

**State:** Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** TPLIC RINC 2017 UNI  
**Project Name/Number:** TPLIC RINC 2017 UNI/H2015RINC

## Filing at a Glance

Company: Transamerica Premier Life Insurance Company  
 Product Name: TPLIC RINC 2017 UNI  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 09/22/2017  
 SERFF Tr Num: AEGB-131201234  
 SERFF Status: Assigned  
 State Tr Num: AEGB-131201234  
 State Status: Received Review in Progress  
 Co Tr Num: TPLIC RINC 2017 UNI  
  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Dianna Whitney, Debbie Bellows, Wendi Miller, Suzanne Schaake  
 Reviewer(s): Jim Laverty (primary)  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
  
 State Filing Description:  
 Proposed 65% increase on 37 policyholders of Transamerica Premier Life forms MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402.

**State:** Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** TPLIC RINC 2017 UNI  
**Project Name/Number:** TPLIC RINC 2017 UNI/H2015RINC

## General Information

Project Name: TPLIC RINC 2017 UNI Status of Filing in Domicile: Authorized  
Project Number: H2015RINC 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: 09/25/2017  
State Status Changed: 09/25/2017  
Deemer Date: Created By: Dianna Whitney  
Submitted By: Dianna Whitney Corresponding Filing Tracking Number: AEGB-131201098  
State TOI: LTC03I Individual Long Term Care

### Filing Description:

Revised Rates for long term care insurance policy forms: MLC 1-P LTC 6 (PA) 402 , et al

Enclosed for your formal review and approval are revised actuarial memorandum and rates. Rate increases have not been approved by the Department for these forms. Please see the actuarial filing cover letter and memorandum for the details.

This filing is a request for an increase on the base policy and all associated riders. Please refer to the enclosed letter from our actuary for detailed information regarding the rate increase request.

Please accept this letter as certification that we are no longer selling these policy forms.

The policy forms affected by the rate revision are as follows:

### Form Numbers

MLC 1-P LTC 6 (PA) 402  
ML 1-P LTC 6 (PA-FR) 402

Please be advised that an individual Long Term Care Insurance policy form filing has been filed and is currently pending with the state on SERFF, file no. AEGB-131201098. The forms filed are to be used during our rate increase process for previously approved policies receiving a rate increase. When the policyholder receives notice of a premium rate increase they will be given the option to offset the increase and lower their premium by reducing the percentage of their current Benefit Increase Option benefit.

Your review and approval of this submission will be greatly appreciated. If you have any questions, or need additional information, please feel free to call me at 1-972-881-6309. My email address is dianna.whitney@transamerica.com.

Sincerely,

Dianna Whitney  
Senior State Filing Analyst

## Company and Contact

### Filing Contact Information

Dianna Whitney,

dianna.whitney@transamerica.com

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2700 West Plano Parkway 972-881-6309 [Phone]  
Plano, TX 75075

**Filing Company Information**

Transamerica Premier Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type: Life & Health
Cedar Rapids, IA 52499	Group Name: TPLIC	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 52-0419790	

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**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking #:

AEGB-131201234

State Tracking #:

AEGB-131201234

Company Tracking #:

TPLIC RINC 2017 UNI

State: Pennsylvania

Filing Company: Transamerica Premier Life Insurance Company

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### Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

### 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):
Transamerica Premier Life Insurance Company	185.500%	65.000%	\$31,188	37	\$47,983	65.000%	65.000%

SERFF Tracking #:

AEGB-131201234

State Tracking #:

AEGB-131201234

Company Tracking #:

TPLIC RINC 2017 UNI

State:

Pennsylvania

Filing Company:

Transamerica Premier Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

TPLIC RINC 2017 UNI

Project Name/Number:

TPLIC RINC 2017 UNI/H2015RINC

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Ind long term care rates	MLC 1-P LTC 6 (PA) 402, ML 1-P LTC 6 (PA-FR) 402	Revised	Previous State Filing Number: Percent Rate Change Request:	PA TPLIC UNI Rates 20170922.pdf,

**Transamerica Premier Life Insurance  
Pennsylvania Policy Forms: UniProduct Series**

**Rates Before Requested Rate Increase**

**Base Rates**

per \$10 of Daily Benefit

Benefit Periods\*

	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	35.08	38.49	43.61	49.61	58.00	84.49
Assisted Living Facility	28.34	31.10	35.24	40.08	46.86	68.26
Home Health Care	9.45	10.37	11.75	13.37	15.63	22.76

**Rates After Requested 65% Rate Increase**

**Base Rates**

per \$10 of Daily Benefit

Benefit Periods\*

	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	57.88	63.51	71.96	81.86	95.70	139.41
Assisted Living Facility	46.76	51.32	58.15	66.13	77.32	112.63
Home Health Care	15.59	17.11	19.39	22.06	25.79	37.55

\* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$$

$$35.08 \times (95 / 365) + 38.49 \times (270 / 365) = 37.60$$

Unlimited is assumed to be 3650 days for purposes of interpolating.

**Transamerica Premier Life Insurance  
Pennsylvania Policy Forms: UniProduct Series**

**No change in these factors  
Age Factors**

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
40	0.37	0.36
41	0.39	0.38
42	0.41	0.40
43	0.43	0.42
44	0.45	0.44
45	0.48	0.46
46	0.50	0.48
47	0.52	0.50
48	0.54	0.52
49	0.57	0.54
50	0.59	0.56
51	0.62	0.58
52	0.64	0.60
53	0.68	0.62
54	0.72	0.64
55	0.75	0.65
56	0.79	0.67
57	0.83	0.69
58	0.86	0.75
59	0.90	0.81
60	0.93	0.88
61	0.97	0.94
62	1.00	1.00
63	1.10	1.11
64	1.21	1.21
65	1.31	1.32
66	1.42	1.43
67	1.52	1.53
68	1.70	1.72
69	1.87	1.90
70	2.05	2.09
71	2.22	2.27
72	2.40	2.45
73	2.75	2.90
74	3.10	3.35
75	3.45	3.80
76	3.80	4.25
77	4.15	4.70
78	4.72	5.16
79	5.29	5.62
80	5.86	6.08
81	6.43	6.54
82	7.00	7.00
83	7.96	7.96
84	8.77	8.77
85	9.29	9.19
86	9.74	9.53
87	10.40	10.18
88	11.06	10.82
89	11.70	11.45
90	12.35	11.95
91	13.00	12.58
92	13.66	13.22
93	14.33	13.87
94	15.01	14.53
95	17.13	16.39
96	18.27	17.52
97	19.34	18.59
98	20.39	19.65
99	21.45	20.71
100	22.50	21.76

**Transamerica Premier Life Insurance  
 Pennsylvania Policy Forms: UniProduct Series**

**No change in these factors  
 Elimination Period Factors**

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF	1.40	1.30	1.25	1.18	1.15	1.00	0.98	0.95	0.90	0.85	0.80
HHC	1.00					0.65					

**Transamerica Premier Life Insurance  
Pennsylvania Policy Forms: UniProduct Series**

**No change in the factors below**

**(Cost of Module is a Percentage of Premium)**

Module Name	Rate
Ambulance	+ 1.0% of the NH rate
Patient Advocacy and Medication Management	+ 1.0% of the NH rate
Prescription Drug Benefit In A Nursing Home	+ 3.0% of the NH rate
Nursing Home Indemnity Payment Option	+ 1.0% of the NH rate
Professional Services at 2 x Basic Services	+ 30.0% of the HC rate
Monthly HHC	+ 50.0% of the HC rate
Three ADL Trigger	- 20.0% of the HC and ALF Rate
Shortened Benefit Period	+ 10.0% of the Entire rate
Joint Waiver of Premium	+ 2.0% of the Entire rate
Joint Policy	- 15.0% of the Entire rate
Rate Guarantee	+ 1.0% For every year of guarantee beyond 3 years (e.g. 10 yr guarantee is 7%)

**Full Restoration of Benefits**

Maximum Benefit Period	Percent Increase
< 912 Days	6.0%
913 - 1277 Days	4.0%
1278 - 1642 Days	3.0%
1643 - 2007 Days	2.0%
>= 2008 Days*	1.0%

\* Does not include Unlimited.

