

**State:** Pennsylvania **Filing Company:** AF&L Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** LTC Rate Filing  
**Project Name/Number:** /

## Filing at a Glance

Company: AF&L Insurance Company  
Product Name: LTC Rate Filing  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.003 Other  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 05/16/2019  
SERFF Tr Num: AFLI-131937654  
SERFF Status: Assigned  
State Tr Num: AFLI-131937654  
State Status: Received Review in Progress  
Co Tr Num:

Implementation  
Date Requested:  
Author(s): Trish Dreeman  
Reviewer(s): Jim Laverty (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

AF&L Insurance Company submitted a request for a 16.3% rate increase on 761 policyholders of forms LTC4, LTC-5, LTC-7, LTC-CAI7, LTC-8, LTC-8TQ, LTC-10, LTC-10TQ, LTC-93, NHP, QLTC-97, LTC901.

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## General Information

Project Name: Status of Filing in Domicile:  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: 16.3% Filing Status Changed: 05/17/2019  
 State Status Changed: 05/17/2019  
 Deemer Date: Created By: Trish Dreeman  
 Submitted By: Trish Dreeman Corresponding Filing Tracking Number:  
 State TOI: LTC03I Individual Long Term Care

### Filing Description:

AF&L Insurance Company is requesting a rate increase on LTC Products - LTC-93,LTC-4,LTC-5, LTC-7,LTC-8,LTC-8TQ,LTC-97,LTC-10, QLTC-10, LTC-901, NHP for requested policies base and associated riders.

Small Non-inflation - 1,2,3 years requested 12.5%  
 Medium Non-inflation- 4,5 years requested 15%  
 Lifetime Non-inflation - requested 20%

Small-Inflation - 1,2,3 years requested 20%  
 Medium Inflation- 4,5 years requested 20%  
 Lifetime Inflation - requested 20%

## Company and Contact

### Filing Contact Information

Trish Dreeman, Pdreeman@aflltc.com  
 165 Veterans Way 800-659-9206 [Phone] 1252 [Ext]  
 Suite 300 215-918-0565 [FAX]  
 Warminster, PA 18974

### Filing Company Information

AF&L Insurance Company CoCode: 35963 State of Domicile:  
 165 Veterans Way Group Code: 1289 Pennsylvania  
 Suite 300 Group Name: AF&L Group Company Type: Life, Accident  
 Warminster, PA 18974 FEIN Number: 23-2401229 and Health  
 (800) 659-9206 ext. 1252[Phone] State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$0.00  
 Retaliatory? No  
 Fee Explanation:

**State:** Pennsylvania      **Filing Company:** AF&L Insurance Company  
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### Rate Information

Rate data applies to filing.

**Filing Method:** serff  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 29.000%  
**Effective Date of Last Rate Revision:** 03/25/2014  
**Filing Method of Last Filing:** serff  
**SERFF Tracking Number of Last Filing:** AFLI-129218484

### 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):
AF&L Insurance Company	16.300%	16.300%	\$299,591	761	\$1,837,985	12.500%	20.000%

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State Tracking #:

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Company Tracking #:

State:

Pennsylvania

Filing Company:

AF&amp;L Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

LTC Rate Filing

Project Name/Number:

/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		LTC Rates Current and Proposed	LTC4, LTC-5, LTC-7, LTC-CAI7, LTC-8, LTC-8TQ, LTC-10, LTC-10TQ, LTC-93, NHP, QLTC-97, LTC901	New		AFL LTC-4 PA Current rates.xlsx, AFL LTC-5 PA.xlsx, AFL LTC-7 PA 2014+ rates.xlsx, LTC-CAI-7 current rates.xlsx, AFL LTC8 PA Current rates.xlsx, AFL QLTC97 PA Current Rates.xlsx, LTC-10 PA Current Rates.xlsx, LTC-10 Rider Rates all pgs.xlsx, Qltc-10 PA Current rates.xlsx, NHP Rates.xlsx, LTC93 Rates.xlsx, MGLTC901.xlsx,

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***Attachment AFL LTC-4 PA Current rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment AFL LTC-5 PA.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment AFL LTC-7 PA 2014+ rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment LTC-CAI-7 current rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment AFL LTC8 PA Current rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment AFL QLTC97 PA Current Rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment LTC-10 PA Current Rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment LTC-10 Rider Rates all pgs.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Qltc-10 PA Current rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment NHP Rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment LTC93 Rates.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment MGLTC901.xlsx is not a PDF document and cannot be reproduced here.***

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Product Name:

LTC Rate Filing

Project Name/Number:

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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Transmittal Letter (A&H)
<b>Bypass Reason:</b>	See Actuarial Memorandum
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	see page 8 of 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>	Actuarial Memorandum includes actuarial certification and appendices of detail rate information including rate increase history.
<b>Attachment(s):</b>	AF&L LTC Rate Increase Report 12-31-2018.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	N/A
<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>	N/A
<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>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	

SERFF Tracking #:

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State:

Pennsylvania

Filing Company:

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LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

LTC Rate Filing

Project Name/Number:

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<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	N/A
<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>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



**AF&L Insurance Company**

**Rate Increase Memorandum**

**Valuation Date: December 31, 2018**

**Report Issued: May 2019**

***YOUR ACTUARIES FOR THE LONG-TERM!***



# **Actuarial Memorandum**

## **AF&L**

### **Long-Term Care Rate Increases**

#### **Purpose and Scope**

The purpose of this actuarial memorandum is to provide information that supports the requested rate increases for the Assisted Living, Nursing Home, and Comprehensive Benefit Long-Term Care insurance policies held by AF&L. Home Health Care Only policies are not included in this filing. This filing only applies to existing policyholders, as AF&L's Long-Term Care business is a closed block of policies. The rate increases proposed are needed to offset higher than expected lifetime loss ratios.

#### **Effective Date**

The effective date of this rate increase proposal is December 31, 2018. It is known that the rate increases would not likely be implemented until the summer of 2019. Therefore, the projections in this report are likely to slightly overstate potential premium revenue, which will cause actual premium realized to be less than projected.

#### **Policy Forms**

Assisted Living, Nursing Home, and Comprehensive Long-Term Care forms that offer various long-term care benefits were included in this filing. Home Health Care Only forms were not included in this filing. Forms that are included in this rate increase filing are NHP, LTC-10, QLTC-10, LTC-4, LTC-5, SBP, LTC-7, LTC-8, LTC-8TQ, MGLTC901, LTC-93, QLTC-97, MWTQLTC, and MWTQNH. The proposed rate increase will apply to these policy forms and all associated riders.

#### **Benefit Description**

CCA calculated rate increases for six different benefit groups and in total. Policy sizes are Small, Medium and Lifetime and each benefit size is split between policies that do not have an inflation benefit, and policies that do. The three sizes of the policies are defined as follows:

- Small Policies are defined as having a benefit limit up to three years or \$100,000.
- Medium Policies are defined as having benefits greater than small policies, with a maximum benefit limit of 5 years or \$250,000.
- Lifetime policies are policies with a lifetime benefit.

#### **Minimum Loss Ratio vs Rate Stabilization Methods**

The majority of the policies at AF&L were sold before the NAIC Model Law Long-Term Care Rate Stabilization Act was put into place. For those policies, the Minimum Lifetime Loss Ratio is 60%.

Policies sold after the rate stabilization require that projected incurred claims are greater than the sum of:

- 1) 58% of lifetime original premiums
- 2) 85% of lifetime rate increase premiums

CCA has shown calculations for compliance with both standards for all policies combined, even though the standards apply to two different sets of policies.

### **Assumptions**

The selection of actuarial assumptions is guided by standards of the actuarial profession. Based on the information provided to us, we believe that the actuarial assumptions are reasonable for the purposes described in this report. The assumptions have been developed based on expected long-term future trends.

The following list describe the assumptions used in the premium rate increase calculations:

#### **1. Methodology**

The rate increase projections utilize a sixty-year seriatim projection model. The distinct policy benefits for each form and policy was factored into all calculations.

#### **2. Mortality Rates and Improvement**

Mortality Rates that are 110% of the Annuity 2000 Table were found to best reflect experience. Ten years of mortality improvement through 2028 was also factored in using the MP-2016 Table.

#### **3. Morbidity Improvement**

Morbidity improvement of 1% was used each year through 2028. Morbidity improvement of ten years was used in order to match the same assumption period of mortality improvement in the projections.

#### **4. Claim Incidence**

Claim incidence tables were provided to CCA by the previous actuary. CCA adjusted these tables to account for elimination period and location of care differences in incidence rates. CCA also smoothed the tables so that incidences rates that were previously in 5-year age bands are now unique for every age. Finally, the tables were modified so that the projection model reasonably matched actual experience. The incidence tables can be found in Appendix G.

#### **5. Claim Continuance**

Claim Continuance Rates were developed by CCA using AF&L company experience and industry tables. The Continuance Rates were tested in a hindsight analysis by calculating the DLRs as of December 31, 2013-2017, and comparing the outcomes to recast reserves that used actual company open claim experience. An additional closed group aging factor of 0.11% per year was added onto the continuance rates after completing the most recent hindsight analysis. The claim continuance tables can be found in Appendix F.

## 6. Policy Lapse Rates

AF&L provided CCA with a policy lapse experience study. The lapse rate has averaged 3% historically. However, the lapse rate has been decreasing in the most recent years. For this reason, we have used an initial 2.8% lapse rate that declines to 2% over 4 years. The ultimate lapse rate is 2%.

## 7. Claim Utilization

Average claim utilization factors by policy and tax qualified status were provided to CCA by AF&L. These factors, found in Appendix H, were used in projecting claims for the active population. For open claims, the actual payment eligibility and experience of each policy was used to calculate the claim utilization rate. For policies that do not have an inflation benefit, the claim utilization rate was increased by 5% per year, up to a maximum utilization rate of 100%.

## 8. Premium Increases

Management of AF&L and SAIC has engaged CCA to assist in filing the following proposed premium rate increases:

<u>AF&amp;L-2019</u>			
	<u>Small</u>	<u>Medium</u>	<u>Lifetime</u>
Base	12.5%	15.0%	20.0%
Inflation	20.0%	20.0%	20.0%

## 9. Shock Lapses

No Shock Lapses were assumed in these projections.

## 10. Discount Rate

Discount rates used for Disabled Life Reserves are based on state regulations by the year the claim was incurred. The discount rate used in the rate increase projections was the maximum discount rate allowed when calculating Disabled Life Reserves, or 4.5%.

## 11. Other Policy Benefit Factors

Additional claim incidence and continuance factors were used for policies that did not have comprehensive coverage. In general, short benefit period policies used an incidence factor of 110%. The additional factors for each policy can be found in Appendix I.

### Renewability

These policy forms are guaranteed renewable for the lifetime of the insured.

### Underwriting

The policy forms were medically underwritten.

### **Impact on Policyholder Behavior**

Long-Term Care Insurance rate increases may induce policyholders to reduce their benefit or lapse their policy. This behavior would prove to be a benefit to the company.

Conversely, policyholders who accept the premium increase may be more likely to use their benefits and exhibit anti-selection. This behavior would be to the detriment of the company.

The projections in this rate increase filing do not include additional lapses or benefit reductions, or an assumption for anti-selection. It is assumed that if these behaviors were to occur they would offset each other.

### **Rate Increase History**

The historical rate increases approved for AF&L by Pennsylvania can be found in Appendix E.

### **Distributions of Policies Nationwide and in PA**

The charts in Appendix C illustrate the distribution of policies as of December 31, 2018. Appendix D illustrates the policy counts, premiums, and proposed premiums by state. It should be noted that Pennsylvania's experience cannot be considered credible on its own, due to the small size of the block of business in Pennsylvania.

### **Benefit Reduction Offer**

Upon issuing rate increase notices, AF&L will offer policyholders the option to reduce benefits to forgo all or a portion of the proposed increase in premium. Several options, such as a change in elimination period, benefit amount, or benefit limit, will allow the policyholder to adjust the future premium they will pay. Offering benefit reductions has helped AF&L to avoid shock lapses in the past.

### **Data Reliance and Quality**

In performing this rate filing, data was provided to Continuing Care Actuaries by management of AF&L. Continuing Care Actuaries inspected the policy data for internal consistency and general reasonableness but have not audited any of the data or information provided. Based on our review, the data contains no material issues and is appropriate for use in this rate filing memorandum.

**Proposed and Largest Justifiable Rate Increases (MLR and RS)**

The following charts illustrate the proposed rate increase for each of AF&L’s six benefit categories. CCA has also calculated the largest justifiable rate increase based on the Lifetime Minimum Loss Ratio and the NAIC Rate Stabilization guidelines. The first chart illustrates the chart on a national scale, while the second is at the state level. It should be noted that Pennsylvania’s results cannot be considered fully credible since there were only 761 Active Policies and 68 Disabled policies as of December 31, 2018.

**National Results**

	<u>Active Policies</u>	<u>Disabled Policies</u>	<u>Requested Increase</u>	<u>Max RS Increase</u>	<u>Max MLR Increase</u>
Small-No Inflation	1,860	217	12.5%	18.6%	124.9%
Medium-No Inflation	902	150	15.0%	624.0%	992.5%
Lifetime-No Inflation	877	240	20.0%	1075.5%	1626.3%
Small-Inflation	469	27	20.0%	33.9%	113.1%
Medium-Inflation	260	26	20.0%	63.0%	156.0%
Lifetime-Inflation	214	34	20.0%	433.4%	686.8%
<b>Total</b>	<b>4,582</b>	<b>694</b>	<b>16.7%</b>	<b>444.9%</b>	<b>723.3%</b>

**Pennsylvania State Results**

	<u>Active Policies</u>	<u>Disabled Policies</u>	<u>Requested Increase</u>	<u>Max RS Increase</u>	<u>Max MLR Increase</u>
Small-No Inflation	421	42	12.5%	137.7%	250.3%
Medium-No Inflation	80	5	15.0%	208.0%	389.1%
Lifetime-No Inflation	44	3	20.0%	83.0%	171.9%
Small-Inflation	149	12	20.0%	105.3%	231.0%
Medium-Inflation	42	4	20.0%	337.0%	554.4%
Lifetime-Inflation	25	2	20.0%	96.4%	203.1%
<b>Total</b>	<b>761</b>	<b>68</b>	<b>16.3%</b>	<b>149.4%</b>	<b>281.1%</b>

This report is intended to provide actuarial information and analysis as of December 31, 2018 that would allow a qualified actuary, technically competent in Long-Term Care Insurance premium rate increases, to develop and estimate the present value of expected future cash flows. The report should be reviewed in its entirety to be understood. We have projected future revenues and expenses according to applicable regulatory guidelines. The validity of these projections will depend on how well actual future results conform to the assumptions of mortality rates, lapse rates, incidence rates, claim continuance rates, investment income, and other actuarial assumptions. To the extent actual experience is different from the assumptions underlying this report, so will actual results differ from the projection.

## STATEMENT OF ACTUARIAL OPINION

I, Christopher Borcik, hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I meet the actuarial qualification standards to render Statements of Actuarial Opinion for AF&L. I have been retained by AF&L to issue a report on their long-term care insurance obligations.

This Statement of Actuarial Opinion was prepared in a manner consistent with the Code of Professional Conduct and Qualification Standards of the American Academy of Actuaries, and the Standards of Practice of the Actuarial Standards Board. Concerning the projection of health care expenses, I am of the opinion that the data and assumptions used are appropriate.

In my opinion, the methodology employed is appropriate and in accordance with the Standards of Actuarial Practice. The undersigned credentialed actuaries collectively meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report. We are not aware of any direct or material indirect financial interest or relationship, including investments or other services that could create a conflict of interest that would impair the objectivity of our work.



Chris Borcik, F.S.A., F.C.A., M.A.A.A.  
Principal



Brad Paulis, A.S.A., F.C.A., M.A.A.A.  
Partner

Continuing Care Actuaries  
415 Main Street  
Reisterstown, MD 21136  
410-833-4220

# APPENDICES



**AF&L-Nationwide**

**Small Benefit Limits, No Inflation Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$362,140	\$0	\$76,937	21%	\$1,326,803	\$0	\$281,880	21%	\$281,880	3.664
1990			\$1,098,186	\$0	\$258,268	24%	\$3,850,260	\$0	\$905,491	24%	\$905,491	3.506
1991			\$2,935,426	\$0	\$901,048	31%	\$9,848,479	\$0	\$3,023,053	31%	\$3,023,053	3.355
1992			\$4,460,886	\$0	\$1,766,952	40%	\$14,321,973	\$0	\$5,672,916	40%	\$5,672,916	3.211
1993			\$4,761,806	\$0	\$1,995,484	42%	\$14,629,758	\$0	\$6,130,751	42%	\$6,130,751	3.072
1994			\$4,654,664	\$0	\$2,987,162	64%	\$13,684,770	\$0	\$8,782,292	64%	\$8,782,292	2.940
1995			\$4,690,872	\$0	\$2,598,306	55%	\$13,197,341	\$0	\$7,310,096	55%	\$7,310,096	2.813
1996			\$5,219,788	\$0	\$2,588,005	50%	\$14,053,011	\$0	\$6,967,575	50%	\$6,967,575	2.692
1997			\$6,586,877	\$0	\$3,080,216	47%	\$16,969,920	\$0	\$7,935,630	47%	\$7,935,630	2.576
1998			\$9,130,453	\$0	\$3,629,784	40%	\$22,510,040	\$0	\$8,948,798	40%	\$8,948,798	2.465
1999			\$11,294,139	\$0	\$5,223,200	46%	\$26,645,312	\$0	\$12,322,655	46%	\$12,322,655	2.359
2000			\$14,857,064	\$0	\$8,155,898	55%	\$33,541,645	\$0	\$18,412,941	55%	\$18,412,941	2.258
2001			\$18,731,824	\$1,197	\$8,394,973	45%	\$40,468,317	\$2,587	\$18,136,539	45%	\$18,136,539	2.160
2002			\$21,314,571	\$884,227	\$9,061,518	41%	\$44,065,164	\$1,828,026	\$18,733,535	41%	\$18,733,535	2.067
2003			\$23,693,436	\$1,929,348	\$9,211,046	36%	\$46,873,841	\$3,816,921	\$18,222,647	36%	\$18,222,647	1.978
2004			\$23,234,241	\$2,011,103	\$11,938,159	47%	\$43,986,023	\$3,807,329	\$22,600,788	47%	\$22,600,788	1.893
2005			\$20,107,365	\$3,373,348	\$12,235,333	52%	\$36,427,141	\$6,111,264	\$22,165,918	52%	\$22,165,918	1.812
2006			\$16,805,734	\$4,063,027	\$12,868,897	62%	\$29,134,738	\$7,043,740	\$22,309,763	62%	\$22,309,763	1.734
2007			\$14,748,798	\$3,951,647	\$10,456,113	56%	\$24,467,746	\$6,555,646	\$17,346,330	56%	\$17,346,330	1.659
2008			\$12,646,481	\$4,223,673	\$11,237,496	67%	\$20,076,626	\$6,705,193	\$17,839,825	67%	\$17,839,825	1.588
2009			\$10,776,434	\$4,157,819	\$10,069,786	67%	\$16,371,174	\$6,316,410	\$15,297,660	67%	\$15,297,660	1.519
2010			\$9,255,627	\$3,793,111	\$11,612,090	89%	\$13,455,328	\$5,514,219	\$16,881,028	89%	\$16,881,028	1.454
2011			\$8,010,366	\$3,511,950	\$9,449,689	82%	\$11,143,574	\$4,885,629	\$13,145,881	82%	\$13,145,881	1.391
2012			\$6,770,051	\$3,378,354	\$9,600,724	95%	\$9,012,553	\$4,497,395	\$12,780,853	95%	\$12,780,853	1.331
2013			\$5,631,348	\$3,140,348	\$8,504,715	97%	\$7,173,844	\$4,000,529	\$10,834,263	97%	\$10,834,263	1.274
2014			\$4,757,768	\$2,877,823	\$8,712,372	114%	\$5,799,981	\$3,508,224	\$10,620,861	114%	\$10,620,861	1.219
2015			\$3,935,620	\$2,619,193	\$8,973,172	137%	\$4,591,136	\$3,055,445	\$10,467,742	137%	\$10,467,742	1.167
2016			\$3,363,207	\$2,265,548	\$7,781,717	138%	\$3,754,433	\$2,529,088	\$8,686,926	138%	\$8,686,926	1.116
2017			\$2,808,745	\$1,933,654	\$7,312,355	154%	\$3,000,452	\$2,065,633	\$7,811,451	154%	\$7,811,451	1.068
2018			\$2,408,163	\$1,662,505	\$6,651,850	163%	\$2,461,750	\$1,699,500	\$6,799,870	163%	\$6,799,870	1.022
Historical Projected			\$1,937,391	\$1,337,502	\$6,047,348	185%	\$1,895,218	\$1,308,387	\$5,915,709	185%	\$5,915,709	0.978
2019	1,860.0	217.0	\$1,606,610	\$1,109,143	\$5,442,801	200%	\$1,503,959	\$1,038,276	\$5,095,045	200%	\$5,095,045	0.936
2020	1,574.5	222.2	\$1,334,005	\$920,947	\$4,843,717	215%	\$1,194,997	\$824,981	\$4,338,983	215%	\$4,338,983	0.896
2021	1,338.4	185.8	\$1,108,645	\$765,367	\$4,335,508	231%	\$950,354	\$656,089	\$3,716,490	231%	\$3,716,490	0.857
2022	1,135.6	167.4	\$922,236	\$636,677	\$3,839,671	246%	\$756,517	\$522,271	\$3,149,711	246%	\$3,149,711	0.820
2023	964.3	154.3	\$764,158	\$527,546	\$3,348,785	259%	\$599,851	\$414,115	\$2,628,740	259%	\$2,628,740	0.785
2024	817.3	135.2	\$628,876	\$434,152	\$2,894,423	272%	\$472,399	\$326,126	\$2,174,233	272%	\$2,174,233	0.751
2025	688.3	117.3	\$514,029	\$354,866	\$2,471,480	284%	\$369,501	\$255,090	\$1,776,581	284%	\$1,776,581	0.719
2026	576.1	101.3	\$417,220	\$288,033	\$2,086,723	296%	\$286,997	\$198,132	\$1,435,411	296%	\$1,435,411	0.688
2027	479.1	86.6	\$336,285	\$232,159	\$1,745,001	307%	\$221,362	\$152,820	\$1,148,659	307%	\$1,148,659	0.658
2028	395.9	73.1	\$269,084	\$185,765	\$1,445,049	318%	\$169,499	\$117,016	\$910,251	318%	\$910,251	0.630
2029	325.0	61.1	\$213,625	\$147,479	\$1,198,314	332%	\$128,770	\$88,898	\$722,326	332%	\$722,326	0.603
2030	264.9	50.7	\$168,128	\$116,069	\$988,320	348%	\$96,981	\$66,952	\$570,090	348%	\$570,090	0.577
2031	214.3	41.7	\$131,175	\$90,558	\$807,171	364%	\$72,407	\$49,987	\$445,549	364%	\$445,549	0.552
2032	171.9	34.2	\$101,462	\$70,046	\$652,564	380%	\$53,594	\$36,999	\$344,697	380%	\$344,697	0.528
2033	136.9	27.8	\$77,835	\$53,734	\$522,406	397%	\$39,344	\$27,161	\$264,062	397%	\$264,062	0.505
2034	108.2	22.5	\$59,239	\$40,896	\$414,808	414%	\$28,654	\$19,782	\$200,645	414%	\$200,645	0.484
2035	84.9	18.0	\$44,737	\$30,885	\$327,812	433%	\$20,708	\$14,296	\$151,737	433%	\$151,737	0.463
2036	66.1	14.3	\$33,539	\$23,154	\$256,648	453%	\$14,856	\$10,256	\$113,681	453%	\$113,681	0.443
2037	51.2	11.3	\$24,973	\$17,241	\$199,592	473%	\$10,585	\$7,308	\$84,601	473%	\$84,601	0.424
2038	39.4	8.8	\$18,487	\$12,763	\$153,873	492%	\$7,499	\$5,177	\$62,413	492%	\$62,413	0.406
2039	30.1	6.8	\$13,637	\$9,414	\$118,506	514%	\$5,293	\$3,654	\$45,998	514%	\$45,998	0.388
2040	23.0	5.3	\$10,037	\$6,929	\$90,981	536%	\$3,728	\$2,574	\$33,794	536%	\$33,794	0.371
2041	17.4	4.0	\$7,379	\$5,094	\$69,427	557%	\$2,623	\$1,811	\$24,677	557%	\$24,677	0.355
2042	13.2	3.1	\$5,424	\$3,745	\$52,905	577%	\$1,845	\$1,274	\$17,995	577%	\$17,995	0.340
2043	10.0	2.4	\$3,991	\$2,756	\$40,386	599%	\$1,299	\$897	\$13,145	599%	\$13,145	0.325
2044	7.6	1.8	\$2,947	\$2,034	\$30,941	621%	\$918	\$634	\$9,637	621%	\$9,637	0.311
2045	5.7	1.4	\$2,183	\$1,507	\$23,571	639%	\$651	\$449	\$7,025	639%	\$7,025	0.298
2046	4.4	1.0	\$1,622	\$1,120	\$18,170	663%	\$463	\$319	\$5,182	663%	\$5,182	0.285
2047	3.3	0.8	\$1,209	\$835	\$14,015	686%	\$330	\$228	\$3,825	686%	\$3,825	0.273
2048	2.5	0.6	\$902	\$623	\$10,789	707%	\$236	\$163	\$2,818	707%	\$2,818	0.261
2049	1.9	0.5	\$673	\$465	\$8,417	739%	\$168	\$116	\$2,104	739%	\$2,104	0.250
2050	1.4	0.4	\$502	\$346	\$6,549	772%	\$120	\$83	\$1,566	772%	\$1,566	0.239
2051	1.1	0.3	\$372	\$256	\$5,046	803%	\$85	\$59	\$1,155	803%	\$1,155	0.229
2052	0.8	0.2	\$273	\$189	\$3,821	827%	\$60	\$41	\$837	827%	\$837	0.219
2053	0.6	0.2	\$200	\$138	\$2,888	855%	\$42	\$29	\$605	855%	\$605	0.210
2054	0.5	0.1	\$145	\$100	\$2,077	850%	\$29	\$20	\$417	850%	\$417	0.201
2055	0.3	0.1	\$104	\$72	\$1,471	839%	\$20	\$14	\$282	839%	\$282	0.192
2056	0.2	0.1	\$74	\$51	\$1,069	860%	\$14	\$9	\$196	860%	\$196	0.184
2057	0.2	0.1	\$51	\$35	\$761	876%	\$9	\$6	\$134	876%	\$134	0.176
2058	0.1	0.0	\$35	\$24	\$528	882%	\$6	\$4	\$89	882%	\$89	0.168
2059	0.1	0.0	\$24	\$17	\$367	899%	\$4	\$3	\$59	899%	\$59	0.161
2060	0.1	0.0	\$16	\$11	\$255	929%	\$2	\$2	\$39	929%	\$39	0.154
2061	0.0	0.0	\$11	\$7	\$177	969%	\$2	\$1	\$26	969%	\$26	0.147
2062	0.0	0.0	\$7	\$5	\$121	1003%	\$1	\$1	\$17	1003%	\$17	0.141
2063	0.0	0.0	\$5	\$3	\$83	1078%	\$1	\$0	\$11	1078%	\$11	0.135
2064	0.0	0.0	\$3	\$2	\$51	1083%	\$0	\$0	\$7	1083%	\$7	0.129
2065	0.0	0.0	\$2	\$1	\$30	1067%	\$0	\$0	\$4	1067%	\$4	0.124
2066	0.0	0.0	\$1	\$1	\$17	1054%	\$0	\$0	\$2	1054%	\$2	0.118
2067	0.0	0.0	\$1	\$0	\$10	1042%	\$0	\$0	\$1	1042%	\$1	0.113
2068	0.0	0.0										
Past			\$279,052,079	\$49,777,874	\$207,333,263	63%	\$546,843,135	\$73,942,780	\$357,375,957	58%	\$357,375,957	
Future			\$10,763,569	\$7,430,762	\$44,525,439	245%	\$8,911,999	\$6,152,508	\$35,421,262	235%	\$35,421,262	
Lifetime			\$289,815,647	\$57,208,636	\$251,858,702	73%	\$555,755,134	\$80,095,288	\$392,797,219	62%	\$392,797,219	

