78	38.89	43.19	54.12	41.90	51.21	39.47	48.17	47.32	60.27	44.78	56.30	42.08	54.24
32	35.94	45.38	34.03	42.99	32.13	40.54	45.10	56.51	43.82	53.44	41.21	50.27	48.51	63.01	46.81	59.47	43.98	56.70
33	37.46	47.28	35.47	44.78	33.48	42.22	47.08	58.89	45.71	55.69	42.97	52.34	51.88	65.74	48.83	62.08	45.88	59.11
34	38.99	49.21	36.99	46.56	34.81	43.90	49.01	61.28	47.58	57.92	44.71	54.43	53.84	68.50	50.87	64.62	47.75	61.58
35	40.50	51.11	38.33	48.35	36.14	45.57	50.97	63.66	49.47	60.17	46.45	56.51	56.02	71.22	52.90	67.20	49.65	64.01
36	43.22	54.48	40.87	51.51	38.51	48.50	54.41	67.95	52.77	64.17	48.52	60.20	59.90	76.12	56.64	71.78	53.01	68.35
37	45.95	57.84	43.43	54.08	40.90	51.43	57.87	72.22	56.09	68.17	50.67	63.80	63.77	81.00	60.15	76.35	56.38	72.88
38	48.67	61.20	45.97	57.80	43.27	54.38	61.32	76.48	59.39	72.17	52.94	67.50	67.65	85.60	63.79	80.91	59.73	77.00
39	51.38	64.57	48.54	60.95	45.65	57.30	64.78	80.74	62.72	76.18	55.71	71.30	71.50	90.76	67.42	85.50	63.07	81.34
40	54.11	67.92	51.08	64.12	48.03	60.23	68.20	85.01	66.02	80.01	58.78	75.00	75.38	95.65	71.00	90.07	66.44	85.69
41	56.83	71.30	53.63	67.27	50.41	63.18	71.69	89.29	69.34	84.17	61.83	78.88	79.28	100.54	74.67	94.66	69.79	90.02
42	59.56	74.66	56.18	70.41	52.78	66.08	75.10	93.56	72.64	88.17	65.88	82.39	83.13	105.44	78.30	99.22	73.15	94.34
43	62.31	78.13	58.77	73.68	55.17	68.90	78.71	97.84	76.09	92.23	71.05	86.10	87.23	110.86	82.13	104.29	76.68	98.13
44	65.09	81.60	61.37	76.91	57.58	72.08	82.30	102.31	79.62	96.30	74.22	89.82	91.34	116.31	85.94	109.35	80.17	103.91
45	67.87	85.09	63.95	80.15	59.97	75.08	85.90	106.88	82.99	100.34	77.37	93.53	95.44	121.72	89.77	114.42	83.69	108.70
46	70.64	88.56	66.53	83.40	62.38	78.08	89.48	111.05	86.39	104.41	80.53	97.24	98.55	127.17	93.60	119.51	87.20	113.48
47	73.41	92.04	69.14	86.58	64.76	81.07	93.02	115.43	89.82	108.47	83.70	100.98	103.69	132.66	97.42	124.83	90.70	118.18
48	76.18	95.43	72.40	89.70	67.14	84.74	97.07	120.90	94.15	113.49	87.61	105.48	108.84	138.09	102.18	131.30	94.97	123.40
49	80.48	100.81	75.95	94.76	70.71	88.41	102.26	126.39	98.47	118.51	91.50	109.94	114.00	147.15	106.91	138.01	99.27	128.80
50	84.01	105.21	78.93	98.79	73.89	92.08	106.88	131.81	102.81	123.50	95.42	114.46	118.17	154.44	111.67	144.75	103.54	134.12
51	87.56	109.57	82.19	102.84	76.88	95.74	111.45	137.28	107.15	128.82	98.31	118.92	124.33	161.81	116.41	151.07	107.83	138.44
52	91.09	113.98	85.44	106.88	79.84	98.40	116.03	142.74	111.48	133.54	103.22	123.41	128.51	168.05	121.17	157.03	112.10	144.70
53	97.84	122.42	81.90	114.58	85.42	108.48	124.79	153.09	116.88	143.03	110.82	131.93	138.18	180.12	130.04	168.07	120.06	154.58
54	104.50	130.86	88.14	122.48	91.20	113.83	133.62	163.44	127.88	152.52	118.03	140.44	146.85	192.21	138.82	179.09	128.01	164.38
55	111.86	139.30	104.47	130.31	98.69	120.70	142.27	173.78	136.10	162.01	125.44	148.87	158.54	204.29	147.78	190.12	135.88	174.21
56	118.62	147.74	110.83	138.11	102.77	127.72	151.01	184.12	144.30	171.50	132.85	157.48	168.21	216.38	156.65	201.15	143.94	184.02
57	125.36	156.18	117.17	145.90	108.64	134.96	159.77	194.46	152.52	180.69	140.25	165.90	177.88	228.45	165.82	212.18	151.89	193.83
58	135.01	167.76	126.08	158.60	116.85	144.81	172.10	206.07	163.99	184.02	150.80	177.69	191.51	245.18	178.01	227.45	163.10	207.44
59	144.83	179.34	134.86	167.28	124.78	154.33	184.44	222.86	175.46	207.04	160.94	189.38	205.13	261.87	190.50	242.72	174.20	221.05
60	154.28	190.88	143.85	177.99	132.69	164.07	198.77	237.10	186.93	220.07	171.29	201.09	216.70	278.58	202.98	257.99	185.51	234.88
61	163.88	202.49	152.74	188.64	141.00	173.79	209.10	251.29	196.58	233.40	181.53	212.76	232.37	295.29	215.47	275.24	196.70	248.20
62	173.62	214.03	161.83	199.33	149.11	185.82	221.43	265.50	209.80	246.13	191.87	224.45	248.01	312.00	227.68	298.52	207.91	261.86
63	183.98	230.03	174.42	214.11	160.77	198.95	239.09	285.21	226.43	264.20	208.85	240.89	265.30	334.78	245.60	328.30	223.92	280.41
64	201.21	248.04	187.20	228.88	172.43	210.40	259.73	304.91	242.59	282.26	221.30	259.94	284.62	357.53	263.24	350.10	239.44	298.82
65	215.05	262.04	200.01	243.84	184.07	223.84	274.37	324.81	258.67	300.85	235.67	273.18	303.94	380.31	280.90	350.87	255.22	317.05
66	228.92	278.04	212.78	258.41	195.73	237.26	292.01	344.32	274.82	318.41	250.62	289.40	323.24	403.07	298.54	371.86	270.90	335.68
67	242.76	294.04	225.57	273.18	207.40	250.73	309.88	364.02	291.19	338.48	265.29	305.85	342.55	426.84	318.18	382.44	286.78	364.49
68	265.18	319.40	246.30	290.65	226.25	272.18	337.84	395.76	317.07	365.68	288.78	332.04	373.60	462.14	344.71	426.72	312.43	384.38
69	287.54	344.76	267.32	320.11	245.81	298.82	389.01	427.80	342.94	394.90	312.25	358.41	404.87	498.42	373.24	459.01	338.11	414.24
70	309.04	370.14	287.76	343.56	264.29	315.06	394.19	458.27	368.83	424.10	335.70	384.78	435.72	534.78	401.76	492.27	363.78	444.11
71	332.33	395.50	308.49	367.04	283.24	338.51	422.35	491.02	394.71	453.32	359.17	411.17	465.80	570.99	430.29	526.56	389.44	473.99
72	354.73	420.86	329.21	390.52	302.21	357.96	450.53	522.76	420.68	482.62	382.65	437.58	497.84	607.26	458.82	558.63	416.12	503.86
73	391.83	461.74	363.40	428.34	333.52	392.55	495.99	573.81	462.28	529.52	420.52	480.07	547.25	658.24	504.21	601.82	458.05	550.02
74	428.61	502.00	397.58	468.15	364.84	427.12	541.37	624.89	503.97	579.54	458.38	522.80	598.84	708.57	548.00	648.97	498.97	598.19
75	465.41	543.46	431.75	503.98	398.15	461.71	598.30	675.89	545.64	623.65	498.23	565.13	646.05	788.89	595.01	692.18	537.90	641.50
76	502.29	584.54	465.93	541.80	427.48	498.29	632.21	729.94	597.33	679.69	534.11	607.96	695.43	868.21	640.40	737.37	578.00	682.83
77	539.19	625.22	500.11	579.22	458.80	530.87	677.54	777.99	629.03	717.55	571.97	650.18	744.84	958.64	698.69	828.55	619.73	724.15
78	585.98	687.60	552.88	637.47	507.32	583.93	745.60	855.29	691.98	788.92	629.35	715.03	818.32	1055.73	763.53	890.44	681.08	788.25
79	632.76	750.00	605.82	695.33	558.85	637.01	814.45	932.54	764.90	860.28	684.73	779.85	891.90	1107.73	821.25	918.31	742.42	848.38
80	706.65	812.38	658.38	761.35	604.36	690.00	882.71	1009.84	817.85	927.48	744.14	844.70	965.28	1086.37	888.08	988.18	803.78	910.45
81	786.33	871.04	711.12	802.79	662.88	743.13	951.07	1087.11	880.78	991.31	801.52	909.54	1038.76	1181.06	968.89	1054.07	865.12	972.58
82	823.13	927.57	763.86	854.23	701.41	794.92	1019.42	1158.18	943.72	1055.16	859.90	974.37	1122.23	1287.58	1019.80	1121.95	928	

Policy Form Series: LTC-02
 With 3% Compound Capped Inflation
 No Nonforfeiture
 No Return of Premium
 Current Annual Rates with Proposed 22.60% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	23.57	29.90	22.35	28.35	21.10	26.83	26.20	37.04	26.83	35.14	25.37	33.15	32.17	40.62	30.48	35.43	28.76	36.65
26	24.93	31.83	23.84	29.99	22.38	28.34	26.90	39.19	28.43	37.16	26.83	35.02	34.18	43.10	32.32	40.75	30.45	38.84
27	26.32	33.35	24.93	31.69	23.57	29.85	31.07	41.36	30.02	36.17	28.33	36.80	36.11	45.57	34.17	43.05	32.18	41.93
28	27.69	35.09	26.22	33.22	24.78	31.37	33.39	43.49	31.62	41.20	29.80	38.76	38.08	48.03	36.02	45.37	33.90	43.24
29	29.05	36.76	27.51	34.83	25.97	32.87	35.05	45.65	33.20	43.29	31.29	40.62	40.06	50.50	37.87	47.67	35.60	45.42
30	30.44	38.51	28.80	36.45	27.10	34.38	36.75	47.80	34.79	45.22	32.76	42.49	42.05	52.98	39.73	49.68	37.33	47.62
31	31.60	40.24	30.07	38.06	28.36	35.89	38.43	49.95	36.37	47.24	34.22	44.36	44.02	55.46	41.58	52.32	39.05	49.79
32	33.16	41.98	31.37	39.69	29.59	37.40	40.12	52.11	37.98	48.26	35.72	46.23	45.98	57.92	43.43	54.82	40.78	52.00
33	34.54	43.99	32.95	41.30	30.80	38.92	41.81	54.25	39.56	51.28	37.19	48.09	47.96	60.39	45.27	56.94	42.48	54.19
34	35.92	45.40	33.95	42.93	32.00	40.41	43.49	56.43	41.14	53.28	38.67	49.97	49.93	62.85	47.13	59.23	44.21	56.39
35	37.29	47.13	35.22	44.54	33.20	41.92	45.19	58.58	42.73	55.30	40.14	51.84	51.90	65.33	48.98	61.55	45.92	58.58
36	38.78	50.24	37.57	47.44	35.38	44.92	46.24	60.46	44.66	59.49	42.78	55.19	55.47	67.77	52.32	65.74	48.00	62.49
37	42.29	53.35	39.91	50.35	37.54	47.32	51.30	66.35	46.44	62.57	45.42	58.54	59.05	74.22	55.65	69.87	52.08	66.44
38	44.78	56.45	42.25	53.25	39.73	50.02	54.34	70.24	48.30	66.22	48.06	61.88	62.61	76.67	58.00	74.03	55.18	70.35
39	47.28	60.55	44.60	56.18	41.91	52.70	57.41	74.15	50.17	69.85	50.70	65.22	66.19	83.10	62.31	78.17	58.22	74.20
40	49.78	62.87	46.94	59.09	44.08	55.39	60.45	78.04	52.03	73.48	53.35	68.58	69.76	87.58	65.85	82.31	61.30	78.21
41	52.29	65.76	49.30	62.00	46.24	58.08	63.52	81.93	53.86	77.12	55.97	71.92	73.33	91.98	69.00	86.46	64.38	82.14
42	54.78	68.98	51.63	64.89	48.43	60.79	66.58	85.89	55.73	80.75	58.62	75.27	76.80	96.43	72.34	90.67	67.45	86.07
43	57.29	71.99	53.95	67.79	50.63	63.46	69.58	89.72	57.63	84.38	61.26	78.56	80.58	101.24	75.76	94.94	70.54	89.85
44	59.78	75.10	56.27	70.69	52.70	66.13	72.78	93.60	59.59	87.99	63.91	81.85	84.29	106.03	79.20	99.88	73.74	94.25
45	62.23	78.20	58.58	73.58	54.83	68.80	75.83	97.49	61.38	91.55	66.58	85.13	87.67	110.83	82.63	104.00	76.89	98.09
46	64.72	81.31	60.88	76.48	56.98	71.47	78.93	101.37	63.25	95.15	69.20	88.42	91.67	115.62	86.07	108.49	80.02	101.96
47	67.21	84.42	63.20	79.38	59.10	74.13	82.02	105.26	65.15	98.75	71.85	91.71	95.35	120.41	89.49	112.94	83.16	105.80
48	70.24	88.14	66.01	82.82	61.84	77.25	85.80	109.87	67.02	102.99	74.98	95.50	99.80	126.60	93.85	118.84	86.89	110.15
49	73.27	91.88	68.79	86.26	64.19	80.39	89.58	114.49	68.10	107.23	78.12	99.28	104.41	132.55	97.60	123.99	90.62	114.49
50	76.29	95.80	71.50	89.69	66.73	83.48	93.32	119.11	69.59	111.45	81.26	103.07	108.84	137.92	101.96	129.99	94.34	118.85
51	79.31	99.34	74.37	93.13	69.27	86.59	97.08	123.73	71.07	115.89	84.39	106.86	113.65	143.29	106.10	135.78	98.08	123.19
52	82.34	103.08	77.18	96.57	71.81	89.70	100.89	128.35	72.54	119.93	87.53	110.66	117.99	148.84	110.25	139.89	101.50	127.55
53	85.13	110.15	82.82	103.13	74.66	93.67	107.99	136.08	74.13	127.84	93.48	117.76	126.82	158.43	117.91	147.02	108.67	135.51
54	93.91	117.24	87.88	106.98	81.58	101.82	115.12	145.61	75.71	135.77	99.40	124.87	134.68	168.22	125.55	156.69	115.52	143.47
55	99.70	124.30	93.23	116.24	86.47	107.69	122.22	154.26	77.30	143.60	105.35	131.87	143.02	178.04	133.20	165.51	122.38	151.45
56	105.48	131.45	98.69	122.80	91.34	113.54	129.35	162.90	78.87	151.82	111.29	136.07	151.37	187.83	140.88	174.45	129.25	159.40
57	111.23	138.54	103.94	129.35	96.23	119.51	136.49	171.53	80.46	155.55	117.24	146.19	160.72	197.62	146.50	183.40	136.11	167.38
58	116.95	147.88	111.12	137.99	102.78	127.98	146.14	182.93	82.41	170.91	125.33	155.58	170.86	210.52	158.72	195.20	145.29	177.58
59	123.81	157.23	118.30	146.81	108.34	135.23	155.70	194.32	84.34	180.45	133.40	164.87	182.00	223.41	168.98	209.98	154.47	186.39
60	134.58	166.58	125.40	155.28	115.80	143.11	166.46	205.71	86.28	190.92	141.47	174.38	193.15	236.31	175.15	218.77	163.84	198.03
61	142.34	175.93	132.64	163.90	122.44	150.98	176.12	217.10	88.20	201.37	149.56	183.78	204.29	248.21	189.38	230.56	172.82	208.44
62	150.11	185.20	139.82	172.53	129.01	158.83	184.78	229.50	90.15	211.84	157.83	193.18	215.43	262.10	199.60	242.35	182.00	219.87
63	161.09	196.10	149.98	184.38	138.28	166.63	198.46	244.13	92.80	228.18	169.04	208.07	230.78	276.55	213.85	258.29	194.57	234.17
64	172.10	210.94	160.12	198.23	147.52	180.42	212.14	259.77	95.45	240.52	180.44	218.98	246.13	297.00	227.70	274.21	207.15	248.39
65	183.09	223.79	170.31	208.09	156.77	191.20	223.85	275.39	98.09	250.97	184.39	231.87	261.46	314.84	241.72	290.15	216.70	262.59
66	194.08	238.82	180.45	219.95	166.02	202.00	238.53	291.03	100.72	262.72	193.24	244.78	276.51	331.89	255.77	308.09	232.29	278.81
67	205.08	249.47	190.61	231.80	175.29	212.78	253.23	306.68	103.37	283.58	214.63	257.67	292.18	348.34	269.82	322.01	244.80	291.02
68	223.60	279.90	207.75	251.64	190.97	230.81	276.19	333.00	106.57	307.87	233.86	279.64	317.29	378.77	282.82	346.02	266.84	316.25
69	242.10	292.33	224.89	271.48	208.96	249.05	296.14	359.61	109.78	332.17	263.07	301.58	342.43	408.24	316.00	378.02	286.43	339.48
70	260.64	313.78	242.02	291.30	222.34	267.19	322.12	385.00	113.07	358.49	272.27	323.62	367.85	437.07	339.06	403.02	307.20	363.70
71	276.14	335.21	259.17	311.13	238.03	285.33	348.08	412.31	116.38	380.77	291.60	345.47	392.72	467.14	362.17	430.03	328.00	387.65
72	297.67	358.65	278.31	330.98	255.72	303.46	368.03	438.74	119.73	405.07	310.72	367.42	417.89	496.59	386.26	457.03	349.78	412.16
73	331.29	394.69	307.44	365.18	282.22	335.53	409.06	485.34	123.22	447.97	345.05	406.25	461.54	547.27	426.80	503.52	385.20	453.94
74	364.84	432.72	338.55	401.38	310.74	367.82	450.10	531.95	127.58	490.87	379.38	445.05	505.84	597.94	468.10	550.01	421.82	495.70
75	398.45	470.75	369.65	436.80	336.23	400.01	491.13	578.54	132.01	533.79	413.72	483.88	549.85	648.63	508.53	594.54	454.44	537.48
76	432.02	508.78	400.78	471.80	367.74	432.20	532.17	625.15	136.75	579.39	448.04	522.87	593.84	696.21	546.94	637.02	484.46	579.24
77	465.62	546.82	431.91	507.02	398.25	464.37	573.20	671.75	141.50	619.80	482.38	561.49	637.83	748.52	587.37	679.48	504.89	621.00
78	510.42	606.74	481.88	562.58	442.20	515.35	637.95	744.84	147.88	688.98	538.87	622.80	706.39	818.32	630.51	744.88	568.07	695.24
79	573.22	668.89	531.82	616.16	488.13	568.34	702.71	817.52	154.16	754.10	591.38	683.73	774.95	892.13	680.81	810.27	645.21	748.48
80	627.01	726.61	581.78	673.73	534.07	617.31	787.46	890.39	160.97	821.45	645.88	744.86	843.46	964.86	738.80	875.84	702.39	806.26
81	680.81	788.65	631.72	729.30	580.02	668.29	832.22	983.26	168.77	895.39	700.39	805.66	912.04	1037.78	800.94	941.03	759.55	858.12
82	734.61	845.20	681.68	778.54	625.98	719.27	896.97	1098.14	178.58	948.10	754.87	867.10	980.80	1110.57	853.08	1005.41	819.72	927.04
83	833.07	916.54	784.98	841.20	710.95	782.21	1027.17	1311.58	186.70	1026.42	804.62	852.21	1086.35	1208.15	892.38			

Policy Form Series: LTC.02
 With 3% Compound Capped Inflation
 No Nonforfeiture
 With Return of Premium
 Current Annual Rates with Proposed 22.89% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
26	24.21	30.73	22.97	28.14	21.75	27.57	29.07	38.05	27.57	36.07	28.05	34.05	33.03	42.06	31.30	39.76	29.51	37.95
27	25.83	32.51	24.28	30.82	22.99	29.14	30.83	40.28	28.21	38.17	27.68	35.98	35.09	44.53	33.22	42.17	31.29	40.24
28	27.07	34.32	25.84	32.46	24.24	30.70	32.59	42.51	30.87	40.27	29.10	37.92	37.13	47.21	35.14	44.09	33.06	42.62
29	28.48	36.10	26.98	34.17	25.48	32.27	34.34	44.76	32.51	42.35	30.65	38.88	38.16	48.79	37.06	47.00	34.84	44.83
30	29.91	37.87	28.33	35.85	26.73	33.83	36.10	46.99	34.17	44.45	32.18	41.80	41.24	52.36	38.98	49.41	38.62	47.11
31	31.34	39.65	29.65	37.54	28.00	35.40	37.86	49.22	35.81	46.58	33.73	43.75	43.29	54.95	40.92	51.85	38.43	49.41
32	32.78	41.43	30.99	39.22	29.24	36.98	39.60	51.45	37.48	48.85	35.25	45.69	45.35	57.54	42.84	54.28	40.21	51.70
33	34.19	43.24	32.34	40.90	30.40	38.54	41.37	53.69	39.13	50.74	36.78	47.83	47.38	60.12	44.78	58.70	42.09	54.00
34	35.60	45.01	33.67	42.59	31.73	40.11	43.11	55.93	40.78	52.84	38.33	49.57	49.44	62.59	46.65	59.10	43.78	56.28
35	37.04	46.82	35.02	44.25	32.98	41.87	44.88	58.17	42.43	54.93	39.85	51.51	51.40	65.27	48.60	61.52	45.55	58.60
36	38.48	48.60	36.35	45.94	34.22	43.24	46.82	60.40	44.07	57.03	41.38	53.44	53.54	67.88	50.52	63.95	47.33	60.88
37	41.05	51.81	38.77	48.84	36.48	46.05	49.79	64.42	47.03	60.79	44.12	56.92	57.25	72.49	53.98	68.25	50.52	64.06
38	42.83	53.62	40.62	50.97	38.73	48.83	52.94	68.47	49.99	64.55	46.89	60.40	60.94	77.11	57.42	72.80	53.73	69.03
39	44.81	55.47	42.55	53.00	41.00	51.41	56.11	72.51	52.94	68.33	49.59	63.27	64.53	81.72	60.88	78.91	56.90	73.14
40	46.81	57.47	44.55	55.00	43.25	54.41	59.26	76.53	55.92	72.09	52.94	67.33	68.34	86.39	64.34	81.25	60.11	77.20
41	48.81	59.52	46.60	57.00	45.51	57.21	62.42	80.57	58.89	75.85	55.08	70.82	72.04	91.00	67.80	85.55	63.28	81.29
42	50.81	61.61	48.68	59.00	47.78	60.00	65.57	84.62	61.84	79.81	57.60	74.29	75.72	95.82	71.25	89.89	66.49	85.38
43	52.81	63.74	50.77	61.00	50.02	62.81	68.73	88.84	64.79	83.39	60.54	77.79	78.43	100.24	74.71	94.21	69.68	89.40
44	54.81	65.91	52.88	63.00	52.19	65.54	71.90	93.23	67.75	87.07	63.25	81.13	83.22	105.15	78.21	98.78	72.80	93.33
45	56.81	68.14	55.00	65.00	54.40	68.20	75.09	97.61	70.71	90.75	65.95	84.50	86.99	110.68	81.72	103.37	76.00	97.28
46	58.81	70.43	57.25	67.00	56.67	70.89	78.24	102.07	73.65	94.40	68.67	87.87	90.78	115.90	85.23	107.83	79.32	101.21
47	60.81	72.78	59.52	69.00	58.95	73.72	81.40	106.54	76.53	98.14	71.37	91.22	94.59	120.84	88.77	112.52	82.55	105.16
48	62.81	75.18	61.83	71.00	61.22	76.60	84.57	110.82	78.58	101.83	74.08	94.59	98.34	125.84	92.28	117.52	85.83	109.13
49	64.81	77.63	64.18	73.00	63.52	79.50	87.73	115.16	80.69	105.09	76.73	97.39	102.89	131.01	95.47	122.68	89.10	113.45
50	66.81	80.13	66.56	75.00	65.82	82.39	90.94	119.52	82.88	108.34	79.43	100.24	107.44	136.41	98.47	127.59	92.34	117.82
51	68.81	82.68	68.95	77.00	68.11	85.28	94.19	123.89	85.15	111.58	82.10	102.99	112.00	141.70	101.43	132.51	95.59	122.16
52	70.81	85.28	71.35	79.00	70.40	88.16	97.54	128.34	87.46	114.84	84.35	105.98	116.99	147.10	104.69	137.41	100.74	126.55
53	72.81	87.93	73.65	81.00	72.69	91.05	100.89	132.79	89.77	118.09	86.59	109.13	121.10	152.57	108.00	142.33	104.47	130.92
54	74.81	90.63	75.95	83.00	74.98	93.56	104.24	137.24	92.08	121.34	88.82	112.27	125.39	158.04	111.18	147.25	108.20	135.29
55	76.81	93.38	78.30	85.00	77.27	96.07	107.59	141.69	94.39	124.59	91.05	115.44	129.20	163.52	114.33	152.17	111.93	139.66
56	78.81	96.17	80.69	87.00	79.56	98.58	110.89	146.14	95.90	127.84	93.22	118.59	133.01	169.00	117.48	157.05	115.68	144.03
57	80.81	99.01	83.11	89.00	81.85	101.09	114.14	150.59	97.41	131.09	95.39	121.74	136.82	174.48	120.63	161.93	119.43	148.40
58	82.81	101.90	85.54	91.00	84.14	103.30	117.39	155.04	98.92	134.34	97.88	124.89	140.63	180.00	123.78	166.81	123.18	152.77
59	84.81	104.84	87.99	93.00	86.43	105.51	120.64	159.49	100.43	137.59	100.37	128.04	144.38	185.47	126.93	171.70	126.93	157.14
60	86.81	107.83	90.46	95.00	88.72	107.72	123.89	163.94	101.94	140.84	102.84	131.19	148.13	190.94	130.08	176.62	130.68	161.51
61	88.81	110.87	92.95	97.00	91.01	109.91	127.14	168.39	103.45	144.09	105.29	134.34	151.88	196.43	133.23	181.50	134.43	165.88
62	90.81	113.96	95.46	99.00	93.30	112.10	130.39	172.84	104.96	147.34	107.74	137.49	155.63	201.92	136.38	186.39	138.28	170.25
63	92.81	117.10	97.99	101.00	95.59	114.29	133.64	177.29	106.47	150.59	110.19	140.64	159.38	207.41	139.53	191.28	142.13	174.62
64	94.81	120.29	100.56	103.00	97.88	116.48	136.89	181.74	108.00	153.84	112.64	143.79	163.13	212.90	142.68	196.17	145.98	178.99
65	96.81	123.53	103.07	105.00	100.17	118.67	140.14	186.19	109.51	157.09	114.99	146.94	165.88	218.39	145.83	201.06	149.83	183.36
66	98.81	126.82	105.60	107.00	102.46	120.86	143.39	189.64	111.02	160.34	117.34	150.09	168.63	223.88	148.68	205.95	153.68	187.73
67	100.81	130.17	108.15	109.00	104.75	123.05	146.64	192.09	112.53	163.59	119.69	153.24	171.38	229.37	151.53	210.84	157.53	192.10
68	102.81	133.57	110.72	111.00	107.04	125.24	149.89	194.54	114.04	166.84	122.09	156.39	174.13	234.86	154.38	215.73	161.38	196.47
69	104.81	137.02	113.31	113.00	109.33	127.43	153.14	197.00	115.55	170.09	124.34	159.54	176.88	240.35	157.23	220.62	165.23	200.84
70	106.81	140.53	115.91	115.00	111.62	129.62	156.39	199.45	117.06	173.34	126.59	162.69	179.63	245.84	160.08	225.51	169.08	205.21
71	108.81	144.09	118.50	117.00	113.91	131.81	159.64	201.90	118.57	176.59	128.84	165.84	182.38	251.33	162.93	230.40	172.93	209.58
72	110.81	147.70	121.10	119.00	116.20	134.00	162.89	204.35	120.08	180.09	131.09	169.09	185.13	256.82	165.78	235.29	176.78	213.95
73	112.81	151.37	123.71	121.00	118.49	136.19	166.14	206.80	121.59	183.34	133.34	172.24	187.88	262.31	168.63	240.18	180.63	218.32
74	114.81	155.09	126.32	123.00	120.78	138.38	169.39	209.25	123.10	186.59	135.59	175.39	190.63	267.80	171.48	245.07	184.48	222.69
75	116.81	158.86	128.93	125.00	123.07	140.57	172.64	211.70	124.61	189.84	137.84	178.54	193.38	273.29	174.33	249.96	188.33	227.06
76	118.81	162.68	131.54	127.00	125.36	142.76	175.89	214.15	126.12	193.09	140.09	181.69	196.13	278.78	177.18	254.85	192.18	231.43
77	120.81	166.55	134.15	129.00	127.65	144.95	179.14	216.60	127.63	196.34	142.34	184.84	198.88	284.27	180.03	259.74	196.03	235.80
78	122.81	170.47	136.76	131.00	129.94	147.14	182.39	219.05	129.14	200.09	144.59	188.09	201.63	289.76	182.88	264.63	199.88	240.17
79	124.81	174.44	139.37	133.00	132.23	149.33	185.64	221.50	130.65	203.34	146.84	191.24	204.38	295.25	185.73	269.52	203.73	244.54
80	126.81	178.46	141.98	135.00	134.52	151.52	188.89	223.95	132.16	206.59	149.09	193.39	207.13	300.74	188.58	274.41	207.58	248.91
81	128.81	182.53	144.59	137.00	136.81	153.71	192.14	226.40	133.67	209.84	151.34	195.44	209.88	306.23	191.43	279.30	211.43	253.28
82	130.81	186.66	147.20	139.00	139.10	155.90	195.39	228.85	135.18	213.09	153.59	197.49	212.63	311.72	194.28	284.19	215.28	257.65
83	132.81	190.84	149.81	141.00	141.39	158.09	198.64	231.30	136.69	216.34	155.84	199.54	215.43	317.11	197.13	289.08	219.13	262.02
84	134.81	195.07	152.42	143.00	143.68	160.28	201.89	233.75	138.20	219.59	158.09	201.59	218.18	322.60	200.00	293.97	222.98	266.39

Policy Form Series: LTC-02
 With No Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.60% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	16.39	10.36	14.47	18.24	13.66	17.10	18.19	23.26	17.08	21.79	18.05	20.65	20.35	24.81	19.10	23.24	17.63	22.02
26	16.28	20.49	15.31	19.30	14.43	18.16	19.24	24.72	16.10	23.15	16.98	21.94	21.59	26.37	20.29	24.67	19.00	23.41
27	17.19	21.62	16.16	20.36	15.21	19.14	20.33	26.19	16.10	24.64	17.93	23.24	22.89	27.92	21.43	25.15	20.07	24.78
28	18.10	22.76	16.99	21.41	16.01	20.11	21.42	27.67	20.12	25.90	18.86	24.54	24.11	29.51	22.51	27.59	21.45	26.15
29	19.00	23.90	17.84	22.46	16.76	21.09	22.54	29.15	21.13	27.27	19.80	25.70	25.35	31.06	23.78	29.03	22.22	27.51
30	19.90	25.00	18.69	23.52	17.67	22.06	23.61	30.62	22.15	28.64	20.75	26.98	26.81	32.61	24.98	30.50	23.31	28.88
31	20.80	26.13	19.53	24.55	18.34	23.08	24.70	32.08	23.16	29.99	21.68	28.18	27.88	34.17	26.11	31.98	24.38	30.24
32	21.70	27.25	20.38	25.61	19.13	24.02	25.78	33.46	24.17	31.35	22.61	29.38	28.10	35.73	27.26	33.40	25.48	31.62
33	22.61	28.39	21.21	26.68	19.91	24.99	26.67	34.87	25.19	32.72	23.56	30.59	30.35	37.30	28.45	34.84	26.63	32.98
34	23.52	29.52	22.06	27.72	20.70	25.97	27.90	36.24	26.19	34.02	24.50	31.70	31.82	38.80	29.62	36.30	27.69	34.34
35	24.42	30.65	22.91	28.77	21.47	26.94	29.05	37.65	27.21	35.31	25.43	32.85	32.96	40.41	30.78	37.75	28.67	35.72
36	25.35	32.00	23.63	30.07	22.38	28.11	31.00	40.18	28.05	37.57	27.13	33.99	35.13	43.23	32.89	40.44	30.82	38.23
37	27.55	34.71	25.94	32.58	24.29	30.48	32.98	42.72	30.88	40.03	28.81	37.33	37.41	48.19	35.00	43.11	32.58	40.70
38	28.27	36.75	27.46	34.46	25.69	32.23	34.93	45.26	32.72	42.39	30.60	38.62	39.86	49.05	37.11	45.80	34.61	43.20
39	30.91	38.77	28.97	36.36	27.10	33.99	36.91	47.79	34.64	44.76	32.21	41.70	41.60	51.98	39.22	48.51	36.48	45.60
40	32.53	40.82	30.49	38.25	28.50	35.75	38.86	50.32	36.37	47.11	33.90	43.67	44.22	54.83	41.33	51.20	38.43	48.34
41	34.13	42.84	32.00	40.14	29.91	37.51	40.73	52.85	38.21	49.46	35.67	46.05	46.81	57.71	43.44	53.87	40.37	50.84
42	35.78	44.88	33.52	42.05	31.32	39.27	42.85	55.39	40.03	51.84	37.27	48.22	48.77	60.58	45.55	56.50	42.32	53.37
43	37.54	47.19	35.21	44.16	32.86	41.24	45.05	58.24	42.11	54.29	39.15	50.82	51.82	64.17	48.05	60.44	44.54	56.45
44	39.44	49.46	36.91	46.27	34.41	43.15	47.30	61.20	44.19	57.12	41.04	53.03	54.08	67.75	50.44	63.11	46.74	59.55
45	41.30	51.80	38.59	48.38	36.05	45.08	49.57	64.11	46.24	59.67	42.63	55.42	56.73	71.32	52.85	66.41	49.07	62.63
46	43.14	54.11	40.28	50.49	37.51	47.00	51.81	67.00	48.33	62.42	44.81	57.82	59.39	74.89	55.30	69.69	51.17	65.71
47	44.98	56.40	41.97	52.60	39.05	48.94	54.08	69.91	50.40	65.07	46.70	60.23	62.04	78.47	57.74	72.88	53.39	68.79
48	47.16	59.11	43.95	55.05	40.82	51.14	56.76	73.28	52.84	68.13	48.85	62.90	66.22	83.11	60.58	77.18	55.90	72.93
49	49.35	61.81	45.92	57.60	42.60	53.55	59.47	76.64	55.26	71.20	51.03	65.59	69.59	87.75	63.46	81.38	58.41	76.03
50	51.54	64.53	47.91	60.17	44.36	55.92	62.21	80.22	57.70	74.49	53.15	68.32	72.82	91.63	66.31	85.64	60.92	79.13
51	53.73	67.23	49.89	62.82	46.14	57.71	64.84	83.97	60.22	77.32	55.35	70.98	74.74	95.69	69.18	89.40	63.43	81.87
52	55.90	69.95	51.85	64.88	47.91	59.91	67.54	86.74	62.56	80.37	57.50	73.85	77.62	100.67	72.04	93.10	65.83	85.00
53	60.12	75.18	55.71	69.72	51.41	64.25	72.63	93.16	67.19	88.23	61.68	78.94	83.75	108.03	77.33	100.72	70.50	90.84
54	64.33	80.44	59.57	74.57	54.89	68.60	77.71	99.81	71.80	92.08	65.85	84.04	88.90	116.38	82.03	106.32	74.43	95.09
55	68.55	85.65	63.44	79.40	58.30	72.95	82.78	106.05	75.41	97.92	70.03	89.23	95.43	122.73	87.22	112.95	80.10	102.58
56	72.76	90.90	67.30	84.25	61.88	77.29	87.87	112.48	81.04	103.77	74.20	94.45	101.29	130.08	93.22	119.69	84.63	108.41
57	76.98	96.14	71.10	89.10	65.38	81.84	92.99	118.92	85.65	109.61	76.57	98.64	107.11	137.44	98.61	126.19	89.09	114.25
58	81.19	101.37	74.91	93.94	68.81	86.41	100.09	125.34	90.23	115.49	79.89	103.82	111.94	144.83	103.68	133.61	93.54	120.23
59	85.40	112.63	83.22	104.03	73.31	91.17	108.87	138.75	103.19	127.74	81.37	116.78	125.09	159.82	114.86	148.81	104.19	132.22
60	89.74	120.88	88.29	111.49	81.80	101.92	117.00	148.68	107.44	136.81	87.85	123.82	134.00	171.03	123.03	168.85	111.43	141.20
61	103.33	129.11	95.27	118.96	87.27	109.69	125.91	168.89	114.70	145.88	104.38	131.89	143.09	182.22	131.20	187.04	119.68	150.20
62	109.93	137.34	101.31	126.41	92.73	115.44	133.02	188.50	121.97	154.63	110.84	139.64	152.09	193.41	139.30	177.27	125.93	160.18
63	116.73	149.14	110.31	137.33	100.62	125.25	144.71	182.69	132.68	167.60	120.46	151.46	165.09	209.04	151.24	191.37	136.55	171.74
64	129.52	160.02	119.30	148.22	109.13	135.08	156.43	199.87	143.39	180.66	130.11	162.97	178.30	224.86	163.09	205.40	147.17	184.20
65	139.34	172.72	129.21	160.14	117.32	144.86	168.12	211.04	151.07	193.93	139.73	174.49	191.11	240.28	174.96	219.55	157.79	198.83
66	149.19	184.50	137.31	172.04	126.51	154.71	175.83	225.22	164.76	206.39	148.56	185.99	204.12	255.88	186.81	233.64	168.42	209.40
67	169.83	196.30	146.31	189.96	133.71	164.63	191.53	239.40	176.50	219.26	159.01	197.51	217.12	271.50	198.86	247.74	179.04	221.90
68	174.69	217.48	162.71	200.52	146.69	182.34	212.78	254.84	186.10	242.69	176.81	218.47	240.50	289.40	220.06	273.22	198.21	244.75
69	194.43	238.64	179.10	220.07	163.47	200.16	234.04	290.27	214.72	285.93	194.23	239.44	263.87	327.29	241.45	286.70	217.37	267.96
70	212.17	259.82	195.48	239.64	178.34	217.98	255.33	315.72	234.34	289.28	211.84	260.40	287.24	355.20	262.84	324.16	239.69	290.36
71	229.91	291.00	211.69	258.18	193.22	235.77	278.59	341.19	263.86	312.83	228.44	281.36	310.81	383.09	284.24	349.64	255.72	318.19
72	247.85	302.17	228.20	276.75	208.06	253.69	297.84	366.57	278.57	335.96	247.06	302.33	333.99	419.99	305.63	375.12	274.89	336.96
73	278.29	337.78	256.68	311.74	234.10	283.83	334.38	405.83	307.29	375.09	277.75	337.73	373.65	456.27	341.89	418.89	307.51	373.36
74	308.88	373.58	285.01	344.71	260.12	314.00	370.82	451.07	341.03	414.23	308.43	373.11	413.13	501.58	378.18	458.63	340.23	410.77
75	339.51	408.98	313.39	377.70	289.11	344.33	407.45	493.30	374.74	453.35	339.13	408.53	452.69	546.87	414.40	500.23	372.90	448.17
76	370.11	444.57	341.74	410.87	312.14	374.58	443.99	535.54	408.47	492.48	369.81	443.93	492.27	602.18	450.65	641.92	405.25	485.68
77	400.73	480.18	370.11	443.66	338.13	404.83	490.53	577.76	442.20	531.82	400.50	476.31	531.84	637.47	480.91	683.84	436.58	522.98
78	453.40	536.93	419.01	499.10	383.17	455.88	543.82	648.71	500.37	598.89	453.47	538.71	598.87	712.50	548.59	692.71	464.11	582.38
79	506.08	599.08	467.04	554.55	428.20	509.09	603.61	719.04	559.56	682.18	506.43	598.09	665.47	787.63	610.40	720.68	546.97	647.78
80	558.77	659.46	516.84	609.89	473.22	557.43	659.51	799.57	616.73	727.44	559.59	657.47	732.30	863.67	672.13	785.50	605.94	710.18
81	611.45	719.21	568.70	665.42	518.24	608.30	732.50	891.46	674.61	722.71	612.35	716.85	796.12	937.81	733.88	882.34	661.70	772.68
82	664.12	778.87	614.68	720.87	563.27	656.18	795.49	932.42	733.08	857.68	665.32	778.25	865.93	1012.63	785.82	918.19	717.58	834.98
83	774.39	867.19	716.80	791.55	657.03	734.03	826.80	1051.63	854.02	954.18	775.28	880.15	1003.31	1115.90	814.81	1009.40	831.57	925.00
84	823.08	941.76	780.81	859.05	723.87	798.21	1041.18	1145.48										

Policy Form Series: LTC-02
 With 5% Compound Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.80% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care						Home and Community Care						Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	91.50	112.19	85.18	104.47	78.89	99.68	112.33	141.74	104.45	131.39	96.21	120.54	129.63	161.71	120.33	148.83	110.45	139.64
26	94.32	115.71	87.80	107.70	81.20	99.61	115.84	146.14	107.65	135.50	99.15	124.27	133.68	163.28	124.06	153.89	113.82	144.07
27	97.15	119.22	90.41	110.91	83.71	102.57	119.35	150.54	110.84	139.57	102.07	127.90	137.73	170.80	127.76	158.14	117.19	148.33
28	99.98	122.73	93.02	114.13	86.12	105.53	122.88	154.93	114.04	143.98	105.01	131.71	141.79	175.37	131.47	162.39	120.57	152.57
29	102.80	126.24	95.84	117.35	88.52	108.49	126.39	159.34	117.24	147.76	107.93	135.43	145.84	179.91	135.20	166.65	123.94	156.86
30	105.92	129.77	98.26	120.58	90.95	111.45	129.89	163.74	120.44	151.85	110.87	138.14	149.89	184.49	139.92	170.92	127.33	160.89
31	108.43	133.28	100.88	123.79	93.35	114.41	133.40	168.13	123.55	155.96	113.79	142.95	153.94	189.02	142.53	175.16	130.70	164.84
32	111.28	136.79	103.49	127.02	95.79	117.37	136.91	172.53	125.65	160.04	116.74	146.57	157.98	193.57	145.34	179.43	134.08	168.84
33	114.09	140.31	106.10	130.24	98.18	120.32	140.42	176.83	130.04	164.15	119.68	150.28	162.05	198.13	150.09	183.69	137.45	172.81
34	116.91	143.82	108.72	133.45	100.59	123.28	143.94	181.34	133.24	168.22	122.60	154.00	166.10	202.59	153.77	187.82	140.82	176.61
35	119.73	147.33	111.33	136.66	102.99	126.24	147.45	185.73	136.44	172.33	125.52	157.72	170.15	207.24	157.48	192.21	144.20	180.59
36	122.56	150.84	114.84	141.09	105.24	130.25	152.15	191.67	140.87	177.75	128.55	162.89	175.50	213.32	162.47	197.75	148.75	185.76
37	127.38	156.74	118.37	145.51	106.49	134.28	158.88	197.68	145.31	183.16	133.59	167.87	180.88	218.43	167.42	203.91	153.30	190.94
38	131.20	161.45	121.88	149.94	107.74	138.30	161.98	203.52	149.74	188.60	137.57	172.84	186.19	223.52	172.42	209.99	157.84	196.11
39	135.03	166.15	125.41	154.36	108.99	142.33	168.28	209.44	154.17	194.02	141.57	177.81	191.58	231.83	177.37	214.45	162.38	201.32
40	138.85	170.86	128.92	158.77	110.23	146.34	170.99	215.38	158.60	199.44	145.58	182.58	196.61	237.71	182.35	220.00	166.83	206.48
41	142.69	175.56	132.44	163.19	112.48	150.37	175.09	221.30	163.06	204.87	146.80	187.54	202.27	243.82	187.32	225.65	171.47	211.88
42	146.49	180.27	135.97	167.62	114.73	154.38	180.40	227.23	167.48	210.29	153.51	192.51	207.62	249.91	192.30	231.11	176.02	216.83
43	146.07	183.40	138.35	170.49	117.76	157.03	183.53	231.28	170.31	213.98	156.18	195.72	211.35	254.34	195.58	235.22	180.82	220.81
44	151.90	188.55	140.71	173.38	120.78	159.68	188.86	235.31	173.12	217.85	158.78	198.89	215.08	258.70	198.84	239.32	185.83	224.40
45	154.23	190.89	143.11	176.28	123.01	162.31	186.78	239.39	175.93	221.33	161.33	202.09	218.81	263.22	202.09	243.45	187.71	228.17
46	156.81	193.42	145.47	179.19	125.24	165.89	192.86	243.39	178.75	225.00	163.92	205.25	222.82	267.65	206.37	247.58	191.62	231.88
47	159.30	195.99	147.87	182.00	127.48	169.58	196.02	247.44	181.58	228.68	166.48	208.47	226.26	272.08	209.63	251.67	195.50	235.71
48	163.32	200.80	151.51	186.28	129.67	171.60	200.88	253.31	185.78	234.10	170.27	213.31	231.70	279.02	213.85	257.69	199.82	241.86
49	167.28	205.85	155.14	190.53	132.47	175.39	205.76	259.17	190.01	239.02	174.07	218.19	237.12	285.97	218.87	264.32	204.10	247.58
50	171.20	210.76	159.80	194.78	134.76	179.30	210.82	265.01	194.23	244.93	177.88	222.94	242.55	292.90	223.70	270.84	203.41	253.51
51	176.14	215.75	162.43	199.05	137.08	183.19	216.48	270.87	196.45	250.35	181.87	227.77	247.97	299.84	228.72	276.05	207.70	259.43
52	179.09	220.59	165.07	203.31	139.36	187.10	220.95	276.74	202.87	255.78	185.48	232.60	253.40	306.79	233.74	283.27	212.01	265.35
53	185.87	228.78	172.05	213.94	143.89	193.89	226.34	286.70	210.29	260.78	192.08	240.45	262.49	317.63	241.83	292.99	219.31	274.25
54	189.23	236.83	176.01	218.58	146.32	200.62	236.94	296.88	217.75	273.78	198.68	248.39	271.99	328.29	248.93	302.74	226.62	283.14
55	198.83	244.89	183.08	228.19	151.83	207.41	244.32	308.64	223.30	282.80	205.31	259.27	280.54	339.04	258.04	312.47	233.93	292.04
56	206.40	252.97	188.54	233.81	154.32	214.17	262.31	316.60	232.84	294.81	211.82	284.19	289.60	349.80	268.14	322.21	241.25	300.92
57	211.97	261.04	193.50	241.43	157.80	220.84	260.31	326.56	240.37	300.82	218.55	272.08	298.84	360.54	274.24	331.83	248.55	306.82
58	220.78	271.88	204.03	251.13	167.89	229.69	271.00	339.47	250.03	312.52	227.18	282.57	310.64	374.82	285.04	344.02	258.13	321.45
59	229.59	282.27	212.17	260.88	174.37	238.24	281.71	352.38	259.89	324.21	235.77	293.06	322.44	388.71	295.82	357.32	267.71	333.05
60	238.37	292.80	220.31	270.57	181.63	246.90	292.39	365.28	268.34	335.60	244.41	303.56	334.37	402.80	306.74	370.02	277.28	344.87
61	247.18	303.62	228.45	280.28	189.92	255.55	309.11	378.19	278.00	347.81	253.02	314.04	346.27	418.89	317.59	382.73	285.89	356.11
62	255.88	314.15	238.57	289.03	216.19	264.20	313.79	391.09	288.84	359.30	261.64	324.54	358.17	430.88	328.42	395.43	298.44	367.49
63	264.37	328.87	247.94	303.39	228.45	276.38	328.76	408.83	302.39	375.30	273.00	338.81	374.57	451.12	343.28	413.65	309.95	382.73
64	280.75	343.23	259.31	316.78	239.73	288.55	343.73	428.15	318.15	391.28	289.35	353.09	380.86	471.28	358.10	431.87	322.88	397.68
65	293.13	367.75	270.65	330.15	249.09	300.75	358.98	443.70	329.89	407.28	299.88	367.33	407.38	491.45	372.97	449.78	338.08	413.20
66	305.51	372.30	282.02	343.62	257.27	312.93	373.65	461.23	343.84	423.27	311.03	381.81	423.75	511.59	387.80	467.94	346.27	428.45
67	317.90	388.84	293.39	356.91	267.53	325.12	388.82	478.78	357.40	439.27	323.39	395.88	440.15	531.76	402.84	488.05	362.48	443.89
68	336.29	410.73	312.09	378.81	284.87	345.18	413.31	507.53	380.01	485.88	346.30	419.73	468.88	560.89	427.33	511.85	384.51	469.29
69	358.84	434.80	330.78	400.71	301.91	355.26	439.00	539.31	402.59	522.10	364.40	445.89	483.89	589.82	452.01	637.88	405.73	494.87
70	376.01	459.49	349.48	422.61	318.07	365.33	462.89	585.09	425.21	518.54	384.82	467.47	520.82	618.55	478.72	693.78	428.85	520.48
71	396.38	482.97	368.19	444.51	336.11	405.42	487.40	633.87	447.79	544.95	405.42	491.32	547.44	647.48	501.41	758.67	450.56	548.05
72	416.78	508.26	388.89	466.42	353.26	425.48	512.08	682.84	470.41	571.37	425.83	515.18	574.28	678.43	528.09	815.58	473.10	569.82
73	454.38	545.87	419.21	503.40	382.95	456.35	554.14	737.51	509.48	615.57	461.38	555.43	619.39	722.88	567.78	857.15	510.88	607.80
74	486.98	585.48	451.81	540.39	412.68	483.21	596.19	718.40	548.49	650.32	496.82	595.67	664.50	768.96	609.47	968.74	548.80	646.13
75	523.57	625.09	493.85	577.28	442.38	527.08	638.23	762.05	587.53	695.43	532.29	635.93	709.60	816.20	651.16	1103.31	596.38	694.32
76	558.17	664.15	518.17	608.82	472.10	560.84	680.28	805.20	628.55	734.57	567.74	670.17	754.73	881.49	692.85	1211.90	624.11	722.46
77	592.70	698.81	548.40	640.30	501.80	604.81	722.34	848.34	665.59	773.69	603.16	718.42	789.84	907.72	734.58	1327.47	661.80	760.82
78	647.47	753.06	596.22	688.75	548.51	641.93	786.08	917.25	727.00	835.87	659.23	774.24	870.45	981.05	799.83	1505.45	720.78	820.89
79	702.17	807.30	646.94	736.17	595.24	687.82	854.00	986.17	788.53	898.07	715.28	831.34	941.00	1054.40	864.89	1659.71	779.71	861.32
80	758.86	861.54	702.89	788.58	641.95	733.29	921.32	1055.07	850.01	990.27	771.35	898.42	1011.88	1127.72	928.37	1823.37	838.61	941.69
81	811.57	915.78	751.40	837.98	688.67	778.97	987.84	112										

Policy Form Series: LTC-62
 With 5% Compound Capped Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						6 Year Benefit Period						7 Year Benefit Period					
	30 Days		30 Days		Elimination Period		30 Days		30 Days		Elimination Period		30 Days		30 Days		Elimination Period	
	50%	100%	50%	100%	60 Days	90 Days	50%	100%	50%	100%	60 Days	90 Days	50%	100%	50%	100%	60 Days	90 Days
25	26.94	33.67	26.35	31.70	23.88	29.83	33.22	41.62	32.08	39.19	30.08	30.75	35.24	45.63	34.08	42.81	31.99	40.62
26	28.65	35.67	28.55	33.67	25.28	31.56	35.28	44.11	34.03	41.61	31.85	38.88	38.54	48.48	38.19	46.43	33.81	43.11
27	30.14	37.87	29.34	35.42	26.55	33.27	37.30	46.60	35.97	43.82	33.69	41.03	40.70	51.30	38.33	48.06	35.85	45.60
28	31.76	39.65	29.83	37.29	28.05	35.00	39.35	49.08	37.92	46.13	35.49	43.15	43.08	54.13	40.44	50.71	37.83	48.09
29	33.95	41.87	31.32	39.14	29.43	36.72	41.38	51.55	39.88	48.42	37.28	45.30	45.37	58.98	42.65	53.39	39.78	50.61
30	34.95	43.65	32.82	41.00	30.82	38.45	43.43	54.04	41.81	50.76	39.10	47.42	47.65	59.82	44.67	56.01	41.73	53.10
31	36.54	46.64	34.32	42.87	32.21	40.18	45.46	56.54	43.78	53.08	40.60	49.95	46.91	62.07	46.78	58.93	43.99	55.57
32	38.10	47.85	35.80	44.72	33.58	41.00	47.49	59.03	45.71	55.39	42.70	51.70	52.16	65.50	48.89	61.28	45.84	58.06
33	39.74	49.64	37.29	46.60	34.96	43.62	49.63	61.50	47.67	57.70	44.60	53.62	54.46	68.34	51.00	63.02	47.59	60.55
34	41.35	51.64	38.79	48.44	36.37	45.33	51.89	64.00	49.60	60.02	46.30	55.97	56.74	71.17	53.14	65.53	49.25	63.05
35	42.94	53.63	40.28	50.32	37.75	47.08	53.62	66.49	51.55	62.34	48.03	58.09	58.03	74.01	55.25	68.18	51.51	65.54
36	45.73	57.08	42.67	53.92	40.16	50.02	57.15	70.68	54.02	66.40	51.17	61.84	63.01	76.01	58.94	73.58	54.89	69.91
37	48.51	60.52	45.47	56.71	42.56	52.98	60.67	75.28	56.27	70.46	54.28	65.57	67.00	84.03	62.63	78.50	58.29	74.30
38	51.30	63.86	48.06	59.91	44.67	55.93	64.20	79.65	61.83	74.69	57.58	69.31	70.96	89.05	66.33	83.16	61.88	78.88
39	54.07	67.38	50.65	63.11	47.38	58.92	67.71	84.03	64.98	78.68	60.44	73.03	74.96	94.07	70.03	87.80	65.03	83.06
40	56.85	70.83	53.24	66.31	49.76	61.87	71.25	88.42	68.34	82.84	63.52	76.77	78.94	98.08	73.74	92.47	68.47	87.44
41	59.64	74.28	55.84	69.62	52.17	64.83	74.78	92.80	71.70	86.71	66.61	80.60	82.94	104.09	77.42	97.11	71.87	91.83
42	62.42	77.71	58.42	72.72	54.57	67.79	78.30	97.20	75.05	90.78	69.69	84.24	85.91	109.10	81.12	101.78	75.28	96.21
43	65.20	81.15	61.00	75.74	57.02	70.74	81.94	102.21	78.33	95.38	72.20	88.37	91.62	115.25	85.44	107.46	78.71	101.52
44	68.75	85.78	64.25	80.07	59.58	74.49	85.68	107.21	82.80	99.88	76.71	92.51	95.35	121.43	89.77	113.14	83.05	106.79
45	71.97	89.77	67.19	83.75	62.65	77.79	90.69	112.22	86.69	104.68	80.20	96.64	101.05	127.61	94.08	118.81	86.97	112.07
46	75.16	93.81	70.08	87.42	65.19	81.12	94.80	117.23	90.53	109.18	83.71	100.78	105.77	133.78	98.41	124.51	90.89	117.86
47	78.34	97.82	73.01	91.11	67.88	84.40	98.94	122.25	94.41	113.78	87.23	104.91	110.48	139.94	102.73	130.20	94.77	122.84
48	82.49	102.94	76.78	95.77	71.25	88.63	104.27	128.68	98.38	119.99	91.64	109.69	115.53	146.39	108.20	137.84	98.64	129.08
49	86.92	108.05	80.57	100.43	74.83	92.80	109.61	135.09	104.34	125.34	95.07	115.10	122.57	152.80	113.69	145.50	104.51	135.13
50	90.78	113.19	84.34	105.10	78.51	96.95	114.96	141.54	108.32	131.12	100.48	120.19	128.83	159.30	119.13	153.18	108.39	141.19
51	94.91	118.31	88.13	109.78	81.40	101.12	120.29	147.95	114.29	136.80	104.81	125.29	134.69	173.79	124.59	160.82	114.25	147.24
52	99.05	123.44	91.89	114.42	84.70	105.29	125.62	154.38	118.25	144.88	109.32	130.37	140.71	182.17	130.06	168.33	119.11	153.30
53	103.68	128.64	95.70	119.11	88.65	110.90	135.14	163.64	128.11	152.93	117.16	138.69	151.25	195.43	139.88	180.24	127.67	163.90
54	113.91	141.85	105.50	131.20	97.11	120.62	144.68	178.91	138.05	163.19	125.00	148.72	161.70	208.71	149.30	192.16	136.22	174.60
55	121.34	151.07	112.30	139.60	103.27	128.13	154.20	188.16	145.80	173.45	132.95	157.91	172.31	221.99	158.93	204.11	144.79	185.13
56	128.76	160.28	119.10	147.09	108.43	135.73	163.73	199.42	154.84	183.70	140.82	167.08	182.84	235.22	168.59	216.04	153.33	195.73
57	139.16	169.48	125.88	155.37	115.69	143.35	173.28	210.67	163.50	193.96	148.69	176.27	193.37	249.50	178.17	227.66	161.89	206.94
58	147.02	182.63	135.84	166.38	123.65	154.18	187.15	223.77	173.27	208.59	160.18	189.30	208.84	267.35	192.14	245.09	174.29	221.49
59	157.84	195.68	145.80	180.40	133.62	164.97	201.04	242.85	185.04	223.19	171.69	202.32	224.33	285.22	208.13	262.21	188.09	236.82
60	169.59	208.60	155.75	192.41	142.50	175.79	214.63	258.92	201.83	237.80	183.11	215.37	238.50	305.06	220.11	278.35	199.09	251.78
61	178.52	221.84	165.72	204.43	151.46	186.60	228.83	276.01	214.59	252.40	194.61	228.39	255.27	323.95	234.08	296.48	211.47	269.81
62	190.35	234.69	175.67	218.44	160.44	197.41	242.72	291.11	227.38	267.02	206.67	241.42	270.74	342.81	248.65	313.91	223.87	282.08
63	205.38	252.16	189.43	232.37	172.93	211.87	261.60	312.47	244.84	286.52	221.80	253.80	291.59	367.42	267.02	338.10	240.75	301.87
64	220.41	269.81	203.20	248.30	185.42	226.31	280.66	333.63	262.31	305.01	237.50	278.19	312.43	392.04	285.86	358.59	257.69	321.67
65	235.47	287.99	218.39	264.24	197.92	240.78	299.94	355.21	279.81	325.50	253.23	293.57	333.29	418.98	304.92	381.08	274.54	341.48
66	250.50	304.54	230.76	280.18	210.41	255.22	319.01	379.57	297.28	344.99	268.94	310.88	354.11	441.29	323.89	403.58	291.45	361.27
67	265.54	322.01	244.53	296.10	222.90	265.68	338.08	397.95	314.79	364.49	284.67	328.34	374.95	465.92	342.84	426.05	308.39	381.06
68	280.11	348.68	268.30	320.81	242.64	282.09	367.75	431.37	341.82	395.12	309.17	355.87	407.61	504.12	372.81	460.84	335.14	412.26
69	312.89	375.35	288.08	345.50	262.75	314.49	397.44	464.79	369.09	425.77	333.66	383.39	440.27	542.34	402.77	495.63	361.98	443.45
70	336.27	402.02	308.84	370.19	282.69	336.89	427.11	498.20	396.28	456.42	358.13	410.94	472.93	580.63	432.73	530.40	388.76	474.86
71	359.85	429.88	331.82	394.89	302.59	359.30	458.80	531.82	423.43	487.07	382.65	438.48	505.59	618.75	462.69	565.96	416.88	505.85
72	383.43	458.36	356.30	419.59	322.52	391.76	489.47	565.04	450.58	517.70	407.12	465.98	535.25	654.80	492.85	605.75	442.38	537.06
73	419.46	495.09	384.82	456.42	353.22	415.88	530.62	614.53	491.29	553.55	444.21	507.84	580.04	702.74	536.82	638.88	482.43	581.68
74	455.41	534.82	420.26	493.23	383.93	446.48	574.79	664.01	532.00	609.39	481.31	549.30	633.82	750.85	580.99	692.01	522.48	626.61
75	491.41	574.63	458.68	530.03	414.66	483.32	618.98	713.50	572.70	655.24	518.38	590.94	681.69	798.59	625.16	725.13	562.51	670.57
76	527.40	614.27	487.12	566.88	445.39	517.22	663.13	762.97	613.40	701.09	555.47	632.59	728.38	848.52	669.31	788.27	602.54	700.72
77	563.38	653.98	520.50	603.70	476.06	551.08	707.28	812.47	654.11	748.92	602.56	674.24	777.16	894.47	713.48	811.41	642.59	746.38
78	620.57	718.69	573.56	661.89	524.84	604.48	775.83	860.05	717.31	818.58	650.23	730.39	850.86	989.79	781.33	876.17	704.97	811.40
79	677.74	778.41	626.89	720.04	573.85	657.96	844.35	967.84	790.49	890.23	707.91	804.53	924.56	1045.11	849.17	946.92	765.65	873.58
80	734.80	841.70	679.69	773.84	622.43	711.27	912.89	1045.25	843.60	954.74	763.69	859.68	998.29	1120.44	917.02	1014.68	827.03	935.40
81	792.07	906.13	732.82	825.13	671.24	764.55	981.41	1119.68	905.89	1018.46	823.28	934.61	1071.92	1195.75	983.58	1082.42	888.52	987.40
82	849.25	954.68	785.62	876.41	720.02	814.75	1049.86	1190.29	970.09	1082.20	880.94	999.66	1145.62	1271.07	1045.47	1150.18	960.00	1059.30
83	905.76	1029.50	838.03	943.69	787.22	877.10	1108.32	1285.31										