**Survivorship**

Issue Age	Minimum Number of Years With No Death Nor Claims			
	0/0	5/5	5/0	10/10
< 66	12.0%	10.0%	10.0%	7.0%
>= 66	17.0%	13.0%	14.0%	7.0%

**Transamerica Premier Life Insurance  
 Pennsylvania Policy Forms: UniProduct Series**

**No change in these factors  
 Return of Premium**

Issue Age	Full No Max	Full 10K Max	Less Clms No Max	Less Clms 10K Max
18 - 40	37%	10%	29%	10%
41	39%	10%	30%	10%
42	40%	11%	31%	11%
43	42%	11%	33%	11%
44	43%	12%	34%	12%
45	45%	12%	35%	12%
46	47%	13%	36%	13%
47	49%	13%	37%	13%
48	51%	14%	39%	14%
49	53%	15%	41%	15%
50	56%	16%	42%	16%
51	59%	18%	44%	18%
52	62%	19%	46%	19%
53	65%	21%	48%	20%
54	68%	22%	50%	22%
55	71%	24%	52%	24%
56	75%	26%	55%	26%
57	79%	28%	57%	28%
58	82%	30%	59%	29%
59	85%	32%	61%	31%
60	89%	34%	63%	33%
61	93%	35%	65%	34%
62	98%	37%	67%	36%
63	103%	38%	70%	37%
64	108%	38%	73%	37%
65	114%	38%	76%	37%
66	121%	39%	80%	37%
67	129%	39%	83%	38%
68	136%	39%	87%	38%
69	145%	40%	91%	38%
70	154%	40%	95%	39%
71	164%	41%	100%	39%
72	175%	41%	105%	40%
73	189%	42%	110%	40%
74	204%	42%	116%	40%
75	219%	42%	122%	41%
76	234%	43%	128%	41%
77	247%	43%	132%	42%
78	258%	44%	136%	42%
79	268%	44%	139%	42%
80	276%	45%	142%	43%
81	285%	45%	145%	43%
82	294%	46%	148%	44%
83	302%	46%	150%	44%
84	309%	46%	153%	44%
85	317%	47%	155%	45%
86	328%	47%	159%	45%
87	347%	48%	164%	46%
88	371%	48%	170%	46%
89	400%	48%	178%	46%
90	434%	48%	186%	46%
91	475%	49%	195%	47%
92	523%	50%	204%	48%
93	577%	52%	214%	50%
94	638%	54%	224%	52%
95	706%	58%	234%	55%
96	782%	62%	244%	58%
97	867%	67%	254%	64%
98	961%	74%	263%	70%
99	1063%	82%	272%	77%
100 +	1174%	91%	281%	85%

**Transamerica Premier Life Insurance  
Pennsylvania Policy Forms: UniProduct Series**

**No change in these factors  
Benefit Increase Options**

Issue Age	Simple BIO				Compound BIO				Step-Rate	Deferred BIO	Guaranteed Purchase Option
	Unlimited		2x max		Unlimited		2x Max		BIO		
	5%	3%	5%	3%	5%	3%	5%	3%	5%		
18-40	84%	50%	45%	42%	230%	87%	45%	44%	37%	1%	1%
41	84%	50%	46%	43%	225%	86%	46%	45%	37%	1%	1%
42	84%	50%	47%	43%	220%	86%	47%	46%	37%	1%	1%
43	84%	50%	48%	44%	216%	85%	48%	47%	37%	1%	1%
44	83%	50%	49%	44%	211%	84%	49%	47%	37%	1%	1%
45	83%	50%	50%	45%	207%	83%	50%	48%	36%	1%	1%
46	82%	50%	51%	45%	203%	82%	51%	49%	36%	1%	1%
47	82%	49%	52%	46%	198%	81%	52%	50%	36%	1%	1%
48	81%	49%	52%	46%	195%	80%	53%	51%	36%	1%	1%
49	81%	49%	53%	46%	192%	79%	54%	51%	36%	1%	1%
50	80%	49%	54%	46%	189%	77%	55%	52%	36%	1%	1%
51	80%	49%	55%	47%	185%	76%	56%	52%	36%	1%	1%
52	80%	48%	55%	47%	182%	75%	57%	53%	36%	1%	1%
53	79%	48%	56%	47%	178%	73%	58%	53%	35%	1%	1%
54	78%	48%	57%	46%	173%	72%	58%	54%	34%	1%	1%
55	78%	47%	58%	46%	169%	71%	59%	54%	34%	1%	1%
56	77%	47%	58%	46%	164%	69%	60%	54%	33%	1%	1%
57	77%	46%	59%	46%	160%	68%	61%	55%	32%	1%	1%
58	76%	46%	59%	45%	154%	66%	62%	54%	31%	1%	1%
59	74%	45%	59%	45%	148%	65%	62%	54%	30%	1%	1%
60	73%	44%	60%	44%	143%	63%	63%	54%	28%	1%	1%
61	72%	44%	60%	44%	137%	61%	63%	53%	27%	1%	1%
62	71%	43%	60%	43%	131%	60%	64%	53%	26%	1%	1%
63	69%	42%	60%	42%	125%	58%	64%	52%	25%	1%	1%
64	68%	41%	60%	41%	118%	55%	65%	51%	24%	1%	1%
65	66%	40%	59%	40%	112%	53%	65%	50%	22%	1%	1%
66	65%	39%	59%	39%	105%	51%	66%	49%	21%	1%	1%
67	63%	38%	59%	38%	99%	49%	66%	48%	20%	1%	1%
68	61%	37%	57%	37%	93%	47%	65%	45%	19%	1%	1%
69	58%	35%	55%	35%	87%	44%	63%	43%	17%	1%	1%
70	55%	33%	53%	33%	82%	42%	61%	41%	16%	1%	1%
71	52%	32%	51%	32%	76%	39%	60%	39%	14%	1%	1%
72	50%	30%	49%	30%	70%	37%	58%	36%	13%	1%	1%
73	47%	29%	47%	29%	66%	35%	55%	34%	12%	1%	1%
74	45%	27%	45%	27%	62%	33%	53%	32%	11%	1%	1%
75	43%	26%	42%	26%	57%	31%	50%	30%	10%	1%	1%
76	40%	24%	40%	24%	53%	29%	48%	29%	9%	1%	1%
77	38%	23%	38%	23%	49%	27%	46%	27%	8%	1%	1%
78	36%	22%	36%	22%	46%	25%	43%	25%	8%	1%	1%
79	34%	21%	34%	21%	43%	24%	41%	24%	7%	1%	1%
80	32%	19%	32%	19%	40%	22%	38%	22%	7%	1%	1%
81	30%	18%	30%	18%	37%	21%	36%	21%	6%	1%	1%
82	28%	17%	28%	17%	34%	19%	33%	19%	6%	1%	1%
83	27%	16%	27%	16%	32%	18%	32%	18%	5%	1%	1%
84	26%	16%	26%	16%	31%	17%	30%	17%	4%	1%	1%
85	25%	15%	25%	15%	29%	16%	29%	16%	4%	1%	1%
86	24%	14%	24%	14%	27%	16%	27%	16%	3%	1%	1%
87	22%	14%	22%	14%	26%	15%	26%	15%	2%	1%	1%
88	22%	13%	22%	13%	25%	14%	25%	14%	2%	1%	1%
89	21%	12%	21%	12%	24%	13%	23%	13%	2%	1%	1%
90	20%	12%	20%	12%	22%	13%	22%	13%	2%	1%	1%
91	19%	11%	19%	11%	21%	12%	21%	12%	1%	1%	1%
92	18%	11%	18%	11%	20%	12%	20%	12%	1%	1%	1%
93	17%	10%	17%	10%	19%	11%	19%	11%	1%	1%	1%
94	17%	10%	17%	10%	18%	11%	18%	11%	1%	1%	1%
95	16%	10%	16%	10%	18%	10%	18%	10%	1%	1%	1%
96	15%	9%	15%	9%	17%	10%	17%	10%	1%	1%	1%
97	15%	9%	15%	9%	16%	9%	16%	9%	1%	1%	1%
98	14%	8%	14%	8%	15%	9%	15%	9%	1%	1%	1%
99	14%	8%	14%	8%	15%	8%	15%	8%	1%	1%	1%
100 +	13%	8%	13%	8%	14%	8%	14%	8%	1%	1%	1%

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TPLIC RINC 2017 UNI

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Filing Company:

Transamerica Premier Life Insurance Company

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

Product Name: TPLIC RINC 2017 UNI

Project Name/Number: TPLIC RINC 2017 UNI/H2015RINC

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA TPLIC Uni Cover Letter 20170922.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	See the actuarial memorandum
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA TPLIC Uni Act Memo 20170922.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	rates only filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	NA we are making our own filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	NA no forms included
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

AEGB-131201234

**State Tracking #:**

AEGB-131201234

**Company Tracking #:**

TPLIC RINC 2017 UNI

**State:**

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Transamerica Premier Life Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

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TPLIC RINC 2017 UNI/H2015RINC

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	NA no new forms included. No forms included.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	NA no forms included
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Reserve Calculation (A&H)
<b>Comments:</b>	See the actuarial memorandum
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	NA no variability
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



Home Office: Cedar Rapids, Iowa  
Long Term Care  
P.O. Box 869090  
Plano, TX 75086-9090

September 22, 2017

Re: Rate Increase Filing  
Pennsylvania Department of Insurance  
Policy Forms: UniProduct Series MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402

Attached is an actuarial memorandum and accompanying rates for Transamerica Premier Life Insurance Company's (the Company) proposed premium rate increase filing on the above-captioned policy forms and all associated riders. This increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio.