**AF&L-Nationwide**

**Small Benefit Limits, No Inflation Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$362,140	\$0	\$76,937	21%	\$1,326,803	\$0	\$281,880	21%	\$281,880	3.664	
1990			\$1,098,186	\$0	\$258,268	24%	\$3,850,260	\$0	\$905,491	24%	\$905,491	3.506	
1991			\$2,935,426	\$0	\$901,048	31%	\$9,848,479	\$0	\$3,023,053	31%	\$3,023,053	3.355	
1992			\$4,460,886	\$0	\$1,766,952	40%	\$14,321,973	\$0	\$5,672,916	40%	\$5,672,916	3.211	
1993			\$4,761,806	\$0	\$1,995,484	42%	\$14,629,758	\$0	\$6,130,751	42%	\$6,130,751	3.072	
1994			\$4,654,664	\$0	\$2,987,162	64%	\$13,684,770	\$0	\$8,782,292	64%	\$8,782,292	2.940	
1995			\$4,690,872	\$0	\$2,598,306	55%	\$13,197,341	\$0	\$7,310,096	55%	\$7,310,096	2.813	
1996			\$5,219,788	\$0	\$2,588,005	50%	\$14,053,011	\$0	\$6,967,575	50%	\$6,967,575	2.692	
1997			\$6,586,877	\$0	\$3,080,216	47%	\$16,969,920	\$0	\$7,935,630	47%	\$7,935,630	2.576	
1998			\$9,130,453	\$0	\$3,629,784	40%	\$22,510,040	\$0	\$8,948,798	40%	\$8,948,798	2.465	
1999			\$11,294,139	\$0	\$5,223,200	46%	\$26,645,312	\$0	\$12,322,655	46%	\$12,322,655	2.359	
2000			\$14,857,064	\$0	\$8,155,898	55%	\$33,541,645	\$0	\$18,412,941	55%	\$18,412,941	2.258	
2001			\$18,731,824	\$1,197	\$8,394,973	45%	\$40,468,317	\$2,587	\$18,136,539	45%	\$18,136,539	2.160	
2002			\$21,314,571	\$884,227	\$9,061,518	41%	\$44,065,164	\$1,828,026	\$18,733,535	41%	\$18,733,535	2.067	
2003			\$23,693,436	\$1,929,348	\$9,211,046	36%	\$46,873,841	\$3,816,921	\$18,222,647	36%	\$18,222,647	1.978	
2004			\$23,234,241	\$2,011,103	\$11,938,159	47%	\$43,986,023	\$3,807,329	\$22,600,788	47%	\$22,600,788	1.893	
2005			\$20,107,365	\$3,373,348	\$12,235,333	52%	\$36,427,141	\$6,111,264	\$22,165,918	52%	\$22,165,918	1.812	
2006			\$16,805,734	\$4,063,027	\$12,868,897	62%	\$29,134,738	\$7,043,740	\$22,309,763	62%	\$22,309,763	1.734	
2007			\$14,748,798	\$3,951,647	\$10,456,113	56%	\$24,467,746	\$6,555,646	\$17,346,330	56%	\$17,346,330	1.659	
2008			\$12,646,481	\$4,223,673	\$11,237,496	67%	\$20,076,626	\$6,705,193	\$17,839,825	67%	\$17,839,825	1.588	
2009			\$10,776,434	\$4,157,819	\$10,069,786	67%	\$16,371,174	\$6,316,410	\$15,297,660	67%	\$15,297,660	1.519	
2010			\$9,255,627	\$3,793,111	\$11,612,090	89%	\$13,455,328	\$5,514,219	\$16,881,028	89%	\$16,881,028	1.454	
2011			\$8,010,366	\$3,511,950	\$9,449,689	82%	\$11,143,574	\$4,885,629	\$13,145,881	82%	\$13,145,881	1.391	
2012			\$6,770,051	\$3,378,354	\$9,600,724	95%	\$9,012,553	\$4,497,395	\$12,780,853	95%	\$12,780,853	1.331	
2013			\$5,631,348	\$3,140,348	\$8,504,715	97%	\$7,173,844	\$4,000,529	\$10,834,263	97%	\$10,834,263	1.274	
2014			\$4,757,768	\$2,877,823	\$8,712,372	114%	\$5,799,981	\$3,508,224	\$10,620,861	114%	\$10,620,861	1.219	
2015			\$3,935,620	\$2,619,193	\$8,973,172	137%	\$4,591,136	\$3,055,445	\$10,467,742	137%	\$10,467,742	1.167	
2016			\$3,363,207	\$2,265,548	\$7,781,717	138%	\$3,754,433	\$2,529,088	\$8,686,926	138%	\$8,686,926	1.116	
2017			\$2,808,745	\$1,933,654	\$7,312,355	154%	\$3,000,452	\$2,065,633	\$7,811,451	154%	\$7,811,451	1.068	
2018			\$2,408,163	\$1,662,505	\$6,651,850	163%	\$2,461,750	\$1,699,500	\$6,799,870	163%	\$6,799,870	1.022	
Historical													
Projected	2019	1,860.0	217.0	\$1,937,391	\$1,745,645	\$6,047,348	164%	\$1,895,218	\$1,707,646	\$5,915,709	164%	\$1,707,646	0.978
	2020	1,574.5	222.2	\$1,606,610	\$1,447,919	\$5,442,801	178%	\$1,503,959	\$1,355,407	\$5,095,045	178%	\$1,355,407	0.936
	2021	1,338.4	185.8	\$1,334,005	\$1,202,689	\$4,843,717	191%	\$1,194,997	\$1,077,364	\$4,338,983	191%	\$1,077,364	0.896
	2022	1,135.6	167.4	\$1,108,645	\$999,618	\$4,335,508	206%	\$950,354	\$856,894	\$3,716,490	206%	\$856,894	0.857
	2023	964.3	154.3	\$922,236	\$831,541	\$3,839,671	219%	\$756,517	\$682,119	\$3,149,711	219%	\$682,119	0.820
	2024	817.3	135.2	\$764,158	\$689,009	\$3,348,785	230%	\$599,851	\$540,860	\$2,628,740	230%	\$540,860	0.785
	2025	688.3	117.3	\$628,876	\$567,030	\$2,894,423	242%	\$472,399	\$425,942	\$2,174,233	242%	\$425,942	0.751
	2026	576.1	101.3	\$514,029	\$463,478	\$2,471,480	253%	\$369,501	\$333,163	\$1,776,581	253%	\$333,163	0.719
	2027	479.1	86.6	\$417,220	\$376,190	\$2,086,723	263%	\$286,997	\$258,773	\$1,435,411	263%	\$258,773	0.688
	2028	395.9	73.1	\$336,285	\$303,214	\$1,745,001	273%	\$221,362	\$199,593	\$1,148,659	273%	\$199,593	0.658
	2029	325.0	61.1	\$269,084	\$242,621	\$1,445,049	282%	\$169,499	\$152,830	\$910,251	282%	\$152,830	0.630
	2030	264.9	50.7	\$213,625	\$192,617	\$1,198,314	295%	\$128,770	\$116,107	\$722,326	295%	\$116,107	0.603
	2031	214.3	41.7	\$168,128	\$151,594	\$988,320	309%	\$96,981	\$87,444	\$570,090	309%	\$87,444	0.577
	2032	171.9	34.2	\$131,175	\$118,275	\$807,171	324%	\$72,407	\$65,286	\$445,549	324%	\$65,286	0.552
	2033	136.9	27.8	\$101,462	\$91,484	\$652,564	338%	\$53,594	\$48,324	\$344,697	338%	\$48,324	0.528
	2034	108.2	22.5	\$77,835	\$70,181	\$522,406	353%	\$39,344	\$35,474	\$264,062	353%	\$35,474	0.505
	2035	84.9	18.0	\$59,239	\$53,413	\$414,808	368%	\$28,654	\$25,836	\$200,645	368%	\$25,836	0.484
	2036	66.1	14.3	\$44,737	\$40,337	\$327,812	385%	\$20,708	\$18,671	\$151,737	385%	\$18,671	0.463
	2037	51.2	11.3	\$33,539	\$30,241	\$256,648	402%	\$14,856	\$13,395	\$113,681	402%	\$13,395	0.443
	2038	39.4	8.8	\$24,973	\$22,517	\$199,592	420%	\$10,585	\$9,544	\$84,601	420%	\$9,544	0.424
	2039	30.1	6.8	\$18,487	\$16,669	\$153,873	438%	\$7,499	\$6,761	\$62,413	438%	\$6,761	0.406
	2040	23.0	5.3	\$13,637	\$12,296	\$118,506	457%	\$5,293	\$4,773	\$45,998	457%	\$4,773	0.388
	2041	17.4	4.0	\$10,037	\$9,050	\$90,981	477%	\$3,728	\$3,362	\$33,794	477%	\$3,362	0.371
	2042	13.2	3.1	\$7,379	\$6,654	\$69,427	495%	\$2,623	\$2,365	\$24,677	495%	\$2,365	0.355
	2043	10.0	2.4	\$5,424	\$4,891	\$52,905	513%	\$1,845	\$1,664	\$17,995	513%	\$1,664	0.340
	2044	7.6	1.8	\$3,991	\$3,599	\$40,386	532%	\$1,299	\$1,171	\$13,145	532%	\$1,171	0.325
	2045	5.7	1.4	\$2,947	\$2,657	\$30,941	552%	\$918	\$828	\$9,637	552%	\$828	0.311
	2046	4.4	1.0	\$2,183	\$1,968	\$23,571	568%	\$651	\$587	\$7,025	568%	\$587	0.298
	2047	3.3	0.8	\$1,622	\$1,462	\$18,170	589%	\$463	\$417	\$5,182	589%	\$417	0.285
	2048	2.5	0.6	\$1,209	\$1,090	\$14,015	610%	\$330	\$297	\$3,825	610%	\$297	0.273
	2049	1.9	0.5	\$902	\$814	\$10,789	629%	\$236	\$212	\$2,818	629%	\$212	0.261
	2050	1.4	0.4	\$673	\$607	\$8,417	657%	\$168	\$152	\$2,104	657%	\$152	0.250
	2051	1.1	0.3	\$502	\$452	\$6,549	686%	\$120	\$108	\$1,566	686%	\$108	0.239
	2052	0.8	0.2	\$372	\$335	\$5,046	714%	\$85	\$77	\$1,155	714%	\$77	0.229
	2053	0.6	0.2	\$273	\$247	\$3,821	735%	\$60	\$54	\$837	735%	\$54	0.219
	2054	0.5	0.1	\$200	\$180	\$2,888	760%	\$42	\$38	\$605	760%	\$38	0.210
	2055	0.3	0.1	\$145	\$130	\$2,077	756%	\$29	\$26	\$417	756%	\$26	0.201
	2056	0.2	0.1	\$104	\$93	\$1,471	746%	\$20	\$18	\$282	746%	\$18	0.192
	2057	0.2	0.1	\$74	\$66	\$1,069	765%	\$14	\$12	\$196	765%	\$12	0.184
	2058	0.1	0.0	\$51	\$46	\$761	779%	\$9	\$8	\$134	779%	\$8	0.176
	2059	0.1	0.0	\$35	\$32	\$528	784%	\$6	\$5	\$89	784%	\$5	0.168
	2060	0.1	0.0	\$24	\$22	\$367	800%	\$4	\$4	\$59	800%	\$4	0.161
	2061	0.0	0.0	\$16	\$15	\$255	825%	\$2	\$2	\$39	825%	\$2	0.154
	2062	0.0	0.0	\$11	\$10	\$177	862%	\$2	\$1	\$26	862%	\$1	0.147
	2063	0.0	0.0	\$7	\$6	\$121	892%	\$1	\$1	\$17	892%	\$1	0.141
	2064	0.0	0.0	\$5	\$4	\$83	958%	\$1	\$1	\$11	958%	\$1	0.135
	2065	0.0	0.0	\$3	\$3	\$51	962%	\$0	\$0	\$7	962%	\$0	0.129
	2066	0.0	0.0	\$2	\$1	\$30	949%	\$0	\$0	\$4	949%	\$0	0.124
	2067	0.0	0.0	\$1	\$1	\$17	937%	\$0	\$0	\$2	937%	\$0	0.118
	2068	0.0	0.0	\$1	\$1	\$10	926%	\$0	\$0	\$1	926%	\$0	0.113
Past			\$279,052,079	\$49,777,874	\$207,333,263	63%	\$546,843,135	\$73,942,780	\$357,375,957	58%	\$73,942,780		
Future			\$10,763,569	\$9,703,015	\$44,525,439	218%	\$8,911,999	\$8,033,617	\$35,421,262	209%	\$8,033,617		
Lifetime			\$289,815,647	\$59,480,889	\$251,858,702	72%	\$555,755,134	\$81,976,397	\$392,797,219	62%	\$81,976,397		

AF&L-Nationwide

Medium Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$26,771	\$0	\$0	0%	\$98,084	\$0	\$0	0%		3.664
1990			\$138,428	\$0	\$21,491	16%	\$485,331	\$0	\$75,349	16%		3.506
1991			\$405,848	\$0	\$26,640	7%	\$1,361,638	\$0	\$89,378	7%		3.355
1992			\$517,409	\$0	\$9,690	2%	\$1,661,176	\$0	\$31,110	2%		3.211
1993			\$519,613	\$0	\$10,076	2%	\$1,596,414	\$0	\$30,957	2%		3.072
1994			\$461,172	\$0	\$3,566	1%	\$1,355,850	\$0	\$10,484	1%		2.940
1995			\$399,623	\$0	\$305,750	77%	\$1,124,303	\$0	\$860,200	77%		2.813
1996			\$471,796	\$0	\$31,177	7%	\$1,270,197	\$0	\$83,936	7%		2.692
1997			\$701,958	\$0	\$778,551	111%	\$1,808,469	\$0	\$2,005,799	111%		2.576
1998			\$1,369,784	\$0	\$258,569	19%	\$3,377,039	\$0	\$637,470	19%		2.465
1999			\$2,268,438	\$0	\$1,175,962	52%	\$5,351,734	\$0	\$2,774,348	52%		2.359
2000			\$3,095,632	\$0	\$2,356,340	76%	\$6,988,770	\$0	\$5,319,726	76%		2.258
2001			\$3,768,308	\$386	\$3,130,793	83%	\$8,141,070	\$834	\$6,763,779	83%		2.160
2002			\$4,274,521	\$161,628	\$4,413,590	103%	\$8,837,028	\$334,146	\$9,124,535	103%		2.067
2003			\$5,195,027	\$386,363	\$5,337,263	103%	\$10,277,567	\$764,360	\$10,558,958	103%		1.978
2004			\$5,955,724	\$507,982	\$5,147,833	86%	\$11,275,109	\$961,689	\$9,745,647	86%		1.893
2005			\$7,666,109	\$1,498,900	\$5,516,934	72%	\$13,888,166	\$2,715,454	\$9,994,653	72%		1.812
2006			\$6,683,705	\$1,841,220	\$6,960,014	104%	\$11,586,997	\$3,191,973	\$12,066,012	104%		1.734
2007			\$5,964,639	\$1,869,486	\$6,573,460	110%	\$9,895,130	\$3,101,413	\$10,905,143	110%		1.659
2008			\$5,350,004	\$2,062,802	\$5,597,284	105%	\$8,493,275	\$3,274,753	\$8,885,837	105%		1.588
2009			\$4,735,066	\$2,058,150	\$6,031,298	127%	\$7,193,344	\$3,126,667	\$9,745,647	127%		1.519
2010			\$4,278,799	\$1,918,345	\$7,504,737	175%	\$6,220,286	\$2,788,785	\$10,909,980	175%		1.454
2011			\$3,778,631	\$1,857,883	\$6,472,350	171%	\$5,256,621	\$2,584,584	\$9,003,972	171%		1.391
2012			\$3,255,212	\$1,907,805	\$5,522,063	170%	\$4,333,464	\$2,539,743	\$7,351,184	170%		1.331
2013			\$2,839,368	\$1,875,175	\$6,795,904	239%	\$3,617,107	\$2,388,809	\$8,657,388	239%		1.274
2014			\$2,482,846	\$1,839,896	\$4,330,703	174%	\$3,026,726	\$2,242,935	\$5,279,366	174%		1.219
2015			\$2,133,464	\$1,865,521	\$4,353,632	204%	\$2,488,813	\$2,176,241	\$5,078,772	204%		1.167
2016			\$1,893,388	\$1,689,589	\$4,858,737	257%	\$2,113,636	\$1,886,130	\$5,423,930	257%		1.116
2017			\$1,651,485	\$1,488,406	\$4,087,580	248%	\$1,764,205	\$1,589,995	\$4,366,572	248%		1.068
Historical			\$1,468,369	\$1,311,067	\$4,885,691	333%	\$1,501,044	\$1,340,241	\$4,994,409	333%		1.022
Projected	2019	902.0	\$1,214,999	\$1,084,840	\$3,887,491	320%	\$1,188,551	\$1,061,225	\$3,802,868	320%	0.0%	0.978
	2020	782.1	\$1,032,038	\$921,479	\$3,631,093	352%	\$966,098	\$862,603	\$3,399,092	352%		0.936
	2021	680.0	\$878,633	\$784,508	\$3,291,758	375%	\$787,076	\$702,759	\$2,948,745	375%		0.896
	2022	589.5	\$746,704	\$666,712	\$2,996,047	401%	\$640,091	\$571,520	\$2,568,276	401%		0.857
	2023	510.3	\$634,673	\$566,682	\$2,726,229	430%	\$520,627	\$464,853	\$2,236,346	430%		0.820
	2024	441.8	\$539,079	\$481,329	\$2,463,523	457%	\$423,168	\$377,835	\$1,933,825	457%		0.785
	2025	381.3	\$456,228	\$407,354	\$2,199,560	482%	\$342,710	\$305,996	\$1,652,266	482%		0.751
	2026	327.4	\$384,130	\$342,980	\$1,943,557	506%	\$276,125	\$246,545	\$1,397,093	506%		0.719
	2027	279.5	\$321,658	\$287,200	\$1,706,970	531%	\$221,262	\$197,559	\$1,174,187	531%		0.688
	2028	237.3	\$267,797	\$239,108	\$1,484,248	554%	\$176,279	\$157,395	\$977,016	554%		0.658
	2029	200.3	\$221,516	\$197,786	\$1,275,517	576%	\$139,535	\$124,587	\$803,462	576%		0.630
	2030	167.8	\$181,935	\$162,445	\$1,094,826	602%	\$109,668	\$97,919	\$659,945	602%		0.603
	2031	139.6	\$148,284	\$132,399	\$934,730	630%	\$85,534	\$76,371	\$539,179	630%		0.577
	2032	115.1	\$119,933	\$107,085	\$789,575	658%	\$66,202	\$59,110	\$435,836	658%		0.552
	2033	94.2	\$96,247	\$85,937	\$660,612	686%	\$50,840	\$45,393	\$348,948	686%		0.528
	2034	76.5	\$76,636	\$68,426	\$548,381	716%	\$38,737	\$34,587	\$277,191	716%		0.505
	2035	61.7	\$60,543	\$54,057	\$451,535	746%	\$29,285	\$26,148	\$218,410	746%		0.484
	2036	49.3	\$47,470	\$42,385	\$370,800	781%	\$21,973	\$19,619	\$171,635	781%		0.463
	2037	39.1	\$36,937	\$32,980	\$300,731	814%	\$16,361	\$14,608	\$133,207	814%		0.443
	2038	30.7	\$28,512	\$25,458	\$239,939	842%	\$12,085	\$10,791	\$101,703	842%		0.424
	2039	23.9	\$21,844	\$19,504	\$188,932	865%	\$8,860	\$7,911	\$76,634	865%		0.406
	2040	18.5	\$16,622	\$14,841	\$148,283	892%	\$6,452	\$5,761	\$57,556	892%		0.388
	2041	14.2	\$12,558	\$11,213	\$116,424	927%	\$4,665	\$4,165	\$43,244	927%		0.371
	2042	10.8	\$9,418	\$8,409	\$90,327	959%	\$3,348	\$2,989	\$32,106	959%		0.355
	2043	8.2	\$7,012	\$6,261	\$69,794	995%	\$2,385	\$2,129	\$23,739	995%		0.340
	2044	6.1	\$5,184	\$4,628	\$53,038	1023%	\$1,687	\$1,506	\$17,263	1023%		0.325
	2045	4.5	\$3,809	\$3,401	\$40,204	1055%	\$1,187	\$1,059	\$12,522	1055%		0.311
	2046	3.3	\$2,783	\$2,485	\$30,546	1097%	\$830	\$741	\$9,104	1097%		0.298
	2047	2.5	\$2,017	\$1,801	\$23,125	1147%	\$575	\$514	\$6,596	1147%		0.285
	2048	1.8	\$1,446	\$1,291	\$17,312	1198%	\$395	\$352	\$4,725	1198%		0.273
	2049	1.3	\$1,027	\$917	\$12,802	1246%	\$268	\$240	\$3,344	1246%		0.261
	2050	0.9	\$725	\$647	\$9,163	1264%	\$181	\$162	\$2,290	1264%		0.250
	2051	0.6	\$508	\$453	\$6,521	1285%	\$121	\$108	\$1,560	1285%		0.239
	2052	0.5	\$353	\$315	\$4,758	1348%	\$81	\$72	\$1,089	1348%		0.229
	2053	0.3	\$243	\$217	\$3,443	1417%	\$53	\$48	\$754	1417%		0.219
	2054	0.2	\$165	\$148	\$2,426	1467%	\$35	\$31	\$508	1467%		0.210
	2055	0.1	\$111	\$99	\$1,692	1522%	\$22	\$20	\$339	1522%		0.201
	2056	0.1	\$74	\$66	\$1,157	1568%	\$14	\$13	\$222	1568%		0.192
	2057	0.1	\$48	\$43	\$787	1625%	\$9	\$8	\$145	1625%		0.184
	2058	0.0	\$31	\$28	\$533	1701%	\$6	\$5	\$94	1701%		0.176
	2059	0.0	\$20	\$18	\$356	1810%	\$3	\$3	\$60	1810%		0.168
	2060	0.0	\$12	\$11	\$211	1777%	\$2	\$2	\$34	1777%		0.161
	2061	0.0	\$7	\$6	\$119	1694%	\$1	\$1	\$18	1694%		0.154
	2062	0.0	\$4	\$4	\$65	1620%	\$1	\$1	\$10	1620%		0.147
	2063	0.0	\$2	\$2	\$35	1567%	\$0	\$0	\$5	1567%		0.141
	2064	0.0	\$1	\$1	\$18	1500%	\$0	\$0	\$2	1500%		0.135
	2065	0.0	\$1	\$1	\$8	1368%	\$0	\$0	\$1	1368%		0.129
	2066	0.0	\$0	\$0	\$3	1139%	\$0	\$0	\$0	1139%		0.124
	2067	0.0	\$0	\$0	\$1	796%	\$0	\$0	\$0	796%		0.118
	2068	0.0	\$0	\$0	\$0	321%	\$0	\$0	\$0	321%		0.113
Past			\$83,751,137	\$26,140,601	\$102,497,676	93%	\$146,388,592	\$37,008,753	\$160,191,427	87%		
Future			\$7,579,977	\$6,767,957	\$33,819,205	236%	\$6,143,386	\$5,485,264	\$26,073,193	224%		
Lifetime			\$91,331,114	\$32,908,558	\$136,316,881	110%	\$152,531,978	\$42,494,016	\$186,264,620	96%		