Policy Form Series LTC 82
With 3% Compound Crisped Inflation
Nonforfeiture - Shortened Benefit Paid
No Return of Premium
Current Annual Rates with Proposed 22.08% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period							
	Eskalen Period		Home and Community Care		Eskalen Period		Home and Community Care		Eskalen Period		Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%				
25	25.99	32.22	24.17	30.33	26.50	33.70	28.66	37.33	27.09	35.02	34.81	45.65	32.72	40.84	30.99	39.84
26	27.18	34.06	25.96	32.16	28.50	34.53	30.57	39.51	29.08	36.85	36.05	46.33	34.71	43.43	32.96	41.77
27	28.49	35.95	27.93	34.14	30.46	35.39	32.52	41.46	31.16	38.72	38.02	49.00	36.60	46.21	35.19	44.74
28	30.18	37.93	29.94	36.14	32.41	36.26	34.50	43.34	33.25	40.58	40.19	51.83	38.47	48.99	37.46	47.82
29	31.98	39.99	32.04	38.16	34.36	37.13	36.42	45.21	35.43	42.82	42.29	54.74	40.33	51.76	39.74	50.93
30	33.16	41.98	34.11	39.22	36.32	38.03	37.42	46.18	37.57	45.06	44.67	57.60	42.50	54.63	42.00	54.06
31	34.68	43.41	35.91	40.25	38.12	38.93	38.33	47.15	39.73	47.24	46.56	60.46	44.67	57.52	44.27	57.19
32	37.00	47.15	38.90	41.22	40.03	39.83	40.23	48.21	41.93	50.34	48.47	63.30	46.87	60.43	46.53	60.32
33	39.08	50.98	42.00	42.13	41.93	40.73	41.33	49.28	43.83	53.45	50.36	66.14	49.14	63.30	48.80	63.19
34	40.85	52.98	43.90	43.17	43.83	41.63	42.33	50.23	45.73	56.42	52.26	68.96	51.41	66.14	51.06	66.06
35	43.29	57.48	46.99	44.20	45.73	42.53	43.33	51.13	47.63	59.30	54.17	71.78	53.68	68.96	53.33	68.93
36	45.64	61.48	49.99	45.18	47.63	43.43	44.33	52.03	49.53	62.18	56.03	74.60	55.96	71.78	55.60	71.80
37	48.29	66.08	52.99	46.13	49.53	44.33	45.33	52.93	51.43	65.03	57.93	77.46	58.83	74.60	57.87	74.67
38	51.24	71.48	56.99	47.03	51.43	45.23	46.33	53.83	53.33	67.93	60.83	80.33	61.73	77.46	60.74	77.54
39	54.49	77.88	61.99	47.93	53.33	46.13	47.33	54.73	55.23	70.83	63.73	83.23	64.63	80.33	62.60	80.41
40	58.07	84.87	67.99	48.83	55.23	47.03	48.33	55.63	57.13	73.73	65.63	86.13	67.53	83.23	64.46	83.28
41	61.98	92.47	73.99	49.73	57.13	47.93	49.33	56.53	58.03	76.63	67.53	89.03	70.43	86.13	66.33	86.14
42	66.24	100.67	80.99	50.63	59.03	48.83	50.33	57.43	59.93	79.53	69.43	91.93	73.33	89.03	68.20	89.01
43	70.87	109.57	88.99	51.53	60.93	49.73	51.33	58.33	61.83	82.43	71.33	94.83	76.23	91.93	70.06	91.88
44	75.88	119.17	97.99	52.43	62.83	50.63	52.33	59.23	63.73	85.33	73.23	97.73	79.13	94.83	71.93	94.75
45	81.29	129.57	107.99	53.33	64.73	51.53	53.33	60.13	65.63	88.23	75.13	100.63	82.03	97.73	73.80	97.62
46	87.10	140.77	118.99	54.23	66.63	52.43	54.33	61.03	67.53	91.13	76.93	103.53	83.93	100.63	75.67	100.49
47	93.31	152.77	130.99	55.13	68.53	53.33	55.33	61.93	69.43	93.63	78.83	106.43	85.83	103.53	77.54	103.36
48	100.02	165.57	143.99	56.03	70.43	54.23	56.33	62.83	71.33	96.53	80.73	109.33	87.73	106.43	79.41	106.23
49	107.23	179.17	157.99	56.93	72.33	55.13	57.33	63.73	73.23	99.43	82.63	112.23	89.63	109.33	81.28	109.10
50	114.94	193.57	172.99	57.83	74.23	56.03	58.33	64.63	75.13	102.33	84.53	115.13	91.53	112.23	83.15	111.97
51	123.15	208.77	187.99	58.73	76.13	56.93	59.33	65.53	77.03	105.23	86.43	118.03	93.43	115.13	85.02	114.84
52	131.86	224.77	202.99	59.63	78.03	57.83	60.33	66.43	78.93	108.13	88.33	120.93	95.33	118.03	86.89	117.71
53	141.07	241.57	218.99	60.53	79.93	58.73	61.33	67.33	80.83	111.03	90.23	123.83	97.23	120.93	88.76	120.58
54	150.78	259.17	234.99	61.43	81.83	59.63	62.33	68.23	82.73	113.93	92.13	126.73	99.13	123.83	90.63	123.45
55	161.09	278.57	250.99	62.33	83.73	60.53	63.33	69.13	84.63	116.83	94.03	129.63	101.03	126.73	92.50	126.32
56	172.00	299.77	267.99	63.23	85.63	61.43	64.33	70.03	86.53	119.73	95.93	132.53	102.93	129.63	94.37	129.19
57	183.51	322.77	285.99	64.13	87.53	62.33	65.33	70.93	88.43	122.63	97.83	135.43	104.83	132.53	96.24	132.06
58	195.62	347.57	302.99	65.03	89.43	63.23	66.33	71.83	90.33	125.53	99.73	138.33	106.73	135.43	98.11	134.93
59	208.33	374.17	320.99	65.93	91.33	64.13	67.33	72.73	92.23	128.43	101.63	141.23	108.63	138.33	100.00	137.80
60	221.64	402.57	339.99	66.83	93.23	65.03	68.33	73.63	94.13	131.33	103.53	144.13	110.53	141.23	101.87	140.67
61	235.55	432.77	359.99	67.73	95.13	65.93	69.33	74.53	96.03	134.43	105.43	147.03	112.43	144.13	103.74	143.54
62	250.06	464.77	380.99	68.63	97.03	66.83	70.33	75.43	97.93	137.53	107.33	150.93	114.33	147.03	105.61	146.41
63	265.17	498.57	402.99	69.53	98.93	67.73	71.33	76.33	99.83	140.63	109.23	153.83	116.23	150.93	107.48	149.28
64	280.88	534.17	425.99	70.43	100.83	68.63	72.33	77.23	101.73	144.03	111.13	156.73	118.13	153.83	109.35	152.15
65	297.19	571.57	449.99	71.33	102.73	69.53	73.33	78.13	103.63	147.43	113.03	159.63	120.03	156.73	111.22	155.02
66	314.00	610.77	475.99	72.23	104.63	70.43	74.33	79.03	105.53	150.93	114.93	162.53	121.93	159.63	113.09	157.89
67	331.41	651.77	502.99	73.13	106.53	71.33	75.33	79.93	107.43	154.33	116.83	165.43	123.83	162.53	114.96	160.76
68	349.42	694.57	530.99	74.03	108.43	72.23	76.33	80.83	109.33	157.73	118.73	168.33	125.73	165.43	116.83	163.63
69	368.03	739.17	559.99	74.93	110.33	73.13	77.33	81.73	111.23	161.13	120.63	171.23	127.63	168.33	118.70	166.50
70	387.24	785.57	589.99	75.83	112.23	74.03	78.33	82.63	112.63	164.03	122.53	173.13	129.53	171.23	120.57	169.37
71	407.05	833.77	620.99	76.73	114.13	74.93	79.33	83.53	114.03	166.93	124.43	175.03	131.43	173.13	122.44	172.24
72	427.46	883.77	652.99	77.63	116.03	75.83	80.33	84.43	115.43	169.83	126.33	176.93	133.33	175.03	124.31	175.11
73	448.47	935.57	685.99	78.53	117.93	76.73	81.33	85.33	116.83	172.73	128.23	178.83	135.23	176.93	126.18	177.98
74	470.08	989.17	719.99	79.43	119.83	77.63	82.33	86.23	118.23	175.63	130.13	180.73	137.13	178.83	128.05	180.85
75	492.29	1044.57	755.99	80.33	121.73	78.53	83.33	87.13	119.63	178.53	132.03	182.63	139.03	180.73	129.92	183.72
76	515.00	1101.77	792.99	81.23	123.63	79.43	84.33	88.03	121.03	181.43	133.93	184.53	140.93	182.63	131.79	186.59
77	538.21	1160.77	830.99	82.13	125.53	80.33	85.33	88.93	122.43	184.33	135.83	186.43	142.83	184.53	133.66	189.46
78	561.92	1221.57	869.99	83.03	127.43	81.23	86.33	89.83	123.83	187.23	137.73	188.33	144.73	186.43	135.53	192.33
79	586.13	1284.17	909.99	83.93	129.33	82.13	87.33	90.73	125.23	190.13	139.63	190.23	146.63	188.33	137.40	195.20
80	610.84	1348.57	950.99	84.83	131.23	83.03	88.33	91.63	126.63	192.93	141.53	192.13	148.53	190.23	139.27	198.07
81	636.05	1414.77	992.99	85.73	133.13	83.93	89.33	92.53	128.03	195.83	143.43	194.03	150.43	192.13	141.14	200.94
82	661.76	1482.77	1035.99	86.63	135.03	84.83	90.33	93.43	129.43	198.73	145.33	195.93	152.33	194.03	143.01	203.81
83	687.97	1552.57	1078.99	87.53	136.93	85.73	91.33	94.33	130.83	201.63	147.23	197.83	154.23	195.93	144.88	206.68
84	714.68	1624.17	1121.99	88.43	138.83	86.63	92.33	95.23	132.23	204.53	149.13	199.73	156.13	197.83	146.75	209.55

Polby Form Series: LTC-82
With No Inflation
 Nonforfeitable - Rollover Paid-Up
 No Return of Premium
 Current Annual Rates are Required 2.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period					5 Year Benefit Period					7 Year Benefit Period				
	Elimination Period					Elimination Period					Elimination Period				
	30 Days	60 Days	90 Days	100%	100%	30 Days	60 Days	90 Days	100%	100%	30 Days	60 Days	90 Days	100%	100%
26	15.64	10.91	14.83	14.07	17.06	18.92	24.12	17.08	22.77	16.95	21.70	25.76	19.78	24.32	23.59
27	16.50	21.08	15.99	14.88	16.02	19.73	25.63	18.69	24.19	17.53	23.03	27.36	20.87	25.81	24.59
28	17.46	22.23	16.96	15.05	16.88	20.86	27.11	19.74	25.69	18.00	24.37	28.64	22.17	27.30	26.01
29	18.30	23.37	17.42	16.40	17.84	21.96	28.62	20.78	27.02	19.57	25.69	29.81	23.36	28.81	27.42
30	19.31	24.54	18.29	17.29	18.94	23.07	30.12	21.63	28.42	20.54	26.89	30.99	24.55	30.29	29.04
31	20.23	25.69	19.15	18.24	20.07	24.19	31.63	22.68	29.61	21.53	27.27	32.18	25.78	31.80	30.21
32	21.16	26.84	20.02	19.19	21.24	25.31	33.14	23.81	30.74	22.48	28.41	33.37	27.04	33.49	31.46
33	22.08	28.01	20.88	20.51	22.49	26.40	34.61	24.98	32.04	23.46	29.70	34.54	28.31	34.78	32.80
34	22.98	29.15	21.75	21.67	23.82	27.51	35.98	26.01	33.28	24.48	31.08	35.59	29.46	36.07	34.10
35	23.90	30.32	22.61	22.87	25.12	28.64	37.42	27.04	34.55	25.40	32.20	36.52	30.54	37.28	35.42
36	24.81	31.47	23.48	23.92	26.42	29.74	38.86	28.03	35.79	26.37	33.45	37.38	31.73	38.28	36.78
37	25.72	32.63	24.32	25.02	27.76	30.87	40.23	29.01	37.17	27.30	34.67	38.28	32.96	39.28	38.14
38	26.62	33.75	25.09	26.13	29.03	31.87	41.52	30.02	38.49	28.17	35.77	39.08	34.11	40.27	39.50
39	27.52	34.84	25.87	27.19	30.31	32.93	42.86	30.96	39.81	29.19	36.84	39.81	35.19	41.17	40.86
40	28.41	35.94	26.67	28.30	31.58	34.00	44.15	31.83	41.09	30.19	37.89	40.53	36.24	42.07	42.21
41	29.29	37.04	27.44	29.44	32.82	35.09	45.44	32.71	42.34	31.20	38.92	41.20	37.28	42.98	43.56
42	30.16	38.14	28.41	30.59	34.07	36.19	46.74	33.58	43.59	32.23	40.00	41.85	38.34	43.93	44.91
43	31.03	39.24	29.48	31.74	35.33	37.30	48.04	34.44	44.84	33.16	41.15	42.50	39.40	44.89	46.26
44	31.89	40.34	30.54	32.89	36.57	38.43	49.29	35.29	46.09	34.08	42.37	43.17	40.47	45.84	47.61
45	32.74	41.44	31.64	34.04	37.80	39.54	50.54	36.13	47.34	35.00	43.24	43.84	41.54	46.79	48.96
46	33.58	42.54	32.74	35.19	39.05	40.64	51.79	36.96	48.59	35.92	44.31	44.51	42.61	47.74	50.31
47	34.41	43.64	33.84	36.34	40.26	41.74	53.04	37.79	49.84	36.84	45.38	45.18	43.68	48.69	51.66
48	35.24	44.74	34.94	37.49	41.47	42.84	54.29	38.61	51.09	37.76	46.45	46.00	44.75	49.64	53.01
49	36.07	45.84	36.04	38.64	42.68	44.00	55.54	39.44	52.34	38.64	47.52	46.82	45.82	50.59	54.36
50	36.89	46.94	37.14	39.79	43.87	45.10	56.79	40.27	53.59	39.52	48.59	47.69	46.89	51.54	55.71
51	37.72	48.04	38.24	40.94	45.07	46.19	58.04	41.10	54.84	40.40	49.66	48.56	47.96	52.49	57.06
52	38.54	49.14	39.34	42.09	45.96	47.29	59.29	41.93	56.09	41.28	50.73	49.43	49.03	53.44	58.41
53	39.37	50.24	40.44	43.24	46.85	48.38	60.54	42.76	57.34	42.16	51.80	50.30	50.10	54.39	59.76
54	40.19	51.34	41.54	44.39	47.74	49.47	61.79	43.59	58.59	43.04	52.87	51.17	51.17	55.34	61.11
55	41.02	52.44	42.64	45.54	48.63	50.56	63.04	44.42	59.84	43.92	53.94	52.04	52.04	56.29	62.46
56	41.84	53.54	43.74	46.69	49.52	51.65	64.29	45.25	61.09	44.80	54.91	52.91	52.91	57.24	63.81
57	42.67	54.64	44.84	47.84	50.41	52.74	65.54	46.08	62.34	45.68	55.88	53.78	53.78	58.19	65.16
58	43.49	55.74	45.94	48.99	51.30	53.83	66.79	46.91	63.59	46.56	56.85	54.65	54.65	59.14	66.51
59	44.32	56.84	47.04	50.14	52.19	54.92	68.04	47.74	64.84	47.44	57.82	55.52	55.52	60.09	67.86
60	45.14	57.94	48.14	51.29	53.08	56.01	69.29	48.57	66.09	48.32	58.79	56.39	56.39	61.04	69.21
61	45.97	59.04	49.24	52.44	53.97	57.10	70.54	49.40	67.34	49.20	59.76	57.26	57.26	61.99	70.56
62	46.79	60.14	50.34	53.59	54.86	58.20	71.79	50.23	68.59	50.08	60.73	58.13	58.13	62.94	71.91
63	47.62	61.24	51.44	54.74	55.75	59.30	73.04	51.06	69.84	50.96	61.70	59.00	59.00	63.89	73.26
64	48.44	62.34	52.54	55.89	56.64	60.39	74.29	51.89	71.09	51.84	62.67	60.00	60.00	64.84	74.61
65	49.27	63.44	53.64	57.04	57.53	61.48	75.54	52.72	72.34	52.72	63.64	60.87	60.87	65.79	75.96
66	50.09	64.54	54.74	58.19	58.42	62.57	76.79	53.55	73.59	53.60	64.61	61.74	61.74	66.74	77.31
67	50.92	65.64	55.84	59.34	59.31	63.66	78.04	54.38	74.84	54.48	65.58	62.61	62.61	67.69	78.66
68	51.74	66.74	56.94	60.49	60.20	64.75	79.29	55.21	76.09	55.36	66.55	63.48	63.48	68.64	80.01
69	52.57	67.84	58.04	61.64	61.09	65.84	80.54	56.04	77.34	56.24	67.52	64.35	64.35	69.59	81.36
70	53.39	68.94	59.14	62.79	61.98	66.93	81.79	56.87	78.59	57.12	68.49	65.22	65.22	70.54	82.71
71	54.22	70.04	60.24	63.94	62.87	68.02	83.04	57.70	79.84	58.00	69.46	66.09	66.09	71.49	84.06
72	55.04	71.14	61.34	65.09	63.76	69.11	84.29	58.53	81.09	58.88	70.43	67.00	67.00	72.44	85.41
73	55.87	72.24	62.44	66.24	64.65	70.20	85.54	59.36	82.34	59.76	71.40	67.87	67.87	73.39	86.76
74	56.69	73.34	63.54	67.39	65.54	71.29	86.79	60.19	83.59	60.64	72.37	68.74	68.74	74.34	88.11
75	57.52	74.44	64.64	68.54	66.43	72.38	88.04	61.02	84.84	61.52	73.34	69.61	69.61	75.29	89.46
76	58.34	75.54	65.74	69.69	67.32	73.47	89.29	61.85	86.09	62.40	74.31	70.48	70.48	76.24	90.81
77	59.17	76.64	66.84	70.84	68.21	74.56	90.54	62.68	87.34	63.28	75.28	71.35	71.35	77.19	92.16
78	60.00	77.74	67.94	71.99	69.10	75.65	91.79	63.51	88.59	64.16	76.25	72.22	72.22	78.14	93.51
79	60.82	78.84	69.04	73.14	70.00	76.74	93.04	64.34	89.84	65.04	77.22	73.09	73.09	79.09	94.86
80	61.65	79.94	70.14	74.29	70.89	77.83	94.29	65.17	91.09	65.92	78.16	74.00	74.00	80.04	96.21
81	62.47	81.04	71.24	75.44	71.78	78.92	95.54	66.00	92.34	66.80	79.13	74.87	74.87	81.00	97.56
82	63.30	82.14	72.34	76.59	72.67	79.91	96.79	66.83	93.59	67.68	80.10	75.74	75.74	82.00	98.91
83	64.12	83.24	73.44	77.74	73.56	80.90	98.04	67.66	94.84	68.56	81.07	76.61	76.61	83.00	100.26
84	64.95	84.34	74.54	78.89	74.45	81.99	99.29	68.49	96.09	69.44	82.04	77.48	77.48	84.00	101.61
85	65.77	85.44	75.64	80.04	75.34	83.08	100.54	69.32	97.34	70.32	83.01	78.35	78.35	85.00	102.96
86	66.60	86.54	76.74	81.19	76.23	84.17	101.79	70.15	98.59	71.20	84.00	79.22	79.22	86.00	104.31
87	67.42	87.64	77.84	82.34	77.12	85.26	103.04	70.98	99.84	72.08	85.00	80.09	80.09	87.00	105.66
88	68.25	88.74	78.94	83.49	78.01	86.35	104.29	71.81	101.09	72.96	86.00	81.00	81.00	88.00	107.01
89	69.07	89.84	80.04	84.64	78.90	87.44	105.54	72.64	102.34	73.84	87.00	82.00	82.00	89.00	108.36
90	69.90	90.94	81.14	85.79	79.79	88.53	106.79	73.47	103.59	74.72	88.00	83.00	83.00	90.00	109.71
91	70.72	92.04	82.24	86.94	80.68	89.62	108.04	74.30	104.84	75.60	89.00	84.00	84.00	91.00	111.06
92	71.55	93.14	83.34	88.09	81.57	90.71	109.29	75.13	106.09	76.48	90.00	85.00	85.00	92.00	112.41
93	72.37	94.24	84.44	89.24	82.46	91.80	110.54	75.96	107.34	77.36	91.00	86.00	86.00	93.00	113.76
94	73.20	95.34	85.54	90.39	83.35	92.89	111.79	76.79	108.59	78.24	92.00	87.00	87.00	94.00	115.11
95	74.02	96.44	86.64	91.54	84.24	93.98	113.04	77.62	109.84	79.12	93.00	88.00	88.00	95.00	116.46
96	74.85	97.54	87.74	92.69	85.13	95.07	114.29	78.45	111.09	80.00	94.00	89.00	89.00	96.00	117.81
97	75.67	98.64	88.84	93.84	86.02	96.16	115.54	79.28	112.34	80.88	95.00	90.00	90.00	97.00	119.16

Policy Form Series LTC-82
With No Inflation
Nondollarize - Risked Ride-Up
With Return of Premium
Current Annual Rates With Proposed 22.80% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period 50% Reduction in Cost					6 Year Benefit Period 50% Reduction in Cost					7 Year Benefit Period 50% Reduction in Cost							
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	20.48	15.28	16.45	14.47	18.42	16.15	25.04	18.17	23.85	17.19	22.51	21.47	26.75	20.35	25.23	16.19	24.09	
26	17.04	13.19	13.98	15.31	19.47	20.32	28.02	19.28	25.14	18.17	23.88	22.81	28.49	21.99	28.76	20.35	25.64	
27	14.96	11.36	12.14	13.47	20.08	21.47	29.08	20.08	26.18	19.18	24.98	24.13	31.18	23.98	32.84	21.61	27.03	
28	16.37	11.98	12.84	14.59	21.25	22.81	30.08	21.25	27.18	20.18	26.08	26.18	33.18	25.34	35.14	23.81	29.89	
29	18.81	13.30	14.28	16.03	22.64	23.76	31.18	22.61	28.51	21.20	27.78	28.78	35.41	27.34	38.41	26.13	33.48	
30	20.88	14.91	15.97	17.83	23.69	24.68	32.68	23.61	30.01	22.22	29.09	29.45	38.59	30.06	40.67	28.13	35.98	
31	21.84	16.20	17.35	19.51	24.75	26.10	34.17	24.67	32.30	23.23	30.38	29.45	41.77	32.63	43.94	29.43	38.48	
32	23.74	18.02	19.28	21.19	25.98	27.45	35.67	26.78	34.70	24.24	31.68	32.70	45.09	35.07	47.29	30.69	40.98	
33	24.71	19.32	20.68	22.82	27.91	29.07	37.15	28.88	36.51	25.25	32.98	33.43	48.41	37.32	50.60	31.95	43.48	
34	26.71	21.25	22.65	24.92	29.98	30.57	38.95	30.82	38.51	26.27	34.28	34.43	51.73	39.52	53.91	33.21	45.98	
35	27.42	22.35	23.84	26.42	32.01	32.17	40.85	32.64	40.50	27.14	35.00	35.16	55.05	41.75	57.12	34.47	48.48	
36	29.21	23.95	25.60	28.42	33.91	33.92	42.65	34.04	42.50	28.14	36.00	36.70	58.40	43.94	60.34	35.74	50.98	
37	30.97	25.31	27.22	30.00	35.73	35.79	44.44	35.08	44.87	29.27	37.00	37.42	61.76	46.11	63.61	37.01	53.48	
38	32.73	26.82	28.91	31.00	37.57	37.19	46.44	36.08	46.87	30.47	38.00	38.42	65.03	48.28	66.88	38.28	55.98	
39	34.60	28.40	30.58	32.02	39.66	39.32	48.54	37.08	48.87	31.70	39.00	39.42	68.30	50.45	70.15	39.55	58.48	
40	36.48	30.08	32.36	33.02	41.86	41.47	50.66	38.10	50.87	32.90	40.00	40.42	71.58	52.62	73.42	40.82	60.98	
41	38.28	31.88	34.22	34.25	44.16	43.64	52.86	39.11	52.94	34.00	41.00	41.42	75.05	54.79	76.70	42.09	63.48	
42	40.08	33.75	36.18	35.56	46.50	45.85	55.29	40.11	55.09	35.00	42.00	42.42	78.52	56.96	79.17	43.36	65.98	
43	41.88	35.67	38.18	37.80	48.86	48.05	57.79	41.11	57.24	36.00	43.00	43.42	82.00	59.13	82.82	44.63	68.48	
44	43.68	37.62	40.18	39.37	51.16	50.24	60.34	42.11	59.44	37.00	44.00	44.42	85.47	61.30	86.27	45.90	70.98	
45	45.48	39.59	42.18	40.79	53.49	52.45	62.82	43.11	61.69	38.00	45.00	45.42	88.94	63.47	89.74	47.17	73.48	
46	47.28	41.56	44.18	42.39	55.82	54.67	65.30	44.11	63.94	39.00	46.00	46.42	92.41	65.64	93.51	48.44	75.98	
47	49.08	43.54	46.18	44.00	58.16	56.84	67.79	45.11	66.19	40.00	47.00	47.42	95.88	67.81	96.78	49.71	78.48	
48	50.88	45.52	48.18	45.81	60.50	59.01	70.28	46.11	68.44	41.00	48.00	48.42	99.35	69.98	100.25	50.98	80.98	
49	52.68	47.50	50.18	47.62	62.84	61.18	72.77	47.11	70.69	42.00	49.00	49.42	102.82	72.15	103.72	52.25	83.48	
50	54.48	49.48	52.18	49.43	65.16	63.35	75.26	48.11	72.94	43.00	50.00	50.42	106.29	74.32	107.19	53.52	85.98	
51	56.28	51.46	54.18	51.24	67.50	65.52	77.75	49.11	75.19	44.00	51.00	51.42	109.76	76.49	110.66	54.79	88.48	
52	58.08	53.44	56.18	53.05	69.84	67.69	80.24	50.11	77.44	45.00	52.00	52.42	113.23	78.66	114.13	56.06	90.98	
53	59.88	55.42	58.18	54.86	72.18	69.86	82.73	51.11	79.69	46.00	53.00	53.42	116.70	80.83	117.60	57.33	93.48	
54	61.68	57.40	60.18	56.67	74.52	72.03	85.22	52.11	81.94	47.00	54.00	54.42	120.17	82.99	121.07	58.60	95.98	
55	63.48	59.38	62.18	58.48	76.86	74.20	87.71	53.11	84.19	48.00	55.00	55.42	123.64	85.16	124.54	59.87	98.48	
56	65.28	61.36	64.18	60.29	79.20	76.37	90.20	54.11	86.44	49.00	56.00	56.42	127.11	87.33	128.01	61.14	100.98	
57	67.08	63.34	66.18	62.10	81.54	78.54	92.69	55.11	88.69	50.00	57.00	57.42	130.58	89.50	131.48	62.41	103.48	
58	68.88	65.32	68.18	63.91	83.88	80.71	95.18	56.11	90.94	51.00	58.00	58.42	134.05	91.67	134.95	63.68	105.98	
59	70.68	67.30	70.18	65.72	86.22	82.88	97.67	57.11	93.19	52.00	59.00	59.42	137.52	93.84	138.42	64.95	108.48	
60	72.48	69.28	72.18	67.53	88.56	85.05	100.16	58.11	95.44	53.00	60.00	60.42	140.99	96.01	141.89	66.22	110.98	
61	74.28	71.26	74.18	69.34	90.90	87.22	102.65	59.11	97.69	54.00	61.00	61.42	144.46	98.18	145.36	67.49	113.48	
62	76.08	73.24	76.18	71.15	93.24	89.39	105.14	60.11	99.94	55.00	62.00	62.42	147.93	100.35	148.83	68.76	115.98	
63	77.88	75.22	78.18	72.96	95.58	91.56	107.63	61.11	102.19	56.00	63.00	63.42	151.40	102.52	152.30	70.03	118.48	
64	79.68	77.20	80.18	74.77	97.92	93.73	110.12	62.11	104.44	57.00	64.00	64.42	154.87	104.69	155.77	71.30	120.98	
65	81.48	79.18	82.18	76.58	100.26	95.90	112.61	63.11	106.69	58.00	65.00	65.42	158.34	106.86	159.24	72.57	123.48	
66	83.28	81.16	84.18	78.39	102.60	98.07	115.10	64.11	108.94	59.00	66.00	66.42	161.81	109.03	162.14	73.84	125.98	
67	85.08	83.14	86.18	80.20	104.94	100.24	117.59	65.11	111.19	60.00	67.00	67.42	165.28	111.20	165.61	75.11	128.48	
68	86.88	85.12	88.18	82.01	107.28	102.41	120.08	66.11	113.44	61.00	68.00	68.42	168.75	113.37	169.50	76.38	130.98	
69	88.68	87.10	90.18	83.82	109.62	104.58	122.57	67.11	115.69	62.00	69.00	69.42	172.22	115.54	173.37	77.65	133.48	
70	90.48	89.08	92.18	85.63	111.96	106.75	125.06	68.11	117.94	63.00	70.00	70.42	175.69	117.71	176.84	78.92	135.98	
71	92.28	91.06	94.18	87.44	114.30	108.92	127.55	69.11	120.19	64.00	71.00	71.42	179.16	119.88	180.31	80.19	138.48	
72	94.08	93.04	96.18	89.25	116.64	111.09	130.04	70.11	122.44	65.00	72.00	72.42	182.63	122.05	182.76	81.46	140.98	
73	95.88	95.02	98.18	91.06	118.98	113.26	131.93	71.11	124.69	66.00	73.00	73.42	186.10	124.22	186.23	82.73	143.48	
74	97.68	97.00	100.18	92.87	121.32	115.43	133.82	72.11	126.94	67.00	74.00	74.42	189.57	126.39	189.60	84.00	145.98	
75	99.48	98.98	102.18	94.68	123.66	117.60	135.71	73.11	129.19	68.00	75.00	75.42	193.04	128.56	193.17	85.27	148.48	
76	101.28	100.96	104.18	96.49	126.00	119.77	137.60	74.11	131.44	69.00	76.00	76.42	196.51	130.73	196.64	86.54	150.98	
77	103.08	102.94	106.18	98.30	128.34	121.94	140.09	75.11	133.69	70.00	77.00	77.42	200.00	132.90	200.13	87.81	153.48	
78	104.88	104.92	108.18	100.11	130.68	124.11	142.58	76.11	135.94	71.00	78.00	78.42	203.47	135.07	203.60	89.08	155.98	
79	106.68	106.90	110.18	101.92	133.02	126.28	145.07	77.11	138.19	72.00	79.00	79.42	206.94	137.24	207.07	90.35	158.48	
80	108.48	108.88	112.18	103.73	135.36	128.45	147.56	78.11	140.44	73.00	80.00	80.42	210.41	139.41	211.00	91.62	160.98	
81	110.28	110.86	114.18	105.54	137.70	130.62	150.05	79.11	142.69	74.00	81.00	81.42	213.88	141.58	214.47	92.89	163.48	
82	112.08	112.84	116.18	107.35	140.04	132.79	152.54	80.11	144.94	75.00	82.00	82.42	217.35	143.75	218.34	94.16	165.98	
83	113.88	114.82	118.18	109.16	142.38	134.96	155.03	81.11	147.19	76.00	83.00	83.42	220.82	145.92	221.93	95.43	168.48	
84	115.68	116.80	120.18	110.97	144.72	137.13	157.52	82.11	149.44	77.00	84.00	84.42	224.29	148.09	225.40	96.70	170.98	
85	117.48	118.78	122.18	112.78	147.06	139.30	160.01	83.11	151.69	78.00	85.00	85.42	227.76	150.26	228.87	97.97	173.48	
86	119.28	120.76	124.18	114.59	149.40	141.47	162.50	84.11	153.94	79.00	86.00	86.42	231.23	152.43	232.38	99.24	175.98	
87	121.08	122.74	126.18	116.40	151.74	143.64	164.99	85.11	156.19	80.00	87.00	87.42	234.70	154.60	235.85	100.51	178.48	
88	122.88	124.72	128.18	118.21	154.08	145.81	167.48	86.11	158.44	81.00	88.00	88.42						

Felby Form Series: LTC-02
 With 5% Compound Inflation
 Non-Cumulative - Reduced Paid-Up
 No Return of Premium
 Current Annual Rates in Policy at 2.09% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period						
	60 Days		60 Days		60 Days		60 Days		60 Days		60 Days		60 Days		
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	
25	139.98	100.78	131.12	99.23	176.37	131.20	164.76	121.25	151.95	191.09	149.95	190.36	149.70	139.54	174.71
26	118.69	143.33	109.32	134.25	143.71	180.50	134.39	169.69	156.51	164.63	164.63	150.37	151.70	141.70	178.79
27	122.17	148.69	111.87	137.36	147.03	184.76	137.46	172.55	127.00	199.07	159.07	157.46	146.30	145.04	182.81
28	126.41	153.38	114.42	146.46	150.44	188.07	146.50	176.45	129.69	192.84	172.60	172.60	161.03	148.30	186.80
29	129.65	158.72	116.85	148.74	153.62	193.15	148.73	181.35	132.78	195.83	180.27	180.27	168.19	151.35	190.91
30	132.83	164.58	119.05	148.74	157.17	197.96	148.96	184.28	135.78	198.78	186.37	186.37	175.78	154.82	194.85
31	135.17	169.81	121.08	148.74	160.50	202.52	151.46	182.05	137.36	201.78	189.28	189.28	179.28	158.31	198.84
32	137.51	175.41	122.85	148.74	163.80	207.25	153.96	182.05	139.88	205.01	192.78	192.78	182.78	161.80	202.83
33	139.85	181.11	124.62	148.74	167.25	212.00	156.48	182.05	142.38	208.24	196.28	196.28	186.28	165.29	206.82
34	142.19	186.81	126.39	148.74	170.62	216.77	159.00	182.05	144.89	211.49	198.78	198.78	190.78	168.76	210.81
35	144.53	192.51	128.16	148.74	174.00	221.54	161.52	182.05	147.41	214.60	201.28	201.28	194.28	172.24	214.80
36	146.87	198.21	129.93	148.74	177.38	226.31	164.04	182.05	150.01	217.71	203.78	203.78	197.78	175.72	218.79
37	149.21	203.91	131.70	148.74	180.76	231.08	166.56	182.05	152.53	220.82	206.28	206.28	200.28	179.20	222.78
38	151.55	209.61	133.47	148.74	184.14	235.85	169.08	182.05	155.05	223.93	208.78	208.78	202.78	181.62	226.77
39	153.89	215.31	135.24	148.74	187.52	240.62	171.60	182.05	157.57	227.04	211.28	211.28	205.28	184.04	230.76
40	156.23	221.01	137.01	148.74	190.90	245.39	174.12	182.05	160.09	230.15	213.78	213.78	207.78	186.46	234.75
41	158.57	226.71	138.78	148.74	194.28	250.16	176.64	182.05	162.61	233.26	216.28	216.28	210.28	188.88	238.74
42	160.91	232.41	140.55	148.74	197.66	254.93	179.16	182.05	165.13	236.37	218.78	218.78	212.78	191.30	242.73
43	163.25	238.11	142.32	148.74	201.04	259.70	181.68	182.05	167.65	239.48	221.28	221.28	215.28	193.72	246.72
44	165.59	243.81	144.09	148.74	204.42	264.47	184.20	182.05	170.17	242.59	223.78	223.78	217.78	196.14	250.71
45	167.93	249.51	145.86	148.74	207.80	269.24	186.72	182.05	172.69	245.70	226.28	226.28	220.28	198.56	254.70
46	170.27	255.21	147.63	148.74	211.18	274.01	189.24	182.05	175.21	248.81	228.78	228.78	222.78	200.98	258.69
47	172.61	260.91	149.40	148.74	214.56	278.78	191.76	182.05	177.73	251.92	231.28	231.28	225.28	203.40	262.68
48	174.95	266.61	151.17	148.74	217.94	283.55	194.28	182.05	180.25	255.03	233.78	233.78	227.78	205.82	266.67
49	177.29	272.31	152.94	148.74	221.32	288.32	196.80	182.05	182.77	258.14	236.28	236.28	230.28	208.24	270.66
50	179.63	278.01	154.71	148.74	224.70	293.09	199.32	182.05	185.29	261.25	238.78	238.78	232.78	210.66	274.65
51	181.97	283.71	156.48	148.74	228.08	297.86	201.84	182.05	187.81	264.36	241.28	241.28	235.28	213.08	278.64
52	184.31	289.41	158.25	148.74	231.46	302.63	204.36	182.05	190.33	267.47	243.78	243.78	237.78	215.50	282.63
53	186.65	295.11	160.02	148.74	234.84	307.40	206.88	182.05	192.85	270.58	246.28	246.28	240.28	217.92	286.62
54	188.99	300.81	161.79	148.74	238.22	312.17	209.40	182.05	195.37	273.69	248.78	248.78	242.78	220.34	290.61
55	191.33	306.51	163.56	148.74	241.60	316.94	211.92	182.05	197.89	276.80	251.28	251.28	245.28	222.76	294.60
56	193.67	312.21	165.33	148.74	244.98	321.71	214.44	182.05	200.41	280.00	253.78	253.78	247.78	225.18	298.59
57	196.01	317.91	167.10	148.74	248.36	326.48	216.96	182.05	202.93	283.11	256.28	256.28	250.28	227.60	302.58
58	198.35	323.61	168.87	148.74	251.74	331.25	219.48	182.05	205.45	286.22	258.78	258.78	252.78	230.02	306.57
59	200.69	329.31	170.64	148.74	255.12	336.02	222.00	182.05	207.97	289.33	261.28	261.28	255.28	232.44	310.56
60	203.03	335.01	172.41	148.74	258.50	340.79	224.52	182.05	210.49	292.44	263.78	263.78	257.78	234.86	314.55
61	205.37	340.71	174.18	148.74	261.88	345.56	227.04	182.05	213.01	295.55	266.28	266.28	260.28	237.28	318.54
62	207.71	346.41	175.95	148.74	265.26	350.33	229.56	182.05	215.53	298.66	268.78	268.78	262.78	239.70	322.53
63	210.05	352.11	177.72	148.74	268.64	355.10	232.08	182.05	218.05	301.77	271.28	271.28	265.28	242.12	326.52
64	212.39	357.81	179.49	148.74	272.02	359.87	234.60	182.05	220.57	304.88	273.78	273.78	267.78	244.54	330.51
65	214.73	363.51	181.26	148.74	275.40	364.64	237.12	182.05	223.09	307.99	276.28	276.28	270.28	246.96	334.50
66	217.07	369.21	183.03	148.74	278.78	369.41	239.64	182.05	225.61	311.10	278.78	278.78	272.78	249.38	338.49
67	219.41	374.91	184.80	148.74	282.16	374.18	242.16	182.05	228.13	314.21	281.28	281.28	275.28	251.80	342.48
68	221.75	380.61	186.57	148.74	285.54	378.95	244.68	182.05	230.65	317.32	283.78	283.78	277.78	254.22	346.47
69	224.09	386.31	188.34	148.74	288.92	383.72	247.20	182.05	233.17	320.43	286.28	286.28	280.28	256.64	350.46
70	226.43	392.01	190.11	148.74	292.30	388.49	249.72	182.05	235.69	323.54	288.78	288.78	282.78	259.06	354.45
71	228.77	397.71	191.88	148.74	295.68	393.26	252.24	182.05	238.21	326.65	291.28	291.28	285.28	261.48	358.44
72	231.11	403.41	193.65	148.74	299.06	398.03	254.76	182.05	240.73	329.76	293.78	293.78	287.78	263.90	362.43
73	233.45	409.11	195.42	148.74	302.44	402.80	257.28	182.05	243.25	332.87	296.28	296.28	290.28	266.32	366.42
74	235.79	414.81	197.19	148.74	305.82	407.57	259.80	182.05	245.77	335.98	298.78	298.78	292.78	268.74	370.41
75	238.13	420.51	198.96	148.74	309.20	412.34	262.32	182.05	248.29	339.09	301.28	301.28	295.28	271.16	374.40
76	240.47	426.21	200.73	148.74	312.58	417.11	264.84	182.05	250.81	342.20	303.78	303.78	297.78	273.58	378.39
77	242.81	431.91	202.50	148.74	315.96	421.88	267.36	182.05	253.33	345.31	306.28	306.28	300.28	276.00	382.38
78	245.15	437.61	204.27	148.74	319.34	426.65	269.88	182.05	255.85	348.42	308.78	308.78	302.78	278.42	386.37
79	247.49	443.31	206.04	148.74	322.72	431.42	272.40	182.05	258.37	351.53	311.28	311.28	305.28	280.84	390.36
80	249.83	449.01	207.81	148.74	326.10	436.19	274.92	182.05	260.89	354.64	313.78	313.78	307.78	283.26	394.35
81	252.17	454.71	209.58	148.74	329.48	440.96	277.44	182.05	263.41	357.75	316.28	316.28	310.28	285.68	398.34
82	254.51	460.41	211.35	148.74	332.86	445.73	279.96	182.05	265.93	360.86	318.78	318.78	312.78	288.10	402.33
83	256.85	466.11	213.12	148.74	336.24	450.50	282.48	182.05	268.45	363.97	321.28	321.28	315.28	290.52	406.32
84	259.19	471.81	214.89	148.74	339.62	455.27	285.00	182.05	270.97	367.08	323.78	323.78	317.78	292.94	410.31

Policy Form Series LTC-32
With 5% Compound Interest
Nonforfeiture - Reduced Paid-Up
With Return of Premium
Current Annual Rates with Proposed 22.00% Increase
Rates per \$10 Daily Benefits

Age	3 Year Benefit Period												5 Year Benefit Period												7 Year Benefit Period											
	30 Days				60 Days				90 Days				30 Days				60 Days				90 Days				30 Days				60 Days				90 Days			
	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%
26	116.46	143.03	109.30	133.66	101.43	124.41	143.44	180.24	134.09	188.37	123.92	155.26	164.83	205.43	153.04	187.83	205.43	254.34	185.88	220.57	249.87	185.97	230.69	164.83	205.43	153.04	187.83	205.43	254.34	185.88	220.57	249.87	185.97	230.69	164.83	205.43
27	116.54	143.11	109.38	133.74	101.48	124.49	143.52	180.32	134.17	188.45	124.00	155.35	164.91	205.51	134.17	188.53	205.51	254.42	185.93	220.65	249.95	186.05	230.77	164.91	205.51	134.17	188.53	205.51	254.42	185.93	220.65	249.95	186.05	230.77	164.91	205.51
28	116.62	143.19	109.43	133.82	101.53	124.57	143.60	180.40	134.25	188.53	124.05	155.44	164.97	205.58	134.25	188.61	205.58	254.50	185.98	220.73	249.99	186.11	230.85	164.97	205.58	134.25	188.61	205.58	254.50	185.98	220.73	249.99	186.11	230.85	164.97	205.58
29	116.70	143.27	109.48	133.90	101.58	124.65	143.68	180.46	134.33	188.61	124.10	155.53	165.04	205.65	134.33	188.69	205.65	254.58	186.03	220.81	250.03	186.23	230.93	165.04	205.65	134.33	188.69	205.65	254.58	186.03	220.81	250.03	186.23	230.93	165.04	205.65
30	116.78	143.35	109.53	133.98	101.63	124.73	143.76	180.52	134.41	188.69	124.15	155.62	165.13	205.72	134.41	188.77	205.72	254.66	186.08	220.89	250.07	186.31	231.01	165.13	205.72	134.41	188.77	205.72	254.66	186.08	220.89	250.07	186.31	231.01	165.13	205.72
31	116.86	143.43	109.58	134.06	101.68	124.81	143.84	180.58	134.49	188.77	124.20	155.71	165.22	205.80	134.49	188.85	205.80	254.74	186.13	220.97	250.12	186.39	231.09	165.22	205.80	134.49	188.85	205.80	254.74	186.13	220.97	250.12	186.39	231.09	165.22	205.80
32	116.94	143.51	109.63	134.14	101.73	124.89	143.92	180.64	134.57	188.85	124.25	155.80	165.31	205.88	134.57	188.93	205.88	254.82	186.18	221.05	250.17	186.47	231.17	165.31	205.88	134.57	188.93	205.88	254.82	186.18	221.05	250.17	186.47	231.17	165.31	205.88
33	117.02	143.59	109.68	134.22	101.78	124.97	144.00	180.70	134.65	188.93	124.30	155.89	165.40	205.96	134.65	189.01	205.96	254.90	186.23	221.13	250.22	186.55	231.25	165.40	205.96	134.65	189.01	205.96	254.90	186.23	221.13	250.22	186.55	231.25	165.40	205.96
34	117.10	143.67	109.73	134.30	101.83	125.05	144.08	180.76	134.73	189.01	124.35	155.98	165.49	206.04	134.73	189.09	206.04	254.98	186.28	221.21	250.27	186.63	231.33	165.49	206.04	134.73	189.09	206.04	254.98	186.28	221.21	250.27	186.63	231.33	165.49	206.04
35	117.18	143.75	109.78	134.38	101.88	125.13	144.16	180.82	134.81	189.09	124.40	156.07	165.58	206.12	134.81	189.17	206.12	255.06	186.33	221.29	250.32	186.71	231.41	165.58	206.12	134.81	189.17	206.12	255.06	186.33	221.29	250.32	186.71	231.41	165.58	206.12
36	117.26	143.83	109.83	134.46	101.93	125.21	144.24	180.88	134.89	189.17	124.45	156.16	165.67	206.20	134.89	189.25	206.20	255.14	186.38	221.37	250.37	186.79	231.49	165.67	206.20	134.89	189.25	206.20	255.14	186.38	221.37	250.37	186.79	231.49	165.67	206.20
37	117.34	143.91	109.88	134.54	101.98	125.29	144.32	180.94	134.97	189.25	124.50	156.25	165.76	206.28	134.97	189.33	206.28	255.22	186.43	221.45	250.42	186.87	231.57	165.76	206.28	134.97	189.33	206.28	255.22	186.43	221.45	250.42	186.87	231.57	165.76	206.28
38	117.42	143.99	109.93	134.62	102.03	125.37	144.40	181.00	135.05	189.33	124.55	156.34	165.85	206.36	135.05	189.41	206.36	255.30	186.48	221.53	250.47	186.95	231.65	165.85	206.36	135.05	189.41	206.36	255.30	186.48	221.53	250.47	186.95	231.65	165.85	206.36
39	117.50	144.07	109.98	134.70	102.08	125.45	144.48	181.06	135.13	189.41	124.60	156.43	165.94	206.44	135.13	189.49	206.44	255.38	186.53	221.61	250.52	187.03	231.73	165.94	206.44	135.13	189.49	206.44	255.38	186.53	221.61	250.52	187.03	231.73	165.94	206.44
40	117.58	144.15	109.99	134.78	102.13	125.53	144.56	181.12	135.21	189.49	124.65	156.52	166.03	206.52	135.21	189.57	206.52	255.46	186.58	221.69	250.57	187.11	231.81	166.03	206.52	135.21	189.57	206.52	255.46	186.58	221.69	250.57	187.11	231.81	166.03	206.52
41	117.66	144.23	110.00	134.86	102.18	125.61	144.64	181.18	135.29	189.57	124.70	156.61	166.12	206.60	135.29	189.65	206.60	255.54	186.63	221.77	250.62	187.19	231.89	166.12	206.60	135.29	189.65	206.60	255.54	186.63	221.77	250.62	187.19	231.89	166.12	206.60
42	117.74	144.31	110.05	134.94	102.23	125.69	144.72	181.24	135.37	189.65	124.75	156.70	166.21	206.68	135.37	189.73	206.68	255.62	186.68	221.85	250.67	187.27	231.97	166.21	206.68	135.37	189.73	206.68	255.62	186.68	221.85	250.67	187.27	231.97	166.21	206.68
43	117.82	144.39	110.10	135.02	102.28	125.77	144.80	181.30	135.45	189.73	124.80	156.79	166.30	206.76	135.45	189.81	206.76	255.70	186.73	221.93	250.72	187.35	232.05	166.30	206.76	135.45	189.81	206.76	255.70	186.73	221.93	250.72	187.35	232.05	166.30	206.76
44	117.90	144.47	110.15	135.10	102.33	125.85	144.88	181.36	135.53	189.81	124.85	156.88	166.39	206.84	135.53	189.89	206.84	255.78	186.78	222.01	250.77	187.43	232.13	166.39	206.84	135.53	189.89	206.84	255.78	186.78	222.01	250.77	187.43	232.13	166.39	206.84
45	117.98	144.55	110.20	135.18	102.38	125.93	144.96	181.42	135.61	189.89	124.90	156.97	166.48	206.92	135.61	189.97	206.92	255.86	186.83	222.09	250.83	187.51	232.21	166.48	206.92	135.61	189.97	206.92	255.86	186.83	222.09	250.83	187.51	232.21	166.48	206.92
46	118.06	144.63	110.25	135.26	102.43	126.01	145.04	181.48	135.69	189.97	124.95	157.06	166.57	207.00	135.69	190.05	207.00	255.94	186.88	222.17	250.88	187.59	232.29	166.57	207.00	135.69	190.05	207.00	255.94	186.88	222.17	250.88	187.59	232.29	166.57	207.00
47	118.14	144.71	110.30	135.34	102.48	126.09	145.12	181.54	135.77	190.05	125.00	157.15	166.66	207.08	135.77	190.13	207.08	256.02	186.93	222.25	250.93	187.67	232.37	166.66	207.08	135.77	190.13	207.08	256.02	186.93	222.25	250.93	187.67	232.37	166.66	207.08
48	118.22	144.79	110.35	135.42	102.53	126.17	145.20	181.60	135.85	190.13	125.05	157.24	166.75	207.16	135.85	190.21	207.16	256.10	186.98	222.33	250.98	187.75	232.45	166.75	207.16	135.85	190.21	207.16	256.10	186.98	222.33	250.98	187.75	232.45	166.75	207.16
49	118.30	144.87	110.40	135.50	102.58	126.25	145.28	181.66	135.93	190.21	125.10	157.33	166.84	207.24	135.93	190.29	207.24	256.18	187.03	222.41	251.00	187.83	232.53	166.84	207.24	135.93	190.29	207.24	256.18	187.03	222.41	251.00	187.83	232.53	166.84	207.24
50	118.38	144.95	110.45	135.58	102.63	126.33	145.36	181.72	136.01	190.29	125.15	157.42	166.93	207.32	136.01	190.37	207.32	256.26	187.08	222.49	251.05	187.91	232.61	166.93	207.32	136.01	190.37	207.32	256.26	187.08	222.49	251.05	187.91	232.61	166.93	207.32
51	118.46	145.03	110.50	135.66	102.68	126.41	145.44	181.78	136.09	190.37	125.20	157.51	167.02	207.40	136.09	190.45	207.40	256.34	187.13	222.57	251.10	188.00	232.69	167.02	207.40	136.09	190.45	207.40	256.34	187.13	222.57	251.10	188.00	232.69	167.02	207.40
52	118.54	145.11	110.55	135.74	102.73	126.49	145.52	181.84	136.17	190.45	125.25	157.60	167.11	207.48	136.17	190.53	207.48	256.42	187.18	222.65	251.15	188.08	232.77	167.11	207.48	136.17	190.53	207.48	256.42	187.18	222.65	251.15	188.08	232.77	167.11	207.48
53	118.62	145.19	110.60	135.82	102.78	126.57	145.60	181.90	136.25	190.53	125.30	157.69	167.20	207.56	136.25	190.61	207.56	256.50	187.23	222.73	251.20	188.16	232.85	167.20	207.56	136.25	190.61	207.56	256.50	187.23	222.73	251.20	188.16	232.85	167.20	207.56
54	118.70	145.27	110.65	135.90	102.83	126.65	145.68	181.96	136.33	190.61	125.35	157.78	167.29	207.64	136.33	190.69	207.64	256.58	187.28	222.81	251.25	188.24	232.93	167.29	207.64	136.33	19									

Policy Form Series: LTC-02
 With 6% Compound Capped Inflation
 Nonforfeiture - Reduced Paid-Up
 No Return of Premium
 Current Annual Rates with Proposed 22.85% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	27.88	35.10	26.40	33.36	24.97	31.53	34.72	43.67	33.70	41.37	31.80	38.88	37.80	46.00	35.78	45.33	33.67	43.25
26	29.56	37.20	27.87	35.31	26.44	33.36	36.88	48.28	35.85	43.81	33.70	41.25	40.18	50.94	38.01	46.00	35.73	45.88
27	31.21	39.38	29.53	37.29	27.89	35.10	39.00	49.89	37.91	46.27	35.63	43.52	42.55	53.91	40.23	50.88	37.80	48.51
28	32.89	41.48	31.11	39.24	29.38	37.03	41.13	51.49	39.95	48.71	37.59	45.78	44.93	58.85	42.48	53.85	39.86	51.12
29	34.65	43.54	32.87	41.21	30.82	38.86	43.27	53.11	42.01	51.19	39.44	48.05	47.30	61.91	44.87	56.43	41.92	53.75
30	36.23	45.54	34.24	43.16	32.29	40.70	45.40	55.71	44.97	53.80	41.35	50.33	49.68	65.78	46.80	59.21	44.00	55.30
31	37.89	47.74	35.81	45.13	33.75	42.61	47.63	58.32	46.13	56.03	43.25	52.80	52.05	69.73	49.14	61.97	45.98	57.00
32	39.57	49.82	37.37	47.10	35.21	44.34	49.66	61.03	46.18	58.60	45.17	54.87	54.41	73.88	51.35	64.78	48.12	61.81
33	41.24	51.80	38.94	49.05	36.68	46.18	51.80	63.63	50.23	60.94	47.08	57.12	56.81	78.33	53.68	67.50	50.17	64.24
34	42.90	54.00	40.50	51.03	38.13	48.01	53.95	67.15	52.29	63.99	49.00	59.39	59.17	83.40	55.80	70.29	52.25	66.87
35	44.57	56.09	42.08	52.98	39.60	49.85	56.07	69.76	54.34	65.84	50.80	61.68	61.54	87.54	57.58	73.07	54.30	69.49
36	47.57	59.77	44.88	56.44	42.22	53.00	59.88	74.42	57.97	70.19	52.25	65.00	65.77	92.82	60.00	76.01	57.97	74.15
37	50.54	63.46	47.98	59.30	44.83	55.27	63.63	79.10	61.81	74.55	57.82	68.70	70.02	98.26	62.95	80.93	61.83	76.92
38	53.63	67.16	50.49	63.35	47.44	58.48	68.08	83.77	65.25	78.91	60.98	73.74	74.25	103.85	66.01	87.93	65.30	82.48
39	56.82	70.87	53.28	66.82	50.03	62.68	71.21	88.43	68.88	83.28	64.33	77.76	78.51	109.63	73.87	92.77	68.94	88.13
40	59.52	74.65	56.08	70.29	52.85	65.90	75.00	93.11	72.51	87.65	67.68	81.80	82.75	115.91	77.83	97.70	72.91	92.78
41	62.49	78.25	58.89	73.74	55.28	69.10	78.77	97.78	76.14	92.01	71.04	85.81	86.09	122.44	81.80	102.61	76.29	97.45
42	65.48	81.83	61.70	77.20	57.87	72.31	82.58	102.46	79.77	96.36	74.39	89.85	91.22	129.44	85.76	107.54	79.93	102.10
43	69.14	86.80	65.10	81.45	61.03	76.23	87.27	108.13	84.28	101.84	78.51	94.08	96.82	137.22	90.87	113.83	84.45	108.04
44	72.80	91.05	68.53	85.71	64.17	80.15	91.67	113.79	88.75	106.91	82.59	99.46	101.81	145.99	95.59	120.14	88.94	113.99
45	76.45	95.82	71.93	89.84	67.32	84.07	96.88	119.49	93.94	112.19	86.77	104.25	107.11	154.75	100.52	126.44	93.48	119.93
46	80.12	100.16	75.38	94.20	70.46	87.99	101.98	125.14	97.73	117.48	90.58	109.11	112.40	164.51	105.43	132.74	97.98	125.89
47	83.77	104.74	78.77	98.46	73.61	91.89	106.09	130.82	102.23	122.74	95.00	113.92	117.70	174.30	110.24	139.04	102.47	131.79
48	88.47	110.54	83.13	103.92	77.59	96.79	112.14	138.01	107.95	129.35	100.16	116.97	124.44	184.31	116.68	147.38	108.08	138.62
49	93.20	116.36	87.49	109.19	81.68	101.67	116.21	145.22	111.70	135.97	105.35	125.81	131.19	194.34	122.76	155.72	113.68	146.47
50	97.91	122.17	91.83	114.57	85.65	106.59	124.27	152.42	116.43	142.67	110.53	131.78	137.95	204.34	128.88	164.04	119.27	163.99
51	102.83	127.89	96.19	119.94	89.53	111.45	130.33	159.81	125.17	149.18	115.72	137.99	144.70	214.34	135.20	172.35	124.87	169.52
52	107.33	133.79	100.54	125.30	93.51	116.32	136.39	168.81	133.90	155.79	120.50	143.85	151.45	225.37	141.41	180.70	130.48	175.26
53	114.74	142.88	107.40	133.70	99.78	123.95	145.82	177.91	138.74	165.08	128.89	152.80	161.84	238.40	150.95	192.65	136.02	177.76
54	122.14	151.68	114.26	142.00	108.02	131.80	155.26	189.02	146.60	170.17	138.87	161.93	172.23	251.44	160.48	204.82	147.58	188.24
55	129.56	161.04	121.10	150.46	112.29	138.23	164.70	200.11	157.49	186.95	144.86	171.08	182.61	265.40	170.22	216.57	156.14	196.76
56	136.96	170.12	127.85	158.88	118.52	146.87	174.15	211.21	166.34	196.55	152.88	180.21	193.02	280.50	179.58	228.55	164.70	209.22
57	144.37	179.21	134.80	167.28	124.70	154.50	183.67	222.31	175.20	206.73	160.87	189.38	203.41	295.53	189.09	240.48	173.24	219.73
58	155.39	192.44	145.00	179.51	134.08	165.84	197.69	238.93	188.34	221.81	172.74	202.73	218.94	312.54	203.82	257.86	188.02	235.22
59	166.43	205.68	155.20	191.74	143.39	176.78	211.82	254.75	201.48	239.46	184.62	216.11	234.60	329.57	217.58	275.21	199.83	250.73
60	177.45	218.82	165.39	203.96	152.68	187.91	225.93	270.96	214.88	251.38	196.40	223.48	250.03	347.59	224.81	292.64	211.82	266.21
61	188.48	232.14	175.59	216.15	161.98	199.05	240.07	287.19	227.80	268.26	208.38	242.85	285.59	366.61	246.07	309.89	224.41	281.71
62	199.51	245.58	185.78	228.42	171.29	210.19	254.10	303.40	240.95	281.13	220.24	258.23	281.12	385.82	260.31	327.24	237.20	297.20
63	213.85	261.87	199.02	243.95	183.35	224.04	272.47	323.69	257.80	299.72	236.49	272.92	301.08	405.00	278.54	349.07	253.49	318.23
64	228.18	278.35	212.26	258.98	195.40	237.88	290.74	343.95	274.85	318.31	250.81	289.83	321.03	424.40	286.77	370.44	269.77	335.26
65	242.61	294.86	225.48	274.08	207.46	251.75	309.02	364.21	291.49	338.89	265.80	308.32	340.09	444.83	315.03	391.80	289.06	354.32
66	259.89	311.34	238.72	289.30	219.52	265.60	327.29	384.49	306.33	355.49	280.50	323.03	360.94	464.24	333.26	414.17	302.34	373.93
67	271.19	327.83	251.06	304.53	231.58	279.44	346.58	404.75	325.18	374.07	296.15	336.73	380.80	471.89	351.49	434.59	318.84	392.37
68	284.25	353.83	273.28	323.58	251.11	301.42	374.63	437.27	351.85	403.88	320.38	368.74	412.88	508.81	380.85	468.61	345.08	422.87
69	317.29	379.82	294.83	352.82	270.64	323.41	403.89	469.77	376.81	433.89	344.54	393.78	444.84	545.97	410.20	501.25	371.49	453.57
70	340.95	405.81	317.50	378.88	290.18	345.98	432.75	502.29	405.20	463.81	366.74	420.78	476.81	580.14	439.56	532.01	387.82	484.20
71	363.40	431.82	337.31	400.73	309.69	367.37	461.79	534.79	431.84	493.70	392.93	447.78	508.76	614.28	468.92	562.80	424.34	514.79
72	386.45	457.82	358.84	424.78	329.23	388.36	490.88	567.31	458.53	523.62	417.12	474.80	540.74	649.40	488.28	593.60	450.78	545.41
73	421.32	496.21	390.84	460.31	358.83	421.85	533.70	616.38	487.79	567.87	452.76	514.83	587.37	695.33	541.11	635.87	489.39	588.76
74	451.17	534.61	423.23	495.84	389.41	454.32	576.54	653.45	537.01	612.12	486.40	554.87	633.99	742.29	583.58	677.74	528.00	629.84
75	491.02	573.00	455.61	531.38	418.00	489.81	619.38	711.50	576.25	659.39	522.08	594.91	685.80	789.20	628.80	719.81	566.61	667.16
76	525.87	611.40	487.82	568.86	447.50	519.27	682.22	759.59	615.90	700.85	559.59	634.95	727.22	839.14	669.84	761.88	605.22	705.64
77	560.73	649.79	520.11	602.42	477.19	551.79	705.07	807.66	654.74	744.60	595.53	674.97	773.84	883.08	712.47	803.98	643.83	743.86
78	617.82	712.41	573.13	650.46	525.00	605.03	773.77	885.29	717.95	816.69	652.97	740.10	847.69	958.71	780.53	871.88	705.49	806.00
79	674.88	775.01	626.15	716.00	574.73	659.28	842.46	962.91	781.15	883.94	710.81	805.24	921.54	1034.38	848.31	939.78	767.16	885.17
80	731.97	831.63	679.20	787.40	623.49	711.64	911.15	1036.14	844.35	947.78	766.25	870.39	995.37	1110.01	916.88	1007.64	828.82	930.27
81	789.04	889.98	732.21	848.85	672.29	762.24	970.94	1106.83	907.56	1011.63	825.89	935.51	1089.22	1185.86	977.91	1075.54	890.48	982.38
82	846.13	944.67	785.24	910.26	721.82	823.82	1048.53	1180.49	976.77	1075.46	863.53	995.87	1143.08	1261.31	1059.33	1143.42	952.14	1054.47
83	921.87	1014.22	847.98	982.93	788.05													