A similar filing was recently approved for our sister company, Transamerica Life (SERFF # AEGJ-130645667).

Active life reserves may have been used in the original pricing of these forms to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this rate increase filing to demonstrate compliance with the minimum 60% loss ratio requirement.

At this time, the company is requesting a premium rate increase of 65% on the policy forms displayed above and all associated riders thereof. The rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied. If the requested rate increase is approved and implemented as proposed, the company does not expect to request additional rate increases based on current expectations of future experience. If actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

Under the 58%/85% loss ratio requirement of the rate stability regulations, the requested rate increase should be 185%.

Standing alone, the experience for these policy forms is less than fully credible due to the limited number of issue years (essentially years 2001 through 2005 only). However, the captioned policy forms and the associated rates and rating classifications are identical to policy forms of an affiliated company and therefore we believe that the experience of both sets of policy form series will prove to be substantially similar over the lifetime of the block. In accordance to Actuarial Standards of Practice No. 25, "Credibility Procedures", experience data for this filing includes this type of "normative data." The normative data includes actual historical and projected experience for the affiliated company forms that are virtually identical to these forms. The normative data is for policy forms that were issued for more issue years, and have more actual durations of experience than the captioned forms alone. In addition to projections including the normative data, actual historical experience for the referenced policy form series only is included as well.

A Contingent Nonforfeiture Benefit, more generous than that required by NAIC Long-Term Care Insurance Model Regulation, will be offered to all insureds affected by the premium rate increase who allow their coverage to lapse within 120 days following the increase. Also, the Company will provide insureds with various downgrade options to maintain existing premium levels as the proposed premium rate increase becomes effective. In addition to the traditional downgrade options such as changes in elimination period, benefit period, benefit amounts or a combination thereof, the Company intends to also make available to eligible policyholders with a benefit increase option the means to offset the premium rate increase of this filing entirely. For eligible policyholders whose coverage includes a Benefit Increase Option ("BIO"), the company will allow these policyholders to completely avoid paying the requested rate increase of this filing in return for agreeing to reduce the BIO growth factor applicable to their policy going forward. Furthermore, the Company has set up a customer service unit with a toll-free line that is

dedicated to answering rate increase related questions policyholders may have and to facilitating changes in coverage if they so choose.

The attached actuarial memorandum includes the following experience exhibits that, aside from Exhibits III and IV.PA, include the above mentioned "normative data:"

The attached actuarial memorandum includes the following experience exhibits:

- Exhibit I Displays nationwide lifetime loss ratio experience by calendar year both before and after application of the proposed rate increase assuming all policyholders subject to the filing pay the requested rate increase.
- Exhibit II Displays nationwide actual-to-expected ("A/E") lifetime loss ratio experience by policy duration before application of the proposed rate increase.
- Exhibit III Displays nationwide historical loss ratio experience of the captioned Transamerica Premier Life-only policy forms by calendar year. Unlike the exhibits listed above, this exhibit does not include normative data.
- Exhibit IV.PA Displays Pennsylvania-only calendar year experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase for the above captioned form series experience of the Transamerica Premier Life Insurance Company only. Unlike Exhibits I and II listed above, this exhibit does not include normative data.

The purpose of Exhibit I is to demonstrate compliance with the minimum loss ratio of this state as applicable. Exhibit II demonstrates how actual lifetime experience compares to expected experience per original pricing assumptions by duration, where actual experience consists of historical experience from inception to date combined with projected experience thereafter per current assumptions. In order to see a complete picture of how adverse experience impacts A/E loss ratios by duration for all factors combined, A/E cumulative loss ratios by duration are displayed in the last column of Exhibit II. The A/E cumulative loss ratios in the last column of Exhibit II capture the full impact of all factors, including lapse experience, and hence reveal a complete picture of the lifetime experience of this block by duration.

I look forward to your review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,



Brad Rokosh, ASA, MAAA  
Director, Actuarial, LTC Margin Analytics



Home Office: Cedar Rapids, Iowa  
Long Term Care  
P.O. Box 869090  
Plano, TX 75086-9090

## **Actuarial Memorandum**

### **Policy Forms:**

**MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402**

### **Long Term Care Coverage**

#### **1) Scope and Purpose**

This rate filing is a request for a 65% increase in premium, effective upon approval by the state, on the base policy and all associated riders for all insureds covered under the above captioned policy forms. The purpose of this memorandum is to file revised premium rates and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

Under the 58%/85% loss ratio requirement of the rate stability regulations, the requested rate increase should be 185%. However, we believe the requested 65% increase is appropriate under our current expectation of future experience. If the requested rate increase is approved and implemented as proposed, the Company does not expect to request additional rate increases based on current expectations of future experience. If actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

The requested rate increase will take effect upon approval by the Department of Insurance subject to all notification requirements. The requested premium rate increase is needed because experience has exceeded the margin for adverse experience included in the original pricing, resulting in lifetime loss ratios that exceed the standards for rate action under the rate stability regulations.

The requested rate increase will not result in renewal premium rate schedules greater than new business premium rate schedules except for differences attributable to benefits.

This filing is also a request to allow the Company to make available to eligible policyholders with a benefit increase option (BIO) the means to completely offset the requested rate increase by agreeing to reduce the BIO growth factor applicable to their policy. If elected, the reduced BIO growth factor would begin to apply on the anniversary date following the effective date of the rate increase. Once applicable, the reduced BIO factor would remain in effect in all future years the policy remains in force. The growth in policy benefits accumulated from issue-to-date would not be lost for policyholders electing this downgrade option. Policyholders eligible for this downgrade option would be limited only to those who currently have BIO included on their policy where benefit growth is unlimited. The reduced future BIO growth factors to which policyholders would need to agree to completely offset the requested rate increase are as follows:

BIO Type	Current BIO Growth Factor	Future BIO Growth Factor
Compound	5.00%/year	2.67%/year
Compound	3.00%/year	1.33%/year
Simple Unlimited	5.00%/year	1.63%/year

This BIO downgrade offer would only affect the rate increase request of this filing. Policyholders who elect this BIO downgrade offer may still be subject to additional future rate action were it to become justified due to further deterioration of experience not currently anticipated as explained in the second prior paragraph.

These Future BIO Growth Factors were calculated using a Gross Premium Valuation (GPV) approach which calculates the present value of all premiums less all benefits and expenses to determine the profits of the block of business using the various assumptions explained in later sections of this memorandum. The GPV was first calculated using the one-time rate increase percentage, e.g., the 65%. Then, the GPV was calculated without the one-time rate increase but with the BIO growth factors reduced. This calculation was iteratively repeated until the GPV result matched that calculated with the one-time rate increase. Thus, the Future BIO Growth Factors produce the same present value results as the requested rate increase.

The requested rate increase percentage will not vary by issue age, benefit period, benefit increase option, or any other component of the coverage.

## 2) **Benefits \***

### **Base Benefits**

#### ***A. Nursing Home Benefit***

Once the Elimination period has been met, the actual charges incurred for each day the Insured Person is confined to a Nursing Home will be paid, up to the Maximum Daily Benefit.

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\* This is not intended to be a comprehensive listing of all benefits available.

***B. Bed Reservation Benefit***

When an Insured Person is absent for any reason other than discharge during a Nursing Home or Assisted Living confinement, we will (1) pay the actual charges incurred for room and board while the room is being reserved, up to the Maximum Daily Benefit, if the Elimination Period has been satisfied, (2) give credit toward the satisfaction of the Elimination Period where the absence occurs while the Elimination Period is being satisfied; or (3) a combination of (1) and (2).