AF&L-Nationwide

Medium Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$26,771	\$0	\$0	0%	\$98,084	\$0	\$0	0%		3.664	
1990			\$138,428	\$0	\$21,491	16%	\$485,331	\$0	\$75,349	16%		3.506	
1991			\$405,848	\$0	\$26,640	7%	\$1,361,638	\$0	\$89,378	7%		3.355	
1992			\$517,409	\$0	\$9,690	2%	\$1,661,176	\$0	\$31,110	2%		3.211	
1993			\$519,613	\$0	\$10,076	2%	\$1,596,414	\$0	\$30,957	2%		3.072	
1994			\$461,172	\$0	\$3,566	1%	\$1,355,850	\$0	\$10,484	1%		2.940	
1995			\$399,623	\$0	\$305,750	77%	\$1,124,303	\$0	\$860,200	77%		2.813	
1996			\$471,796	\$0	\$31,177	7%	\$1,270,197	\$0	\$83,936	7%		2.692	
1997			\$701,958	\$0	\$778,551	111%	\$1,808,469	\$0	\$2,005,799	111%		2.576	
1998			\$1,369,784	\$0	\$258,569	19%	\$3,377,039	\$0	\$637,470	19%		2.465	
1999			\$2,268,438	\$0	\$1,175,962	52%	\$5,351,734	\$0	\$2,774,348	52%		2.359	
2000			\$3,095,632	\$0	\$2,356,340	76%	\$6,988,770	\$0	\$5,319,726	76%		2.258	
2001			\$3,768,308	\$386	\$3,130,793	83%	\$8,141,070	\$834	\$6,763,779	83%		2.160	
2002			\$4,274,521	\$161,628	\$4,413,590	103%	\$8,837,028	\$334,146	\$9,124,535	103%		2.067	
2003			\$5,195,027	\$386,363	\$5,337,263	103%	\$10,277,567	\$764,360	\$10,558,958	103%		1.978	
2004			\$5,955,724	\$507,982	\$5,147,833	86%	\$11,275,109	\$961,689	\$9,745,647	86%		1.893	
2005			\$7,666,109	\$1,498,900	\$5,516,934	72%	\$13,888,166	\$2,715,454	\$9,994,653	72%		1.812	
2006			\$6,683,705	\$1,841,220	\$6,960,014	104%	\$11,586,997	\$3,191,973	\$12,066,012	104%		1.734	
2007			\$5,964,639	\$1,869,486	\$6,573,460	110%	\$9,895,130	\$3,101,413	\$10,905,143	110%		1.659	
2008			\$5,350,004	\$2,062,802	\$5,597,284	105%	\$8,493,275	\$3,274,753	\$8,885,837	105%		1.588	
2009			\$4,735,066	\$2,058,150	\$6,031,298	127%	\$7,193,344	\$3,126,667	\$9,745,647	127%		1.519	
2010			\$4,278,799	\$1,918,345	\$7,504,737	175%	\$6,220,286	\$2,788,785	\$10,909,980	175%		1.454	
2011			\$3,778,631	\$1,857,883	\$6,472,350	171%	\$5,256,621	\$2,584,584	\$9,003,972	171%		1.391	
2012			\$3,255,212	\$1,907,805	\$5,522,063	170%	\$4,333,464	\$2,539,743	\$7,351,184	170%		1.331	
2013			\$2,839,368	\$1,875,175	\$6,795,904	239%	\$3,617,107	\$2,388,809	\$8,657,388	239%		1.274	
2014			\$2,482,846	\$1,839,896	\$4,330,703	174%	\$3,026,726	\$2,242,935	\$5,279,366	174%		1.219	
2015			\$2,133,464	\$1,865,521	\$4,353,632	204%	\$2,488,813	\$2,176,241	\$5,078,772	204%		1.167	
2016			\$1,893,388	\$1,689,589	\$4,858,737	257%	\$2,113,636	\$1,886,130	\$5,423,930	257%		1.116	
2017			\$1,651,485	\$1,488,406	\$4,087,580	248%	\$1,764,205	\$1,589,995	\$4,366,572	248%		1.068	
Historical			\$1,468,369	\$1,311,067	\$4,885,691	333%	\$1,501,044	\$1,340,241	\$4,994,409	333%		1.022	
Projected	2019	902.0	150.0	\$1,214,999	\$1,429,383	\$3,887,491	320%	\$1,188,551	\$1,398,269	\$3,802,868	320%	15.0%	0.978
	2020	782.1	143.4	\$1,032,038	\$1,214,507	\$3,631,093	352%	\$966,098	\$1,136,908	\$3,399,092	352%		0.936
	2021	680.0	128.6	\$878,633	\$1,033,979	\$3,291,758	375%	\$787,076	\$926,234	\$2,948,745	375%		0.896
	2022	589.5	117.5	\$746,704	\$878,724	\$2,996,047	401%	\$640,091	\$753,261	\$2,568,276	401%		0.857
	2023	510.3	105.4	\$634,673	\$746,885	\$2,726,229	430%	\$520,627	\$612,675	\$2,236,346	430%		0.820
	2024	441.8	95.8	\$539,079	\$634,390	\$2,463,523	457%	\$423,168	\$497,985	\$1,933,825	457%		0.785
	2025	381.3	83.4	\$456,228	\$536,891	\$2,199,560	482%	\$342,710	\$403,302	\$1,652,266	482%		0.751
	2026	327.4	73.4	\$384,130	\$452,046	\$1,943,557	506%	\$276,125	\$324,945	\$1,397,093	506%		0.719
	2027	279.5	64.8	\$321,658	\$378,529	\$1,706,970	531%	\$221,262	\$260,382	\$1,174,187	531%		0.688
	2028	237.3	56.8	\$267,797	\$315,144	\$1,484,248	554%	\$176,279	\$207,446	\$977,016	554%		0.658
	2029	200.3	49.5	\$221,516	\$260,681	\$1,275,517	576%	\$139,535	\$164,206	\$803,462	576%		0.630
	2030	167.8	42.7	\$181,935	\$214,101	\$1,094,826	602%	\$109,668	\$129,057	\$659,945	602%		0.603
	2031	139.6	36.7	\$148,284	\$174,501	\$934,730	630%	\$85,534	\$100,657	\$539,179	630%		0.577
	2032	115.1	31.2	\$119,933	\$141,137	\$789,575	658%	\$66,202	\$77,906	\$435,836	658%		0.552
	2033	94.2	26.4	\$96,247	\$113,264	\$660,612	686%	\$50,840	\$59,828	\$348,948	686%		0.528
	2034	76.5	22.2	\$76,636	\$90,185	\$548,381	716%	\$38,737	\$45,586	\$277,191	716%		0.505
	2035	61.7	18.5	\$60,543	\$71,247	\$451,535	746%	\$29,285	\$34,462	\$218,410	746%		0.484
	2036	49.3	15.3	\$47,470	\$55,863	\$370,800	781%	\$21,973	\$25,858	\$171,635	781%		0.463
	2037	39.1	12.6	\$36,937	\$43,467	\$300,731	814%	\$16,361	\$19,254	\$133,207	814%		0.443
	2038	30.7	10.2	\$28,512	\$33,553	\$239,939	842%	\$12,085	\$14,222	\$101,703	842%		0.424
	2039	23.9	8.2	\$21,844	\$25,706	\$188,932	865%	\$8,860	\$10,427	\$76,634	865%		0.406
	2040	18.5	6.6	\$16,622	\$19,560	\$148,283	892%	\$6,452	\$7,592	\$57,556	892%		0.388
	2041	14.2	5.2	\$12,558	\$14,779	\$116,424	927%	\$4,665	\$5,489	\$43,244	927%		0.371
	2042	10.8	4.1	\$9,418	\$11,084	\$90,327	959%	\$3,348	\$3,940	\$32,106	959%		0.355
	2043	8.2	3.2	\$7,012	\$8,251	\$69,794	995%	\$2,385	\$2,807	\$23,739	995%		0.340
	2044	6.1	2.5	\$5,184	\$6,100	\$53,038	1023%	\$1,687	\$1,986	\$17,263	1023%		0.325
	2045	4.5	1.9	\$3,809	\$4,483	\$40,204	1055%	\$1,187	\$1,396	\$12,522	1055%		0.311
	2046	3.3	1.4	\$2,783	\$3,275	\$30,546	1097%	\$830	\$976	\$9,104	1097%		0.298
	2047	2.5	1.1	\$2,017	\$2,373	\$23,125	1147%	\$575	\$677	\$6,596	1147%		0.285
	2048	1.8	0.8	\$1,446	\$1,701	\$17,312	1198%	\$395	\$464	\$4,725	1198%		0.273
	2049	1.3	0.6	\$1,027	\$1,209	\$12,802	1246%	\$268	\$316	\$3,344	1246%		0.261
	2050	0.9	0.4	\$725	\$853	\$9,163	1264%	\$181	\$213	\$2,290	1264%		0.250
	2051	0.6	0.3	\$508	\$597	\$6,521	1285%	\$121	\$143	\$1,560	1285%		0.239
	2052	0.5	0.2	\$353	\$415	\$4,758	1348%	\$81	\$95	\$1,089	1348%		0.229
	2053	0.3	0.2	\$243	\$286	\$3,443	1417%	\$53	\$63	\$754	1417%		0.219
	2054	0.2	0.1	\$165	\$195	\$2,426	1467%	\$35	\$41	\$508	1467%		0.210
	2055	0.1	0.1	\$111	\$131	\$1,692	1522%	\$22	\$26	\$339	1522%		0.201
	2056	0.1	0.1	\$74	\$87	\$1,157	1568%	\$14	\$17	\$222	1568%		0.192
	2057	0.1	0.0	\$48	\$57	\$787	1625%	\$9	\$10	\$145	1625%		0.184
	2058	0.0	0.0	\$31	\$37	\$533	1701%	\$6	\$6	\$94	1701%		0.176
	2059	0.0	0.0	\$20	\$23	\$356	1810%	\$3	\$4	\$60	1810%		0.168
	2060	0.0	0.0	\$12	\$14	\$211	1777%	\$2	\$2	\$34	1777%		0.161
	2061	0.0	0.0	\$7	\$8	\$119	1694%	\$1	\$1	\$18	1694%		0.154
	2062	0.0	0.0	\$4	\$5	\$65	1620%	\$1	\$1	\$10	1620%		0.147
	2063	0.0	0.0	\$2	\$3	\$35	1567%	\$0	\$0	\$5	1567%		0.141
	2064	0.0	0.0	\$1	\$1	\$18	1500%	\$0	\$0	\$2	1500%		0.135
	2065	0.0	0.0	\$1	\$1	\$8	1368%	\$0	\$0	\$1	1368%		0.129
	2066	0.0	0.0	\$0	\$0	\$3	1139%	\$0	\$0	\$0	1139%		0.124
	2067	0.0	0.0	\$0	\$0	\$1	796%	\$0	\$0	\$0	796%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	321%	\$0	\$0	\$0	321%		0.113
Past			\$83,751,137	\$26,140,601	\$102,497,676	93%	\$146,388,592	\$37,008,753	\$160,191,427	87%			
Future			\$7,579,977	\$8,919,714	\$33,819,205	205%	\$6,143,386	\$7,229,138	\$26,073,193	195%			
Lifetime			\$91,331,114	\$35,060,316	\$136,316,881	108%	\$152,531,978	\$44,237,891	\$186,264,620	95%			

AF&L-Nationwide

Lifetime Benefit Limits, No Inflation Controls

Policy Forms: LTC ORG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$4,483	\$0	\$0	0%	\$16,425	\$0	\$0	0%		3.664	
1990			\$46,499	\$0	\$0	0%	\$163,028	\$0	\$0	0%		3.506	
1991			\$152,389	\$0	\$0	0%	\$511,272	\$0	\$0	0%		3.355	
1992			\$220,533	\$0	\$0	0%	\$708,034	\$0	\$0	0%		3.211	
1993			\$214,782	\$0	\$0	0%	\$659,879	\$0	\$0	0%		3.072	
1994			\$313,935	\$0	\$0	0%	\$922,972	\$0	\$0	0%		2.940	
1995			\$739,644	\$0	\$14,000	2%	\$2,080,921	\$0	\$39,388	2%		2.813	
1996			\$1,049,431	\$0	\$564,870	54%	\$2,825,337	\$0	\$1,520,775	54%		2.692	
1997			\$1,785,649	\$0	\$1,254,222	70%	\$4,600,408	\$0	\$3,231,282	70%		2.576	
1998			\$3,237,729	\$0	\$2,265,854	70%	\$7,982,235	\$0	\$5,586,193	70%		2.465	
1999			\$4,832,897	\$0	\$1,948,565	40%	\$11,401,848	\$0	\$4,597,084	40%		2.359	
2000			\$7,761,458	\$0	\$4,342,259	56%	\$17,522,445	\$0	\$9,803,182	56%		2.258	
2001			\$10,717,840	\$160	\$6,468,705	60%	\$23,154,869	\$347	\$13,975,021	60%		2.160	
2002			\$11,518,957	\$408,309	\$9,357,596	81%	\$23,813,978	\$844,127	\$19,345,638	81%		2.067	
2003			\$10,954,444	\$1,026,299	\$10,290,779	94%	\$21,671,694	\$2,030,375	\$20,358,733	94%		1.978	
2004			\$10,683,537	\$1,213,967	\$12,586,333	118%	\$20,225,593	\$2,298,227	\$23,827,882	118%		1.893	
2005			\$7,342,584	\$1,771,584	\$8,797,625	120%	\$13,302,058	\$3,209,457	\$15,938,058	120%		1.812	
2006			\$6,202,339	\$2,062,631	\$8,183,962	132%	\$10,752,493	\$3,575,816	\$14,187,871	132%		1.734	
2007			\$5,498,360	\$2,033,418	\$10,832,691	197%	\$9,121,589	\$3,373,370	\$17,971,060	197%		1.659	
2008			\$4,894,065	\$2,207,772	\$11,252,853	230%	\$7,769,460	\$3,504,897	\$17,864,205	230%		1.588	
2009			\$4,302,305	\$2,162,402	\$10,098,706	235%	\$6,535,908	\$3,285,045	\$15,341,595	235%		1.519	
2010			\$3,826,917	\$1,973,601	\$10,314,480	270%	\$5,563,364	\$2,869,114	\$14,994,631	270%		1.454	
2011			\$3,370,535	\$1,933,140	\$9,792,740	291%	\$4,688,901	\$2,689,277	\$13,623,114	291%		1.391	
2012			\$2,929,249	\$2,083,293	\$10,719,449	366%	\$3,899,529	\$2,773,360	\$14,270,143	366%		1.331	
2013			\$2,564,611	\$2,063,939	\$6,734,151	263%	\$3,267,090	\$2,629,277	\$8,578,720	263%		1.274	
2014			\$2,255,267	\$2,096,925	\$6,414,040	284%	\$2,749,295	\$2,556,267	\$7,819,068	284%		1.219	
2015			\$1,989,973	\$2,292,145	\$4,868,986	245%	\$2,321,423	\$2,673,924	\$5,679,964	245%		1.167	
2016			\$1,798,146	\$2,140,903	\$7,245,427	403%	\$2,007,316	\$2,389,944	\$8,088,253	403%		1.116	
2017			\$1,643,715	\$1,953,911	\$5,151,599	313%	\$1,755,905	\$2,087,273	\$5,503,215	313%		1.068	
Historical			\$1,497,570	\$1,742,145	\$4,570,663	305%	\$1,530,895	\$1,780,912	\$4,672,372	305%		1.022	
Projected	2019	877.0	240.0	\$1,214,998	\$1,413,425	\$4,527,392	373%	\$1,188,550	\$1,382,657	\$4,428,839	373%	0.0%	0.978
	2020	770.3	208.6	\$1,045,339	\$1,216,059	\$4,321,388	413%	\$978,550	\$1,138,361	\$4,045,282	413%		0.936
	2021	678.3	178.1	\$901,143	\$1,048,313	\$3,995,575	443%	\$807,241	\$939,075	\$3,579,221	443%		0.896
	2022	595.6	156.6	\$775,361	\$901,988	\$3,692,919	476%	\$664,656	\$773,204	\$3,165,649	476%		0.857
	2023	522.3	138.7	\$666,630	\$775,501	\$3,400,767	510%	\$546,842	\$636,149	\$2,789,674	510%		0.820
	2024	457.3	123.1	\$571,985	\$665,398	\$3,099,614	542%	\$448,999	\$522,327	\$2,433,145	542%		0.785
	2025	399.0	110.1	\$489,155	\$569,041	\$2,804,381	573%	\$367,443	\$427,452	\$2,106,595	573%		0.751
	2026	346.7	98.9	\$416,826	\$484,900	\$2,512,683	603%	\$299,628	\$348,562	\$1,806,199	603%		0.719
	2027	300.0	88.6	\$353,760	\$411,535	\$2,238,716	633%	\$243,344	\$283,086	\$1,539,964	633%		0.688
	2028	258.4	79.1	\$298,948	\$347,770	\$1,968,869	659%	\$196,784	\$228,922	\$1,296,021	659%		0.658
	2029	221.6	70.3	\$251,421	\$292,482	\$1,728,481	687%	\$158,373	\$184,237	\$1,088,789	687%		0.630
	2030	188.9	62.0	\$210,306	\$244,652	\$1,526,485	726%	\$126,769	\$147,473	\$920,143	726%		0.603
	2031	160.0	54.5	\$174,812	\$203,362	\$1,331,587	762%	\$100,837	\$117,305	\$768,097	762%		0.577
	2032	134.7	47.6	\$144,402	\$167,984	\$1,148,526	795%	\$79,708	\$92,725	\$633,973	795%		0.552
	2033	112.6	41.3	\$118,491	\$137,842	\$984,067	830%	\$62,589	\$72,811	\$519,803	830%		0.528
	2034	93.4	35.7	\$96,535	\$112,300	\$832,999	863%	\$48,796	\$56,765	\$421,058	863%		0.505
	2035	77.0	30.5	\$78,091	\$90,844	\$699,653	896%	\$37,773	\$43,942	\$338,426	896%		0.484
	2036	63.0	26.0	\$62,719	\$72,962	\$583,795	931%	\$29,031	\$33,772	\$270,225	931%		0.463
	2037	51.1	21.9	\$50,011	\$58,179	\$484,709	969%	\$22,152	\$25,770	\$214,699	969%		0.443
	2038	41.1	18.3	\$39,608	\$46,076	\$398,422	1006%	\$16,788	\$19,530	\$168,879	1006%		0.424
	2039	32.9	15.2	\$31,174	\$36,265	\$325,576	1044%	\$12,645	\$14,710	\$132,059	1044%		0.406
	2040	26.1	12.5	\$24,371	\$28,352	\$263,257	1080%	\$9,460	\$11,005	\$102,183	1080%		0.388
	2041	20.5	10.2	\$18,914	\$22,003	\$211,446	1118%	\$7,025	\$8,173	\$78,539	1118%		0.371
	2042	16.0	8.3	\$14,573	\$16,953	\$168,330	1155%	\$5,180	\$6,026	\$59,831	1155%		0.355
	2043	12.4	6.7	\$11,143	\$12,962	\$132,536	1189%	\$3,790	\$4,409	\$45,080	1189%		0.340
	2044	9.5	5.3	\$8,454	\$9,834	\$102,322	1210%	\$2,752	\$3,201	\$33,305	1210%		0.325
	2045	7.2	4.2	\$6,366	\$7,405	\$78,591	1235%	\$1,983	\$2,307	\$24,479	1235%		0.311
	2046	5.4	3.3	\$4,758	\$5,535	\$59,359	1248%	\$1,418	\$1,650	\$17,693	1248%		0.298
	2047	4.0	2.6	\$3,529	\$4,105	\$44,401	1258%	\$1,006	\$1,171	\$12,664	1258%		0.285
	2048	3.0	2.0	\$2,595	\$3,019	\$33,084	1275%	\$708	\$824	\$9,030	1275%		0.273
	2049	2.2	1.5	\$1,891	\$2,200	\$24,121	1275%	\$494	\$575	\$6,300	1275%		0.261
	2050	1.6	1.1	\$1,366	\$1,589	\$17,574	1286%	\$341	\$397	\$4,392	1286%		0.250
	2051	1.1	0.8	\$977	\$1,136	\$12,813	1312%	\$234	\$272	\$3,065	1312%		0.239
	2052	0.8	0.6	\$690	\$803	\$9,215	1336%	\$158	\$184	\$2,109	1336%		0.229
	2053	0.6	0.4	\$480	\$559	\$6,536	1361%	\$105	\$122	\$1,432	1361%		0.219
	2054	0.4	0.3	\$329	\$382	\$4,531	1378%	\$69	\$80	\$950	1378%		0.210
	2055	0.3	0.2	\$220	\$256	\$3,098	1405%	\$44	\$51	\$621	1405%		0.201
	2056	0.2	0.1	\$144	\$168	\$2,020	1401%	\$28	\$32	\$388	1401%		0.192
	2057	0.1	0.1	\$92	\$107	\$1,282	1391%	\$17	\$20	\$236	1391%		0.184
	2058	0.1	0.1	\$57	\$67	\$788	1376%	\$10	\$12	\$139	1376%		0.176
	2059	0.0	0.0	\$34	\$40	\$455	1323%	\$6	\$7	\$76	1323%		0.168
	2060	0.0	0.0	\$20	\$23	\$250	1246%	\$3	\$4	\$40	1246%		0.161
	2061	0.0	0.0	\$11	\$13	\$131	1155%	\$2	\$2	\$20	1155%		0.154
	2062	0.0	0.0	\$6	\$7	\$65	1051%	\$1	\$1	\$10	1051%		0.147
	2063	0.0	0.0	\$3	\$4	\$30	944%	\$0	\$1	\$4	944%		0.141
	2064	0.0	0.0	\$2	\$2	\$13	804%	\$0	\$0	\$2	804%		0.135
	2065	0.0	0.0	\$1	\$1	\$5	697%	\$0	\$0	\$1	697%		0.129
	2066	0.0	0.0	\$0	\$0	\$2	502%	\$0	\$0	\$0	502%		0.124
	2067	0.0	0.0	\$0	\$0	\$0	287%	\$0	\$0	\$0	287%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	255%	\$0	\$0	\$0	255%		0.113
Past				\$114,349,846	\$31,166,543	\$164,070,557	113%	\$213,526,164	\$44,571,009	\$266,817,446	103%		
Future				\$8,092,742	\$9,414,406	\$43,782,860	250%	\$6,472,332	\$7,529,359	\$33,069,329	226%		
Lifetime				\$122,442,588	\$40,580,950	\$207,853,417	127%	\$219,998,496	\$52,100,368	\$299,886,775	110%		