Policy Form Sarant-LTC-02
With 6% Compound Capred Inflation
Non-Follows - Reduced Paid-Up
With Return of Premium
Current Annual Rates with Proposed 22.00% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period					
	Election Period		Home and Community Care		Election Period		Home and Community Care		Election Period		Home and Community Care			
	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%		
25	20.02	36.14	27.15	34.22	35.57	44.94	34.70	42.48	40.03	49.65	38.73	46.80	34.99	44.75
26	20.35	36.30	27.18	34.29	35.90	45.10	34.73	42.55	40.36	49.81	38.76	46.87	35.32	45.02
27	20.68	36.46	27.21	34.36	36.23	45.26	34.76	42.62	40.69	50.00	38.79	46.94	35.65	45.19
28	21.01	36.62	27.24	34.43	36.56	45.42	34.79	42.69	41.02	50.19	38.82	47.01	35.98	45.36
29	21.34	36.78	27.27	34.50	36.89	45.58	34.82	42.76	41.35	50.38	38.85	47.08	36.31	45.53
30	21.67	36.94	27.30	34.57	37.22	45.74	34.85	42.83	41.68	50.57	38.88	47.15	36.64	45.70
31	22.00	37.10	27.33	34.64	37.55	45.90	34.88	42.90	42.01	50.76	38.91	47.22	36.97	45.87
32	22.33	37.26	27.36	34.71	37.88	46.06	34.91	42.97	42.34	50.95	38.94	47.29	37.30	46.04
33	22.66	37.42	27.39	34.78	38.21	46.22	34.94	43.04	42.67	51.14	38.97	47.36	37.63	46.21
34	22.99	37.58	27.42	34.85	38.54	46.38	34.97	43.11	43.00	51.33	39.00	47.43	37.96	46.38
35	23.32	37.74	27.45	34.92	38.87	46.54	35.00	43.18	43.33	51.52	39.03	47.50	38.29	46.55
36	23.65	37.90	27.48	34.99	39.20	46.70	35.03	43.25	43.66	51.71	39.06	47.57	38.62	46.72
37	23.98	38.06	27.51	35.06	39.53	46.86	35.06	43.32	43.99	51.90	39.09	47.64	38.95	46.89
38	24.31	38.22	27.54	35.13	39.86	47.02	35.09	43.39	44.32	52.09	39.12	47.71	39.28	47.06
39	24.64	38.38	27.57	35.20	40.19	47.18	35.12	43.46	44.65	52.28	39.15	47.78	39.61	47.23
40	24.97	38.54	27.60	35.27	40.52	47.34	35.15	43.53	44.98	52.47	39.18	47.85	39.94	47.40
41	25.30	38.70	27.63	35.34	40.85	47.50	35.18	43.60	45.31	52.66	39.21	47.92	40.27	47.57
42	25.63	38.86	27.66	35.41	41.18	47.66	35.21	43.67	45.64	52.85	39.24	47.99	40.60	47.74
43	25.96	39.02	27.69	35.48	41.51	47.82	35.24	43.74	45.97	53.04	39.27	48.06	40.93	47.91
44	26.29	39.18	27.72	35.55	41.84	47.98	35.27	43.81	46.30	53.23	39.30	48.13	41.26	48.08
45	26.62	39.34	27.75	35.62	42.17	48.14	35.30	43.88	46.63	53.42	39.33	48.20	41.59	48.25
46	26.95	39.50	27.78	35.69	42.50	48.30	35.33	43.95	46.96	53.61	39.36	48.27	41.92	48.42
47	27.28	39.66	27.81	35.76	42.83	48.46	35.36	44.02	47.29	53.80	39.39	48.34	42.25	48.59
48	27.61	39.82	27.84	35.83	43.16	48.62	35.39	44.09	47.62	53.99	39.42	48.41	42.58	48.76
49	27.94	39.98	27.87	35.90	43.49	48.78	35.42	44.16	47.95	54.18	39.45	48.48	42.91	48.93
50	28.27	40.14	27.90	35.97	43.82	48.94	35.45	44.23	48.28	54.37	39.48	48.55	43.24	49.10
51	28.60	40.30	27.93	36.04	44.15	49.10	35.48	44.30	48.61	54.56	39.51	48.62	43.57	49.27
52	28.93	40.46	27.96	36.11	44.48	49.26	35.51	44.37	48.94	54.75	39.54	48.69	43.90	49.44
53	29.26	40.62	27.99	36.18	44.81	49.42	35.54	44.44	49.27	54.94	39.57	48.76	44.23	49.61
54	29.59	40.78	28.02	36.25	45.14	49.58	35.57	44.51	49.60	55.13	39.60	48.83	44.56	49.78
55	29.92	40.94	28.05	36.32	45.47	49.74	35.60	44.58	49.93	55.32	39.63	48.90	44.89	49.95
56	30.25	41.10	28.08	36.39	45.80	49.90	35.63	44.65	50.26	55.51	39.66	48.97	45.22	50.12
57	30.58	41.26	28.11	36.46	46.13	50.06	35.66	44.72	50.59	55.70	39.69	49.04	45.55	50.29
58	30.91	41.42	28.14	36.53	46.46	50.22	35.69	44.79	50.92	55.89	39.72	49.11	45.88	50.46
59	31.24	41.58	28.17	36.60	46.79	50.38	35.72	44.86	51.25	56.08	39.75	49.18	46.21	50.63
60	31.57	41.74	28.20	36.67	47.12	50.54	35.75	44.93	51.58	56.27	39.78	49.25	46.54	50.80
61	31.90	41.90	28.23	36.74	47.45	50.70	35.78	45.00	51.91	56.46	39.81	49.32	46.87	50.97
62	32.23	42.06	28.26	36.81	47.78	50.86	35.81	45.07	52.24	56.65	39.84	49.39	47.20	51.14
63	32.56	42.22	28.29	36.88	48.11	51.02	35.84	45.14	52.57	56.84	39.87	49.46	47.53	51.31
64	32.89	42.38	28.32	36.95	48.44	51.18	35.87	45.21	52.90	57.03	39.90	49.53	47.86	51.48
65	33.22	42.54	28.35	37.02	48.77	51.34	35.90	45.28	53.23	57.22	39.93	49.60	48.19	51.65
66	33.55	42.70	28.38	37.09	49.10	51.50	35.93	45.35	53.56	57.41	39.96	49.67	48.52	51.82
67	33.88	42.86	28.41	37.16	49.43	51.66	35.96	45.42	53.89	57.60	39.99	49.74	48.85	51.99
68	34.21	43.02	28.44	37.23	49.76	51.82	35.99	45.49	54.22	57.79	40.02	49.81	49.18	52.16
69	34.54	43.18	28.47	37.30	50.09	51.98	36.02	45.56	54.55	57.98	40.05	49.88	49.51	52.33
70	34.87	43.34	28.50	37.37	50.42	52.14	36.05	45.63	54.88	58.17	40.08	49.95	49.84	52.50
71	35.20	43.50	28.53	37.44	50.75	52.30	36.08	45.70	55.21	58.36	40.11	50.02	50.17	52.67
72	35.53	43.66	28.56	37.51	51.08	52.46	36.11	45.77	55.54	58.55	40.14	50.09	50.50	52.84
73	35.86	43.82	28.59	37.58	51.41	52.62	36.14	45.84	55.87	58.74	40.17	50.16	50.83	53.01
74	36.19	43.98	28.62	37.65	51.74	52.78	36.17	45.91	56.20	58.93	40.20	50.23	51.16	53.18
75	36.52	44.14	28.65	37.72	52.07	52.94	36.20	45.98	56.53	59.12	40.23	50.30	51.49	53.35
76	36.85	44.30	28.68	37.79	52.40	53.10	36.23	46.05	56.86	59.31	40.26	50.37	51.82	53.52
77	37.18	44.46	28.71	37.86	52.73	53.26	36.26	46.12	57.19	59.50	40.29	50.44	52.15	53.69
78	37.51	44.62	28.74	37.93	53.06	53.42	36.29	46.19	57.52	59.69	40.32	50.51	52.48	53.86
79	37.84	44.78	28.77	38.00	53.39	53.58	36.32	46.26	57.85	59.88	40.35	50.58	52.81	54.03
80	38.17	44.94	28.80	38.07	53.72	53.74	36.35	46.33	58.18	60.07	40.38	50.65	53.14	54.20
81	38.50	45.10	28.83	38.14	54.05	53.90	36.38	46.40	58.51	60.26	40.41	50.72	53.47	54.37
82	38.83	45.26	28.86	38.21	54.38	54.06	36.41	46.47	58.84	60.45	40.44	50.79	53.80	54.54
83	39.16	45.42	28.89	38.28	54.71	54.22	36.44	46.54	59.17	60.64	40.47	50.86	54.13	54.71
84	39.49	45.58	28.92	38.35	55.04	54.38	36.47	46.61	59.50	60.83	40.50	50.93	54.46	54.88

Policy Form Series: LTC-02
 With 3% Compound Capped Inflation
 Nonforfeiture - Reduced Paid-Up
 No Return of Premium
 Current Annual Rates with Proposed 22.85% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	28.81	33.90	25.37	32.10	23.06	30.33	32.17	41.97	30.40	39.73	28.71	37.40	36.57	46.27	34.59	43.67	32.53	41.62
26	28.38	35.86	26.83	33.95	25.35	32.05	34.11	44.49	32.30	42.02	30.40	39.52	38.83	49.05	36.70	48.30	34.49	44.08
27	29.95	37.84	28.33	35.80	26.72	33.78	38.05	46.89	34.12	44.33	32.08	41.83	41.08	51.85	38.81	48.82	36.44	46.87
28	31.53	39.81	29.80	37.65	26.10	35.46	37.97	49.35	35.94	46.01	33.78	43.75	43.32	54.66	40.82	51.62	38.38	49.05
29	33.10	41.79	31.29	39.51	29.47	37.21	39.91	51.80	37.75	48.92	35.48	45.80	46.57	57.46	43.03	54.13	40.33	51.52
30	34.67	43.75	32.76	41.35	30.86	38.53	41.95	54.25	39.57	51.21	37.19	47.19	47.94	60.24	45.14	56.77	42.29	54.03
31	36.23	45.73	34.22	43.19	32.23	40.85	43.78	56.70	41.38	53.92	38.59	50.12	50.08	63.05	47.24	59.59	44.24	58.51
32	37.80	47.70	35.72	45.04	33.60	42.38	45.71	59.15	43.20	55.81	40.52	52.25	52.34	65.85	49.35	62.00	46.19	59.88
33	39.38	49.68	37.19	46.89	34.99	44.06	47.65	61.61	45.01	58.09	42.16	54.38	54.68	68.63	51.46	64.82	48.19	61.46
34	40.95	51.64	38.67	48.73	36.35	45.81	49.59	64.07	46.83	60.40	43.90	56.40	56.83	71.43	53.57	67.23	50.08	63.95
35	42.52	53.62	40.14	50.59	37.74	47.53	51.52	66.52	48.65	62.69	45.57	58.32	59.09	74.24	55.68	69.86	52.05	66.41
36	45.38	57.16	42.81	53.91	40.21	50.58	55.00	70.95	51.90	66.83	48.59	62.42	63.16	79.23	58.47	74.53	55.54	70.83
37	48.24	60.69	45.48	57.21	42.70	53.66	59.50	75.38	55.17	70.98	51.58	65.23	67.20	84.24	63.23	79.20	60.01	75.84
38	51.09	64.24	48.16	60.54	45.17	56.73	61.97	80.81	58.42	75.19	54.28	70.03	71.28	89.28	68.04	83.87	62.51	79.84
39	53.96	67.79	50.82	63.86	47.65	59.81	65.47	84.25	61.89	79.22	57.50	73.82	73.33	94.27	72.82	88.65	66.01	84.04
40	56.82	71.33	53.48	67.19	50.12	62.87	68.94	88.68	64.93	83.36	60.51	77.33	79.39	99.27	77.60	93.23	69.49	88.47
41	59.68	74.87	56.16	70.49	52.61	65.85	72.44	93.11	68.20	87.49	63.80	81.43	83.44	104.29	82.39	97.68	72.98	92.86
42	62.52	78.41	58.82	73.81	55.09	68.01	75.92	97.54	71.45	91.62	66.81	85.25	87.50	109.28	85.18	102.57	76.47	97.28
43	65.93	82.64	62.01	77.75	58.03	72.64	80.12	102.80	74.38	96.60	70.20	89.99	92.47	114.52	88.78	108.35	80.67	102.72
44	69.36	86.99	65.19	81.71	60.85	76.30	84.34	108.05	78.31	101.58	73.81	94.19	97.44	121.77	91.38	114.16	84.88	108.03
45	72.71	91.13	68.38	85.85	63.50	80.53	88.55	113.52	82.22	104.84	77.39	98.53	102.40	127.89	94.00	120.54	89.09	113.14
46	76.10	95.39	71.65	89.81	66.82	83.58	92.77	118.58	87.15	111.12	80.90	103.02	107.37	134.24	100.81	125.73	93.28	118.20
47	79.60	99.64	74.74	93.56	69.76	87.21	96.97	123.83	91.07	116.00	84.58	107.46	112.33	140.48	105.21	131.54	97.49	123.41
48	83.77	104.74	78.80	98.29	73.27	91.60	102.13	130.14	95.82	121.77	88.88	112.84	118.42	148.34	110.79	138.80	102.52	129.30
49	87.94	109.88	82.46	103.01	76.79	95.80	107.28	136.41	100.58	127.65	93.19	117.82	124.49	156.23	116.38	146.06	107.64	135.18
50	92.13	114.98	86.31	107.73	80.31	100.07	112.42	142.71	105.33	133.31	97.48	123.01	130.58	164.12	121.97	153.31	112.57	141.08
51	96.30	120.08	90.18	112.45	83.83	104.36	117.55	148.98	110.08	139.09	101.79	128.17	136.56	171.88	127.65	160.01	117.59	146.08
52	100.46	125.18	94.03	117.17	87.38	108.64	122.71	155.29	114.84	144.87	106.07	133.35	142.74	179.89	133.14	168.50	122.83	152.85
53	106.85	132.74	99.78	124.15	92.57	114.07	130.93	164.65	121.88	153.29	112.42	140.90	151.58	189.26	141.30	178.05	129.84	161.25
54	112.88	140.31	105.48	131.12	97.80	121.33	137.95	173.82	128.92	161.88	118.78	148.43	160.58	199.80	149.47	185.51	137.24	169.88
55	118.06	147.84	111.22	138.11	103.01	127.88	145.58	182.81	136.94	170.10	125.12	155.98	169.47	209.87	157.82	194.65	144.65	176.07
56	125.27	155.41	116.95	145.08	108.22	134.00	153.10	191.87	142.98	178.50	131.46	169.62	178.38	220.34	165.79	204.41	151.85	186.48
57	131.46	162.97	122.88	152.05	113.45	140.33	160.82	201.15	150.03	188.91	137.82	171.07	187.29	230.87	173.95	213.88	159.18	194.88
58	140.19	173.41	130.74	161.71	120.81	149.14	171.86	213.86	160.94	188.59	146.87	181.64	199.78	245.00	185.40	226.95	169.47	206.57
59	149.90	183.89	138.89	171.39	128.17	157.83	182.48	226.58	170.07	210.24	155.94	192.05	212.27	259.32	198.98	240.06	174.74	216.25
60	157.81	194.33	146.85	181.03	135.52	166.74	193.29	239.27	185.10	221.92	164.99	202.52	224.76	273.85	208.38	253.15	190.83	226.95
61	166.32	204.78	154.91	190.88	142.90	175.52	204.11	251.97	195.12	233.58	174.08	213.05	237.25	297.87	219.77	269.24	200.32	241.83
62	175.04	215.22	163.97	200.33	150.25	184.33	214.93	264.88	200.14	245.26	183.11	223.52	246.74	302.30	231.23	279.34	210.61	253.32
63	186.02	227.97	173.12	212.09	159.51	195.04	228.85	280.20	212.81	259.48	194.54	236.30	265.10	319.55	245.27	295.08	223.10	267.36
64	197.02	240.73	183.26	223.87	168.75	205.75	242.39	295.72	226.49	273.70	205.98	249.09	280.46	336.78	259.32	310.82	236.78	281.39
65	208.00	253.49	193.41	235.84	178.00	216.47	256.10	311.22	238.15	287.90	217.37	261.84	296.82	354.02	278.39	329.55	248.32	295.39
66	218.98	266.24	203.55	247.42	187.24	227.19	269.84	328.74	255.83	302.12	228.79	274.63	311.19	371.27	287.44	342.28	260.90	306.42
67	229.97	279.00	213.70	259.18	198.40	237.88	283.56	342.26	285.49	318.54	240.20	287.41	326.55	388.51	301.40	359.03	273.46	323.45
68	245.79	300.69	231.12	273.27	212.44	252.24	308.95	368.87	295.06	340.92	256.79	305.83	352.06	418.29	324.94	385.30	294.59	347.92
69	261.61	322.39	246.55	296.95	228.30	274.56	330.33	396.68	330.70	366.51	279.39	331.83	377.92	448.03	348.39	412.68	316.72	372.41
70	285.44	344.08	265.98	319.42	244.34	292.87	353.70	422.38	328.31	390.11	298.98	354.03	403.17	477.75	371.85	439.84	336.62	398.89
71	305.28	365.80	283.40	339.51	260.29	311.33	377.10	449.09	348.92	414.08	318.54	378.23	428.70	507.52	395.81	467.12	357.65	421.37
72	324.09	387.49	300.82	359.69	276.24	329.68	400.48	476.80	371.53	439.27	338.12	388.46	454.24	537.27	416.77	494.38	379.06	445.84
73	355.97	423.45	330.38	392.85	303.26	360.10	439.43	519.90	407.42	479.85	370.70	435.16	495.79	605.18	458.93	537.65	413.45	485.29
74	387.84	459.40	359.89	428.14	330.39	390.52	478.38	563.89	443.32	520.45	403.27	471.87	537.35	632.49	496.12	571.64	447.86	524.73
75	419.72	495.37	389.39	459.40	357.37	420.94	517.32	608.09	478.21	561.04	435.83	508.59	578.91	678.98	533.27	617.44	482.28	564.19
76	451.60	531.32	418.03	492.89	384.44	451.28	566.28	652.18	516.11	601.83	468.41	545.30	620.48	721.40	571.45	657.32	518.65	603.93
77	483.47	567.28	448.48	525.96	411.47	481.78	605.22	698.29	550.00	642.22	500.98	582.00	662.04	785.98	609.81	697.22	551.04	643.07
78	515.33	603.45	481.79	561.79	457.65	532.87	660.31	749.50	611.11	709.81	556.78	643.42	730.85	838.87	673.00	762.63	606.42	705.04
79	547.61	639.64	518.88	597.58	503.81	584.15	725.40	802.71	671.21	777.40	610.53	704.82	796.84	911.73	738.38	828.00	665.80	749.00
80	580.07	677.81	558.10	638.55	549.68	635.38	780.48	858.92	731.32	840.81	665.32	766.22	868.46	994.81	799.77	893.50	723.21	824.75
81	612.95	716.66	598.30	683.85	598.16	688.55	848.38	918.13	791.44	902.80	720.09	827.82	937.27	1057.48	863.16	958.92	780.58	884.81
82	645.81	755.92	639.52	730.11	642.53	735.16	902.86	989.72	851.63	964.99	774.87	868.94	1006.08	1130.35	926.64	1024.35	837.58	944.48
83	683.78	803.32	684.44	782.05	700.14	792.31	962.93	1068.39	914.90	1								

Policy Form Series: LTC-02
 With 3% Compound Capped Inflation
 Nonforfeiture - Reduced Paid-Up
 With Return of Premium
 Current Annual Rates with Proposed 22.56% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period Home and Community Care					5 Year Benefit Period Elimination Period Home and Community Care					7 Year Benefit Period Elimination Period Home and Community Care							
	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days			
	50%	100%	50%	100%	50%	50%	100%	50%	100%	50%	50%	100%	50%	100%				
25	27.63	34.81	28.05	32.90	24.02	31.14	33.06	43.10	31.30	40.70	29.46	39.39	37.64	47.88	35.52	45.19	33.40	43.08
26	29.15	36.89	27.58	34.92	26.08	32.93	35.08	46.84	33.19	43.19	31.24	40.61	39.89	50.79	37.71	47.95	35.42	45.65
27	30.80	38.92	28.13	36.83	27.46	34.71	37.08	48.20	34.08	45.67	32.56	42.81	42.23	53.73	39.00	50.87	37.44	48.24
28	32.43	40.85	30.85	38.76	28.92	36.51	39.09	50.74	36.95	47.06	34.75	45.01	44.67	56.82	42.00	53.41	39.47	50.84
29	34.07	43.02	32.18	40.67	30.33	38.29	41.09	53.31	38.84	50.35	36.49	47.21	46.90	59.57	44.28	56.18	41.49	53.43
30	35.69	45.05	33.73	42.60	31.78	40.07	43.11	55.65	40.75	52.73	38.24	49.43	49.28	62.49	46.47	58.99	43.53	56.02
31	37.32	47.10	35.28	44.50	33.20	41.85	45.13	58.39	42.83	55.12	39.66	51.64	51.69	65.42	48.65	61.81	45.55	58.62
32	38.97	49.15	36.81	46.43	34.62	43.64	47.19	60.85	44.51	57.50	41.73	53.84	53.82	68.35	50.84	64.36	47.58	61.20
33	40.69	51.29	38.33	48.34	36.06	45.43	49.14	63.49	46.40	59.80	43.46	56.08	56.27	71.28	53.05	67.09	49.60	63.81
34	42.23	53.25	39.86	50.27	37.48	47.21	51.14	66.06	48.29	62.28	45.25	58.25	58.82	74.20	55.22	69.85	51.83	66.40
35	43.86	55.30	41.41	52.18	38.92	49.00	53.15	68.60	50.17	64.87	46.99	60.46	60.95	77.12	57.41	72.67	53.65	68.98
36	45.82	58.96	44.17	55.60	41.40	52.18	55.74	73.18	53.54	68.04	50.11	64.41	65.10	82.34	61.33	77.44	57.49	73.59
37	49.78	62.83	46.64	59.05	44.05	55.38	60.38	77.70	56.82	73.23	53.22	66.34	69.38	87.54	65.26	82.30	60.88	78.17
38	52.73	68.30	49.70	62.47	46.82	58.55	63.98	82.37	60.29	77.90	56.33	72.28	73.98	92.75	69.18	87.18	64.50	82.77
39	55.89	69.98	52.46	65.82	49.10	61.73	67.99	86.97	63.88	81.79	58.44	76.22	77.78	97.98	73.11	92.01	68.19	87.38
40	58.95	73.65	55.22	69.34	51.76	64.92	71.17	91.85	67.34	86.05	62.58	80.15	81.97	103.19	77.04	98.86	71.75	91.88
41	61.81	77.32	58.00	72.78	54.33	68.09	74.79	96.15	70.41	90.35	65.88	84.08	86.18	108.37	80.90	101.72	75.36	96.43
42	64.57	80.99	60.70	76.22	56.80	71.26	78.39	100.74	73.70	94.87	68.70	86.03	90.37	113.60	84.89	106.59	78.98	100.99
43	68.06	85.34	64.03	80.26	59.61	75.00	82.72	106.14	77.80	100.61	72.47	82.57	95.47	119.99	89.01	112.64	83.28	106.23
44	71.58	89.69	67.28	84.32	62.63	78.73	87.04	111.54	81.93	106.82	76.15	87.15	100.57	126.40	94.32	118.47	87.59	111.49
45	75.09	94.04	70.55	88.37	65.82	82.46	91.37	116.91	85.85	108.84	79.98	91.59	105.85	132.81	99.05	124.44	91.92	116.73
46	78.58	98.39	73.81	92.43	69.63	86.19	95.99	122.31	89.87	114.89	83.64	106.29	110.73	139.19	103.76	130.37	95.23	121.98
47	82.09	102.74	77.07	96.46	74.39	89.61	100.52	127.71	93.99	118.94	87.23	110.81	115.88	145.61	108.47	136.62	100.53	127.24
48	85.50	107.91	80.26	101.24	79.48	93.24	105.04	134.04	98.88	124.04	90.88	116.02	121.98	153.53	114.11	144.02	105.80	132.80
49	89.00	113.06	84.88	106.00	84.66	96.66	110.40	140.39	103.49	131.25	95.88	121.24	128.13	161.50	119.76	150.68	110.85	139.11
50	94.72	118.20	89.76	110.74	89.68	102.80	115.59	146.72	108.29	137.08	100.23	126.44	134.25	169.09	125.39	157.72	116.72	145.03
51	100.26	123.35	92.64	115.50	94.10	107.10	120.78	153.07	113.10	142.00	104.54	131.67	140.39	176.35	131.03	164.37	120.78	150.08
52	103.13	128.51	96.53	120.25	98.65	111.51	125.97	159.40	117.88	148.71	108.88	136.87	148.53	183.62	136.80	171.01	126.84	156.80
53	106.26	135.98	102.19	127.14	104.80	117.78	133.50	168.45	124.84	157.02	115.14	144.32	153.34	193.85	144.74	180.33	133.07	165.16
54	115.38	143.44	107.84	134.04	109.99	124.04	141.03	177.52	131.78	165.31	121.43	151.78	164.15	204.07	152.80	199.65	140.31	173.47
55	121.50	150.91	110.91	140.92	115.13	130.28	146.58	189.58	139.76	173.91	127.70	169.19	172.97	214.28	160.87	199.98	147.53	181.76
56	127.82	158.37	119.17	147.83	120.29	136.65	156.10	195.83	145.71	181.91	133.98	168.84	181.77	224.50	168.83	208.30	154.78	190.03
57	133.74	165.84	124.82	154.71	126.44	142.81	163.84	204.67	152.65	190.21	140.25	174.07	190.57	234.72	178.99	217.63	162.00	198.33
58	142.26	176.02	132.69	164.12	122.63	151.37	174.21	217.06	162.44	201.58	149.09	184.29	202.77	248.68	188.18	230.38	172.04	209.89
59	150.77	186.22	140.57	173.58	128.81	159.95	184.80	229.44	172.23	212.84	157.93	194.50	214.87	262.63	199.36	243.13	182.08	221.05
60	159.28	196.40	149.42	182.97	137.00	168.51	195.37	241.85	182.01	224.31	168.77	204.72	227.16	276.59	210.58	255.88	192.10	232.44
61	167.79	209.80	159.28	192.39	144.17	177.10	205.98	254.24	191.80	235.68	175.81	214.95	239.98	290.53	221.73	269.83	202.13	243.81
62	176.31	218.78	164.16	201.80	151.36	185.67	216.52	268.82	201.59	247.04	184.45	225.18	251.58	304.49	232.93	281.38	212.17	255.17
63	185.08	229.27	174.11	213.92	160.40	196.14	229.07	281.79	214.02	260.05	195.64	237.85	266.82	321.39	248.88	298.76	224.46	268.88
64	197.84	241.78	184.04	224.84	168.47	206.63	243.43	299.98	228.44	274.66	206.83	250.15	281.67	338.22	260.45	312.16	236.77	282.59
65	206.82	254.25	193.99	236.36	176.51	217.11	256.86	312.16	238.84	288.79	218.01	262.64	296.70	355.09	274.20	327.53	249.00	296.30
66	219.38	268.74	203.91	247.08	187.58	227.59	270.32	327.35	251.28	302.69	229.21	276.10	311.76	371.96	287.97	342.93	261.38	310.01
67	230.15	278.23	213.86	259.40	198.84	238.08	283.77	342.51	261.00	316.60	240.40	287.65	328.81	398.83	301.72	359.30	273.66	323.71
68	248.04	300.90	231.25	279.44	212.55	256.40	307.11	369.17	285.25	341.13	259.94	306.80	362.28	416.51	325.13	395.52	294.75	348.13
69	267.73	322.54	249.04	299.47	228.47	274.72	330.45	395.83	308.82	386.97	279.49	331.99	377.77	446.20	345.54	412.73	316.64	372.98
70	296.62	344.10	265.03	319.52	244.40	293.03	353.79	422.50	323.39	409.20	299.02	354.12	403.27	477.90	371.96	436.97	338.91	396.99
71	305.20	365.84	283.44	339.58	260.32	311.36	377.15	449.14	349.96	414.74	318.58	379.28	428.75	507.58	395.37	467.18	359.00	421.42
72	324.09	387.40	300.82	359.59	278.24	329.68	400.48	476.80	371.53	439.27	338.12	398.45	454.24	537.27	418.77	484.38	373.06	445.84
73	356.97	423.45	330.35	392.85	300.28	360.10	439.43	519.40	407.42	479.85	370.70	435.18	495.79	585.10	458.93	537.95	413.45	485.29
74	387.84	459.40	359.89	420.14	330.33	390.62	478.38	568.99	443.32	520.45	403.27	471.87	537.36	632.49	495.12	577.54	447.86	524.73
75	419.72	495.37	390.39	459.40	357.37	420.94	517.32	608.09	478.21	561.04	435.83	508.59	578.91	676.86	533.27	617.44	482.26	564.19
76	451.69	531.32	419.93	492.09	384.44	451.38	556.28	652.18	515.11	601.63	468.41	545.30	620.48	721.49	571.45	657.62	516.65	603.63
77	483.47	567.28	446.46	525.99	411.47	481.78	595.22	696.29	551.00	642.22	500.59	582.00	662.04	766.38	606.61	697.22	551.64	643.07
78	537.53	627.45	493.87	581.79	457.05	532.97	640.91	769.50	611.11	709.81	556.78	643.42	730.85	838.87	673.00	782.63	608.42	705.04
79	591.41	687.84	548.86	637.95	503.81	584.15	725.40	842.71	671.21	777.40	610.53	704.82	789.04	911.73	739.30	828.06	663.80	764.00
80	645.67	747.81	599.10	696.55	549.98	635.35	790.48	915.62	731.32	840.81	665.32	756.22	888.46	984.61	798.77	903.60	723.21	824.75
81	699.75	804.66	649.30	738.85	598.10	688.55	855.58	989.13	791.44	902.80	720.00	827.82	937.27	1057.48	863.15	1008.02	783.59	884.81
82	753.81	859.82	699.52	790.11	642.33	735.18	920.85	1059.72	851.53	994.99	774.87	889.04	1006.08	1130.36	926.54	1024.35	837.98	944.46
83	843.78	928.32	774.44	852.05	720.14	792.31	1042.03	1146.38	947.89									

Policy Form Series: LTC-03
 With 5% Compounded Inflation
 Elimination Period
 No Return of Premium
 Current Annual Rates with Proposed 2.65% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period						Unlimited Benefit Period					
	30 Days		35 Days		100%		30 Days		35 Days		100%		30 Days		35 Days		100%		30 Days		35 Days		100%	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%		
44	159.15	182.02	138.38	167.80	103.80	126.28	197.21	245.92	171.26	209.32	138.28	159.69	228.36	285.14	206.41	340.07	228.35	288.90	188.63	218.24				
45	160.85	185.75	140.12	167.80	105.80	128.28	198.97	249.65	172.26	211.05	139.28	161.42	230.06	289.14	208.41	340.07	228.35	288.90	188.63	218.24				
46	162.55	189.50	141.42	167.80	107.80	130.28	200.64	253.38	173.26	213.05	141.42	163.42	231.15	290.14	210.41	340.07	228.35	288.90	188.63	218.24				
47	164.25	193.25	142.72	167.80	109.80	132.28	202.31	257.13	174.26	215.05	143.42	165.42	232.24	291.14	212.41	340.07	228.35	288.90	188.63	218.24				
48	165.95	197.00	144.02	167.80	111.80	134.28	203.98	260.88	175.26	217.05	145.42	167.42	233.33	292.14	214.41	340.07	228.35	288.90	188.63	218.24				
49	167.65	200.75	145.32	167.80	113.80	136.28	205.65	264.62	176.26	219.05	147.42	169.42	234.42	293.14	216.41	340.07	228.35	288.90	188.63	218.24				
50	169.35	204.50	146.62	167.80	115.80	138.28	207.32	268.36	177.26	221.05	149.42	171.42	235.51	294.14	218.41	340.07	228.35	288.90	188.63	218.24				
51	171.05	208.25	147.92	167.80	117.80	140.28	209.00	272.10	178.26	223.05	151.42	173.42	236.60	295.14	220.41	340.07	228.35	288.90	188.63	218.24				
52	172.75	212.00	149.22	167.80	119.80	142.28	210.67	275.84	179.26	225.05	153.42	175.42	237.69	296.14	222.41	340.07	228.35	288.90	188.63	218.24				
53	174.45	215.75	150.52	167.80	121.80	144.28	212.34	279.58	180.26	227.05	155.42	177.42	238.78	297.14	224.41	340.07	228.35	288.90	188.63	218.24				
54	176.15	219.50	151.82	167.80	123.80	146.28	214.01	283.32	181.26	229.05	157.42	179.42	239.87	298.14	226.41	340.07	228.35	288.90	188.63	218.24				
55	177.85	223.25	153.12	167.80	125.80	148.28	215.68	287.06	182.26	231.05	159.42	181.42	240.96	299.14	228.41	340.07	228.35	288.90	188.63	218.24				
56	179.55	227.00	154.42	167.80	127.80	150.28	217.34	290.80	183.26	233.05	161.42	183.42	242.05	300.14	230.41	340.07	228.35	288.90	188.63	218.24				
57	181.25	230.75	155.72	167.80	129.80	152.28	219.01	294.54	184.26	235.05	163.42	185.42	243.14	301.14	232.41	340.07	228.35	288.90	188.63	218.24				
58	182.95	234.50	157.02	167.80	131.80	154.28	220.68	298.28	185.26	237.05	165.42	187.42	244.23	302.14	234.41	340.07	228.35	288.90	188.63	218.24				
59	184.65	238.25	158.32	167.80	133.80	156.28	222.35	302.02	186.26	239.05	167.42	189.42	245.32	303.14	236.41	340.07	228.35	288.90	188.63	218.24				
60	186.35	242.00	159.62	167.80	135.80	158.28	224.02	305.76	187.26	241.05	169.42	191.42	246.41	304.14	238.41	340.07	228.35	288.90	188.63	218.24				
61	188.05	245.75	160.92	167.80	137.80	160.28	225.69	309.50	188.26	243.05	171.42	193.42	247.50	305.14	240.41	340.07	228.35	288.90	188.63	218.24				
62	189.75	249.50	162.22	167.80	139.80	162.28	227.36	313.24	189.26	245.05	173.42	195.42	248.59	306.14	242.41	340.07	228.35	288.90	188.63	218.24				
63	191.45	253.25	163.52	167.80	141.80	164.28	229.01	316.98	190.26	247.05	175.42	197.42	249.68	307.14	244.41	340.07	228.35	288.90	188.63	218.24				
64	193.15	257.00	164.82	167.80	143.80	166.28	230.68	320.72	191.26	249.05	177.42	199.42	250.77	308.14	246.41	340.07	228.35	288.90	188.63	218.24				
65	194.85	260.75	166.12	167.80	145.80	168.28	232.34	324.46	192.26	251.05	179.42	201.42	251.86	309.14	248.41	340.07	228.35	288.90	188.63	218.24				
66	196.55	264.50	167.42	167.80	147.80	170.28	234.01	328.20	193.26	253.05	181.42	203.42	252.95	310.14	250.41	340.07	228.35	288.90	188.63	218.24				
67	198.25	268.25	168.72	167.80	149.80	172.28	235.68	331.94	194.26	255.05	183.42	205.42	254.04	311.14	252.41	340.07	228.35	288.90	188.63	218.24				
68	199.95	272.00	170.02	167.80	151.80	174.28	237.34	335.68	195.26	257.05	185.42	207.42	255.13	312.14	254.41	340.07	228.35	288.90	188.63	218.24				
69	201.65	275.75	171.32	167.80	153.80	176.28	239.01	339.42	196.26	259.05	187.42	209.42	256.22	313.14	256.41	340.07	228.35	288.90	188.63	218.24				
70	203.35	279.50	172.62	167.80	155.80	178.28	240.68	343.16	197.26	261.05	189.42	211.42	257.31	314.14	258.41	340.07	228.35	288.90	188.63	218.24				
71	205.05	283.25	173.92	167.80	157.80	180.28	242.34	346.90	198.26	263.05	191.42	213.42	258.40	315.14	260.41	340.07	228.35	288.90	188.63	218.24				
72	206.75	287.00	175.22	167.80	159.80	182.28	244.01	350.64	199.26	265.05	193.42	215.42	259.49	316.14	262.41	340.07	228.35	288.90	188.63	218.24				
73	208.45	290.75	176.52	167.80	161.80	184.28	245.68	354.38	200.26	267.05	195.42	217.42	260.58	317.14	264.41	340.07	228.35	288.90	188.63	218.24				
74	210.15	294.50	177.82	167.80	163.80	186.28	247.34	358.12	201.26	269.05	197.42	219.42	261.67	318.14	266.41	340.07	228.35	288.90	188.63	218.24				
75	211.85	298.25	179.12	167.80	165.80	188.28	249.01	361.86	202.26	271.05	199.42	221.42	262.76	319.14	268.41	340.07	228.35	288.90	188.63	218.24				
76	213.55	302.00	180.42	167.80	167.80	190.28	250.68	365.60	203.26	273.05	201.42	223.42	263.85	320.14	270.41	340.07	228.35	288.90	188.63	218.24				
77	215.25	305.75	181.72	167.80	169.80	192.28	252.34	369.34	204.26	275.05	203.42	225.42	264.94	321.14	272.41	340.07	228.35	288.90	188.63	218.24				
78	216.95	309.50	183.02	167.80	171.80	194.28	254.01	373.08	205.26	277.05	205.42	227.42	266.03	322.14	274.41	340.07	228.35	288.90	188.63	218.24				
79	218.65	313.25	184.32	167.80	173.80	196.28	255.68	376.82	206.26	279.05	207.42	229.42	267.12	323.14	276.41	340.07	228.35	288.90	188.63	218.24				
80	220.35	317.00	185.62	167.80	175.80	198.28	257.34	380.56	207.26	281.05	209.42	231.42	268.21	324.14	278.41	340.07	228.35	288.90	188.63	218.24				
81	222.05	320.75	186.92	167.80	177.80	200.28	259.01	384.30	208.26	283.05	211.42	233.42	269.30	325.14	280.41	340.07	228.35	288.90	188.63	218.24				
82	223.75	324.50	188.22	167.80	179.80	202.28	260.68	388.04	209.26	285.05	213.42	235.42	270.39	326.14	282.41	340.07	228.35	288.90	188.63	218.24				
83	225.45	328.25	189.52	167.80	181.80	204.28	262.34	391.78	210.26	287.05	215.42	237.42	271.48	327.14	284.41	340.07	228.35	288.90	188.63	218.24				
84	227.15	332.00	190.82	167.80	183.80	206.28	264.01	395.52	211.26	289.05	217.42	239.42	272.57	328.14	286.41	340.07	228.35	288.90	188.63	218.24				

Policy Form Series: LTC-03
 With 5% Compensated Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 2.68% Increase
 Rates per \$10 Daily Benefit

Issue Age	3 Year Benefit Period Elimination Period				6 Year Benefit Period Elimination Period				7 Year Benefit Period Elimination Period				Unlimited Benefit Period Elimination Period			
	30 Days		365 Days		30 Days		365 Days		30 Days		365 Days		30 Days		365 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
44	171.28	235.88	147.04	175.45	123.74	152.66	123.74	152.66	123.74	152.66	123.74	152.66	242.16	363.29	242.16	363.29
45	174.72	241.98	150.50	179.91	126.10	155.02	126.10	155.02	126.10	155.02	126.10	155.02	245.60	369.73	245.60	369.73
46	178.16	248.08	153.96	185.10	128.46	157.38	128.46	157.38	128.46	157.38	128.46	157.38	249.04	376.17	249.04	376.17
47	181.60	254.18	157.42	190.29	130.82	159.74	130.82	159.74	130.82	159.74	130.82	159.74	252.48	382.61	252.48	382.61
48	185.04	260.28	160.88	195.48	133.18	162.10	133.18	162.10	133.18	162.10	133.18	162.10	255.92	389.05	255.92	389.05
49	188.48	266.38	164.34	200.67	135.54	164.46	135.54	164.46	135.54	164.46	135.54	164.46	259.36	395.49	259.36	395.49
50	191.92	272.48	167.80	205.86	137.90	166.82	137.90	166.82	137.90	166.82	137.90	166.82	262.80	401.93	262.80	401.93
51	195.36	278.58	171.26	211.05	140.26	169.18	140.26	169.18	140.26	169.18	140.26	169.18	266.24	408.37	266.24	408.37
52	198.80	284.68	174.72	216.24	142.62	171.54	142.62	171.54	142.62	171.54	142.62	171.54	269.68	414.81	269.68	414.81
53	202.24	290.78	178.18	221.43	144.98	173.90	144.98	173.90	144.98	173.90	144.98	173.90	273.12	421.25	273.12	421.25
54	205.68	296.88	181.64	226.62	147.34	176.26	147.34	176.26	147.34	176.26	147.34	176.26	276.56	427.69	276.56	427.69
55	209.12	302.98	185.10	231.81	149.70	178.62	149.70	178.62	149.70	178.62	149.70	178.62	280.00	434.13	280.00	434.13
56	212.56	309.08	188.56	237.00	152.06	180.98	152.06	180.98	152.06	180.98	152.06	180.98	283.44	440.57	283.44	440.57
57	216.00	315.18	192.02	242.19	154.42	183.34	154.42	183.34	154.42	183.34	154.42	183.34	286.88	447.01	286.88	447.01
58	219.44	321.28	195.48	247.38	156.78	185.70	156.78	185.70	156.78	185.70	156.78	185.70	290.32	453.45	290.32	453.45
59	222.88	327.38	198.94	252.57	159.14	188.06	159.14	188.06	159.14	188.06	159.14	188.06	293.76	459.89	293.76	459.89
60	226.32	333.48	202.40	257.76	161.50	190.42	161.50	190.42	161.50	190.42	161.50	190.42	297.20	466.33	297.20	466.33
61	229.76	339.58	205.86	262.95	163.86	192.78	163.86	192.78	163.86	192.78	163.86	192.78	300.64	472.77	300.64	472.77
62	233.20	345.68	209.32	268.14	166.22	195.14	166.22	195.14	166.22	195.14	166.22	195.14	304.08	479.21	304.08	479.21
63	236.64	351.78	212.78	273.33	168.58	197.50	168.58	197.50	168.58	197.50	168.58	197.50	307.52	485.65	307.52	485.65
64	240.08	357.88	216.24	278.52	170.94	200.00	170.94	200.00	170.94	200.00	170.94	200.00	310.96	492.09	310.96	492.09
65	243.52	363.98	219.70	283.71	173.30	202.36	173.30	202.36	173.30	202.36	173.30	202.36	314.40	498.53	314.40	498.53
66	246.96	370.08	223.16	288.90	175.66	204.72	175.66	204.72	175.66	204.72	175.66	204.72	317.84	504.97	317.84	504.97
67	250.40	376.18	226.62	294.09	178.02	207.08	178.02	207.08	178.02	207.08	178.02	207.08	321.28	511.41	321.28	511.41
68	253.84	382.28	230.08	299.28	180.38	209.44	180.38	209.44	180.38	209.44	180.38	209.44	324.72	517.85	324.72	517.85
69	257.28	388.38	233.54	304.47	182.74	211.80	182.74	211.80	182.74	211.80	182.74	211.80	328.16	524.29	328.16	524.29
70	260.72	394.48	237.00	309.66	185.10	214.16	185.10	214.16	185.10	214.16	185.10	214.16	331.60	530.73	331.60	530.73
71	264.16	400.58	240.46	314.85	187.46	216.52	187.46	216.52	187.46	216.52	187.46	216.52	335.04	537.17	335.04	537.17
72	267.60	406.68	243.92	320.04	189.82	218.88	189.82	218.88	189.82	218.88	189.82	218.88	338.48	543.61	338.48	543.61
73	271.04	412.78	247.38	325.23	192.18	221.24	192.18	221.24	192.18	221.24	192.18	221.24	341.92	550.05	341.92	550.05
74	274.48	418.88	250.84	330.42	194.54	223.60	194.54	223.60	194.54	223.60	194.54	223.60	345.36	556.49	345.36	556.49
75	277.92	424.98	254.30	335.61	196.90	225.96	196.90	225.96	196.90	225.96	196.90	225.96	348.80	562.93	348.80	562.93
76	281.36	431.08	257.76	340.80	199.26	228.32	199.26	228.32	199.26	228.32	199.26	228.32	352.24	569.37	352.24	569.37
77	284.80	437.18	261.22	346.00	201.62	230.68	201.62	230.68	201.62	230.68	201.62	230.68	355.68	575.81	355.68	575.81
78	288.24	443.28	264.68	351.19	203.98	233.04	203.98	233.04	203.98	233.04	203.98	233.04	359.12	582.25	359.12	582.25
79	291.68	449.38	268.14	356.38	206.34	235.40	206.34	235.40	206.34	235.40	206.34	235.40	362.56	588.69	362.56	588.69
80	295.12	455.48	271.60	361.57	208.70	237.76	208.70	237.76	208.70	237.76	208.70	237.76	366.00	595.13	366.00	595.13
81	298.56	461.58	275.06	366.76	211.06	240.12	211.06	240.12	211.06	240.12	211.06	240.12	369.44	601.57	369.44	601.57
82	302.00	467.68	278.52	371.95	213.42	242.48	213.42	242.48	213.42	242.48	213.42	242.48	372.88	608.01	372.88	608.01
83	305.44	473.78	281.98	377.14	215.78	244.84	215.78	244.84	215.78	244.84	215.78	244.84	376.32	614.45	376.32	614.45
84	308.88	479.88	285.44	382.33	218.14	247.20	218.14	247.20	218.14	247.20	218.14	247.20	379.76	620.89	379.76	620.89

Policy Form Series: LTC44
 With No Indemnity
 No Nonforfeiture
 No Return of Premium
 Current Annual Rates with Proposed 22.08% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period			Unlimited Benefit Period		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
25	15.57	19.03	17.30	17.30	20.76	12.11	17.30	25.95	20.76	24.22	18.03	24.22
26	15.97	20.76	18.03	18.03	22.42	13.84	18.03	28.81	22.42	26.85	19.03	26.85
27	16.37	22.42	19.03	19.03	24.22	15.57	19.03	32.49	24.22	29.78	20.76	29.78
28	16.77	24.22	19.03	19.03	26.09	17.30	20.76	36.17	26.09	32.49	22.42	32.49
29	17.17	26.09	20.76	20.76	27.89	19.03	22.42	39.85	27.89	36.17	24.22	36.17
30	17.57	27.89	22.42	22.42	29.78	20.76	24.22	43.53	29.78	39.85	26.09	39.85
31	17.97	29.78	24.22	24.22	31.58	22.42	26.09	47.21	31.58	43.53	27.89	43.53
32	18.37	31.58	26.09	26.09	33.48	24.22	27.89	50.89	33.48	47.21	29.78	47.21
33	18.77	33.48	27.89	27.89	35.38	26.09	29.78	54.57	35.38	50.89	31.58	50.89
34	19.17	35.38	29.78	29.78	37.28	27.89	31.58	58.25	37.28	54.57	33.48	54.57
35	19.57	37.28	31.58	31.58	39.18	29.78	33.48	61.93	39.18	58.25	35.38	58.25
36	19.97	39.18	33.48	33.48	41.08	31.58	35.38	65.61	41.08	61.93	37.28	61.93
37	20.37	41.08	35.38	35.38	42.98	33.48	37.28	69.29	42.98	65.61	39.18	65.61
38	20.77	42.98	37.28	37.28	44.88	35.38	39.18	72.97	44.88	69.29	41.08	69.29
39	21.17	44.88	39.18	39.18	46.78	37.28	41.08	76.65	46.78	72.97	42.98	72.97
40	21.57	46.78	41.08	41.08	48.68	39.18	42.98	80.33	48.68	76.65	44.88	76.65
41	21.97	48.68	42.98	42.98	50.58	41.08	44.88	84.01	50.58	80.33	46.78	80.33
42	22.37	50.58	44.88	44.88	52.48	42.98	46.78	87.69	52.48	84.01	48.68	84.01
43	22.77	52.48	46.78	46.78	54.38	44.88	48.68	91.37	54.38	87.69	50.58	87.69
44	23.17	54.38	48.68	48.68	56.28	46.78	50.58	95.05	56.28	91.37	52.48	91.37
45	23.57	56.28	50.58	50.58	58.18	48.68	52.48	98.73	58.18	95.05	54.38	95.05
46	23.97	58.18	52.48	52.48	60.08	50.58	54.38	102.41	60.08	98.73	56.28	98.73
47	24.37	60.08	54.38	54.38	61.98	52.48	56.28	106.09	61.98	102.41	58.18	102.41
48	24.77	61.98	56.28	56.28	63.88	54.38	58.18	109.77	63.88	106.09	60.08	106.09
49	25.17	63.88	58.18	58.18	65.78	56.28	60.08	113.45	65.78	109.77	61.98	109.77
50	25.57	65.78	60.08	60.08	67.68	58.18	61.98	117.13	67.68	113.45	63.88	113.45
51	25.97	67.68	61.98	61.98	69.58	60.08	63.88	120.81	69.58	117.13	65.78	117.13
52	26.37	69.58	63.88	63.88	71.48	61.98	65.78	124.49	71.48	120.81	67.68	120.81
53	26.77	71.48	65.78	65.78	73.38	63.88	67.68	128.17	73.38	124.49	69.58	124.49
54	27.17	73.38	67.68	67.68	75.28	65.78	69.58	131.85	75.28	128.17	71.48	128.17
55	27.57	75.28	69.58	69.58	77.18	67.68	71.48	135.53	77.18	131.85	73.38	131.85
56	27.97	77.18	71.48	71.48	79.08	69.58	73.38	139.21	79.08	135.53	75.28	135.53
57	28.37	79.08	73.38	73.38	80.98	71.48	75.28	142.89	80.98	139.21	77.18	139.21
58	28.77	80.98	75.28	75.28	82.88	73.38	77.18	146.57	82.88	142.89	79.08	142.89
59	29.17	82.88	77.18	77.18	84.78	75.28	79.08	150.25	84.78	146.57	80.98	146.57
60	29.57	84.78	79.08	79.08	86.68	77.18	80.98	153.93	86.68	150.25	82.88	150.25
61	29.97	86.68	80.98	80.98	88.58	79.08	82.88	157.61	88.58	153.93	84.78	153.93
62	30.37	88.58	82.88	82.88	90.48	80.98	84.78	161.29	90.48	157.61	86.68	157.61
63	30.77	90.48	84.78	84.78	92.38	82.88	86.68	164.97	92.38	161.29	88.58	161.29
64	31.17	92.38	86.68	86.68	94.28	84.78	88.58	168.65	94.28	164.97	90.48	164.97
65	31.57	94.28	88.58	88.58	96.18	86.68	90.48	172.33	96.18	168.65	92.38	168.65
66	31.97	96.18	90.48	90.48	98.08	88.58	92.38	176.01	98.08	172.33	94.28	172.33
67	32.37	98.08	92.38	92.38	99.98	90.48	94.28	179.69	99.98	176.01	96.18	176.01
68	32.77	99.98	94.28	94.28	101.88	92.38	96.18	183.37	101.88	179.69	98.08	179.69
69	33.17	101.88	96.18	96.18	103.78	94.28	98.08	187.05	103.78	183.37	100.00	183.37
70	33.57	103.78	98.08	98.08	105.68	96.18	100.00	190.73	105.68	187.05	101.88	187.05
71	33.97	105.68	100.00	100.00	107.58	98.08	101.88	194.41	107.58	190.73	103.78	190.73
72	34.37	107.58	101.88	101.88	109.48	100.00	103.78	198.09	109.48	194.41	105.68	194.41
73	34.77	109.48	103.78	103.78	111.38	101.88	105.68	201.77	111.38	198.09	107.58	198.09
74	35.17	111.38	105.68	105.68	113.28	103.78	107.58	205.45	113.28	201.77	109.48	201.77
75	35.57	113.28	107.58	107.58	115.18	105.68	109.48	209.13	115.18	205.45	111.38	205.45
76	35.97	115.18	109.48	109.48	117.08	107.58	111.38	212.81	117.08	209.13	113.28	209.13
77	36.37	117.08	111.38	111.38	118.98	109.48	113.28	216.49	118.98	212.81	115.18	212.81
78	36.77	118.98	113.28	113.28	120.88	111.38	115.18	220.17	120.88	216.49	117.08	216.49
79	37.17	120.88	115.18	115.18	122.78	113.28	117.08	223.85	122.78	220.17	118.98	220.17
80	37.57	122.78	117.08	117.08	124.68	115.18	118.98	227.53	124.68	223.85	120.88	223.85
81	37.97	124.68	118.98	118.98	126.58	117.08	120.88	231.21	126.58	227.53	122.78	227.53
82	38.37	126.58	120.88	120.88	128.48	118.98	122.78	234.89	128.48	231.21	124.68	231.21
83	38.77	128.48	122.78	122.78	130.38	120.88	124.68	238.57	130.38	234.89	126.58	234.89
84	39.17	130.38	124.68	124.68	132.28	122.78	126.58	242.25	132.28	238.57	128.48	238.57
85	39.57	132.28	126.58	126.58	134.18	124.68	128.48	245.93	134.18	242.25	130.38	242.25
86	39.97	134.18	128.48	128.48	136.08	126.58	130.38	249.61	136.08	245.93	132.28	245.93
87	40.37	136.08	130.38	130.38	137.98	128.48	132.28	253.29	137.98	249.61	134.18	249.61
88	40.77	137.98	132.28	132.28	139.88	130.38	134.18	256.97	139.88	253.29	136.08	253.29
89	41.17	139.88	134.18	134.18	141.78	132.28	136.08	260.65	141.78	256.97	137.98	256.97
90	41.57	141.78	136.08	136.08	143.68	134.18	138.00	264.33	143.68	260.65	139.88	260.65
91	41.97	143.68	138.00	138.00	145.58	136.08	140.00	268.01	145.58	264.33	141.78	264.33
92	42.37	145.58	140.00	140.00	147.48	138.00	142.00	271.69	147.48	268.01	143.68	268.01
93	42.77	147.48	142.00	142.00	149.38	140.00	144.00	275.37	149.38	271.69	145.58	271.69
94	43.17	149.38	144.00	144.00	151.28	142.00	146.00	279.05	151.28	275.37	147.48	275.37
95	43.57	151.28	146.00	146.00	153.18	144.00	148.00	282.73	153.18	279.05	149.38	279.05
96	43.97	153.18	148.00	148.00	155.08	146.00	150.00	286.41	155.08	282.73	151.28	282.73
97	44.37	155.08	150.00	150.00	156.98	148.00	152.00	290.09	156.98	286.41	153.18	286.41
98	44.77	156.98	152.00	152.00	158.88	150.00	154.00	293.77	158.88	290.09	155.08	290.09
99	45.17	158.88	154.00	154.00	160.78	152.00	156.00	297.45	160.78	293.77	156.98	293.77
100	45.57	160.78	156.00	156.00	162.68	154.00	158.00	301.13	162.68	297.45	158.88	297.45

Policy Form Series: LTC-04
With 5% Compound Inflation
No Nonforfeiture
No Return of Premium
Current Annual Rates with Proposed 2.25% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period				6 Year Benefit Period Elimination Period				7 Year Benefit Period Elimination Period				Unlimited Benefit Period Elimination Period						
	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%			
25	115.91	140.12	100.34	121.10	143.58	175.15	124.55	153.96	86.42	114.18	186.07	235.86	142.58	178.15	258.84	167.90	214.51	126.26	160.88
26	113.34	134.58	102.80	118.77	140.77	171.51	122.01	151.55	85.15	111.87	183.76	233.86	141.58	176.77	256.84	166.91	213.02	124.74	158.07
27	110.86	129.28	98.59	115.55	137.43	166.40	119.73	148.27	83.93	109.66	181.53	231.87	140.59	174.48	253.82	165.92	211.47	123.20	155.59
28	108.51	124.25	94.63	112.42	134.36	161.28	117.61	145.14	82.76	107.54	179.38	229.88	138.60	172.23	250.80	164.93	209.92	121.65	152.26
29	106.28	119.37	90.91	109.42	131.33	156.13	115.52	142.06	81.63	105.47	177.32	227.91	136.58	170.02	247.81	163.94	207.97	120.08	149.03
30	104.15	114.72	87.38	106.43	128.31	151.02	113.45	139.01	80.54	103.42	175.29	225.95	134.56	167.81	244.82	162.95	205.99	118.49	145.62
31	102.12	110.31	84.00	103.54	125.38	145.93	111.41	135.91	79.49	101.42	173.28	223.99	132.54	165.66	241.84	161.96	203.99	116.94	142.19
32	100.19	106.12	80.88	100.72	122.51	140.88	109.41	132.83	78.47	99.46	171.29	221.99	130.52	163.53	238.86	160.97	201.97	115.38	138.73
33	98.34	102.14	77.99	97.83	119.69	135.88	107.41	129.79	77.47	97.50	169.33	219.96	128.49	161.43	235.81	159.98	199.94	113.81	135.31
34	96.57	98.37	75.32	94.99	116.71	130.90	105.42	126.78	76.48	95.54	167.25	217.89	126.44	159.35	232.73	158.99	197.89	112.24	131.81
35	94.88	94.74	72.87	92.14	113.78	125.96	103.46	123.79	75.52	93.59	165.16	215.79	124.38	157.30	229.63	157.99	195.82	110.65	128.27
36	93.26	91.26	70.51	89.42	110.90	121.07	101.52	120.81	74.59	91.64	162.99	213.69	122.32	155.26	226.50	156.98	193.74	108.96	124.70
37	91.71	87.82	68.23	86.67	108.07	116.24	99.60	117.86	73.64	89.71	160.76	211.57	120.27	153.24	223.34	155.95	191.59	107.27	121.14
38	90.22	84.48	66.12	84.01	105.28	111.65	97.69	114.93	72.71	87.78	158.49	209.44	118.19	151.24	220.17	154.91	189.43	105.60	117.52
39	88.78	81.28	64.11	81.44	102.53	107.13	95.79	112.03	71.79	85.85	156.24	207.29	116.12	149.17	217.00	153.86	187.26	103.96	113.87
40	87.39	78.21	62.19	78.93	99.82	102.65	93.90	109.11	70.87	83.92	154.00	205.12	114.05	147.09	213.82	152.79	185.07	102.29	110.18
41	86.04	75.27	60.35	76.49	97.10	98.21	92.03	106.17	69.96	82.01	151.77	202.93	111.97	145.04	210.54	151.69	182.80	100.61	106.44
42	84.82	72.45	58.58	74.16	94.51	93.66	90.19	103.24	69.11	80.14	149.55	200.73	109.88	143.02	207.20	150.58	180.52	98.96	102.65
43	83.71	69.74	56.89	71.91	91.86	89.14	88.35	100.32	68.26	78.29	147.39	198.52	107.79	141.03	203.85	149.45	178.25	97.31	98.87
44	82.69	67.14	55.26	69.74	89.24	84.64	86.53	97.42	67.41	76.48	145.24	196.29	105.70	139.06	200.46	148.28	175.90	95.73	94.81
45	81.74	64.65	53.69	67.63	86.73	80.14	84.79	94.51	66.57	74.71	143.11	194.04	103.61	137.13	197.01	147.06	173.51	94.14	90.89
46	80.85	62.26	52.16	65.57	84.27	75.65	82.97	91.59	65.71	72.98	141.00	191.79	101.50	135.23	194.51	145.78	171.07	92.53	87.04
47	80.02	60.00	50.68	63.55	81.84	71.19	81.17	88.64	64.85	71.28	138.91	189.52	99.38	133.39	191.86	144.50	168.58	90.95	83.10
48	79.25	57.86	49.23	61.58	79.44	66.77	79.34	85.72	64.00	69.61	136.84	187.24	97.24	131.58	189.10	143.27	166.05	89.35	79.23
49	78.53	55.83	47.84	59.65	77.09	62.34	77.43	82.79	63.15	67.42	134.79	184.96	95.09	129.80	186.23	141.99	163.47	87.76	75.38
50	77.85	53.90	46.49	57.76	74.78	58.33	75.56	79.86	62.30	65.27	132.75	182.67	92.92	128.04	183.26	140.71	160.62	86.20	71.54
51	77.21	52.16	45.18	55.91	72.50	54.37	73.72	77.33	61.35	63.14	130.72	180.37	90.77	126.24	180.29	139.42	157.72	84.64	67.79
52	76.60	50.51	43.91	54.07	70.26	50.44	71.91	74.83	60.40	61.02	128.70	178.06	88.61	124.47	177.31	138.13	154.78	83.10	64.14
53	76.01	48.94	42.67	52.26	68.04	46.54	70.03	72.90	59.45	58.89	126.69	175.74	86.44	122.66	174.24	136.84	151.82	81.54	60.61
54	75.44	47.44	41.47	50.50	65.91	42.70	68.10	70.91	58.50	56.82	124.69	173.41	84.26	120.89	171.10	135.54	148.84	79.96	57.14
55	74.89	46.00	40.31	48.77	63.82	38.91	66.18	68.80	57.56	54.82	122.70	171.07	82.07	119.08	167.91	134.23	145.81	78.38	53.70
56	74.36	44.62	39.18	47.08	61.77	35.17	64.27	67.50	56.62	52.89	120.72	168.73	79.88	117.27	164.56	132.90	142.73	76.81	50.29
57	73.84	43.30	38.08	45.43	59.74	31.47	62.38	66.10	55.47	50.92	118.75	166.54	77.71	115.49	161.14	131.55	139.63	75.24	46.90
58	73.33	42.04	37.00	43.82	57.77	27.80	60.52	64.93	54.31	49.04	116.78	164.33	75.54	113.72	157.65	130.17	136.49	73.66	43.53
59	72.83	40.83	35.94	42.24	55.84	24.16	58.69	63.69	53.14	47.15	114.82	162.11	73.37	111.91	154.14	128.77	133.34	72.09	40.18
60	72.34	39.66	34.90	40.69	53.94	20.55	56.88	62.46	51.95	45.28	112.87	159.88	71.20	110.00	150.54	127.44	130.16	70.51	36.83
61	71.86	38.52	33.88	39.17	52.07	16.97	55.09	61.24	50.74	43.44	110.92	157.64	69.03	108.08	146.84	126.09	126.92	68.92	33.48
62	71.39	37.41	32.87	37.67	50.24	13.42	53.33	60.01	49.51	41.62	109.00	155.39	66.86	106.08	143.03	124.72	123.61	67.33	30.14
63	70.93	36.33	31.87	36.19	48.43	9.89	51.60	58.77	48.36	39.82	107.07	153.12	64.68	104.04	139.12	122.32	120.32	65.74	26.80
64	70.48	35.27	30.88	34.74	46.68	6.39	49.90	57.52	47.17	38.06	105.16	150.84	62.51	102.00	135.19	120.97	117.00	64.14	23.47
65	70.04	34.23	29.90	33.31	44.95	2.91	48.22	56.28	46.00	36.31	103.27	148.55	60.34	100.00	131.22	119.60	115.65	62.53	20.14
66	69.61	33.21	28.94	31.85	43.24	-0.58	46.57	55.03	44.86	34.56	101.40	146.24	58.17	98.00	127.23	118.14	112.21	60.94	16.81
67	69.19	32.20	28.00	30.40	41.56	-2.09	44.94	53.78	43.71	32.81	99.54	143.92	56.00	96.00	123.24	116.64	108.74	59.34	13.48
68	68.78	31.20	27.07	28.95	39.91	-3.61	43.33	52.52	42.56	31.06	97.68	141.59	53.83	94.00	119.24	115.14	105.24	57.74	10.14
69	68.38	30.21	26.15	27.50	38.28	-5.14	41.74	51.26	41.39	29.31	95.83	139.24	51.65	92.00	115.24	113.64	101.74	56.14	6.79
70	67.99	29.24	25.26	26.04	36.67	-6.67	40.17	49.99	40.20	27.56	94.00	136.87	49.46	90.00	111.24	112.14	98.24	54.54	3.44
71	67.61	28.28	24.39	24.58	35.17	-8.20	38.62	48.72	39.01	25.81	92.18	134.48	47.28	88.00	107.24	110.64	94.74	52.94	0.09
72	67.24	27.33	23.54	23.07	34.24	-9.74	37.09	47.45	37.82	24.06	90.33	132.07	45.10	86.00	103.24	109.04	91.14	51.34	-2.26
73	66.87	26.40	22.70	21.61	33.33	-11.28	35.58	46.18	36.63	22.31	88.48	129.64	42.91	84.00	99.24	107.44	87.54	49.74	-4.51
74	66.51	25.48	21.87	20.11	32.44	-12.82	34.09	44.91	35.44	20.56	86.64	127.19	40.72	82.00	95.24	105.64	85.94	48.14	-6.76
75	66.16	24.57	21.04	18.61	31.57	-14.36	32.62	43.64	34.25	18.81	84.81	124.72	38.53	80.00	91.24	101.84	82.34	46.54	-8.99
76	65.81	23.67	20.22	17.10	30.72	-15.90	31.17	42.39	33.00										

Policy Form Series: LTC-04
With No Inflation
Nonforfeiture - Shortened Benefit Period
No Return of Premium
Current Annual Rates with Proposed 2.00% Increase
Rates per \$10 Daily Benefits

Table with columns for Issue Age, 30 Days, 50%, 100%, 365 Days, 50%, 100%, 7 Year Benefit Period, 30 Days, 50%, 100%, 365 Days, 50%, 100%, Unimpaired Benefit Period, 30 Days, 50%, 100%, 365 Days, 50%, 100%. Rows represent issue ages from 25 to 97.