***C. Assisted Living Facility Benefit***

The actual charges for room and board and necessary maintenance and personal care expenses incurred for each day the Insured Person is confined to an Assisted Living Facility, up to the Maximum Daily Benefit, will be paid if treatment and/or services are received from a licensed, registered or certified Assisted Living Facility.

***D. Home Health Care and Adult Day Care Benefit***

The actual charges incurred for each day the Insured Person receives Home Health Care and Adult Day Care, up to the Maximum Daily Professional Services Benefit or the Maximum Daily Basic Services Benefit (whichever is applicable), will be paid.

***E. Alternative Payment Benefit***

Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

***F. Respite Care Benefit***

The actual charges incurred for Respite Care, up to the Respite Care Maximum Daily Benefit(s), will be paid if such treatment and/or services are received from a Nursing Home, and Assisted Living Facility or in the Insured Person's Home.

***G. Hospice Care Benefit***

The actual charges incurred for each day an Insured Person receives Hospice Care, up to the Maximum Daily Benefit, will be paid by the insurer if it has been estimated by a doctor that the Insured Person has a life expectancy of 6 months or less and no reasonable prospect of cure and the treatment and/or services are received from a Hospice Care Provider.

***H. Therapeutic Device Benefit***

The actual charges incurred for the rental or purchase of a Therapeutic Device will be paid by the insurer if:

1. the Insured Person is receiving the Care Coordination Benefit; and
2. the Therapeutic Device is used in the Insured Person's Home.

***I. Medical Alert System Benefit***

The actual charges incurred for a Medical Alert System will be paid by the insurer for either: (1) rental and/or monitoring costs, not to exceed the monthly Medical Alert System Benefit; or (2) at the discretion of the insurer, the actual purchase cost of a Medical Alert System if the Insured Person is receiving the Care Coordination Benefit.

***J. Home Modification Benefit***

The actual charges incurred, not to exceed the Maximum Lifetime Home Modification Benefit, for labor, equipment and supplies needed in making minor modifications to the Insured Person's Home that will enhance his or her ability to perform the Activities of Daily Living and allow the Insured Person to safely remain in his or her home will be paid by the insurer if the Insured Person is receiving the Care Coordination Benefit.

***K. Caregiver Training Benefit***

The actual charges incurred for Caregiver Training of the Insured Person or a Volunteer Caregiver to assist an Insured Person, not to exceed the Maximum Lifetime Caregiver Training Benefit, will be paid by the insurer if:

1. the Insured Person is receiving the Care Coordination Benefit; and
2. Caregiver Training is not already provided free of charge by an equipment or supply vendor.

***L. Waiver of Premium***

Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Nursing Home, Assisted Living Facility, Home Health Care or Adult Day Care benefits, or the Alternate Payment Benefit.

***M. Contingent Non-forfeiture Benefit – Shortened Benefit Period***

In the event that premium rates increase to a level which results in a cumulative increase of the premium equal to or exceeding the percentage of the initial premium set forth in the Triggers for a Substantial Premium Increase table, the Insured Person will receive the Contingent Non-forfeiture benefit, and he or she may elect to: (1) reduce current benefits; or (2) during the 120 days following the Premium Due Date on which the increased premium would first have become due, convert his or her coverage as follows:

1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
2. the total benefit amount in force under this benefit will be equal to the amount of all premium paid, excluding waived premiums, for all coverage combined including this benefit.

The minimum benefit will be 30 times the daily benefit in force at the time the policy would have lapsed.

## **Optional Benefits**

### ***A. Prescription Drug Benefit in a Nursing Home***

An Insured Person will receive the Prescription Drug Benefit if they are receiving prescription drugs while confined to a Nursing Home and receiving the Nursing Home Benefit.

### ***B. Ambulance Benefit***

The actual charges incurred for emergency ambulance service to or from a Nursing Home, up to the Maximum Benefit for each Ambulance Trip, will be paid if the Insured Person has not reached the Maximum Benefit Limitation or the Maximum Number of Trips per Calendar Year.

### ***C. Monthly Home Care Benefit***

If the Insured Person is receiving the Care Coordination Benefit, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.

### ***D. Professional Services Benefit at 2 times Basic Services***

An applicant may choose to have a Maximum Daily Benefit for Professional Services equal to 2 times the Maximum Daily Benefit for Basic Services.

### ***E. Nursing Home Indemnity Payment Option***

In lieu of the Nursing Home Benefit, the full amount of the Nursing Home Maximum Daily Benefit will be paid to the Insured Person.

### ***F. Full Restoration of Benefits***

Once a period of time during which the insurer has been paying benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to be a Chronically Ill Individual for at least 180 consecutive days and the policy remains in force.

### ***G. Joint Waiver of Premium Benefit***

When the spouse of an Insured Person is receiving the Waiver of Premium Benefit, the Insured Person's premiums will be waived if both the Insured Person and spouse are insured as a married couple on the same policy form series which includes this Joint Waiver of Premium Benefit.

### ***H. Survivorship -Waiver of Premium (insured under same policy)***

The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the other Insured Person; or (2) the tenth anniversary of the effective date of this policy, if:

1. The Insured Person and other Insured Person have coverage in force under this policy; and
2. the other Insured Person dies while this policy is in force.

Several variations of this benefit are that the Insured Person(s) must not have incurred any claims and / or a death did not occur during the Number of Years Insured shown on the schedule, and listed below:

1. No deaths within the first 5 policy years,
2. No deaths or claims within the first 5 policy years, and
3. No deaths or claims within the first 10 policy years.

***I. Spouse Survivorship –Waiver of Premium (insured under separate policies)***

The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the spouse; or (2) the tenth anniversary of the effective date of this policy, if:

1. The Insured Person and the spouse have coverage in force under this form series; and
2. the spouse dies while both policies are in force.

Several variations of this benefit are that the Insured Person(s) must not have incurred any claims and / or a death did not occur during the Number of Years Insured shown on the schedule, and listed below:

1. No deaths within the first 5 policy years,
2. No deaths or claims within the first 5 policy years, and
3. No deaths or claims within the first 10 policy years.

***J. Simple Benefit Increase Option***

Every dollar benefit amount will increase by the percentage shown on the schedule of the original dollar benefit amounts on each anniversary of the option, up to the Maximum Multiple, so long as the option remains in force.

Several variations of this option were priced:

1. 3%, with unlimited increases,
2. 3%, with increases capped at 2 times the original benefit amount,
3. 5%, with unlimited increases, and
4. 5%, with increases capped at 2 times the original benefit amount.

***K. Compound Benefit Increase Option***

Every dollar benefit amount will increase by the percentage shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.

Several variations of this option were priced:

1. 3%, with unlimited increases,
2. 3%, with increases capped at 2 times the original benefit amount,
3. 5%, with unlimited increases, and
4. 5%, with increases capped at 2 times the original benefit amount.

***L. Step Rated Compound Benefit Increase Option***

Current premiums will increase and every dollar benefit amount will increase by the percentage shown on the schedule on every anniversary, every third anniversary or fifth anniversary of this option so long as the option remains in force. This option is not available on any limited payment plan.

***M. Deferred Benefit Increase Option***

The Insured Person may add a Benefit Increase Option without evidence of insurability within the 90 day period prior to the first, third, or fifth anniversary of the policy, if they have not incurred a claim. The additional premium required for the Benefit Increase Option selected will be based on the attained ages of the Insured Persons when this option is exercised, and the increases in dollar benefit amounts will take effect on the second anniversary after this option is exercised.

***N. Guaranteed Purchase Option***

The Insured Person will have the opportunity to purchase additional coverage equal to 16% of the amounts initially elected on each of the Purchase Option Dates without evidence of insurability if:

1. The Insured Person has not reached the Attained Age Limit;
2. The policy is in force on the Purchase Option Date,
3. Prior to age 70 this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any two Purchase Option Dates;
4. On and after age 70, this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any Purchase Option Date.

***O. Return Of Premium Benefit***

Once all Insured Persons have died, the named beneficiary will receive the Return of Premium Benefit, and a lump sum amount equal to the lesser of: (1) the sum of all premiums paid less the amount of any benefits paid or (2) the Return of Premium Maximum will be paid by the insurer.

***P. Full Return Of Premium Benefit***

Once all Insured Persons have died, the named beneficiary will receive the Full Return of Premium Benefit, and a lump sum amount equal to the lesser of: (1) the sum of all premiums paid or (2) the Return of Premium Maximum Benefit will be paid by the insurer.