AF&L-Nationwide

Lifetime Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$4,483	\$0	\$0	0%	\$16,425	\$0	\$0	0%		3.664	
1990			\$46,499	\$0	\$0	0%	\$163,028	\$0	\$0	0%		3.506	
1991			\$152,389	\$0	\$0	0%	\$511,272	\$0	\$0	0%		3.355	
1992			\$220,533	\$0	\$0	0%	\$708,034	\$0	\$0	0%		3.211	
1993			\$214,782	\$0	\$0	0%	\$659,879	\$0	\$0	0%		3.072	
1994			\$313,935	\$0	\$0	0%	\$922,972	\$0	\$0	0%		2.940	
1995			\$739,644	\$0	\$14,000	2%	\$2,080,921	\$0	\$39,388	2%		2.813	
1996			\$1,049,431	\$0	\$564,870	54%	\$2,825,337	\$0	\$1,520,775	54%		2.692	
1997			\$1,785,649	\$0	\$1,254,222	70%	\$4,600,408	\$0	\$3,231,282	70%		2.576	
1998			\$3,237,729	\$0	\$2,265,854	70%	\$7,982,235	\$0	\$5,586,193	70%		2.465	
1999			\$4,832,897	\$0	\$1,948,565	40%	\$11,401,848	\$0	\$4,597,084	40%		2.359	
2000			\$7,761,458	\$0	\$4,342,259	56%	\$17,522,445	\$0	\$9,803,182	56%		2.258	
2001			\$10,717,840	\$160	\$6,468,705	60%	\$23,154,869	\$347	\$13,975,021	60%		2.160	
2002			\$11,518,957	\$408,309	\$9,357,596	81%	\$23,813,978	\$844,127	\$19,345,638	81%		2.067	
2003			\$10,954,444	\$1,026,299	\$10,290,779	94%	\$21,671,694	\$2,030,375	\$20,358,733	94%		1.978	
2004			\$10,683,537	\$1,213,967	\$12,586,333	118%	\$20,225,593	\$2,298,227	\$23,827,882	118%		1.893	
2005			\$7,342,584	\$1,771,584	\$8,797,625	120%	\$13,302,058	\$3,209,457	\$15,938,058	120%		1.812	
2006			\$6,202,339	\$2,062,631	\$8,183,962	132%	\$10,752,493	\$3,575,816	\$14,187,871	132%		1.734	
2007			\$5,498,360	\$2,033,418	\$10,832,691	197%	\$9,121,589	\$3,373,370	\$17,971,060	197%		1.659	
2008			\$4,894,065	\$2,207,772	\$11,252,853	230%	\$7,769,460	\$3,504,897	\$17,864,205	230%		1.588	
2009			\$4,302,305	\$2,162,402	\$10,098,706	235%	\$6,535,908	\$3,285,045	\$15,341,595	235%		1.519	
2010			\$3,826,917	\$1,973,601	\$10,314,480	270%	\$5,563,364	\$2,869,114	\$14,994,631	270%		1.454	
2011			\$3,370,535	\$1,933,140	\$9,792,740	291%	\$4,688,901	\$2,689,277	\$13,623,114	291%		1.391	
2012			\$2,929,249	\$2,083,293	\$10,719,449	366%	\$3,899,529	\$2,773,360	\$14,270,143	366%		1.331	
2013			\$2,564,611	\$2,063,939	\$6,734,151	263%	\$3,267,090	\$2,629,277	\$8,578,720	263%		1.274	
2014			\$2,255,267	\$2,096,925	\$6,414,040	284%	\$2,749,295	\$2,556,267	\$7,819,068	284%		1.219	
2015			\$1,989,973	\$2,292,145	\$4,868,986	245%	\$2,321,423	\$2,673,924	\$5,679,964	245%		1.167	
2016			\$1,798,146	\$2,140,903	\$7,245,427	403%	\$2,007,316	\$2,389,944	\$8,088,253	403%		1.116	
2017			\$1,643,715	\$1,953,911	\$5,151,599	313%	\$1,755,905	\$2,087,273	\$5,503,215	313%		1.068	
Historical			\$1,497,570	\$1,742,145	\$4,570,663	305%	\$1,530,895	\$1,780,912	\$4,672,372	305%		1.022	
Projected	2019	877.0	240.0	\$1,214,998	\$1,938,546	\$4,527,392	373%	\$1,188,550	\$1,896,348	\$4,428,839	373%	20.0%	0.978
	2020	770.3	208.6	\$1,045,339	\$1,668,338	\$4,321,388	413%	\$978,550	\$1,561,743	\$4,045,282	413%		0.936
	2021	678.3	178.1	\$901,143	\$1,438,204	\$3,995,575	443%	\$807,241	\$1,288,338	\$3,579,221	443%		0.896
	2022	595.6	156.6	\$775,361	\$1,237,458	\$3,692,919	476%	\$664,656	\$1,060,776	\$3,165,649	476%		0.857
	2023	522.3	138.7	\$666,630	\$1,063,927	\$3,400,767	510%	\$546,842	\$872,748	\$2,789,674	510%		0.820
	2024	457.3	123.1	\$571,985	\$912,875	\$3,099,614	542%	\$448,999	\$716,592	\$2,433,145	542%		0.785
	2025	399.0	110.1	\$489,155	\$780,680	\$2,804,381	573%	\$367,443	\$586,431	\$2,106,595	573%		0.751
	2026	346.7	98.9	\$416,826	\$665,245	\$2,512,683	603%	\$299,628	\$478,200	\$1,806,199	603%		0.719
	2027	300.0	88.6	\$353,760	\$564,594	\$2,238,716	633%	\$243,344	\$388,372	\$1,539,964	633%		0.688
	2028	258.4	79.1	\$298,948	\$477,114	\$1,968,869	659%	\$196,784	\$314,063	\$1,296,021	659%		0.658
	2029	221.6	70.3	\$251,421	\$401,262	\$1,728,481	687%	\$158,373	\$252,759	\$1,088,789	687%		0.630
	2030	188.9	62.0	\$210,306	\$335,644	\$1,526,485	726%	\$126,769	\$202,321	\$920,143	726%		0.603
	2031	160.0	54.5	\$174,812	\$278,997	\$1,331,587	762%	\$100,837	\$160,933	\$768,097	762%		0.577
	2032	134.7	47.6	\$144,402	\$230,462	\$1,148,526	795%	\$79,708	\$127,212	\$633,973	795%		0.552
	2033	112.6	41.3	\$118,491	\$189,109	\$984,067	830%	\$62,589	\$99,891	\$519,803	830%		0.528
	2034	93.4	35.7	\$96,535	\$154,067	\$832,999	863%	\$48,796	\$77,877	\$421,058	863%		0.505
	2035	77.0	30.5	\$78,091	\$124,631	\$699,653	896%	\$37,773	\$60,285	\$338,426	896%		0.484
	2036	63.0	26.0	\$62,719	\$100,099	\$583,795	931%	\$29,031	\$46,333	\$270,225	931%		0.463
	2037	51.1	21.9	\$50,011	\$79,816	\$484,709	969%	\$22,152	\$35,354	\$214,699	969%		0.443
	2038	41.1	18.3	\$39,608	\$63,213	\$398,422	1006%	\$16,788	\$26,794	\$168,879	1006%		0.424
	2039	32.9	15.2	\$31,174	\$49,753	\$325,576	1044%	\$12,645	\$20,181	\$132,059	1044%		0.406
	2040	26.1	12.5	\$24,371	\$38,896	\$263,257	1080%	\$9,460	\$15,098	\$102,183	1080%		0.388
	2041	20.5	10.2	\$18,914	\$30,187	\$211,446	1118%	\$7,025	\$11,213	\$78,539	1118%		0.371
	2042	16.0	8.3	\$14,573	\$23,258	\$168,330	1155%	\$5,180	\$8,267	\$59,831	1155%		0.355
	2043	12.4	6.7	\$11,143	\$17,783	\$132,536	1189%	\$3,790	\$6,049	\$45,080	1189%		0.340
	2044	9.5	5.3	\$8,454	\$13,492	\$102,322	1210%	\$2,752	\$4,391	\$33,305	1210%		0.325
	2045	7.2	4.2	\$6,366	\$10,160	\$78,591	1235%	\$1,983	\$3,164	\$24,479	1235%		0.311
	2046	5.4	3.3	\$4,758	\$7,594	\$59,359	1248%	\$1,418	\$2,263	\$17,693	1248%		0.298
	2047	4.0	2.6	\$3,529	\$5,632	\$44,401	1258%	\$1,006	\$1,606	\$12,664	1258%		0.285
	2048	3.0	2.0	\$2,595	\$4,142	\$33,084	1275%	\$708	\$1,131	\$9,030	1275%		0.273
	2049	2.2	1.5	\$1,891	\$3,019	\$24,121	1275%	\$494	\$788	\$6,300	1275%		0.261
	2050	1.6	1.1	\$1,366	\$2,180	\$17,574	1286%	\$341	\$545	\$4,392	1286%		0.250
	2051	1.1	0.8	\$977	\$1,559	\$12,813	1312%	\$234	\$373	\$3,065	1312%		0.239
	2052	0.8	0.6	\$690	\$1,101	\$9,215	1336%	\$158	\$252	\$2,109	1336%		0.229
	2053	0.6	0.4	\$480	\$767	\$6,536	1361%	\$105	\$168	\$1,432	1361%		0.219
	2054	0.4	0.3	\$329	\$525	\$4,531	1378%	\$69	\$110	\$950	1378%		0.210
	2055	0.3	0.2	\$220	\$352	\$3,098	1405%	\$44	\$71	\$621	1405%		0.201
	2056	0.2	0.1	\$144	\$230	\$2,020	1401%	\$28	\$44	\$388	1401%		0.192
	2057	0.1	0.1	\$92	\$147	\$1,282	1391%	\$17	\$27	\$236	1391%		0.184
	2058	0.1	0.1	\$57	\$91	\$788	1376%	\$10	\$16	\$139	1376%		0.176
	2059	0.0	0.0	\$34	\$55	\$455	1323%	\$6	\$9	\$76	1323%		0.168
	2060	0.0	0.0	\$20	\$32	\$250	1246%	\$3	\$5	\$40	1246%		0.161
	2061	0.0	0.0	\$11	\$18	\$131	1155%	\$2	\$3	\$20	1155%		0.154
	2062	0.0	0.0	\$6	\$10	\$65	1051%	\$1	\$1	\$10	1051%		0.147
	2063	0.0	0.0	\$3	\$5	\$30	944%	\$0	\$1	\$4	944%		0.141
	2064	0.0	0.0	\$2	\$3	\$13	804%	\$0	\$0	\$2	804%		0.135
	2065	0.0	0.0	\$1	\$1	\$5	697%	\$0	\$0	\$1	697%		0.129
	2066	0.0	0.0	\$0	\$0	\$2	502%	\$0	\$0	\$0	502%		0.124
	2067	0.0	0.0	\$0	\$0	\$0	287%	\$0	\$0	\$0	287%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	255%	\$0	\$0	\$0	255%		0.113
Past			\$114,349,846	\$31,166,543	\$164,070,557	113%	\$213,526,164	\$44,571,009	\$266,817,446	103%			
Future			\$8,092,742	\$12,915,273	\$43,782,860	208%	\$6,472,332	\$10,329,146	\$33,069,329	197%			
Lifetime			\$122,442,588	\$44,081,816	\$207,853,417	125%	\$219,998,496	\$54,900,155	\$299,886,775	109%			

**AF&L-Nationwide**

**Small Benefit Limits with Inflation Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072	
1994			\$77,660	\$0	\$0	0%	\$228,321	\$0	\$0	0%		2.940	
1995			\$343,629	\$0	\$42,168	12%	\$966,769	\$0	\$118,634	12%		2.813	
1996			\$517,212	\$0	\$6,593	1%	\$1,392,469	\$0	\$17,749	1%		2.692	
1997			\$612,194	\$0	\$61,343	10%	\$1,577,210	\$0	\$158,039	10%		2.576	
1998			\$692,260	\$0	\$123,036	18%	\$1,706,683	\$0	\$303,330	18%		2.465	
1999			\$1,003,313	\$0	\$289,459	29%	\$2,367,032	\$0	\$682,896	29%		2.359	
2000			\$1,322,633	\$0	\$352,870	27%	\$2,986,006	\$0	\$796,648	27%		2.258	
2001			\$1,560,567	-\$37	\$638,924	41%	\$3,371,457	-\$79	\$1,380,335	41%		2.160	
2002			\$1,827,641	\$69,661	\$543,825	30%	\$3,778,414	\$144,015	\$1,124,290	30%		2.067	
2003			\$2,120,441	\$163,020	\$997,064	47%	\$4,194,969	\$322,510	\$1,972,539	47%		1.978	
2004			\$2,338,777	\$186,637	\$801,758	34%	\$4,427,668	\$353,332	\$1,517,853	34%		1.893	
2005			\$2,142,560	\$328,149	\$493,201	23%	\$3,881,529	\$594,485	\$893,498	23%		1.812	
2006			\$1,915,233	\$427,788	\$1,381,146	72%	\$3,320,283	\$741,621	\$2,394,381	72%		1.734	
2007			\$1,738,813	\$425,847	\$838,833	48%	\$2,884,631	\$706,466	\$1,391,595	48%		1.659	
2008			\$1,547,723	\$528,406	\$1,408,249	91%	\$2,457,051	\$838,859	\$2,235,632	91%		1.588	
2009			\$1,421,701	\$551,593	\$1,891,872	133%	\$2,159,798	\$837,960	\$2,874,064	133%		1.519	
2010			\$1,320,702	\$513,983	\$1,668,302	126%	\$1,919,965	\$747,200	\$2,425,286	126%		1.454	
2011			\$1,206,100	\$497,444	\$1,435,714	119%	\$1,677,859	\$692,017	\$1,997,285	119%		1.391	
2012			\$1,103,000	\$517,117	\$1,062,802	96%	\$1,468,356	\$688,406	\$1,414,842	96%		1.331	
2013			\$985,928	\$522,928	\$1,800,044	183%	\$1,255,986	\$666,164	\$2,293,099	183%		1.274	
2014			\$888,219	\$595,847	\$1,633,898	184%	\$1,082,787	\$726,370	\$1,991,811	184%		1.219	
2015			\$792,947	\$705,987	\$1,781,622	225%	\$925,020	\$823,576	\$2,078,369	225%		1.167	
2016			\$725,199	\$680,146	\$1,602,952	221%	\$809,558	\$759,264	\$1,789,416	221%		1.116	
2017			\$655,656	\$648,805	\$1,719,713	262%	\$700,407	\$693,088	\$1,837,090	262%		1.068	
Historical			\$590,500	\$578,044	\$1,270,732	215%	\$603,640	\$590,907	\$1,299,009	215%		1.022	
Projected	2019	469.0	27.0	\$538,499	\$527,140	\$1,051,867	195%	\$526,777	\$515,666	\$1,028,970	195%	0.0%	0.978
	2020	414.4	33.0	\$472,973	\$462,996	\$1,065,364	225%	\$442,753	\$433,414	\$997,295	225%		0.936
	2021	367.1	32.4	\$415,751	\$406,981	\$1,050,240	253%	\$372,428	\$364,572	\$940,801	253%		0.896
	2022	324.4	32.5	\$364,950	\$357,252	\$1,044,191	286%	\$312,843	\$306,244	\$895,103	286%		0.857
	2023	286.5	33.3	\$320,071	\$313,319	\$1,026,977	321%	\$262,556	\$257,018	\$842,437	321%		0.820
	2024	252.6	31.5	\$279,772	\$273,871	\$996,839	356%	\$219,617	\$214,984	\$782,502	356%		0.785
	2025	221.5	29.4	\$243,195	\$238,065	\$956,212	393%	\$182,683	\$178,830	\$718,287	393%		0.751
	2026	193.2	27.2	\$210,180	\$205,747	\$904,408	430%	\$151,085	\$147,898	\$650,118	430%		0.719
	2027	167.5	24.9	\$180,551	\$176,743	\$844,629	468%	\$124,197	\$121,577	\$581,002	468%		0.688
	2028	144.3	22.5	\$154,155	\$150,903	\$780,452	506%	\$101,474	\$99,333	\$513,738	506%		0.658
	2029	123.7	20.1	\$130,807	\$128,048	\$707,602	541%	\$82,397	\$80,659	\$445,726	541%		0.630
	2030	105.4	17.7	\$110,268	\$107,942	\$640,025	580%	\$66,468	\$65,066	\$385,798	580%		0.603
	2031	89.1	15.4	\$92,260	\$90,314	\$571,961	620%	\$53,218	\$52,096	\$329,923	620%		0.577
	2032	74.9	13.3	\$76,605	\$74,989	\$509,000	664%	\$42,285	\$41,393	\$280,962	664%		0.552
	2033	62.5	11.4	\$63,128	\$61,796	\$450,109	713%	\$33,345	\$32,642	\$237,756	713%		0.528
	2034	51.8	9.7	\$51,639	\$50,549	\$392,821	761%	\$26,102	\$25,551	\$198,560	761%		0.505
	2035	42.6	8.2	\$41,917	\$41,033	\$341,597	815%	\$20,275	\$19,848	\$165,233	815%		0.484
	2036	34.8	6.9	\$33,762	\$33,050	\$294,405	872%	\$15,628	\$15,298	\$136,273	872%		0.463
	2037	28.3	5.7	\$26,991	\$26,422	\$252,128	934%	\$11,956	\$11,703	\$111,678	934%		0.443
	2038	22.8	4.7	\$21,417	\$20,966	\$212,536	992%	\$9,078	\$8,887	\$90,087	992%		0.424
	2039	18.3	3.9	\$16,870	\$16,514	\$176,931	1049%	\$6,843	\$6,698	\$71,766	1049%		0.406
	2040	14.6	3.2	\$13,199	\$12,921	\$146,246	1108%	\$5,123	\$5,015	\$56,766	1108%		0.388
	2041	11.6	2.5	\$10,270	\$10,053	\$120,086	1169%	\$3,814	\$3,734	\$44,604	1169%		0.371
	2042	9.2	2.0	\$7,948	\$7,780	\$97,792	1230%	\$2,825	\$2,765	\$34,759	1230%		0.355
	2043	7.2	1.6	\$6,119	\$5,989	\$79,039	1292%	\$2,081	\$2,037	\$26,884	1292%		0.340
	2044	5.7	1.3	\$4,696	\$4,597	\$63,397	1350%	\$1,529	\$1,496	\$20,635	1350%		0.325
	2045	4.4	1.0	\$3,601	\$3,525	\$50,029	1389%	\$1,122	\$1,098	\$15,583	1389%		0.311
	2046	3.5	0.8	\$2,763	\$2,705	\$39,434	1427%	\$824	\$806	\$11,754	1427%		0.298
	2047	2.7	0.6	\$2,124	\$2,079	\$31,086	1464%	\$606	\$593	\$8,866	1464%		0.285
	2048	2.2	0.4	\$1,635	\$1,600	\$24,493	1498%	\$446	\$437	\$6,685	1498%		0.273
	2049	1.7	0.3	\$1,264	\$1,238	\$18,938	1498%	\$330	\$323	\$4,946	1498%		0.261
	2050	1.4	0.3	\$987	\$966	\$15,032	1523%	\$247	\$242	\$3,757	1523%		0.250
	2051	1.1	0.2	\$780	\$763	\$11,830	1517%	\$186	\$183	\$2,830	1517%		0.239
	2052	0.9	0.1	\$625	\$612	\$9,308	1490%	\$143	\$140	\$2,130	1490%		0.229
	2053	0.7	0.1	\$509	\$498	\$7,528	1480%	\$111	\$109	\$1,649	1480%		0.219
	2054	0.6	0.1	\$421	\$412	\$6,145	1461%	\$88	\$86	\$1,288	1461%		0.210
	2055	0.5	0.1	\$353	\$345	\$5,721	1621%	\$71	\$69	\$1,147	1621%		0.201
	2056	0.4	0.0	\$299	\$293	\$4,977	1665%	\$57	\$56	\$955	1665%		0.192
	2057	0.4	0.0	\$257	\$251	\$4,491	1750%	\$47	\$46	\$825	1750%		0.184
	2058	0.3	0.0	\$222	\$217	\$4,293	1934%	\$39	\$38	\$755	1934%		0.176
	2059	0.3	0.0	\$193	\$189	\$4,178	2168%	\$32	\$32	\$703	2168%		0.168
	2060	0.2	0.0	\$167	\$164	\$5,038	3013%	\$27	\$26	\$811	3013%		0.161
	2061	0.2	0.0	\$144	\$141	\$4,968	3457%	\$22	\$22	\$765	3457%		0.154
	2062	0.2	0.0	\$123	\$120	\$4,853	3951%	\$18	\$18	\$715	3951%		0.147
	2063	0.1	0.0	\$104	\$102	\$4,530	4349%	\$15	\$14	\$639	4349%		0.141
	2064	0.1	0.0	\$88	\$86	\$4,188	4781%	\$12	\$12	\$565	4781%		0.135
	2065	0.1	0.0	\$73	\$71	\$3,915	5382%	\$9	\$9	\$506	5382%		0.129
	2066	0.1	0.0	\$59	\$58	\$3,293	5558%	\$7	\$7	\$407	5558%		0.124
	2067	0.1	0.0	\$48	\$47	\$2,893	6074%	\$6	\$6	\$342	6074%		0.118
	2068	0.1	0.0	\$38	\$37	\$2,498	6622%	\$4	\$4	\$283	6622%		0.113
Past				\$29,450,608	\$7,941,366	\$23,846,119	64%	\$52,143,869	\$10,926,164	\$34,987,691	55%		
Future				\$3,904,866	\$3,822,500	\$15,050,514	195%	\$3,083,850	\$3,018,801	\$10,656,570	175%		
Lifetime				\$33,355,474	\$11,763,866	\$38,896,633	86%	\$55,227,719	\$13,944,965	\$45,644,261	66%		