Policy From Select: LTC-04
 With 5% Computed Inflation
 Nonforfeiture - Shared Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.55% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				Unlimited Benefit Period			
	30 Days	50%	100%	100%	30 Days	50%	100%	100%	30 Days	50%	100%	100%	30 Days	50%	100%	100%
25	122.82	147.04	105.83	128.01	162.23	186.83	128.74	190.98	176.45	217.87	160.50	186.83	205.68	284.58	178.45	224.89
26	124.35	150.50	107.28	130.74	153.96	180.29	131.07	192.51	178.18	221.43	162.32	188.58	208.32	288.14	181.18	228.35
27	125.93	154.06	108.66	133.51	156.15	182.78	133.36	194.16	180.00	224.08	164.14	190.47	211.07	291.70	183.96	231.81
28	127.56	157.72	110.05	136.28	158.44	184.64	135.65	195.81	181.85	226.74	165.97	192.37	213.94	295.06	186.79	235.28
29	129.24	161.48	111.45	139.09	160.84	187.20	137.94	197.50	183.66	231.49	167.80	194.28	216.81	298.42	189.62	238.75
30	130.97	165.24	112.86	141.93	163.34	190.00	140.23	199.20	185.47	236.04	169.64	196.19	219.68	301.78	192.46	242.22
31	132.74	169.09	114.28	144.81	165.92	192.84	142.52	200.91	187.29	240.59	171.49	198.10	222.55	305.14	195.21	245.68
32	134.56	172.94	115.71	147.72	168.61	195.73	144.81	202.64	189.14	245.14	173.34	200.01	225.42	308.50	197.96	249.15
33	136.43	176.79	117.15	150.67	171.41	198.67	147.10	204.39	191.00	249.69	175.19	201.92	228.29	311.86	200.71	252.62
34	138.35	180.64	118.60	153.65	174.20	201.66	149.39	206.14	192.87	254.24	177.04	203.83	231.16	315.21	203.46	256.08
35	140.32	184.49	120.05	156.66	177.00	204.18	151.68	207.91	194.76	258.79	178.89	205.74	233.43	318.56	206.21	259.55
36	142.34	188.34	121.51	159.70	179.81	206.74	153.97	209.69	196.66	263.34	180.74	207.65	235.70	321.91	208.96	263.02
37	144.41	192.19	122.98	162.77	182.64	209.34	156.26	211.58	198.55	267.89	182.59	209.56	237.97	325.26	211.71	266.48
38	146.54	196.04	124.46	165.87	185.50	212.00	158.55	213.51	200.44	272.44	184.44	211.47	240.24	328.61	214.46	270.00
39	148.72	200.00	125.95	168.99	188.39	214.53	160.84	215.46	202.33	276.99	186.29	213.38	242.51	331.96	217.16	273.52
40	150.95	204.06	127.45	172.14	191.31	217.10	163.13	217.42	204.22	281.54	188.14	215.29	244.78	335.31	219.86	277.04
41	153.23	208.23	128.96	175.32	194.21	219.81	165.42	219.48	206.11	286.09	190.00	217.20	247.05	338.66	222.56	280.56
42	155.56	212.51	130.48	178.53	197.13	222.56	167.71	221.56	207.99	290.64	191.85	219.11	249.32	342.01	225.26	284.08
43	157.94	216.89	132.01	181.77	200.08	225.34	170.00	223.64	209.88	295.19	193.70	221.02	251.59	345.36	227.96	287.60
44	160.37	221.37	133.55	185.04	203.06	228.16	172.29	225.73	211.87	300.74	195.55	222.93	253.86	348.71	230.66	291.12
45	162.85	225.95	135.10	188.34	206.08	231.02	174.58	227.83	213.96	305.29	197.40	224.84	256.13	352.06	233.36	294.64
46	165.38	230.63	136.66	191.67	209.14	233.92	176.87	229.93	216.05	309.84	199.25	226.75	258.40	355.41	236.06	298.16
47	167.96	235.41	138.23	195.03	212.24	236.84	179.16	232.03	218.14	314.39	201.10	228.66	260.67	358.76	238.76	301.68
48	170.59	240.29	139.81	198.42	215.38	239.80	181.45	234.13	220.23	318.94	202.95	230.57	262.94	362.11	241.46	305.20
49	173.27	245.27	141.40	201.84	218.56	242.80	183.74	236.23	222.32	323.49	204.80	232.48	265.21	365.46	244.16	308.72
50	175.99	250.35	143.00	205.29	221.78	245.84	186.03	238.33	224.41	328.04	206.65	234.39	267.48	368.81	246.86	312.24
51	178.76	255.53	144.61	208.77	225.03	248.92	188.32	240.43	226.50	332.59	208.50	236.30	269.75	372.16	249.56	315.76
52	181.58	260.81	146.23	212.28	228.31	252.04	190.61	242.54	228.59	337.14	210.35	238.21	272.02	375.51	252.26	319.28
53	184.45	266.19	147.86	215.81	231.62	255.19	192.90	244.65	230.68	341.69	212.20	240.12	273.88	378.86	254.96	322.80
54	187.37	271.67	149.50	219.37	234.97	258.38	195.19	246.76	232.77	346.24	214.05	241.99	275.74	382.21	257.66	326.32
55	190.34	277.25	151.15	222.96	238.35	261.61	197.48	248.87	234.86	350.79	215.90	243.86	277.60	385.56	260.36	329.84
56	193.36	282.93	152.81	226.58	241.74	264.88	199.77	250.98	236.97	355.34	217.75	245.73	279.46	388.91	263.06	333.36
57	196.43	288.71	154.48	230.23	245.16	268.19	202.06	253.09	239.08	359.89	219.60	247.60	281.32	392.26	265.76	336.88
58	199.55	294.59	156.16	233.91	248.61	271.54	204.35	255.20	241.19	364.44	221.45	249.47	283.18	395.61	268.46	340.40
59	202.72	300.57	157.85	237.62	252.09	275.04	206.64	257.31	243.28	369.00	223.30	251.34	285.04	398.96	271.16	343.92
60	205.94	306.65	159.55	241.37	255.68	278.58	208.93	259.42	245.37	373.55	225.15	253.21	286.90	402.31	273.86	347.44
61	209.21	312.83	161.26	245.15	259.30	282.16	211.22	261.53	247.46	378.10	227.00	255.08	288.76	405.66	276.56	350.96
62	212.53	319.11	162.98	248.96	262.96	284.84	213.51	263.64	249.55	382.65	228.85	256.95	290.62	409.01	279.26	354.48
63	215.90	325.49	164.71	252.80	266.75	287.56	215.80	265.75	251.64	387.14	230.70	258.82	292.48	412.26	281.96	358.00
64	219.32	332.07	166.45	256.67	270.59	290.32	218.09	267.86	253.73	391.63	232.55	260.69	294.34	415.26	284.66	361.52
65	222.79	338.75	168.20	260.57	274.66	293.12	220.38	269.97	255.82	396.12	234.40	262.56	296.20	418.26	287.36	365.04
66	226.31	345.53	169.96	264.50	278.77	295.90	222.67	272.08	257.91	400.61	236.25	264.43	298.06	421.26	290.06	368.56
67	229.88	352.41	171.73	268.46	282.92	298.72	224.96	274.19	260.00	405.10	238.10	266.30	300.92	424.26	292.76	372.08
68	233.50	359.39	173.51	272.45	287.10	301.58	227.25	276.30	262.09	409.59	240.00	268.17	302.78	427.26	295.46	375.60
69	237.17	366.57	175.30	276.47	291.31	304.50	229.54	278.41	264.18	414.08	241.85	270.04	304.64	430.26	298.16	379.12
70	240.89	373.85	177.10	280.52	295.65	307.46	231.83	280.52	266.27	418.57	243.70	272.31	306.50	433.26	300.86	382.64
71	244.66	381.23	178.91	284.60	300.03	310.45	234.12	282.63	268.36	423.06	245.55	274.58	308.36	436.26	303.56	386.16
72	248.48	388.71	180.73	288.71	304.44	313.47	236.41	284.74	270.45	427.55	247.40	276.85	310.22	439.26	306.26	389.68
73	252.35	396.29	182.56	292.84	308.90	316.52	238.70	286.85	272.54	432.04	249.25	279.12	312.08	442.26	308.96	393.20
74	256.27	403.97	184.40	297.00	313.41	319.62	240.99	288.96	274.63	436.53	251.10	281.39	313.94	445.26	311.66	396.72
75	260.24	411.75	186.25	301.19	318.43	322.75	243.28	291.07	276.72	441.02	252.95	283.70	315.80	448.26	314.36	400.24
76	264.26	419.63	188.11	305.41	323.60	325.92	245.57	293.18	278.81	445.51	254.80	286.01	317.66	451.26	317.06	403.76
77	268.33	427.61	189.98	309.66	328.50	329.12	247.86	295.29	280.90	450.00	256.65	288.32	319.52	454.26	319.76	407.28
78	272.45	435.69	191.86	313.93	333.44	332.38	250.15	297.40	282.99	454.49	258.50	290.63	321.38	457.26	322.46	410.80
79	276.62	443.87	193.75	318.32	338.42	335.68	252.44	299.51	285.08	458.98	260.35	292.94	323.24	460.26	325.16	414.32
80	280.84	452.15	195.65	322.73	343.44	339.07	254.73	301.62	287.17	463.47	262.20	295.25	325.10	463.26	327.86	417.84
81	285.11	460.53	197.56	327.16	348.50	343.49	257.02	303.73	289.26	467.96	264.05	297.56	326.96	466.26	330.56	421.36
82	289.43	469.01	199.48	331.61	353.60	348.60	259.31	305.84	291.35	472.45	265.90	299.87	328.82	469.26	333.26	424.88
83	293.80	477.59	201.41	336.14	358.75	353.77	261.60	307.95	293.44	476.94	267.75	302.18	330.68	472.26	335.96	428.40
84	298.22	486.27	203.35	340.70	363.94	358.98	263.89	310.06	295.53	481.43	269.60	304.49	332.54	475.26	338.66	431.92

SERFF Tracking #:

META-129701063

State Tracking #:

275018

Company Tracking #:

CT14-75 (TC LIFE-RATE) CC

State:

Washington

Filing Company:

TIAA-CREF Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Long Term Care Insurance

Project Name/Number:

2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	Attached is the Actuarial Memorandum
Attachment(s):	WA - 2014 ActMemo_Generic_Loss_Ratio.pdf
Item Status:	Filed
Status Date:	07/10/2015
Satisfied - Item:	Long Term Care Rates
Comments:	Attached is the Generic Rates and the information on the Rate/Rule Schedule tab pertaining to this filing has been populated.
Attachment(s):	TIAA_Rates_WA_CURRENT41%_with_22.69%Increase.pdf
Item Status:	Filed
Status Date:	07/10/2015
Satisfied - Item:	Filing Letter
Comments:	Attached is the Filing Letter
Attachment(s):	T-C Life Filing Letter Non-Exempt States - WA.pdf
Item Status:	Filed
Status Date:	07/10/2015
Satisfied - Item:	Policyholder Increase Letter
Comments:	Attached is the Policyholder Increase Letter
Attachment(s):	FINAL TIAA Policyholder Increase Letter with LD number.pdf
Item Status:	Filed
Status Date:	07/10/2015
Satisfied - Item:	NAIC Transmittal Form
Comments:	Attached is the NAIC Transmittal Form
Attachment(s):	TC-Life NAIC Transmittal_WA.pdf
Item Status:	Filed
Status Date:	07/10/2015
Satisfied - Item:	Authorization
Comments:	Attached is the Authorization
Attachment(s):	TC Life Authorization.pdf
Item Status:	Filed

SERFF Tracking #:

META-129701063

State Tracking #:

275018

Company Tracking #:

CT14-75 (TC LIFE-RATE) CC

State:

Washington

Filing Company:

TIAA-CREF Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name:

Long Term Care Insurance

Project Name/Number:

2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Status Date:

07/10/2015

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

This actuarial memorandum pertains to individual long-term care policies for which:

- Metropolitan Life Insurance Company ("MetLife") acts as administrator on behalf of Teachers Insurance and Annuity Association ("TIAA"), under an administrative agreement between MetLife and TIAA that became effective on May 1, 2004;
- MetLife acts as administrator on behalf of TIAA-CREF Life Insurance Company ("T-C Life") under an administrative agreement between MetLife and T-C Life that became effective on May 1, 2004; or
- MetLife is the direct insurer through assumption reinsurance agreements with TIAA and T-C Life.

Although three separate filings are being submitted for rate increases related to the above described long-term care policies (due to the fact that there are currently three different insuring entities involved – TIAA, T-C Life and MetLife), for purposes of this actuarial memorandum and review and approval of our premium rate schedule increase, we are treating the policies to which the three filings relate as one block of business.

Policy Forms

Policy Form Series Originally Issued by TIAA

These policies are either administered by MetLife on behalf of TIAA or assumed by MetLife:

LTC.02 Policy Form Series - this policy form series is referred to as LTC.02 throughout this actuarial memorandum and includes the following policy form(s):

LTC-WA.02 Ed. 2-94
LTC-E-WA.02 Ed. 2-94
LTC-WA.02 Ed. 4-97
LTC-E-WA.02 Ed. 4-97
QLTC-WA.02 Ed. 4-97
QLTC-E-WA.02 Ed. 4-97

LTC.02 also includes any riders or endorsements approved for issue with the above listed policies.

LTC.03 Policy Form Series - this policy form series is referred to as LTC.03 throughout this actuarial memorandum and includes the following policy form(s):

LTC.03 (WA)

LTC.03 also includes any riders or endorsements approved for issue with the above listed policy.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

Policy Form Series Originally Issued by T-C Life

These policies are either administered by MetLife on behalf of T-C Life or assumed by MetLife:

TCL-LTC.04 Policy Form Series - this policy form series is referred to as LTC.04 throughout this actuarial memorandum and includes the following policy form(s):

TCL-LTC.04 (WA) ed. 4/00

LTC.04 also includes any riders or endorsements approved for issue with the above listed policy.

Dates of Issue

LTC.02, LTC.03 and LTC.04 are no longer being issued. LTC.02 forms were issued in WA from 1992 to 2000. LTC.03 forms were issued in WA from 2000 to 2002. LTC.04 forms were issued in WA from 2001 to 2004. Nationwide, the last policies were issued in 2004.

1. Purpose of Filing

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

2. Description of Benefits

Each of LTC.02, LTC.03 and LTC.04 is a comprehensive long-term care insurance policy form series. These long-term care policy forms provide benefits for care in a facility and care at home for insureds who are unable to perform a certain number of activities of daily living or who suffer cognitive impairment. Each of the series has optional benefits, including, but not limited to, nonforfeiture and inflation protection benefits.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through September 2013.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through September 2013 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	3.00%
4	2.00%
5	1.50%
6	1.25%
7	1.00%
8	1.00%
9+	0.70%

In the year of rate increase implementation, it is assumed that an additional 1.4% of policies lapse and there is a 2.5% net reduction to premiums and benefits due to benefit downgrades.

- c. Mortality. 82% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Adverse Selection. No adverse selection is assumed.
- e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. The assumptions used in this filing were developed from the actual experience on these forms and supplemented, as needed, based on the experience of other forms.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

6. Marketing Method

These policy forms were marketed through direct response methods without the use of agents or brokers.

7. Underwriting Description

Individual medical underwriting was performed based on health status, functional capacity, and other health data.

8. Premiums

Premium rates are level premiums from the date of issue except when Periodic Inflation Additions are taken. Premiums do not vary by occupation or sex. Premiums do vary by plan design, payment method, and the selection of additional riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors for Direct Payment Methods	Modal Factors for Automatic Payment Methods
Annual	1.00*AP	1.00*AP
Semi-Annual	0.51*AP	0.50699*AP
Quarterly	0.26*AP	0.25527*AP
Monthly	0.088*AP	0.08549*AP

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

12. Reserves

Active life reserves have not been used in this rate increase analysis except as described in Exhibit III. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for all policy forms combined is shown in Exhibit I. Exhibit I normalizes the premium from all states to reflect the prior rate action approved by WA rather than the prior rate action approved by other states.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.51%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.51%.

Exhibit II provides a comparison of actual to expected historical experience. Exhibit III provides historical experience including active life reserves.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2014 through 2094 are developed by multiplying each prior period's earned premium (starting with December 30, 2013 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.51%.

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

16. History of Previous Rate Increases

Previously, a premium rate increase of 41% was filed with your Department on 08/17/2011 and initially implemented on 03/01/2012. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that filed with Washington on a nationwide basis.

17. Requested Rate Increase

The company is requesting an increase of 22.69% for the policy forms listed above. Corresponding rate tables reflecting the 22.69% increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

18. Analysis Performed

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

- a. Incidence and continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

b. Voluntary termination rates vary by duration and issue age as shown in the following table¹.

Duration	Issue Age											
	25	35	42	47	52	57	62	67	72	77	82	87+
1	5.00%	6.00%	6.00%	6.00%	6.00%	6.00%	4.00%	3.00%	3.00%	3.00%	3.00%	0.00%
2	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.50%	3.00%	3.00%	2.50%	2.50%	0.00%
3	4.00%	5.00%	5.00%	5.00%	5.00%	5.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
4	3.50%	4.50%	4.50%	4.50%	4.50%	4.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
5	3.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
6	2.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
7	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
8	1.50%	2.50%	2.50%	2.50%	2.50%	2.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
9	1.00%	2.30%	2.30%	2.30%	2.30%	2.30%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
10	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
11	1.00%	1.80%	1.80%	1.80%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
12	1.00%	1.50%	1.50%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
13	1.00%	1.30%	1.30%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
14	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
15	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
16	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
17	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
18	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
19	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
20	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
21	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
22	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
23	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
24	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
25+	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	0.00%

c. Mortality was assumed based on TIAA's own 1983 Table A Merged Gender Mod 1 (with ages set back 4.5 years)

Age	Mortality
22	0.000348
27	0.000435
32	0.000548
37	0.000664
42	0.000857
47	0.001356

¹ For certain younger issue ages with specific inflation options only, policy form series LTC.02 had slightly higher lapse rates in some durations.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

52	0.002327
57	0.003694
62	0.005352
67	0.007955
72	0.012906
77	0.021114
82	0.035309
87	0.059251
92	0.097039
97	0.149565
102	0.363419
107	0.480274
110	1.000000

d. Investment earnings rate was assumed at 5.75%.

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

A similar analysis was done for the prior premium rate increase of 41% which was filed with your Department on 08/17/2011. The analysis was based on actual experience through September 2009. Since September 2009, actual voluntary lapse rates have been lower than that assumed in the prior rate increase. Mortality rates have been similar to that assumed in the prior rate increase. Morbidity levels have been slightly worse than that assumed in the prior rate increase.

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

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio with and without the requested rate increase

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

exceeds the minimum loss ratio of 60%.

20. Average Annual Premium

The average premium, for all policies modeled in Exhibit I, original with no increase, current 41% increase and current with requested 22.69% increase are:

Original with no increase: \$1,580
Current 41% increase: \$2,228
Current with requested 22.69% increase: \$2,733

21. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period following approval.

22. Nationwide Distribution of Business as of 12/31/2013 (based on inforce count)

By Policy Form:

Policy Form	Count	Percent
LTC.02	8,395	24%
LTC.03	16,424	47%
LTC.04	10,091	29%
Total	34,910	100%

By Issue Age:

Issue Ages	Count	Percent
<40	117	0%
40-49	1,366	4%
50-59	9,774	28%
60-64	9,285	27%
65-69	8,399	24%
70-74	4,616	13%
75-79	1,219	3%
>79	134	0%
Total	34,910	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

By Elimination Period:

Elimination Period	Count	Percent
30-day	2,988	9%
60-day	836	2%
90-day	29,726	85%
100-day	171	0%
365-day	1,189	3%
Total	34,910	100%

By Benefit Period:

Benefit Period	Count	Percent
3 Year	8,870	25%
5 Year	9,903	28%
7 Year	7,283	21%
Lifetime	8,854	25%
Total	34,910	100%

By Inflation Option:

Inflation Option	Count	Percent
3% Capped	241	1%
5% Capped	366	1%
5% Uncapped	4,763	14%
No Inflation	29,540	85%
Total	34,910	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

August 27, 2014

By Home Care Percentage:

HC%	Count	Percent
50%	11,293	32%
100%	23,617	68%
Total	34,910	100%

23. Number of Policyholders

As of 12/31/2013, the number of policies inforce and 2013 annualized premium that will be affected by this increase are:

	Number of Insured	2013 Annualized Premium
WA	873	\$1,789,692
Nationwide	34,910	\$66,231,225

2013 Annualized Premium includes prior rate action filed with Washington and other states.

24. Actuarial Certification

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

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

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



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

Exhibit I
Metropolitan Life Insurance Company
Nationalwide Experience Projections (Premium Normalized To Include 41% Prior Increases) and With No Future Increase
Policy Form: LTC.02, LTC.03, LTC.04

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest			With Interest			Premium Rate Increase Factor	Mortality Factors		Residency Factors			Calendar Year Effective Int Rate	Risk / Accrual Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse			Policy Persistency	Premium Persistency
1991	237,773	0	0.0%	318	641,526	0	0.0%							4.51%	2.6981	
1992	1,006,476	12,795	1.3%	693	2,593,183	33,932	1.3%							4.51%	2.5816	
1993	1,841,034	68,405	3.7%	1,217	4,547,762	218,380	4.8%							4.51%	2.4702	
1994	2,583,972	600,982	24.4%	1,778	6,107,533	1,491,404	24.4%							4.51%	2.3636	
1995	4,027,341	355,802	8.8%	3,527	9,063,094	804,690	8.9%							4.51%	2.2616	
1996	8,035,304	1,480,296	18.4%	6,611	17,388,602	3,203,398	18.4%							4.51%	2.1640	
1997	11,474,753	1,826,881	15.9%	7,787	23,760,071	3,782,813	16.0%							4.51%	2.0706	
1998	16,903,445	2,711,554	16.0%	11,882	33,490,518	5,372,357	16.0%							4.51%	1.9813	
1999	28,623,536	5,907,624	20.6%	20,137	54,264,035	11,199,577	20.6%							4.51%	1.8958	
2000	38,354,751	7,407,480	19.2%	31,964	69,937,238	13,456,801	19.2%							4.51%	1.8140	
2001	48,876,005	9,897,145	20.2%	37,330	84,837,248	17,178,411	20.2%							4.51%	1.7357	
2002	55,793,045	14,174,614	25.3%	40,619	92,660,645	23,458,046	25.3%							4.51%	1.6608	
2003	61,998,460	17,979,317	28.1%	43,950	98,046,416	28,571,338	28.1%							4.51%	1.5891	
2004	64,819,994	23,279,566	35.9%	48,703	98,561,780	35,397,650	35.9%							4.51%	1.5205	
2005	64,018,203	33,584,628	52.6%	42,810	93,141,919	48,863,239	52.6%							4.51%	1.4549	
2006	63,327,804	29,020,215	45.8%	41,669	88,154,400	40,400,290	45.8%							4.51%	1.3921	
2007	62,998,740	35,953,141	57.1%	41,113	83,825,531	47,821,965	57.1%							4.51%	1.3321	
2008	62,720,531	45,906,779	73.2%	40,259	79,842,531	58,514,555	73.2%							4.51%	1.2746	
2009	62,269,536	47,185,381	75.8%	39,307	75,947,685	57,546,349	75.8%							4.51%	1.2196	
2010	61,172,735	48,511,394	79.3%	38,888	71,385,559	56,610,400	79.3%							4.51%	1.1700	
2011	59,226,008	51,305,049	86.6%	37,410	66,131,403	57,291,288	86.6%							4.51%	1.1166	
2012	57,495,065	60,316,762	104.9%	36,198	62,796,279	64,442,524	102.8%							4.51%	1.0684	
2013	57,766,968	70,977,024	122.9%	34,910	59,501,325	72,559,806	121.3%							4.51%	1.0233	
2014	76,900,668	66,889,390	87.0%	34,159	75,223,049	65,429,133	87.0%	1.4100	0.9350	1.0000	0.0115	0.0000	0.978	0.989	4.51%	0.9782
2015	72,580,618	71,930,991	99.1%	32,752	67,933,485	67,325,451	99.1%	1.4100	1.1394	1.0000	0.0412	0.0000	0.959	0.944	4.51%	0.9340
2016	68,302,519	76,860,792	112.6%	31,316	61,470,510	68,935,146	112.5%	1.4000	1.1355	1.0000	0.0439	0.0000	0.956	0.941	4.51%	0.8956
2017	64,031,104	81,582,366	127.4%	29,855	54,760,450	69,910,729	127.4%	1.4000	1.1322	1.0000	0.0467	0.0000	0.953	0.937	4.51%	0.8569
2018	59,784,380	86,077,156	143.9%	28,374	49,020,643	70,521,943	143.9%	1.4000	1.1291	1.0000	0.0496	0.0000	0.950	0.934	4.51%	0.8200
2019	55,295,245	90,046,821	162.8%	26,882	43,619,190	70,847,920	162.8%	1.4000	1.1258	1.0000	0.0528	0.0000	0.947	0.930	4.51%	0.7846
2020	51,479,651	95,605,151	185.8%	25,381	38,616,410	70,770,613	185.8%	1.4000	1.1226	1.0000	0.0558	0.0000	0.944	0.926	4.51%	0.7507
2021	47,456,548	96,554,626	203.7%	23,883	34,068,845	69,428,230	203.7%	1.4000	1.1193	1.0000	0.0591	0.0000	0.941	0.922	4.51%	0.7183
2022	43,551,665	99,191,657	227.8%	22,391	29,933,883	68,176,302	227.8%	1.4000	1.1163	1.0000	0.0625	0.0000	0.938	0.918	4.51%	0.6873
2023	39,784,150	101,128,345	254.2%	20,914	25,164,385	66,507,917	254.2%	1.4000	1.1131	1.0000	0.0659	0.0000	0.934	0.913	4.51%	0.6577
2024	36,172,316	102,456,521	283.2%	19,459	22,762,446	64,473,642	283.2%	1.4000	1.1103	1.0000	0.0696	0.0000	0.930	0.909	4.51%	0.6293
2025	32,733,909	103,160,401	315.1%	18,034	19,709,818	62,115,189	315.1%	1.4000	1.1074	1.0000	0.0732	0.0000	0.927	0.905	4.51%	0.6021
2026	29,479,520	103,139,315	349.9%	16,644	15,984,285	59,422,070	349.9%	1.4000	1.1042	1.0000	0.0771	0.0000	0.923	0.901	4.51%	0.5761
2027	26,415,623	102,418,845	387.7%	15,295	14,562,339	56,661,123	387.7%	1.4000	1.1012	1.0000	0.0810	0.0000	0.919	0.896	4.51%	0.5513
2028	23,552,052	101,025,866	429.0%	13,977	12,423,386	53,280,290	429.0%	1.4000	1.1083	1.0000	0.0850	0.0000	0.915	0.892	4.51%	0.5275
2029	20,891,693	98,955,930	473.7%	12,751	10,544,524	49,845,364	473.7%	1.4000	1.1042	1.0000	0.0890	0.0000	0.911	0.887	4.51%	0.5047
2030	18,434,858	96,244,806	522.1%	11,561	9,302,978	46,480,717	522.1%	1.4000	1.1022	1.0000	0.0933	0.0000	0.907	0.882	4.51%	0.4829
2031	16,179,947	97,887,466	574.1%	10,433	7,476,783	42,923,465	574.1%	1.4000	1.0996	1.0000	0.0976	0.0000	0.902	0.878	4.51%	0.4621
2032	14,124,275	88,982,894	630.0%	9,370	6,245,195	39,344,709	630.0%	1.4000	1.0974	1.0000	0.1019	0.0000	0.898	0.873	4.51%	0.4422
2033	12,267,650	84,599,015	689.9%	8,374	5,189,067	35,792,108	689.9%	1.4000	1.0951	1.0000	0.1064	0.0000	0.894	0.869	4.51%	0.4231
2034	10,587,834	79,833,911	754.0%	7,445	4,286,188	32,318,492	754.0%	1.4000	1.0929	1.0000	0.1109	0.0000	0.889	0.863	4.51%	0.4048
2035	9,030,583	74,784,208	822.7%	6,586	3,521,259	28,967,844	822.7%	1.4000	1.0910	1.0000	0.1154	0.0000	0.885	0.859	4.51%	0.3874
2036	7,760,528	69,589,680	894.1%	5,796	2,876,386	25,773,958	894.1%	1.4000	1.0892	1.0000	0.1199	0.0000	0.880	0.854	4.51%	0.3706
2037	6,587,545	64,183,081	974.3%	5,074	2,386,222	22,762,038	974.3%	1.4000	1.0873	1.0000	0.1247	0.0000	0.875	0.849	4.51%	0.3546
2038	5,559,515	58,798,689	1057.6%	4,417	1,886,556	19,952,638	1057.6%	1.4000	1.0855	1.0000	0.1293	0.0000	0.871	0.844	4.51%	0.3393
2039	4,659,955	53,445,771	1148.7%	3,828	1,514,685	17,353,448	1148.7%	1.4000	1.0833	1.0000	0.1340	0.0000	0.866	0.839	4.51%	0.3247
2040	3,891,118	48,223,377	1239.2%	3,294	1,208,903	14,882,158	1239.2%	1.4000	1.0817	1.0000	0.1389	0.0000	0.861	0.834	4.51%	0.3107
2041	3,226,915	43,160,961	1337.8%	2,821	959,283	12,830,699	1337.8%	1.4000	1.0792	1.0000	0.1436	0.0000	0.856	0.829	4.51%	0.2975
2042	2,680,004	38,335,612	1441.2%	2,403	756,630	10,904,449	1441.2%	1.4000	1.0775	1.0000	0.1484	0.0000	0.852	0.824	4.51%	0.2844
2043	2,179,437	33,758,239	1548.0%	2,034	593,162	9,188,048	1548.0%	1.4000	1.0748	1.0000	0.1533	0.0000	0.847	0.819	4.51%	0.2722
2044	1,775,128	29,475,577	1660.5%	1,713	452,291	7,676,230	1660.5%	1.4000	1.0720	1.0000	0.1578	0.0000	0.842	0.814	4.51%	0.2604
2045	1,436,714	25,596,941	1777.0%	1,434	338,012	6,361,864	1777.0%	1.4000	1.0702	1.0000	0.1630	0.0000	0.837	0.809	4.51%	0.2492
2046	1,155,868	21,916,201	1896.1%	1,194	275,598	5,225,589	1896.1%	1.4000	1.0679	1.0000	0.1676	0.0000	0.832	0.805	4.51%	0.2384
2047	974,105	18,654,379	2018.6%	988	210,831	4,255,914	2018.6%	1.4000	1.0666	1.0000	0.1727	0.0000	0.827	0.799	4.51%	0.2281
2048	793,973	15,743,710	2145.0%	812	160,226	3,435,856	2145.0%	1.4000	1.0646	1.0000	0.1776	0.0000	0.822	0.794	4.51%	0.2183
2049	579,530	13,168,950	2272.3%	664	121,052	2,750,727	2272.3%	1.4000	1.0594	1.0000	0.1820	0.0000	0.818	0.780	4.51%	0.2089
2050	454,800	10,914,771	2389.9%	541	90,859	2,181,490	2389.9%	1.4000	1.0561	1.0000	0.1859	0.0000	0.814	0.785	4.51%	0.1999
2051	354,712	8,973,809	2526.9%	437	67,835	1,716,159	2526.9%	1.4000	1.0542	1.0000	0.1916	0.0000	0.808	0.780	4.51%	0.1912
2052	274,938	7,319,930	2682.2%	352	50,840	1,339,350	2682.2%	1.4000	1.0523	1.0000	0.1955	0.0000	0.805	0.779	4.51%	0.1830
2053	211,762	5,921,502	2796.0%	281	37,078	1,036,805	2796.0%	1.4000	1.0504	1.0000	0.2020	0.0000	0.798	0.770	4.51%	0.1751
2054	162,428	4,748,483	2923.4%	224	27,213	795,541	2923.4%	1.4000	1.0485	1.0000	0.2020	0.0000	0.798	0.767	4.51%	0.1675
2055	124,187	3,781,987	3046.9%	178	19,898	605,275	3046.9%	1.4000	1.0422	1.0000	0.2064	0.0000	0.794	0.764	4.51%	0.1603
2056	94,443	2,981,179	3166.6%	141	14,486	457,277	3166.6%	1.4000	1.0360	1.0000	0.2083	0.0000	0.792	0.761	4.51%	0.1534
2057	71,489	2,316,363	3268.2%	110	10,492	342,905	3268.2%	1.4000	1.0353	1.0000	0.2167	0.0000	0.783	0.757	4.51%	0.1468
2058</																

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include 4% Prior Increase) and With 22.69% Future Increase
Policy Forms: LTC-05, LTC-03, LTC-04

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest	With Interest			Premium Rate Increase	Mortality Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Calendar Year Effective Int. Rate	Mid-Year Doc / Accum Factor			
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Incurred Premium	Incurred Claims	Loss Ratio	Claim Factor	Policy Selection	Policy Persistence	Premium Persistence					
1991	237,773	0	0.0%	318	641,526	0	0.0%					4.51%	2.6981			
1992	1,004,476	12,795	1.3%	693	2,993,183	33,032	1.3%					4.51%	2.5816			
1993	1,841,034	88,405	4.8%	1,247	4,547,752	218,380	4.8%					4.51%	2.4702			
1994	2,593,972	630,982	24.4%	1,778	6,107,533	1,491,404	24.4%					4.51%	2.3616			
1995	4,037,341	355,802	8.8%	3,527	9,063,094	804,690	8.8%					4.51%	2.2616			
1996	6,035,304	1,480,296	18.4%	6,611	17,388,022	3,203,398	18.4%					4.51%	2.1640			
1997	11,474,751	1,826,881	15.9%	7,787	23,760,071	3,787,813	15.9%					4.51%	2.0706			
1998	18,503,445	2,711,554	14.6%	11,882	33,490,518	5,372,357	14.6%					4.51%	1.9813			
1999	28,625,536	5,907,624	20.6%	20,137	54,264,035	11,199,577	20.6%					4.51%	1.8958			
2000	38,554,751	7,407,440	19.2%	31,951	69,937,258	13,436,901	19.2%					4.51%	1.8140			
2001	48,878,006	9,897,145	20.2%	37,338	84,837,548	17,178,412	20.2%					4.51%	1.7357			
2002	55,793,045	14,124,514	25.3%	40,619	92,660,645	23,458,046	25.3%					4.51%	1.6608			
2003	61,698,460	17,979,317	29.1%	43,990	98,046,416	28,571,398	29.1%					4.51%	1.5891			
2004	64,819,924	23,279,565	35.9%	43,703	98,561,780	35,397,650	35.9%					4.51%	1.5205			
2005	64,018,203	33,584,528	52.5%	42,810	93,141,919	48,863,235	52.5%					4.51%	1.4549			
2006	65,372,804	29,020,215	44.4%	41,969	88,154,400	40,400,290	45.8%					4.51%	1.3921			
2007	62,998,740	35,953,141	57.1%	41,113	83,518,331	47,891,386	57.1%					4.51%	1.3321			
2008	62,720,531	45,908,779	73.2%	40,258	79,042,531	56,514,555	71.6%					4.51%	1.2746			
2009	62,269,536	47,185,381	75.8%	39,307	75,942,685	57,546,349	75.8%					4.51%	1.2196			
2010	61,172,735	46,511,394	76.0%	38,888	74,385,559	56,610,400	76.0%					4.51%	1.1670			
2011	59,226,098	51,309,049	86.6%	37,410	66,131,403	57,291,288	86.6%					4.51%	1.1166			
2012	77,495,065	60,516,262	77.8%	36,193	82,796,278	64,442,324	77.8%					4.51%	1.0684			
2013	77,766,998	70,077,024	90.1%	34,910	79,951,305	72,599,906	90.8%	1.2269	0.9530	1.0000	0.0215	0.9850	0.978	0.989	4.51%	1.0223
2014	93,702,816	64,303,657	70.6%	33,661	88,724,152	67,900,297	76.5%	1.2269	1.1321	1.0000	0.0412	0.9850	0.959	0.944	4.51%	0.9782
2015	85,607,411	69,150,858	80.8%	32,294	80,126,068	64,723,322	80.8%	1.2269	1.1355	1.0000	0.0439	0.9860	0.956	0.941	4.51%	0.9360
2016	80,861,476	73,890,122	91.4%	30,974	72,149,432	65,174,657	91.7%	1.2269	1.1321	1.0000	0.0467	0.9860	0.953	0.937	4.51%	0.8956
2017	75,823,427	78,429,208	103.6%	29,487	64,718,616	67,208,679	103.8%	1.2269	1.1291	1.0000	0.0495	0.9860	0.950	0.934	4.51%	0.8569
2018	70,814,469	82,682,979	117.3%	27,977	57,818,672	67,796,270	117.3%	1.2269	1.1258	1.0000	0.0526	0.9860	0.947	0.930	4.51%	0.8200
2019	65,874,677	85,566,519	130.0%	26,505	51,447,841	67,917,359	132.0%	1.2269	1.1226	1.0000	0.0558	0.9860	0.944	0.926	4.51%	0.7846
2020	60,716,664	89,987,312	148.2%	25,071	45,592,650	67,554,559	149.2%	1.2269	1.1195	1.0000	0.0591	0.9860	0.941	0.922	4.51%	0.7507
2021	55,974,064	92,918,348	166.0%	23,580	40,207,121	66,744,823	166.0%	1.2269	1.1163	1.0000	0.0625	0.9860	0.938	0.918	4.51%	0.7183
2022	51,368,331	95,579,899	186.6%	22,077	35,306,426	65,541,288	186.6%	1.2269	1.1131	1.0000	0.0659	0.9860	0.934	0.913	4.51%	0.6873
2023	46,824,021	97,129,735	207.2%	20,522	30,860,377	63,937,386	207.2%	1.2269	1.1100	1.0000	0.0693	0.9860	0.930	0.909	4.51%	0.6577
2024	42,864,535	98,496,576	230.9%	19,187	26,847,857	61,981,736	230.9%	1.2269	1.1069	1.0000	0.0732	0.9860	0.927	0.905	4.51%	0.6293
2025	38,609,001	99,173,251	256.9%	17,781	23,247,243	59,714,433	256.9%	1.2269	1.1039	1.0000	0.0771	0.9860	0.923	0.901	4.51%	0.6021
2026	34,770,613	99,532,111	286.2%	16,411	20,052,832	57,125,407	286.2%	1.2269	1.1010	1.0000	0.0810	0.9860	0.919	0.896	4.51%	0.5761
2027	31,159,838	99,450,472	316.0%	15,082	17,176,016	54,778,891	316.0%	1.2269	1.0982	1.0000	0.0850	0.9860	0.915	0.892	4.51%	0.5512
2028	27,770,182	97,122,177	349.6%	13,801	14,653,139	51,230,621	349.6%	1.2269	1.0954	1.0000	0.0890	0.9860	0.911	0.887	4.51%	0.5275
2029	24,641,340	95,311,284	386.1%	12,572	12,437,059	48,014,976	386.1%	1.2269	1.0927	1.0000	0.0930	0.9860	0.907	0.882	4.51%	0.5047
2030	21,743,992	92,524,944	425.5%	11,400	10,500,887	44,684,237	425.5%	1.2269	1.0900	1.0000	0.0970	0.9860	0.902	0.878	4.51%	0.4825
2031	19,083,950	89,207,363	467.9%	10,287	8,818,718	41,264,474	467.9%	1.2269	1.0873	1.0000	0.1010	0.9860	0.898	0.873	4.51%	0.4611
2032	16,656,305	85,543,705	513.8%	9,239	7,356,084	37,824,035	513.8%	1.2269	1.0847	1.0000	0.1050	0.9860	0.893	0.868	4.51%	0.4422
2033	14,463,634	81,239,363	563.3%	8,257	6,119,123	34,408,743	563.3%	1.2269	1.0821	1.0000	0.1090	0.9860	0.888	0.863	4.51%	0.4241
2034	12,468,142	76,746,254	614.8%	7,341	5,055,475	31,069,383	614.8%	1.2269	1.0795	1.0000	0.1130	0.9860	0.883	0.858	4.51%	0.4068
2035	10,722,183	71,893,800	670.5%	6,494	4,153,256	27,845,237	670.5%	1.2269	1.0770	1.0000	0.1170	0.9860	0.878	0.853	4.51%	0.3874
2036	9,163,890	66,851,971	730.4%	5,715	3,392,582	24,777,794	730.4%	1.2269	1.0745	1.0000	0.1210	0.9860	0.873	0.848	4.51%	0.3706
2037	7,769,879	61,702,405	794.1%	5,003	2,755,928	21,882,285	794.1%	1.2269	1.0720	1.0000	0.1250	0.9860	0.868	0.843	4.51%	0.3546
2038	6,597,338	56,526,114	862.0%	4,355	2,225,133	19,181,469	862.0%	1.2269	1.0695	1.0000	0.1290	0.9860	0.863	0.838	4.51%	0.3393
2039	5,600,222	51,379,629	933.3%	3,772	1,786,541	16,882,738	933.3%	1.2269	1.0670	1.0000	0.1330	0.9860	0.858	0.833	4.51%	0.3247
2040	4,789,627	46,339,543	1010.1%	3,248	1,425,577	14,403,107	1010.1%	1.2269	1.0645	1.0000	0.1370	0.9860	0.853	0.828	4.51%	0.3107
2041	3,980,083	41,492,694	1090.2%	2,782	1,131,455	12,334,763	1090.2%	1.2269	1.0620	1.0000	0.1410	0.9860	0.848	0.823	4.51%	0.2973
2042	3,137,422	36,853,941	1174.7%	2,369	892,430	10,482,992	1174.7%	1.2269	1.0595	1.0000	0.1450	0.9860	0.843	0.818	4.51%	0.2844
2043	2,570,603	32,453,483	1262.5%	2,006	699,646	8,832,930	1262.5%	1.2269	1.0570	1.0000	0.1490	0.9860	0.838	0.813	4.51%	0.2722
2044	2,093,729	28,336,346	1353.4%	1,689	545,263	7,379,543	1353.4%	1.2269	1.0545	1.0000	0.1530	0.9860	0.833	0.808	4.51%	0.2604
2045	1,694,576	24,543,993	1448.4%	1,416	422,269	6,115,978	1448.4%	1.2269	1.0520	1.0000	0.1570	0.9860	0.828	0.803	4.51%	0.2492
2046	1,363,316	21,099,139	1548.4%	1,177	325,063	5,033,620	1548.4%	1.2269	1.0495	1.0000	0.1610	0.9860	0.823	0.805	4.51%	0.2384
2047	1,081,964	17,933,387	1648.3%	974	248,670	4,091,423	1648.3%	1.2269	1.0470	1.0000	0.1650	0.9860	0.818	0.799	4.51%	0.2281
2048	865,708	15,135,215	1748.3%	801	188,594	3,304,022	1748.3%	1.2269	1.0445	1.0000	0.1690	0.9860	0.813	0.794	4.51%	0.2183
2049	683,844	12,659,970	1852.1%	655	142,779	2,644,412	1852.1%	1.2269	1.0420	1.0000	0.1730	0.9860	0.808	0.789	4.51%	0.2089
2050	536,428	10,492,915	1958.1%	533	107,234	2,097,175	1958.1%	1.2269	1.0395	1.0000	0.1770	0.9860	0.803	0.784	4.51%	0.1999
2051	418,376	8,626,972	2062.0%	431	80,610	1,649,830	2062.0%	1.2269	1.0370	1.0000	0.1810	0.9860	0.808	0.780	4.51%	0.1912
2052	324,284	7,056,438	2169.8%	347	59,940	1,287,584	2169.8%	1.2269	1.0345	1.0000	0.1850	0.9860	0.803	0.775	4.51%	0.1830
2053	249,769	5,692,636	2278.2%	277	43,731	996,732	2278.2%	1.2269	1.0320	1.0000	0.2000	0.9860	0.798	0.770	4.51%	0.1751
2054	191,581	4,564,960	2382.8%	221	32,087	764,793	2382.8%	1.2269	1.0295	1.0000	0.2040	0.9860	0.793	0.765	4.51%	0.1675
2055	146,409	3,635,813	2483.4%	175	23,470	582,842	2483.4%	1.2269	1.0270	1.0000	0.2080	0.9860	0.788	0.760	4.51%	0.1603
2056	111,363	2,865,957	2572.8%	139	17,086	439,603	2572.8%	1.2269	1.0245	1.0000	0.2120	0.9860	0.783	0.755	4.51%	0.1534
2057	84,320	2,246,063	2663.7%	109	12,375	329,652	2663.7%	1.2269	1.0220	1.0000	0.2160	0.9860	0.778	0.750	4.51%	0.1468
2058	63,919	1,745,334	2747.4%	86	8,920	245,078	2747.4%	1.2269	1.0195	1.0000	0.2200					

Exhibit II
Metropolitan Life Insurance Company
Nationwide Calendar Year Experience with 41% Prior Rate Increase
Actual to Expected Ratios
Policy Forms: LTC.02, LTC.03 ,LTC.04

	Calendar Year	Actual or Projected Experience			Expected Pricing Experience			G=C/F Actual to Expected Ratio	Accumulative Loss Ratio		
		A Earned Premium	B Incurred Claims	C=B / A Loss Ratio	D Earned Premium	E Incurred Claims	F = E / D Loss Ratio		H Actual/Projected at 4.51% (on C)	I Expected at 5.75% (on F)	J = H / I Actual to Expected Ratio
Historical Experience	1991	237,773	0	0.0%	266,162	1,010	0.4%	0.00	0.0%	0.4%	0.00
	1992	1,004,476	12,795	1.3%	837,208	18,238	2.2%	0.58	1.0%	1.7%	0.59
	1993	1,841,034	88,405	4.8%	1,529,540	60,050	3.9%	1.22	3.2%	3.0%	1.09
	1994	2,583,972	630,982	24.4%	2,261,908	123,957	5.5%	4.46	12.5%	4.1%	3.08
	1995	4,007,341	355,802	8.9%	3,813,930	213,189	5.6%	1.59	11.1%	4.7%	2.36
	1996	8,035,304	1,480,296	18.4%	7,089,398	378,479	5.3%	3.45	14.3%	5.0%	2.87
	1997	11,474,751	1,826,881	15.9%	9,922,362	689,952	7.0%	2.29	14.9%	5.7%	2.62
	1998	16,903,445	2,711,554	16.0%	14,361,161	1,085,231	7.6%	2.12	15.3%	6.3%	2.43
	1999	28,623,536	5,907,624	20.6%	25,614,655	1,702,167	6.6%	3.11	17.2%	6.4%	2.68
	2000	38,554,751	7,407,440	19.2%	44,456,515	2,894,579	6.5%	2.95	17.8%	6.5%	2.76
	2001	48,878,006	9,897,145	20.2%	59,932,064	4,859,447	8.1%	2.50	18.5%	7.0%	2.65
	2002	55,793,045	14,124,614	25.3%	66,214,233	7,201,172	10.9%	2.33	20.1%	8.0%	2.52
	2003	61,698,460	17,979,317	29.1%	70,316,530	9,585,469	13.6%	2.14	21.9%	9.1%	2.40
	2004	64,819,994	23,279,566	35.9%	71,143,616	12,267,162	17.2%	2.08	24.2%	10.4%	2.32
2005	64,018,203	33,584,628	52.5%	67,509,526	15,226,037	22.6%	2.33	28.0%	11.9%	2.34	
2006	63,322,804	29,020,215	45.8%	63,955,233	18,455,250	28.9%	1.59	30.0%	13.7%	2.20	
2007	62,998,740	35,953,141	57.1%	60,452,205	22,129,446	36.6%	1.56	32.7%	15.6%	2.10	
2008	62,720,531	45,908,779	73.2%	56,982,678	26,147,852	45.9%	1.60	36.1%	17.7%	2.04	
2009	62,269,536	47,185,381	75.8%	53,539,948	30,354,717	56.7%	1.34	39.1%	19.9%	1.96	
2010	61,172,735	48,511,394	79.3%	50,499,106	34,503,766	68.3%	1.16	41.7%	22.3%	1.87	
2011	59,226,098	51,309,049	86.6%	47,984,295	38,530,371	80.3%	1.08	44.3%	24.8%	1.79	
2012	77,495,065	60,316,262	77.8%	46,274,340	42,461,696	91.8%	0.85	46.5%	27.2%	1.71	
2013	77,766,998	70,977,024	91.3%	44,738,705	46,241,671	103.4%	0.88	49.2%	29.7%	1.66	

Note: Actual or projected experience normalizes the premium from all states to reflect the prior rate action approved by WA rather than the prior rate action approved by other states.

Exhibit III
Metropolitan Life Insurance Company
Historical Loss Ratio with Active Life Reserves
Nationwide Experience with 41% Prior Rate Increase, without Interest
Policy Forms: LTC.02, LTC.03, LTC.04

	Calendar Year	Earned Premium**	Incurred Claims	Change in Active Life Reserve	Loss Ratio
Historical Experience	1991	237,773	-		0.0%
	1992	1,004,476	12,795		1.3%
	1993	1,841,034	88,405		4.8%
	1994	2,583,972	630,982		24.4%
	1995	4,007,341	355,802		8.9%
	1996	8,035,304	1,480,296		18.4%
	1997	11,474,751	1,826,881		15.9%
	1998	16,903,445	2,711,554		16.0%
	1999	28,623,536	5,907,624		20.6%
	2000	38,554,751	7,407,440		19.2%
	2001	48,878,006	9,897,145		20.2%
	2002	55,793,045	14,124,614		25.3%
	2003	61,698,460	17,979,317		29.1%
	2004	64,819,994	23,279,566		35.9%
	2005	64,018,203	33,584,628	296,708,102*	515.9%
	2006	63,322,804	29,020,215	94,966,821	195.8%
	2007	62,998,740	35,953,141	54,171,369	143.1%
	2008	62,720,531	45,908,779	52,824,213	157.4%
	2009	62,269,536	47,185,381	61,733,795	174.9%
	2010	61,172,735	48,511,394	55,273,612	169.7%
2011	59,226,098	51,309,049	46,638,208	165.4%	
2012	77,495,065	60,316,262	40,028,191	129.5%	
2013	77,766,998	70,977,024	31,618,390	131.9%	
	Total	935,446,597	508,468,294	733,962,701	132.8%

* Cumulative change, prior years are not available; ** Exhibit III normalizes the premium from all states to reflect the prior rate action approved by WA rather than the prior rate action approved by other states.

Policy Form Barco: LTC-02
 With No Inflation
 No Nonforfeiture
 No Return of Premium
 Current Annual Rates with Proposed 22.89% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	13.05	17.80	13.26	18.91	12.58	16.05	10.59	21.26	15.73	20.11	14.88	16.18	18.59	22.77	17.50	21.63	16.84	20.54
26	14.76	18.83	14.02	17.88	13.29	16.84	17.54	22.60	16.85	21.37	15.75	20.38	19.89	24.19	18.55	22.80	17.82	21.79
27	15.56	19.85	14.78	18.83	14.00	17.84	18.51	23.04	17.57	22.84	16.80	21.56	20.82	25.61	19.73	24.19	18.00	23.07
28	16.37	20.87	15.54	19.80	14.71	18.75	19.51	23.28	18.50	23.06	17.46	22.76	21.94	27.03	20.78	25.51	19.59	24.32
29	17.19	21.89	16.31	20.75	15.42	19.84	20.48	23.60	19.42	23.13	18.33	23.64	23.07	28.45	21.84	26.83	20.58	25.57
30	18.00	22.91	17.07	21.72	16.15	20.54	21.48	23.92	20.33	23.37	19.19	24.14	24.19	29.89	22.91	28.17	21.56	26.88
31	18.80	23.94	17.83	22.66	16.88	21.43	22.44	24.28	21.25	23.63	20.04	24.92	25.31	31.28	23.68	29.51	22.65	28.10
32	19.61	24.96	18.59	23.64	17.57	22.34	23.41	24.60	22.17	23.88	20.91	25.68	26.44	32.68	25.02	30.83	23.53	29.38
33	20.42	25.97	19.35	24.61	18.27	23.24	24.40	24.92	23.10	24.17	21.77	26.60	27.57	34.11	26.07	32.14	24.51	30.62
34	21.21	26.99	20.11	25.58	19.00	24.13	25.37	25.26	24.02	24.38	22.61	27.70	28.89	35.52	27.15	33.48	25.51	31.89
35	22.02	28.01	20.87	26.53	19.70	25.04	26.35	25.69	24.83	25.44	23.48	29.02	30.81	36.94	28.21	34.81	26.49	33.15
36	23.53	29.01	22.29	28.30	21.04	26.72	28.18	26.98	25.66	26.99	25.09	30.87	31.84	38.44	30.19	37.33	28.34	35.54
37	25.05	31.61	23.70	30.11	22.38	28.38	30.03	28.55	26.38	27.20	26.70	34.85	34.05	42.32	32.18	39.89	30.19	37.95
38	26.56	33.73	25.13	31.90	23.70	30.00	31.87	31.71	30.11	30.45	28.30	37.00	36.18	45.01	34.17	42.39	32.05	40.35
39	28.07	35.83	26.54	33.65	25.02	31.72	33.70	34.11	31.84	31.87	29.90	39.09	38.20	47.70	36.14	44.62	33.87	42.90
40	29.57	37.93	27.98	35.47	26.35	33.40	35.54	36.47	33.57	33.00	31.51	41.14	40.41	50.41	38.13	47.44	35.73	45.13
41	31.06	39.43	29.38	37.27	27.68	35.05	37.40	38.84	35.27	34.11	33.11	43.22	42.62	53.10	40.12	49.97	37.58	47.51
42	32.60	41.33	30.80	39.05	29.02	36.73	39.22	41.21	37.00	35.84	34.72	45.27	44.68	55.80	42.11	52.51	39.43	49.91
43	34.13	43.27	32.28	40.87	30.35	38.41	41.13	43.89	38.79	38.02	36.37	47.38	46.89	58.54	44.21	55.38	41.35	52.01
44	35.69	45.21	33.70	42.68	31.70	40.11	43.03	46.13	40.67	40.00	38.01	49.51	49.11	61.89	46.28	58.22	43.27	55.31
45	37.24	47.15	35.14	44.49	33.03	41.79	44.92	48.59	42.34	42.19	39.54	51.69	51.57	64.53	48.38	61.08	45.19	58.05
46	38.76	49.05	36.50	46.30	34.38	43.46	46.82	51.03	44.12	43.48	41.23	53.70	53.60	67.67	50.45	63.92	47.11	61.23
47	40.33	51.03	38.05	48.12	35.72	45.16	48.72	53.48	45.90	45.00	42.93	55.81	55.84	71.03	52.55	66.78	49.03	63.43
48	42.14	53.27	39.73	50.19	37.24	47.04	50.65	56.30	47.96	46.25	44.70	58.13	58.46	74.66	54.97	70.44	51.21	66.83
49	43.95	55.82	41.41	52.29	38.78	48.93	53.20	58.11	50.02	48.95	46.95	60.44	61.11	78.91	57.38	74.08	53.30	69.53
50	45.78	57.79	43.06	54.38	40.28	50.79	55.43	61.82	52.09	49.73	48.51	62.78	63.74	82.65	59.70	77.74	55.55	72.22
51	47.57	60.03	44.76	56.45	41.80	52.69	57.88	64.74	54.16	52.12	50.38	65.05	66.39	86.41	62.22	80.95	57.74	74.81
52	49.38	62.28	46.43	58.49	43.32	54.57	59.91	67.58	56.23	53.79	52.53	67.37	69.01	89.72	64.53	83.68	59.91	77.51
53	51.25	64.41	48.15	60.50	44.83	56.46	62.00	70.37	58.29	56.18	54.84	69.60	71.87	93.00	66.85	86.10	62.17	80.45
54	53.15	66.58	50.00	62.45	46.35	58.35	64.50	73.24	60.11	59.00	56.81	71.99	74.69	96.31	69.16	88.23	64.38	83.32
55	55.15	68.76	51.79	64.45	47.88	60.24	67.00	76.11	62.00	61.00	58.66	74.11	76.89	100.81	71.36	90.34	66.63	86.19
56	57.15	71.00	53.58	66.45	49.40	62.13	69.50	79.00	63.89	62.89	60.51	76.22	79.09	104.81	73.58	92.46	68.88	89.06
57	59.15	73.24	55.37	68.45	50.93	64.02	72.00	81.89	65.78	64.78	62.36	78.33	81.11	108.81	75.80	94.58	71.13	91.93
58	61.15	75.48	57.16	70.45	52.46	65.91	74.50	84.78	67.67	66.67	63.85	80.44	83.00	112.81	78.02	96.70	73.38	94.80
59	63.15	77.72	58.95	72.45	53.99	67.80	77.00	87.67	69.56	68.56	65.34	82.55	85.89	116.81	80.24	98.82	75.63	97.67
60	65.15	80.00	60.74	74.45	55.52	69.69	79.50	90.56	71.45	70.45	66.83	84.66	88.78	120.81	82.46	100.94	77.88	100.54
61	67.15	82.24	62.53	76.45	57.05	71.58	81.40	93.45	73.34	72.34	68.32	86.77	90.69	124.81	84.68	103.06	80.13	103.41
62	69.15	84.48	64.32	78.45	58.58	73.47	83.30	96.34	75.23	74.23	69.81	88.88	92.60	128.81	86.90	105.18	82.32	106.28
63	71.15	86.72	66.11	80.45	60.11	75.36	85.15	99.23	77.12	76.12	71.30	90.99	94.51	132.81	89.12	107.30	84.53	109.15
64	73.15	88.96	67.90	82.45	61.64	77.25	87.00	102.12	79.01	78.01	72.79	93.10	96.42	136.81	91.34	109.42	86.74	112.02
65	75.15	91.20	69.69	84.45	63.17	79.14	88.85	105.01	80.90	79.90	74.28	95.21	98.33	140.81	93.56	111.70	88.95	114.89
66	77.15	93.44	71.48	86.45	64.70	81.03	90.70	107.90	82.79	81.79	75.77	97.32	100.24	144.81	95.78	113.98	91.16	117.76
67	79.15	95.68	73.27	88.45	66.23	82.92	92.55	110.79	84.68	83.68	77.26	99.43	102.15	148.81	98.00	116.26	93.37	120.63
68	81.15	97.92	75.06	90.45	67.76	84.81	94.40	113.68	86.57	85.57	78.75	101.54	104.06	152.81	100.22	118.54	95.58	123.50
69	83.15	100.16	76.85	92.45	69.29	86.70	96.20	116.57	88.46	87.46	80.24	103.65	105.97	156.81	102.44	120.82	97.79	126.37
70	85.15	102.40	78.64	94.45	70.82	88.59	97.95	119.46	90.35	89.35	81.73	105.76	107.88	160.81	104.66	123.10	99.99	129.24
71	87.15	104.64	80.43	96.45	72.35	90.48	99.70	122.35	92.24	91.24	83.22	107.87	109.79	164.81	106.88	125.38	102.20	132.11
72	89.15	106.88	82.22	98.45	73.88	92.37	101.45	125.24	94.13	93.13	84.71	109.98	111.70	168.81	109.10	127.66	104.30	134.98
73	91.15	109.12	84.01	100.45	75.41	94.26	103.20	128.13	96.02	95.02	86.20	112.09	113.61	172.81	111.32	129.94	106.39	137.85
74	93.15	111.36	85.80	102.45	76.94	96.15	105.05	131.02	97.91	96.91	87.69	114.20	115.52	176.81	113.54	132.22	108.48	140.72
75	95.15	113.60	87.59	104.45	78.47	98.04	106.90	133.91	99.80	98.80	89.18	116.31	117.43	180.81	115.76	134.50	110.57	143.59
76	97.15	115.84	89.38	106.45	80.00	100.00	108.75	136.80	101.69	100.69	90.67	118.42	119.34	184.81	117.98	136.78	112.66	146.46
77	99.15	118.08	91.17	108.45	81.53	101.89	110.60	139.69	103.58	102.58	92.16	120.53	121.25	188.81	120.20	139.06	114.75	149.33
78	101.15	120.32	92.96	110.45	83.06	103.78	112.45	142.58	105.47	104.47	93.65	122.64	123.16	192.81	122.42	141.34	116.84	152.20
79	103.15	122.56	94.75	112.45	84.59	105.67	114.30	145.47	107.36	106.36	95.14	124.75	125.07	196.81	124.64	143.32	118.93	155.07
80	105.15	124.80	96.54	114.45	86.12	107.56	116.15	148.36	109.25	108.25	96.63	126.86	126.98	200.81	126.86	145.30	121.02	157.94
81	107.15	127.04	98.33	116.45	87.65	109.45	118.00	151.25	111.14	110.14	98.12	128.97	128.89	204.81	129.08	147.28	123.11	160.81
82	109.15	129.28	100.12	118.45	89.18	111.34	120.00	154.14	113.03	112.03	99.61	131.08	130.81	208.81	131.30	149.26	125.20	163.68
83	111.15	131.52	101.91	120.45	90.71	113.23	121.85	157.03	114.92	113.92	101.10	133.19	132.72	212.81	133.52	151.24	127.29	166.55
84	113.15	133.76	103.70	122.45	92.24	115.12	123.70	160.00	116.81	115.81	102.59	135.30	134.65	216.81	135.74	153.22	129.38	169.42
85	115.15	136.00	105.49	124.45	93.77	117.01	125.55	162.89	118.70	117.70	1							