***Q. Non-forfeiture Benefit - Shortened Benefit Period***

Once an Insured Person's coverage has been in effect for at least 3 full years, coverage will continue on a limited basis when it would otherwise have lapsed for nonpayment of premium with the following conditions:

1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
2. the total benefit amount in force under this benefit will be equal to the amount of all premiums paid, excluding waived premiums, for all coverage combined including this benefit; and
3. the minimum benefit provided will be equal to 30 times the daily benefit in force at the time the Policy would have lapsed.

**R. Patient Advocacy and Medication Management Benefit**

The cost of unplanned visits, not more often than once each 6 months, from a person contracted by the insurer to a covered facility for the purpose of assessing living conditions in the facility and the care being received by the Insured Person will be paid if:

1. the insured is permanently confined to a facility covered in the policy, and
2. the insured is receiving the Care Coordination Benefit.

The actual charges incurred for services provided by a Nurse in helping the Insured Person to comply with his or her medication/treatment regimen will be paid by the insurer if the Insured Person is receiving the Care Coordination Benefit.

**S. Rate Guarantee**

A 3 year rate guarantee is available at no extra charge. Rate guarantees in whole year increments are also available for an additional charge.

**T. Paid-Up Provision**

The Insured Person's policy will become fully paid-up and no further premiums will be due once premiums have been paid according to the Premium Paying Period. In the event that the Insured Person discontinues premium payment prior to the end of the Premium Paying Period, a percentage of the dollar benefit amounts payable will become paid-up in accordance with the table below.

IF PREMIUMS ARE PAID TO:	% of PAID-UP
5 or more years prior to End of Premium Paying Period	0%
4 years prior to End of Premium Paying Period	20%
3 years prior to End of Premium Paying Period	40%
2 years prior to End of Premium Paying Period	60%
1 year prior to End of Premium Paying Period	80%
End of Premium Paying Period	100%

**U. Cancellation Provision**

In the event that a policy with a Premium Payment Period of less than 10 years is cancelled, or all insureds become deceased, a portion of the premium paid, excluding any waived premiums and reduced by the amount of any benefits paid, will be refunded. The portion of premium paid is based upon how long the policy has been in force.

**3) Renewability**

These policy forms are guaranteed renewable for life, subject to the company's right to change premium rates.

#### **4) Applicability**

This filing applies to inforce insureds only, as these forms are no longer actively being sold. The premium change will be applicable to the base rates. There will be no change to the original factors that are applied to the base rates.

#### **5) Morbidity**

The underlying claim costs are based on internal data derived from company experience. The claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

The original morbidity assumptions were based on data from Milliman USA's 1997 LTC Guidelines and available internal experience. Claim cost modifiers were developed, based on data from Milliman USA and available internal experience, to reflect the effect of underwriting on the ultimate claim costs and varied by marital status, issue age and benefit period.

As shown in the enclosed Exhibit II, the projected lifetime Actual to Expected Incurred Claims is 215%. So the current assumption for morbidity is 115% higher than used in pricing. This exceeds the moderately adverse conditions assumption in the original pricing, which was 10%.

The current morbidity assumption used in this rate increase filing is consistent with the assumption the Company has used for currently marketed policy forms.

#### **6) Off-Claim Mortality**

The 1983 GAM mortality table, with select factors based on company experience, was used for projecting future mortality.

The original total in-force mortality assumptions were the ultimate mortality rates of the 1983 Individual Annuitant Mortality Table adjusted by selection factors.

As shown in the enclosed Exhibit II, the projected lifetime Actual to Expected Earned Premiums is 109%, so actual mortality rate and/or lapse rate has been smaller than assumed in the original pricing; however, the overall result of mortality and persistency has been within the moderately adverse conditions assumption in the original pricing.

#### **7) Persistency**

Voluntary lapse rates are based on Company experience and vary by duration and issue age. Different lapse rates are assumed based on inflation option and marital discount.

**8) Expenses**

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

**9) Marketing**

These policy forms were marketed by agents to individuals 18 years and older. In addition; employers, associations, or affinity groups were accepted for group sponsored rates under this individual policy.

**10) Policy Design**

Policy design features have been taken into consideration. Benefit provisions, exclusions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

**11) Underwriting**

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

**12) Claims Adjudication Practice**

No significant changes to the standard operating practices of the Claims Department have been necessary to date nor are any changes expected to be necessary in the future. The claims adjudication staff has maintained a consistently high degree of expertise, experience, and performance over the life of these policy forms and this is expected to continue in the future. Therefore, special adjustments due to claims adjudication practice have not been incorporated into the projection.

**13) Premiums**

Premiums vary based on original issue age, rate class, and benefit options selected.

**14) Issue Age Range**

Applicants age 18 years and older were eligible for all elimination periods and benefit periods.

**15) Area Factors**

Area factors are not used for these products.

**16) Average Annual Premium**

Before increase: \$1,348. After increase: \$2,225.

**17) Premium Modalization Rules**

Modal factors which are applied to the annual premium are no greater than as follows:

Annual	1.000
Semi-annual	.520
Quarterly	.265
Monthly	.090

**18) Claim Liability and Reserve**

The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, gender, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves are calculated based on the development of incurred claims by month of incurral, based on internal Company data. The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company's financial statement.

**19) Active Life Reserve**

Active life reserves have not been used in this rate filing to demonstrate compliance with the minimum loss ratio requirement. The inclusion of active life reserves would result in a larger justifiable rate increase based on loss ratios and actual-to-expected projections.

**20) Trend Assumptions**

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

**21) Anticipated Loss Ratio**

The original anticipated lifetime loss ratio for these policy forms was 60%. The currently anticipated lifetime loss ratio is 115% without the proposed rate increase and 93% with the proposed rate increase.

**22) Distribution of Business**

See Attachment A.

### **23) Margin for Moderately Adverse Conditions**

The margin included in the original pricing of these policy forms was the greater of a 10% increase in morbidity, 10% decrease in mortality or 10% decrease in lapses. Actual historical experience combined with revised assumptions for morbidity and persistency have resulted in lifetime expected loss ratios significantly greater than those anticipated at the time of original pricing. The enclosed Exhibit II shows that the projected lifetime Actual to Expected Incurred Claims is 215%, much greater than the 110% level of morbidity included under adverse conditions. The current margin for moderately adverse conditions is a 10% increase in expected morbidity.

The proposed rate increase is less than that justified by the 58/85 loss ratio standard in the rate stability regulations. As such, there is no margin for adverse experience in the filing exhibits, unless specifically requested and noted. The rate increase we are requesting was determined by a Gross Premium Valuation analysis, which is why we are requesting considerably less increase than the rate stability regulations would require.

### **24) Experience on the Form**

Standing alone, the experience for these policy forms is less than fully credible due to the limited number of issue years (essentially years 2001 through 2005 only). However, the captioned policy forms and the associated rates and rating classifications are identical to policy forms of an affiliated company and therefore we believe that the experience of both sets of policy form series will prove to be substantially similar over the lifetime of the block. In accordance to Actuarial Standards of Practice No. 25, "Credibility Procedures", experience data for this filing includes this type of "normative data." The normative data includes actual historical and projected experience for the affiliated company forms that are virtually identical to these forms. The normative data is for policy forms that were issued for more issue years, and have more actual durations of experience than the captioned forms alone. In addition to projections including the normative data, actual historical experience for the referenced policy form series only is included as well.

The following experience exhibits, aside from Exhibits III and IV.PA, include the above mentioned "normative data:"

The enclosed Exhibit I shows that the 58/85 test is satisfied using the original expected pricing loss ratio of 60% both without a margin for moderately adverse conditions and with a 10% margin for future adverse claims experience.

See Exhibit I for nationwide calendar year historical experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase where all policyholders are assumed to pay the increase under the 'with proposed rate increase' scenario.

See Exhibit II for nationwide actual-to-expected experience by duration where 'actual' experience includes historical experience through September 30, 2016.

Historical Incurred Claims reflect claim payment runoff through January 31, 2017 plus the claim reserve estimate as of January 31, 2017 (as described in Section 18 above).

See Exhibit III for nationwide calendar year historical experience through September 30, 2016, for the above captioned form series experience of the Transamerica Premier Life Insurance Company only.

See Exhibit IV.PA for Pennsylvania-only calendar year experience through September 30, 2016, as well as projected experience thereafter both with and without the proposed rate increase for the above captioned form series experience of the Transamerica Premier Life Insurance Company only.

## 25) History of Rate Adjustments

No rate increase has previously been applied to the premium rate schedule.