AF&L-Nationwide

Small Benefit Limits with Inflation Benefits

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With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664		
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506		
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355		
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211		
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072		
1994			\$77,660	\$0	\$0	0%	\$228,321	\$0	\$0	0%	2.940		
1995			\$343,629	\$0	\$42,168	12%	\$966,769	\$0	\$118,634	12%	2.813		
1996			\$517,212	\$0	\$6,593	1%	\$1,392,469	\$0	\$17,749	1%	2.692		
1997			\$612,194	\$0	\$61,343	10%	\$1,577,210	\$0	\$158,039	10%	2.576		
1998			\$692,260	\$0	\$123,036	18%	\$1,706,683	\$0	\$303,330	18%	2.465		
1999			\$1,003,313	\$0	\$289,459	29%	\$2,367,032	\$0	\$682,896	29%	2.359		
2000			\$1,322,633	\$0	\$352,870	27%	\$2,986,006	\$0	\$796,648	27%	2.258		
2001			\$1,560,567	-\$37	\$638,924	41%	\$3,371,457	-\$79	\$1,380,335	41%	2.160		
2002			\$1,827,641	\$69,661	\$543,825	30%	\$3,778,414	\$144,015	\$1,124,290	30%	2.067		
2003			\$2,120,441	\$163,020	\$997,064	47%	\$4,194,969	\$322,510	\$1,972,539	47%	1.978		
2004			\$2,338,777	\$186,637	\$801,758	34%	\$4,427,668	\$353,332	\$1,517,853	34%	1.893		
2005			\$2,142,560	\$328,149	\$493,201	23%	\$3,881,529	\$594,485	\$893,498	23%	1.812		
2006			\$1,915,233	\$427,788	\$1,381,146	72%	\$3,320,283	\$741,621	\$2,394,381	72%	1.734		
2007			\$1,738,813	\$425,847	\$838,833	48%	\$2,884,631	\$706,466	\$1,391,595	48%	1.659		
2008			\$1,547,723	\$528,406	\$1,408,249	91%	\$2,457,051	\$838,859	\$2,235,632	91%	1.588		
2009			\$1,421,701	\$551,593	\$1,891,872	133%	\$2,159,798	\$837,960	\$2,874,064	133%	1.519		
2010			\$1,320,702	\$513,983	\$1,668,302	126%	\$1,919,965	\$747,200	\$2,425,286	126%	1.454		
2011			\$1,206,100	\$497,444	\$1,435,714	119%	\$1,677,859	\$692,017	\$1,997,285	119%	1.391		
2012			\$1,103,000	\$517,117	\$1,062,802	96%	\$1,468,356	\$688,406	\$1,414,842	96%	1.331		
2013			\$985,928	\$522,928	\$1,800,044	183%	\$1,255,986	\$666,164	\$2,293,099	183%	1.274		
2014			\$888,219	\$595,847	\$1,633,898	184%	\$1,082,787	\$726,370	\$1,991,811	184%	1.219		
2015			\$792,947	\$705,987	\$1,781,622	225%	\$925,020	\$823,576	\$2,078,369	225%	1.167		
2016			\$725,199	\$680,146	\$1,602,952	221%	\$809,558	\$759,264	\$1,789,416	221%	1.116		
2017			\$655,656	\$648,805	\$1,719,713	262%	\$700,407	\$693,088	\$1,837,090	262%	1.068		
Historical			\$590,500	\$578,044	\$1,270,732	215%	\$603,640	\$590,907	\$1,299,009	215%	1.022		
Projected	2019	469.0	27.0	\$538,499	\$740,227	\$1,051,867	195%	\$526,777	\$724,114	\$1,028,970	195%	20.0%	0.978
	2020	414.4	33.0	\$472,973	\$650,190	\$1,065,364	225%	\$442,753	\$608,648	\$997,295	225%	0.936	
	2021	367.1	32.4	\$415,751	\$571,528	\$1,050,240	253%	\$372,428	\$511,972	\$940,801	253%	0.896	
	2022	324.4	32.5	\$364,950	\$501,692	\$1,044,191	286%	\$312,843	\$430,061	\$895,103	286%	0.857	
	2023	286.5	33.3	\$320,071	\$439,997	\$1,026,977	321%	\$262,556	\$360,933	\$842,437	321%	0.820	
	2024	252.6	31.5	\$279,772	\$384,600	\$996,839	356%	\$219,617	\$301,905	\$782,502	356%	0.785	
	2025	221.5	29.4	\$243,195	\$334,317	\$956,212	393%	\$182,683	\$251,132	\$718,287	393%	0.751	
	2026	193.2	27.2	\$210,180	\$288,933	\$904,408	430%	\$151,085	\$207,694	\$650,118	430%	0.719	
	2027	167.5	24.9	\$180,551	\$248,201	\$844,629	468%	\$124,197	\$170,732	\$581,002	468%	0.688	
	2028	144.3	22.5	\$154,155	\$211,915	\$780,452	506%	\$101,474	\$139,494	\$513,738	506%	0.658	
	2029	123.7	20.1	\$130,807	\$179,819	\$707,602	541%	\$82,397	\$113,270	\$445,726	541%	0.630	
	2030	105.4	17.7	\$110,268	\$151,584	\$640,025	580%	\$66,468	\$91,372	\$385,798	580%	0.603	
	2031	89.1	15.4	\$92,260	\$126,829	\$571,961	620%	\$53,218	\$73,158	\$329,923	620%	0.577	
	2032	74.9	13.3	\$76,605	\$105,308	\$509,000	664%	\$42,285	\$58,129	\$280,962	664%	0.552	
	2033	62.5	11.4	\$63,128	\$86,781	\$450,109	713%	\$33,345	\$45,839	\$237,756	713%	0.528	
	2034	51.8	9.7	\$51,639	\$70,987	\$392,821	761%	\$26,102	\$35,882	\$198,560	761%	0.505	
	2035	42.6	8.2	\$41,917	\$57,623	\$341,597	815%	\$20,275	\$27,872	\$165,233	815%	0.484	
	2036	34.8	6.9	\$33,762	\$46,413	\$294,405	872%	\$15,628	\$21,483	\$136,273	872%	0.463	
	2037	28.3	5.7	\$26,991	\$37,105	\$252,128	934%	\$11,956	\$16,435	\$111,678	934%	0.443	
	2038	22.8	4.7	\$21,417	\$29,442	\$212,536	992%	\$9,078	\$12,480	\$90,087	992%	0.424	
	2039	18.3	3.9	\$16,870	\$23,190	\$176,931	1049%	\$6,843	\$9,406	\$71,766	1049%	0.406	
	2040	14.6	3.2	\$13,199	\$18,144	\$146,246	1108%	\$5,123	\$7,043	\$56,766	1108%	0.388	
	2041	11.6	2.5	\$10,270	\$14,117	\$120,086	1169%	\$3,814	\$5,244	\$44,604	1169%	0.371	
	2042	9.2	2.0	\$7,948	\$10,926	\$97,792	1230%	\$2,825	\$3,884	\$34,759	1230%	0.355	
	2043	7.2	1.6	\$6,119	\$8,411	\$79,039	1292%	\$2,081	\$2,861	\$26,884	1292%	0.340	
	2044	5.7	1.3	\$4,696	\$6,456	\$63,397	1350%	\$1,529	\$2,101	\$20,635	1350%	0.325	
	2045	4.4	1.0	\$3,601	\$4,951	\$50,029	1389%	\$1,122	\$1,542	\$15,583	1389%	0.311	
	2046	3.5	0.8	\$2,763	\$3,799	\$39,434	1427%	\$824	\$1,132	\$11,754	1427%	0.298	
	2047	2.7	0.6	\$2,124	\$2,920	\$31,086	1464%	\$606	\$833	\$8,866	1464%	0.285	
	2048	2.2	0.4	\$1,635	\$2,247	\$24,493	1498%	\$446	\$613	\$6,685	1498%	0.273	
	2049	1.7	0.3	\$1,264	\$1,738	\$18,938	1498%	\$330	\$454	\$4,946	1498%	0.261	
	2050	1.4	0.3	\$987	\$1,357	\$15,032	1523%	\$247	\$339	\$3,757	1523%	0.250	
	2051	1.1	0.2	\$780	\$1,072	\$11,830	1517%	\$186	\$256	\$2,830	1517%	0.239	
	2052	0.9	0.1	\$625	\$859	\$9,308	1490%	\$143	\$197	\$2,130	1490%	0.229	
	2053	0.7	0.1	\$509	\$699	\$7,528	1480%	\$111	\$153	\$1,649	1480%	0.219	
	2054	0.6	0.1	\$421	\$578	\$6,145	1461%	\$88	\$121	\$1,288	1461%	0.210	
	2055	0.5	0.1	\$353	\$485	\$5,721	1621%	\$71	\$97	\$1,147	1621%	0.201	
	2056	0.4	0.0	\$299	\$411	\$4,977	1665%	\$57	\$79	\$955	1665%	0.192	
	2057	0.4	0.0	\$257	\$353	\$4,491	1750%	\$47	\$65	\$825	1750%	0.184	
	2058	0.3	0.0	\$222	\$305	\$4,293	1934%	\$39	\$54	\$755	1934%	0.176	
	2059	0.3	0.0	\$193	\$265	\$4,178	2168%	\$32	\$45	\$703	2168%	0.168	
	2060	0.2	0.0	\$167	\$230	\$5,038	3013%	\$27	\$37	\$811	3013%	0.161	
	2061	0.2	0.0	\$144	\$198	\$4,968	3457%	\$22	\$30	\$765	3457%	0.154	
	2062	0.2	0.0	\$123	\$169	\$4,853	3951%	\$18	\$25	\$715	3951%	0.147	
	2063	0.1	0.0	\$104	\$143	\$4,530	4349%	\$15	\$20	\$639	4349%	0.141	
	2064	0.1	0.0	\$88	\$120	\$4,188	4781%	\$12	\$16	\$565	4781%	0.135	
	2065	0.1	0.0	\$73	\$100	\$3,915	5382%	\$9	\$13	\$506	5382%	0.129	
	2066	0.1	0.0	\$59	\$81	\$3,293	5558%	\$7	\$10	\$407	5558%	0.124	
	2067	0.1	0.0	\$48	\$65	\$2,893	6074%	\$6	\$8	\$342	6074%	0.118	
	2068	0.1	0.0	\$38	\$52	\$2,498	6622%	\$4	\$6	\$283	6622%	0.113	
Past				\$29,450,608	\$7,941,366	\$23,846,119	64%	\$52,143,869	\$10,926,164	\$34,987,691	55%		
Future				\$3,904,866	\$5,367,932	\$15,050,514	162%	\$3,083,850	\$4,239,291	\$10,656,570	146%		
Lifetime				\$33,355,474	\$13,309,298	\$38,896,633	83%	\$55,227,719	\$15,165,455	\$45,644,261	65%		



AF&L-Nationwide

Medium Benefit Limits with Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$6,261	\$0	\$0	0%	\$18,407	\$0	\$0	0%	2.940	
1995			\$36,003	\$0	\$0	0%	\$101,290	\$0	\$0	0%	2.813	
1996			\$57,129	\$0	\$0	0%	\$153,806	\$0	\$0	0%	2.692	
1997			\$93,524	\$0	\$116,400	124%	\$240,949	\$0	\$299,884	124%	2.576	
1998			\$196,072	\$0	\$32,878	17%	\$483,393	\$0	\$81,056	17%	2.465	
1999			\$425,087	\$0	\$3,775	1%	\$1,002,872	\$0	\$8,906	1%	2.359	
2000			\$612,633	\$0	\$0	0%	\$1,383,094	\$0	\$0	0%	2.258	
2001			\$737,704	-\$65	\$43,477	6%	\$1,593,739	-\$140	\$93,928	6%	2.160	
2002			\$953,475	\$30,225	\$0	0%	\$1,971,187	\$62,486	\$0	0%	2.067	
2003			\$1,242,921	\$74,333	\$96,603	8%	\$2,458,930	\$147,056	\$191,114	8%	1.978	
2004			\$1,518,262	\$92,973	\$637,609	42%	\$2,674,306	\$176,012	\$1,207,093	42%	1.893	
2005			\$1,564,385	\$224,150	\$716,275	46%	\$2,834,089	\$406,077	\$1,297,626	46%	1.812	
2006			\$1,393,829	\$309,455	\$512,915	37%	\$2,416,369	\$536,477	\$889,199	37%	1.734	
2007			\$1,310,087	\$330,737	\$879,769	67%	\$2,173,388	\$548,682	\$1,459,507	67%	1.659	
2008			\$1,214,550	\$413,821	\$614,286	51%	\$1,928,131	\$656,952	\$975,195	51%	1.588	
2009			\$1,102,980	\$443,324	\$2,006,613	182%	\$1,675,609	\$673,482	\$3,048,375	182%	1.519	
2010			\$982,051	\$395,741	\$553,085	56%	\$1,427,653	\$575,307	\$804,045	56%	1.454	
2011			\$900,924	\$388,299	\$1,220,405	135%	\$1,253,316	\$540,180	\$1,697,759	135%	1.391	
2012			\$810,329	\$415,039	\$880,827	109%	\$1,078,741	\$552,515	\$1,172,591	109%	1.331	
2013			\$732,123	\$437,790	\$1,568,980	214%	\$932,661	\$557,706	\$1,998,744	214%	1.274	
2014			\$647,307	\$453,777	\$1,130,033	175%	\$789,103	\$553,179	\$1,377,573	175%	1.219	
2015			\$588,683	\$525,872	\$1,276,150	217%	\$686,734	\$613,462	\$1,488,705	217%	1.167	
2016			\$547,834	\$515,764	\$1,600,746	292%	\$611,561	\$575,760	\$1,786,953	292%	1.116	
2017			\$497,842	\$508,360	\$1,403,867	282%	\$531,822	\$543,058	\$1,499,686	282%	1.068	
Historical			\$458,972	\$475,643	\$1,601,454	349%	\$469,186	\$486,227	\$1,637,090	349%	1.022	
Projected	2019	260.0	26.0	\$412,483	\$427,465	\$710,454	172%	\$403,504	\$418,160	\$694,989	172%	0.978
	2020	233.5	28.0	\$365,913	\$379,204	\$739,905	202%	\$342,534	\$354,975	\$692,630	202%	0.936
	2021	209.9	24.1	\$324,836	\$336,634	\$744,291	229%	\$290,987	\$301,556	\$666,733	229%	0.896
	2022	188.1	23.6	\$287,799	\$298,253	\$747,309	260%	\$246,708	\$255,668	\$640,609	260%	0.857
	2023	168.3	21.8	\$254,708	\$263,959	\$749,079	294%	\$208,938	\$216,527	\$614,475	294%	0.820
	2024	150.4	21.7	\$224,918	\$233,088	\$747,698	332%	\$176,557	\$182,970	\$586,930	332%	0.785
	2025	133.8	20.6	\$197,816	\$205,001	\$728,525	368%	\$148,595	\$153,993	\$547,254	368%	0.751
	2026	118.5	19.6	\$173,212	\$179,503	\$702,973	406%	\$124,510	\$129,033	\$505,320	406%	0.719
	2027	104.4	18.3	\$150,911	\$156,392	\$672,871	446%	\$103,808	\$107,579	\$462,853	446%	0.688
	2028	91.5	16.8	\$130,772	\$135,522	\$637,303	487%	\$86,081	\$89,208	\$419,509	487%	0.658
	2029	79.7	15.4	\$112,640	\$116,731	\$592,472	526%	\$70,953	\$73,530	\$373,204	526%	0.630
	2030	69.0	13.9	\$96,371	\$99,871	\$552,136	573%	\$58,091	\$60,201	\$332,820	573%	0.603
	2031	59.3	12.5	\$81,823	\$84,795	\$513,017	627%	\$47,198	\$48,912	\$295,922	627%	0.577
	2032	50.5	11.2	\$68,944	\$71,449	\$468,987	680%	\$38,057	\$39,439	\$258,875	680%	0.552
	2033	42.8	10.0	\$57,645	\$59,739	\$421,410	731%	\$30,449	\$31,555	\$222,597	731%	0.528
	2034	35.9	8.8	\$47,797	\$49,533	\$376,483	788%	\$24,160	\$25,038	\$190,302	788%	0.505
	2035	29.9	7.6	\$39,297	\$40,725	\$330,360	841%	\$19,008	\$19,699	\$159,797	841%	0.484
	2036	24.6	6.6	\$32,045	\$33,209	\$288,711	901%	\$14,833	\$15,371	\$133,637	901%	0.463
	2037	20.1	5.6	\$25,905	\$26,846	\$251,407	970%	\$11,475	\$11,891	\$111,359	970%	0.443
	2038	16.3	4.8	\$20,737	\$21,490	\$216,251	1043%	\$8,790	\$9,109	\$91,662	1043%	0.424
	2039	13.1	4.0	\$16,430	\$17,027	\$182,872	1113%	\$6,664	\$6,906	\$74,176	1113%	0.406
	2040	10.4	3.3	\$12,896	\$13,365	\$153,220	1188%	\$5,006	\$5,188	\$59,472	1188%	0.388
	2041	8.2	2.7	\$10,020	\$10,384	\$126,516	1263%	\$3,722	\$3,857	\$46,992	1263%	0.371
	2042	6.3	2.2	\$7,697	\$7,976	\$101,933	1324%	\$2,736	\$2,835	\$36,231	1324%	0.355
	2043	4.9	1.8	\$5,846	\$6,058	\$80,487	1377%	\$1,988	\$2,061	\$27,377	1377%	0.340
	2044	3.7	1.4	\$4,383	\$4,542	\$63,157	1441%	\$1,426	\$1,478	\$20,557	1441%	0.325
	2045	2.8	1.1	\$3,238	\$3,356	\$49,026	1514%	\$1,009	\$1,045	\$15,270	1514%	0.311
	2046	2.0	0.8	\$2,360	\$2,446	\$37,651	1595%	\$703	\$729	\$11,222	1595%	0.298
	2047	1.5	0.6	\$1,695	\$1,757	\$28,453	1678%	\$484	\$501	\$8,115	1678%	0.285
	2048	1.1	0.5	\$1,199	\$1,243	\$21,131	1762%	\$327	\$339	\$5,768	1762%	0.273
	2049	0.7	0.3	\$835	\$866	\$15,379	1841%	\$218	\$226	\$4,017	1841%	0.261
	2050	0.5	0.3	\$571	\$592	\$11,037	1931%	\$143	\$148	\$2,759	1931%	0.250
	2051	0.3	0.2	\$381	\$395	\$7,674	2012%	\$91	\$95	\$1,836	2012%	0.239
	2052	0.2	0.1	\$248	\$257	\$5,092	2057%	\$57	\$59	\$1,165	2057%	0.229
	2053	0.1	0.1	\$156	\$162	\$3,258	2082%	\$34	\$36	\$714	2082%	0.219
	2054	0.1	0.1	\$96	\$100	\$2,016	2092%	\$20	\$21	\$423	2092%	0.210
	2055	0.1	0.0	\$58	\$60	\$1,193	2075%	\$12	\$12	\$239	2075%	0.201
	2056	0.0	0.0	\$33	\$34	\$657	1979%	\$6	\$7	\$126	1979%	0.192
	2057	0.0	0.0	\$18	\$19	\$332	1798%	\$3	\$4	\$61	1798%	0.184
	2058	0.0	0.0	\$10	\$10	\$148	1522%	\$2	\$2	\$26	1522%	0.176
	2059	0.0	0.0	\$5	\$5	\$54	1112%	\$1	\$1	\$9	1112%	0.168
	2060	0.0	0.0	\$2	\$2	\$20	880%	\$0	\$0	\$3	880%	0.161
	2061	0.0	0.0	\$1	\$1	\$5	594%	\$0	\$0	\$1	594%	0.154
	2062	0.0	0.0	\$0	\$0	\$1	452%	\$0	\$0	\$0	452%	0.147
	2063	0.0	0.0	\$0	\$0	\$0	409%	\$0	\$0	\$0	409%	0.141
	2064	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113
Past				\$18,630,968	\$6,035,237	\$16,896,147	68%	\$31,090,333	\$8,204,476	\$23,015,029	59%	
Future				\$3,174,752	\$3,290,063	\$12,082,955	187%	\$2,479,890	\$2,569,962	\$8,318,038	165%	
Lifetime				\$21,805,720	\$9,325,300	\$28,979,102	93%	\$33,570,223	\$10,774,439	\$31,333,067	71%	