Policy Form Series: LTC-02
With No Inflation
No Nonforfeiture
With Return of Premium
Current Annual Rates with Proposed 22.65% Increase
Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period			5 Year Benefit Period Elimination Period			7 Year Benefit Period Elimination Period												
	Home and Community Care			Home and Community Care			Home and Community Care												
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days										
25	14.34	16.33	13.92	17.41	19.93	16.51	17.03	22.10	26.82	19.84	19.09	23.05	16.12	22.34	17.13	21.34	100%	50%	100%
26	16.19	19.38	14.82	19.07	21.45	17.45	18.05	23.10	28.02	20.84	20.27	24.14	17.23	23.41	18.19	22.59	100%	50%	100%
27	18.87	21.51	16.01	20.40	22.89	19.32	19.92	24.94	29.83	22.66	22.00	25.87	18.41	24.14	19.19	23.69	100%	50%	100%
28	17.72	22.59	15.81	21.41	23.90	20.37	21.01	26.68	31.48	23.50	22.80	26.71	19.52	24.14	20.21	23.81	100%	50%	100%
29	18.56	23.02	17.59	22.40	24.93	21.20	21.83	27.67	32.48	24.40	23.70	27.20	20.58	25.12	21.27	24.82	100%	50%	100%
30	19.40	24.87	18.88	23.41	26.07	22.13	22.77	28.57	33.56	25.49	24.80	28.35	21.69	26.22	22.27	26.06	100%	50%	100%
31	21.09	26.81	19.97	25.40	27.68	23.10	23.74	29.66	34.64	26.57	25.70	29.42	22.84	27.32	23.39	27.26	100%	50%	100%
32	21.69	28.02	21.56	26.40	28.87	23.99	24.63	30.74	35.72	27.64	26.59	30.50	23.92	28.39	24.48	28.34	100%	50%	100%
33	23.12	29.59	23.28	27.40	29.97	24.88	25.52	31.82	36.80	28.72	27.52	31.59	25.00	29.46	25.59	29.41	100%	50%	100%
34	24.71	31.29	24.99	28.40	31.36	25.76	26.40	32.90	37.88	29.79	28.41	32.66	26.07	30.54	26.68	30.45	100%	50%	100%
35	26.72	32.92	26.89	29.40	32.37	26.64	27.28	34.00	38.96	30.78	29.32	33.74	27.14	31.61	27.76	31.51	100%	50%	100%
36	28.34	34.86	28.03	29.28	33.13	27.51	28.15	35.09	39.99	31.84	30.39	34.81	28.20	32.68	28.80	32.45	100%	50%	100%
37	29.90	36.87	29.51	31.13	33.11	29.35	30.01	36.17	41.04	32.94	31.39	35.89	29.31	33.58	29.81	33.04	100%	50%	100%
38	27.48	34.64	27.09	29.88	32.98	28.50	29.14	34.97	42.14	34.14	32.59	37.02	30.38	31.18	30.31	31.04	100%	50%	100%
39	29.03	36.92	28.64	31.84	34.84	29.80	30.44	36.87	43.14	35.14	33.59	38.27	31.44	31.88	31.21	31.44	100%	50%	100%
40	30.61	39.19	29.93	33.70	37.25	31.55	32.19	38.77	44.14	36.14	34.94	39.44	32.44	32.64	32.14	32.44	100%	50%	100%
41	32.17	41.46	31.49	35.56	39.12	33.42	34.06	40.64	45.14	37.14	36.84	40.94	33.44	33.64	33.14	33.44	100%	50%	100%
42	33.71	43.76	33.00	37.39	40.95	35.28	35.82	42.14	46.14	38.14	37.84	42.14	34.44	34.64	34.14	34.44	100%	50%	100%
43	35.33	46.15	34.67	39.27	42.77	37.16	37.70	43.64	47.14	39.14	38.84	43.64	35.44	35.64	35.14	35.44	100%	50%	100%
44	36.92	48.73	36.34	41.13	44.71	39.04	39.58	45.14	48.14	40.14	39.84	45.14	36.44	36.64	36.14	36.44	100%	50%	100%
45	38.50	51.40	38.01	43.00	47.68	40.93	41.47	46.64	49.14	41.14	40.84	46.64	37.44	37.64	37.14	37.44	100%	50%	100%
46	40.08	54.16	39.59	44.88	50.65	42.82	43.36	48.14	50.14	42.14	41.84	48.14	38.44	38.64	38.14	38.44	100%	50%	100%
47	41.69	56.79	41.20	46.76	53.52	44.69	45.23	49.64	51.14	43.14	42.84	49.64	39.44	39.64	39.14	39.44	100%	50%	100%
48	43.29	59.43	42.81	48.64	56.39	46.56	47.07	51.14	52.14	44.14	43.84	51.14	40.44	40.64	40.14	40.44	100%	50%	100%
49	44.89	62.07	44.40	50.52	59.24	48.43	48.91	52.64	53.14	45.14	44.84	52.64	41.44	41.64	41.14	41.44	100%	50%	100%
50	46.49	64.71	46.00	52.40	62.09	50.30	50.78	54.14	54.64	46.14	45.84	54.14	42.44	42.64	42.14	42.44	100%	50%	100%
51	48.09	67.35	47.60	54.28	65.04	52.17	52.65	55.64	56.14	47.14	46.84	55.64	43.44	43.64	43.14	43.44	100%	50%	100%
52	49.69	70.00	49.20	56.16	68.00	54.04	54.52	57.14	57.64	48.14	47.84	57.14	44.44	44.64	44.14	44.44	100%	50%	100%
53	51.29	72.64	50.80	58.04	71.00	55.91	56.39	58.64	59.14	49.14	48.84	58.64	45.44	45.64	45.14	45.44	100%	50%	100%
54	52.89	75.28	52.40	59.92	74.00	57.78	58.26	60.14	60.64	50.14	49.84	60.14	46.44	46.64	46.14	46.44	100%	50%	100%
55	54.49	77.92	54.00	61.80	77.00	59.65	60.13	61.64	62.14	51.14	50.84	61.64	47.44	47.64	47.14	47.44	100%	50%	100%
56	56.09	80.56	55.60	63.68	80.00	61.52	62.00	63.14	63.64	52.14	51.84	63.14	48.44	48.64	48.14	48.44	100%	50%	100%
57	57.69	83.20	57.20	65.56	83.00	63.39	63.87	64.64	65.14	53.14	52.84	64.64	49.44	49.64	49.14	49.44	100%	50%	100%
58	59.29	85.84	58.80	67.44	86.00	65.26	65.74	65.64	66.14	54.14	53.84	65.64	50.44	50.64	50.14	50.44	100%	50%	100%
59	60.89	88.48	60.40	69.32	89.00	67.13	67.61	66.64	67.14	55.14	54.84	66.64	51.44	51.64	51.14	51.44	100%	50%	100%
60	62.49	91.12	62.00	71.20	92.00	69.00	69.48	67.64	68.14	56.14	55.84	67.64	52.44	52.64	52.14	52.44	100%	50%	100%
61	64.09	93.76	63.60	73.08	95.00	70.87	71.35	68.64	69.14	57.14	56.84	68.64	53.44	53.64	53.14	53.44	100%	50%	100%
62	65.69	96.40	65.20	74.96	98.00	72.74	73.22	69.64	70.14	58.14	57.84	69.64	54.44	54.64	54.14	54.44	100%	50%	100%
63	67.29	99.04	66.80	76.84	101.00	74.61	75.09	70.64	71.14	59.14	58.84	70.64	55.44	55.64	55.14	55.44	100%	50%	100%
64	68.89	101.68	68.40	78.72	104.00	76.48	76.96	71.64	72.14	60.14	59.84	71.64	56.44	56.64	56.14	56.44	100%	50%	100%
65	70.49	104.32	70.00	80.60	107.00	78.35	78.83	72.64	73.14	61.14	60.84	72.64	57.44	57.64	57.14	57.44	100%	50%	100%
66	72.09	106.96	71.60	82.48	110.00	80.22	80.70	73.64	74.14	62.14	61.84	73.64	58.44	58.64	58.14	58.44	100%	50%	100%
67	73.69	109.60	73.20	84.36	113.00	82.09	82.57	74.64	75.14	63.14	62.84	74.64	59.44	59.64	59.14	59.44	100%	50%	100%
68	75.29	112.24	74.80	86.24	116.00	83.96	84.44	75.64	76.14	64.14	63.84	75.64	60.44	60.64	60.14	60.44	100%	50%	100%
69	76.89	114.88	76.40	88.12	119.00	85.83	86.31	76.64	77.14	65.14	64.84	76.64	61.44	61.64	61.14	61.44	100%	50%	100%
70	78.49	117.52	78.00	90.00	122.00	87.70	88.18	77.64	78.14	66.14	65.84	77.64	62.44	62.64	62.14	62.44	100%	50%	100%
71	80.09	120.16	79.60	91.88	125.00	89.57	90.05	78.64	79.14	67.14	66.84	78.64	63.44	63.64	63.14	63.44	100%	50%	100%
72	81.69	122.80	81.20	93.76	128.00	91.44	91.92	79.64	80.14	68.14	67.84	79.64	64.44	64.64	64.14	64.44	100%	50%	100%
73	83.29	125.44	82.80	95.64	131.00	93.31	93.79	80.64	81.14	69.14	68.84	80.64	65.44	65.64	65.14	65.44	100%	50%	100%
74	84.89	128.08	84.40	97.52	134.00	95.18	95.66	81.64	82.14	70.14	69.84	81.64	66.44	66.64	66.14	66.44	100%	50%	100%
75	86.49	130.72	86.00	99.40	137.00	97.05	97.53	82.64	83.14	71.14	70.84	82.64	67.44	67.64	67.14	67.44	100%	50%	100%
76	88.09	133.36	87.60	101.28	140.00	98.92	99.40	83.64	84.14	72.14	71.84	83.64	68.44	68.64	68.14	68.44	100%	50%	100%
77	89.69	136.00	89.20	103.16	143.00	100.79	101.27	84.64	85.14	73.14	72.84	84.64	69.44	69.64	69.14	69.44	100%	50%	100%
78	91.29	138.64	90.80	105.04	146.00	102.66	103.14	85.64	86.14	74.14	73.84	85.64	70.44	70.64	70.14	70.44	100%	50%	100%
79	92.89	141.28	92.40	106.92	149.00	104.53	105.01	86.64	87.14	75.14	74.84	86.64	71.44	71.64	71.14	71.44	100%	50%	100%
80	94.49	143.92	94.00	108.80	152.0														

Policy Form Series: LTC32
 With Company Inflation
 No Return of Premium
 Current Annual Rates with Proposed 22.66% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				
	Elimination Period		Community Case		Elimination Period		Community Case		Elimination Period		Community Case		
	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%	
25	84.55	104.20	78.31	57.73	104.27	131.77	67.65	123.32	120.20	149.99	112.40	103.89	131.95
26	87.21	107.46	81.60	100.76	107.55	135.99	70.79	127.14	123.65	154.25	116.99	104.25	135.94
27	89.67	110.74	84.30	103.66	110.93	139.98	73.77	130.98	127.71	158.52	119.39	107.26	139.94
28	91.92	114.02	86.95	106.56	114.16	144.11	76.51	134.83	131.05	162.77	122.38	110.29	144.11
29	93.98	117.30	89.25	109.65	117.40	148.31	79.03	138.63	133.55	166.97	124.97	113.07	148.31
30	95.25	120.57	91.50	113.02	120.69	152.53	81.24	142.44	136.35	171.30	127.59	115.87	152.53
31	100.54	123.83	94.29	116.09	123.95	156.64	83.06	146.27	139.87	175.93	130.08	118.30	156.64
32	103.22	127.11	96.78	119.14	127.24	160.64	84.50	150.10	143.09	180.85	132.07	120.79	160.64
33	105.66	130.39	99.27	122.16	130.53	164.65	85.65	153.94	145.10	185.99	133.85	122.49	164.65
34	108.66	133.69	101.78	125.26	133.79	168.76	86.51	157.75	146.90	191.32	135.46	124.49	168.76
35	111.22	136.93	104.27	128.31	137.05	172.88	87.22	161.53	148.69	196.81	136.84	126.28	172.88
36	113.44	140.13	106.75	131.34	140.29	176.99	87.80	165.30	150.47	202.44	138.03	127.97	176.99
37	115.82	143.38	109.21	134.36	143.58	181.09	88.20	169.04	152.24	208.24	139.14	129.55	181.09
38	118.52	146.58	111.66	137.37	146.86	185.18	88.51	172.01	153.97	214.21	140.18	131.03	185.18
39	122.17	150.36	114.49	140.88	150.64	189.26	88.74	175.24	155.64	220.36	141.16	132.41	189.26
40	125.84	154.82	117.88	145.03	155.04	193.33	88.91	178.44	157.24	226.69	142.09	133.69	193.33
41	129.49	159.30	121.29	149.22	159.62	197.39	89.00	181.61	158.79	233.20	142.97	134.88	197.39
42	133.14	163.77	124.70	153.39	164.02	201.54	89.01	184.75	160.29	239.89	143.81	135.97	201.54
43	136.79	168.24	128.11	157.67	168.50	215.78	88.94	187.86	161.75	246.77	144.61	136.97	215.78
44	140.44	172.70	131.51	161.94	172.99	220.00	88.82	190.94	163.16	253.84	145.37	137.84	220.00
45	144.09	177.59	135.91	166.31	177.55	224.50	88.65	194.00	164.51	261.10	146.09	138.61	224.50
46	147.81	182.46	140.31	170.68	182.46	229.20	88.53	197.04	165.80	268.54	146.78	139.36	229.20
47	151.51	187.33	144.70	175.05	187.33	234.10	88.45	200.06	167.04	276.16	147.43	140.09	234.10
48	155.14	192.20	149.09	179.42	192.20	239.10	88.41	203.06	168.24	283.95	148.05	140.76	239.10
49	158.79	197.07	153.48	183.79	197.07	244.20	88.40	206.04	169.39	291.91	148.64	141.40	244.20
50	162.44	201.94	157.87	188.16	201.94	249.40	88.40	209.01	170.50	299.94	149.20	142.00	249.40
51	166.09	206.81	162.26	192.53	206.81	254.70	88.40	211.96	171.57	308.14	149.76	142.58	254.70
52	169.74	211.68	166.65	196.90	211.68	260.10	88.40	214.90	172.60	316.51	150.30	143.14	260.10
53	173.39	216.55	171.04	201.27	216.55	265.60	88.40	217.82	173.59	325.04	150.80	143.68	265.60
54	177.04	221.42	175.43	205.86	221.42	271.20	88.40	220.73	174.54	333.74	151.28	144.20	271.20
55	180.69	226.29	179.82	210.45	226.29	276.70	88.40	223.63	175.45	342.61	151.74	144.71	276.70
56	184.34	231.16	184.21	215.04	231.16	282.30	88.40	226.51	176.32	351.64	152.17	145.20	282.30
57	187.99	236.03	188.60	219.63	236.03	288.00	88.40	229.38	177.16	360.92	152.67	145.67	288.00
58	191.64	240.90	192.99	224.22	240.90	293.80	88.40	232.24	178.00	370.45	153.14	146.12	293.80
59	195.29	245.77	197.38	228.81	245.77	299.70	88.40	235.09	178.80	380.23	153.59	146.55	299.70
60	198.94	250.64	201.77	233.40	250.64	305.70	88.40	237.93	179.57	390.26	154.02	146.96	305.70
61	202.59	255.51	206.16	238.00	255.51	311.80	88.40	240.76	180.32	400.54	154.43	147.35	311.80
62	206.24	260.38	210.55	242.59	260.38	318.00	88.40	243.58	181.05	411.07	154.82	147.72	318.00
63	209.89	265.25	214.94	247.18	265.25	324.30	88.40	246.39	181.76	421.85	155.19	148.08	324.30
64	213.54	270.12	219.33	251.77	270.12	330.70	88.40	249.19	182.45	432.88	155.54	148.43	330.70
65	217.19	274.99	223.72	256.36	274.99	337.20	88.40	251.98	183.12	444.16	155.88	148.76	337.20
66	220.84	279.86	228.11	260.95	279.86	343.80	88.40	254.76	183.78	455.69	156.20	149.08	343.80
67	224.49	284.73	232.50	265.54	284.73	350.50	88.40	257.53	184.43	467.47	156.50	149.39	350.50
68	228.14	289.60	236.89	270.13	289.60	357.30	88.40	260.29	185.07	479.50	156.78	149.69	357.30
69	231.79	294.47	241.28	274.72	294.47	364.20	88.40	263.04	185.70	491.78	157.05	149.98	364.20
70	235.44	299.34	245.67	279.31	299.34	371.20	88.40	265.78	186.32	504.31	157.31	150.26	371.20
71	239.09	304.21	250.06	283.90	304.21	378.30	88.40	268.51	186.93	517.09	157.56	150.53	378.30
72	242.74	309.08	254.45	288.49	309.08	385.50	88.40	271.23	187.53	530.22	157.80	150.79	385.50
73	246.39	313.95	258.84	293.08	313.95	392.80	88.40	273.94	188.12	543.60	158.03	151.04	392.80
74	250.04	318.82	263.23	297.67	318.82	400.20	88.40	276.64	188.70	557.24	158.25	151.28	400.20
75	253.69	323.69	267.62	302.26	323.69	407.70	88.40	279.33	189.27	571.14	158.46	151.51	407.70
76	257.34	328.56	271.99	306.85	328.56	415.30	88.40	282.01	189.83	585.29	158.66	151.73	415.30
77	260.99	333.43	276.38	311.44	333.43	423.00	88.40	284.68	190.38	599.69	158.85	151.94	423.00
78	264.64	338.30	280.77	316.03	338.30	430.70	88.40	287.34	190.92	614.34	159.03	152.14	430.70
79	268.29	343.17	285.16	320.62	343.17	438.50	88.40	290.00	191.45	629.25	159.20	152.33	438.50
80	271.94	348.04	289.55	325.21	348.04	446.40	88.40	292.65	191.97	644.41	159.36	152.51	446.40
81	275.59	352.91	293.94	329.80	352.91	454.40	88.40	295.29	192.48	659.82	159.51	152.68	454.40
82	279.24	357.78	298.33	334.39	357.78	462.50	88.40	297.92	192.98	675.48	159.65	152.84	462.50
83	282.89	362.65	302.72	338.98	362.65	470.70	88.40	300.54	193.47	691.39	159.78	152.99	470.70
84	286.54	367.52	307.11	343.57	367.52	479.00	88.40	303.15	193.95	707.55	159.90	153.13	479.00

Policy Form Series: LTC-02
 With 5% Compound Inflation
 No Nonforfeiture
 With Return of Premium
 Current Annual Rates with Proposed 22.89% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care						Home and Community Care						Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	86.39	106.46	81.05	96.87	75.59	92.94	106.57	134.66	80.78	128.01	92.47	118.63	122.82	154.09	114.87	144.12	106.18	134.82
26	89.18	106.04	83.86	103.07	77.92	95.30	110.02	138.97	125.99	130.03	95.42	120.22	126.76	158.80	118.52	148.33	109.53	130.01
27	91.98	113.33	86.28	108.30	80.35	98.98	115.44	143.28	136.16	134.04	98.37	123.89	130.70	163.14	122.19	152.52	112.88	143.20
28	94.77	116.76	88.90	109.49	82.77	101.83	116.87	147.58	140.40	138.05	101.31	127.57	134.63	167.68	126.84	156.72	116.22	147.40
29	97.58	120.20	91.50	112.72	85.18	104.79	120.32	151.89	142.60	142.08	104.25	134.24	138.55	172.15	129.49	160.62	119.58	151.58
30	100.37	123.62	94.12	115.91	87.61	107.78	123.77	156.20	148.81	146.08	107.21	134.82	142.50	178.69	133.16	165.13	122.92	155.70
31	103.18	127.08	96.73	118.11	90.02	110.72	127.19	160.49	152.01	150.57	110.15	139.68	146.43	181.20	136.61	169.31	126.27	159.98
32	105.99	130.48	99.34	122.33	92.43	113.68	130.63	164.80	157.24	154.08	113.10	142.27	150.39	185.72	140.46	173.53	129.51	163.96
33	108.79	133.92	101.96	125.52	94.80	116.64	134.38	169.10	162.43	158.10	116.03	145.84	154.29	190.21	144.11	177.74	132.37	167.93
34	111.57	137.34	104.57	128.75	97.28	119.61	137.50	173.41	168.83	162.12	118.98	149.63	159.22	194.75	147.76	181.92	136.31	171.88
35	114.37	140.77	107.17	131.95	99.70	122.57	140.05	177.72	171.83	166.13	121.93	153.30	162.15	199.28	151.42	186.13	139.69	176.04
36	118.18	145.44	110.72	136.29	102.99	126.58	145.81	183.57	186.17	171.58	125.93	158.26	167.48	205.25	156.39	191.70	144.20	181.07
37	121.97	150.10	114.29	140.95	106.27	130.82	150.31	189.42	190.83	176.90	129.93	163.24	172.82	211.28	161.34	197.26	148.72	186.32
38	125.77	154.76	117.63	145.00	109.56	134.63	154.97	195.26	194.67	182.43	133.92	168.21	178.16	217.25	166.31	202.84	153.29	191.54
39	129.57	159.42	121.08	149.35	112.84	138.94	159.84	201.11	197.23	187.89	137.00	173.19	183.50	223.27	171.26	208.41	157.79	196.81
40	133.39	164.09	124.62	153.99	116.11	142.25	164.32	206.95	193.57	193.23	141.89	178.16	189.83	229.28	176.22	213.98	162.33	202.02
41	137.17	168.75	128.49	158.95	119.40	146.09	169.01	212.81	197.83	198.72	145.89	183.14	194.17	235.27	181.16	219.53	168.88	207.28
42	140.98	173.41	132.04	163.99	122.69	150.70	173.67	218.65	202.27	204.18	149.89	188.10	199.51	241.28	186.13	225.12	171.39	212.51
43	142.98	175.90	133.60	164.71	124.41	152.82	176.13	221.80	204.55	207.08	151.08	190.75	202.34	244.75	188.78	228.35	173.78	215.64
44	145.00	178.39	135.77	167.04	126.11	154.09	178.60	224.95	206.85	209.99	153.41	193.41	205.17	248.21	191.38	231.59	176.18	218.58
45	148.98	180.88	137.62	168.38	127.84	157.10	181.07	228.06	209.14	212.90	155.17	196.09	208.01	251.70	194.02	234.80	178.58	221.91
46	148.98	183.37	139.49	171.70	129.56	159.23	184.53	231.23	211.42	216.81	158.29	198.72	210.88	255.17	196.65	238.01	180.98	224.83
47	150.99	185.86	141.36	174.02	131.28	161.36	186.99	234.37	213.70	218.74	160.39	201.37	213.99	258.64	199.27	241.25	183.39	227.89
48	154.23	189.89	144.39	177.70	133.96	164.70	190.51	238.61	216.99	221.84	162.86	204.38	216.53	263.02	203.36	244.82	186.39	231.07
49	157.45	193.85	147.33	181.37	136.70	168.04	193.66	244.21	220.94	227.74	165.86	206.40	222.68	270.31	207.41	251.96	190.61	237.68
50	160.69	197.84	150.31	185.04	139.40	171.39	197.79	249.15	224.57	232.25	170.10	213.43	227.03	276.15	211.49	257.35	194.24	242.67
51	163.90	201.83	153.30	188.72	142.12	174.70	201.74	254.07	228.48	236.74	173.35	217.44	231.47	281.97	215.55	262.72	197.89	247.06
52	167.14	205.81	156.27	192.39	144.84	178.04	205.67	259.00	231.80	241.25	176.60	221.46	235.92	287.82	218.62	268.09	201.49	252.67
53	173.18	213.19	161.84	198.19	149.89	184.16	212.98	267.95	236.51	249.44	182.64	228.77	244.10	297.44	227.07	278.88	208.16	260.79
54	179.19	220.58	167.40	205.39	154.93	190.33	220.31	276.94	242.25	257.35	188.67	236.09	252.29	307.03	234.55	285.92	214.81	269.94
55	185.29	227.92	172.67	212.77	160.91	196.40	221.83	285.99	241.86	265.94	194.71	243.39	260.45	316.64	242.51	294.38	221.48	271.07
56	191.25	235.29	178.51	219.57	165.05	202.63	234.06	294.87	248.58	274.04	200.75	250.70	269.83	328.23	249.48	303.14	228.12	285.21
57	197.29	242.67	184.08	228.38	170.11	208.79	242.29	303.83	255.30	282.25	206.78	258.03	278.81	336.85	256.94	311.91	234.78	293.33
58	204.83	251.78	191.07	234.76	178.44	216.43	251.45	314.88	263.82	292.39	214.36	267.06	287.00	347.86	266.24	322.81	243.07	303.27
59	212.38	260.88	198.03	243.19	182.80	224.07	260.62	325.94	272.25	302.50	221.93	278.16	297.17	359.89	276.55	333.89	251.40	313.12
60	219.93	269.99	204.99	251.89	189.13	231.70	268.78	337.02	280.06	312.84	229.50	285.24	307.36	371.89	284.87	344.01	259.70	322.97
61	227.48	279.10	211.06	260.59	195.47	239.34	278.56	348.07	290.08	322.78	237.11	294.30	317.93	383.81	294.19	355.49	268.03	332.82
62	235.01	288.21	216.63	268.41	201.80	246.87	286.13	359.19	297.50	332.23	244.89	303.36	327.73	395.82	303.49	360.39	276.32	342.69
63	248.45	301.89	229.46	280.79	211.41	258.26	302.00	378.30	302.24	347.70	256.14	318.83	342.88	414.84	317.33	383.19	288.67	358.89
64	257.87	315.09	240.02	293.19	221.00	269.53	318.55	391.47	302.95	362.52	267.89	328.95	358.03	433.16	331.15	400.01	301.01	371.09
65	269.30	328.51	250.57	305.58	230.62	280.79	329.73	407.63	306.59	377.33	279.02	343.26	373.19	451.79	344.69	410.81	313.85	385.28
66	280.73	341.96	261.11	317.99	240.23	292.08	345.69	423.81	316.41	382.17	290.48	358.55	388.34	470.41	358.81	433.01	325.71	399.48
67	292.16	355.41	271.80	330.37	249.82	303.35	357.46	439.98	331.13	406.97	301.93	369.85	403.49	489.04	372.95	450.43	338.04	413.89
68	311.55	378.12	289.61	351.41	259.28	322.56	381.04	467.56	332.88	432.35	321.63	392.79	429.32	516.98	396.35	475.65	359.38	438.37
69	330.92	400.85	307.57	372.48	282.89	341.80	404.63	486.12	374.51	457.73	341.34	416.72	455.13	544.93	420.05	500.70	380.88	463.06
70	350.32	428.59	325.51	393.40	296.14	361.03	428.21	522.86	396.35	493.13	361.03	439.84	490.90	572.73	449.77	525.96	402.91	487.76
71	369.69	448.30	343.47	414.54	315.58	380.27	451.61	550.24	418.08	508.50	380.73	461.58	508.77	600.78	487.47	550.99	423.32	512.45
72	389.09	469.01	361.42	435.69	332.01	399.46	478.39	577.82	439.52	535.89	400.44	484.63	532.60	628.80	491.16	576.10	444.65	538.89
73	424.79	510.02	394.63	473.57	362.38	434.27	518.79	627.33	476.87	578.51	436.80	528.84	579.44	677.47	534.20	619.72	483.44	575.72
74	460.49	551.04	427.62	511.59	392.72	469.04	562.20	678.88	519.94	622.97	473.15	567.15	626.30	726.10	577.24	683.35	522.22	618.56
75	498.21	592.08	460.74	549.57	423.07	503.83	605.99	724.82	559.08	683.91	509.51	608.46	673.14	774.76	620.27	706.96	581.09	656.45
76	531.91	633.09	498.83	583.43	453.43	538.00	648.99	770.10	600.05	740.94	645.87	646.77	719.88	823.42	665.31	730.67	599.79	688.28
77	567.61	670.43	529.64	618.73	483.79	573.99	692.30	815.59	640.10	745.97	682.23	691.68	786.04	872.07	708.35	784.18	638.60	755.15
78	622.69	724.88	577.54	669.27	533.32	621.41	758.59	884.81	701.39	809.28	638.06	752.22	837.35	945.83	771.33	860.35	697.41	795.63
79	678.52	779.34	628.15	716.80	578.88	667.26	824.80	953.84	762.82	870.81	693.90	807.50	907.88	1019.59	836.29	926.52	768.25	856.12
80	731.00	833.81	678.72	765.38	623.40	713.09	901.01	1022.68	823.99	932.93	749.72	864.79	978.38	1083.35	901.27	992.70	815.07	916.58
81	785.46	888.29	729.33	814.00	668.08	768.02	957.22	1061.73	885.15									

Policy Form Review, LTC 02
 With 5% Compound Coupon Inflation
 No Nonforfeiture
 No Return of Premium
 Current Annual Rates with Proposed 22.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	9 Year Benefit Period Election Period				6 Year Benefit Period Election Period				1 Year Benefit Period Election Period					
	Home and Community Care		50%		Home and Community Care		50%		Home and Community Care		50%			
	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days	30 Days	60 Days		
25	24.62	31.20	23.37	26.61	30.09	36.73	26.99	36.76	33.40	42.34	31.07	40.03	26.99	36.26
26	25.04	32.03	23.96	27.46	32.55	41.04	31.70	39.64	35.48	44.97	33.64	42.81	28.99	40.69
27	25.48	32.91	24.63	28.35	34.17	43.70	32.54	41.64	36.92	47.86	35.16	44.25	30.72	42.37
28	26.02	33.72	25.39	29.28	35.90	45.84	33.31	43.26	38.86	50.23	37.07	47.14	32.72	45.09
29	26.67	34.58	26.24	30.23	37.79	48.47	34.11	45.42	40.97	52.84	38.92	49.90	35.20	47.60
30	27.40	35.47	27.15	31.16	40.34	51.65	34.97	47.68	43.86	55.84	41.49	52.39	38.03	49.63
31	28.20	36.46	28.10	32.09	43.32	55.34	35.90	50.35	46.84	60.29	44.44	54.83	40.96	52.27
32	29.07	37.55	29.13	33.02	46.41	60.60	36.91	53.64	50.12	65.27	48.02	57.90	43.88	54.62
33	29.99	38.76	30.24	34.06	49.62	67.50	38.00	57.18	54.22	70.75	51.58	61.66	46.91	56.64
34	31.00	40.08	31.39	35.11	53.06	76.18	39.18	61.04	58.22	77.24	55.17	65.41	50.00	58.71
35	32.10	41.51	32.67	36.27	56.76	86.69	40.45	65.19	61.51	83.89	58.64	69.61	53.16	60.86
36	33.30	43.09	33.96	37.46	60.75	99.20	41.88	69.66	64.14	92.02	62.13	73.67	56.36	63.04
37	34.60	44.82	35.31	38.69	65.19	113.90	43.46	74.56	66.84	101.44	64.70	78.44	59.64	65.23
38	36.00	46.71	36.76	39.97	70.14	131.00	45.18	80.00	69.69	111.77	67.24	83.37	62.00	67.49
39	37.50	48.77	38.32	41.39	75.76	150.70	47.04	86.36	72.73	123.22	70.00	89.00	64.83	69.74
40	39.10	50.99	39.98	42.94	82.09	173.30	49.06	93.08	75.90	137.39	73.00	95.00	67.30	72.00
41	40.80	53.40	41.75	44.64	89.16	200.20	51.34	100.54	79.28	154.90	76.00	102.00	70.00	74.50
42	42.60	56.00	43.59	46.48	97.11	232.00	53.80	108.40	83.09	176.60	78.50	109.50	72.50	76.75
43	44.50	58.80	45.58	48.46	106.00	269.50	56.40	116.80	86.00	196.00	81.00	116.50	74.50	78.75
44	46.50	61.80	47.71	50.59	115.90	313.50	59.10	125.70	88.50	213.00	83.50	124.00	76.50	80.50
45	48.60	65.00	49.98	52.86	126.90	365.00	61.90	135.10	91.00	237.00	86.00	132.00	78.50	82.25
46	50.80	68.50	52.30	55.37	139.90	425.50	64.80	145.10	93.50	268.00	88.50	140.50	80.50	83.75
47	53.10	72.30	54.89	58.04	154.90	495.00	67.80	155.80	96.00	306.00	91.00	149.00	82.50	85.25
48	55.60	76.40	57.64	60.87	172.70	575.00	70.90	167.20	98.50	351.00	93.50	158.00	84.25	86.75
49	58.20	80.80	60.66	63.86	193.40	666.00	74.10	179.40	101.00	403.00	96.00	167.50	85.25	88.00
50	60.90	85.50	63.84	67.01	217.00	769.00	77.40	192.50	103.50	462.00	98.50	177.50	86.25	89.25
51	63.70	90.60	67.19	70.34	248.50	895.00	80.90	206.60	106.00	528.00	101.00	188.00	87.25	90.50
52	66.60	96.10	70.82	73.86	294.00	1045.00	84.60	221.70	108.50	603.00	103.50	200.00	88.25	91.75
53	69.60	102.00	74.64	77.57	356.00	1230.00	88.40	238.80	111.00	696.00	106.00	213.00	89.25	92.75
54	72.80	108.30	78.66	81.46	437.00	1465.00	92.30	257.90	113.50	807.00	108.50	226.50	90.00	93.75
55	76.20	115.10	82.89	85.54	539.00	1765.00	96.30	279.00	116.00	936.00	111.00	240.00	90.75	94.75
56	79.80	122.40	87.34	89.81	667.00	2150.00	100.40	303.20	118.50	1083.00	113.50	253.50	91.50	95.75
57	83.60	130.20	92.01	94.28	824.00	2640.00	104.60	329.60	121.00	1257.00	116.00	267.00	92.25	96.75
58	87.60	138.50	96.91	98.94	1013.00	3260.00	108.90	359.20	123.50	1463.00	118.50	281.00	93.00	97.75
59	91.80	147.40	102.04	103.79	1238.00	4040.00	113.40	392.40	126.00	1707.00	121.00	295.00	93.75	98.75
60	96.20	156.90	107.51	108.84	1523.00	5010.00	118.00	429.60	128.50	2001.00	123.50	309.00	94.50	99.75
61	100.80	167.00	113.34	114.09	1883.00	6200.00	122.80	471.80	131.00	2367.00	126.00	323.00	95.25	100.75
62	105.60	177.80	119.64	119.54	2336.00	7670.00	127.30	519.00	133.50	2815.00	128.50	337.00	96.00	101.75
63	110.60	189.30	126.43	125.19	2910.00	9450.00	132.00	571.20	136.00	3369.00	131.00	351.00	96.75	102.75
64	115.80	201.60	133.74	131.04	3627.00	11600.00	136.50	628.40	138.50	4059.00	133.50	365.00	97.50	103.75
65	121.20	214.70	141.59	137.10	4512.00	14180.00	141.00	691.60	141.00	4947.00	136.00	379.00	98.25	104.75
66	126.80	229.60	149.99	143.44	5607.00	17250.00	145.50	760.80	143.50	5981.00	138.50	393.00	99.00	105.75
67	132.60	245.40	158.96	150.10	6954.00	21150.00	150.00	837.00	146.00	7215.00	141.00	407.00	99.75	106.75
68	138.60	262.10	168.51	156.56	8604.00	25950.00	154.50	920.40	148.50	8709.00	143.50	421.00	100.50	107.75
69	144.80	279.70	178.65	163.28	10599.00	31850.00	159.00	1010.00	151.00	10515.00	146.00	435.00	101.25	108.75
70	151.20	298.20	189.40	170.36	12984.00	39150.00	163.50	1106.00	153.50	12699.00	148.50	449.00	102.00	109.75
71	157.80	317.60	200.78	177.81	15804.00	48150.00	168.00	1208.00	156.00	15255.00	151.00	463.00	102.75	110.75
72	164.60	337.90	212.82	185.54	19204.00	59100.00	172.50	1316.00	158.50	18159.00	153.50	477.00	103.50	111.75
73	171.60	359.00	225.58	193.66	24360.00	72500.00	177.00	1430.00	161.00	21567.00	156.00	491.00	104.25	112.75
74	178.80	381.00	239.07	202.18	30540.00	88800.00	181.50	1550.00	163.50	25593.00	158.50	505.00	105.00	113.75
75	186.20	403.90	253.34	211.11	38240.00	108500.00	186.00	1677.00	166.00	30459.00	161.00	519.00	105.75	114.75
76	193.80	428.70	268.41	220.46	48000.00	132500.00	190.50	1811.00	168.50	36279.00	163.50	533.00	106.50	115.75
77	201.60	455.40	284.39	230.24	60480.00	161500.00	195.00	1952.00	171.00	43465.00	166.00	547.00	107.25	116.75
78	209.60	484.00	301.32	240.47	76440.00	197500.00	199.50	2100.00	173.50	52593.00	168.50	561.00	108.00	117.75
79	217.80	514.50	319.24	251.16	96720.00	243500.00	204.00	2255.00	176.00	64563.00	171.00	575.00	108.75	118.75
80	226.20	546.90	338.18	262.42	122400.00	303000.00	208.50	2418.00	178.50	79755.00	173.50	589.00	109.50	119.75
81	234.80	581.20	358.17	274.25	155040.00	379500.00	213.00	2589.00	181.00	98859.00	176.00	603.00	110.25	120.75
82	243.60	617.50	379.24	286.66	197400.00	480000.00	217.50	2768.00	183.50	123699.00	178.50	617.00	111.00	121.75
83	252.60	655.80	401.43	299.72	253200.00	606000.00	222.00	2955.00	186.00	156969.00	181.00	631.00	111.75	122.75
84	261.80	696.10	424.68	313.47	327600.00	763500.00	226.50	3150.00	188.50	193509.00	183.50	645.00	112.50	123.75

Policy Form Series: LTC-02
 With 5% Compound Capped Inflation
 No Nonforfeiture
 With Reduced Premiums
 With 5% Compound Capped Inflation
 Current Annual Renewal Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period				5 Year Benefit Period Elimination Period				7 Year Benefit Period Elimination Period						
	Home and Community Care		Eltionation Period		Home and Community Care		Eltionation Period		Home and Community Care		Eltionation Period				
	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%			
25	26.30	32.02	24.02	32.41	30.78	30.67	37.75	38.97	35.05	34.26	43.81	32.53	41.47	30.70	38.59
26	26.92	33.94	24.46	33.21	31.49	32.68	40.00	39.71	37.75	36.45	44.64	34.57	44.03	32.60	42.01
27	28.34	35.85	26.37	34.00	32.33	34.43	42.23	42.40	39.85	38.82	46.30	38.61	46.61	34.49	44.48
28	29.98	37.76	28.30	35.76	33.32	36.32	44.49	44.21	41.82	40.79	52.02	38.64	48.19	36.39	46.90
29	31.98	39.65	29.74	37.58	34.38	38.18	46.71	45.95	44.02	42.98	54.76	40.07	51.78	38.27	49.38
30	34.21	41.68	31.98	39.38	35.45	40.07	48.97	47.71	46.09	45.16	57.53	42.72	56.33	40.18	51.90
31	36.67	43.76	34.38	41.27	36.52	41.94	51.24	49.82	47.82	46.24	60.30	44.57	59.14	42.12	54.42
32	39.34	45.93	37.00	42.98	37.60	43.82	53.54	51.21	49.27	47.34	63.01	46.43	61.91	44.09	56.90
33	42.22	48.26	39.67	44.78	38.69	45.71	55.59	52.47	52.34	48.41	65.74	48.33	64.62	45.86	59.37
34	45.33	50.75	42.33	46.66	39.81	47.58	57.52	54.71	54.43	50.54	68.50	50.37	67.20	47.75	61.83
35	48.66	53.31	45.00	48.61	41.08	49.47	59.47	56.91	56.15	52.80	71.22	52.34	69.70	49.65	64.31
36	52.22	55.98	47.78	50.66	42.41	51.44	61.47	59.17	58.40	55.50	74.02	54.31	71.78	51.54	66.80
37	55.98	58.75	50.64	52.81	43.78	53.48	63.64	61.44	60.63	57.78	76.88	56.28	74.34	53.51	69.28
38	59.95	61.61	53.60	55.14	45.18	55.56	65.92	63.71	62.86	60.14	79.79	58.26	76.91	55.56	71.76
39	64.13	64.57	56.65	57.51	46.64	57.70	68.26	65.88	64.94	62.12	82.74	60.24	79.50	57.59	74.24
40	68.54	67.62	59.80	60.00	48.14	60.00	70.66	67.88	67.00	63.50	85.74	62.33	82.09	59.60	76.71
41	73.18	70.24	62.33	62.66	49.71	62.58	73.06	69.94	69.14	65.09	88.82	64.53	84.68	61.69	79.18
42	78.06	72.94	65.09	65.44	51.34	65.24	75.44	72.22	71.44	66.78	91.94	66.81	87.27	63.76	81.65
43	83.18	75.81	67.97	68.31	53.00	68.00	77.84	74.58	73.74	68.56	95.09	69.09	89.86	65.83	84.12
44	88.54	78.83	70.94	71.27	54.71	70.89	80.34	76.94	76.14	70.44	98.28	71.37	92.44	67.91	86.59
45	94.14	81.98	73.98	74.24	56.48	73.88	82.92	79.42	78.64	72.22	101.54	73.74	95.01	69.99	89.06
46	99.98	85.26	77.14	77.21	58.31	76.94	85.56	81.94	81.14	74.02	104.86	76.11	97.58	72.06	91.53
47	106.06	88.66	80.41	80.18	60.18	80.14	88.24	84.44	83.74	75.88	108.24	78.48	100.06	74.14	94.00
48	112.38	92.14	83.66	83.14	62.06	83.14	90.64	86.84	86.14	77.74	111.66	80.86	102.54	76.21	96.47
49	118.94	95.71	86.94	86.61	64.06	86.14	93.14	89.24	88.54	79.64	115.14	83.34	105.06	78.28	98.94
50	125.66	99.38	90.31	89.98	66.11	89.24	95.74	91.84	91.14	81.54	118.66	85.94	107.61	80.34	101.41
51	132.54	103.14	93.66	93.66	68.21	92.44	98.44	94.64	93.94	83.44	122.24	88.64	110.18	82.41	103.88
52	139.58	107.06	97.09	97.71	70.34	95.74	101.24	97.64	96.24	85.44	125.94	91.34	112.77	84.48	106.35
53	146.78	111.14	100.54	101.31	72.51	99.14	104.14	100.04	98.04	87.44	129.66	94.06	115.38	86.54	108.82
54	154.14	115.38	104.06	104.86	74.74	102.66	107.14	102.94	100.94	89.44	133.44	96.81	118.01	88.61	111.29
55	161.66	120.00	107.66	107.81	77.06	106.34	110.34	105.84	103.84	91.44	137.24	99.61	120.66	90.68	113.76
56	169.34	124.86	111.44	111.44	79.44	110.14	113.66	108.84	106.84	93.04	141.14	102.44	123.34	92.74	116.23
57	177.14	129.86	115.31	115.31	81.94	114.06	117.14	111.84	109.84	94.44	145.14	105.34	126.06	94.81	118.70
58	185.06	134.94	119.24	119.24	84.51	118.06	120.66	114.24	111.84	95.84	149.24	108.34	128.81	96.88	121.17
59	193.14	140.14	123.21	123.21	87.14	122.14	124.24	116.74	114.24	97.34	153.44	111.44	131.66	98.94	123.64
60	201.44	145.54	126.66	126.66	89.81	126.34	127.94	118.84	116.74	98.84	157.74	114.54	134.54	101.01	126.11
61	209.94	151.14	130.24	130.24	92.54	130.66	131.84	121.14	118.84	100.34	162.14	117.66	137.54	103.06	128.58
62	218.54	156.94	134.06	134.06	95.34	135.14	136.06	123.54	121.14	101.84	166.66	120.81	140.44	105.11	131.05
63	227.34	162.94	138.06	138.06	98.14	139.74	140.66	125.44	123.54	103.34	171.24	124.06	143.34	107.18	133.52
64	236.34	169.14	142.21	142.21	101.06	144.54	145.66	127.44	125.44	104.84	176.14	127.34	146.34	109.24	136.00
65	245.54	175.54	146.54	146.54	104.06	149.54	150.86	129.54	127.34	106.34	181.14	130.66	149.34	111.31	138.47
66	254.94	182.14	150.94	150.94	107.14	154.74	156.24	131.66	129.24	107.84	186.14	134.06	152.34	113.38	140.94
67	264.54	188.94	155.44	155.44	110.34	160.14	161.84	133.84	131.14	109.34	191.24	137.54	155.34	115.34	143.41
68	274.34	195.94	160.94	160.94	113.66	165.74	167.66	136.14	133.14	110.84	196.44	141.06	158.34	117.28	145.88
69	284.34	203.14	166.54	166.54	117.14	171.54	173.66	138.54	134.54	112.34	201.74	144.94	161.34	119.24	148.35
70	294.54	210.54	172.24	172.24	120.74	177.64	180.06	141.06	136.06	113.84	207.14	148.86	164.34	121.17	150.82
71	304.94	218.14	178.06	178.06	124.44	183.94	186.86	143.84	137.54	115.34	212.66	152.86	167.34	123.06	153.29
72	315.54	225.94	184.06	184.06	128.24	191.54	194.06	146.74	139.06	116.84	218.24	156.54	170.34	124.94	155.76
73	326.34	233.94	190.31	190.31	132.14	199.44	201.66	149.74	140.54	118.34	223.94	160.34	173.34	126.81	158.23
74	337.34	242.14	196.74	196.74	136.14	208.66	209.66	152.84	142.06	119.84	229.74	164.24	176.34	128.66	160.70
75	348.54	250.54	203.34	203.34	140.34	218.14	218.14	156.24	143.54	121.34	235.66	168.24	179.34	130.51	163.17
76	359.94	259.14	210.06	210.06	144.74	227.94	227.24	159.84	145.06	122.84	241.66	172.34	182.34	132.38	165.64
77	371.54	267.94	216.94	216.94	149.34	238.06	236.66	162.66	146.54	124.34	247.84	176.34	185.34	134.23	168.11
78	383.34	276.94	224.06	224.06	154.14	248.44	245.66	165.66	148.06	125.84	254.14	180.34	188.34	136.06	170.58
79	395.34	286.14	231.34	231.34	159.14	259.14	254.94	168.84	149.54	127.34	260.54	184.34	191.34	137.91	173.05
80	407.54	295.54	238.84	238.84	164.34	270.14	264.44	172.24	151.06	128.84	267.06	188.34	194.34	139.74	175.51
81	420.06	305.14	246.54	246.54	169.74	281.44	274.06	175.34	152.54	130.34	273.66	192.34	197.34	141.56	177.98
82	432.74	314.94	254.44	254.44	175.34	293.06	288.24	178.54	154.06	131.84	280.34	196.34	200.34	143.38	180.45
83	445.66	324.94	262.54	262.54	181.14	305.06	303.84	181.84	155.54	133.34	287.06	200.34	203.34	145.21	182.92
84	458.81	335.14	270.84	270.84	187.14	317.44	319.66	184.94	157.06	134.84	293.84	204.34	206.34	147.04	185.39

Policy Form Series: LTC-02
 With 3% Compound Capped Inflation
 No Nonforfeiture
 No Return of Premium
 Current Annual Rates with Proposed 22.88% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	23.57	26.90	22.35	26.35	21.10	26.83	28.29	37.04	28.83	35.14	25.37	33.16	32.17	40.02	30.46	38.43	28.75	36.65
26	24.93	31.63	23.64	29.69	22.36	28.94	29.99	39.19	29.43	37.19	26.83	35.02	34.13	43.10	32.32	40.76	30.45	38.84
27	26.32	33.35	24.53	31.59	23.57	29.85	31.87	41.95	30.02	38.17	28.33	36.69	36.11	45.67	34.17	43.05	32.18	41.03
28	27.68	35.08	26.22	33.22	24.78	31.37	33.36	43.49	31.62	41.20	29.80	38.76	38.06	48.03	38.02	45.37	33.80	43.24
29	28.05	36.78	27.51	34.83	25.97	32.87	35.05	45.65	33.20	43.20	31.29	40.62	40.08	50.50	37.67	47.57	35.60	45.42
30	30.44	38.51	28.80	36.45	27.19	34.38	36.75	47.80	34.70	45.22	32.76	42.49	42.05	52.68	39.73	49.06	37.33	47.62
31	31.80	40.24	30.07	38.08	28.39	35.89	38.43	49.95	36.37	47.24	34.22	44.38	44.02	55.46	41.68	52.32	39.05	49.70
32	33.18	41.98	31.37	39.69	29.59	37.40	40.12	52.11	37.69	48.26	35.72	46.23	45.98	57.02	43.43	54.82	40.76	52.00
33	34.54	43.69	32.65	41.30	30.80	38.92	41.81	54.25	38.69	51.28	37.19	48.09	47.96	60.38	45.27	58.64	42.48	54.19
34	35.92	45.40	33.95	42.93	32.00	40.41	43.49	56.43	41.14	53.26	38.67	49.87	49.83	62.65	47.13	60.23	44.21	56.39
35	37.29	47.12	35.22	44.54	33.20	41.92	45.19	58.59	43.43	55.35	40.14	51.84	51.00	65.33	48.98	63.65	45.92	58.58
36	38.78	48.94	36.57	47.44	35.38	44.62	49.24	62.48	45.69	58.93	42.78	55.19	55.47	69.77	52.32	67.71	48.00	62.49
37	42.28	53.35	38.61	50.35	37.54	47.32	51.30	66.95	48.44	62.57	45.42	59.54	59.05	74.22	56.95	69.97	52.08	66.44
38	44.78	56.45	42.25	53.25	39.73	50.02	54.34	70.24	51.30	66.22	48.08	61.88	62.81	78.67	59.00	74.03	55.19	70.35
39	47.28	59.55	44.80	56.19	41.91	52.70	57.41	74.15	54.17	69.55	50.70	65.22	66.19	83.10	62.31	78.17	58.22	74.29
40	49.78	62.67	48.84	59.00	44.09	55.39	60.45	78.04	57.03	73.48	53.35	68.68	69.76	87.66	66.65	82.31	61.90	78.21
41	52.28	65.78	49.50	62.00	46.24	59.09	63.52	81.93	59.68	77.12	55.97	71.92	73.33	91.98	69.00	86.48	64.38	82.14
42	54.78	68.88	51.54	64.89	48.43	60.79	66.59	85.83	62.13	80.73	58.02	75.27	78.90	96.84	72.34	90.63	67.45	85.07
43	57.27	71.99	53.65	67.79	50.58	63.48	69.65	89.72	65.63	84.38	61.28	78.66	80.58	101.24	75.76	95.08	70.81	88.28
44	59.78	75.10	56.27	70.69	52.70	66.13	72.79	93.60	68.50	87.66	63.91	81.85	84.29	106.03	79.20	99.58	73.74	94.25
45	62.23	78.20	58.96	73.58	54.83	68.80	75.83	97.49	71.38	91.55	66.59	85.13	87.97	110.83	82.63	104.00	76.89	98.09
46	64.72	81.31	60.88	76.48	56.98	71.47	78.93	101.37	74.26	95.16	69.20	88.42	91.67	115.62	86.07	108.40	80.02	101.99
47	67.21	84.42	63.20	79.30	59.10	74.13	82.02	105.28	77.15	98.75	71.85	91.71	95.35	120.41	89.49	112.84	83.18	105.80
48	70.24	86.14	66.01	82.82	61.84	77.25	85.80	109.67	80.82	102.99	74.89	95.90	99.89	126.60	93.65	118.84	86.88	110.15
49	73.27	91.88	68.79	86.26	64.10	80.79	90.59	114.40	84.10	107.23	78.12	99.29	104.41	132.55	97.30	123.69	90.52	114.49
50	76.28	95.60	71.68	89.69	66.78	83.48	93.32	119.11	87.59	111.45	81.26	103.07	108.94	137.02	101.98	128.89	94.34	118.85
51	79.31	99.34	74.37	93.13	69.27	86.50	97.08	123.73	91.07	116.68	84.38	108.86	113.45	144.28	109.10	133.78	98.08	123.19
52	82.34	103.08	77.16	96.57	71.81	89.70	100.88	128.35	94.54	119.93	87.53	110.65	117.99	148.64	110.25	138.68	101.80	127.55
53	85.13	106.15	82.62	103.13	76.69	95.07	107.99	133.08	101.13	127.84	93.46	117.76	126.32	153.61	117.91	147.62	106.87	135.51
54	88.91	117.24	87.68	109.69	81.58	101.52	115.12	146.51	107.71	135.77	96.40	124.87	134.68	168.22	125.55	156.66	115.62	143.47
55	96.70	124.38	93.23	116.24	86.47	107.59	122.22	154.26	114.30	143.69	105.35	131.67	143.02	179.04	133.20	165.61	122.38	151.45
56	105.48	131.46	99.59	122.80	91.34	113.54	128.35	162.60	120.87	151.92	111.26	139.07	151.37	187.63	140.86	174.45	129.26	160.40
57	111.28	138.54	103.84	129.35	96.23	119.53	138.49	174.53	127.46	169.53	117.24	146.19	156.72	197.62	146.50	183.40	136.11	167.38
58	116.06	147.68	111.12	137.00	102.76	127.36	146.14	182.93	136.41	170.01	125.33	165.68	170.86	210.52	158.72	195.20	145.08	177.88
59	126.81	157.23	118.20	146.81	108.34	135.23	156.70	194.32	145.34	180.45	133.40	164.97	182.00	223.41	168.58	209.98	154.47	188.30
60	134.58	168.58	126.46	155.20	116.89	145.11	165.46	205.71	164.28	199.92	141.47	174.38	193.16	236.01	179.16	218.77	163.64	199.93
61	142.34	176.93	132.64	163.90	122.44	150.05	175.12	217.10	163.20	201.37	149.56	183.78	204.29	249.21	189.38	230.58	172.82	209.44
62	150.11	185.28	139.82	172.53	129.01	156.83	184.78	226.50	172.15	211.84	157.63	193.18	215.43	262.10	199.00	242.35	182.00	216.97
63	161.00	199.10	149.90	184.38	139.28	169.69	198.46	244.13	184.80	228.18	169.04	209.07	230.76	279.59	213.65	258.29	194.67	234.17
64	172.10	210.84	160.12	199.23	147.52	180.42	212.14	259.77	197.45	240.52	180.44	219.99	246.13	297.00	227.70	274.21	207.15	246.39
65	183.09	223.79	170.91	208.09	156.77	191.20	225.85	276.39	210.87	264.89	191.64	231.87	261.46	314.44	241.72	300.15	219.70	262.59
66	194.08	238.82	180.45	219.95	166.02	202.00	239.53	291.03	222.72	289.22	203.24	244.78	278.81	331.89	256.77	308.09	232.29	276.81
67	205.08	249.47	190.61	231.80	176.28	212.78	269.23	306.66	235.87	293.50	214.69	257.87	282.16	346.94	269.82	322.01	244.66	291.52
68	223.60	270.90	207.75	251.64	190.97	230.81	276.19	333.00	256.57	307.87	233.66	278.84	317.29	378.77	292.92	346.02	265.64	315.25
69	242.10	292.33	224.89	271.46	208.68	249.05	289.14	359.51	277.78	332.17	253.07	301.58	342.43	408.24	316.00	376.02	288.43	338.48
70	260.64	313.78	242.02	291.30	222.34	267.19	322.12	385.90	298.97	356.40	272.27	323.52	367.58	437.67	339.09	403.02	307.20	363.70
71	279.14	335.21	259.17	311.13	236.03	285.33	345.08	412.31	320.18	386.77	291.60	346.47	392.72	467.14	362.17	430.03	328.80	387.85
72	297.67	358.65	278.81	330.89	253.72	308.45	368.93	439.74	341.38	405.07	319.72	367.42	417.96	496.99	385.29	457.93	348.78	412.18
73	316.28	384.69	307.44	361.18	282.22	335.83	409.08	485.34	379.22	447.97	345.05	406.26	461.84	547.27	425.69	505.52	385.20	453.94
74	364.84	432.72	338.65	401.38	310.74	367.82	450.10	531.95	417.00	493.87	379.38	445.05	505.84	607.94	468.10	550.01	421.82	495.70
75	368.45	470.75	369.85	438.30	339.23	400.01	491.13	578.54	454.81	533.79	413.72	483.86	549.85	648.63	508.53	604.54	459.04	537.48
76	432.02	508.78	400.78	471.80	367.74	432.20	532.17	625.16	492.75	573.69	448.04	522.67	593.84	699.21	546.94	637.02	494.48	579.24
77	485.62	548.82	431.91	507.02	399.25	464.37	573.20	671.76	530.87	610.00	482.38	561.49	637.83	746.52	587.37	674.88	530.89	621.00
78	519.42	603.74	461.89	562.58	442.20	515.35	607.95	744.84	59									

Policy Form Series: LTC.02
 With 3% Compound Capged Inflation
 No Forfeiture
 With Return of Premium
 Current Annual Rates with Proposed 22.69% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	24.21	30.73	22.97	28.14	21.75	27.57	29.07	36.05	27.57	36.07	28.05	34.05	33.03	42.08	31.30	39.78	29.61	37.05
26	25.93	32.61	24.26	30.82	22.69	29.14	30.83	40.28	29.21	38.17	27.58	35.98	35.00	44.63	32.22	42.17	31.29	40.24
27	27.07	34.52	25.64	32.46	24.24	30.70	32.69	42.51	30.87	40.27	28.10	37.92	37.13	47.21	35.14	44.50	33.06	42.62
28	28.46	36.10	26.98	34.17	25.49	32.27	34.34	44.78	32.51	42.35	30.85	39.89	39.19	49.70	37.06	47.00	34.84	44.83
29	29.91	37.67	28.33	35.85	26.73	33.83	36.10	46.99	34.17	44.45	32.18	41.80	41.24	52.38	38.90	48.41	38.82	47.11
30	31.34	39.68	29.55	37.54	28.00	35.40	37.86	49.22	35.81	46.98	33.73	43.75	43.29	54.09	40.92	51.85	38.43	49.41
31	32.76	41.46	30.99	39.22	28.24	36.88	39.60	51.46	37.48	48.95	35.25	45.69	45.36	57.54	42.84	54.29	40.21	51.70
32	34.16	43.24	32.54	40.90	30.49	38.54	41.87	53.85	39.13	50.74	36.78	47.83	47.38	60.12	44.76	58.70	42.00	54.00
33	35.80	45.01	33.87	42.59	31.73	40.11	43.11	56.93	40.78	52.84	38.33	49.57	49.44	62.88	46.68	61.50	43.78	56.28
34	37.04	46.82	35.02	44.25	32.88	41.87	44.68	58.17	42.43	54.93	39.85	51.51	51.40	65.27	48.60	64.52	45.55	58.60
35	38.46	48.60	36.35	45.84	34.22	43.24	46.62	60.40	44.07	57.03	41.38	53.44	53.64	67.86	50.62	65.95	47.33	60.88
36	41.05	51.81	38.77	48.94	36.46	46.05	49.79	64.42	47.03	60.79	44.12	56.92	57.25	72.49	53.98	68.25	50.52	64.96
37	43.64	55.04	41.20	51.69	38.73	48.83	52.94	68.47	49.88	64.55	46.88	60.40	60.94	77.11	57.42	72.80	53.79	69.03
38	46.23	58.25	43.82	54.97	40.99	51.63	56.11	72.51	52.94	68.33	49.50	63.97	64.63	81.72	60.88	76.91	56.90	73.14
39	48.81	61.47	46.35	58.00	43.25	54.41	59.28	76.53	55.92	72.69	52.34	67.33	66.34	86.39	64.54	81.25	60.11	77.20
40	51.41	64.88	48.48	61.00	45.51	57.21	62.42	80.57	58.98	75.98	55.08	70.82	72.04	91.00	67.80	85.55	63.28	81.29
41	53.98	67.91	50.88	64.01	47.78	60.00	65.57	84.82	61.84	79.81	57.80	74.26	75.72	95.82	71.25	89.88	66.49	85.38
42	56.57	71.12	53.31	67.03	50.02	62.81	68.73	88.84	64.70	83.90	60.54	77.76	78.43	100.24	74.71	94.21	69.06	89.40
43	59.11	74.30	55.88	69.98	52.19	65.54	71.90	92.63	67.75	87.07	63.25	81.13	83.22	105.15	78.21	98.78	72.89	93.33
44	61.68	77.49	58.06	72.95	54.40	68.28	75.08	96.81	70.71	90.75	65.95	84.50	86.09	110.08	81.72	103.37	76.10	97.28
45	64.20	80.67	60.44	75.92	56.57	70.99	78.24	100.67	73.85	94.49	68.67	87.87	90.78	115.00	85.29	107.93	79.32	101.21
46	66.74	83.88	62.82	78.89	58.77	73.72	81.40	104.54	76.91	98.14	71.37	91.22	94.64	119.93	88.77	112.52	82.55	105.15
47	69.30	87.04	65.19	81.86	60.95	76.55	84.67	108.52	79.98	101.83	74.08	94.99	97.69	124.84	92.28	117.08	85.78	108.09
48	72.34	90.79	67.99	85.31	63.52	79.58	88.35	113.16	83.03	106.09	77.23	98.30	102.89	131.01	95.47	122.58	89.49	113.45
49	75.38	94.54	70.62	88.77	66.08	82.72	92.14	117.82	86.69	110.34	80.37	102.10	107.44	136.41	100.83	127.50	93.24	117.82
50	78.42	98.29	73.61	92.21	68.62	85.83	95.94	122.44	90.05	114.69	83.54	105.96	112.00	141.79	104.83	132.51	96.90	122.19
51	81.47	102.04	76.44	95.67	71.16	88.98	99.73	127.11	93.54	118.84	86.69	109.78	116.58	147.10	108.99	137.41	100.74	126.55
52	84.51	105.80	79.23	99.13	73.72	92.09	103.63	131.74	97.04	123.09	89.65	113.57	121.10	152.57	113.18	142.33	104.47	130.92
53	87.55	109.56	81.86	102.64	76.38	95.99	110.81	140.31	103.67	130.95	93.74	120.62	129.39	162.27	120.78	151.18	111.29	138.80
54	90.59	113.31	84.59	106.13	79.39	100.31	117.86	148.87	110.10	139.80	101.84	127.66	137.67	171.97	123.95	160.04	116.09	146.89
55	93.63	117.06	87.30	109.62	82.33	104.81	124.74	157.41	114.64	148.04	107.83	134.68	145.99	181.66	128.94	168.02	124.91	155.65
56	96.67	120.81	90.00	113.12	85.32	108.32	131.79	165.98	123.16	154.40	113.41	141.72	164.25	191.38	134.52	177.78	131.71	162.44
57	99.71	124.56	92.69	116.62	88.33	111.82	138.87	174.54	126.70	162.84	116.32	146.76	172.43	201.09	141.12	186.54	138.52	170.32
58	102.75	128.31	95.19	120.10	91.34	115.30	145.31	183.67	130.43	172.65	127.20	157.93	173.43	213.68	151.12	198.13	147.49	180.50
59	105.79	132.06	97.69	123.59	93.86	118.79	152.28	192.81	134.10	182.78	135.00	167.10	184.32	226.28	161.09	209.62	156.44	190.82
60	108.83	135.81	100.19	127.08	96.38	122.27	160.23	202.00	138.80	192.97	143.01	176.27	195.21	239.84	171.09	221.12	165.41	201.08
61	111.87	139.56	102.69	130.57	98.89	125.76	168.16	211.19	143.51	203.17	145.90	185.43	206.09	253.43	181.09	232.61	174.37	211.82
62	114.91	143.31	105.19	134.06	101.39	129.25	176.09	220.38	148.02	213.37	148.81	190.61	216.99	267.02	191.09	244.12	183.32	221.55
63	117.95	147.06	107.69	137.55	103.88	132.74	184.02	229.59	152.53	222.56	152.70	195.93	232.08	281.12	203.09	259.73	195.68	235.40
64	120.99	150.81	110.19	141.04	106.38	136.23	192.93	238.80	156.68	231.75	155.81	201.90	247.15	295.25	215.09	271.38	207.81	249.43
65	124.03	154.56	112.69	144.53	108.87	139.72	201.82	248.01	160.83	240.92	158.70	208.82	262.23	315.35	242.40	291.00	220.36	263.35
66	127.07	158.31	115.19	148.02	111.36	143.21	210.71	257.22	165.04	250.00	161.61	216.63	277.20	332.48	256.24	308.64	232.69	277.29
67	130.11	162.06	117.69	151.51	113.85	146.70	219.60	266.43	169.25	259.17	164.50	223.54	292.38	349.59	270.03	322.28	245.05	291.22
68	133.15	165.81	120.19	155.00	116.34	150.19	228.49	275.64	173.46	268.34	167.39	230.61	317.48	378.08	283.07	346.21	265.80	315.41
69	136.19	169.56	122.69	158.49	118.83	153.68	237.38	284.85	177.67	277.25	170.52	237.68	346.55	406.39	305.11	376.17	286.53	339.81
70	139.23	173.31	125.19	161.98	121.32	157.17	246.27	294.26	181.88	286.06	173.65	244.77	375.87	437.78	326.18	403.19	307.29	363.79
71	142.27	177.06	127.69	165.47	123.81	160.66	255.16	303.67	186.09	294.77	176.74	251.88	395.78	469.10	345.22	430.09	326.04	397.69
72	145.31	180.81	130.19	168.96	126.30	164.15	264.05	313.08	190.30	303.28	179.83	258.99	415.69	499.59	364.28	457.03	348.78	412.10
73	148.35	184.56	132.69	172.45	128.79	167.64	272.94	322.49	194.51	311.79	182.92	266.10	435.60	529.99	383.33	485.96	367.87	428.09
74	151.39	188.31	135.19	175.94	131.28	171.13	281.83	331.90	198.72	320.30	186.01	273.21	455.51	560.38	402.38	514.23	386.96	448.00
75	154.43	192.06	137.69	179.43	133.77	174.62	290.72	341.31	202.93	328.81	189.10	280.42	475.42	590.77	421.43	544.56	406.05	468.04
76	157.47	195.81	140.19	182.92	136.26	178.11	299.61	350.72	207.14	337.32	192.19	287.63	495.33	621.16	440.48	574.89	425.14	488.08
77	160.51	199.56	142.69	186.41	138.75	181.60	308.50	360.13	211.35	345.83	195.28	294.84	515.24	651.55	459.53	606.14	444.23	508.12
78	163.55	203.31	145.19	189.90	141.24	185.09	317.40	369.54	215.56	354.								