## 26) Number of Policyholders

As of September 30, 2016, the number of policies that will be affected by this increase is:

	Insureds	Annualized Premium
Pennsylvania	37	\$47,983
Nationwide	7,561	\$10,194,181

## 27) Proposed Effective Date

The increase will be implemented within 3 months following approval after fulfillment of all statutory and contractual requirements.

## 28) Actuarial Certification

I certify that to the best of my knowledge and judgment, this premium rate filing complies with the applicable laws of the state of Pennsylvania, with the rules of the Department of Insurance, and with Actuarial Standard of Practice Nos. 8 and 18. If the requested increase is implemented and the underlying assumptions are realized, no further premium rate schedule increase are anticipated. However, going forward, the Company will continue to monitor the experience of this block and reserves the right to take additional rate action if currently unanticipated future deterioration thereof justifies.



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Brad Rokosh, ASA, MAAA  
Director, Actuarial, LTC Margin Analytics  
September 22, 2017

## Attachment A

### By Issue Age

Issue Age Band	% of Policies
0 to 59	48.7%
60 to 64	23.4%
65 to 69	16.7%
70 to 74	8.0%
75 to 79	2.7%
80+	0.5%

### By Elimination Period

Elimination Period	% of Policies
30 days or less	5.1%
60 days	15.4%
90 days	76.8%
Over 90 days	2.7%

### By Maximum Benefit Period

Benefit Period	% of Policies
2 years or less	2.0%
3 years	25.4%
4 years	17.0%
5 years	11.1%
Unlimited	44.5%

### By Benefit Increase Option

Increase Option	% of Policies
None	42.5%
Simple	35.0%
Compound	22.4%

**Exhibit I**

**Transamerica Premier Life Insurance Company**

**Policy Forms: UniProduct Series**

**Combined Experience for Transamerica Life and Transamerica Premier Life Insurance Companies**

**Actual Nationwide Experience Through September 30, 2016 and Projected Experience Thereafter**

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	221,261	221,261	0	0.0%	0.0%	0.0%	0.0%
2003	9,305,364	9,305,364	18,217	0.2%	0.2%	0.2%	0.2%
2004	38,876,511	38,876,511	852,821	2.2%	2.2%	1.8%	1.8%
2005	39,783,849	39,783,849	2,419,873	6.1%	6.1%	3.7%	3.7%
2006	35,018,490	35,018,490	2,095,601	6.0%	6.0%	4.3%	4.3%
2007	34,121,425	34,121,425	5,602,534	16.4%	16.4%	6.7%	6.7%
2008	33,850,233	33,850,233	4,698,837	13.9%	13.9%	7.9%	7.9%
2009	32,789,631	32,789,631	5,822,635	17.8%	17.8%	9.2%	9.2%
2010	35,576,428	35,576,428	8,962,052	25.2%	25.2%	11.0%	11.0%
2011	46,095,818	46,095,818	9,251,741	20.1%	20.1%	12.2%	12.2%
2012	52,336,736	52,336,736	11,793,471	22.5%	22.5%	13.5%	13.5%
2013	51,926,876	51,926,876	16,227,872	31.3%	31.3%	15.3%	15.3%
2014	48,908,449	48,908,449	20,223,528	41.3%	41.3%	17.5%	17.5%
2015	47,384,785	47,384,785	24,512,447	51.7%	51.7%	20.1%	20.1%
2016Q1-Q3	34,779,490	34,779,490	21,796,931	62.7%	62.7%	22.2%	22.2%
2016Q4	11,444,415	11,444,415	7,820,479	68.3%	68.3%	22.9%	22.9%
2017	44,910,031	53,846,436	32,916,411	73.3%	61.1%	25.7%	25.5%
2018	43,481,094	70,585,108	36,512,814	84.0%	51.7%	28.6%	27.5%
2019	41,931,302	69,186,648	41,115,782	98.1%	59.4%	31.7%	29.6%
2020	40,328,860	66,542,618	46,112,227	114.3%	69.3%	34.9%	32.0%
2021	38,172,865	62,985,227	51,119,513	133.9%	81.2%	38.2%	34.4%
2022	36,133,026	59,619,493	55,705,386	154.2%	93.4%	41.7%	37.0%
2023	34,504,712	56,932,776	60,081,049	174.1%	105.5%	45.2%	39.6%
2024	32,856,632	54,213,444	64,532,443	196.4%	119.0%	48.7%	42.3%
2025	31,260,411	51,579,678	68,568,524	219.3%	132.9%	52.3%	45.0%
2026	29,766,455	49,114,651	72,153,208	242.4%	146.9%	55.9%	47.7%
2027	28,311,056	46,713,243	75,565,139	266.9%	161.8%	59.4%	50.4%
2028	26,860,665	44,320,098	78,924,262	293.8%	178.1%	63.0%	53.1%
2029	25,409,847	41,926,247	82,152,740	323.3%	195.9%	66.5%	55.7%
2030	23,960,506	39,534,836	84,620,929	353.2%	214.0%	69.9%	58.3%
2031	22,515,234	37,150,136	86,150,727	382.6%	231.9%	73.2%	60.9%
2032	21,081,245	34,784,055	87,970,049	417.3%	252.9%	76.5%	63.3%
2033	19,662,045	32,442,374	89,169,575	453.5%	274.9%	79.6%	65.8%
2034	18,263,368	30,134,557	90,074,650	493.2%	298.9%	82.7%	68.1%
2035	16,889,761	27,868,105	90,350,011	534.9%	324.2%	85.6%	70.4%
2036	15,548,181	25,654,499	89,800,086	577.6%	350.0%	88.4%	72.5%
2037	14,246,086	23,506,043	88,417,409	620.6%	376.1%	91.0%	74.5%
2038	12,988,644	21,431,263	86,397,596	665.2%	403.1%	93.5%	76.4%
2039	11,782,205	19,440,638	84,000,121	712.9%	432.1%	95.8%	78.2%
2040	10,632,960	17,544,384	81,076,901	762.5%	462.1%	98.0%	79.9%
2041	9,545,487	15,750,053	77,606,076	813.0%	492.7%	99.9%	81.4%
2042	8,524,176	14,064,890	73,720,539	864.8%	524.1%	101.7%	82.8%
2043	7,572,148	12,494,045	69,593,521	919.1%	557.0%	103.3%	84.1%
2044	6,691,290	11,040,628	65,362,090	976.8%	592.0%	104.8%	85.2%
2045	5,882,080	9,705,431	61,047,321	1037.9%	629.0%	106.1%	86.2%
2046	5,143,892	8,487,421	56,660,977	1101.5%	667.6%	107.3%	87.2%
2047	4,474,890	7,383,569	52,333,954	1169.5%	708.8%	108.3%	88.0%
2048	3,872,530	6,389,674	48,091,800	1241.9%	752.6%	109.3%	88.7%
2049	3,334,032	5,501,153	43,982,275	1319.2%	799.5%	110.1%	89.3%
2050	2,855,757	4,711,999	40,023,527	1401.5%	849.4%	110.8%	89.9%
2051	2,433,919	4,015,966	36,229,320	1488.5%	902.1%	111.4%	90.4%
2052	2,064,365	3,406,202	32,635,827	1580.9%	958.1%	111.9%	90.8%
2053	1,742,726	2,875,499	29,244,093	1678.1%	1017.0%	112.4%	91.1%
2054	1,464,647	2,416,667	26,069,116	1779.9%	1078.7%	112.8%	91.5%
2055	1,225,676	2,022,366	23,117,627	1886.1%	1143.1%	113.1%	91.7%
2056	1,021,518	1,685,505	20,385,377	1995.6%	1209.5%	113.4%	91.9%
2057	848,029	1,399,247	17,885,511	2109.1%	1278.2%	113.6%	92.1%
2058	701,309	1,157,159	15,609,094	2225.7%	1348.9%	113.8%	92.3%
2059	577,818	953,400	13,545,460	2344.2%	1420.8%	114.0%	92.4%
2060	474,301	782,596	11,677,320	2462.0%	1492.1%	114.1%	92.5%
2061	387,920	640,068	10,003,895	2578.9%	1562.9%	114.2%	92.6%
2062	316,134	521,621	8,529,457	2698.1%	1635.2%	114.3%	92.7%
2063	256,733	423,610	7,230,081	2816.2%	1706.8%	114.4%	92.8%
2064	207,747	342,783	6,090,270	2931.6%	1776.7%	114.5%	92.8%
2065	167,526	276,418	5,097,859	3043.0%	1844.3%	114.5%	92.8%
2066	134,669	222,204	4,241,396	3149.5%	1908.8%	114.5%	92.9%
2067	107,918	178,064	3,508,218	3250.8%	1970.2%	114.6%	92.9%
2068	86,218	142,260	2,882,950	3343.8%	2026.5%	114.6%	92.9%
PV Past	366,240,519	366,240,519	81,183,558	22.2%	22.2%		
PV Future	239,552,830	380,854,552	613,013,970	255.9%	161.0%		
PV Lifetime	605,793,349	747,095,071	694,197,528	114.6%	92.9%		