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With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$6,261	\$0	\$0	0%	\$18,407	\$0	\$0	0%	2.940	
1995			\$36,003	\$0	\$0	0%	\$101,290	\$0	\$0	0%	2.813	
1996			\$57,129	\$0	\$0	0%	\$153,806	\$0	\$0	0%	2.692	
1997			\$93,524	\$0	\$116,400	124%	\$240,949	\$0	\$299,884	124%	2.576	
1998			\$196,072	\$0	\$32,878	17%	\$483,393	\$0	\$81,056	17%	2.465	
1999			\$425,087	\$0	\$3,775	1%	\$1,002,872	\$0	\$8,906	1%	2.359	
2000			\$612,633	\$0	\$0	0%	\$1,383,094	\$0	\$0	0%	2.258	
2001			\$737,704	-\$65	\$43,477	6%	\$1,593,739	-\$140	\$93,928	6%	2.160	
2002			\$953,475	\$30,225	\$0	0%	\$1,971,187	\$62,486	\$0	0%	2.067	
2003			\$1,242,921	\$74,333	\$96,603	8%	\$2,458,930	\$147,056	\$191,114	8%	1.978	
2004			\$1,518,262	\$92,973	\$637,609	42%	\$2,874,306	\$176,012	\$1,207,093	42%	1.893	
2005			\$1,564,385	\$224,150	\$716,275	46%	\$2,834,089	\$406,077	\$1,297,626	46%	1.812	
2006			\$1,393,829	\$309,455	\$512,915	37%	\$2,416,369	\$536,477	\$889,199	37%	1.734	
2007			\$1,310,087	\$330,737	\$879,769	67%	\$2,173,388	\$548,682	\$1,459,507	67%	1.659	
2008			\$1,214,550	\$413,821	\$614,286	51%	\$1,928,131	\$656,952	\$975,195	51%	1.588	
2009			\$1,102,980	\$443,324	\$2,006,613	182%	\$1,675,609	\$673,482	\$3,048,375	182%	1.519	
2010			\$982,051	\$395,741	\$553,085	56%	\$1,427,653	\$575,307	\$804,045	56%	1.454	
2011			\$900,924	\$388,299	\$1,220,405	135%	\$1,253,316	\$540,180	\$1,697,759	135%	1.391	
2012			\$810,329	\$415,039	\$880,827	109%	\$1,078,741	\$552,515	\$1,172,591	109%	1.331	
2013			\$732,123	\$437,790	\$1,568,980	214%	\$932,661	\$557,706	\$1,998,744	214%	1.274	
2014			\$647,307	\$453,777	\$1,130,033	175%	\$789,103	\$553,179	\$1,377,573	175%	1.219	
2015			\$588,683	\$525,872	\$1,276,150	217%	\$686,734	\$613,462	\$1,488,705	217%	1.167	
2016			\$547,834	\$515,764	\$1,600,746	292%	\$611,561	\$575,760	\$1,786,953	292%	1.116	
2017			\$497,842	\$508,360	\$1,403,867	282%	\$531,822	\$543,058	\$1,499,686	282%	1.068	
Historical Projected 2018			\$458,972	\$475,643	\$1,601,454	349%	\$469,186	\$486,227	\$1,637,090	349%	1.022	
2019	260.0	26.0	\$412,483	\$595,363	\$710,454	172%	\$403,504	\$582,403	\$694,989	172%	20.0%	0.978
2020	233.5	28.0	\$365,913	\$528,227	\$739,905	202%	\$342,534	\$494,477	\$692,630	202%	0.936	
2021	209.9	24.1	\$324,836	\$468,928	\$744,291	229%	\$290,987	\$420,064	\$666,733	229%	0.896	
2022	188.1	23.6	\$287,799	\$415,463	\$747,309	260%	\$246,708	\$356,144	\$640,609	260%	0.857	
2023	168.3	21.8	\$254,708	\$367,692	\$749,079	294%	\$208,938	\$301,621	\$614,475	294%	0.820	
2024	150.4	21.7	\$224,918	\$324,689	\$747,698	332%	\$176,557	\$254,875	\$586,930	332%	0.785	
2025	133.8	20.6	\$197,816	\$285,564	\$728,525	368%	\$148,595	\$214,510	\$547,254	368%	0.751	
2026	118.5	19.6	\$173,212	\$250,046	\$702,973	406%	\$124,510	\$179,741	\$505,320	406%	0.719	
2027	104.4	18.3	\$150,911	\$217,853	\$672,871	446%	\$103,808	\$149,856	\$462,853	446%	0.688	
2028	91.5	16.8	\$130,772	\$188,780	\$637,303	487%	\$86,081	\$124,266	\$419,509	487%	0.658	
2029	79.7	15.4	\$112,640	\$162,605	\$592,472	526%	\$70,953	\$102,426	\$373,204	526%	0.630	
2030	69.0	13.9	\$96,371	\$139,119	\$552,136	573%	\$58,091	\$83,859	\$332,820	573%	0.603	
2031	59.3	12.5	\$81,823	\$118,119	\$513,017	627%	\$47,198	\$68,134	\$295,922	627%	0.577	
2032	50.5	11.2	\$68,944	\$99,527	\$468,987	680%	\$38,057	\$54,938	\$258,875	680%	0.552	
2033	42.8	10.0	\$57,645	\$83,215	\$421,410	731%	\$30,449	\$43,956	\$222,597	731%	0.528	
2034	35.9	8.8	\$47,797	\$68,999	\$376,483	788%	\$24,160	\$34,877	\$190,302	788%	0.505	
2035	29.9	7.6	\$39,297	\$56,729	\$330,360	841%	\$19,008	\$27,440	\$159,797	841%	0.484	
2036	24.6	6.6	\$32,045	\$46,259	\$288,711	901%	\$14,833	\$21,412	\$133,637	901%	0.463	
2037	20.1	5.6	\$25,905	\$37,396	\$251,407	970%	\$11,475	\$16,564	\$111,359	970%	0.443	
2038	16.3	4.8	\$20,737	\$29,936	\$216,251	1043%	\$8,790	\$12,689	\$91,662	1043%	0.424	
2039	13.1	4.0	\$16,430	\$23,718	\$182,872	1113%	\$6,664	\$9,620	\$74,176	1113%	0.406	
2040	10.4	3.3	\$12,896	\$18,617	\$153,220	1188%	\$5,006	\$7,226	\$59,472	1188%	0.388	
2041	8.2	2.7	\$10,020	\$14,465	\$126,516	1263%	\$3,722	\$5,373	\$46,992	1263%	0.371	
2042	6.3	2.2	\$7,697	\$11,111	\$101,933	1324%	\$2,736	\$3,949	\$36,231	1324%	0.355	
2043	4.9	1.8	\$5,846	\$8,439	\$80,487	1377%	\$1,988	\$2,870	\$27,377	1377%	0.340	
2044	3.7	1.4	\$4,383	\$6,327	\$63,157	1441%	\$1,426	\$2,059	\$20,557	1441%	0.325	
2045	2.8	1.1	\$3,238	\$4,674	\$49,026	1514%	\$1,009	\$1,456	\$15,270	1514%	0.311	
2046	2.0	0.8	\$2,360	\$3,407	\$37,651	1595%	\$703	\$1,015	\$11,222	1595%	0.298	
2047	1.5	0.6	\$1,695	\$2,448	\$28,453	1678%	\$484	\$698	\$8,115	1678%	0.285	
2048	1.1	0.5	\$1,199	\$1,732	\$21,131	1762%	\$327	\$473	\$5,768	1762%	0.273	
2049	0.7	0.3	\$835	\$1,206	\$15,379	1841%	\$218	\$315	\$4,017	1841%	0.261	
2050	0.5	0.3	\$571	\$825	\$11,037	1931%	\$143	\$206	\$2,759	1931%	0.250	
2051	0.3	0.2	\$381	\$551	\$7,674	2012%	\$91	\$132	\$1,836	2012%	0.239	
2052	0.2	0.1	\$248	\$357	\$5,092	2057%	\$57	\$82	\$1,165	2057%	0.229	
2053	0.1	0.1	\$156	\$226	\$3,258	2082%	\$34	\$49	\$714	2082%	0.219	
2054	0.1	0.1	\$96	\$139	\$2,016	2092%	\$20	\$29	\$423	2092%	0.210	
2055	0.1	0.0	\$58	\$83	\$1,193	2075%	\$12	\$17	\$239	2075%	0.201	
2056	0.0	0.0	\$33	\$48	\$657	1979%	\$6	\$9	\$126	1979%	0.192	
2057	0.0	0.0	\$18	\$27	\$332	1798%	\$3	\$5	\$61	1798%	0.184	
2058	0.0	0.0	\$10	\$14	\$148	1522%	\$2	\$2	\$26	1522%	0.176	
2059	0.0	0.0	\$5	\$7	\$54	1112%	\$1	\$1	\$9	1112%	0.168	
2060	0.0	0.0	\$2	\$3	\$20	880%	\$0	\$1	\$3	880%	0.161	
2061	0.0	0.0	\$1	\$1	\$5	594%	\$0	\$0	\$1	594%	0.154	
2062	0.0	0.0	\$0	\$0	\$1	452%	\$0	\$0	\$0	452%	0.147	
2063	0.0	0.0	\$0	\$0	\$0	409%	\$0	\$0	\$0	409%	0.141	
2064	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.135	
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129	
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124	
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118	
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113	
Past			\$18,630,968	\$6,035,237	\$16,896,147	68%	\$31,090,333	\$8,204,476	\$23,015,029	59%		
Future			\$3,174,752	\$4,582,934	\$12,082,955	156%	\$2,479,890	\$3,579,843	\$8,318,038	137%		
Lifetime			\$21,805,720	\$10,618,171	\$28,979,102	89%	\$33,570,223	\$11,784,319	\$31,333,067	69%		

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Lifetime Benefit Limits with Inflation Benefits

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No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$97,336	\$0	\$0	0%	\$286,169	\$0	\$0	0%	2.940	
1995			\$361,928	\$0	\$34,482	10%	\$1,018,250	\$0	\$97,012	10%	2.813	
1996			\$396,413	\$0	\$1,317	0%	\$1,067,247	\$0	\$3,546	0%	2.692	
1997			\$413,261	\$0	\$1,022,735	247%	\$1,064,694	\$0	\$2,634,894	247%	2.576	
1998			\$554,200	\$0	\$514,194	93%	\$1,366,315	\$0	\$1,267,683	93%	2.465	
1999			\$843,872	\$0	\$266,245	32%	\$1,990,876	\$0	\$628,130	32%	2.359	
2000			\$1,216,806	\$0	\$736,923	61%	\$2,747,088	\$0	\$1,663,694	61%	2.258	
2001			\$1,497,645	-\$317	\$686,029	46%	\$3,235,520	-\$684	\$1,482,099	46%	2.160	
2002			\$1,637,383	\$56,672	\$327,113	20%	\$3,385,081	\$117,161	\$676,265	20%	2.067	
2003			\$1,707,770	\$136,543	\$1,248,880	73%	\$3,378,561	\$270,130	\$2,470,718	73%	1.978	
2004			\$1,780,649	\$162,352	\$1,726,253	97%	\$3,371,045	\$307,357	\$3,268,064	97%	1.893	
2005			\$1,300,622	\$264,647	\$1,093,346	84%	\$2,356,249	\$479,443	\$1,980,739	84%	1.812	
2006			\$1,113,911	\$327,900	\$213,209	19%	\$1,931,097	\$568,454	\$369,623	19%	1.734	
2007			\$1,017,055	\$340,360	\$784,493	77%	\$1,687,260	\$564,646	\$1,301,447	77%	1.659	
2008			\$943,300	\$402,093	\$1,583,886	168%	\$1,497,515	\$638,333	\$2,514,462	168%	1.588	
2009			\$841,018	\$404,568	\$413,146	49%	\$1,277,644	\$614,606	\$627,637	49%	1.519	
2010			\$777,857	\$372,626	\$2,537,577	326%	\$1,130,806	\$541,704	\$3,688,992	326%	1.454	
2011			\$713,366	\$381,370	\$1,134,130	159%	\$992,395	\$530,541	\$1,577,738	159%	1.391	
2012			\$678,957	\$424,878	\$2,201,825	324%	\$903,853	\$565,614	\$2,931,154	324%	1.331	
2013			\$620,700	\$433,627	\$1,875,650	302%	\$790,717	\$552,403	\$2,389,413	302%	1.274	
2014			\$567,868	\$477,607	\$2,729,137	481%	\$692,262	\$582,229	\$3,326,968	481%	1.219	
2015			\$525,582	\$612,445	\$2,702,598	514%	\$613,123	\$714,453	\$3,152,742	514%	1.167	
2016			\$484,443	\$594,025	\$1,503,970	310%	\$540,795	\$663,125	\$1,678,920	310%	1.116	
2017			\$439,558	\$558,021	\$2,213,511	504%	\$469,559	\$396,108	\$2,364,592	504%	1.068	
Historical			\$402,067	\$507,476	\$434,057	108%	\$411,014	\$518,769	\$443,716	108%	1.022	
Projected	2019	214.0	34.0	\$341,241	\$430,703	\$700,277	205%	\$333,812	\$421,327	\$685,033	205%	0.978
	2020	192.2	32.6	\$303,452	\$383,007	\$726,396	239%	\$284,063	\$358,536	\$679,985	239%	0.936
	2021	172.9	29.6	\$269,849	\$340,595	\$721,010	267%	\$241,730	\$305,104	\$645,878	267%	0.896
	2022	155.0	27.9	\$239,332	\$302,077	\$714,794	299%	\$205,161	\$258,947	\$612,737	299%	0.857
	2023	138.7	26.6	\$211,863	\$267,406	\$703,001	332%	\$173,793	\$219,355	\$576,677	332%	0.820
	2024	123.9	25.4	\$186,965	\$235,981	\$683,535	366%	\$146,764	\$185,241	\$536,564	366%	0.785
	2025	110.2	23.9	\$164,316	\$207,395	\$660,053	402%	\$123,431	\$155,791	\$495,819	402%	0.751
	2026	97.6	22.3	\$143,807	\$181,508	\$624,860	435%	\$103,373	\$130,474	\$449,170	435%	0.719
	2027	86.1	20.5	\$125,357	\$158,222	\$589,110	470%	\$86,231	\$108,837	\$405,236	470%	0.688
	2028	75.7	18.8	\$108,840	\$137,374	\$547,406	503%	\$71,644	\$90,427	\$360,334	503%	0.658
	2029	66.3	17.1	\$94,091	\$118,759	\$506,572	538%	\$59,269	\$74,808	\$319,095	538%	0.630
	2030	57.9	15.3	\$80,973	\$102,201	\$469,640	580%	\$48,809	\$61,605	\$283,092	580%	0.603
	2031	50.3	13.6	\$69,318	\$87,491	\$428,995	619%	\$39,985	\$50,467	\$247,456	619%	0.577
	2032	43.6	12.0	\$59,040	\$74,518	\$389,816	660%	\$32,589	\$41,133	\$215,174	660%	0.552
	2033	37.6	10.6	\$50,023	\$63,137	\$357,021	714%	\$26,423	\$33,350	\$188,585	714%	0.528
	2034	32.3	9.2	\$42,164	\$53,218	\$324,323	769%	\$21,313	\$26,900	\$163,936	769%	0.505
	2035	27.6	8.0	\$35,370	\$44,643	\$295,139	834%	\$17,109	\$21,594	\$142,760	834%	0.484
	2036	23.6	6.8	\$29,533	\$37,276	\$270,464	916%	\$13,670	\$17,254	\$125,191	916%	0.463
	2037	20.1	5.9	\$24,556	\$30,994	\$241,897	985%	\$10,877	\$13,728	\$107,147	985%	0.443
	2038	17.1	5.0	\$20,339	\$25,672	\$215,732	1061%	\$8,621	\$10,881	\$91,442	1061%	0.424
	2039	14.5	4.3	\$16,794	\$21,197	\$194,131	1156%	\$6,812	\$8,598	\$78,743	1156%	0.406
	2040	12.3	3.6	\$13,820	\$17,444	\$173,933	1259%	\$5,364	\$6,771	\$67,512	1259%	0.388
	2041	10.4	3.1	\$11,344	\$14,318	\$156,820	1382%	\$4,214	\$5,318	\$58,249	1382%	0.371
	2042	8.8	2.6	\$9,301	\$11,739	\$138,976	1494%	\$3,306	\$4,173	\$49,398	1494%	0.355
	2043	7.5	2.2	\$7,618	\$9,616	\$123,316	1619%	\$2,591	\$3,271	\$41,944	1619%	0.340
	2044	6.4	1.9	\$6,236	\$7,871	\$110,936	1779%	\$2,030	\$2,562	\$36,108	1779%	0.325
	2045	5.4	1.6	\$5,104	\$6,442	\$99,978	1959%	\$1,590	\$2,006	\$31,140	1959%	0.311
	2046	4.6	1.4	\$4,173	\$5,267	\$90,419	2167%	\$1,244	\$1,570	\$26,950	2167%	0.298
	2047	4.0	1.2	\$3,404	\$4,296	\$84,193	2473%	\$971	\$1,225	\$24,014	2473%	0.285
	2048	3.4	1.0	\$2,773	\$3,500	\$76,609	2763%	\$757	\$955	\$20,910	2763%	0.273
	2049	2.9	0.9	\$2,258	\$2,850	\$71,258	3155%	\$590	\$744	\$18,612	3155%	0.261
	2050	2.4	0.7	\$1,838	\$2,320	\$66,700	3629%	\$459	\$580	\$16,671	3629%	0.250
	2051	2.1	0.6	\$1,492	\$1,883	\$59,966	4020%	\$357	\$450	\$14,343	4020%	0.239
	2052	1.8	0.6	\$1,207	\$1,524	\$55,192	4571%	\$276	\$349	\$12,632	4571%	0.229
	2053	1.5	0.5	\$976	\$1,231	\$51,446	5274%	\$214	\$270	\$11,268	5274%	0.219
	2054	1.2	0.4	\$786	\$993	\$47,493	6039%	\$165	\$208	\$9,954	6039%	0.210
	2055	1.0	0.4	\$634	\$800	\$42,700	6739%	\$127	\$160	\$8,564	6739%	0.201
	2056	0.9	0.3	\$511	\$644	\$34,980	6851%	\$98	\$124	\$6,714	6851%	0.192
	2057	0.7	0.3	\$410	\$518	\$29,536	7200%	\$75	\$95	\$5,425	7200%	0.184
	2058	0.6	0.3	\$328	\$414	\$26,717	8138%	\$58	\$73	\$4,696	8138%	0.176
	2059	0.5	0.2	\$262	\$331	\$24,069	9178%	\$44	\$56	\$4,048	9178%	0.168
	2060	0.4	0.2	\$208	\$263	\$21,314	10241%	\$33	\$42	\$3,430	10241%	0.161
	2061	0.3	0.2	\$164	\$207	\$18,627	11370%	\$25	\$32	\$2,869	11370%	0.154
	2062	0.3	0.1	\$128	\$162	\$14,206	11061%	\$19	\$24	\$2,094	11061%	0.147
	2063	0.2	0.1	\$100	\$127	\$11,013	10987%	\$14	\$18	\$1,553	10987%	0.141
	2064	0.2	0.1	\$77	\$98	\$9,246	11931%	\$10	\$13	\$1,248	11931%	0.135
	2065	0.1	0.1	\$59	\$74	\$7,547	12849%	\$8	\$10	\$975	12849%	0.129
	2066	0.1	0.1	\$44	\$55	\$5,859	13420%	\$5	\$7	\$724	13420%	0.124
	2067	0.1	0.0	\$32	\$41	\$4,542	14144%	\$4	\$5	\$537	14144%	0.118
	2068	0.0	0.0	\$23	\$29	\$3,485	14923%	\$3	\$3	\$394	14923%	0.113
Past				\$20,933,567	\$6,456,894	\$27,984,705	102%	\$38,205,135	\$8,824,391	\$42,540,250	90%	
Future				\$2,692,535	\$3,398,432	\$12,025,246	197%	\$2,080,131	\$2,625,474	\$7,893,028	168%	
Lifetime				\$23,626,102	\$9,855,326	\$40,009,951	119%	\$40,285,266	\$11,449,866	\$50,433,277	97%	

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With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$97,336	\$0	\$0	0%	\$286,169	\$0	\$0	0%	2.940	
1995			\$361,928	\$0	\$34,482	10%	\$1,018,250	\$0	\$97,012	10%	2.813	
1996			\$396,413	\$0	\$1,317	0%	\$1,067,247	\$0	\$3,546	0%	2.692	
1997			\$413,261	\$0	\$1,022,735	247%	\$1,064,694	\$0	\$2,634,894	247%	2.576	
1998			\$554,200	\$0	\$514,194	93%	\$1,366,315	\$0	\$1,267,683	93%	2.465	
1999			\$843,872	\$0	\$266,245	32%	\$1,990,876	\$0	\$628,130	32%	2.359	
2000			\$1,216,806	\$0	\$736,923	61%	\$2,747,088	\$0	\$1,663,694	61%	2.258	
2001			\$1,497,645	-\$317	\$686,029	46%	\$3,235,520	-\$684	\$1,482,099	46%	2.160	
2002			\$1,637,383	\$56,672	\$327,113	20%	\$3,385,081	\$117,161	\$676,265	20%	2.067	
2003			\$1,707,770	\$136,543	\$1,248,880	73%	\$3,378,561	\$270,130	\$2,470,718	73%	1.978	
2004			\$1,780,649	\$162,352	\$1,726,253	97%	\$3,371,045	\$307,357	\$3,268,064	97%	1.893	
2005			\$1,300,622	\$264,647	\$1,093,346	84%	\$2,356,249	\$479,443	\$1,980,739	84%	1.812	
2006			\$1,113,911	\$327,900	\$213,209	19%	\$1,931,097	\$568,454	\$369,623	19%	1.734	
2007			\$1,017,055	\$340,360	\$784,493	77%	\$1,687,260	\$564,646	\$1,301,447	77%	1.659	
2008			\$943,300	\$402,093	\$1,583,886	168%	\$1,497,515	\$638,333	\$2,514,462	168%	1.588	
2009			\$841,018	\$404,568	\$413,146	49%	\$1,277,644	\$614,606	\$627,637	49%	1.519	
2010			\$777,857	\$372,626	\$2,537,577	326%	\$1,130,806	\$541,704	\$3,688,992	326%	1.454	
2011			\$713,366	\$381,370	\$1,134,130	159%	\$992,395	\$530,541	\$1,577,738	159%	1.391	
2012			\$678,957	\$424,878	\$2,201,825	324%	\$903,853	\$565,614	\$2,931,154	324%	1.331	
2013			\$620,700	\$433,627	\$1,875,650	302%	\$790,717	\$552,403	\$2,389,413	302%	1.274	
2014			\$567,868	\$477,607	\$2,729,137	481%	\$692,262	\$582,229	\$3,326,968	481%	1.219	
2015			\$525,582	\$612,445	\$2,702,598	514%	\$613,123	\$714,453	\$3,152,742	514%	1.167	
2016			\$484,443	\$594,025	\$1,503,970	310%	\$540,795	\$663,125	\$1,678,920	310%	1.116	
2017			\$439,558	\$558,021	\$2,213,511	504%	\$469,559	\$396,108	\$2,364,592	504%	1.068	
Historical Projected 2018			\$402,067	\$507,476	\$434,057	108%	\$411,014	\$518,769	\$443,716	108%	1.022	
2019	214.0	34.0	\$341,241	\$585,009	\$700,277	205%	\$333,812	\$572,274	\$685,033	205%	20.0%	0.978
2020	192.2	32.6	\$303,452	\$520,299	\$726,396	239%	\$284,063	\$487,056	\$679,985	239%	0.936	
2021	172.9	29.6	\$269,849	\$462,684	\$721,010	267%	\$241,730	\$414,470	\$645,878	267%	0.896	
2022	155.0	27.9	\$239,332	\$410,359	\$714,794	299%	\$205,161	\$351,769	\$612,737	299%	0.857	
2023	138.7	26.6	\$211,863	\$363,260	\$703,001	332%	\$173,793	\$297,985	\$576,677	332%	0.820	
2024	123.9	25.4	\$186,965	\$320,570	\$683,535	366%	\$146,764	\$251,642	\$536,564	366%	0.785	
2025	110.2	23.9	\$164,316	\$281,737	\$660,053	402%	\$123,431	\$211,635	\$495,819	402%	0.751	
2026	97.6	22.3	\$143,807	\$246,571	\$624,860	435%	\$103,373	\$177,243	\$449,170	435%	0.719	
2027	86.1	20.5	\$125,357	\$214,938	\$589,110	470%	\$86,231	\$147,851	\$405,236	470%	0.688	
2028	75.7	18.8	\$108,840	\$186,616	\$547,406	503%	\$71,644	\$122,841	\$360,334	503%	0.658	
2029	66.3	17.1	\$94,091	\$161,329	\$506,572	538%	\$59,269	\$101,623	\$319,095	538%	0.630	
2030	57.9	15.3	\$80,973	\$138,836	\$469,640	580%	\$48,809	\$83,688	\$283,092	580%	0.603	
2031	50.3	13.6	\$69,318	\$118,853	\$428,995	619%	\$39,985	\$68,558	\$247,456	619%	0.577	
2032	43.6	12.0	\$59,040	\$101,230	\$389,816	660%	\$32,589	\$55,878	\$215,174	660%	0.552	
2033	37.6	10.6	\$50,023	\$85,769	\$357,021	714%	\$26,423	\$45,305	\$188,585	714%	0.528	
2034	32.3	9.2	\$42,164	\$72,295	\$324,323	769%	\$21,313	\$36,543	\$163,936	769%	0.505	
2035	27.6	8.0	\$35,370	\$60,646	\$295,139	834%	\$17,109	\$29,335	\$142,760	834%	0.484	
2036	23.6	6.8	\$29,533	\$50,638	\$270,464	916%	\$13,670	\$23,439	\$125,191	916%	0.463	
2037	20.1	5.9	\$24,556	\$42,104	\$241,897	985%	\$10,877	\$18,650	\$107,147	985%	0.443	
2038	17.1	5.0	\$20,339	\$34,874	\$215,732	1061%	\$8,621	\$14,782	\$91,442	1061%	0.424	
2039	14.5	4.3	\$16,794	\$28,795	\$194,131	1156%	\$6,812	\$11,680	\$78,743	1156%	0.406	
2040	12.3	3.6	\$13,820	\$23,697	\$173,933	1259%	\$5,364	\$9,198	\$67,512	1259%	0.388	
2041	10.4	3.1	\$11,344	\$19,451	\$156,820	1382%	\$4,214	\$7,225	\$58,249	1382%	0.371	
2042	8.8	2.6	\$9,301	\$15,947	\$138,976	1494%	\$3,306	\$5,668	\$49,398	1494%	0.355	
2043	7.5	2.2	\$7,618	\$13,062	\$123,316	1619%	\$2,591	\$4,443	\$41,944	1619%	0.340	
2044	6.4	1.9	\$6,236	\$10,692	\$110,936	1779%	\$2,030	\$3,480	\$36,108	1779%	0.325	
2045	5.4	1.6	\$5,104	\$8,751	\$99,978	1959%	\$1,590	\$2,726	\$31,140	1959%	0.311	
2046	4.6	1.4	\$4,173	\$7,155	\$90,419	2167%	\$1,244	\$2,133	\$26,950	2167%	0.298	
2047	4.0	1.2	\$3,404	\$5,836	\$84,193	2473%	\$971	\$1,665	\$24,014	2473%	0.285	
2048	3.4	1.0	\$2,773	\$4,755	\$76,609	2763%	\$757	\$1,298	\$20,910	2763%	0.273	
2049	2.9	0.9	\$2,258	\$3,872	\$71,258	3155%	\$590	\$1,011	\$18,612	3155%	0.261	
2050	2.4	0.7	\$1,838	\$3,151	\$66,700	3629%	\$459	\$788	\$16,671	3629%	0.250	
2051	2.1	0.6	\$1,492	\$2,558	\$59,966	4020%	\$357	\$612	\$14,343	4020%	0.239	
2052	1.8	0.6	\$1,207	\$2,070	\$55,192	4571%	\$276	\$474	\$12,632	4571%	0.229	
2053	1.5	0.5	\$976	\$1,673	\$51,446	5274%	\$214	\$366	\$11,268	5274%	0.219	
2054	1.2	0.4	\$786	\$1,348	\$47,493	6039%	\$165	\$283	\$9,954	6039%	0.210	
2055	1.0	0.4	\$634	\$1,086	\$42,700	6739%	\$127	\$218	\$8,564	6739%	0.201	
2056	0.9	0.3	\$511	\$875	\$34,980	6851%	\$98	\$168	\$6,714	6851%	0.192	
2057	0.7	0.3	\$410	\$703	\$29,536	7200%	\$75	\$129	\$5,425	7200%	0.184	
2058	0.6	0.3	\$328	\$563	\$26,717	8138%	\$58	\$99	\$4,696	8138%	0.176	
2059	0.5	0.2	\$262	\$450	\$24,069	9178%	\$44	\$76	\$4,048	9178%	0.168	
2060	0.4	0.2	\$208	\$357	\$21,314	10241%	\$33	\$57	\$3,430	10241%	0.161	
2061	0.3	0.2	\$164	\$281	\$18,627	11370%	\$25	\$43	\$2,869	11370%	0.154	
2062	0.3	0.1	\$128	\$220	\$14,206	11061%	\$19	\$32	\$2,094	11061%	0.147	
2063	0.2	0.1	\$100	\$172	\$11,013	10987%	\$14	\$24	\$1,553	10987%	0.141	
2064	0.2	0.1	\$77	\$133	\$9,246	11931%	\$10	\$18	\$1,248	11931%	0.135	
2065	0.1	0.1	\$59	\$101	\$7,547	12849%	\$8	\$13	\$975	12849%	0.129	
2066	0.1	0.1	\$44	\$75	\$5,859	13420%	\$5	\$9	\$724	13420%	0.124	
2067	0.1	0.0	\$32	\$55	\$4,542	14144%	\$4	\$7	\$537	14144%	0.118	
2068	0.0	0.0	\$23	\$40	\$3,485	14923%	\$3	\$5	\$394	14923%	0.113	
Past			\$20,933,567	\$6,456,894	\$27,984,705	102%	\$38,205,135	\$8,824,391	\$42,540,250	90%		
Future			\$2,692,535	\$4,616,543	\$12,025,246	165%	\$2,080,131	\$3,566,514	\$7,893,028	140%		
Lifetime			\$23,626,102	\$11,073,436	\$40,009,951	115%	\$40,285,266	\$12,390,906	\$50,433,277	96%		