Policy Form Series: LTC-02
 With No Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.80% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	15.39	19.36	14.47	18.24	13.68	17.19	18.10	23.28	17.08	21.79	16.05	20.85	20.35	24.81	16.10	23.24	17.93	22.02
26	16.28	20.49	15.31	19.30	14.43	18.19	19.24	24.72	18.10	23.15	16.06	21.04	21.50	26.37	20.28	24.07	19.00	23.41
27	17.19	21.62	16.18	20.35	15.21	18.14	20.33	26.19	19.10	24.64	17.93	23.24	22.86	27.92	21.43	26.16	20.07	24.78
28	18.10	22.76	16.99	21.41	16.01	20.11	21.42	27.67	20.12	25.90	18.89	24.54	24.11	29.51	22.01	27.59	21.16	26.15
29	19.00	23.88	17.84	22.48	16.78	21.09	22.51	29.15	21.13	27.27	19.80	25.76	25.35	31.05	23.78	29.03	22.22	27.51
30	19.89	25.00	18.69	23.52	17.57	22.08	23.61	30.62	22.15	28.64	20.68	26.58	26.81	32.81	24.65	30.50	23.31	28.85
31	20.80	26.13	19.53	24.55	18.34	23.03	24.70	32.08	23.18	29.99	21.88	28.18	27.88	34.17	25.11	31.98	24.36	30.24
32	21.70	27.25	20.38	25.61	19.13	24.02	25.78	33.48	24.17	31.35	22.81	29.38	29.10	35.73	27.26	33.40	25.46	31.62
33	22.61	28.39	21.21	26.66	19.91	24.99	26.87	34.87	25.19	32.72	23.66	30.59	30.35	37.30	28.45	34.84	26.53	32.68
34	23.52	29.52	22.08	27.72	20.70	25.97	27.98	36.24	26.19	34.02	24.60	31.70	31.82	38.86	29.62	36.30	27.59	34.34
35	24.42	30.65	22.91	28.77	21.47	26.94	29.08	37.69	27.21	35.31	25.43	32.89	32.88	40.41	30.78	37.76	28.67	35.72
36	25.33	31.78	23.74	29.82	22.16	27.91	31.00	39.18	28.05	37.87	27.13	35.16	35.19	43.20	32.85	40.44	30.62	36.25
37	26.25	34.71	25.94	32.58	24.29	30.48	32.98	42.72	30.89	40.93	28.51	37.33	37.41	46.18	35.00	43.11	32.66	40.78
38	28.27	36.75	27.48	34.46	25.69	32.23	34.93	45.25	32.72	42.39	30.00	39.52	39.88	49.05	37.11	45.80	34.51	43.29
39	30.91	38.77	28.97	36.35	27.10	33.99	36.91	47.79	34.61	44.78	32.21	41.70	41.68	51.90	39.22	48.51	36.48	45.80
40	32.53	40.82	30.49	38.26	28.50	35.75	38.88	50.32	36.37	47.11	33.90	43.87	44.22	54.83	41.33	51.20	38.43	48.34
41	34.13	42.84	32.00	40.14	29.91	37.51	40.83	52.85	38.21	49.49	35.67	46.05	46.61	57.71	43.44	53.87	40.37	50.84
42	35.78	44.88	33.62	42.05	31.32	39.27	42.78	55.38	40.00	51.84	37.27	48.22	48.77	60.58	45.55	56.56	42.32	53.37
43	37.52	47.19	35.21	44.10	32.86	41.21	45.05	58.29	42.11	54.49	39.15	50.62	51.42	64.17	48.00	59.85	44.54	56.45
44	38.45	49.48	36.84	46.27	34.41	43.15	47.30	61.28	44.19	57.12	41.04	53.03	54.74	67.75	50.44	63.11	46.74	59.53
45	41.30	51.80	38.59	48.38	35.95	45.08	49.57	64.11	46.24	59.77	42.93	55.42	58.73	71.32	52.85	66.41	48.97	62.63
46	43.14	54.11	40.28	50.48	37.51	47.00	51.81	67.00	48.33	62.42	44.81	57.82	60.39	74.89	55.30	69.99	51.17	65.71
47	44.98	56.40	41.87	52.60	39.05	48.94	54.08	69.91	50.40	65.07	46.70	60.23	62.04	78.47	57.74	72.98	53.39	68.79
48	47.10	59.11	43.85	55.05	40.82	51.14	56.78	73.28	52.84	68.13	48.88	62.60	65.22	83.11	60.68	77.18	55.80	72.40
49	49.35	61.81	45.82	57.50	42.60	53.35	59.47	76.84	55.28	71.20	51.03	65.59	68.39	87.75	63.46	81.39	58.41	76.03
50	51.54	64.53	47.81	60.07	44.36	55.52	62.17	80.02	57.70	74.25	53.09	68.29	71.88	92.39	66.31	85.93	60.92	79.73
51	54.71	67.23	49.84	62.74	46.14	57.65	64.84	83.87	60.12	77.32	55.85	70.99	74.74	96.89	68.18	89.49	63.43	83.57
52	58.90	69.95	51.83	65.58	47.91	59.81	67.54	88.74	62.55	80.37	58.65	73.85	77.62	100.87	72.04	94.01	65.94	87.50
53	60.12	75.18	55.71	69.72	51.41	64.25	72.83	93.18	67.19	85.23	61.68	78.84	83.76	108.07	77.33	98.72	70.69	90.84
54	64.33	80.44	59.67	74.57	54.69	68.80	77.71	99.81	71.80	92.09	65.85	84.04	90.60	115.38	82.63	103.32	75.43	96.69
55	68.65	85.85	63.44	79.40	58.39	72.95	82.78	106.05	76.41	97.92	70.03	88.23	95.43	122.73	87.92	112.95	80.19	102.66
56	72.78	90.90	67.30	84.26	61.88	77.28	87.87	112.48	81.04	103.77	74.20	94.45	101.26	130.08	93.22	118.66	84.93	108.41
57	76.98	95.14	71.16	89.10	65.38	81.54	92.85	118.82	85.85	108.81	78.37	98.84	107.11	137.44	98.61	126.19	89.69	114.25
58	83.59	104.87	76.89	95.66	70.84	88.41	100.98	126.84	92.83	116.99	84.80	107.70	116.10	146.83	106.68	135.41	95.94	123.23
59	90.15	112.63	83.22	104.03	76.31	95.17	108.87	136.76	99.39	127.74	91.37	115.76	125.09	156.82	114.85	146.01	104.39	132.22
60	98.74	120.88	89.26	111.49	81.80	101.82	117.00	146.58	107.44	136.81	97.85	123.82	134.09	171.03	123.03	165.85	111.43	141.20
61	103.33	129.11	95.27	118.96	87.27	108.69	126.01	158.59	114.70	145.98	104.36	131.66	143.00	182.22	131.20	187.04	118.68	150.20
62	106.93	137.34	101.31	126.41	92.73	115.44	133.02	168.50	121.97	154.93	110.84	139.94	152.09	193.41	139.30	177.27	125.93	159.18
63	110.73	146.14	110.31	137.33	100.92	125.25	144.71	182.69	132.89	167.30	120.48	151.46	165.09	209.04	151.24	191.37	130.55	171.74
64	128.52	160.92	119.30	148.22	109.13	135.09	158.43	198.87	143.39	180.88	130.11	162.97	178.10	224.86	163.09	205.46	147.17	184.20
65	138.34	172.72	128.31	160.14	117.32	144.89	188.12	211.04	154.07	193.53	139.73	174.49	191.11	240.26	174.86	216.55	157.79	196.83
66	148.13	184.60	137.31	170.04	125.51	154.71	179.93	225.22	164.78	208.39	149.36	185.99	204.12	255.88	186.81	235.94	168.42	209.40
67	158.93	198.30	148.31	180.98	133.71	164.53	191.83	239.40	175.50	218.26	159.01	197.51	217.12	271.59	198.66	247.74	178.04	221.98
68	178.69	217.48	162.71	200.52	148.59	182.34	212.78	264.84	195.10	242.59	178.81	218.47	240.50	299.40	220.98	273.22	198.21	244.75
69	194.43	238.64	179.10	220.07	163.47	200.16	234.04	290.27	214.72	266.83	194.23	239.44	263.87	327.29	241.45	286.70	217.57	267.58
70	212.17	258.82	195.48	239.64	178.34	217.66	255.34	315.72	234.34	289.29	211.84	260.40	287.24	355.20	262.84	324.16	236.56	290.38
71	228.91	281.00	211.09	259.18	193.22	235.77	276.59	341.15	253.66	312.83	229.44	281.38	310.81	383.09	284.24	349.84	255.72	313.15
72	247.80	302.17	228.29	278.76	208.09	263.80	297.84	368.67	273.87	335.88	247.09	302.33	333.99	410.99	305.63	376.12	274.86	335.96
73	276.23	337.78	253.69	311.74	234.10	283.83	334.38	408.63	307.29	376.09	277.75	337.73	373.55	459.27	341.89	418.93	307.57	373.36
74	305.88	373.36	285.01	344.71	260.12	314.09	370.82	451.07	341.33	414.23	308.43	373.11	413.13	501.59	378.18	466.39	340.23	410.71
75	339.51	408.98	313.30	377.70	286.11	344.33	407.45	493.30	374.74	463.35	339.13	406.53	452.89	548.87	414.40	500.23	372.00	448.17
76	370.11	444.57	341.74	410.67	312.14	374.86	443.99	535.64	406.47	492.48	369.81	443.93	492.27	592.18	450.85	541.82	405.68	485.53
77	400.73	480.16	370.11	443.60	339.13	404.83	480.53	577.78	442.20	531.82	400.60	479.31	531.84	637.47	489.91	583.84	438.25	522.98
78	453.40	536.03	419.01	498.10	383.17	455.88	543.62	648.71	500.37	606.80	453.47	538.71	598.07	712.50	548.09	682.71	484.21	585.38
79	506.08	596.06	457.94	554.55	428.20	509.66	609.61	719.84	558.65	622.10	506.43	598.09	665.47	787.53	610.40	720.88	540.97	647.78
80	558.77	656.46	518.84	609.98	473.22	557.43	669.51	790.57	616.73	672.45	559.36	657.47	732.30	862.57	672.13	788.50	605.84	710.18
81	611.45	718.21	585.75	665.42	518.24	609.30	732.50	881.49	674.91	782.71	612.35	718.85	796.12	937.81	733.38	852.94	661.70	772.58
82	664.12	776.97	614.69	729.87	563.27	659.16	795.49	982.42	733.09	857.98	665.92	778.25	859.93	1012.83	795.92	918.19	717.88	834.99
83	774.39	887.16	718.69	791.55	627.03	734.03	828.80	1051.83	804.02	954.18	776.26	880.15	1003.31	1115.66	914.81	1008.48	831.67	925.00
84	858.50	941.76	780.81	869.05	723.97	798.21	1041.19	1145.40										

Policy Form Series: LTG.02
With 5% Compound Inflation
Nonforfeiture - Shortened Benefit Period
No Return of Premium
Current Annual Rates with Proposed 22.69% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care						Home and Community Care						Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	91.50	112.19	85.18	104.47	78.89	96.86	112.33	141.74	104.46	131.39	98.21	120.54	129.63	161.71	120.53	149.83	110.45	139.84
26	94.32	115.71	87.80	107.70	81.29	99.61	115.84	144.14	107.65	135.50	99.15	124.27	133.68	165.26	124.06	153.88	113.82	144.07
27	97.15	119.22	90.41	110.91	83.71	102.67	119.35	146.54	110.84	139.57	102.07	127.60	137.73	170.80	127.76	158.14	117.10	148.33
28	99.98	122.73	93.02	114.13	86.12	105.63	122.86	148.93	114.04	143.88	105.01	131.71	141.70	175.37	131.47	162.39	120.57	152.67
29	102.80	126.24	95.64	117.35	88.52	108.49	126.38	151.34	117.24	147.78	107.93	135.43	145.84	179.91	135.20	166.85	123.94	156.86
30	105.62	129.75	98.25	120.56	90.95	111.45	129.69	153.74	120.44	151.65	110.87	139.14	149.89	184.40	138.92	170.92	127.33	160.90
31	108.43	133.26	100.88	123.79	93.35	114.41	133.40	156.13	123.65	155.96	113.79	142.85	153.94	189.02	142.63	175.15	130.70	164.94
32	111.26	136.77	103.49	127.02	95.75	117.37	136.91	158.52	126.85	160.04	116.74	146.57	157.86	193.57	146.34	178.45	134.08	168.94
33	114.09	140.28	106.10	130.24	98.19	120.32	140.42	160.89	130.04	164.15	119.66	150.28	162.05	198.19	150.08	183.66	137.45	172.91
34	116.91	143.79	108.72	133.45	100.58	123.28	143.94	163.34	133.24	168.22	122.60	154.00	165.10	202.89	153.77	187.92	140.82	176.81
35	119.73	147.30	111.33	136.66	102.99	126.24	147.45	165.73	136.44	172.33	125.62	157.72	170.15	207.24	157.48	192.21	144.20	180.59
36	122.56	150.81	113.94	139.87	105.40	129.19	151.96	168.12	139.54	176.42	128.64	160.60	173.07	211.59	161.73	196.50	147.57	184.37
37	125.38	154.32	116.55	143.08	107.81	132.14	155.47	170.51	142.64	180.51	131.56	163.49	175.90	215.94	166.00	200.80	150.94	188.15
38	128.21	157.83	119.16	146.29	110.22	135.09	159.98	172.90	145.75	183.40	134.47	166.38	178.73	220.29	170.27	205.10	154.31	191.93
39	131.03	161.34	121.77	149.50	112.63	138.04	164.49	175.29	148.86	186.31	137.38	169.27	181.56	224.64	174.60	209.40	157.70	195.71
40	133.86	164.85	124.38	152.71	115.04	140.99	168.99	177.68	151.97	189.22	140.29	172.16	184.39	228.99	178.89	213.70	161.09	199.49
41	136.68	168.36	127.00	155.92	117.45	143.94	173.49	179.97	155.08	192.13	143.20	175.05	189.18	233.34	183.18	218.00	164.48	203.27
42	139.51	171.87	129.59	159.13	119.86	146.89	177.99	182.36	158.19	195.04	146.11	177.94	194.07	237.69	187.47	222.21	167.87	207.05
43	142.33	175.38	132.18	162.34	122.27	149.84	182.49	184.74	161.30	197.95	148.92	180.83	198.96	242.04	191.76	226.52	171.26	210.83
44	145.16	178.89	134.77	165.55	124.68	152.79	186.99	187.13	164.41	200.86	151.73	183.72	203.87	246.39	196.05	230.83	174.65	214.61
45	148.00	182.40	137.36	168.76	127.09	155.74	191.59	191.52	167.52	203.77	154.54	186.61	208.78	250.74	200.34	235.14	178.04	218.39
46	150.82	185.91	140.00	171.97	129.50	158.69	196.18	195.81	170.63	206.68	157.35	189.50	213.69	255.09	204.63	239.45	181.43	222.17
47	153.65	189.42	142.63	175.18	131.91	161.64	200.77	200.00	173.74	209.59	160.16	192.39	218.60	259.44	208.92	243.76	184.82	226.00
48	156.48	192.93	145.26	178.39	134.32	164.59	205.36	204.29	176.85	212.50	162.97	195.28	223.51	263.79	213.21	248.07	188.21	229.83
49	159.31	196.44	147.89	181.60	136.73	167.54	210.00	208.58	179.96	215.41	165.78	198.17	228.42	268.14	217.50	252.38	191.60	233.66
50	162.14	200.00	150.50	184.81	139.14	170.49	214.61	212.87	183.07	218.32	168.59	201.06	233.33	272.49	221.79	256.69	194.99	237.49
51	165.00	203.51	153.11	188.02	141.55	173.44	219.22	217.76	186.18	221.23	171.40	203.95	238.24	276.84	226.08	261.00	198.38	241.32
52	167.82	207.02	155.72	191.23	143.96	176.39	223.83	221.65	189.29	224.14	174.21	206.84	243.15	281.19	230.37	265.31	201.77	245.15
53	170.65	210.53	158.33	194.44	146.37	179.34	228.42	225.54	192.40	227.05	177.02	209.73	248.06	285.54	234.66	269.62	205.16	248.98
54	173.48	214.04	160.94	197.65	148.78	182.29	233.01	228.43	195.51	229.96	180.83	212.62	252.97	290.00	238.95	273.93	208.55	252.81
55	176.30	217.55	163.55	200.86	151.19	185.24	237.60	231.34	198.62	232.87	183.74	215.51	257.88	295.44	243.24	278.24	211.94	256.64
56	179.13	221.06	166.16	204.07	153.60	188.19	242.19	234.25	201.73	235.78	186.65	218.40	262.79	300.00	247.53	282.55	215.33	260.47
57	181.96	224.57	168.77	207.28	156.01	191.14	246.78	237.16	204.84	238.69	189.56	221.29	267.70	304.57	251.82	286.86	218.72	264.30
58	184.79	228.08	171.38	210.49	158.42	194.09	251.37	240.07	207.95	241.60	192.47	224.18	272.61	309.14	256.11	291.17	222.11	268.13
59	187.62	231.59	174.00	213.70	160.83	197.04	256.00	243.20	210.06	244.51	195.38	227.07	277.52	313.61	260.40	295.48	225.50	271.96
60	190.45	235.10	176.61	216.91	163.24	200.00	260.63	246.31	212.17	247.42	198.29	230.00	282.43	318.11	264.69	300.00	228.89	275.79
61	193.28	238.61	179.22	220.12	165.65	202.95	265.26	249.42	214.28	250.33	201.20	232.89	287.34	322.60	268.98	304.57	232.28	279.62
62	196.11	242.12	181.83	223.33	168.06	205.90	270.00	252.53	216.39	253.24	204.11	235.78	292.25	327.09	273.27	309.06	236.17	283.45
63	198.94	245.63	184.44	226.54	170.47	208.85	274.63	255.64	218.50	256.15	207.02	238.67	297.16	331.58	277.56	313.55	239.06	287.28
64	201.77	249.14	187.05	229.75	172.88	211.80	279.26	258.75	220.61	259.06	209.93	241.56	302.07	336.07	281.85	318.04	241.95	291.11
65	204.60	252.65	189.66	232.96	175.29	214.75	283.89	261.86	222.72	261.97	212.84	244.45	306.98	340.56	286.14	322.53	244.84	294.94
66	207.43	256.16	192.27	236.17	177.70	217.70	288.52	264.97	224.83	264.88	215.75	247.34	311.89	345.05	290.43	327.02	247.73	298.77
67	210.26	259.67	194.88	239.38	180.11	220.65	293.15	268.08	226.74	267.79	218.66	250.23	316.80	349.54	294.92	331.51	250.62	302.60
68	213.09	263.18	197.49	242.59	182.52	223.60	297.78	271.19	228.65	270.70	221.57	253.12	321.71	354.03	299.41	336.00	253.51	306.43
69	215.92	266.69	200.10	245.80	184.93	226.55	302.41	274.30	230.56	273.61	224.46	256.01	326.62	358.52	303.90	340.49	256.40	310.26
70	218.75	270.20	202.71	249.01	187.34	229.50	307.04	277.41	232.47	276.52	227.35	258.90	331.53	363.01	308.39	344.98	259.29	314.09
71	221.58	273.71	205.32	252.22	189.75	232.45	311.67	280.52	234.38	279.43	230.24	261.79	336.44	367.50	312.88	349.47	262.18	317.92
72	224.41	277.22	207.93	255.43	192.16	235.40	316.30	283.63	236.29	282.34	233.13	264.68	341.35	371.99	317.37	353.96	265.07	321.75
73	227.24	280.73	210.54	258.64	194.57	238.35	320.93	286.74	238.20	285.25	236.02	267.57	346.26	376.48	321.86	358.45	267.96	325.58
74	230.07	284.24	213.15	261.85	197.00	241.30	325.56	289.85	240.11	288.16	238.91	270.46	351.17	380.97	326.35	362.94	270.85	329.41
75	232.90	287.75	215.76	265.06	199.41	244.25	330.19	292.96	242.02	291.07	241.80	273.35	356.08	385.46	331.24	367.43	273.74	333.24
76	235.73	291.26	218.37	268.27	201.82	247.20	334.82	296.07	243.93	294.98	244.69	276.24	360.99	390.00	336.13	371.92	276.63	337.07
77	238.56	294.77	220.98	271.48	204.23	250.15	339.45	299.18	245.84	296.89	247.58	279.13	365.90	394.51	341.02	376.41	279.52	340.90
78	241.39	298.28	223.59	274.69	206.64	253.10	344.08	302.29	247.75	299.80	250.47	282.02	370.81	399.02	345.91	380.90	282.41	344.73
79	244.22	301.79	226.20	277.90	209.05	256.05	348.71	305.40	249.66	302.71	253.36	284.91	375.72	403.53	350.80	385.39	285.30	348.56
80	247.05	305.30	228.81	281.11	211.46	259.00	353.34	308.51	251.57	305.62	256.25	289.80	380.63	408.04	355.69	390.00	288.19	352.39
81	249.88	308.81	231.42	284.32	213.87													

Policy Form Berles: LTC-02
 With 6% Compound Capped Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.89% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period					5 Year Benefit Period Elimination Period					7 Year Benefit Period Elimination Period							
	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days			
	60%	100%	60%	100%		60%	100%	60%	100%		60%	100%	60%	100%				
26	28.04	35.87	25.35	31.70	23.09	28.83	33.22	41.82	32.08	39.19	30.08	38.75	30.24	45.63	34.08	42.81	31.08	40.82
27	28.55	35.87	25.83	33.57	25.26	31.58	35.26	44.11	34.03	41.51	31.89	38.88	36.54	48.48	36.10	45.43	33.31	43.11
28	30.14	37.87	28.34	35.42	28.85	33.27	37.90	46.80	35.97	43.82	33.69	41.03	40.79	51.30	38.33	48.00	35.88	45.80
29	31.75	39.85	29.83	37.29	29.05	35.00	39.35	49.09	37.92	46.13	35.48	43.15	43.08	54.13	40.44	50.71	37.83	48.09
30	33.35	41.87	31.32	39.14	29.43	36.72	41.38	51.55	39.88	48.44	37.28	45.30	45.37	59.08	42.55	53.38	39.78	50.81
31	34.95	43.85	32.82	41.00	30.82	38.45	43.43	54.04	41.81	50.78	39.10	47.42	47.95	59.82	44.87	56.01	41.73	53.10
32	36.54	45.84	34.32	42.87	32.21	40.18	45.48	56.54	43.78	53.08	40.80	49.55	49.91	62.87	46.78	58.63	43.89	55.57
33	38.14	47.85	35.80	44.72	33.59	41.89	47.49	59.03	45.71	55.39	42.70	51.70	52.19	65.50	48.89	61.28	45.94	58.09
34	39.74	49.84	37.29	46.60	34.95	43.62	49.53	61.50	47.67	57.70	44.50	53.82	54.49	68.34	51.00	63.92	47.99	60.25
35	41.35	51.84	38.79	48.44	36.37	45.33	51.58	64.00	49.60	60.02	46.30	55.97	56.74	71.17	53.14	66.53	49.55	63.05
36	42.94	53.83	40.28	50.32	37.75	47.08	53.62	66.49	51.55	62.34	48.09	58.09	59.03	74.01	55.25	69.18	51.51	65.54
37	44.53	55.82	41.77	52.20	39.16	48.84	55.71	70.89	54.92	64.40	51.17	61.84	63.01	79.01	58.84	73.88	54.89	68.01
38	46.11	57.81	43.26	54.08	40.58	50.63	60.67	75.28	58.27	70.48	54.28	65.57	67.00	84.03	62.63	78.59	58.29	74.30
39	47.70	59.80	44.75	55.94	42.03	52.45	64.29	79.65	61.63	74.53	57.38	68.31	70.99	89.05	66.33	83.18	61.88	78.89
40	49.29	61.79	46.24	57.81	43.50	54.29	67.71	84.03	64.98	78.59	60.44	73.03	74.99	94.07	70.03	87.80	65.09	83.30
41	50.88	63.78	47.73	59.68	44.99	56.14	71.25	88.38	68.31	82.64	63.52	76.77	78.94	99.08	73.74	92.47	68.47	87.44
42	52.47	65.77	49.22	61.55	46.48	58.00	74.78	92.60	71.70	86.71	66.61	80.50	82.94	104.09	77.42	97.11	71.87	91.83
43	54.06	67.76	50.71	63.42	47.97	59.87	78.30	97.20	75.05	90.78	69.69	84.24	86.01	109.10	81.12	101.76	75.28	96.24
44	55.65	69.75	52.20	65.29	49.46	61.74	82.44	102.21	78.69	95.36	73.20	88.37	91.82	115.25	85.44	107.45	79.17	101.50
45	57.24	71.74	53.69	67.16	50.95	63.61	86.98	107.21	82.80	99.98	76.71	92.51	95.35	121.43	89.77	113.14	83.08	106.79
46	58.83	73.73	55.18	69.03	52.44	65.48	90.69	112.22	86.89	104.59	80.20	96.54	101.05	127.61	94.08	118.81	86.97	112.07
47	60.42	75.72	56.67	70.90	53.93	67.35	94.80	117.23	90.93	108.18	83.71	100.78	105.77	133.78	98.41	124.51	90.86	117.35
48	62.01	77.71	58.16	72.77	55.42	69.22	99.64	122.24	94.91	113.79	87.23	104.91	110.48	139.94	102.73	130.20	94.77	122.64
49	63.60	79.70	59.65	74.64	56.91	71.09	104.27	127.25	98.93	118.58	91.84	109.59	115.83	146.39	106.20	137.84	98.66	128.08
50	65.19	81.69	61.14	76.51	58.40	72.96	109.61	132.26	102.94	123.34	96.07	115.10	121.57	152.88	110.86	145.50	104.51	135.13
51	66.78	83.68	62.63	78.38	59.89	74.83	114.95	141.64	107.32	131.12	100.48	120.19	128.63	160.30	116.13	153.18	108.38	141.19
52	68.37	85.67	64.12	80.25	61.38	76.70	120.29	147.95	114.29	136.90	104.91	126.29	134.08	173.79	124.59	160.82	114.25	147.24
53	69.96	87.66	65.61	82.12	62.87	78.57	125.82	154.38	119.25	142.88	109.32	130.37	140.71	182.17	130.08	168.33	119.11	153.30
54	71.55	89.65	67.10	84.00	64.36	80.44	131.54	161.84	124.11	150.33	113.79	139.58	151.26	193.43	138.88	180.24	127.67	160.00
55	73.14	91.64	68.59	85.87	65.85	82.31	137.48	169.39	128.91	158.19	122.08	146.72	161.79	205.71	146.30	192.19	132.22	174.50
56	74.73	93.63	70.08	87.74	67.34	84.18	143.63	177.00	136.80	166.04	126.48	154.72	172.31	221.98	155.30	204.11	140.79	181.13
57	76.32	95.62	71.57	89.61	68.83	86.05	149.87	184.65	144.69	173.45	130.97	162.68	182.84	235.22	164.33	216.04	150.73	190.73
58	77.91	97.61	73.06	91.48	70.32	87.92	156.40	192.26	152.68	181.00	135.48	170.27	193.37	248.50	173.37	227.00	161.89	200.34
59	79.50	99.60	74.55	93.35	71.81	89.79	163.25	200.07	160.89	189.09	140.98	178.30	206.84	267.35	184.44	242.29	174.29	211.49
60	81.09	101.59	76.04	95.22	73.30	91.66	170.40	208.08	169.04	197.19	146.88	186.30	224.30	282.22	196.13	258.21	185.69	223.62
61	82.68	103.58	77.53	97.09	74.79	93.53	177.85	216.29	177.93	205.98	153.81	194.71	239.80	305.06	209.11	276.35	196.09	231.78
62	84.27	105.57	79.02	98.96	76.28	95.40	185.60	224.88	186.04	214.87	161.81	202.39	255.27	323.85	224.08	298.46	211.47	240.91
63	85.86	107.56	80.51	100.83	77.77	97.27	193.75	233.27	194.11	223.96	170.07	210.42	270.74	342.81	238.55	318.61	223.97	250.84
64	87.45	109.55	82.00	102.70	79.26	99.14	202.20	241.66	202.34	233.05	178.40	218.95	291.69	367.42	254.02	342.84	240.76	261.87
65	89.04	111.54	83.49	104.57	80.75	101.01	210.95	250.05	210.61	241.14	186.81	227.60	312.43	382.04	265.68	368.59	257.58	272.67
66	90.63	113.53	84.98	106.44	82.24	102.88	219.90	258.84	219.92	249.78	195.74	236.57	333.26	416.68	280.92	391.08	274.54	284.46
67	92.22	115.52	86.47	108.31	83.73	104.75	229.00	267.63	229.00	258.66	205.65	245.50	354.11	441.29	303.89	403.96	291.45	296.27
68	93.81	117.51	87.96	110.18	85.22	106.62	238.45	276.42	238.45	267.54	215.56	254.43	374.95	465.92	324.84	428.05	308.33	308.10
69	95.40	119.50	89.45	112.05	86.71	108.49	248.40	285.21	248.40	276.42	225.51	263.36	407.81	504.12	352.81	460.84	335.14	321.28
70	97.00	121.49	90.94	113.92	88.20	110.36	258.85	294.00	258.85	285.30	235.48	272.29	440.27	542.34	382.77	496.93	361.86	334.45
71	98.59	123.48	92.43	115.79	89.69	112.23	269.80	302.79	269.80	294.19	245.45	281.22	472.99	580.53	412.73	530.40	388.78	347.88
72	100.18	125.47	93.92	117.66	91.18	114.10	281.35	311.58	281.35	303.08	255.42	290.15	505.99	618.75	442.69	563.98	416.68	360.85
73	101.77	127.46	95.41	119.53	92.67	115.97	293.40	320.37	293.40	311.97	265.39	300.02	538.25	654.80	472.65	605.76	442.38	373.59
74	103.36	129.45	96.90	121.40	94.16	117.84	306.05	329.16	306.05	320.86	275.36	308.89	576.04	702.74	503.82	648.88	472.43	386.96
75	104.95	131.44	98.39	123.27	95.65	119.71	318.40	337.95	318.40	330.75	285.33	316.76	615.28	750.86	533.89	692.01	502.46	400.23
76	106.54	133.43	99.88	125.14	97.14	121.58	331.85	346.74	331.85	340.64	295.30	324.63	654.67	800.00	564.96	740.14	531.51	413.50
77	108.13	135.42	101.37	127.01	98.63	123.45	345.40	355.53	345.40	350.53	305.27	333.50	695.11	850.14	596.03	789.28	562.56	426.57
78	109.72	137.41	102.86	128.88	100.12	125.32	359.05	364.32	359.05	360.42	316.24	342.39	736.66	900.28	627.10	838.45	593.61	441.64
79	111.31	139.40	104.35	130.75	101.61	127.19	372.70	373.11	372.70	370.31	327.11	351.28	779.19	950.42	658.17	887.62	624.66	456.71
80	112.90	141.39	105.84	132.62	103.10	129.06	386.45	381.90	386.45	380.22	337.86	360.17	822.72	1000.56	689.24	936.79	655.71	471.78
81	114.49	143.38	107.33	134.49	104.59	130.93	399.80	390.69	399.80	390.13	348.55	369.06	867.27	1050.70	720.31	985.96	686.80	486.85
82	116.08	145.37	108.82	136.36	106.08	132.80	413.25	399.48	413.25	399.04	359.24	377.95	912.82	1100.84	751.38	1035.13	717.89	501.92
83	117.67	147.36	110.31	138.23	107.57	134.67	426.90	408.17	426.90	408.59	370.13	386.84	959.37	1150.98	782.45	1084.30	749.00	517.00
84	119.26	149.35	111.80	140.10	109.06	136.54	440.75	416.86	440.75	417.50	380.82	395.73	1006.92	1201.12	813.52	1133.47	780.09	532.08

Policy Form Series: LTC-02
 With 3% Compound Capped Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 22.66% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	25.09	32.22	24.17	30.33	22.70	28.50	30.69	38.70	28.86	37.33	27.09	35.02	34.81	43.85	32.72	40.94	30.69	38.64
26	27.19	34.09	25.58	32.06	24.05	30.11	32.49	42.05	30.57	39.51	28.85	37.00	30.65	46.33	34.71	43.43	32.49	41.17
27	28.86	35.95	26.95	33.81	25.34	31.70	34.33	44.38	32.29	41.88	30.23	39.00	36.10	49.00	36.70	46.00	34.33	43.82
28	30.16	37.83	28.34	35.64	26.62	33.31	36.16	46.70	34.00	43.84	31.80	40.69	41.28	51.88	38.71	48.39	36.16	45.69
29	31.68	39.69	29.74	37.29	27.91	34.92	38.09	49.03	35.72	46.01	33.37	42.98	43.41	54.34	40.70	50.88	38.09	48.22
30	33.16	41.50	31.13	38.92	29.21	36.52	39.83	51.37	37.42	48.19	34.87	44.97	45.55	57.03	42.88	53.37	39.83	50.94
31	34.66	43.41	32.51	40.79	30.50	38.12	41.67	53.70	39.13	50.35	36.54	46.85	47.70	59.89	44.67	55.85	41.67	52.90
32	36.16	45.27	33.91	42.40	31.79	39.73	43.49	56.03	40.83	52.81	38.12	48.94	49.85	62.38	46.66	58.34	43.49	55.25
33	37.65	47.15	35.30	44.22	33.08	41.33	45.33	58.35	42.55	54.67	39.69	50.94	52.01	65.04	48.67	60.83	45.33	57.69
34	39.15	49.01	36.70	45.67	34.37	42.93	47.19	60.69	44.25	56.85	41.28	52.93	54.16	67.74	50.69	63.31	47.19	59.95
35	40.65	50.88	38.09	47.70	35.67	44.54	49.00	63.03	45.97	59.01	42.84	54.92	56.30	70.40	52.65	65.80	49.00	62.28
36	43.29	54.18	40.59	50.78	37.95	47.37	52.23	67.16	48.98	62.55	45.50	58.42	60.08	75.12	56.18	70.17	52.23	66.41
37	45.84	57.46	43.02	53.82	40.21	50.20	55.46	71.33	52.00	66.29	48.39	61.93	63.87	79.86	59.69	74.88	55.46	70.53
38	48.99	60.78	45.48	56.89	42.49	53.05	58.72	75.43	55.00	70.62	51.14	65.46	67.86	84.59	63.22	78.99	58.78	74.67
39	51.24	64.08	47.98	59.97	44.70	55.99	61.98	79.58	58.00	74.34	53.91	69.09	71.43	89.38	66.74	83.33	61.98	78.79
40	63.67	67.38	50.44	63.03	47.04	58.72	65.16	83.70	61.00	78.18	56.68	72.47	75.22	94.09	70.28	87.71	65.16	82.60
41	66.52	70.67	52.86	66.00	49.31	61.65	68.44	87.83	64.01	82.01	59.44	75.98	79.01	98.84	73.79	92.10	68.39	87.04
42	69.17	73.98	55.39	69.15	51.50	64.40	71.69	91.97	67.03	85.85	62.22	79.49	82.80	103.57	77.32	96.48	71.69	91.17
43	82.09	77.83	58.04	72.91	54.03	67.42	75.29	96.50	70.35	90.03	65.22	83.25	87.16	109.17	81.29	101.84	75.17	95.89
44	85.01	81.29	60.73	75.97	56.49	70.49	78.89	101.16	73.09	94.21	68.42	87.00	91.81	114.76	85.27	106.78	78.73	100.31
45	87.66	84.85	63.38	79.20	58.83	73.49	82.19	106.31	75.90	98.41	71.22	90.78	95.99	120.37	88.23	111.83	82.30	104.67
46	90.88	88.60	66.07	82.86	61.38	76.63	85.10	110.34	80.23	102.59	74.24	94.83	100.24	125.98	93.22	117.07	85.89	109.11
47	73.61	92.25	66.78	85.92	63.82	79.59	89.72	114.92	83.85	106.79	77.25	98.29	104.69	131.57	97.20	122.22	89.43	113.63
48	77.37	96.89	72.01	90.93	66.73	83.15	94.21	120.41	87.70	111.69	80.83	102.83	109.94	138.85	102.02	128.79	93.74	118.62
49	80.93	101.18	75.25	93.96	69.85	86.73	98.70	125.88	91.75	116.60	84.41	106.97	116.30	146.15	106.85	135.25	98.03	123.54
50	84.48	105.80	78.50	97.97	72.58	90.32	103.19	131.39	95.80	121.50	88.01	111.30	120.65	152.57	111.68	141.01	102.34	128.54
51	88.04	110.67	81.72	102.00	75.48	93.91	107.87	136.82	99.85	126.41	91.69	116.85	126.01	159.97	116.82	146.78	106.02	133.99
52	91.90	115.61	84.98	106.02	78.36	97.49	112.19	142.31	103.98	131.33	95.17	119.89	131.38	166.37	121.84	152.60	110.92	138.55
53	97.88	122.17	90.70	113.01	83.58	103.83	119.87	151.88	110.92	139.85	101.50	127.57	140.39	176.01	129.66	162.16	118.21	147.04
54	104.19	129.84	96.43	120.02	86.73	110.18	127.65	160.99	117.97	148.39	107.83	135.14	149.42	188.05	137.78	171.80	125.50	155.55
55	110.46	137.82	102.14	127.00	89.81	116.52	135.25	170.39	126.00	159.90	114.15	142.73	168.47	197.31	145.90	181.46	132.78	164.00
56	118.76	145.18	107.87	134.00	93.08	122.85	142.93	179.89	132.04	165.42	120.46	150.31	187.50	207.95	154.21	191.00	140.04	172.55
57	123.03	152.85	113.60	141.00	104.25	129.19	150.83	189.04	139.07	173.95	126.81	157.88	198.53	218.58	162.43	200.76	147.33	181.04
58	131.80	163.20	121.49	150.83	111.37	137.76	161.33	201.76	148.97	185.47	133.66	168.10	208.86	232.93	173.69	213.70	157.34	192.63
59	140.19	173.88	129.35	160.97	118.47	146.32	172.51	214.49	158.65	195.99	144.32	178.33	219.20	247.27	184.96	228.66	167.39	204.02
60	148.75	183.95	137.23	169.81	125.66	154.87	182.71	227.20	169.46	208.61	153.06	188.56	213.55	261.82	196.23	239.61	177.40	216.62
61	157.33	194.33	145.12	179.15	132.88	163.44	193.40	239.91	178.24	220.03	161.80	198.79	225.88	275.97	207.49	252.57	187.41	227.01
62	165.89	204.70	152.98	188.88	139.76	172.00	204.09	252.63	188.03	231.65	170.86	209.01	238.21	290.31	218.76	265.54	197.42	238.50
63	177.82	218.39	163.77	201.32	149.66	183.40	218.83	269.23	201.46	246.74	182.56	222.60	254.82	308.87	233.56	282.40	210.65	263.48
64	189.34	232.09	174.54	213.85	159.34	194.70	233.20	285.53	214.97	281.92	194.62	236.15	271.03	327.44	246.39	296.25	223.84	286.46
65	201.06	245.77	185.30	228.57	169.09	208.19	247.75	302.43	228.42	277.11	208.65	249.74	287.44	345.97	263.19	316.11	237.09	288.44
66	212.77	259.48	196.07	238.21	178.89	217.59	262.31	319.02	241.61	292.27	218.88	263.31	303.85	364.54	278.03	332.97	250.28	298.42
67	224.90	273.19	206.80	251.83	188.84	228.98	278.88	335.63	258.37	307.80	230.71	276.89	320.25	383.10	292.84	349.84	263.49	313.40
68	244.03	295.82	224.76	272.54	205.00	247.94	301.01	363.88	277.44	332.94	250.74	299.87	346.60	414.02	318.97	378.12	295.13	338.69
69	263.54	318.49	242.67	293.24	221.37	268.89	325.17	391.12	299.51	359.41	270.76	322.86	372.94	444.85	341.09	406.40	309.81	364.00
70	283.07	341.13	260.58	313.95	237.74	286.84	348.34	418.85	321.58	383.90	290.79	345.84	399.27	475.86	365.21	434.67	329.47	389.30
71	302.59	363.79	278.46	334.86	254.10	304.78	373.48	446.60	343.65	403.36	310.81	368.83	425.82	508.78	389.34	462.06	350.14	414.61
72	322.12	386.44	296.36	355.37	270.46	323.74	397.63	474.36	365.73	434.84	330.83	391.82	451.97	537.70	413.48	491.24	371.80	439.89
73	355.04	423.83	327.08	398.93	298.82	355.41	437.86	518.86	402.86	476.51	364.70	429.94	494.82	587.08	453.09	536.55	407.60	468.81
74	387.96	460.82	357.81	424.51	326.78	387.06	478.06	565.30	440.17	518.58	393.58	466.07	537.88	638.38	492.71	591.55	443.22	521.70
75	420.88	497.69	388.53	450.08	354.82	418.74	518.52	619.87	477.40	561.08	432.42	509.21	580.59	695.75	532.83	623.14	478.91	562.82
76	453.81	534.78	419.26	483.60	383.08	450.39	568.55	689.39	514.61	603.13	468.50	544.33	623.39	731.23	571.84	684.10	514.61	603.51
77	486.72	571.87	449.98	528.22	411.21	482.05	608.76	701.91	551.84	645.20	500.15	582.46	688.23	778.64	611.65	706.23	550.31	644.42
78	540.95	632.26	500.24	584.24	457.54	533.38	663.85	775.25	612.05	712.51	555.05	648.98	735.07	849.58	674.84	776.55	607.78	708.55
79	605.19	692.65	550.52	640.20	503.89	584.74	728.53	848.69	672.26	780.80	600.97	705.60	803.90	922.53	738.32	835.80	665.25	770.84
80	649.43	753.02	600.79	696.25	550.22	636.06	794.03	921.94	732.50	848.08	664.88	767.02	872.76	965.45	801.69	901.23	722.71	830.61
81	703.88	813.42	651.07	746.59	606.58	687.41	850.11	996.27	792.71	910.21	719.80	828.59	941.58	1059.37	865.07	966.56	780.17	890.30
82	757.91	870.02	701.33	796.74	642.88	736.75	924.16	1068.62	852.93	972.29	774.70	890.97	1015.43	1141.31	928.46	1031.50	837.04	950.23
83	812.53	943.46	754.48	853.95	728.80	801.84	1057.22	1163.10	908.68	1055.70	88							

Policy Form Series: LTC-02
 With No Inflation
 Nonforfeiture - Reduced Paid-Up
 No Return of Premium
 Current Annual Rates with Proposed 22.60% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care						Home and Community Care						Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	16.84	19.91	14.83	18.92	14.07	17.88	18.62	24.12	17.68	22.77	16.86	21.70	20.88	25.78	19.78	24.32	18.64	23.18
26	18.56	21.08	15.69	20.03	14.88	18.82	16.73	25.83	18.48	24.19	17.83	23.03	22.17	27.39	20.97	25.81	19.74	24.59
27	17.46	22.23	18.59	21.08	15.88	18.91	20.89	27.11	19.74	25.59	18.80	24.37	23.43	28.94	22.17	27.50	20.87	26.01
28	18.39	23.37	17.42	22.17	18.46	20.84	21.98	28.62	20.78	27.02	18.57	25.89	24.71	30.54	23.36	28.61	21.97	27.42
29	19.31	24.64	18.29	23.28	17.28	21.84	23.07	30.12	21.83	28.42	20.64	28.95	25.89	32.11	24.65	30.29	23.08	28.84
30	20.23	25.89	18.15	24.34	18.10	22.87	24.10	31.63	22.88	29.81	21.53	28.21	27.27	33.73	25.78	31.80	24.21	30.27
31	21.15	28.89	20.02	25.42	19.82	23.89	26.30	33.11	23.91	31.21	22.49	29.45	28.54	35.31	28.95	33.29	25.31	31.87
32	22.06	28.01	20.88	26.51	19.70	24.89	26.40	34.65	24.86	32.61	23.46	30.70	29.61	36.91	28.16	34.78	26.43	33.10
33	22.98	29.15	21.75	27.60	20.53	26.01	27.51	35.98	25.99	34.00	24.43	31.96	31.09	38.50	29.35	36.27	27.63	34.50
34	23.89	30.32	22.81	28.67	21.32	27.02	28.94	37.42	27.04	35.35	25.40	33.20	32.35	40.07	30.94	37.78	28.85	35.82
35	24.81	31.47	23.48	29.76	22.13	28.03	29.74	38.88	28.08	36.70	26.37	34.45	33.84	41.83	31.73	39.26	29.78	37.33
36	25.63	33.62	25.08	31.78	23.82	29.50	31.81	41.52	30.02	39.19	28.17	36.77	36.02	44.87	33.98	42.06	31.84	40.00
37	26.22	35.76	26.89	33.78	25.13	31.79	33.87	44.19	31.67	41.70	29.90	39.06	38.41	47.87	36.19	44.87	33.90	42.65
38	26.94	37.89	28.27	35.78	26.81	33.85	36.05	46.88	33.91	44.19	31.79	41.38	40.79	50.87	38.43	47.87	35.97	45.31
39	31.03	40.02	28.80	37.80	28.12	35.54	38.01	49.61	35.85	46.88	33.53	43.70	43.18	53.88	40.68	50.49	38.03	47.97
40	33.35	42.17	31.47	39.81	29.81	37.41	40.08	52.17	37.79	49.17	35.38	46.02	46.55	56.88	42.89	53.28	40.11	50.05
41	35.04	44.29	33.08	41.81	31.11	38.90	42.14	54.83	39.74	51.89	37.20	48.33	47.95	59.95	45.13	56.09	42.17	53.28
42	36.75	45.44	34.87	43.82	32.80	41.18	44.22	57.49	41.88	54.17	39.09	50.85	50.33	62.87	47.38	58.44	44.24	55.95
43	38.81	48.00	36.50	46.22	34.38	43.37	46.73	60.99	44.02	57.15	41.18	53.37	53.24	66.51	50.07	62.47	48.73	59.41
44	40.86	51.55	38.51	48.80	36.14	45.57	49.24	63.80	46.35	60.14	43.31	56.11	56.16	70.33	52.78	66.08	49.22	62.66
45	42.90	54.11	40.44	50.89	37.82	47.79	51.75	67.07	48.65	63.11	45.47	58.84	59.06	74.17	55.52	68.84	51.71	66.07
46	44.95	56.88	42.35	53.37	39.89	49.89	54.25	70.28	51.03	66.11	47.62	61.58	62.00	78.01	58.24	71.60	54.20	68.47
47	47.00	59.22	44.28	55.78	41.47	52.19	56.77	73.48	53.38	69.09	49.78	64.30	64.89	81.85	60.95	74.73	56.70	72.82
48	49.47	62.25	46.54	58.56	43.63	54.74	59.77	77.25	56.14	72.55	52.29	67.41	68.39	86.78	64.17	78.91	59.59	77.07
49	51.92	65.27	48.81	61.37	45.80	57.28	62.76	81.82	58.92	75.88	54.79	70.52	71.98	91.82	67.37	83.85	62.49	80.76
50	54.38	68.34	51.39	64.17	48.17	59.85	65.90	85.77	61.79	81.78	57.32	73.67	75.38	96.93	70.58	86.90	65.48	84.36
51	56.82	71.34	53.32	66.08	49.74	62.39	68.80	89.55	64.49	82.89	60.43	78.73	78.88	101.43	73.70	91.81	68.29	87.81
52	59.27	74.37	55.59	69.77	51.80	64.83	71.61	92.31	67.25	86.35	62.34	79.82	82.37	106.30	77.00	96.28	71.17	91.47
53	63.43	79.59	59.43	74.55	55.31	69.27	76.83	98.59	71.87	92.10	66.82	85.00	88.09	113.39	82.23	106.77	75.88	97.27
54	67.58	84.88	63.27	79.31	58.82	73.81	81.85	104.58	76.48	97.87	70.89	90.18	93.77	120.49	87.47	112.27	80.58	103.04
55	71.72	89.88	67.12	84.08	62.34	77.94	86.68	111.13	81.12	103.82	74.88	93.34	98.48	127.69	92.69	118.78	85.27	108.84
56	75.88	95.01	70.99	88.84	65.85	82.28	91.88	117.40	85.74	109.39	79.05	100.82	105.17	134.70	97.94	125.27	89.98	114.82
57	80.03	100.16	74.80	93.81	69.58	86.82	96.90	123.88	89.38	115.14	83.23	105.63	110.87	141.79	103.18	131.78	94.88	120.41
58	84.08	106.34	80.05	101.18	74.98	93.51	104.88	135.54	97.71	124.21	89.87	113.88	118.92	152.82	111.38	141.85	102.00	126.44
59	89.28	116.49	87.07	108.72	80.57	100.40	112.65	143.40	105.08	133.28	96.53	122.00	128.79	163.88	119.00	151.68	108.48	138.47
60	93.91	124.65	93.22	116.28	88.19	107.20	120.84	153.28	112.46	142.34	103.18	130.18	137.73	174.92	127.83	162.06	116.87	147.82
61	100.53	132.81	99.34	123.82	91.80	114.15	128.81	163.14	119.76	151.41	108.84	138.31	146.89	185.98	136.05	172.17	124.27	156.55
62	113.18	140.98	105.48	131.38	97.40	121.03	136.79	172.99	127.11	160.48	115.48	146.48	155.83	198.99	144.26	182.27	131.87	165.88
63	122.48	152.15	114.09	141.88	105.28	130.44	147.98	186.37	137.38	172.70	125.78	157.53	167.85	211.88	155.65	195.88	141.77	177.64
64	131.81	163.32	122.71	152.81	113.11	138.85	159.14	198.74	147.88	185.02	135.63	168.58	180.27	222.35	168.82	209.10	151.89	188.63
65	141.15	174.53	131.33	162.38	120.88	149.28	170.32	213.10	157.91	197.31	144.30	178.83	192.60	241.02	178.12	222.61	162.00	201.51
66	150.48	185.89	139.94	172.89	128.84	158.67	181.50	226.47	168.20	209.57	153.57	189.88	204.82	255.71	189.40	235.93	172.12	213.48
67	159.80	196.87	148.55	183.02	138.09	168.00	192.97	239.85	178.48	221.85	162.85	201.71	217.23	270.37	200.67	249.84	182.22	225.47
68	177.02	217.41	164.50	202.01	151.29	185.47	213.32	264.46	197.51	244.51	180.40	222.20	230.94	297.35	221.63	274.08	200.99	247.87
69	194.24	237.82	180.48	221.03	165.90	202.84	233.98	289.06	216.54	287.18	197.36	242.68	262.87	324.32	242.39	298.80	219.77	280.89
70	211.48	268.46	198.43	240.02	180.50	220.23	254.82	313.68	235.59	289.82	214.81	263.18	286.35	351.27	263.23	323.63	238.55	292.10
71	228.58	278.97	212.39	258.02	195.13	237.59	276.27	338.28	254.82	312.48	231.87	283.88	308.07	378.24	284.19	348.28	257.33	314.32
72	245.90	299.51	228.34	278.03	209.73	254.97	299.93	362.89	273.88	336.14	240.11	304.15	330.78	405.21	304.95	373.90	276.10	338.33
73	275.77	334.24	258.00	310.18	235.07	294.38	331.67	404.24	308.69	373.20	278.97	338.55	389.42	448.70	340.39	413.77	308.03	373.15
74	305.85	383.98	283.86	342.34	260.41	313.78	387.40	445.59	339.54	411.26	308.64	372.97	408.04	484.18	375.85	454.54	339.94	408.78
75	335.54	403.74	311.33	374.50	285.73	343.10	403.13	488.93	372.47	449.32	338.69	407.39	448.88	538.87	411.29	495.34	371.87	448.38
76	365.42	438.47	338.98	406.00	311.08	372.88	438.85	528.28	403.42	487.37	368.55	441.79	485.30	583.16	448.78	538.11	403.79	482.98
77	395.20	473.22	369.85	438.83	338.43	401.00	474.50	609.63	438.35	525.43	398.41	478.21	523.94	627.85	482.21	578.89	438.71	519.80
78	447.58	532.82	416.43	484.10	381.28	452.71	537.43	690.38	498.43	680.70	451.32	535.49	590.88	702.93	543.82	644.70	491.48	581.82
79	500.49	592.43	484.23	548.38	428.13	503.43	606.23	711.11	554.58	806.00	504.21	594.78	657.78	777.82	605.45	710.88	541.25	644.02
80	552.98	652.05	510.02	604.55	470.98	564.14	663.07	818.84	612.55	921.27	557.10	664.07	724.71	852.83	687.07	776.83	603.02	709.23
81	605.54	711.88	581.82	656.84	515.81	604.88	725.91	952.00	670.81	1068.55	610.00	713.38	791.82	927.83	728.08	842.80	658.80	788.44
82	658.08	771.28	610.80	716.21	550.68	655.68	786.74	1023.54	728.70	1177.97	652.89	772.84	858.55	1002.82	790.31	908.67	714.57	830.85
83	761.88	851.44	708.99	778.82	619.34	723.76	912.26	1034.28	842.92	1309.71	788.98	888.40	987.95	1097.13	901.49	1018.81	824.45	912.78
84	837.58	92																

Policy Form Series LTC-02

With No Inflation

Nonforfeiture - Reduced Pct-Up

With Return of Premium

Current Annual Rates with Proposed 2.00% Increase

Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	Elimination Period		Home and Community Care		Elimination Period		Home and Community Care		Elimination Period		Home and Community Care		Elimination Period		Home and Community Care			
	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%		
26	16.10	20.49	16.29	19.45	14.47	18.42	16.24	20.35	18.17	23.61	21.47	28.75	20.35	26.23	20.35	26.23	24.95	
27	17.04	21.80	17.08	20.56	15.31	19.47	17.08	20.32	18.17	23.61	21.47	28.75	20.35	26.23	20.35	26.23	24.95	
28	18.01	22.69	17.98	21.72	16.15	20.53	18.16	21.47	20.32	23.60	19.18	26.46	24.15	29.39	21.51	27.03	26.54	
29	18.97	24.11	18.06	22.64	16.99	21.68	19.19	26.46	20.19	26.46	20.19	26.46	24.15	29.39	21.51	27.03	26.54	
30	20.89	25.51	18.66	23.66	17.63	22.64	20.19	26.46	21.30	27.78	20.69	28.12	26.78	33.41	25.34	31.46	29.89	
31	21.84	27.00	19.06	24.78	18.51	23.75	20.69	28.12	22.22	29.09	21.38	29.05	28.57	35.00	28.57	35.00	31.48	
32	22.81	28.57	19.49	25.91	19.43	24.83	21.38	29.05	23.03	30.08	22.22	29.09	28.57	36.52	31.45	37.04	32.96	
33	23.74	30.11	20.44	27.46	20.42	26.48	21.38	29.05	23.86	31.23	23.86	32.10	30.32	38.01	31.45	37.04	32.96	
34	24.71	31.32	20.92	28.62	21.61	27.92	21.61	28.62	24.27	32.69	24.27	32.69	32.10	40.48	32.10	40.48	35.95	
35	25.67	32.61	21.24	30.75	22.60	28.67	21.61	28.62	25.02	33.51	25.02	33.51	33.49	41.75	31.56	39.32	37.42	
36	26.72	34.72	22.60	32.64	23.42	30.31	21.61	28.62	26.02	34.78	26.02	34.78	42.43	43.43	32.61	40.00	38.92	
37	28.21	36.95	27.57	34.62	25.07	32.98	21.61	28.62	27.04	35.08	27.04	35.08	46.89	46.89	37.44	46.74	44.45	
38	30.97	39.17	28.22	37.00	27.63	34.78	21.61	28.62	28.19	36.44	28.19	36.44	52.81	52.81	39.76	49.05	47.24	
39	34.44	42.59	30.50	39.76	29.65	36.75	21.61	28.62	29.49	38.05	29.49	38.05	59.53	59.53	42.18	51.16	48.74	
40	38.59	43.80	32.51	41.17	30.62	38.05	21.61	28.62	30.18	39.67	30.18	39.67	65.95	65.95	44.58	55.51	52.78	
41	43.26	45.84	34.22	43.25	32.18	40.55	21.61	28.62	31.11	41.45	31.11	41.45	70.58	70.58	46.90	58.47	55.85	
42	48.05	48.05	35.99	45.35	33.74	42.99	21.61	28.62	32.14	43.14	32.14	43.14	74.12	74.12	49.01	61.41	58.93	
43	53.62	50.20	37.69	47.80	35.69	44.84	21.61	28.62	33.16	44.84	33.16	44.84	76.59	76.59	51.80	65.09	61.79	
44	60.16	50.67	37.69	47.80	37.37	47.11	21.61	28.62	34.16	47.11	34.16	47.11	78.06	78.06	54.40	68.74	65.27	
45	68.38	55.62	41.78	52.78	38.21	48.39	21.61	28.62	35.14	48.39	35.14	48.39	78.06	78.06	56.98	72.44	68.73	
46	78.51	60.17	43.75	57.62	40.19	51.03	21.61	28.62	36.11	51.03	36.11	51.03	78.06	78.06	59.65	76.14	71.98	
47	90.64	64.24	46.01	60.44	41.97	53.86	21.61	28.62	37.06	53.86	37.06	53.86	78.06	78.06	62.40	80.18	75.88	
48	104.86	68.24	48.50	63.29	43.74	56.79	21.61	28.62	38.00	56.79	38.00	56.79	78.06	78.06	65.21	84.50	79.70	
49	121.25	72.40	50.20	66.09	45.10	61.61	21.61	28.62	38.92	60.49	38.92	60.49	78.06	78.06	68.08	89.12	83.56	
50	139.84	76.45	51.67	68.91	46.10	64.17	21.61	28.62	39.83	63.46	39.83	63.46	78.06	78.06	71.00	94.04	88.39	
51	160.64	80.54	53.27	71.72	47.11	66.73	21.61	28.62	40.73	66.73	40.73	66.73	78.06	78.06	73.98	99.16	93.84	
52	183.74	84.78	54.96	74.56	48.04	69.43	21.61	28.62	41.62	69.43	41.62	69.43	78.06	78.06	76.92	104.50	99.49	
53	209.19	89.16	56.71	77.43	48.93	72.16	21.61	28.62	42.50	72.16	42.50	72.16	78.06	78.06	79.82	110.06	105.36	
54	236.96	93.67	58.52	80.32	49.79	74.84	21.61	28.62	43.37	74.84	43.37	74.84	78.06	78.06	82.69	115.84	111.21	
55	267.14	98.34	60.38	83.24	50.63	77.64	21.61	28.62	44.24	77.64	44.24	77.64	78.06	78.06	85.53	121.94	117.64	
56	300.00	103.16	62.28	86.19	51.47	80.47	21.61	28.62	45.10	80.47	45.10	80.47	78.06	78.06	88.34	128.34	124.34	
57	335.84	108.14	64.26	89.16	52.28	83.34	21.61	28.62	45.96	83.34	45.96	83.34	78.06	78.06	91.11	135.11	130.94	
58	374.74	113.30	66.28	92.16	53.07	86.24	21.61	28.62	46.81	86.24	46.81	86.24	78.06	78.06	93.84	142.34	137.34	
59	416.84	118.64	68.34	95.16	53.84	89.16	21.61	28.62	47.66	89.16	47.66	89.16	78.06	78.06	96.53	149.94	143.94	
60	462.16	124.16	70.44	98.16	54.59	92.16	21.61	28.62	48.50	92.16	48.50	92.16	78.06	78.06	99.18	157.94	150.54	
61	510.74	129.84	72.58	101.16	55.32	95.16	21.61	28.62	49.34	95.16	49.34	95.16	78.06	78.06	101.79	166.34	157.14	
62	562.54	135.64	74.76	104.16	56.04	98.16	21.61	28.62	50.17	98.16	50.17	98.16	78.06	78.06	104.36	175.14	163.74	
63	617.64	141.54	76.98	107.16	56.69	101.16	21.61	28.62	50.99	101.16	50.99	101.16	78.06	78.06	106.91	184.34	170.34	
64	676.04	147.64	79.24	110.16	57.30	104.16	21.61	28.62	51.81	104.16	51.81	104.16	78.06	78.06	109.42	193.94	177.04	
65	737.34	153.94	81.54	113.16	57.89	107.16	21.61	28.62	52.62	107.16	52.62	107.16	78.06	78.06	111.90	204.14	183.74	
66	801.64	160.44	83.91	116.16	58.45	110.16	21.61	28.62	53.42	110.16	53.42	110.16	78.06	78.06	114.36	214.94	190.54	
67	869.04	167.14	86.34	119.16	58.98	113.16	21.61	28.62	54.21	113.16	54.21	113.16	78.06	78.06	116.80	226.34	197.44	
68	940.54	174.04	88.81	122.16	59.49	116.16	21.61	28.62	55.00	116.16	55.00	116.16	78.06	78.06	119.22	238.34	204.44	
69	1016.24	181.14	91.32	125.16	60.00	119.16	21.61	28.62	55.78	119.16	55.78	119.16	78.06	78.06	121.62	250.94	211.64	
70	1096.14	188.44	93.87	128.16	60.49	122.16	21.61	28.62	56.56	122.16	56.56	122.16	78.06	78.06	124.00	264.14	219.04	
71	1180.34	195.94	96.46	131.16	60.96	125.16	21.61	28.62	57.34	125.16	57.34	125.16	78.06	78.06	126.36	277.94	226.64	
72	1268.84	203.64	99.09	134.16	61.42	128.16	21.61	28.62	58.11	128.16	58.11	128.16	78.06	78.06	128.70	292.34	234.24	
73	1361.64	211.54	101.76	137.16	61.87	131.16	21.61	28.62	58.88	131.16	58.88	131.16	78.06	78.06	131.02	307.34	241.94	
74	1458.74	219.64	104.47	140.16	62.31	134.16	21.61	28.62	59.64	134.16	59.64	134.16	78.06	78.06	133.33	322.94	250.64	
75	1560.14	227.94	107.21	143.16	62.73	137.16	21.61	28.62	60.39	137.16	60.39	137.16	78.06	78.06	135.63	339.14	260.44	
76	1666.84	236.44	110.00	146.16	63.14	140.16	21.61	28.62	61.14	140.16	61.14	140.16	78.06	78.06	137.92	355.94	271.34	
77	1778.84	245.14	112.84	149.16	63.54	143.16	21.61	28.62	61.88	143.16	61.88	143.16	78.06	78.06	140.20	373.44	283.44	
78	1896.14	254.04	115.74	152.16	63.93	146.16	21.61	28.62	62.61	146.16	62.61	146.16	78.06	78.06	142.47	391.64	295.64	
79	2019.64	263.14	118.69	155.16	64.32	149.16	21.61	28.62	63.34	149.16	63.34	149.16	78.06	78.06	144.73	410.54	308.04	
80	2149.34	272.44	121.69	158.16	64.69	152.16	21.61	28.62	64.06	152.16	64.06	152.16	78.06	78.06	146.98	430.14	320.64	
81	2285.14	281.94	124.74	161.16	65.05	155.16	21.61	28.62	64.78	155.16	64.78	155.16	78.06	78.06	149.22	450.44	333.44	
82	2427.04	291.64	127.84	164.16	65.39	158.16	21.61	28.62	65.49	158.16	65.49	158.16	78.06	78.06	151.45	471.44	346.44	
83	2575.04	301.54	130.99	167.16	65.72	161.16	21.61	28.62	66.19	161.16	66.19	161.16	78.06	78.06	153.67	493.14	359.64	
84	2729.14	311.64	134.19	170.16	66.04	164.16	21.61	28.62	66.88	164.16	66.88	164.16	78.06	78.06	155.88	515.54	373.04	
85	2889.34	321.94	137.44	173.16	66.36	167.16	21.61	28.62	67.56	167.16	67.56	167.16	78.06	78.06	158.08	538.64	386.64	
86	3055.64	332.44	140.74	176.16	66.67	170.16	21.61	28.62	68.24	170.16	68.24	170.16	78.06	78.06	160.27	562.44	400.44	
87	3228.04	343.14	144.09	179.16	66.97	173.16	21.61	28.62	68.91	173.16	68.91	173.16	78.06	78.06	162.45	586.94	414.44	
88	3406.54	354.04	147.49	182.16	67.26	176.16	21.61	28.62	69.58	176.16	69.58	176.16	78.06	78.06	164.62	612.14	428.64</	