A = \$212,419,501 Accumulated value of initial earned premium times 58%

B = \$0 Accumulated value of prior premium rate increases times 85%

C = \$138,940,641 Present value of future projected initial earned premium times 58%

D = \$120,106,464 Present value of future projected earned premium from rate increases times 85%

A+B+C+D = \$471,466,606

\$694,197,528 Accumulated value of incurred claims + present value of future projected incurred claims No MAT

\$755,498,925 Accumulated value of incurred claims + present value of future projected incurred claims with MAT

Accumulated value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D

**Exhibit II**  
**Transamerica Premier Life Insurance Company**  
**Policy Forms: UniProduct Series**  
**Combined Experience for Transamerica Life and Transamerica Premier Life Insurance Companies**  
**Actual To Expected Lifetime Experience**  
**Actual Nationwide Experience Through September 30, 2016 and Projected Experience Thereafter**

Duration	Actual			Expected			Actual to Expected		
	A	B	C	D	E	F	G=A/D	H=B/E	I=C/F
	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Actual to Expected Earned Premium	Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	83,716,688	1,652,215	2.0%	83,713,912	325,831	0.4%	100.0%	507.1%	507.1%
2	64,321,944	1,855,736	2.4%	57,351,898	1,013,190	0.9%	112.2%	183.2%	252.5%
3	58,551,618	2,214,973	2.7%	55,092,533	1,952,731	1.6%	106.3%	113.4%	168.2%
4	56,959,743	6,471,267	4.5%	53,167,999	3,127,884	2.5%	107.1%	206.9%	180.9%
5	55,181,501	6,843,719	5.7%	51,609,713	4,414,076	3.4%	106.9%	155.0%	167.4%
6	53,170,770	9,197,160	7.2%	49,154,102	5,722,621	4.4%	108.2%	160.7%	161.9%
7	51,903,217	10,046,603	8.5%	47,974,823	6,953,429	5.5%	108.2%	144.5%	154.5%
8	50,613,498	16,149,705	10.6%	46,750,584	8,100,329	6.5%	108.3%	199.4%	162.0%
9	49,532,181	15,028,646	12.1%	45,495,327	9,172,015	7.6%	108.9%	163.9%	160.1%
10	47,361,697	20,555,571	14.2%	44,194,856	10,222,061	8.6%	107.2%	201.1%	165.1%
11	43,618,556	25,315,650	16.6%	39,948,500	11,271,135	9.6%	109.2%	224.6%	172.0%
12	42,031,356	29,407,655	19.2%	38,642,430	12,429,172	10.7%	108.8%	236.6%	178.9%
13	40,893,149	36,476,925	22.2%	37,306,534	13,768,533	11.8%	109.6%	264.9%	187.8%
14	39,563,198	41,649,601	25.4%	35,942,095	15,289,280	13.0%	110.1%	272.4%	195.8%
15	38,067,805	44,832,953	28.5%	34,553,027	16,912,833	14.2%	110.2%	265.1%	201.5%
16	36,356,588	50,702,982	31.9%	32,850,137	18,658,948	15.4%	110.7%	271.7%	206.9%
17	34,886,949	56,881,710	35.4%	31,427,965	20,593,690	16.7%	111.0%	276.2%	211.9%
18	33,412,388	63,151,506	39.1%	29,990,544	22,661,503	18.1%	111.4%	278.7%	216.3%
19	31,918,671	68,450,599	42.9%	28,541,248	24,819,822	19.5%	111.8%	275.8%	219.9%
20	30,282,180	73,148,564	46.7%	27,083,893	27,013,846	21.0%	111.8%	270.8%	222.5%
21	28,371,140	78,292,915	50.6%	25,117,991	29,264,153	22.6%	113.0%	267.5%	224.5%
22	26,800,097	82,449,796	54.5%	23,677,234	31,596,445	24.2%	113.2%	260.9%	225.7%
23	25,257,106	85,729,897	58.3%	22,242,047	34,023,759	25.8%	113.6%	252.0%	226.2%
24	23,712,300	88,517,789	62.1%	20,817,497	36,528,695	27.5%	113.9%	242.3%	225.9%
25	22,175,057	91,012,923	65.8%	19,409,064	39,127,833	29.2%	114.3%	232.6%	225.0%
26	20,654,524	93,786,948	69.4%	18,022,444	41,616,109	31.0%	114.6%	225.4%	223.8%
27	19,152,571	95,442,001	72.9%	16,663,350	43,946,298	32.8%	114.9%	217.2%	222.3%
28	17,675,487	95,987,137	76.3%	15,337,231	46,200,246	34.6%	115.2%	207.8%	220.4%
29	16,234,514	95,770,978	79.5%	14,049,465	48,071,874	36.4%	115.6%	199.2%	218.3%
30	14,835,294	95,089,506	82.6%	12,805,363	49,386,766	38.2%	115.9%	192.5%	216.2%
31	13,486,539	94,431,962	85.5%	11,609,929	50,297,891	40.0%	116.2%	187.7%	214.1%
32	12,194,492	92,795,903	88.3%	10,467,716	50,702,234	41.6%	116.5%	183.0%	212.0%
33	10,965,632	89,943,076	90.8%	9,382,313	50,625,320	43.3%	116.9%	177.7%	210.0%
34	9,805,887	86,294,794	93.2%	8,356,795	50,288,784	44.8%	117.3%	171.6%	208.0%
35	8,719,876	82,263,374	95.3%	7,393,827	49,529,970	46.2%	117.9%	166.1%	206.1%
36	7,710,767	78,364,489	97.3%	6,495,592	48,244,467	47.6%	118.7%	162.4%	204.4%
37	6,779,930	74,047,790	99.1%	5,663,699	46,501,665	48.9%	119.7%	159.2%	202.8%
38	5,927,518	69,179,148	100.7%	4,898,696	44,246,580	50.0%	121.0%	156.3%	201.3%
39	5,153,319	64,125,129	102.1%	4,200,570	41,604,819	51.1%	122.7%	154.1%	200.0%
40	4,455,875	59,116,777	103.4%	3,568,884	38,526,946	52.0%	124.9%	153.4%	198.9%
41	3,832,764	54,379,529	104.5%	3,002,729	35,085,984	52.8%	127.6%	155.0%	198.0%
42	3,280,161	49,716,959	105.5%	2,500,633	31,498,697	53.5%	131.2%	157.8%	197.3%
43	2,793,713	45,036,007	106.3%	2,060,154	27,887,608	54.1%	135.6%	161.5%	196.7%
44	2,368,512	40,607,282	107.1%	1,678,099	24,352,289	54.6%	141.1%	166.7%	196.3%
45	1,999,363	36,476,104	107.7%	1,350,703	20,985,848	55.0%	148.0%	173.8%	196.0%
46	1,681,066	32,677,104	108.2%	884,150	13,791,460	55.2%	190.1%	236.9%	196.0%
47	1,408,124	29,146,296	108.7%	692,833	11,557,297	55.4%	203.2%	252.2%	196.2%
48	1,175,282	25,807,278	109.1%	535,573	9,574,249	55.6%	219.4%	269.5%	196.3%
49	977,596	22,763,536	109.4%	407,938	7,840,825	55.7%	239.6%	290.3%	196.5%
50	810,538	19,975,925	109.7%	305,670	6,316,998	55.8%	265.2%	316.2%	196.6%
51	669,971	17,451,515	110.0%	224,846	5,025,743	55.9%	298.0%	347.2%	196.8%
52	552,145	15,154,563	110.2%	161,912	3,932,666	55.9%	341.0%	385.4%	196.9%
53	453,718	13,051,550	110.3%	113,745	3,022,454	56.0%	398.9%	431.8%	197.1%
54	371,784	11,193,524	110.5%	77,620	2,299,692	56.0%	479.0%	486.7%	197.2%
55	303,774	9,553,886	110.6%	51,175	1,670,532	56.0%	593.6%	571.9%	197.3%
56	242,460	8,011,744	110.7%	31,555	1,187,065	56.0%	768.4%	674.9%	197.4%
57	186,836	6,479,846	110.7%	17,451	787,259	56.1%	1070.6%	823.1%	197.5%
58	137,853	4,865,004	110.8%	8,398	471,699	56.1%	1641.5%	1031.4%	197.6%
59	101,765	3,538,446	110.8%	3,730	299,422	56.1%	2728.5%	1181.8%	197.6%
60	78,918	2,733,411	110.8%	1,671	161,193	56.1%	4723.2%	1695.7%	197.7%
61	60,285	2,107,940	110.9%	708	104,123	56.1%	8520.3%	2024.5%	197.7%
62	46,745	1,616,607	110.9%	265	66,053	56.1%	17611.9%	2447.4%	197.7%
63	37,795	1,281,727	110.9%	82	40,734	56.1%	45970.1%	3146.6%	197.7%
64	28,785	978,083	110.9%	19	51,261	56.1%	153681.1%	1908.1%	197.8%
65+	20,833	711,605	110.9%			56.1%			197.8%
PV Lifetime	746,823,313	828,158,481	110.9%	687,168,803	385,306,445	56.1%	108.7%	214.9%	197.8%