AF&L-Nationwide

All Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$393,394	\$0	\$76,937	20%	\$1,441,312	\$0	\$281,880	20%		3.664
1990			\$1,283,113	\$0	\$279,759	22%	\$4,498,619	\$0	\$980,840	22%		3.506
1991			\$3,493,664	\$0	\$927,688	27%	\$11,721,390	\$0	\$3,112,431	27%		3.355
1992			\$5,198,828	\$0	\$1,776,642	34%	\$16,691,184	\$0	\$5,704,026	34%		3.211
1993			\$5,496,202	\$0	\$2,005,560	36%	\$16,886,050	\$0	\$6,161,708	36%		3.072
1994			\$5,611,027	\$0	\$2,990,728	53%	\$16,496,488	\$0	\$8,792,776	53%		2.940
1995			\$6,571,698	\$0	\$2,994,705	46%	\$18,488,873	\$0	\$8,425,329	46%		2.813
1996			\$7,711,769	\$0	\$3,191,961	41%	\$20,762,066	\$0	\$8,593,580	41%		2.692
1997			\$10,193,464	\$0	\$6,313,467	62%	\$26,261,651	\$0	\$16,265,528	62%		2.576
1998			\$15,180,498	\$0	\$6,824,314	45%	\$37,425,705	\$0	\$16,824,530	45%		2.465
1999			\$20,667,746	\$0	\$8,907,205	43%	\$48,759,673	\$0	\$21,014,019	43%		2.359
2000			\$28,866,226	\$0	\$15,944,290	55%	\$65,169,048	\$0	\$35,996,192	55%		2.258
2001			\$37,013,888	\$1,325	\$19,362,902	52%	\$79,964,972	\$2,863	\$41,831,702	52%		2.160
2002			\$41,526,547	\$1,610,721	\$23,703,642	55%	\$85,850,853	\$3,329,960	\$49,004,264	55%		2.067
2003			\$44,914,039	\$3,715,906	\$27,181,635	56%	\$88,855,562	\$7,351,353	\$53,774,709	56%		1.978
2004			\$45,511,191	\$4,175,013	\$32,837,945	66%	\$86,159,746	\$7,903,947	\$62,167,326	66%		1.893
2005			\$40,123,625	\$7,460,777	\$28,852,714	61%	\$72,689,232	\$13,516,181	\$52,270,492	61%		1.812
2006			\$34,114,751	\$9,032,020	\$30,120,143	70%	\$59,141,977	\$15,658,080	\$52,216,850	70%		1.734
2007			\$30,277,751	\$8,951,496	\$30,365,359	77%	\$50,229,743	\$14,850,223	\$50,375,082	77%		1.659
2008			\$26,596,124	\$9,838,567	\$31,694,053	87%	\$42,222,057	\$15,618,988	\$50,315,157	87%		1.588
2009			\$23,179,504	\$9,777,856	\$30,511,421	93%	\$35,213,476	\$14,854,170	\$46,351,862	93%		1.519
2010			\$20,441,953	\$8,967,406	\$34,190,271	116%	\$29,717,403	\$13,036,329	\$49,703,963	116%		1.454
2011			\$17,979,922	\$8,570,087	\$29,505,027	111%	\$25,012,666	\$11,922,228	\$41,045,749	111%		1.391
2012			\$15,546,797	\$8,726,485	\$29,987,689	124%	\$20,696,496	\$11,617,034	\$39,920,768	124%		1.331
2013			\$13,374,078	\$8,473,806	\$27,279,445	125%	\$17,037,405	\$10,794,888	\$34,751,626	125%		1.274
2014			\$11,599,275	\$8,341,874	\$24,950,183	125%	\$14,140,154	\$10,169,204	\$30,415,646	125%		1.219
2015			\$9,966,269	\$8,621,163	\$23,956,160	129%	\$11,626,250	\$10,057,103	\$27,946,294	129%		1.167
2016			\$8,812,216	\$7,885,974	\$24,593,549	147%	\$9,837,299	\$8,803,311	\$27,454,399	147%		1.116
2017			\$7,697,002	\$7,091,157	\$21,888,626	148%	\$8,222,351	\$7,575,155	\$23,382,607	148%		1.068
2018			\$6,825,641	\$6,276,881	\$19,414,447	148%	\$6,977,528	\$6,416,556	\$19,846,466	148%		1.022
Historical Projected			\$5,659,611	\$5,221,075	\$16,924,828	156%	\$5,536,412	\$5,107,422	\$16,556,408	156%	0.0%	0.978
2019	4,582.0	694.0	\$4,826,325	\$4,471,888	\$15,926,947	171%	\$4,517,958	\$4,186,166	\$14,909,329	171%		0.936
2020	3,446.6	578.6	\$4,124,217	\$3,837,978	\$14,646,590	184%	\$3,694,458	\$3,438,046	\$13,120,362	184%		0.896
2021	2,988.3	525.4	\$3,522,791	\$3,291,649	\$13,530,769	199%	\$3,019,812	\$2,821,672	\$11,598,864	199%		0.857
2022	2,590.5	480.1	\$3,010,180	\$2,823,545	\$12,445,723	213%	\$2,469,273	\$2,316,175	\$10,209,320	213%		0.820
2023	2,243.3	432.9	\$2,566,877	\$2,417,213	\$11,339,994	228%	\$2,014,956	\$1,897,472	\$8,901,706	228%		0.785
2024	1,934.1	384.9	\$2,179,586	\$2,061,008	\$10,243,154	242%	\$1,637,262	\$1,548,188	\$7,694,454	242%		0.751
2025	1,659.5	342.7	\$1,842,185	\$1,749,504	\$9,159,961	255%	\$1,324,223	\$1,257,601	\$6,584,480	255%		0.719
2026	1,416.7	303.6	\$1,549,458	\$1,478,125	\$8,139,019	269%	\$1,065,838	\$1,016,770	\$5,598,653	269%		0.688
2027	1,203.2	267.0	\$1,296,796	\$1,242,836	\$7,163,281	282%	\$853,625	\$818,105	\$4,715,277	282%		0.658
2028	1,016.5	233.4	\$1,079,559	\$1,039,570	\$6,255,692	295%	\$680,025	\$654,836	\$3,940,527	295%		0.630
2029	853.9	202.3	\$893,477	\$864,589	\$5,481,426	312%	\$538,575	\$521,161	\$3,304,123	312%		0.603
2030	712.6	174.5	\$734,626	\$714,430	\$4,768,610	329%	\$423,753	\$412,103	\$2,750,668	329%		0.577
2031	590.7	149.5	\$600,099	\$586,583	\$4,113,076	347%	\$331,248	\$323,787	\$2,270,371	347%		0.552
2032	486.5	127.5	\$486,996	\$478,497	\$3,525,783	365%	\$257,240	\$252,751	\$1,862,384	365%		0.528
2033	398.0	108.0	\$392,605	\$387,761	\$2,997,413	384%	\$198,451	\$196,002	\$1,515,110	384%		0.505
2034	323.6	90.9	\$314,456	\$312,198	\$2,533,092	404%	\$152,104	\$151,012	\$1,225,271	404%		0.484
2035	261.4	75.9	\$250,267	\$249,767	\$2,135,986	427%	\$115,843	\$115,611	\$988,697	427%		0.463
2036	209.9	62.9	\$197,939	\$198,574	\$1,787,519	451%	\$87,676	\$87,957	\$791,770	451%		0.443
2037	167.5	51.9	\$155,587	\$156,902	\$1,482,472	474%	\$65,948	\$66,506	\$628,375	474%		0.424
2038	132.8	42.4	\$121,599	\$123,270	\$1,222,315	499%	\$49,323	\$50,000	\$495,792	499%		0.406
2039	104.8	34.4	\$94,545	\$96,336	\$1,003,446	526%	\$36,698	\$37,393	\$389,488	526%		0.388
2040	82.3	27.8	\$73,144	\$74,901	\$822,273	555%	\$27,168	\$27,821	\$305,421	555%		0.371
2041	64.4	22.3	\$56,316	\$57,952	\$666,786	584%	\$20,017	\$20,599	\$237,003	584%		0.355
2042	50.1	17.8	\$43,161	\$44,631	\$538,078	613%	\$14,681	\$15,180	\$183,019	613%		0.340
2043	38.9	14.1	\$32,943	\$34,228	\$433,236	645%	\$10,723	\$11,141	\$141,013	645%		0.325
2044	30.1	11.1	\$25,066	\$26,164	\$348,769	681%	\$7,807	\$8,149	\$108,632	681%		0.311
2045	23.3	8.7	\$19,021	\$19,945	\$280,980	721%	\$5,669	\$5,945	\$83,749	721%		0.298
2046	18.0	6.8	\$14,391	\$15,158	\$229,428	776%	\$4,105	\$4,323	\$65,438	776%		0.285
2047	13.9	5.3	\$10,857	\$11,488	\$186,645	835%	\$2,963	\$3,135	\$50,943	835%		0.273
2048	10.7	4.1	\$8,179	\$8,694	\$153,287	908%	\$2,136	\$2,271	\$40,037	908%		0.261
2049	8.2	3.2	\$6,161	\$6,580	\$127,922	1004%	\$1,540	\$1,645	\$31,973	1004%		0.250
2050	6.4	2.4	\$4,639	\$4,978	\$105,353	1096%	\$1,110	\$1,191	\$25,198	1096%		0.239
2051	4.9	1.9	\$3,494	\$3,766	\$88,610	1220%	\$800	\$862	\$20,281	1220%		0.229
2052	3.8	1.5	\$2,637	\$2,856	\$76,032	1384%	\$578	\$626	\$16,653	1384%		0.219
2053	3.0	1.1	\$1,998	\$2,173	\$65,498	1571%	\$419	\$455	\$13,728	1571%		0.210
2054	2.3	0.9	\$1,520	\$1,660	\$56,481	1776%	\$305	\$333	\$11,328	1776%		0.201
2055	1.8	0.7	\$1,164	\$1,277	\$45,261	1854%	\$223	\$245	\$8,687	1854%		0.192
2056	1.4	0.5	\$899	\$989	\$37,497	1985%	\$165	\$182	\$6,887	1985%		0.184
2057	1.1	0.4	\$700	\$772	\$33,242	2258%	\$123	\$136	\$5,842	2258%		0.176
2058	0.9	0.3	\$549	\$607	\$29,640	2564%	\$92	\$102	\$4,985	2564%		0.168
2059	0.7	0.3	\$434	\$479	\$27,199	2980%	\$70	\$77	\$4,378	2980%		0.161
2060	0.6	0.2	\$343	\$379	\$24,105	3339%	\$53	\$58	\$3,712	3339%		0.154
2061	0.5	0.2	\$272	\$301	\$19,367	3738%	\$40	\$44	\$2,854	3738%		0.147
2062	0.4	0.1	\$217	\$239	\$15,729	3448%	\$31	\$34	\$2,218	3448%		0.141
2063	0.3	0.1	\$172	\$190	\$13,548	3742%	\$23	\$26	\$1,828	3742%		0.135
2064	0.2	0.1	\$136	\$149	\$11,526	4055%	\$18	\$19	\$1,489	4055%		0.129
2065	0.2	0.1	\$105	\$115	\$9,187	4176%	\$13	\$14	\$1,135	4176%		0.124
2066	0.1	0.1	\$81	\$88	\$7,453	4410%	\$10	\$10	\$881	4410%		0.118
2067	0.1	0.0	\$62	\$67	\$5,993	4660%	\$7	\$8	\$678	4660%		0.113
2068												
Past			\$546,168,203	\$127,518,515	\$542,628,467	81%	\$1,028,197,229	\$183,477,573	\$884,927,801	73%		
Future			\$36,208,442	\$34,124,120	\$161,286,220	229%	\$29,171,587	\$27,381,368	\$121,431,419	215%		
Lifetime			\$582,376,645	\$161,642,636	\$703,914,687	95%	\$1,057,368,816	\$210,858,941	\$1,006,359,220	79%		

**AF&L-Nationwide**

**All Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC5FL, LTC5GA, LTC5SBP, LTC7, LTC8, LTC8TQ, LTC901, LTC93, QLTC, TQHL, TQLTC, TQNH

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$393,394	\$0	\$76,937	20%	\$1,441,312	\$0	\$281,880	20%		3.664	
1990			\$1,283,113	\$0	\$279,759	22%	\$4,498,619	\$0	\$980,840	22%		3.506	
1991			\$3,493,664	\$0	\$927,688	27%	\$11,721,390	\$0	\$3,112,431	27%		3.355	
1992			\$5,198,828	\$0	\$1,776,642	34%	\$16,691,184	\$0	\$5,704,026	34%		3.211	
1993			\$5,496,202	\$0	\$2,005,560	36%	\$16,886,050	\$0	\$6,161,708	36%		3.072	
1994			\$5,611,027	\$0	\$2,990,728	53%	\$16,496,488	\$0	\$8,792,776	53%		2.940	
1995			\$6,571,698	\$0	\$2,994,705	46%	\$18,488,873	\$0	\$8,425,329	46%		2.813	
1996			\$7,711,769	\$0	\$3,191,961	41%	\$20,762,066	\$0	\$8,593,580	41%		2.692	
1997			\$10,193,464	\$0	\$6,313,467	62%	\$26,261,651	\$0	\$16,265,528	62%		2.576	
1998			\$15,180,498	\$0	\$6,824,314	45%	\$37,425,705	\$0	\$16,824,530	45%		2.465	
1999			\$20,667,746	\$0	\$8,907,205	43%	\$48,759,673	\$0	\$21,014,019	43%		2.359	
2000			\$28,866,226	\$0	\$15,944,290	55%	\$65,169,048	\$0	\$35,996,192	55%		2.258	
2001			\$37,013,888	\$1,325	\$19,362,902	52%	\$79,964,972	\$2,863	\$41,831,702	52%		2.160	
2002			\$41,526,547	\$1,610,721	\$23,703,642	55%	\$85,850,853	\$3,329,960	\$49,004,264	55%		2.067	
2003			\$44,914,039	\$3,715,906	\$27,181,635	56%	\$88,855,562	\$7,351,353	\$53,774,709	56%		1.978	
2004			\$45,511,191	\$4,175,013	\$32,837,945	66%	\$86,159,746	\$7,903,947	\$62,167,326	66%		1.893	
2005			\$40,123,625	\$7,460,777	\$28,852,714	61%	\$72,689,232	\$13,516,181	\$52,270,492	61%		1.812	
2006			\$34,114,751	\$9,032,020	\$30,120,143	70%	\$59,141,977	\$15,658,080	\$52,216,850	70%		1.734	
2007			\$30,277,751	\$8,951,496	\$30,365,359	77%	\$50,229,743	\$14,850,223	\$50,375,082	77%		1.659	
2008			\$26,596,124	\$9,838,567	\$31,694,053	87%	\$42,222,057	\$15,618,988	\$50,315,157	87%		1.588	
2009			\$23,179,504	\$9,777,856	\$30,511,421	93%	\$35,213,476	\$14,854,170	\$46,351,862	93%		1.519	
2010			\$20,441,953	\$8,967,406	\$34,190,271	116%	\$29,717,403	\$13,036,329	\$49,703,963	116%		1.454	
2011			\$17,979,922	\$8,570,087	\$29,505,027	111%	\$25,012,666	\$11,922,228	\$41,045,749	111%		1.391	
2012			\$15,546,797	\$8,726,485	\$29,987,689	124%	\$20,696,496	\$11,617,034	\$39,920,768	124%		1.331	
2013			\$13,374,078	\$8,473,806	\$27,279,445	125%	\$17,037,405	\$10,794,888	\$34,751,626	125%		1.274	
2014			\$11,599,275	\$8,341,874	\$24,950,183	125%	\$14,140,154	\$10,169,204	\$30,415,646	125%		1.219	
2015			\$9,966,269	\$8,621,163	\$23,956,160	129%	\$11,626,250	\$10,057,103	\$27,946,294	129%		1.167	
2016			\$8,812,216	\$7,885,974	\$24,593,549	147%	\$9,837,299	\$8,803,311	\$27,454,399	147%		1.116	
2017			\$7,697,002	\$7,091,157	\$21,888,626	148%	\$8,222,351	\$7,575,155	\$23,382,607	148%		1.068	
Historical			\$6,825,641	\$6,276,881	\$19,414,447	148%	\$6,977,528	\$6,416,556	\$19,846,466	148%		1.022	
Projected	2019	4,582.0	694.0	\$5,659,611	\$7,034,173	\$16,924,828	133%	\$5,536,412	\$6,881,053	\$16,556,408	133%	16.7%	0.978
	2020	3,967.0	667.9	\$4,826,325	\$6,029,480	\$15,926,947	147%	\$4,517,958	\$5,644,240	\$14,909,329	147%		0.936
	2021	3,446.6	578.6	\$4,124,217	\$5,178,011	\$14,646,590	157%	\$3,694,458	\$4,638,443	\$13,120,362	157%		0.896
	2022	2,988.3	525.4	\$3,522,791	\$4,443,315	\$13,530,769	170%	\$3,019,812	\$3,808,904	\$11,598,864	170%		0.857
	2023	2,590.5	480.1	\$3,010,180	\$3,813,303	\$12,445,723	182%	\$2,469,273	\$3,128,081	\$10,209,320	182%		0.820
	2024	2,243.3	432.9	\$2,566,877	\$3,266,133	\$11,339,994	194%	\$2,014,956	\$2,563,859	\$8,901,706	194%		0.785
	2025	1,934.1	384.9	\$2,179,586	\$2,786,220	\$10,243,154	206%	\$1,637,262	\$2,092,953	\$7,694,454	206%		0.751
	2026	1,659.5	342.7	\$1,842,185	\$2,366,320	\$9,159,961	218%	\$1,324,223	\$1,700,988	\$6,584,480	218%		0.719
	2027	1,416.7	303.6	\$1,549,458	\$2,000,304	\$8,139,019	229%	\$1,065,838	\$1,375,966	\$5,598,653	229%		0.688
	2028	1,203.2	267.0	\$1,296,796	\$1,682,784	\$7,163,281	240%	\$853,625	\$1,107,704	\$4,715,277	240%		0.658
	2029	1,016.5	233.4	\$1,079,559	\$1,408,317	\$6,255,692	251%	\$680,025	\$887,114	\$3,940,527	251%		0.630
	2030	853.9	202.3	\$893,477	\$1,171,900	\$5,481,426	265%	\$538,575	\$706,404	\$3,304,123	265%		0.603
	2031	712.6	174.5	\$734,626	\$968,893	\$4,768,610	280%	\$423,753	\$558,884	\$2,750,668	280%		0.577
	2032	590.7	149.5	\$600,099	\$795,939	\$4,113,076	295%	\$331,248	\$439,349	\$2,270,371	295%		0.552
	2033	486.5	127.5	\$486,996	\$649,623	\$3,525,783	310%	\$257,240	\$343,143	\$1,862,384	310%		0.528
	2034	398.0	108.0	\$392,605	\$526,713	\$2,997,413	326%	\$198,451	\$266,239	\$1,515,110	326%		0.505
	2035	323.6	90.9	\$314,456	\$424,288	\$2,533,092	343%	\$152,104	\$205,231	\$1,225,271	343%		0.484
	2036	261.4	75.9	\$250,267	\$339,609	\$2,135,986	362%	\$115,843	\$157,197	\$988,697	362%		0.463
	2037	209.9	62.9	\$197,939	\$270,129	\$1,787,519	382%	\$87,676	\$119,652	\$791,770	382%		0.443
	2038	167.5	51.9	\$155,587	\$213,535	\$1,482,472	402%	\$65,948	\$90,511	\$628,375	402%		0.424
	2039	132.8	42.4	\$121,599	\$167,832	\$1,222,315	422%	\$49,323	\$68,076	\$495,792	422%		0.406
	2040	104.8	34.4	\$94,545	\$131,210	\$1,003,446	444%	\$36,698	\$50,929	\$389,488	444%		0.388
	2041	82.3	27.8	\$73,144	\$102,049	\$822,273	469%	\$27,168	\$37,905	\$305,421	469%		0.371
	2042	64.4	22.3	\$56,316	\$78,979	\$666,786	493%	\$20,017	\$28,072	\$237,003	493%		0.355
	2043	50.1	17.8	\$43,161	\$60,838	\$538,078	517%	\$14,681	\$20,693	\$183,019	517%		0.340
	2044	38.9	14.1	\$32,943	\$46,665	\$433,236	544%	\$10,723	\$15,189	\$141,013	544%		0.325
	2045	30.1	11.1	\$25,066	\$35,676	\$348,769	574%	\$7,807	\$11,112	\$108,632	574%		0.311
	2046	23.3	8.7	\$19,021	\$27,198	\$280,980	608%	\$5,669	\$8,107	\$83,749	608%		0.298
	2047	18.0	6.8	\$14,391	\$20,671	\$229,428	654%	\$4,105	\$5,896	\$65,438	654%		0.285
	2048	13.9	5.3	\$10,857	\$15,666	\$186,645	704%	\$2,963	\$4,276	\$50,943	704%		0.273
	2049	10.7	4.1	\$8,179	\$11,857	\$153,287	765%	\$2,136	\$3,097	\$40,037	765%		0.261
	2050	8.2	3.2	\$6,161	\$8,974	\$127,922	845%	\$1,540	\$2,243	\$31,973	845%		0.250
	2051	6.4	2.4	\$4,639	\$6,789	\$105,353	922%	\$1,110	\$1,624	\$25,198	922%		0.239
	2052	4.9	1.9	\$3,494	\$5,138	\$88,610	1026%	\$800	\$1,176	\$20,281	1026%		0.229
	2053	3.8	1.5	\$2,637	\$3,897	\$76,032	1164%	\$578	\$854	\$16,653	1164%		0.219
	2054	3.0	1.1	\$1,998	\$2,966	\$65,498	1320%	\$419	\$622	\$13,728	1320%		0.210
	2055	2.3	0.9	\$1,520	\$2,267	\$56,481	1491%	\$305	\$455	\$11,328	1491%		0.201
	2056	1.8	0.7	\$1,164	\$1,745	\$45,261	1566%	\$223	\$335	\$8,687	1566%		0.192
	2057	1.4	0.5	\$899	\$1,353	\$37,497	1665%	\$165	\$249	\$6,887	1665%		0.184
	2058	1.1	0.4	\$700	\$1,057	\$33,242	1892%	\$123	\$186	\$5,842	1892%		0.176
	2059	0.9	0.3	\$549	\$831	\$29,640	2147%	\$92	\$140	\$4,985	2147%		0.168
	2060	0.7	0.3	\$434	\$658	\$27,199	2493%	\$70	\$106	\$4,378	2493%		0.161
	2061	0.6	0.2	\$343	\$521	\$24,105	2791%	\$53	\$80	\$3,712	2791%		0.154
	2062	0.5	0.2	\$272	\$414	\$19,367	2822%	\$40	\$61	\$2,854	2822%		0.147
	2063	0.4	0.1	\$217	\$329	\$15,729	2879%	\$31	\$46	\$2,218	2879%		0.141
	2064	0.3	0.1	\$172	\$261	\$13,548	3123%	\$23	\$35	\$1,828	3123%		0.135
	2065	0.2	0.1	\$136	\$205	\$11,526	3383%	\$18	\$26	\$1,489	3383%		0.129
	2066	0.2	0.1	\$105	\$159	\$9,187	3483%	\$13	\$20	\$1,135	3483%		0.124
	2067	0.1	0.1	\$81	\$122	\$7,453	3678%	\$10	\$14	\$881	3678%		0.118
	2068	0.1	0.0	\$62	\$93	\$5,993	3885%	\$7	\$10	\$678	3885%		0.113
Past				\$546,168,203	\$127,518,515	\$542,628,467	81%	\$1,028,197,229	\$183,477,573	\$884,927,801	73%		
Future				\$36,208,442	\$46,105,412	\$161,286,220	196%	\$29,171,587	\$36,977,550	\$121,431,419	184%		
Lifetime				\$582,376,645	\$173,623,927	\$703,914,687	93%	\$1,057,368,816	\$220,455,123	\$1,006,359,220	79%		