Policy Form Series: LTC.02
 With 6% Compound Inflation
 Nonforfeiture - Reduced Paid-Up
 No Return of Premium
 Current Annual Rates with Proposed 22.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%	60%	100%
25	113.95	139.98	106.76	131.12	99.23	121.72	140.36	178.37	131.29	164.76	121.25	151.95	161.09	199.95	150.36	188.70	138.54	174.71
26	116.89	143.33	109.32	134.25	101.60	124.82	143.71	180.58	134.33	168.68	124.13	155.51	164.93	204.13	153.91	190.57	141.79	178.79
27	119.43	146.88	111.87	137.36	103.96	127.59	147.08	184.78	137.48	172.58	127.00	158.07	168.76	208.33	157.48	194.48	145.04	182.81
28	122.17	150.93	114.42	140.49	106.32	130.37	150.44	189.07	140.69	176.65	129.89	162.64	172.60	212.50	161.03	198.34	148.30	186.88
29	124.81	153.38	116.98	143.61	108.70	133.27	153.82	193.15	143.73	180.35	132.76	168.20	179.43	216.88	164.59	202.22	151.55	190.91
30	127.63	156.72	119.55	146.74	111.07	136.15	157.17	197.38	146.86	184.26	135.63	169.78	180.27	220.87	168.19	206.11	154.82	194.55
31	130.37	160.07	122.09	149.87	113.41	139.04	160.53	201.54	149.08	188.18	138.50	173.35	184.08	225.06	171.70	209.98	158.07	198.21
32	133.11	163.41	124.65	152.98	115.79	141.93	163.90	205.75	152.30	192.05	141.38	176.91	187.92	229.28	175.26	213.87	161.33	201.84
33	135.85	166.77	127.20	156.11	118.16	144.80	167.25	209.93	155.23	195.94	144.29	180.48	191.75	233.41	178.83	217.75	164.58	205.51
34	138.59	170.11	129.74	159.23	120.52	147.69	170.92	214.13	158.38	199.85	147.14	184.04	195.59	237.59	182.35	221.63	167.83	209.14
35	141.33	173.47	132.31	162.39	122.89	150.58	173.99	218.93	161.59	203.74	150.01	187.81	200.42	241.79	185.84	225.52	171.08	212.78
36	145.12	178.10	135.85	165.89	125.15	154.58	178.84	224.12	164.85	209.13	153.99	192.53	204.71	247.50	190.88	230.83	175.68	217.77
37	148.92	182.73	139.39	171.01	127.43	158.55	183.31	229.63	171.16	214.51	157.05	197.45	210.02	253.23	195.78	236.14	180.00	222.77
38	152.71	187.37	142.93	176.34	129.69	162.55	187.96	235.72	175.51	219.90	161.93	202.38	215.31	258.97	200.70	241.43	184.55	227.77
39	156.52	192.02	146.47	179.89	131.94	166.55	192.94	241.53	179.83	226.30	165.90	207.31	220.82	264.70	205.83	246.74	189.05	232.76
40	160.31	196.89	150.01	184.00	134.22	170.54	197.26	247.32	184.17	230.67	169.89	212.23	226.92	270.43	210.54	252.05	193.88	237.74
41	164.11	201.80	153.53	188.33	136.48	174.53	201.08	253.13	188.50	236.07	173.85	217.15	231.23	276.15	215.47	257.37	198.08	242.73
42	167.90	206.74	157.09	192.85	138.76	178.51	206.01	258.92	192.84	241.45	177.83	222.06	236.52	281.88	220.38	262.69	202.52	247.71
43	171.72	211.70	160.67	196.30	141.00	181.58	210.58	264.82	196.49	245.98	181.15	228.19	240.96	288.90	224.69	267.32	206.27	252.68
44	174.23	213.70	163.07	199.67	143.25	185.23	214.50	268.72	200.14	250.50	184.48	230.29	245.47	291.85	228.63	271.69	210.00	256.42
45	177.57	217.74	165.08	203.82	145.03	188.66	218.45	273.82	203.81	255.04	187.80	234.40	249.83	296.87	232.76	276.82	213.75	260.78
46	180.76	221.86	166.05	207.28	146.77	191.82	222.39	278.52	207.46	258.55	191.13	238.51	254.41	302.01	238.69	281.29	217.49	265.12
47	184.00	226.05	170.05	210.94	148.52	195.29	226.34	283.43	211.11	264.09	194.45	242.81	260.88	307.93	241.00	286.83	221.23	269.48
48	188.59	231.17	176.28	216.09	153.39	199.87	231.92	290.28	216.29	270.37	196.08	248.25	265.19	314.96	246.73	292.65	226.36	273.92
49	193.19	236.77	180.54	221.28	157.24	204.86	237.60	297.19	221.38	278.69	205.73	255.86	271.40	322.06	252.47	299.78	231.49	282.33
50	197.78	242.37	184.78	226.42	161.12	209.36	243.11	304.03	223.53	282.98	208.36	259.55	277.67	329.59	258.20	308.64	236.82	288.75
51	202.38	247.98	189.04	231.89	164.97	214.04	248.70	310.40	231.89	288.30	212.69	265.18	283.94	337.10	263.94	313.53	241.75	295.18
52	206.95	253.54	193.27	236.74	168.83	218.74	254.29	317.75	236.82	295.80	217.83	270.93	290.20	344.62	268.67	320.45	246.89	301.62
53	212.60	260.41	198.48	243.07	173.56	224.48	261.12	326.05	243.07	303.10	223.28	277.59	297.79	353.27	278.60	328.33	253.05	308.00
54	218.24	267.28	203.67	249.39	178.28	230.18	267.97	334.40	246.30	310.79	228.89	284.36	305.41	361.92	283.54	336.20	259.21	316.18
55	223.87	274.15	208.88	255.72	183.02	236.90	274.60	342.72	255.82	318.41	234.51	291.11	313.01	370.57	290.45	344.07	266.38	323.48
56	229.52	281.02	214.07	262.04	187.74	241.81	281.08	351.04	261.89	326.00	240.19	297.87	320.81	379.21	297.40	351.95	271.54	330.77
57	235.16	287.88	219.27	268.37	192.46	247.33	288.49	359.36	268.18	333.59	245.77	304.83	328.21	387.87	304.33	359.83	277.70	338.05
58	240.83	294.95	227.01	277.88	198.51	255.77	296.08	371.66	277.59	344.78	254.16	314.88	336.48	400.78	314.65	371.51	288.91	348.83
59	251.88	308.03	234.72	286.97	216.64	264.24	308.94	383.81	286.85	355.96	262.61	324.70	350.77	413.69	324.96	383.20	296.14	359.60
60	260.26	316.11	242.46	296.26	223.57	272.68	319.01	398.02	289.19	367.19	271.02	334.74	362.03	428.57	335.26	394.90	305.34	370.39
61	268.82	326.17	250.18	305.56	230.81	281.13	326.18	408.25	305.63	378.39	279.44	344.79	373.31	439.48	345.58	406.59	314.68	381.17
62	278.68	338.24	257.91	314.85	237.65	289.67	339.35	420.47	314.87	389.59	287.84	354.79	384.58	452.38	355.89	418.29	323.78	391.93
63	287.78	350.88	267.86	325.48	246.89	300.14	352.43	435.59	320.89	403.43	298.89	367.20	398.69	469.65	368.84	433.81	335.32	405.19
64	298.55	363.44	277.79	335.11	255.75	310.70	366.51	450.70	330.67	417.27	309.40	378.69	413.02	486.90	381.82	448.34	346.86	423.41
65	306.35	376.06	287.78	346.72	264.80	321.25	378.98	466.83	339.89	431.08	320.16	382.03	427.23	504.16	394.78	464.98	358.41	434.85
66	320.14	388.86	297.71	361.33	273.88	331.83	391.85	480.94	362.88	444.92	330.94	404.42	441.45	521.42	407.75	480.40	369.85	448.89
67	330.92	401.28	307.88	372.97	282.90	342.38	404.74	498.08	374.84	458.78	341.72	418.83	455.87	538.67	420.70	495.84	381.49	465.11
68	350.22	423.75	325.52	393.79	299.25	361.41	428.18	523.31	396.47	483.85	361.30	439.50	481.24	565.81	444.19	520.32	402.61	485.42
69	369.51	446.24	343.39	414.81	315.00	380.45	451.53	550.56	418.08	508.93	380.88	462.17	508.82	602.97	467.66	544.89	423.73	507.70
70	388.77	469.75	361.25	436.43	331.99	399.48	476.08	577.78	439.70	534.02	400.47	484.83	532.39	620.10	491.13	569.05	444.84	530.01
71	408.07	491.24	378.10	456.24	348.30	419.53	498.54	605.03	461.31	557.23	420.55	501.52	557.68	647.28	514.81	593.45	465.88	552.29
72	427.35	513.73	396.88	477.07	364.68	437.88	521.87	639.95	482.03	590.14	430.84	530.18	593.55	674.40	538.08	617.79	487.08	574.68
73	460.29	551.94	427.50	512.01	392.84	469.52	562.01	672.60	519.88	617.82	473.15	568.08	628.83	718.95	577.85	657.68	522.73	610.93
74	493.23	595.15	458.04	543.47	420.85	501.51	602.02	714.24	558.73	665.09	508.87	605.88	669.86	763.51	617.20	697.52	568.37	647.28
75	526.16	622.87	486.58	573.78	446.84	533.48	642.05	765.89	599.72	722.59	540.10	643.80	712.76	809.05	650.77	737.37	604.03	683.62
76	569.12	656.27	519.10	604.11	476.85	564.15	682.07	797.53	630.94	730.05	573.70	678.38	755.61	852.82	698.34	777.23	629.87	719.07
77	602.05	689.69	549.04	634.46	504.85	602.14	722.09	836.20	667.57	787.54	607.23	713.03	798.88	897.17	735.89	817.07	665.92	756.31
78	646.63	743.07	600.28	683.81	551.21	637.79	789.32	908.03	728.84	829.70	653.07	770.14	869.37	970.74	800.85	883.05	724.12	816.82
79	701.03	788.27	650.87	734.16	607.77	693.44	854.52	978.98	790.15	901.89	718.93	827.24	939.84	1044.31	862.80	949.03	782.92	879.90
80	755.50	852.64	701.59	782.65	664.33	729.10	920.74	1048.75	851.37	953.88	774.78	864.35	1010.34	1117.88	922.59	1014.89	841.70	937.22
81	810.00	908.81	752.13	831.91	697.89	774.75	989.94	1114.00	912.83	1018.1								

Policy Form Series: LTC-02
With 5% Compound Inflation
Nonforfeiture - Reduced Paid-Up
With Return of Premium
Current Annual Rates with Projected 22.86% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	116.46	143.03	109.08	133.90	101.43	124.41	143.44	180.24	134.09	168.37	123.02	165.26	164.63	205.43	153.64	191.83	141.56	178.54
26	119.34	148.57	111.79	137.28	103.92	127.45	146.88	184.88	137.40	172.48	126.65	159.02	168.67	209.91	157.40	195.96	145.01	182.81
27	122.22	160.10	114.47	140.58	106.41	130.49	150.63	190.00	140.69	178.58	129.08	162.80	172.71	214.30	161.15	200.10	146.45	187.08
28	125.09	163.82	117.18	143.87	108.90	133.52	154.07	193.49	143.99	180.70	133.02	166.56	176.75	218.84	164.91	204.24	151.88	191.34
29	127.96	167.54	119.86	147.17	111.39	136.57	157.82	197.92	147.28	184.80	136.05	170.32	180.78	223.28	168.68	208.30	155.31	195.60
30	130.87	171.26	122.56	150.45	113.89	139.61	161.17	202.34	150.58	188.92	139.07	174.07	184.85	227.77	172.42	212.05	158.78	199.89
31	133.77	174.97	125.25	153.74	116.38	142.65	164.70	206.74	153.88	193.03	142.10	177.83	188.98	232.22	175.17	216.68	162.17	204.18
32	136.65	178.74	127.95	157.04	118.87	145.71	168.24	211.17	157.17	197.13	145.13	181.66	193.11	236.68	177.91	220.82	165.61	208.43
33	139.52	182.50	130.63	160.33	121.36	148.72	171.70	215.59	160.48	201.25	148.17	185.35	197.24	241.13	183.67	224.96	169.04	212.90
34	142.42	186.26	133.33	163.64	123.86	151.77	175.34	220.02	163.77	205.35	151.20	189.13	201.36	245.60	187.42	229.10	172.46	216.22
35	145.30	190.03	136.03	166.93	126.35	154.82	178.88	224.42	167.07	209.47	154.23	192.88	205.01	250.07	191.18	233.23	175.80	220.11
36	148.26	193.83	138.73	171.45	129.74	158.98	183.74	230.49	171.69	215.09	156.36	196.01	210.58	254.50	193.32	236.83	180.59	225.34
37	151.23	197.61	141.41	175.98	133.18	163.15	188.69	236.99	176.11	220.71	162.52	203.17	214.09	259.00	195.44	240.40	184.29	230.58
38	154.18	201.40	144.12	180.48	136.58	167.32	193.67	243.47	180.83	226.72	168.69	208.30	218.63	263.49	197.51	244.57	188.07	235.83
39	157.11	205.20	146.82	185.00	139.99	171.47	198.64	250.97	185.16	233.07	174.82	213.48	223.18	267.99	200.56	248.84	191.84	241.05
40	160.03	209.00	149.53	189.52	143.40	175.64	203.20	257.42	189.69	239.59	179.27	218.60	227.69	272.48	203.61	253.11	195.61	246.30
41	162.94	212.82	152.24	194.03	146.82	179.81	208.07	264.92	194.21	246.22	183.10	223.76	232.24	277.00	206.66	257.38	200.33	251.55
42	165.85	216.63	154.95	198.55	150.23	183.98	212.83	272.42	198.75	252.84	187.53	228.89	236.77	281.51	209.71	261.65	205.08	256.79
43	168.76	220.44	157.66	203.06	153.64	188.15	216.65	279.92	203.28	260.95	191.96	234.07	240.34	285.99	212.76	265.94	209.61	262.04
44	171.67	224.26	160.37	207.58	156.85	192.32	220.49	287.42	207.89	269.06	195.19	239.28	244.11	290.48	215.91	270.20	214.14	267.29
45	174.58	228.07	163.08	212.10	160.06	196.49	224.30	294.92	212.33	277.17	198.42	244.49	247.88	295.00	219.06	274.47	218.31	272.54
46	177.49	231.88	165.79	216.62	163.27	200.64	228.11	302.42	216.78	285.06	201.65	249.78	251.67	299.53	222.21	278.74	222.48	277.79
47	180.40	235.69	168.50	221.14	166.48	204.79	231.92	309.92	221.13	293.13	204.88	255.07	255.26	304.06	225.36	283.01	226.65	283.04
48	183.31	239.50	171.21	225.66	169.69	208.94	235.73	317.42	225.58	301.20	208.11	260.36	260.00	308.59	228.41	287.28	230.82	288.29
49	186.22	243.31	173.88	230.18	172.90	213.09	239.54	324.92	229.99	308.27	211.34	265.65	264.63	313.12	231.46	291.55	235.59	293.54
50	189.13	247.12	176.55	234.70	176.11	217.24	243.35	332.42	234.40	315.34	214.57	270.94	268.71	317.65	234.50	295.82	240.30	298.79
51	192.04	250.93	179.22	239.22	179.32	221.39	247.16	340.92	238.89	322.41	217.80	276.21	271.80	322.14	237.54	299.09	245.05	304.04
52	194.95	254.74	181.89	243.74	182.53	225.54	250.97	348.42	243.38	329.40	221.03	281.48	275.00	326.63	240.58	303.36	250.80	309.29
53	197.86	258.55	184.56	248.26	185.74	229.69	254.78	355.92	247.87	336.39	224.26	286.75	278.17	331.12	243.62	307.63	255.55	314.54
54	200.77	262.36	187.23	252.78	188.95	233.84	258.59	363.42	252.36	343.38	227.49	292.02	281.34	335.61	246.66	311.89	260.30	319.79
55	203.68	266.17	189.90	257.30	192.16	238.00	262.40	370.92	256.85	350.37	230.72	296.87	284.51	340.10	249.70	316.16	265.05	325.04
56	206.59	270.00	192.57	261.82	195.37	242.15	266.21	378.42	261.34	357.36	234.00	301.72	287.68	344.59	252.74	320.43	270.80	330.29
57	209.50	273.81	195.24	266.34	198.58	246.30	270.02	385.92	265.83	364.35	237.23	306.63	290.79	349.08	255.78	324.70	275.55	335.54
58	212.41	277.62	197.91	270.86	201.79	250.45	273.83	393.42	270.32	371.34	240.52	311.90	294.90	353.57	258.82	328.91	280.30	340.79
59	215.32	281.43	200.58	275.38	205.00	254.60	277.64	400.92	274.81	378.33	243.81	317.11	299.01	358.06	261.86	333.12	285.05	346.04
60	218.23	285.24	203.25	279.90	208.21	258.75	281.45	408.42	279.30	385.32	247.10	322.32	303.12	362.55	264.90	337.33	290.30	351.29
61	221.14	289.05	205.92	284.42	211.42	262.90	285.26	415.92	283.79	392.31	250.39	327.53	307.23	367.04	267.94	341.54	295.55	356.54
62	224.05	292.86	208.59	288.94	214.63	267.05	289.07	423.42	288.28	399.30	253.68	332.74	311.34	371.53	270.98	345.79	300.80	361.79
63	226.96	296.67	211.26	293.46	217.84	271.20	292.88	430.92	292.77	406.29	256.97	337.95	315.45	376.02	274.02	350.04	306.05	367.04
64	229.87	300.48	213.93	297.98	221.05	275.35	296.69	438.42	297.26	413.28	260.26	343.16	319.56	380.51	277.06	354.29	311.30	372.29
65	232.78	304.29	216.60	302.50	224.26	279.50	300.50	445.92	301.75	420.17	263.55	348.37	323.67	385.00	280.10	358.54	316.55	377.54
66	235.69	308.10	219.27	307.02	227.47	283.65	304.31	453.42	306.24	427.06	266.84	353.58	327.78	389.49	283.14	362.79	321.80	382.79
67	238.60	311.91	221.94	311.54	230.68	287.80	308.12	460.92	310.73	434.05	270.13	358.59	331.89	393.98	286.18	367.04	327.05	388.04
68	241.51	315.72	224.61	316.06	233.89	291.95	311.93	468.42	315.22	441.04	273.42	363.60	336.00	398.47	289.22	371.29	332.30	393.29
69	244.42	319.53	227.28	320.58	237.10	296.10	315.74	475.92	319.71	448.03	276.71	368.61	340.11	402.96	292.26	375.54	337.55	398.54
70	247.33	323.34	229.95	325.10	240.31	300.25	319.55	483.42	324.20	455.02	280.00	373.62	344.22	407.45	295.30	380.79	342.80	403.79
71	250.24	327.15	232.62	329.62	243.52	304.40	323.36	490.92	328.69	461.11	283.29	378.63	348.33	411.94	298.34	385.04	348.05	409.04
72	253.15	330.96	235.29	334.14	246.73	308.55	327.17	498.42	333.18	467.20	286.58	383.64	352.44	416.43	301.38	390.29	353.30	414.29
73	256.06	334.77	237.96	338.66	249.94	312.70	331.08	505.92	337.67	473.29	289.87	388.65	356.55	420.92	304.42	394.54	358.55	419.54
74	258.97	338.58	240.63	343.18	253.15	316.85	334.89	513.42	342.16	479.38	293.16	393.66	360.66	425.41	307.46	398.79	363.80	424.79
75	261.88	342.39	243.30	347.70	256.36	320.90	338.70	520.92	346.65	485.47	296.45	398.67	364.77	430.90	310.50	403.04	369.05	430.04
76	264.79	346.20	245.97	352.22	259.57	324.95	342.51	528.42	351.14	491.56	299.74	403.68	368.88	435.39	313.54	407.29	374.30	435.29
77	267.70	350.01	248.64	356.74	262.78	329.00	346.32	535.92	355.63	497.65	303.03	408.69	373.00	440.88	316.58	411.54	379.55	440.54
78	270.61	353.82	251.31	361.26	266.00	333.05	350.13	543.42	360.12	503.74	306.32	413.70	377.11	445.37	319.62	415.79	384.80	445.79
79	273.52	357.63	253.98	365.78	269.21	337.10	353.94	550.92	364.61	509.83	309.61	418.71	381.22	450.86	322.66	420.04	390.05	451.04
80	276.43	361.44	256.65	370.30	272.42	341.15	357.75	558.42	369.10	515.92	312.90	423.72	385.33	455.35	325.70	424.29	395.30	456.29
81	279.34	365.25	259.32	374.82	275.63	345.20	361.56	565.92	373.59									

Policy Form Series LTC-07
 With 50% Community Care
 No Return of Premium
 No Return of Premium
 Annual Rates with Proposed 22.69% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period								
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days						
25	27.88	35.19	28.40	33.39	43.87	33.76	41.37	31.80	39.99	37.80	48.00	35.78	45.33	33.67	43.25
26	29.69	37.29	29.97	35.31	45.81	35.95	43.81	33.70	41.25	40.18	50.94	38.01	48.09	35.73	45.89
27	31.21	39.38	31.63	37.29	47.86	38.10	46.27	35.60	43.52	42.35	52.91	40.23	50.88	37.80	48.51
28	32.95	41.46	33.45	39.38	49.91	40.36	48.84	37.50	45.82	44.28	54.97	42.49	53.15	40.00	50.12
29	34.85	43.54	35.47	41.46	52.02	42.61	51.16	39.44	48.03	46.26	57.01	44.87	56.43	41.92	53.78
30	36.23	45.64	37.42	43.54	54.11	44.07	53.40	41.35	50.33	48.38	59.08	47.30	58.71	44.00	56.39
31	37.89	47.74	39.51	45.63	56.23	45.58	55.03	43.25	52.60	50.55	61.15	49.78	61.07	46.00	58.50
32	39.57	49.82	41.64	47.74	58.32	47.18	56.80	45.17	54.87	52.41	63.20	51.85	63.46	48.12	60.61
33	41.24	51.80	43.80	49.82	60.43	48.80	58.64	47.08	57.12	54.17	65.26	53.98	65.70	50.17	62.74
34	42.90	53.80	46.00	51.80	62.50	50.49	60.54	48.99	59.38	56.00	67.30	56.00	70.29	52.25	64.87
35	44.57	55.77	48.25	53.80	64.54	52.24	62.64	50.92	61.59	57.99	69.33	58.00	72.47	54.30	67.00
36	46.24	57.71	50.54	55.77	66.54	54.04	64.74	52.85	62.79	59.99	71.35	60.00	74.64	56.35	69.15
37	47.91	59.63	52.88	57.71	68.54	55.88	66.84	54.75	63.99	62.00	73.30	62.00	76.80	58.40	71.30
38	49.58	61.54	55.25	59.63	70.54	57.75	68.94	56.65	65.19	64.00	75.25	64.00	79.00	60.45	73.45
39	51.25	63.44	57.65	61.54	72.54	59.69	71.04	58.55	66.39	66.00	77.20	66.00	81.25	62.50	75.55
40	52.92	65.34	60.08	63.44	74.54	61.64	73.14	60.45	67.59	68.00	79.15	68.00	83.50	64.55	77.65
41	54.59	67.24	62.55	65.34	76.54	63.68	75.24	62.35	68.79	70.00	81.10	70.00	85.75	66.60	79.75
42	56.26	69.14	65.05	67.24	78.54	65.72	77.34	64.25	69.99	72.00	83.05	72.00	87.90	68.65	81.85
43	57.93	71.04	67.58	69.14	80.54	67.75	79.44	66.15	71.19	74.00	85.00	74.00	90.00	70.70	83.95
44	59.60	72.94	70.14	71.04	82.54	69.78	81.54	68.05	72.39	76.00	87.05	76.00	92.10	72.75	86.05
45	61.27	74.84	72.72	72.94	84.54	71.81	83.64	70.00	73.59	78.00	89.10	78.00	94.15	74.80	88.15
46	62.94	76.74	75.33	74.84	86.54	73.84	85.74	72.00	74.79	80.00	91.15	80.00	96.20	76.85	90.25
47	64.61	78.64	77.97	76.74	88.54	75.87	87.84	74.00	75.99	82.00	93.20	82.00	98.25	78.90	92.35
48	66.28	80.54	80.64	78.64	90.54	77.90	89.94	76.00	77.19	84.00	95.25	84.00	100.30	80.95	94.45
49	67.95	82.44	83.33	80.54	92.54	79.93	92.04	78.00	78.39	86.00	97.30	86.00	102.35	83.00	96.55
50	69.62	84.34	86.04	82.44	94.54	81.96	94.14	80.00	79.59	88.00	99.35	88.00	104.40	85.05	98.65
51	71.29	86.24	88.77	84.34	96.54	83.99	96.24	82.00	80.79	90.00	101.40	90.00	106.45	87.10	100.75
52	72.96	88.14	91.52	86.24	98.54	86.02	98.34	84.00	81.99	92.00	103.45	92.00	108.50	89.15	102.85
53	74.63	90.04	94.29	88.14	100.54	88.05	100.44	86.00	83.19	94.00	105.50	94.00	110.55	91.20	104.95
54	76.30	91.94	97.08	90.04	102.54	90.08	102.54	88.00	84.39	96.00	107.55	96.00	112.60	93.25	107.05
55	77.97	93.84	99.89	91.94	104.54	92.11	104.64	90.00	85.59	98.00	109.60	98.00	114.65	95.30	109.15
56	79.64	95.74	102.72	93.84	106.54	94.14	106.74	92.00	86.79	100.00	111.65	100.00	116.70	97.35	111.25
57	81.31	97.64	105.57	95.74	108.54	96.17	108.84	94.00	87.99	102.00	113.70	102.00	118.75	99.40	113.35
58	82.98	99.54	108.43	97.64	110.54	98.20	110.94	96.00	89.19	104.00	115.75	104.00	120.80	101.45	115.45
59	84.65	101.44	111.30	99.54	112.54	100.23	113.04	98.00	90.39	106.00	117.80	106.00	122.85	103.50	117.55
60	86.32	103.34	114.19	101.44	114.54	102.26	115.14	100.00	91.59	108.00	119.85	108.00	124.90	105.55	119.65
61	88.00	105.24	117.09	103.34	116.54	104.49	117.24	102.00	92.79	110.00	121.90	110.00	126.95	107.60	121.75
62	89.67	107.14	119.99	105.24	118.54	106.72	119.34	104.00	93.99	112.00	123.95	112.00	129.00	109.65	123.85
63	91.34	109.04	122.90	107.14	120.54	108.95	121.44	106.00	95.19	114.00	126.00	114.00	131.05	111.70	125.95
64	93.01	110.94	125.82	109.04	122.54	111.18	123.54	108.00	96.39	116.00	128.05	116.00	133.10	113.75	128.05
65	94.68	112.84	128.75	110.94	124.54	113.41	125.64	110.00	97.59	118.00	130.10	118.00	135.15	115.80	130.15
66	96.35	114.74	131.69	112.84	126.54	115.64	127.74	112.00	98.79	120.00	132.15	120.00	137.20	117.85	132.25
67	98.02	116.64	134.64	114.74	128.54	117.87	129.84	114.00	99.99	122.00	134.20	122.00	139.25	119.90	134.35
68	99.69	118.54	137.59	116.64	130.54	120.10	131.94	116.00	101.19	124.00	136.25	124.00	141.30	121.95	136.45
69	101.36	120.44	140.55	118.54	132.54	122.33	134.04	118.00	102.39	126.00	138.30	126.00	143.35	124.00	138.55
70	103.03	122.34	143.51	120.44	134.54	124.56	136.14	120.00	103.59	128.00	140.35	128.00	145.40	126.05	140.65
71	104.70	124.24	146.47	122.34	136.54	126.79	138.24	122.00	104.79	130.00	142.40	130.00	147.45	128.10	142.75
72	106.37	126.14	149.43	124.24	138.54	129.02	140.34	124.00	105.99	132.00	144.45	132.00	149.50	130.15	144.85
73	108.04	128.04	152.39	126.14	140.54	131.25	142.44	126.00	107.19	134.00	146.50	134.00	151.55	132.20	146.95
74	109.71	129.94	155.35	128.04	142.54	133.48	144.54	128.00	108.39	136.00	148.55	136.00	153.60	134.25	149.05
75	111.38	131.84	158.31	130.00	144.54	135.71	146.64	130.00	109.59	138.00	150.60	138.00	155.65	136.30	151.15
76	113.05	133.74	161.27	131.94	146.54	137.94	148.74	132.00	110.79	140.00	152.65	140.00	157.70	138.35	153.25
77	114.72	135.64	164.23	133.84	148.54	140.17	150.84	134.00	111.99	142.00	154.70	142.00	159.75	140.40	155.35
78	116.39	137.54	167.19	135.74	150.54	142.40	152.94	136.00	113.19	144.00	156.75	144.00	161.80	142.45	157.45
79	118.06	139.44	170.15	137.64	152.54	144.63	155.04	138.00	114.39	146.00	158.80	146.00	163.85	144.50	159.55
80	119.73	141.34	173.11	139.54	154.54	146.86	157.14	140.00	115.59	148.00	160.85	148.00	165.90	146.55	161.65
81	121.40	143.24	176.07	141.44	156.54	149.09	159.24	142.00	116.79	150.00	162.90	150.00	167.95	148.60	163.75
82	123.07	145.14	179.03	143.34	158.54	151.32	161.34	144.00	117.99	152.00	164.95	152.00	170.00	150.65	165.85
83	124.74	147.04	182.00	145.24	160.54	153.55	163.44	146.00	119.19	154.00	167.00	154.00	172.05	152.70	167.95
84	126.41	148.94	185.00	147.14	162.54	155.78	165.54	148.00	120.39	156.00	169.05	156.00	174.10	154.75	170.05

Policy Form Series LTC-02
 With 5% Compound Capped Inflation
 Nonforfeiture - Reduced Paid-Up
 With Return of Premium
 Current Annual Rates with Proposed 22.60% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				
	Elimination Period				Elimination Period				Elimination Period				
	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%	30 Days	60 Days	90 Days	100%	
25	38.82	38.14	37.53	34.39	41.84	34.70	42.48	32.07	38.91	48.85	39.73	48.59	44.75
26	39.35	38.30	37.75	34.39	42.67	47.57	38.82	45.01	38.73	49.05	40.75	49.70	47.45
27	37.67	47.57	38.82	45.01	38.82	45.01	36.02	44.75	42.39	50.27	43.74	50.27	47.45
28	32.03	40.40	30.39	38.34	36.02	41.67	36.02	47.11	49.74	41.35	43.67	55.02	50.24
29	33.81	42.65	32.01	38.03	41.00	50.11	38.82	47.11	48.22	45.63	45.07	56.50	48.16
30	33.54	44.83	33.64	42.40	44.83	45.24	40.59	48.47	48.67	62.02	48.29	61.41	53.75
31	39.02	48.16	36.89	48.49	48.74	58.39	45.37	55.19	51.14	65.12	50.89	65.30	61.41
32	42.48	53.39	40.14	50.56	48.67	61.11	47.48	67.71	44.57	84.17	63.87	84.17	67.71
33	42.48	53.39	40.14	50.56	53.39	65.52	61.78	62.51	58.95	74.38	55.21	70.29	66.71
34	45.84	44.21	45.84	43.40	68.22	63.91	65.94	60.50	61.00	71.40	57.53	72.98	69.49
35	45.84	43.40	45.84	43.40	68.22	63.91	65.94	60.50	61.00	71.40	57.53	72.98	69.49
36	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
37	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
38	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
39	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
40	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
41	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
42	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
43	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
44	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
45	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
46	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
47	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
48	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
49	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
50	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
51	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
52	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
53	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
54	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
55	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
56	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
57	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
58	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
59	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
60	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
61	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
62	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
63	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
64	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
65	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
66	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
67	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
68	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
69	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
70	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
71	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
72	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
73	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
74	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
75	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
76	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
77	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
78	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
79	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
80	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
81	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
82	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
83	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07
84	46.03	61.06	46.30	65.22	61.75	78.78	69.61	72.40	67.76	86.05	69.82	81.00	77.07

Policy Form Series: LTC-82
 With 3% Compound Capped Inflation
 Nonforfeiture - Reduced Paid-Up
 No Return of Premium
 Current Annual Rates with Proposed 22.00% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						6 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	25.81	33.00	25.37	32.10	23.98	30.33	32.17	41.97	30.49	39.73	28.71	37.40	38.57	48.27	34.58	43.87	32.53	41.62
26	25.38	35.80	26.83	33.05	25.35	32.05	34.11	44.43	32.30	42.02	30.40	39.02	39.83	49.05	36.70	46.30	34.40	44.08
27	29.95	37.84	28.33	35.80	28.72	35.78	38.05	48.89	34.12	44.53	32.06	41.83	41.08	51.85	38.81	48.92	38.44	48.57
28	31.53	39.81	29.80	37.85	28.10	35.48	37.87	49.36	35.04	48.81	33.78	43.76	43.92	54.86	40.92	51.52	38.38	49.05
29	33.10	41.79	31.29	39.81	29.47	37.21	39.91	51.80	37.75	48.02	35.48	45.89	45.57	57.46	43.03	54.13	40.33	51.62
30	34.67	43.75	32.78	41.86	30.86	38.93	41.85	54.25	36.57	51.21	37.16	48.01	47.84	60.24	45.14	56.77	42.28	54.03
31	36.23	45.73	34.22	43.10	32.23	40.85	43.78	56.70	41.38	59.62	38.83	50.12	50.08	63.05	47.24	59.39	44.24	56.51
32	37.80	47.70	35.72	45.04	33.60	42.38	45.71	59.16	43.20	55.81	40.62	52.25	52.34	65.85	49.35	62.00	46.19	58.98
33	39.38	49.68	37.19	46.89	34.99	44.08	47.65	61.81	45.01	58.09	42.19	54.38	54.58	68.63	51.49	64.82	48.13	61.46
34	40.95	51.64	38.67	48.73	36.35	45.81	49.59	64.07	46.53	60.40	43.90	56.40	56.83	71.43	53.57	67.23	50.08	63.95
35	42.52	53.62	40.14	50.56	37.74	47.53	51.52	66.02	48.03	62.69	45.57	58.52	59.09	74.24	55.68	69.86	52.05	66.41
36	45.38	57.16	42.81	53.01	40.21	50.59	55.00	70.05	51.00	66.93	48.69	62.42	63.15	79.23	60.47	74.63	55.54	70.83
37	48.24	60.69	45.48	57.21	42.70	53.60	58.50	75.38	55.17	70.96	51.58	66.23	67.20	84.24	63.25	78.20	59.01	75.22
38	51.00	64.24	48.16	60.64	45.17	56.73	61.97	79.81	58.42	75.10	54.58	70.03	71.28	89.26	67.04	83.87	62.51	79.64
39	53.98	67.79	50.82	63.86	47.65	59.81	65.47	84.25	61.88	79.22	57.59	73.92	75.33	94.27	70.82	88.55	65.01	84.04
40	56.82	71.33	53.48	67.19	50.12	62.87	68.94	88.66	64.83	83.36	60.81	77.83	79.39	99.27	74.80	93.23	66.40	86.47
41	59.88	74.87	56.16	70.49	52.61	65.95	72.44	93.11	68.20	87.49	63.80	81.49	83.44	104.29	78.90	97.88	72.99	92.88
42	62.52	78.41	58.82	73.81	55.09	69.01	75.92	97.54	71.45	91.92	66.81	85.25	87.50	109.28	82.18	102.47	74.47	97.28
43	65.93	82.04	62.01	77.75	58.03	72.84	80.12	102.60	75.38	96.50	70.20	89.89	92.47	115.52	86.78	109.26	80.87	102.72
44	69.38	86.00	65.19	81.71	60.95	76.30	84.34	108.05	79.31	101.36	73.81	94.13	97.44	121.77	91.38	114.19	84.88	108.03
45	72.77	91.13	68.38	85.95	63.90	79.93	88.66	113.32	83.22	106.24	77.38	98.58	102.40	127.99	96.00	119.94	89.09	113.14
46	76.19	95.39	71.55	90.81	66.82	83.68	92.77	118.58	87.16	111.12	80.69	103.02	107.37	134.24	100.81	125.73	93.28	118.12
47	79.60	99.84	74.74	93.58	69.78	87.21	96.07	123.83	91.07	116.00	84.68	107.48	112.33	140.48	105.21	131.54	97.40	123.41
48	83.77	104.74	78.60	98.29	73.27	91.50	102.13	130.14	95.92	121.77	88.88	112.94	118.42	148.34	110.79	138.90	102.52	129.90
49	87.84	109.88	82.46	103.01	76.79	95.80	107.26	138.41	100.20	127.55	93.18	117.82	124.49	156.23	116.38	146.08	107.54	135.18
50	92.13	114.06	86.31	107.73	80.31	100.07	112.42	142.71	105.33	133.31	97.46	123.01	130.68	164.12	121.87	153.31	112.57	140.08
51	96.30	120.08	90.16	112.45	83.83	104.38	117.65	148.68	110.09	139.05	101.78	128.17	136.85	171.88	127.55	160.01	117.59	146.78
52	100.46	125.16	94.03	117.17	87.30	108.64	122.71	155.20	114.84	144.87	106.07	133.35	142.74	178.89	133.14	166.80	122.63	152.85
53	106.95	132.74	99.70	124.15	92.57	114.97	130.33	164.45	121.88	153.28	112.42	140.90	151.88	186.26	141.30	178.05	128.94	161.25
54	112.88	140.31	105.48	131.12	97.80	121.33	137.95	173.62	128.92	161.88	118.78	148.43	160.66	199.00	149.47	185.51	137.24	169.88
55	119.06	147.84	111.22	139.11	103.01	127.88	145.68	182.81	135.94	170.10	125.12	155.99	169.47	209.97	157.62	194.95	144.55	178.07
56	126.27	155.41	116.95	145.08	109.22	134.00	153.19	191.87	142.38	178.50	131.46	163.32	178.38	229.31	165.79	204.41	151.85	186.48
57	131.48	162.97	122.88	152.05	113.45	140.33	160.82	201.15	150.03	186.94	137.82	171.07	187.29	239.87	173.95	213.98	158.19	194.88
58	140.19	173.41	130.74	161.71	120.61	149.14	171.88	213.68	160.04	198.59	148.87	181.54	199.78	245.00	185.40	228.98	167.47	206.57
59	148.90	183.66	138.80	171.36	126.17	157.93	182.40	228.56	170.07	210.24	155.94	192.05	212.27	259.32	196.88	240.08	176.74	218.25
60	157.81	194.33	146.85	181.03	135.82	168.74	193.26	239.27	180.10	221.92	164.89	202.52	224.76	273.85	208.33	258.15	190.03	229.95
61	166.32	204.76	154.91	190.99	142.90	175.52	204.11	251.87	190.12	233.68	174.06	213.03	237.25	287.87	219.77	266.24	200.32	241.63
62	175.04	215.22	162.87	200.33	150.25	184.33	214.63	264.68	200.14	246.26	183.11	223.52	249.74	302.30	231.23	278.34	210.81	253.32
63	186.02	227.67	173.12	212.09	160.51	195.04	228.65	280.20	212.91	258.46	194.54	236.30	265.10	318.55	245.27	295.09	223.19	267.35
64	197.02	240.78	183.28	223.87	168.75	205.75	242.98	295.72	225.48	278.70	205.89	249.08	280.40	338.78	259.32	310.82	235.78	281.38
65	208.00	253.69	193.41	235.84	178.00	216.47	259.10	311.22	238.18	287.90	217.37	261.84	295.82	354.02	273.36	328.55	248.32	295.39
66	218.98	266.24	203.55	247.42	187.24	227.19	288.84	328.74	250.83	302.12	228.79	274.63	311.19	371.27	287.44	342.20	260.90	309.42
67	229.97	279.00	213.70	258.18	196.49	237.88	283.58	342.26	283.40	318.34	240.20	287.41	326.05	388.51	301.49	368.03	273.48	323.45
68	246.79	300.80	231.12	278.27	212.44	256.24	308.05	368.87	288.00	340.92	259.78	306.63	352.08	419.28	324.94	385.30	294.50	347.92
69	267.81	322.39	248.55	299.35	228.39	274.69	330.33	395.68	306.70	385.51	270.38	331.93	377.82	449.03	348.39	412.58	316.72	372.41
70	288.44	344.06	266.98	319.42	244.34	292.97	363.70	422.38	328.31	400.11	299.96	354.03	403.17	477.75	371.83	439.84	338.82	399.89
71	305.28	366.80	283.40	338.51	260.29	311.83	377.10	449.09	349.92	414.99	318.54	376.23	428.70	507.52	395.31	467.12	357.95	421.37
72	324.98	387.49	300.82	358.59	278.24	329.88	400.48	478.80	371.83	439.27	338.12	388.45	454.24	537.27	418.77	494.38	378.06	445.84
73	355.97	423.45	330.38	392.85	303.28	360.10	439.43	519.50	407.42	470.86	370.70	435.18	495.79	585.16	459.93	537.85	413.45	485.29
74	387.84	469.40	358.88	428.14	330.33	390.52	478.38	583.60	448.32	520.45	403.27	471.87	537.38	632.49	495.12	577.54	442.38	524.73
75	419.72	495.37	388.30	458.40	357.37	420.94	517.32	608.00	478.21	561.04	435.83	508.50	578.91	678.98	533.27	617.44	482.20	564.19
76	451.59	531.32	418.93	492.99	384.44	451.36	558.28	652.18	516.11	601.83	468.41	545.30	620.48	721.49	571.45	657.32	516.85	603.83
77	483.47	567.28	448.40	528.99	411.47	481.78	595.22	698.29	551.00	642.22	500.98	592.00	662.04	765.98	609.01	697.22	551.04	643.07
78	537.93	627.45	498.57	581.78	457.86	532.97	660.31	769.80	611.11	709.91	555.78	648.42	730.85	839.87	673.00	762.88	605.42	705.04
79	591.81	687.64	548.86	637.59	503.81	584.15	725.40	842.71	671.21	777.40	610.53	704.92	799.84	911.73	735.30	828.36	665.90	784.00
80	645.87	747.81	599.10	698.55	649.88	635.38	790.48	915.92	731.32	840.81	665.32	768.22	868.48	984.61	798.77	893.60	723.21	824.75
81	699.75	804.68	649.30	758.85	698.16	686.55	855.68	989.13	781.44	902.80	720.00	827.82	937.27	1057.48	858.15	958.62	780.59	884.61
82	753.81	859.82	699.52	790.11	742.33	735.16	920.65	1059.72	851.58	984.09	774.87	866.04	1008.09	1130.30	928.54	1024.55	837.90	944.46
83	843.78	928.32	774.44	852.05	720.14	792.31	1042.03	1146.99										

Policy Form Series: LTC.62
 With 3% Compound Capped Inflation
 Nonforfeiture - Reduced Paid-Up
 With Return of Premium
 Current Annual Rates With Proposed 22.80% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	27.53	34.81	26.05	32.99	24.62	31.14	33.08	43.10	31.30	40.79	29.48	38.99	37.54	47.09	35.62	45.19	33.40	43.06
26	29.16	36.88	27.58	34.92	26.08	32.93	35.06	45.64	33.19	43.70	31.24	40.61	39.89	50.79	37.71	47.95	35.42	45.85
27	30.80	38.92	29.13	36.83	27.48	34.71	37.08	48.20	35.06	45.67	32.98	42.81	42.23	53.73	39.90	50.67	37.44	48.24
28	32.43	40.95	30.65	38.76	28.92	36.51	39.09	50.74	36.95	47.99	34.76	45.01	44.57	56.82	42.09	53.41	39.47	50.84
29	34.07	43.02	32.18	40.67	30.33	38.29	41.09	53.31	38.84	50.35	36.49	47.21	46.90	59.97	44.28	56.16	41.49	53.43
30	35.69	45.05	33.73	42.60	31.78	40.07	43.11	55.85	40.76	52.73	38.24	49.43	48.28	62.49	46.47	58.89	43.53	56.02
31	37.32	47.10	35.28	44.50	33.20	41.85	45.13	58.39	42.63	55.12	39.98	51.64	51.58	65.42	48.65	61.61	45.55	58.62
32	38.97	49.15	36.81	46.43	34.62	43.64	47.18	60.95	44.51	57.50	41.73	53.84	53.92	68.36	50.84	64.38	47.58	61.20
33	40.59	51.20	38.33	48.34	36.06	45.43	48.14	63.49	46.40	59.89	43.49	56.08	56.27	71.28	53.03	67.09	49.60	63.81
34	42.23	53.25	39.86	50.27	37.48	47.21	51.14	66.06	48.29	62.28	45.25	58.25	58.82	74.20	55.22	69.85	51.63	66.40
35	43.86	55.30	41.41	52.18	38.92	49.00	53.15	68.60	50.17	64.67	46.99	60.46	60.95	77.12	57.41	72.57	53.65	68.98
36	45.48	57.36	42.94	54.06	40.35	50.78	55.16	71.13	52.04	67.04	48.71	62.63	62.72	80.02	59.59	75.44	55.67	71.56
37	47.10	59.41	44.47	55.99	41.78	52.56	57.17	73.66	53.92	69.49	50.43	64.79	64.81	82.91	61.76	78.31	57.66	74.14
38	48.72	61.47	46.00	57.92	43.20	54.34	59.18	76.17	55.79	71.94	52.15	66.94	66.84	85.80	63.93	81.18	59.65	76.72
39	50.34	63.52	47.52	59.84	44.62	56.12	61.19	78.68	57.66	74.39	53.87	69.08	68.94	88.68	66.10	84.05	61.64	79.30
40	51.96	65.57	49.04	61.75	46.04	57.90	63.20	81.19	59.53	76.83	55.60	71.21	71.02	91.56	68.27	86.92	63.62	81.88
41	53.58	67.62	50.56	63.66	47.46	59.68	65.21	83.69	61.40	79.28	57.33	73.33	72.83	94.44	70.44	89.79	65.60	84.46
42	55.20	69.67	52.07	65.57	48.88	61.46	67.22	86.18	63.26	81.73	59.06	75.44	74.63	97.32	72.61	92.66	67.58	87.04
43	56.82	71.72	53.59	67.47	50.30	63.24	69.16	88.67	65.13	84.18	60.79	77.55	75.84	100.20	74.78	95.53	69.56	89.62
44	58.44	73.77	55.11	69.37	51.72	65.02	71.09	91.15	66.99	86.62	62.52	79.65	77.23	103.08	76.95	98.40	71.54	92.20
45	60.06	75.82	56.63	71.27	53.14	66.80	73.01	93.63	68.86	89.06	64.25	81.76	78.93	105.96	79.12	101.27	73.52	94.78
46	61.68	77.87	58.15	73.16	54.56	68.58	74.93	96.11	70.71	91.49	65.98	83.87	80.21	108.92	81.29	104.14	75.50	97.36
47	63.30	79.92	59.67	75.06	55.98	70.36	76.85	98.59	72.58	93.32	67.71	85.98	81.50	111.88	83.46	107.01	77.48	100.00
48	64.92	81.97	61.19	76.95	57.40	72.18	78.77	101.06	74.45	95.17	69.44	88.09	82.79	114.83	85.63	109.90	79.46	102.68
49	66.54	84.02	62.71	78.84	58.82	74.00	80.69	103.54	76.32	96.96	71.17	90.20	84.08	117.77	87.80	112.79	81.44	105.36
50	68.16	86.07	64.23	80.73	60.24	75.82	82.61	106.02	78.19	98.75	72.90	92.31	85.37	120.72	89.97	115.68	83.42	108.04
51	69.78	88.12	65.75	82.62	61.66	77.64	84.62	108.50	80.06	100.54	74.63	94.42	86.66	123.66	92.14	118.58	85.40	110.72
52	71.40	90.17	67.27	84.51	63.08	79.46	86.53	110.98	81.93	102.33	76.34	96.53	87.95	126.59	94.31	121.48	87.38	113.40
53	73.02	92.22	68.79	86.40	64.50	81.28	88.44	113.46	83.80	104.14	78.05	98.64	89.24	129.53	96.48	124.37	89.36	116.08
54	74.64	94.27	70.31	88.29	65.92	83.10	90.35	115.93	85.67	105.95	79.76	100.75	90.53	132.46	98.65	127.26	91.34	118.76
55	76.26	96.32	71.83	90.18	67.34	84.92	92.26	118.41	87.54	107.76	81.47	102.86	91.82	135.39	100.82	130.15	93.32	121.44
56	77.88	98.37	73.35	92.07	68.76	86.74	94.17	120.89	89.41	109.77	83.18	104.97	93.11	138.32	102.99	133.04	95.30	124.12
57	79.50	100.42	74.87	93.96	70.18	88.56	96.08	123.37	91.28	111.78	84.89	107.08	94.40	141.25	105.16	135.93	97.28	126.80
58	81.12	102.47	76.39	95.85	71.60	90.38	98.00	125.85	93.15	113.79	86.60	109.19	95.69	144.18	107.33	138.82	99.26	129.48
59	82.74	104.52	77.91	97.74	73.02	92.20	100.00	128.33	95.02	115.80	88.31	111.30	96.98	147.11	109.50	141.71	101.24	132.16
60	84.36	106.57	79.43	99.63	74.44	94.02	101.89	130.81	96.89	117.81	90.02	113.41	98.27	150.04	111.67	144.60	103.22	134.84
61	85.98	108.62	80.95	101.52	75.86	95.84	103.78	133.30	98.76	119.82	91.73	115.52	99.56	152.97	113.84	147.49	105.20	137.52
62	87.60	110.67	82.47	103.41	77.28	97.66	105.67	135.79	100.63	121.83	93.44	117.63	100.85	155.90	116.01	150.38	107.18	140.20
63	89.22	112.72	83.99	105.30	78.70	99.48	107.56	138.28	102.50	123.84	95.15	119.74	102.14	158.83	118.18	153.27	109.16	142.88
64	90.84	114.77	85.51	107.19	80.12	101.30	109.45	140.77	104.37	125.85	96.86	121.85	103.43	161.76	120.35	156.16	111.14	145.56
65	92.46	116.82	87.03	109.08	81.54	103.12	111.32	143.26	106.24	127.86	98.57	123.96	104.72	164.69	122.52	159.05	113.12	148.24
66	94.08	118.87	88.55	110.97	82.96	104.94	113.24	145.75	108.11	129.87	100.28	126.07	106.01	167.62	124.69	161.94	115.10	150.92
67	95.70	120.92	90.07	112.86	84.38	106.76	115.16	148.24	110.00	131.88	101.99	128.18	107.30	170.55	126.86	164.83	117.08	153.60
68	97.32	122.97	91.59	114.75	85.80	108.58	117.08	150.73	111.89	133.89	103.70	130.29	108.59	173.48	129.03	167.72	119.06	156.28
69	98.94	125.02	93.11	116.64	87.22	110.40	119.00	153.22	113.78	135.90	105.41	132.40	109.80	176.41	131.20	170.61	121.04	158.96
70	100.56	127.07	94.63	118.53	88.64	112.22	120.82	155.67	115.67	137.91	107.12	134.51	111.01	179.34	133.37	173.50	123.02	161.64
71	102.18	129.12	96.15	120.42	90.06	114.04	122.64	158.14	117.56	140.00	108.83	136.62	112.22	182.27	135.54	176.39	125.00	164.32
72	103.80	131.17	97.67	122.31	91.48	115.86	124.46	160.61	119.45	142.01	110.54	138.73	113.43	185.20	137.71	179.28	126.98	167.00
73	105.42	133.22	99.19	124.20	92.90	117.68	126.28	163.09	121.34	144.02	112.25	140.84	114.64	188.13	139.88	182.17	128.96	169.68
74	107.04	135.27	100.71	126.09	94.32	119.50	128.10	165.57	123.23	146.03	114.06	142.95	115.85	191.06	142.05	185.06	130.94	172.36
75	108.66	137.32	102.23	127.98	95.74	121.32	130.00	168.05	125.12	148.04	115.47	145.06	117.06	193.99	144.22	187.95	132.92	175.04
76	110.28	139.37	103.75	129.87	97.16	123.14	131.82	170.53	127.01	150.05	116.89	147.17	118.27	196.92	146.39	190.84	134.90	177.72
77	111.90	141.42	105.27	131.76	98.58	124.96	133.64	173.01	128.90	152.06	118.30	149.28	119.48	199.85	148.56	193.73	136.88	180.40
78	113.52	143.47	106.79	133.65	100.00	126.78	135.46	175.49	130.79	154.07	119.71	151.39	120.69	202.78	150.73	196.62	138.86	183.08
79	115.14	145.52	108.31	135.54	101.42	128.60	137.28	177.97	132.68	156.08	121.12	153.50	121.90	205.71	152.90	199.51	140.84	185.76
80	116.76	147.57	109.83	137.43	102.84	130.42	139.08	180.45	134.57	158.09	122.53	155.61	123.11	208.64	155.07	202.40	142.82	188.44
81	118.38	149.62	111.35	139.32	104.26	132.24	140.88	182.93	136.46	160.10	123.94	157.72	124.32	211.57	157.24	205.29	144.80	191.12
82	119.99	151.67	112.87	141.21	105.68	134.06	142.68	185.41	138.35	162.11	125.35	159.83	125.53	214.50	159.41	208.18	146.78	193.80
83	121.61	153.72	114.39	143.10	107.10	135.88	144.48	187.89	140.24	164.12	126.76	161.94	126.74	217.43	161.58			

Policy From Safeco LTC Co.
With No Refunds
No Return of Premium
Current Annual Rates with Proposed 22.5% Increase
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				Unlimited Benefit Period			
	Home Care		Community Care		Home Care		Community Care		Home Care		Community Care		Home Care		Community Care	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
44	38.98	48.44	34.60	43.25	25.86	32.97	48.71	50.56	41.52	53.63	63.20	48.44	61.05	68.04	55.36	74.39
45	41.52	51.98	37.18	45.83	28.46	36.59	53.20	55.05	46.18	58.29	68.86	53.20	65.81	72.80	60.12	79.15
46	44.06	54.52	39.72	48.37	31.00	39.13	55.74	57.19	48.72	60.83	71.50	55.74	68.29	75.28	62.66	81.69
47	46.60	57.06	42.26	50.91	33.54	41.67	58.28	59.73	51.26	63.37	74.04	58.28	70.83	77.82	65.20	84.23
48	49.14	59.60	44.80	53.45	36.08	44.21	60.82	62.28	53.80	65.91	76.56	60.82	73.37	80.36	67.74	86.77
49	51.68	62.14	47.34	56.00	38.62	46.75	63.36	64.83	56.34	68.45	79.10	63.36	75.91	82.90	70.26	89.31
50	54.22	64.68	49.88	58.54	41.16	49.29	65.90	67.35	58.88	71.00	81.65	65.90	78.45	85.44	72.78	91.85
51	56.76	67.22	52.42	61.08	43.70	51.83	68.44	69.80	61.42	73.54	84.19	68.44	81.00	88.00	75.30	94.39
52	59.30	69.76	54.96	63.62	46.24	54.37	70.98	71.76	63.96	76.08	86.73	70.98	83.54	90.54	77.82	96.93
53	61.84	72.30	57.50	66.16	48.78	56.91	73.52	74.29	66.50	78.62	89.27	73.52	86.10	93.04	80.34	99.47
54	64.38	74.84	60.04	68.70	51.32	59.45	76.06	76.83	69.04	81.16	91.81	76.06	88.64	95.58	82.86	102.01
55	66.92	77.38	62.58	71.24	53.86	62.00	78.60	79.37	71.58	83.70	94.35	78.60	91.18	98.12	85.38	104.55
56	69.46	79.88	65.12	73.78	56.40	64.54	81.14	81.91	74.12	86.24	96.89	81.14	93.72	100.66	87.90	107.09
57	72.00	82.38	67.66	76.32	58.94	67.08	83.68	84.45	76.66	88.78	99.43	83.68	96.26	103.20	90.42	109.63
58	74.54	84.88	70.20	78.86	61.48	69.62	86.22	86.99	79.20	91.32	101.97	86.22	98.80	105.74	92.94	112.17
59	77.08	87.38	72.74	81.40	64.02	72.16	88.76	89.53	81.74	93.86	104.51	88.76	101.34	108.26	95.46	114.71
60	79.62	89.88	75.28	83.94	66.56	74.70	91.30	92.07	84.28	96.40	107.05	91.30	103.88	110.78	97.98	117.25
61	82.16	92.38	77.82	86.48	69.10	77.24	93.84	94.61	86.82	98.94	109.59	93.84	106.42	113.30	100.50	119.79
62	84.70	94.88	80.36	89.02	71.64	79.78	96.38	97.19	89.36	101.48	112.18	96.38	108.96	115.82	103.02	122.33
63	87.24	97.38	82.90	91.56	74.18	82.32	98.92	99.40	91.90	104.02	114.97	98.92	111.50	118.34	105.54	124.87
64	89.78	99.88	85.44	94.10	76.72	84.86	101.46	102.61	94.44	106.56	117.56	101.46	114.04	120.86	108.06	127.41
65	92.32	102.38	87.98	96.64	79.26	87.40	104.00	105.22	96.98	109.10	120.15	104.00	116.58	123.38	110.58	129.95
66	94.86	104.88	90.52	99.18	81.80	89.94	106.54	107.83	99.52	111.64	122.73	106.54	119.12	125.94	113.10	132.49
67	97.40	107.38	93.06	101.72	84.34	92.48	109.08	110.56	102.06	114.18	125.31	109.08	121.66	128.50	115.62	135.03
68	99.94	109.88	95.60	104.26	86.88	95.02	111.62	113.48	104.60	116.72	127.89	111.62	124.20	131.06	118.14	137.57
69	102.48	112.38	98.14	106.80	89.42	97.56	114.16	116.40	107.14	119.26	130.47	114.16	126.72	133.62	120.66	140.11
70	105.02	114.88	100.68	109.34	91.96	100.10	116.70	119.04	109.68	121.80	133.05	116.70	129.24	136.18	123.18	142.65
71	107.56	117.38	103.22	111.88	94.50	102.64	119.24	121.88	112.22	124.34	135.63	119.24	131.76	138.74	125.70	145.19
72	110.10	119.88	105.76	114.42	97.04	105.18	121.78	124.92	114.80	126.88	138.21	121.78	134.30	141.30	128.22	147.73
73	112.64	122.38	108.30	116.96	99.58	107.72	124.32	127.50	117.34	129.42	140.79	124.32	136.82	143.84	130.74	150.27
74	115.18	124.88	110.84	119.50	102.12	110.26	126.86	130.08	120.00	131.96	143.37	126.86	139.34	146.38	133.26	152.81
75	117.72	127.38	113.38	122.04	104.66	112.80	129.40	132.66	122.54	134.50	145.91	129.40	141.86	148.92	135.78	155.35
76	120.26	129.88	115.92	124.58	107.20	115.34	131.94	135.24	125.08	137.04	148.45	131.94	144.40	151.46	138.30	157.89
77	122.80	132.38	118.46	127.12	109.74	117.88	134.48	137.98	127.62	139.58	151.00	134.48	146.94	154.00	140.82	160.43
78	125.34	134.88	121.00	129.66	112.28	120.42	137.02	140.92	130.16	142.12	153.54	137.02	149.42	156.54	143.34	162.97
79	127.88	137.38	123.54	132.20	114.82	122.96	140.00	143.86	132.70	144.66	156.08	140.00	151.96	159.06	145.86	165.51
80	130.42	139.88	126.08	134.74	117.36	125.50	142.54	146.80	135.24	147.20	158.62	142.54	154.50	161.58	148.38	168.05
81	132.96	142.38	128.62	137.28	119.90	128.04	145.08	149.74	137.78	150.00	161.16	145.08	157.04	164.10	150.90	170.59
82	135.50	144.88	131.16	139.82	122.44	130.58	147.62	152.68	140.32	152.54	163.70	147.62	159.58	166.62	153.42	173.13
83	138.04	147.38	133.70	142.36	124.98	133.12	150.16	155.32	142.86	155.08	166.24	150.16	162.12	169.14	155.94	175.67
84	140.58	149.88	136.24	144.90	127.52	135.66	152.70	158.00	145.40	157.62	168.78	152.70	164.66	171.66	158.46	178.21
85	143.12	152.38	138.78	147.44	130.06	138.20	155.24	160.64	147.94	160.16	171.32	155.24	167.20	174.20	160.98	180.75
86	145.66	154.88	141.32	150.00	132.60	140.74	157.78	163.28	150.48	162.70	173.86	157.78	169.74	176.74	163.50	183.29
87	148.20	157.38	143.86	152.54	135.14	143.28	160.32	165.92	153.02	165.24	176.40	160.32	172.30	179.26	166.02	185.83
88	150.74	159.88	146.40	155.08	137.68	145.82	162.86	168.56	155.56	167.78	178.94	162.86	174.84	181.80	168.54	188.37
89	153.28	162.38	148.94	157.62	140.22	148.36	165.40	171.20	158.10	170.32	181.48	165.40	177.32	184.34	171.06	190.91
90	155.82	164.88	151.48	160.16	142.76	150.90	167.94	173.84	160.64	172.90	184.02	167.94	179.86	186.88	173.58	193.45
91	158.36	167.38	154.02	162.70	145.30	153.44	170.48	176.48	163.18	175.44	186.56	170.48	182.38	189.42	176.10	196.00
92	160.90	169.88	156.56	165.24	147.84	155.98	173.02	179.12	165.72	178.00	189.10	173.02	184.92	191.96	178.62	198.54
93	163.44	172.38	159.10	167.78	150.38	158.52	175.56	181.76	168.26	180.54	191.64	175.56	187.46	194.50	181.14	201.08
94	165.98	174.88	161.64	170.32	152.92	161.06	178.10	184.40	170.80	183.10	194.18	178.10	190.00	197.04	183.66	203.62
95	168.52	177.38	164.18	172.86	155.46	163.60	180.64	187.04	173.34	185.64	196.72	180.64	192.54	200.00	186.18	206.16
96	171.06	179.88	166.72	175.40	158.00	166.14	183.18	190.00	175.88	188.18	199.26	183.18	195.06	202.54	188.70	208.70
97	173.60	182.38	169.26	177.94	160.54	168.68	185.72	192.54	178.42	190.72	201.80	185.72	197.60	205.08	191.22	211.24