**Exhibit III**

**Transamerica Premier Life Insurance Company**

**Policy Forms: UniProduct Series**

**Actual Nationwide Experience Through September 30, 2016**

Year	Earned Premium	Incurred Claims	Loss Ratios Excluding Change in ALR	
	Actual Past	Actual Past	Actual	PV Actual Cumulative
2002	49,825	0	0.0%	0.0%
2003	3,549,959	14,502	0.4%	0.4%
2004	13,829,757	534,169	3.9%	3.1%
2005	16,744,499	1,032,303	6.2%	4.6%
2006	14,353,633	737,623	5.1%	4.7%
2007	13,937,613	1,703,748	12.2%	6.3%
2008	13,590,424	1,372,396	10.1%	6.9%
2009	13,171,396	2,063,530	15.7%	8.0%
2010	12,867,006	4,542,291	35.3%	11.0%
2011	12,187,139	4,536,320	37.2%	13.4%
2012	11,910,853	6,263,642	52.6%	16.4%
2013	11,671,498	6,543,749	56.1%	19.1%
2014	11,076,773	8,765,820	79.1%	22.6%
2015	10,667,425	12,191,961	114.3%	27.2%
2016Q1-Q3	7,834,989	9,829,732	125.5%	30.6%
PV Past	117,759,363	36,067,653	30.6%	

Exhibit IV.PA

Transamerica Premier Life Insurance Company

Policy Forms: UniProduct Series

Actual Pennsylvania Experience Through September 30, 2016 and Projected Experience Thereafter

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	0	0	0	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0.0%	0.0%	0.0%	0.0%
2004	28,743	28,743	0	0.0%	0.0%	0.0%	0.0%
2005	65,129	65,129	0	0.0%	0.0%	0.0%	0.0%
2006	62,806	62,806	0	0.0%	0.0%	0.0%	0.0%
2007	62,534	62,534	3,265	5.2%	5.2%	1.4%	1.4%
2008	61,236	61,236	0	0.0%	0.0%	1.1%	1.1%
2009	64,821	64,821	0	0.0%	0.0%	0.9%	0.9%
2010	61,971	61,971	0	0.0%	0.0%	0.8%	0.8%
2011	61,850	61,850	824	1.3%	1.3%	0.9%	0.9%
2012	58,913	58,913	95,820	162.6%	162.6%	16.1%	16.1%
2013	57,128	57,128	0	0.0%	0.0%	14.8%	14.8%
2014	57,418	57,418	0	0.0%	0.0%	13.7%	13.7%
2015	46,891	46,891	843	1.8%	1.8%	13.1%	13.1%
2016Q1-Q3	36,002	36,002	4,230	11.8%	11.8%	13.0%	13.0%
2016Q4	11,873	11,873	10,252	86.4%	86.4%	13.9%	13.9%
2017	46,634	55,914	44,259	94.9%	79.2%	17.5%	17.3%
2018	45,231	73,426	50,732	112.2%	69.1%	21.2%	20.5%
2019	43,732	72,158	58,654	134.1%	81.3%	25.1%	23.8%
2020	42,141	69,532	67,117	159.3%	96.5%	29.3%	27.3%
2021	40,456	66,753	75,497	186.6%	113.1%	33.7%	30.9%
2022	38,706	63,866	82,996	214.4%	130.0%	38.2%	34.6%
2023	36,909	60,899	88,855	240.7%	145.9%	42.7%	38.3%
2024	35,079	57,880	94,385	269.1%	163.1%	47.2%	41.9%
2025	33,242	54,849	99,404	299.0%	181.2%	51.6%	45.5%
2026	31,409	51,825	103,112	328.3%	199.0%	55.9%	48.9%
2027	29,598	48,837	106,153	358.6%	217.4%	60.2%	52.3%
2028	27,818	45,899	108,151	388.8%	235.6%	64.2%	55.5%
2029	26,075	43,024	110,383	423.3%	256.6%	68.2%	58.7%
2030	24,371	40,213	112,378	461.1%	279.5%	72.0%	61.7%
2031	22,708	37,468	113,102	498.1%	301.9%	75.7%	64.6%
2032	21,086	34,792	114,826	544.6%	330.0%	79.2%	67.5%
2033	19,507	32,187	115,341	591.3%	358.3%	82.6%	70.2%
2034	17,973	29,655	115,014	639.9%	387.8%	85.9%	72.8%
2035	16,486	27,201	114,608	695.2%	421.3%	89.0%	75.3%
2036	15,049	24,831	111,980	744.1%	451.0%	91.9%	77.6%
2037	13,672	22,558	107,659	787.5%	477.2%	94.6%	79.7%
2038	12,362	20,397	103,108	834.1%	505.5%	97.0%	81.7%
2039	11,125	18,356	98,184	882.6%	534.9%	99.3%	83.5%
2040	9,961	16,436	93,248	936.1%	567.3%	101.3%	85.1%
2041	8,872	14,638	87,164	982.5%	595.5%	103.1%	86.6%
2042	7,858	12,965	79,989	1018.0%	617.0%	104.7%	87.9%
2043	6,920	11,418	72,901	1053.5%	638.5%	106.1%	89.0%
2044	6,061	10,000	66,174	1091.9%	661.7%	107.4%	90.0%
2045	5,276	8,705	59,877	1134.9%	687.8%	108.4%	90.8%
2046	4,563	7,528	53,433	1171.1%	709.8%	109.3%	91.5%
2047	3,918	6,465	46,870	1196.1%	724.9%	110.1%	92.1%
2048	3,340	5,511	40,551	1214.0%	735.8%	110.7%	92.6%
2049	2,825	4,662	34,574	1223.7%	741.7%	111.2%	93.1%
2050	2,370	3,910	29,234	1233.7%	747.7%	111.6%	93.4%
2051	1,970	3,251	24,352	1235.9%	749.0%	112.0%	93.7%
2052	1,625	2,682	20,088	1236.0%	749.1%	112.2%	93.9%
2053	1,330	2,195	16,480	1238.9%	750.8%	112.4%	94.0%
2054	1,082	1,785	13,454	1243.8%	753.8%	112.6%	94.2%
2055	874	1,442	11,011	1259.6%	763.4%	112.7%	94.3%
2056	702	1,158	9,061	1290.6%	782.2%	112.8%	94.3%
2057	560	925	7,477	1334.2%	808.6%	112.9%	94.4%
2058	445	734	6,223	1399.5%	848.2%	112.9%	94.5%
2059	350	578	5,169	1475.6%	894.3%	113.0%	94.5%
2060	275	454	4,219	1534.6%	930.0%	113.0%	94.5%
2061	215	355	3,399	1581.1%	958.3%	113.1%	94.6%
2062	167	276	2,712	1622.9%	983.6%	113.1%	94.6%
2063	129	213	2,148	1661.9%	1007.2%	113.1%	94.6%
2064	100	164	1,684	1689.4%	1023.9%	113.1%	94.6%
2065	76	126	1,310	1721.0%	1043.1%	113.1%	94.6%
2066	58	95	993	1719.6%	1042.2%	113.1%	94.6%
2067	43	72	739	1699.7%	1030.1%	113.1%	94.6%
2068	32	53	546	1689.0%	1023.6%	113.1%	94.6%
PV Past	496,844	496,844	64,747	13.0%	13.0%		
PV Future	247,035	392,650	776,885	314.5%	197.9%		
PV Lifetime	743,879	889,493	841,632	113.1%	94.6%		