Policy Form Series: LTC-03
 Nonforfeitable - Spousal Benefit Pooled
 No Return of Premium
 Current Annual Rates with Proposed 22.5% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				1 Year Benefit Period				Unlimited Benefit Period			
	30 Days		365 Days		30 Days		365 Days		30 Days		365 Days		30 Days		365 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
44	43.26	39.08	46.71	34.60	57.09	44.98	59.82	78.12	51.90	65.74	69.20	81.66	60.55	78.58	64.01	83.04
45	44.88	39.79	48.44	35.33	58.32	45.71	61.28	79.58	52.63	67.03	70.50	82.96	61.28	79.91	64.74	83.77
46	46.50	40.50	50.11	36.06	59.54	46.44	62.50	81.04	53.36	68.25	71.73	84.22	62.01	81.24	65.47	84.50
47	48.12	41.21	51.82	36.79	60.76	47.17	63.72	82.50	54.09	69.46	73.02	85.69	62.74	82.46	66.18	85.23
48	49.74	41.92	53.53	37.52	61.98	47.90	64.94	83.96	54.82	70.67	74.29	87.18	63.47	83.70	66.89	85.96
49	51.36	42.63	55.24	38.25	63.20	48.63	66.16	85.42	55.55	71.88	75.56	88.67	64.20	84.94	67.60	86.69
50	52.98	43.34	56.95	38.98	64.42	49.36	67.38	86.89	56.28	73.09	76.84	90.15	64.93	86.19	68.31	87.42
51	54.60	44.05	58.66	39.71	65.64	50.09	68.56	88.37	57.01	74.30	78.11	91.64	65.66	87.44	69.02	88.15
52	56.22	44.76	60.37	40.44	66.86	50.82	69.74	89.85	57.74	75.51	79.38	93.13	66.39	88.69	69.73	88.88
53	57.84	45.47	62.08	41.17	68.08	51.55	70.92	91.33	58.47	76.72	80.65	94.62	67.12	89.94	70.44	89.61
54	59.46	46.18	63.79	41.90	69.30	52.28	72.10	92.81	59.20	77.93	81.92	96.11	67.85	91.19	71.15	90.34
55	61.08	46.89	65.50	42.63	70.52	53.01	73.28	94.30	59.93	79.14	83.19	97.60	68.58	92.44	71.86	91.07
56	62.70	47.60	67.21	43.36	71.74	53.74	74.46	95.78	60.66	80.35	84.46	99.09	69.31	93.69	72.57	91.80
57	64.32	48.31	68.92	44.09	72.96	54.47	75.64	97.27	61.39	81.56	85.73	100.58	70.04	94.94	73.28	92.53
58	65.94	49.02	70.63	44.82	74.18	55.20	76.82	98.75	62.12	82.77	87.00	102.07	70.77	96.19	73.99	93.26
59	67.56	49.73	72.34	45.55	75.40	55.93	78.00	100.24	62.85	83.98	88.27	103.56	71.50	97.44	74.70	93.99
60	69.18	50.44	74.05	46.28	76.62	56.66	79.18	101.72	63.58	85.19	89.54	105.05	72.23	98.69	75.41	94.72
61	70.80	51.15	75.76	47.01	77.84	57.39	80.36	103.20	64.31	86.40	90.81	106.54	72.96	99.94	76.12	95.45
62	72.42	51.86	77.47	47.74	79.06	58.12	81.54	104.68	65.04	87.61	92.08	108.03	73.69	101.19	76.83	96.18
63	74.04	52.57	79.18	48.47	80.28	58.85	82.72	106.16	65.77	88.82	93.26	109.52	74.42	102.44	77.54	96.91
64	75.66	53.28	80.89	49.20	81.50	59.58	83.90	107.64	66.50	90.03	94.44	111.01	75.15	103.69	78.25	97.64
65	77.28	54.00	82.60	49.93	82.72	60.31	85.08	109.12	67.23	91.24	95.62	112.50	75.88	104.94	78.96	98.37
66	78.90	54.71	84.31	50.66	83.94	61.04	86.26	110.60	67.96	92.45	96.80	113.99	76.61	106.19	79.67	99.10
67	80.52	55.42	86.02	51.39	85.16	61.77	87.44	112.08	68.69	93.66	97.98	115.48	77.34	107.44	80.38	99.83
68	82.14	56.13	87.73	52.12	86.38	62.50	88.62	113.56	69.42	94.87	99.16	116.97	78.07	108.69	81.09	100.56
69	83.76	56.84	89.44	52.85	87.60	63.23	89.80	115.04	70.15	96.08	100.34	118.46	78.80	109.94	81.80	101.29
70	85.38	57.55	91.15	53.58	88.82	63.96	90.98	116.52	70.88	97.29	101.52	119.95	79.53	111.19	82.51	102.02
71	87.00	58.26	92.86	54.31	90.04	64.69	92.16	118.00	71.61	98.50	102.70	121.44	80.26	112.44	83.22	102.75
72	88.62	58.97	94.57	55.04	91.26	65.42	93.34	119.48	72.34	99.71	103.88	122.93	80.99	113.69	83.93	103.48
73	90.24	59.68	96.28	55.77	92.48	66.15	94.52	120.96	73.07	100.92	105.06	124.42	81.72	114.94	84.64	104.21
74	91.86	60.39	97.99	56.50	93.70	66.88	95.70	122.44	73.80	102.13	106.24	125.91	82.45	116.19	85.35	104.94
75	93.48	61.10	99.70	57.23	94.92	67.61	96.88	123.92	74.53	103.34	107.42	127.40	83.18	117.44	86.06	105.67
76	95.10	61.81	101.41	57.96	96.14	68.34	98.06	125.40	75.26	104.55	108.60	128.89	83.91	118.69	86.77	106.40
77	96.72	62.52	103.12	58.69	97.36	69.07	99.24	126.88	76.00	105.76	109.78	130.38	84.64	119.94	87.48	107.13
78	98.34	63.23	104.83	59.42	98.58	69.80	100.42	128.36	76.73	106.97	110.96	131.87	85.37	121.19	88.19	107.86
79	99.96	63.94	106.54	60.15	99.80	70.53	101.60	129.84	77.46	108.18	112.14	133.36	86.10	122.44	88.90	108.59
80	101.58	64.65	108.25	60.88	101.02	71.26	102.78	131.32	78.19	109.39	113.32	134.85	86.83	123.69	89.61	109.32
81	103.20	65.36	109.96	61.61	102.24	72.00	103.92	132.80	78.92	110.60	114.50	136.34	87.56	124.94	90.32	110.05
82	104.82	66.07	111.67	62.34	103.46	72.73	105.06	134.28	79.65	111.81	115.68	137.83	88.29	126.19	91.03	110.78
83	106.44	66.78	113.38	63.07	104.68	73.46	106.20	135.76	80.38	113.02	116.86	139.32	89.02	127.44	91.74	111.51
84	108.06	67.49	115.09	63.80	105.90	74.19	107.34	137.24	81.11	114.23	118.04	140.81	89.75	128.69	92.45	112.24
85	109.68	68.20	116.80	64.53	107.12	74.92	108.48	138.72	81.84	115.44	119.22	142.30	90.48	129.94	93.16	112.97
86	111.30	68.91	118.51	65.26	108.30	75.65	109.62	140.20	82.57	116.65	120.40	143.79	91.21	131.19	93.87	113.70
87	112.92	69.62	120.22	65.99	109.52	76.38	110.76	141.68	83.30	117.86	121.58	145.28	91.94	132.44	94.58	114.43
88	114.54	70.33	121.93	66.72	110.74	77.11	111.90	143.16	84.03	119.07	122.76	146.77	92.67	133.69	95.29	115.16
89	116.16	71.04	123.64	67.45	111.92	77.84	113.04	144.64	84.76	120.28	123.94	148.26	93.40	134.94	96.00	115.89
90	117.78	71.75	125.35	68.18	113.14	78.57	114.18	146.12	85.49	121.49	125.12	149.75	94.13	136.19	96.71	116.62
91	119.40	72.46	127.06	68.91	114.36	79.30	115.32	147.60	86.22	122.70	126.30	151.24	94.86	137.44	97.42	117.35
92	121.02	73.17	128.77	69.64	115.58	80.03	116.46	149.08	86.95	123.91	127.48	152.73	95.59	138.69	98.13	118.08
93	122.64	73.88	130.48	70.37	116.80	80.76	117.60	150.56	87.68	125.12	128.66	154.22	96.32	139.94	98.84	118.81
94	124.26	74.59	132.19	71.10	118.02	81.49	118.74	152.04	88.41	126.33	129.84	155.71	97.05	141.19	99.55	119.54
95	125.88	75.30	133.90	71.83	119.24	82.22	119.88	153.52	89.14	127.54	131.02	157.20	97.78	142.44	100.26	120.27
96	127.50	76.01	135.61	72.56	120.46	82.95	121.02	155.00	89.87	128.75	132.20	158.69	98.51	143.69	100.97	121.00
97	129.12	76.72	137.32	73.29	121.68	83.68	122.16	156.48	90.60	129.96	133.38	160.18	99.24	144.94	101.68	121.73

Policy Form Series: LTC-LS
 Variable Annuity Contract
 Nonforfeitable - Shortened Benefit Payout
 No Return of Premium
 Current Annual Rates with Proposed 22.85% Increase
 Rates per \$10 Daily Benefit

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				Unlimited Benefit Period			
	Home and Community Care		Eliminated Period		Home and Community Care		Eliminated Period		Home and Community Care		Eliminated Period		Home and Community Care		Eliminated Period	
	30 Days	50%	80 Days	100%	30 Days	50%	80 Days	100%	30 Days	50%	80 Days	100%	30 Days	50%	80 Days	100%
44	171.29	205.96	147.04	178.45	126.74	107.26	126.74	107.26	126.74	107.26	126.74	107.26	126.74	107.26	126.74	107.26
45	172.59	207.89	148.57	179.86	127.47	107.98	127.47	107.98	127.47	107.98	127.47	107.98	127.47	107.98	127.47	107.98
46	173.90	209.82	150.10	181.27	128.18	108.70	128.18	108.70	128.18	108.70	128.18	108.70	128.18	108.70	128.18	108.70
47	175.21	211.75	151.63	182.68	128.89	109.42	128.89	109.42	128.89	109.42	128.89	109.42	128.89	109.42	128.89	109.42
48	176.52	213.68	153.16	184.09	129.60	110.14	129.60	110.14	129.60	110.14	129.60	110.14	129.60	110.14	129.60	110.14
49	177.83	215.61	154.69	185.50	130.31	110.86	130.31	110.86	130.31	110.86	130.31	110.86	130.31	110.86	130.31	110.86
50	179.14	217.54	156.22	186.91	131.02	111.58	131.02	111.58	131.02	111.58	131.02	111.58	131.02	111.58	131.02	111.58
51	180.45	219.47	157.75	188.32	131.73	112.30	131.73	112.30	131.73	112.30	131.73	112.30	131.73	112.30	131.73	112.30
52	181.76	221.40	159.28	189.73	132.44	113.02	132.44	113.02	132.44	113.02	132.44	113.02	132.44	113.02	132.44	113.02
53	183.07	223.33	160.81	191.14	133.15	113.74	133.15	113.74	133.15	113.74	133.15	113.74	133.15	113.74	133.15	113.74
54	184.38	225.26	162.34	192.55	133.86	114.46	133.86	114.46	133.86	114.46	133.86	114.46	133.86	114.46	133.86	114.46
55	185.69	227.19	163.87	193.96	134.57	115.18	134.57	115.18	134.57	115.18	134.57	115.18	134.57	115.18	134.57	115.18
56	187.00	229.12	165.40	195.37	135.28	115.90	135.28	115.90	135.28	115.90	135.28	115.90	135.28	115.90	135.28	115.90
57	188.31	231.05	166.93	196.78	135.99	116.62	135.99	116.62	135.99	116.62	135.99	116.62	135.99	116.62	135.99	116.62
58	189.62	232.98	168.46	198.19	136.70	117.34	136.70	117.34	136.70	117.34	136.70	117.34	136.70	117.34	136.70	117.34
59	190.93	234.91	170.00	199.60	137.41	118.06	137.41	118.06	137.41	118.06	137.41	118.06	137.41	118.06	137.41	118.06
60	192.24	236.84	171.53	201.01	138.12	118.78	138.12	118.78	138.12	118.78	138.12	118.78	138.12	118.78	138.12	118.78
61	193.55	238.77	173.06	202.42	138.83	119.50	138.83	119.50	138.83	119.50	138.83	119.50	138.83	119.50	138.83	119.50
62	194.86	240.70	174.59	203.83	139.54	120.22	139.54	120.22	139.54	120.22	139.54	120.22	139.54	120.22	139.54	120.22
63	196.17	242.63	176.12	205.24	140.25	120.94	140.25	120.94	140.25	120.94	140.25	120.94	140.25	120.94	140.25	120.94
64	197.48	244.56	177.65	206.65	140.96	121.66	140.96	121.66	140.96	121.66	140.96	121.66	140.96	121.66	140.96	121.66
65	198.79	246.49	179.18	208.06	141.67	122.38	141.67	122.38	141.67	122.38	141.67	122.38	141.67	122.38	141.67	122.38
66	200.10	248.42	180.71	209.47	142.38	123.10	142.38	123.10	142.38	123.10	142.38	123.10	142.38	123.10	142.38	123.10
67	201.41	250.35	182.24	210.88	143.09	123.82	143.09	123.82	143.09	123.82	143.09	123.82	143.09	123.82	143.09	123.82
68	202.72	252.28	183.77	212.29	143.80	124.54	143.80	124.54	143.80	124.54	143.80	124.54	143.80	124.54	143.80	124.54
69	204.03	254.21	185.30	213.70	144.51	125.26	144.51	125.26	144.51	125.26	144.51	125.26	144.51	125.26	144.51	125.26
70	205.34	256.14	186.83	215.11	145.22	125.98	145.22	125.98	145.22	125.98	145.22	125.98	145.22	125.98	145.22	125.98
71	206.65	258.07	188.36	216.52	145.93	126.70	145.93	126.70	145.93	126.70	145.93	126.70	145.93	126.70	145.93	126.70
72	207.96	260.00	189.89	217.93	146.64	127.42	146.64	127.42	146.64	127.42	146.64	127.42	146.64	127.42	146.64	127.42
73	209.27	261.93	191.42	219.34	147.35	128.14	147.35	128.14	147.35	128.14	147.35	128.14	147.35	128.14	147.35	128.14
74	210.58	263.86	192.95	220.75	148.06	128.86	148.06	128.86	148.06	128.86	148.06	128.86	148.06	128.86	148.06	128.86
75	211.89	265.79	194.48	222.16	148.77	129.58	148.77	129.58	148.77	129.58	148.77	129.58	148.77	129.58	148.77	129.58
76	213.20	267.72	196.01	223.57	149.48	130.30	149.48	130.30	149.48	130.30	149.48	130.30	149.48	130.30	149.48	130.30
77	214.51	269.65	197.54	224.98	150.19	131.02	150.19	131.02	150.19	131.02	150.19	131.02	150.19	131.02	150.19	131.02
78	215.82	271.58	199.07	226.39	150.90	131.74	150.90	131.74	150.90	131.74	150.90	131.74	150.90	131.74	150.90	131.74
79	217.13	273.51	200.60	227.80	151.61	132.46	151.61	132.46	151.61	132.46	151.61	132.46	151.61	132.46	151.61	132.46
80	218.44	275.44	202.13	229.21	152.32	133.18	152.32	133.18	152.32	133.18	152.32	133.18	152.32	133.18	152.32	133.18
81	219.75	277.37	203.66	230.62	153.03	133.90	153.03	133.90	153.03	133.90	153.03	133.90	153.03	133.90	153.03	133.90
82	221.06	279.30	205.19	232.03	153.74	134.62	153.74	134.62	153.74	134.62	153.74	134.62	153.74	134.62	153.74	134.62
83	222.37	281.23	206.72	233.44	154.45	135.34	154.45	135.34	154.45	135.34	154.45	135.34	154.45	135.34	154.45	135.34
84	223.68	283.16	208.25	234.85	155.16	136.06	155.16	136.06	155.16	136.06	155.16	136.06	155.16	136.06	155.16	136.06

Policy Form: Suffer LTCAM
 With 5% Compound Interest
 No Rollover
 No Return of Premium
 Current Annual Rates with Proposed 22.5% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period			10 Year Benefit Period									
	30 Days	60 Days	365 Days	30 Days	60 Days	365 Days	30 Days	60 Days	365 Days	30 Days	60 Days	365 Days							
	5%	10%	100%	5%	10%	100%	5%	10%	100%	5%	10%	100%							
25	115.81	140.72	100.34	121.10	121.10	76.12	91.89	76.12	114.18	166.07	265.95	143.59	178.18	107.28	193.20	167.50	214.51	128.28	160.88
26	116.87	141.85	101.37	122.15	122.15	77.15	92.92	77.15	115.21	167.10	266.98	144.62	179.21	108.31	194.23	168.59	215.54	129.31	161.91
27	117.94	142.98	102.40	123.20	123.20	77.48	93.95	77.48	116.24	168.13	268.01	145.65	180.24	109.34	195.26	169.62	216.57	130.34	162.94
28	119.01	144.11	103.43	124.25	124.25	77.81	94.98	77.81	117.27	169.16	269.04	146.68	191.25	110.37	196.29	170.65	217.60	131.37	163.97
29	120.08	145.24	104.46	125.30	125.30	78.14	96.01	78.14	118.30	170.19	270.07	147.71	192.26	111.40	197.32	171.68	218.63	132.40	165.00
30	121.15	146.37	105.49	126.35	126.35	78.47	97.04	78.47	119.33	171.22	271.10	148.74	193.27	112.43	198.35	172.71	219.66	133.43	166.03
31	122.22	147.50	106.52	127.40	127.40	78.80	98.07	78.80	120.36	172.25	272.13	149.77	194.28	113.46	199.38	173.74	220.69	134.46	167.06
32	123.29	148.63	107.55	128.45	128.45	79.13	99.10	79.13	121.39	173.28	273.16	150.80	195.29	114.49	200.41	174.77	221.72	135.49	168.09
33	124.36	149.76	108.58	129.50	129.50	79.46	100.13	79.46	122.42	174.31	274.19	151.83	196.30	115.52	201.44	175.80	222.75	136.52	169.12
34	125.43	150.89	109.61	130.55	130.55	79.79	101.16	79.79	123.45	175.34	275.22	152.86	197.31	116.55	202.47	176.83	223.78	137.55	170.15
35	126.50	152.02	110.64	131.60	131.60	80.12	102.19	80.12	124.48	176.37	276.25	153.89	198.32	117.58	203.50	177.86	224.81	138.58	171.18
36	127.57	153.15	111.67	132.65	132.65	80.45	103.22	80.45	125.51	177.40	277.28	154.92	199.33	118.61	204.53	178.89	225.84	139.61	172.21
37	128.64	154.28	112.70	133.70	133.70	80.78	104.25	80.78	126.54	178.43	278.31	155.95	200.34	119.64	205.56	179.92	226.87	140.64	173.24
38	129.71	155.41	113.73	134.75	134.75	81.11	105.28	81.11	127.57	179.46	279.34	156.98	201.35	120.67	206.59	180.95	227.90	141.67	174.27
39	130.78	156.54	114.76	135.80	135.80	81.44	106.31	81.44	128.60	180.49	280.37	158.01	202.36	121.70	207.62	181.98	228.93	142.70	175.30
40	131.85	157.67	115.79	136.85	136.85	81.77	107.34	81.77	129.63	181.52	281.40	159.04	203.37	122.73	208.65	183.01	229.96	143.73	176.33
41	132.92	158.80	116.82	137.90	137.90	82.10	108.37	82.10	130.66	182.55	282.43	160.07	204.38	123.76	209.68	184.04	230.99	144.76	177.36
42	133.99	159.93	117.85	138.95	138.95	82.43	109.40	82.43	131.69	183.58	283.46	161.10	205.39	124.79	210.71	185.07	232.02	145.79	178.39
43	135.06	161.06	118.88	140.00	140.00	82.76	110.43	82.76	132.72	184.61	284.49	162.13	206.40	125.82	211.74	186.10	233.05	146.82	179.42
44	136.13	162.19	119.91	141.05	141.05	83.09	111.46	83.09	133.75	185.64	285.52	163.16	207.41	126.85	212.77	187.13	234.08	147.85	180.45
45	137.20	163.32	120.94	142.10	142.10	83.42	112.49	83.42	134.78	186.67	286.55	164.19	208.42	127.88	213.80	188.16	235.11	148.88	181.48
46	138.27	164.45	121.97	143.15	143.15	83.75	113.52	83.75	135.81	187.70	287.58	165.22	209.43	128.91	214.83	189.19	236.14	149.91	182.51
47	139.34	165.58	123.00	144.20	144.20	84.08	114.55	84.08	136.84	188.73	288.61	166.25	210.44	129.94	215.86	190.22	237.17	150.94	183.54
48	140.41	166.71	124.03	145.25	145.25	84.41	115.58	84.41	137.87	189.76	289.64	167.28	211.45	130.97	216.89	191.25	238.20	151.97	184.57
49	141.48	167.84	125.06	146.30	146.30	84.74	116.61	84.74	138.90	190.79	290.67	168.31	212.46	132.00	217.92	192.28	239.23	153.00	185.60
50	142.55	168.97	126.09	147.35	147.35	85.07	117.64	85.07	139.93	191.82	291.70	169.34	213.47	133.03	218.95	193.31	240.26	154.03	186.63
51	143.62	170.10	127.12	148.40	148.40	85.40	118.67	85.40	140.96	192.85	292.73	170.37	214.48	134.06	219.98	194.34	241.29	155.06	187.66
52	144.69	171.23	128.15	149.45	149.45	85.73	119.70	85.73	142.00	193.88	293.76	171.40	215.49	135.09	221.01	195.37	242.32	156.09	188.69
53	145.76	172.36	129.18	150.50	150.50	86.06	120.73	86.06	143.03	194.91	294.79	172.43	216.50	136.12	222.04	196.40	243.35	157.12	189.72
54	146.83	173.49	130.21	151.55	151.55	86.39	121.76	86.39	144.06	195.94	295.82	173.46	217.51	137.15	223.07	197.43	244.38	158.15	190.75
55	147.90	174.62	131.24	152.60	152.60	86.72	122.79	86.72	145.09	196.97	296.85	174.49	218.52	138.18	224.10	198.46	245.41	159.18	191.78
56	148.97	175.75	132.27	153.65	153.65	87.05	123.82	87.05	146.12	198.00	297.88	175.52	219.53	139.21	225.13	199.49	246.44	160.21	192.81
57	150.04	176.88	133.30	154.70	154.70	87.38	124.85	87.38	147.15	199.03	298.91	176.55	220.54	140.24	226.16	200.52	247.47	161.24	193.84
58	151.11	178.01	134.33	155.75	155.75	87.71	125.88	87.71	148.18	200.06	299.94	177.58	221.55	141.27	227.19	201.55	248.50	162.27	194.87
59	152.18	179.14	135.36	156.80	156.80	88.04	126.91	88.04	149.21	201.09	300.97	178.61	222.56	142.30	228.22	202.58	249.53	163.30	195.90
60	153.25	180.27	136.39	157.85	157.85	88.37	127.94	88.37	150.24	202.12	302.00	179.64	223.57	143.33	229.25	203.61	250.56	164.33	196.93
61	154.32	181.40	137.42	158.90	158.90	88.70	128.97	88.70	151.27	203.15	303.03	180.67	224.58	144.36	230.28	204.64	251.59	165.36	197.96
62	155.39	182.53	138.45	159.95	159.95	89.03	129.00	89.03	152.30	204.18	304.06	181.70	225.59	145.39	231.31	205.67	252.62	166.39	198.99
63	156.46	183.66	139.48	161.00	161.00	89.36	130.03	89.36	153.33	205.21	305.09	182.73	226.60	146.42	232.34	206.70	253.65	167.42	199.02
64	157.53	184.79	140.51	162.05	162.05	89.69	131.06	89.69	154.36	206.24	306.12	183.76	227.61	147.45	233.37	207.73	254.68	168.45	200.05
65	158.60	185.92	141.54	163.10	163.10	90.02	132.09	90.02	155.39	207.27	307.15	184.79	228.62	148.48	234.40	208.76	255.71	169.48	201.08
66	159.67	187.05	142.57	164.15	164.15	90.35	133.12	90.35	156.42	208.30	308.18	185.82	229.63	149.51	235.43	209.79	256.74	170.51	202.11
67	160.74	188.18	143.60	165.20	165.20	90.68	134.15	90.68	157.45	209.33	309.21	186.85	230.64	150.54	236.46	210.82	257.77	171.54	203.14
68	161.81	189.31	144.63	166.25	166.25	91.01	135.18	91.01	158.48	210.36	310.24	187.88	231.65	151.57	237.49	211.85	258.80	172.57	204.17
69	162.88	190.44	145.66	167.30	167.30	91.34	136.21	91.34	159.51	211.39	311.27	188.91	232.66	152.60	238.52	212.88	259.83	173.60	205.20
70	163.95	191.57	146.69	168.35	168.35	91.67	137.24	91.67	160.54	212.42	312.30	189.94	233.67	153.63	239.55	213.91	260.86	174.63	206.23
71	165.02	192.70	147.72	169.40	169.40	92.00	138.27	92.00	161.57	213.45	313.33	190.97	234.68	154.66	240.58	214.94	261.89	175.66	207.26
72	166.09	193.83	148.75	170.45	170.45	92.33	139.30	92.33	162.60	214.48	314.36	192.00	235.69	155.69	241.61	215.97	262.92	176.69	208.29
73	167.16	194.96	149.78	171.50	171.50	92.66	140.33	92.66	163.63	215.51	315.39	193.03	236.70	156.72	242.64	217.00	263.95	177.72	209.32
74	168.23	196.09	150.81	172.55	172.55	92.99	141.36	92.99	164.66	216.54	316.42	194.06	237.71	157.75	243.67	218.03	264.98	178.75	210.35
75	169.30	197.22	151.84	173.60	173.60	93.32	142.39	93.32	165.69	217.57	317.45	195.09	238.72	158.78	244.70	219.06	266.01	179.78	211.38
76	170.37	198.35	152.87	174.65	174.65	93.65	143.42	93.65	166.72	218.60	318.48	196.12	239.73	159.81	245.73	220.09	267.04	180.81	212.41
77	171.44	199.48	153.90	175.70	175.70	93.98	144.45	93.98	167.75	219.63	319.51	197.15	240.74	160.84	246.76	221.12	268.07	181.84	213.44
78	172.51	200.61	154.93	176.75	176.75	94.31	145.48	94.31	168.78	220.66	320.54	198.18	241.75	161.87	247.79	222.15	269.10	182.87	214.47
79	173.58	201.74	155.96	177.80	177.80														

Policy Form Series: LTC-04
 With No Inflation
 Nonforfeiture - Shortened Benefit Period
 No Return of Premium
 Current Annual Rates with Proposed 2.65% Increase
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period						Unlimited Benefit Period Elimination Period					
	30 Days		50 Days		365 Days		30 Days		50 Days		365 Days		30 Days		50 Days		365 Days		30 Days		50 Days		365 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%		
25	17.80	20.78	16.57	19.03	15.94	18.57	15.93	17.93	22.46	25.95	13.84	15.20	22.46	25.95	13.84	15.20	22.46	25.95	26.96	31.14	24.22	28.56	24.22	28.56
26	18.03	21.16	16.87	19.33	16.17	18.87	16.16	18.13	22.78	26.26	14.07	15.43	22.78	26.26	14.07	15.43	22.78	26.26	27.19	31.32	24.49	28.89	24.49	28.89
27	18.27	21.69	17.20	19.63	16.50	19.17	16.49	18.43	23.10	26.59	14.30	15.66	23.10	26.59	14.30	15.66	23.10	26.59	27.50	31.50	24.76	29.20	24.76	29.20
28	18.51	22.22	17.53	19.93	16.83	19.46	16.82	18.76	23.42	26.92	14.53	15.89	23.42	26.92	14.53	15.89	23.42	26.92	27.81	31.69	25.03	29.53	25.03	29.53
29	18.75	22.75	17.86	20.23	17.16	19.79	17.15	19.09	23.74	27.25	14.76	16.12	23.74	27.25	14.76	16.12	23.74	27.25	28.12	31.88	25.30	29.84	25.30	29.84
30	19.00	23.28	18.19	20.53	17.49	20.12	17.48	19.42	24.06	27.58	14.99	16.35	24.06	27.58	14.99	16.35	24.06	27.58	28.43	32.07	25.57	30.15	25.57	30.15
31	19.24	23.81	18.52	20.83	17.82	20.45	17.81	19.75	24.38	27.91	15.22	16.58	24.38	27.91	15.22	16.58	24.38	27.91	28.74	32.26	25.84	30.46	25.84	30.46
32	19.48	24.34	18.85	21.13	18.15	20.78	18.14	20.08	24.70	28.24	15.45	16.81	24.70	28.24	15.45	16.81	24.70	28.24	29.05	32.45	26.11	30.77	26.11	30.77
33	19.72	24.87	19.18	21.43	18.48	21.11	18.47	20.41	25.02	28.57	15.68	17.04	25.02	28.57	15.68	17.04	25.02	28.57	29.36	32.64	26.38	31.08	26.38	31.08
34	19.96	25.40	19.51	21.73	18.81	21.44	18.80	20.74	25.34	28.90	15.91	17.27	25.34	28.90	15.91	17.27	25.34	28.90	29.67	32.83	26.65	31.39	26.65	31.39
35	20.20	25.93	19.84	22.03	19.14	21.77	19.13	21.06	25.66	29.23	16.14	17.50	25.66	29.23	16.14	17.50	25.66	29.23	30.04	33.02	26.92	31.70	26.92	31.70
36	20.44	26.46	20.17	22.33	19.47	22.10	19.46	21.39	25.98	29.56	16.37	17.73	25.98	29.56	16.37	17.73	25.98	29.56	30.41	33.21	27.19	32.01	27.19	32.01
37	20.68	26.99	20.50	22.63	19.80	22.43	19.79	21.72	26.30	29.89	16.60	17.96	26.30	29.89	16.60	17.96	26.30	29.89	30.82	33.40	27.46	32.32	27.46	32.32
38	20.92	27.52	20.83	22.93	20.13	22.76	20.12	22.05	26.62	30.22	16.83	18.19	26.62	30.22	16.83	18.19	26.62	30.22	31.19	33.59	27.73	32.63	27.73	32.63
39	21.16	28.05	21.16	23.23	20.46	23.09	20.45	22.38	26.94	30.55	17.06	18.42	26.94	30.55	17.06	18.42	26.94	30.55	31.52	33.78	28.00	32.94	28.00	32.94
40	21.40	28.58	21.49	23.53	20.79	23.40	20.78	22.71	27.26	30.88	17.29	18.65	27.26	30.88	17.29	18.65	27.26	30.88	31.85	33.97	28.27	33.25	28.27	33.25
41	21.64	29.11	21.73	23.83	21.12	23.70	21.11	23.04	27.58	31.21	17.52	18.88	27.58	31.21	17.52	18.88	27.58	31.21	32.18	34.16	28.54	33.56	28.54	33.56
42	21.88	29.64	21.97	24.13	21.45	24.06	21.44	23.37	27.90	31.54	17.75	19.11	27.90	31.54	17.75	19.11	27.90	31.54	32.45	34.35	28.81	33.87	28.81	33.87
43	22.12	30.17	22.21	24.43	21.78	24.39	21.77	23.70	28.22	31.87	17.98	19.34	28.22	31.87	17.98	19.34	28.22	31.87	32.72	34.54	29.08	34.18	29.08	34.18
44	22.36	30.70	22.45	24.73	22.11	24.70	22.10	24.03	28.54	32.20	18.21	19.57	28.54	32.20	18.21	19.57	28.54	32.20	33.01	34.73	29.35	34.49	29.35	34.49
45	22.60	31.23	22.69	25.03	22.44	25.00	22.43	24.36	28.86	32.53	18.44	19.80	28.86	32.53	18.44	19.80	28.86	32.53	33.30	34.92	29.62	34.80	29.62	34.80
46	22.84	31.76	22.93	25.33	22.77	25.30	22.76	24.69	29.18	32.86	18.67	20.03	29.18	32.86	18.67	20.03	29.18	32.86	33.59	35.11	29.89	35.11	29.89	35.11
47	23.08	32.29	23.17	25.63	23.10	25.60	23.09	25.02	29.50	33.19	18.90	20.26	29.50	33.19	18.90	20.26	29.50	33.19	33.88	35.30	30.16	35.42	30.16	35.42
48	23.32	32.82	23.41	25.93	23.43	25.90	23.42	25.35	29.82	33.52	19.13	20.49	29.82	33.52	19.13	20.49	29.82	33.52	34.17	35.49	30.43	35.73	30.43	35.73
49	23.56	33.35	23.65	26.23	23.76	26.20	23.75	25.68	30.14	33.85	19.36	20.72	30.14	33.85	19.36	20.72	30.14	33.85	34.46	35.68	30.70	36.04	30.70	36.04
50	23.80	33.88	23.89	26.53	24.09	26.50	24.08	26.01	30.46	34.18	19.59	20.95	30.46	34.18	19.59	20.95	30.46	34.18	34.77	35.87	30.97	36.35	30.97	36.35
51	24.04	34.41	24.13	26.83	24.42	26.80	24.41	26.34	30.78	34.51	19.82	21.18	30.78	34.51	19.82	21.18	30.78	34.51	35.06	36.06	31.24	36.66	31.24	36.66
52	24.28	34.94	24.37	27.13	24.75	27.10	24.74	26.67	31.10	34.84	20.05	21.41	31.10	34.84	20.05	21.41	31.10	34.84	35.35	36.25	31.51	36.97	31.51	36.97
53	24.52	35.47	24.61	27.43	25.08	27.40	25.07	27.00	31.42	35.17	20.28	21.64	31.42	35.17	20.28	21.64	31.42	35.17	35.64	36.44	31.78	37.28	31.78	37.28
54	24.76	36.00	24.85	27.73	25.41	27.70	25.40	27.37	31.74	35.50	20.51	21.87	31.74	35.50	20.51	21.87	31.74	35.50	35.93	36.63	32.05	37.59	32.05	37.59
55	25.00	36.53	25.09	28.03	25.74	28.00	25.73	27.69	32.06	35.83	20.74	22.10	32.06	35.83	20.74	22.10	32.06	35.83	36.22	36.82	32.32	37.90	32.32	37.90
56	25.24	37.06	25.33	28.33	26.07	28.30	26.06	28.04	32.38	36.16	20.97	22.33	32.38	36.16	20.97	22.33	32.38	36.16	36.51	37.01	32.59	38.21	32.59	38.21
57	25.48	37.59	25.57	28.63	26.40	28.60	26.39	28.36	32.70	36.49	21.20	22.56	32.70	36.49	21.20	22.56	32.70	36.49	36.80	37.20	32.86	38.52	32.86	38.52
58	25.72	38.12	25.81	28.93	26.73	28.90	26.72	28.66	33.02	36.82	21.43	22.79	33.02	36.82	21.43	22.79	33.02	36.82	37.01	37.39	33.13	38.83	33.13	38.83
59	25.96	38.65	26.05	29.23	27.06	29.20	27.05	28.99	33.34	37.15	21.66	23.02	33.34	37.15	21.66	23.02	33.34	37.15	37.20	37.58	33.40	39.14	33.40	39.14
60	26.20	39.18	26.29	29.53	27.39	29.50	27.38	29.29	33.66	37.48	21.89	23.25	33.66	37.48	21.89	23.25	33.66	37.48	37.49	37.87	33.67	39.45	33.67	39.45
61	26.44	39.71	26.53	29.83	27.72	29.80	27.71	29.59	33.98	37.81	22.12	23.48	33.98	37.81	22.12	23.48	33.98	37.81	37.60	38.06	33.94	39.76	33.94	39.76
62	26.68	40.24	26.77	30.13	28.05	30.10	28.04	29.89	34.30	38.14	22.35	23.71	34.30	38.14	22.35	23.71	34.30	38.14	37.79	38.25	34.21	40.07	34.21	40.07
63	26.92	40.77	27.01	30.43	28.38	30.40	28.37	30.19	34.62	38.47	22.58	23.94	34.62	38.47	22.58	23.94	34.62	38.47	37.98	38.41	34.48	40.38	34.48	40.38
64	27.16	41.30	27.25	30.73	28.71	30.70	28.70	30.49	34.94	38.84	22.81	24.17	34.94	38.84	22.81	24.17	34.94	38.84	38.17	38.68	34.75	40.69	34.75	40.69
65	27.40	41.83	27.49	31.03	29.04	31.00	29.03	30.79	35.26	39.21	23.04	24.40	35.26	39.21	23.04	24.40	35.26	39.21	38.46	38.87	35.02	41.00	35.02	41.00
66	27.64	42.36	27.73	31.33	29.37	31.30	29.36	31.09	35.58	39.58	23.27	24.63	35.58	39.58	23.27	24.63	35.58	39.58	38.75	39.08	35.29	41.31	35.29	41.31
67	27.88	42.89	27.97	31.63	29.70	31.60	29.69	31.39	35.90	39.95	23.50	24.86	35.90	39.95	23.50	24.86	35.90	39.95	39.04	39.29	35.56	41.62	35.56	41.62
68	28.12	43.42	28.21	31.93	30.03	31.90	30.02	31.69	36.22	40.32	23.73	25.09	36.22	40.32	23.73	25.09	36.22	40.32	39.33	39.50	35.83	41.93	35.83	41.93
69	28.36	43.95	28.45	32.23	30.36	32.20	30.35	31.99	36.54	40.69	23.96	25.32	36.54	40.69	23.96	25.32	36.54	40.69	39.60	39.71	36.10	42.24	36.10	42.24
70	28.60	44.48	28.69	32.53	30.69	32.50	30.68	32.29	36.86	41.06	24.19	25.55	36.86	41.06	24.19	25.55	36.86	41.06	39.81	39.92	36.37	42.55	36.37	42.55
71	28.84	45.01	28.93	32.83	31.02	32.80	31.01	32.59	37.18	41.43	24.42	25.78	37.18	41.43	24.42	25.78	37.18	41.43	40.06	40.13				

Policy Form Series: LTC 04
With 5% Compressed Initial
Nonforfeiture - Shortened Benefit Period
No Return of Premium
Current Annual Rates with Proposed 22.05% Increases
Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period						Unlimited Benefit Period											
	30 Days		50%		100%		30 Days		50%		100%		30 Days		50%		100%		30 Days		50%		100%		30 Days		50%		100%	
	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days	80 Days	365 Days		
25	122.82	147.04	105.53	129.01	152.23	188.83	125.74	150.88	119.57	150.50	188.83	110.72	136.66	126.49	176.46	124.88	151.07	150.88	188.83	110.72	136.66	126.49	176.46	124.88	151.07	150.88	188.83	110.72	136.66	
26	125.55	150.27	108.38	131.47	155.86	193.75	128.61	153.81	122.35	153.81	193.75	113.65	139.59	129.74	179.71	128.61	153.81	153.81	193.75	113.65	139.59	129.74	179.71	128.61	153.81	153.81	193.75	113.65	139.59	
27	128.01	153.68	111.24	134.80	159.15	197.61	131.56	156.76	125.20	156.76	197.61	116.60	142.54	132.80	182.68	131.56	156.76	156.76	197.61	116.60	142.54	132.80	182.68	131.56	156.76	156.76	197.61	116.60	142.54	
28	130.14	156.84	114.13	138.19	162.41	200.94	134.51	159.71	128.09	159.71	200.94	119.55	145.49	135.73	185.63	134.51	159.71	159.71	200.94	119.55	145.49	135.73	185.63	134.51	159.71	159.71	200.94	119.55	145.49	
29	132.01	159.85	117.02	141.64	165.26	204.20	137.46	162.66	131.04	162.66	204.20	122.50	148.44	138.86	188.58	137.46	162.66	162.66	204.20	122.50	148.44	138.86	188.58	137.46	162.66	162.66	204.20	122.50	148.44	
30	133.66	162.61	119.91	145.13	168.07	207.49	140.41	165.61	134.09	165.61	207.49	125.45	151.39	142.09	191.53	140.41	165.61	165.61	207.49	125.45	151.39	142.09	191.53	140.41	165.61	165.61	207.49	125.45	151.39	
31	135.09	165.24	122.80	148.66	170.84	210.71	143.36	168.56	137.04	168.56	210.71	128.40	154.34	145.22	194.48	143.36	168.56	168.56	210.71	128.40	154.34	145.22	194.48	143.36	168.56	168.56	210.71	128.40	154.34	
32	136.34	167.77	125.69	152.23	173.59	213.88	146.31	171.51	140.09	171.51	213.88	131.35	157.29	148.37	197.42	146.31	171.51	171.51	213.88	131.35	157.29	148.37	197.42	146.31	171.51	171.51	213.88	131.35	157.29	
33	137.42	169.99	128.58	155.81	176.31	217.01	149.26	174.46	143.04	174.46	217.01	134.30	160.24	151.50	200.37	149.26	174.46	174.46	217.01	134.30	160.24	151.50	200.37	149.26	174.46	174.46	217.01	134.30	160.24	
34	138.36	171.81	131.47	159.40	179.00	220.10	152.21	177.39	146.09	177.39	220.10	137.25	163.19	154.63	203.32	152.21	177.39	177.39	220.10	137.25	163.19	154.63	203.32	152.21	177.39	177.39	220.10	137.25	163.19	
35	139.18	173.33	134.36	163.00	181.67	223.15	155.16	180.32	149.04	180.32	223.15	140.20	166.14	157.76	206.27	155.16	180.32	180.32	223.15	140.20	166.14	157.76	206.27	155.16	180.32	180.32	223.15	140.20	166.14	
36	140.00	174.76	137.25	166.60	184.32	226.16	158.11	183.27	152.09	183.27	226.16	143.15	169.09	160.89	209.22	158.11	183.27	183.27	226.16	143.15	169.09	160.89	209.22	158.11	183.27	183.27	226.16	143.15	169.09	
37	140.82	176.19	140.14	170.20	186.95	229.17	161.06	186.22	155.04	186.22	229.17	146.10	172.04	163.94	212.17	161.06	186.22	186.22	229.17	146.10	172.04	163.94	212.17	161.06	186.22	186.22	229.17	146.10	172.04	
38	141.64	177.61	143.03	173.80	189.57	232.14	164.01	189.34	158.09	189.34	232.14	149.05	174.99	166.99	215.12	164.01	189.34	189.34	232.14	149.05	174.99	166.99	215.12	164.01	189.34	189.34	232.14	149.05	174.99	
39	142.46	179.04	145.92	177.40	192.16	235.09	167.06	192.61	161.04	192.61	235.09	152.00	177.94	169.99	218.07	167.06	192.61	192.61	235.09	152.00	177.94	169.99	218.07	167.06	192.61	192.61	235.09	152.00	177.94	
40	143.28	180.46	148.81	181.00	194.74	238.01	170.01	195.56	164.09	195.56	238.01	154.95	180.89	172.99	221.02	170.01	195.56	195.56	238.01	154.95	180.89	172.99	221.02	170.01	195.56	195.56	238.01	154.95	180.89	
41	144.10	181.89	151.70	184.60	197.30	240.90	173.06	198.51	167.04	198.51	240.90	157.90	183.84	175.94	223.97	173.06	198.51	198.51	240.90	157.90	183.84	175.94	223.97	173.06	198.51	198.51	240.90	157.90	183.84	
42	144.92	183.31	154.59	188.20	200.84	243.77	176.01	201.46	170.09	201.46	243.77	160.85	186.79	178.89	226.92	176.01	201.46	201.46	243.77	160.85	186.79	178.89	226.92	176.01	201.46	201.46	243.77	160.85	186.79	
43	145.74	184.74	157.48	191.80	203.36	246.63	179.06	204.41	173.14	204.41	246.63	163.80	189.74	181.84	229.87	179.06	204.41	204.41	246.63	163.80	189.74	181.84	229.87	179.06	204.41	204.41	246.63	163.80	189.74	
44	146.56	186.16	160.37	195.40	205.84	249.48	182.01	207.36	176.19	207.36	249.48	166.75	192.69	184.79	232.82	182.01	207.36	207.36	249.48	166.75	192.69	184.79	232.82	182.01	207.36	207.36	249.48	166.75	192.69	
45	147.38	187.59	163.26	199.00	208.30	252.33	185.06	210.31	179.24	210.31	252.33	169.70	195.64	187.74	235.77	185.06	210.31	210.31	252.33	169.70	195.64	187.74	235.77	185.06	210.31	210.31	252.33	169.70	195.64	
46	148.20	189.01	166.15	202.60	210.74	255.18	188.01	213.26	182.29	213.26	255.18	172.65	198.59	190.69	238.72	188.01	213.26	213.26	255.18	172.65	198.59	190.69	238.72	188.01	213.26	213.26	255.18	172.65	198.59	
47	149.02	190.44	169.04	206.20	213.18	258.03	191.06	216.21	185.34	216.21	258.03	175.60	201.54	193.64	241.67	191.06	216.21	216.21	258.03	175.60	201.54	193.64	241.67	191.06	216.21	216.21	258.03	175.60	201.54	
48	149.84	191.87	171.93	209.80	215.62	260.88	194.01	219.16	188.39	219.16	260.88	178.55	204.49	196.59	244.62	194.01	219.16	219.16	260.88	178.55	204.49	196.59	244.62	194.01	219.16	219.16	260.88	178.55	204.49	
49	150.66	193.30	174.82	213.40	218.06	263.73	197.06	222.11	191.44	222.11	263.73	181.50	207.44	199.54	247.57	197.06	222.11	222.11	263.73	181.50	207.44	199.54	247.57	197.06	222.11	222.11	263.73	181.50	207.44	
50	151.48	194.73	177.71	217.00	220.50	266.58	200.01	225.06	194.49	225.06	266.58	184.45	210.39	202.49	250.49	200.01	225.06	225.06	266.58	184.45	210.39	202.49	250.49	200.01	225.06	225.06	266.58	184.45	210.39	
51	152.30	196.16	180.60	220.60	222.94	269.43	202.96	228.01	197.54	228.01	269.43	187.40	213.34	205.44	253.44	202.96	228.01	228.01	269.43	187.40	213.34	205.44	253.44	202.96	228.01	228.01	269.43	187.40	213.34	
52	153.12	197.59	183.49	224.20	225.38	272.28	205.91	230.96	200.59	230.96	272.28	190.35	216.29	208.39	256.39	205.91	230.96	230.96	272.28	190.35	216.29	208.39	256.39	205.91	230.96	230.96	272.28	190.35	216.29	
53	153.94	199.02	186.38	227.80	227.82	275.13	208.86	233.91	203.54	233.91	275.13	193.30	219.24	211.34	259.34	208.86	233.91	233.91	275.13	193.30	219.24	211.34	259.34	208.86	233.91	233.91	275.13	193.30	219.24	
54	154.76	200.45	189.27	231.40	230.26	277.98	211.81	236.86	206.59	236.86	277.98	196.25	222.19	214.29	262.29	211.81	236.86	236.86	277.98	196.25	222.19	214.29	262.29	211.81	236.86	236.86	277.98	196.25	222.19	
55	155.58	201.88	192.16	235.00	232.70	280.83	214.76	239.81	209.54	239.81	280.83	199.20	225.14	217.24	265.24	214.76	239.81	239.81	280.83	199.20	225.14	217.24	265.24	214.76	239.81	239.81	280.83	199.20	225.14	
56	156.40	203.31	195.05	238.60	235.14	283.68	217.71	242.76	212.59	242.76	283.68	202.15	228.09	220.19	268.19	217.71	242.76	242.76	283.68	202.15	228.09	220.19	268.19	217.71	242.76	242.76	283.68	202.15	228.09	
57	157.22	204.74	197.94	242.20	237.58	286.53	220.66	245.71	215.54	245.71	286.53	205.10	231.04	223.14	271.14	220.66	245.71	245.71	286.53	205.10	231.04	223.14	271.14	220.66	245.71	245.71	286.53	205.10	231.04	
58	158.04	206.17	200.83	245.80	240.02	289.38	223.61	248.66	218.49	248.66	289.38	208.05	233.99	226.09	274.09	223.61	248.66	248.66	289.38	208.05	233.99	226.09	274.09	223.61	248.66	248.66	289.38	208.05	233.99	
59	158.86	207.60	203.72	249.40	242.46	292.23	226.56	251.61	221.44	251.61	292.23	211.00	236.94	229.04	277.04	226.56	251.61	251.61	292.23	211.00	236.94	229.04	277.04	226.56	251.61	251.61	292.23	211.00	236.94	
60	159.68	209.03	206.61	253.00	244.90	295.08	229.51	254.56	224.39	254.56	295.08	213.95	239.89	231.99	280.04	229.51	254.56	254.56	295.08	213.95	239.									

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Phone: 860-656-3813; Fax 860-656-3815
Treilly1@metlife.com

MetLife®

Thomas G. Reilly
Director
Product Management & Compliance

August 29, 2014

Washington State Office of the Insurance Commissioner
Insurance 5000 Building
5000 Capitol Way
Tumwater, WA 98501

Re: TIAA-CREF Life Insurance Company ("T-C Life")
Individual Long-Term Care Insurance – Premium Rate Schedule Increase Filing
T-C Life NAIC Company No. is 60142
T-C Life FEIN is 13-3917848

Dear Sir/Madam:

The referenced filing is being submitted by Metropolitan Life Insurance Company ("MetLife") as administrator on behalf of T-C Life, under an administrative agreement between MetLife and T-C Life that became effective on May 1, 2004. A letter authorizing MetLife to submit this filing on behalf of T-C Life is included in this filing.

Background on Reinsurance Transactions

On May 1, 2004, MetLife entered into indemnity reinsurance agreements with each of T-C Life and Teachers Insurance and Annuity Association ("TIAA" and together with T-C Life, "Teachers"), pursuant to which MetLife agreed to reinsure all of Teachers' long-term care insurance business on an indemnity reinsurance basis.

Concurrently with entering into the indemnity reinsurance agreements, MetLife entered into assumption reinsurance agreements with each of TIAA and T-C Life, pursuant to which MetLife agreed to assume Teachers' direct obligations under their long-term care insurance policies on the terms and conditions set forth in the assumption reinsurance agreements.

All required approvals were obtained for these transactions.

This filing for approval only pertains to those long-term care insurance policies issued by T-C Life in your state that MetLife reinsures on an indemnity reinsurance basis. Concurrently with this filing, we are submitting the following filings to request approval of premium rate schedule increases for:

- a filing to request approval of premium rate schedule increases for the long-term care policies that MetLife indemnity reinsures for TIAA (policy form series LTC.02 and LTC.03); and
- a filing to request approval of premium rate schedule increases for the TIAA and T-C Life long-term care policies assumed by MetLife.

Although we are submitting three separate filings for rate increases related to the Teachers long-term care business, we are requesting that the policies to which the three filings relate be treated as one block of business for purposes of review and approval of our premium rate schedule increase filings and consistency in the amount of the rate increase which is ultimately approved.

Please note that previously, a premium rate increase of 41% was filed by your Department on 8/17/11.

Request for Approval of Inforce Premium Rate Schedule Increase

We are filing, for your review and approval, a request for 22.69% premium rate schedule increase with respect to the policy form numbers listed below.

- TCL-LTC.04(WA) Ed. 4/00, initially approved by your Department on March 16, 2001, along with any rider and endorsement forms that were contemporaneously or subsequently approved for use with that policy form. This policy form series is no longer being marketed to new policyholders in any state.

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

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained approval of the premium rate increase, we intend to provide policyholders with a minimum of 60 days advance written notification prior to the first effective date of the increase. In our written notification we will explain that:

- The amount of the increase requested in this filing and the amount of the increase approved by your Department;
- If the full amount of the requested increase is approved by your Department, a statement that the policy may be subject to rate increases in the future. If the amount of the increase approved by your Department is less than the amount requested in this filing, the notice will include the same statement and may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of this additional statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's anniversary date.
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 1. The policy forms for which premium rates have been increased;
 2. The calendar years when the form was available for purchase; and
 3. The percent range of each increase
- The following options available to the policyholder:
 - the policyholder can continue his/her current coverage by paying the new premium amount when due;
 - the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
 - if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage.
 - If the policyholder's coverage includes the Nonforfeiture Benefit Option Rider (Shortened Benefit Period) and coverage lapses during the Election Period, the nonforfeiture coverage will be provided under that feature.

- In all other cases, we will automatically issue the policyholder LCUL. Note that if the policyholder qualifies for coverage under Contingent Benefit Upon Lapse, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse.

We will not provide coverage under more than one nonforfeiture coverage provision.

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

Limited Coverage Upon Lapse Following Premium Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are extending the use of the following forms, which were previously approved by your Department on 8/17/11. Please refer to the section above titled Notification to Policyholders of Premium Rate Schedule Increase for additional information on how we intend to use these forms.

Form Number:	Description:
LCUL.04-TCL	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM INCREASE ENDORSEMENT. Endorsement to be issued to TCL-LTC.04 policyholders whose policies lapsed during the Election Period and whose policies do not include the Nonforfeiture Benefit Option Rider (Shortened Benefit Period).

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

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

Sincerely,



Thomas G. Reilly
Director
Product Management & Compliance

[Metropolitan Life Insurance Company
as insurer, or as administrator for TIAA-CREF Life
Insurance Company and Teachers Insurance
and Annuity Association of America*
P.O. Box 990028, Hartford, CT 06199-0028]



[DATE]

[First Name][Last Name]
[Address]
[Address2]
[City, State, Zip]

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

Dear [First Name][Last Name]:

This letter is to inform you that we are implementing a [XX%] premium increase on your long term care insurance policy which was issued in [STATE]. This premium increase was filed jointly by Metropolitan Life Insurance Co. (MetLife), as well as TIAA-CREF Life Insurance Company and Teachers Insurance and Annuity Association of America (jointly referred to as TIAA-CREF) and approved by the appropriate state regulator. The increase affects a broad group of policyholders and does not target individuals based on personal factors such as age, health status or claims history. [This increase does not distinguish between insureds whose coverage transferred to MetLife and insureds whose coverage remained with TIAA-CREF.] The decision to implement [a][an additional] premium increase was a difficult one and not taken lightly.

Please note that we requested a [XX%] increase on your policy and received approval (note that some states may use a different term for approval) from [STATE DOI] for the [x%] increase on your policy indicated above. It is important that you be aware that as explained on the first page of your policy, and subject to any applicable regulatory approval, MetLife or TIAA-CREF, as applicable, reserves the right to increase rates in the future, subject to applicable law. As you consider your options, please see the section at the end of this letter for details about MetLife's Long Term Care Inforce Rate Increase History.

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

Your current and new premium amounts

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

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

[Should you prefer to modify your policy benefits to reduce the impact of the increased premium, we are providing you with an option (or options) to consider.]

[Please note that under the Agreement for Periodic Inflation Additions Rider you purchased with your policy, you may be eligible to increase your coverage on your Policy Anniversary date, without having to provide proof of good health. You will be receiving a separate communication regarding the optional increase offer.]

[Please note that if you qualify for Waiver of Premium at the time the increase becomes effective, there will be no impact to your coverage or premiums unless your obligation to make payment resumes.]

[Options to consider

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

1. Continue your current coverage by paying the new premium amount when due.

No additional action is required by you.

2. Reduce your coverage:

[Insert for insureds who are provided decrease options as applicable:

- **Reduce your Nursing Facility Care Daily Benefit from [\$\$\$] to [\$\$\$].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].
- **Reduce your Lifetime Benefit Maximum from [#] years to [#] years.** This will bring you to a revised premium of approximately [\$\$\$]/[mode].

(Please note that the Lifetime Benefit Maximum above does not reflect claims paid or payable. In addition, for certain optional riders to remain in effect, both policyholders must maintain identical coverage.)]

[Insert for insureds who are not provided decrease options:

Please contact our customer service team at 1-888-748-4824 if you wish to discuss whether there are coverage decrease options available to you.]

3. Cancel your coverage:

[Insert for No NonForfeiture/RPU feature letters (applies to insureds with CBUL):

If you elect to cancel your coverage at any time between the date of this letter and 120 days following the due date for the New Premium Amount, you will be issued a Limited Coverage Upon Lapse Endorsement ("LCUL") which provides limited coverage. *(Please note that this limited coverage is not intended to replace coverage you currently have.)* The amount of coverage will be the greater of the sum of all premiums paid prior to cancellation **or** 30 times the amount of the nursing facility care daily benefit in effect immediately prior to your cancellation date. The limited coverage provided under LCUL will not exceed the remaining Lifetime Benefit Maximum in effect immediately prior to your cancellation date.

Note: If your policy includes the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL"), the LCUL Endorsement pays the same benefits as those provided for if you are eligible for benefits under CBUL. We will not pay benefits under both CBUL and the LCUL endorsement. Once this limited coverage rider goes into effect, your policy will be considered "paid-up" with no further premiums due.]

[Insert for letters to LTC.02 insureds with Reduced Paid-up (RPU) & MD NF:

Our records indicate your policy includes the Reduced Paid-Up Feature, in the form of a policy provision, providing for reduced or limited coverage in the event that your policy Lapses due to cancellation or nonpayment of premium. Please refer to your policy for

additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the Reduced Paid-Up Feature.

Alternatively, if you elect to cancel your coverage at any time between the date of this letter and 120 days following the due date for the New Premium Amount, you may instead select in writing limited coverage under a Limited Coverage Upon Lapse Endorsement ("LCUL"). *(Please note that both options provide limited coverage and are not intended to replace coverage you currently have.)* The amount of coverage under the LCUL Endorsement will be the greater of the sum of all premiums paid prior to cancellation *or* 30 times the amount of the nursing facility care daily benefit in effect immediately prior to your cancellation date. The limited coverage provided under LCUL will not exceed the remaining Lifetime Benefit Maximum in effect immediately prior to your cancellation date. Once this limited coverage rider goes into effect, your policy will be considered "paid-up" with no further premiums due. Please call our customer service team at (888) 748-4824 if you are planning to cancel your coverage and have questions regarding your RPU benefit.

If you cancel your coverage between the date of this letter and 120 days following the due date for the New Premium Amount and we do **not** receive your written response by the response date of xx/xx/xxxx to select the LCUL Endorsement, we will automatically provide coverage under the Reduced Paid-Up Feature included in your policy.]

[Insert for letters to insureds with Nonforfeiture Shortened Benefit Period (SBP):

Our records indicate your policy includes a Nonforfeiture Feature in the form of a policy provision, endorsement or rider that provides for reduced or limited coverage in the event that your policy Lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the Nonforfeiture Feature. *(Please note that this limited coverage is not intended to replace coverage you currently have.)*]

4. Call the customer service team at (888) 748-4824 between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, to discuss other options that may be available to you.

Next Steps

As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- [If you choose to decrease or cancel your coverage, we request that you return your Coverage Change Form to us by [COMPLETE DATE] so we can process your request to coincide with the premium increase date. Should you need more time to decide on a coverage decrease, you may request a decrease in writing at any time.]

[Please note that any changes in your coverage between now and your policy anniversary date when the new premium goes into effect will be calculated at the **new** rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. We want to thank you for choosing to plan for your future long term care insurance needs.]

Sincerely,



Thomas Reilly
Direction, Product Management & Compliance

Encl: [Coverage Change Form
Cost of Care Chart
Business Reply Envelope]

*Metropolitan Life Insurance Company ("MetLife") is the insurer only for those TIAA-CREF Life Insurance Company ("T-C Life") and Teachers Insurance and Annuity Association of America ("TIAA") policyholders who have accepted the transfer of their Long Term Care coverage to MetLife. MetLife is the administrator for all other T-C Life and TIAA policyholders.

L0714381767[exp0715][All States][DC,PR,VI]

MetLife's Long-Term Care Inforce Rate Increase History

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

Policy Type	Individual Policy Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013	0-18% 0-58%
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013	0-42% 0-102%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2011	2013	0-88%
Individual LTC	LTC2007	2008-2011	2013	0- 58%
Individual LTC	LTC-TIAA-02	1991-2001	2012	0- 41%
Individual LTC	LTC-TIAA-03	1992-2003	2012	0- 41%
Individual LTC	LTC-TCLI-O4	2000-2004	2012	0- 41%
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0- 45%

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

**While the group policy stopped being offered to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through 12/31/12.

***While the group policy stopped being offered to group policyholders in the year noted, certificates under the group policy continued to be issued on applications taken through 12/31/12.

Life, Accident & Health, Annuity, Credit Transmittal Document

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

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company 1095 Avenue of the Americas New York, NY 10036-6796	NY		1216	60142	13-3917848	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd. 3D-305C Bloomfield, CT 06002	(860) 656-3809	(860) 656-8315	gjisonna@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	CT14-75 (TC-Life-Rate)
	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____	

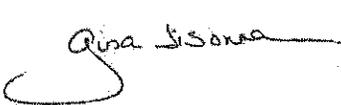
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise Group: <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input checked="" type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	LTC06
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10.	Sub-Type of Insurance (Sub-TOI)	LTC06.000
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Rate Disclosure & Personal Worksheet Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	Filing Submission Date	August 29, 2014
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	Not Applicable
15.	Filing Description:	
	<p>This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.</p>	

16.	Certification (If required)	
	<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Washington</u>.</p>	
	Print Name <u>Gina Jisonna</u>	Title <u>Sr. Product Consultant</u>
	Signature 	Date <u>August 29, 2014</u>

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 <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		22.69%		
	Document Name Description	Affected Form Numbers		Previous State Filing Number
01	Actuarial Memorandum and Rates	TCL-LTC.04(WA) Ed.4/00	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input checked="" 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



Todd Sagmoe, FSA, MAAA
VP, Actuary/Product Management
TIAA-CREF Life Insurance Company
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Charlotte, NC 28262-8500
Tel: 704-988.3553
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July 23, 2014

RE: TIAA- CREF Life Insurance Company ("TIAA-CREF Life")
Company NAIC # 60142
Individual Long Term Care Insurance – Premium Rate Schedule Increase Filing

TO: All State Insurance Departments

This letter sets forth the conditions under which Metropolitan Life Insurance Company ("MetLife"), or any designee thereof, is authorized to act on behalf of TIAA-CREF Life Insurance Company ("TIAA-CREF Life") with respect to the individual long-term care insurance rate filing referenced above (the "LTC Rate Filings"), and outlines the relationship between MetLife and or TIAA-CREF Life with respect to the LTC Rate Filings.

Please be advised that MetLife is the reinsurer of the TIAA-CREF Life long-term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, pursuant to an Indemnity Reinsurance Agreement and an Assumption Reinsurance Agreement entered into by MetLife and TIAA-CREF Life on May 1, 2004. In addition, pursuant to the terms of that Assumption Reinsurance Agreement, MetLife has used its reasonable best efforts to effectuate the novation of the Reinsured Policies subject to required and appropriate regulatory approval. The Reinsured Policies that have not been novated and which are the subject of the LTC Rate Filings, are currently reinsured by MetLife on a 100% indemnity coinsurance basis. MetLife also serves as the administrator of those policies pursuant to an Administration Agreement entered into by MetLife and TIAA-CREF Life on May 1, 2004.

In connection with the LTC Rate Filings, and subject to MetLife's agreement to act in accordance with the applicable terms and conditions of the Indemnity Reinsurance Agreement, the Administration Agreement, and the Assumption Reinsurance Agreement referenced above, TIAA-CREF Life hereby authorizes MetLife to enter into written and/or oral communication, including the submission and receipt of written materials, with all state insurance departments, for the purpose of completing the rate filing process with respect to the LTC Rate Filings for the Reinsured Policies and responding to each department's review of the LTC Rate Filings.

Sincerely,