**AF&L-Pennsylvania**

**Small Benefit Limits, No Inflation Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$349,531	\$0	\$76,547	22%	\$1,280,606	\$0	\$280,451	22%		3.664
1990			\$1,038,661	\$0	\$256,781	25%	\$3,641,565	\$0	\$900,278	25%		3.506
1991			\$2,797,867	\$0	\$865,438	31%	\$9,386,961	\$0	\$2,903,580	31%		3.355
1992			\$4,294,834	\$0	\$1,736,292	40%	\$13,788,852	\$0	\$5,574,480	40%		3.211
1993			\$4,566,817	\$0	\$1,712,627	38%	\$14,030,691	\$0	\$5,261,726	38%		3.072
1994			\$4,457,084	\$0	\$2,644,482	59%	\$13,103,881	\$0	\$7,774,809	59%		2.940
1995			\$4,404,697	\$0	\$2,247,405	51%	\$12,392,212	\$0	\$6,322,868	51%		2.813
1996			\$4,373,135	\$0	\$2,092,101	48%	\$11,773,604	\$0	\$5,632,474	48%		2.692
1997			\$4,325,652	\$0	\$2,496,652	58%	\$11,144,275	\$0	\$6,432,181	58%		2.576
1998			\$4,363,761	\$0	\$2,267,854	52%	\$10,758,332	\$0	\$5,591,123	52%		2.465
1999			\$4,340,454	\$0	\$2,466,789	57%	\$10,240,067	\$0	\$5,819,688	57%		2.359
2000			\$4,270,675	\$0	\$3,371,572	79%	\$9,641,572	\$0	\$7,611,737	79%		2.258
2001			\$4,369,245	\$2,996	\$2,204,533	50%	\$9,439,338	\$6,473	\$4,762,684	50%		2.160
2002			\$4,165,232	\$333,493	\$2,548,036	57%	\$8,611,088	\$689,455	\$5,267,740	57%		2.067
2003			\$3,979,291	\$602,229	\$2,132,143	47%	\$7,872,420	\$1,191,418	\$4,218,120	47%		1.978
2004			\$3,671,386	\$553,002	\$2,367,368	56%	\$6,950,503	\$1,046,919	\$4,481,796	56%		1.893
2005			\$3,182,765	\$744,205	\$3,722,624	95%	\$5,765,998	\$1,348,226	\$6,744,024	95%		1.812
2006			\$2,759,908	\$875,769	\$2,382,193	66%	\$4,784,629	\$1,518,250	\$4,129,814	66%		1.734
2007			\$2,466,770	\$816,120	\$2,163,305	66%	\$4,092,286	\$1,353,915	\$3,588,847	66%		1.659
2008			\$2,186,661	\$880,336	\$2,921,489	95%	\$3,471,382	\$1,397,556	\$4,637,942	95%		1.588
2009			\$1,888,057	\$913,185	\$2,067,530	74%	\$2,868,269	\$1,387,278	\$3,140,917	74%		1.519
2010			\$1,679,498	\$860,043	\$2,743,261	108%	\$2,441,563	\$1,250,283	\$3,988,005	108%		1.454
2011			\$1,452,330	\$845,281	\$1,899,585	83%	\$2,020,401	\$1,175,908	\$2,642,597	83%		1.391
2012			\$1,259,463	\$817,791	\$1,450,537	70%	\$1,676,646	\$1,088,675	\$1,931,010	70%		1.331
2013			\$1,085,479	\$770,780	\$1,450,964	78%	\$1,382,805	\$981,906	\$1,848,401	78%		1.274
2014			\$893,913	\$747,833	\$1,745,157	106%	\$1,089,729	\$911,650	\$2,127,442	106%		1.219
2015			\$746,690	\$689,028	\$1,940,841	135%	\$871,058	\$803,793	\$2,264,107	135%		1.167
2016			\$633,301	\$579,109	\$1,745,041	144%	\$706,970	\$646,474	\$1,948,033	144%		1.116
2017			\$529,518	\$466,331	\$1,714,169	172%	\$565,659	\$498,160	\$1,831,167	172%		1.068
Historical Projected	2018		\$462,797	\$402,678	\$1,266,458	146%	\$473,096	\$411,639	\$1,294,639	146%		1.022
	2019	421.0	\$370,856	\$322,680	\$1,404,910	203%	\$362,783	\$315,656	\$1,374,328	203%	0.0%	0.978
	2020	351.0	\$304,396	\$264,854	\$1,254,956	220%	\$284,947	\$247,931	\$1,174,773	220%		0.936
	2021	294.5	\$250,825	\$218,242	\$1,103,388	235%	\$224,688	\$195,500	\$988,411	235%		0.896
	2022	246.9	\$206,741	\$179,885	\$979,200	253%	\$177,223	\$154,201	\$839,391	253%		0.857
	2023	207.1	\$170,435	\$148,295	\$853,958	268%	\$139,809	\$121,647	\$700,508	268%		0.820
	2024	173.2	\$139,977	\$121,793	\$740,456	283%	\$109,879	\$95,606	\$581,245	283%		0.785
	2025	144.0	\$114,269	\$99,425	\$635,722	297%	\$85,837	\$74,686	\$477,542	297%		0.751
	2026	119.0	\$92,712	\$80,669	\$539,073	311%	\$66,645	\$57,987	\$387,503	311%		0.719
	2027	97.7	\$74,727	\$65,020	\$452,739	324%	\$51,403	\$44,726	\$311,429	324%		0.688
	2028	79.7	\$59,832	\$52,060	\$375,640	336%	\$39,385	\$34,269	\$247,268	336%		0.658
	2029	64.6	\$47,592	\$41,409	\$311,364	350%	\$29,979	\$26,084	\$196,132	350%		0.630
	2030	52.0	\$37,598	\$32,714	\$257,454	366%	\$22,664	\$19,719	\$155,189	366%		0.603
	2031	41.6	\$29,472	\$25,644	\$212,728	386%	\$17,000	\$14,792	\$122,707	386%		0.577
	2032	33.0	\$22,922	\$19,944	\$173,728	405%	\$12,653	\$11,009	\$95,896	405%		0.552
	2033	25.9	\$17,691	\$15,393	\$140,329	424%	\$9,345	\$8,131	\$74,124	424%		0.528
	2034	20.3	\$13,551	\$11,791	\$112,068	442%	\$6,850	\$5,960	\$56,647	442%		0.505
	2035	15.7	\$10,304	\$8,966	\$88,610	460%	\$4,984	\$4,337	\$42,861	460%		0.484
	2036	12.1	\$7,780	\$6,769	\$70,195	482%	\$3,601	\$3,133	\$32,492	482%		0.463
	2037	9.3	\$5,833	\$5,075	\$54,706	502%	\$2,584	\$2,248	\$24,232	502%		0.443
	2038	7.1	\$4,347	\$3,782	\$42,695	525%	\$1,842	\$1,603	\$18,097	525%		0.424
	2039	5.3	\$3,220	\$2,801	\$33,143	550%	\$1,306	\$1,136	\$13,443	550%		0.406
	2040	4.0	\$2,377	\$2,068	\$25,625	576%	\$923	\$803	\$9,946	576%		0.388
	2041	3.0	\$1,752	\$1,524	\$19,755	603%	\$651	\$566	\$7,338	603%		0.371
	2042	2.3	\$1,288	\$1,120	\$15,194	631%	\$458	\$398	\$5,401	631%		0.355
	2043	1.7	\$945	\$822	\$11,990	679%	\$321	\$280	\$4,078	679%		0.340
	2044	1.3	\$691	\$602	\$9,278	718%	\$225	\$196	\$3,020	718%		0.325
	2045	0.9	\$506	\$440	\$7,113	752%	\$157	\$137	\$2,216	752%		0.311
	2046	0.7	\$369	\$321	\$5,395	782%	\$110	\$96	\$1,608	782%		0.298
	2047	0.5	\$270	\$235	\$4,121	817%	\$77	\$67	\$1,175	817%		0.285
	2048	0.4	\$197	\$172	\$3,030	821%	\$54	\$47	\$827	821%		0.273
	2049	0.3	\$144	\$125	\$2,222	824%	\$38	\$33	\$580	824%		0.261
	2050	0.2	\$105	\$91	\$1,675	855%	\$26	\$23	\$419	855%		0.250
	2051	0.1	\$76	\$66	\$1,237	876%	\$18	\$16	\$296	876%		0.239
	2052	0.1	\$54	\$47	\$904	894%	\$12	\$11	\$207	894%		0.229
	2053	0.1	\$38	\$33	\$660	921%	\$8	\$7	\$145	921%		0.219
	2054	0.0	\$27	\$23	\$477	955%	\$6	\$5	\$100	955%		0.210
	2055	0.0	\$18	\$16	\$338	988%	\$4	\$3	\$68	988%		0.201
	2056	0.0	\$12	\$11	\$236	1023%	\$2	\$2	\$45	1023%		0.192
	2057	0.0	\$8	\$7	\$163	1083%	\$1	\$1	\$30	1083%		0.184
	2058	0.0	\$5	\$4	\$100	1060%	\$1	\$1	\$18	1060%		0.176
	2059	0.0	\$3	\$3	\$58	1016%	\$1	\$0	\$10	1016%		0.168
	2060	0.0	\$2	\$2	\$34	1011%	\$0	\$0	\$5	1011%		0.161
	2061	0.0	\$1	\$1	\$19	998%	\$0	\$0	\$3	998%		0.154
	2062	0.0	\$1	\$0	\$10	990%	\$0	\$0	\$2	990%		0.147
	2063	0.0	\$0	\$0	\$5	947%	\$0	\$0	\$1	947%		0.141
	2064	0.0	\$0	\$0	\$2	842%	\$0	\$0	\$0	842%		0.135
	2065	0.0	\$0	\$0	\$1	576%	\$0	\$0	\$0	576%		0.129
	2066	0.0	\$0	\$0	\$0	244%	\$0	\$0	\$0	244%		0.124
	2067	0.0	\$0	\$0	\$0	248%	\$0	\$0	\$0	248%		0.118
	2068	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.113
Past			\$80,995,473	\$11,900,211	\$60,699,771	65%	\$186,266,459	\$17,707,979	\$120,952,680	59%		
Future			\$1,993,968	\$1,734,943	\$9,946,705	267%	\$1,658,499	\$1,443,053	\$7,951,755	256%		
Lifetime			\$82,989,441	\$13,635,154	\$70,646,475	73%	\$187,924,959	\$19,151,033	\$128,904,435	62%		

**AF&L-Pennsylvania**

**Small Benefit Limits, No Inflation Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHL

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss			
			Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio			
1989			\$349,531	\$0	\$76,547	22%	\$1,280,606	\$0	\$280,451	22%	3.664		
1990			\$1,038,661	\$0	\$256,781	25%	\$3,641,565	\$0	\$900,278	25%	3.506		
1991			\$2,797,867	\$0	\$865,438	31%	\$9,386,961	\$0	\$2,903,580	31%	3.355		
1992			\$4,294,834	\$0	\$1,736,292	40%	\$13,788,852	\$0	\$5,574,480	40%	3.211		
1993			\$4,566,817	\$0	\$1,712,627	38%	\$14,030,691	\$0	\$5,261,726	38%	3.072		
1994			\$4,457,084	\$0	\$2,644,482	59%	\$13,103,881	\$0	\$7,774,809	59%	2.940		
1995			\$4,404,697	\$0	\$2,247,405	51%	\$12,392,212	\$0	\$6,322,868	51%	2.813		
1996			\$4,373,135	\$0	\$2,092,101	48%	\$11,773,604	\$0	\$5,632,474	48%	2.692		
1997			\$4,325,652	\$0	\$2,496,652	58%	\$11,144,275	\$0	\$6,432,181	58%	2.576		
1998			\$4,363,761	\$0	\$2,267,854	52%	\$10,758,332	\$0	\$5,591,123	52%	2.465		
1999			\$4,340,454	\$0	\$2,466,789	57%	\$10,240,067	\$0	\$5,819,688	57%	2.359		
2000			\$4,270,675	\$0	\$3,371,572	79%	\$9,641,572	\$0	\$7,611,737	79%	2.258		
2001			\$4,369,245	\$2,996	\$2,204,533	50%	\$9,439,338	\$6,473	\$4,762,684	50%	2.160		
2002			\$4,165,232	\$333,493	\$2,548,036	57%	\$8,611,088	\$689,455	\$5,267,740	57%	2.067		
2003			\$3,979,291	\$602,229	\$2,132,143	47%	\$7,872,420	\$1,191,418	\$4,218,120	47%	1.978		
2004			\$3,671,386	\$553,002	\$2,367,368	56%	\$6,950,503	\$1,046,919	\$4,481,796	56%	1.893		
2005			\$3,182,765	\$744,205	\$3,722,624	95%	\$5,765,998	\$1,348,226	\$6,744,024	95%	1.812		
2006			\$2,759,908	\$875,769	\$2,382,193	66%	\$4,784,629	\$1,518,250	\$4,129,814	66%	1.734		
2007			\$2,466,770	\$816,120	\$2,163,305	66%	\$4,092,286	\$1,353,915	\$3,588,847	66%	1.659		
2008			\$2,186,661	\$880,336	\$2,921,489	95%	\$3,471,382	\$1,397,556	\$4,637,942	95%	1.588		
2009			\$1,888,057	\$913,185	\$2,067,530	74%	\$2,868,269	\$1,387,278	\$3,140,917	74%	1.519		
2010			\$1,679,498	\$860,043	\$2,743,261	108%	\$2,441,563	\$1,250,283	\$3,988,005	108%	1.454		
2011			\$1,452,330	\$845,281	\$1,899,585	83%	\$2,020,401	\$1,175,908	\$2,642,597	83%	1.391		
2012			\$1,259,463	\$817,791	\$1,450,537	70%	\$1,676,646	\$1,088,675	\$1,931,010	70%	1.331		
2013			\$1,085,479	\$770,780	\$1,450,964	78%	\$1,382,805	\$981,906	\$1,848,401	78%	1.274		
2014			\$893,913	\$747,833	\$1,745,157	106%	\$1,089,729	\$911,650	\$2,127,442	106%	1.219		
2015			\$746,690	\$689,028	\$1,940,841	135%	\$871,058	\$803,793	\$2,264,107	135%	1.167		
2016			\$633,301	\$579,109	\$1,745,041	144%	\$706,970	\$646,474	\$1,948,033	144%	1.116		
2017			\$529,518	\$466,331	\$1,714,169	172%	\$565,659	\$498,160	\$1,831,167	172%	1.068		
Historical			\$462,797	\$402,678	\$1,266,458	146%	\$473,096	\$411,639	\$1,294,639	146%	1.022		
Projected	2019	421.0	42.0	\$370,856	\$409,347	\$1,404,910	180%	\$362,783	\$400,437	\$1,374,328	180%	12.5%	0.978
	2020	351.0	48.8	\$304,396	\$336,010	\$1,254,956	196%	\$284,947	\$314,541	\$1,174,773	196%	0.936	
	2021	294.5	40.0	\$250,825	\$276,875	\$1,103,388	209%	\$224,688	\$248,024	\$988,411	209%	0.896	
	2022	246.9	38.5	\$206,741	\$228,213	\$979,200	225%	\$177,223	\$195,629	\$839,391	225%	0.857	
	2023	207.1	34.5	\$170,435	\$188,136	\$853,958	238%	\$139,809	\$154,330	\$700,508	238%	0.820	
	2024	173.2	29.8	\$139,977	\$154,514	\$740,456	251%	\$109,879	\$121,291	\$581,245	251%	0.785	
	2025	144.0	25.4	\$114,269	\$126,137	\$635,722	264%	\$85,837	\$94,752	\$477,542	264%	0.751	
	2026	119.0	21.6	\$92,712	\$102,341	\$539,073	276%	\$66,645	\$73,566	\$387,503	276%	0.719	
	2027	97.7	18.2	\$74,727	\$82,488	\$452,739	288%	\$51,403	\$56,742	\$311,429	288%	0.688	
	2028	79.7	15.2	\$59,832	\$66,047	\$375,640	298%	\$39,385	\$43,476	\$247,268	298%	0.658	
	2029	64.6	12.5	\$47,592	\$52,535	\$311,364	311%	\$29,979	\$33,092	\$196,132	311%	0.630	
	2030	52.0	10.2	\$37,598	\$41,503	\$257,454	325%	\$22,664	\$25,017	\$155,189	325%	0.603	
	2031	41.6	8.3	\$29,472	\$32,533	\$212,728	343%	\$17,000	\$18,766	\$122,707	343%	0.577	
	2032	33.0	6.8	\$22,922	\$25,302	\$173,728	360%	\$12,653	\$13,967	\$95,896	360%	0.552	
	2033	25.9	5.5	\$17,691	\$19,528	\$140,329	377%	\$9,345	\$10,315	\$74,124	377%	0.528	
	2034	20.3	4.4	\$13,551	\$14,959	\$112,068	393%	\$6,850	\$7,561	\$56,647	393%	0.505	
	2035	15.7	3.5	\$10,304	\$11,374	\$88,610	409%	\$4,984	\$5,502	\$42,861	409%	0.484	
	2036	12.1	2.7	\$7,780	\$8,588	\$70,195	429%	\$3,601	\$3,975	\$32,492	429%	0.463	
	2037	9.3	2.1	\$5,833	\$6,438	\$54,706	446%	\$2,584	\$2,852	\$24,232	446%	0.443	
	2038	7.1	1.6	\$4,347	\$4,798	\$42,695	467%	\$1,842	\$2,034	\$18,097	467%	0.424	
	2039	5.3	1.3	\$3,220	\$3,554	\$33,143	489%	\$1,306	\$1,442	\$13,443	489%	0.406	
	2040	4.0	1.0	\$2,377	\$2,624	\$25,625	512%	\$923	\$1,019	\$9,946	512%	0.388	
	2041	3.0	0.7	\$1,752	\$1,934	\$19,755	536%	\$651	\$718	\$7,338	536%	0.371	
	2042	2.3	0.6	\$1,288	\$1,421	\$15,194	561%	\$458	\$505	\$5,401	561%	0.355	
	2043	1.7	0.4	\$945	\$1,043	\$11,990	603%	\$321	\$355	\$4,078	603%	0.340	
	2044	1.3	0.3	\$691	\$763	\$9,278	638%	\$225	\$248	\$3,020	638%	0.325	
	2045	0.9	0.2	\$506	\$558	\$7,113	669%	\$157	\$174	\$2,216	669%	0.311	
	2046	0.7	0.2	\$369	\$407	\$5,395	695%	\$110	\$121	\$1,608	695%	0.298	
	2047	0.5	0.1	\$270	\$298	\$4,121	727%	\$77	\$85	\$1,175	727%	0.285	
	2048	0.4	0.1	\$197	\$218	\$3,030	730%	\$54	\$59	\$827	730%	0.273	
	2049	0.3	0.1	\$144	\$159	\$2,222	733%	\$38	\$42	\$580	733%	0.261	
	2050	0.2	0.1	\$105	\$116	\$1,675	760%	\$26	\$29	\$419	760%	0.250	
	2051	0.1	0.0	\$76	\$83	\$1,237	779%	\$18	\$20	\$296	779%	0.239	
	2052	0.1	0.0	\$54	\$60	\$904	795%	\$12	\$14	\$207	795%	0.229	
	2053	0.1	0.0	\$38	\$42	\$660	819%	\$8	\$9	\$145	819%	0.219	
	2054	0.0	0.0	\$27	\$29	\$477	849%	\$6	\$6	\$100	849%	0.210	
	2055	0.0	0.0	\$18	\$20	\$338	879%	\$4	\$4	\$68	879%	0.201	
	2056	0.0	0.0	\$12	\$14	\$236	909%	\$2	\$3	\$45	909%	0.192	
	2057	0.0	0.0	\$8	\$9	\$163	963%	\$1	\$2	\$30	963%	0.184	
	2058	0.0	0.0	\$5	\$6	\$100	942%	\$1	\$1	\$18	942%	0.176	
	2059	0.0	0.0	\$3	\$3	\$58	903%	\$1	\$1	\$10	903%	0.168	
	2060	0.0	0.0	\$2	\$2	\$34	899%	\$0	\$0	\$5	899%	0.161	
	2061	0.0	0.0	\$1	\$1	\$19	887%	\$0	\$0	\$3	887%	0.154	
	2062	0.0	0.0	\$1	\$1	\$10	880%	\$0	\$0	\$2	880%	0.147	
	2063	0.0	0.0	\$0	\$0	\$5	842%	\$0	\$0	\$1	842%	0.141	
	2064	0.0	0.0	\$0	\$0	\$2	748%	\$0	\$0	\$0	748%	0.135	
	2065	0.0	0.0	\$0	\$0	\$1	512%	\$0	\$0	\$0	512%	0.129	
	2066	0.0	0.0	\$0	\$0	\$0	217%	\$0	\$0	\$0	217%	0.124	
	2067	0.0	0.0	\$0	\$0	\$0	221%	\$0	\$0	\$0	221%	0.118	
	2068	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.113	
Past			\$80,995,473	\$11,900,211	\$60,699,771	65%	\$186,266,459	\$17,707,979	\$120,952,680	59%			
Future			\$1,993,968	\$2,201,033	\$9,946,705	237%	\$1,658,499	\$1,830,724	\$7,951,755	228%			
Lifetime			\$82,989,441	\$14,101,244	\$70,646,475	73%	\$187,924,959	\$19,538,703	\$128,904,435	62%			



AF&L-Pennsylvania

Medium Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$25,883	\$0	\$0	0%	\$94,830	\$0	\$0	0%		3.664
1990			\$136,494	\$0	\$21,491	16%	\$478,552	\$0	\$75,349	16%		3.506
1991			\$402,935	\$0	\$26,640	7%	\$1,351,865	\$0	\$89,378	7%		3.355
1992			\$515,019	\$0	\$9,690	2%	\$1,653,502	\$0	\$31,110	2%		3.211
1993			\$512,780	\$0	\$10,076	2%	\$1,575,422	\$0	\$30,957	2%		3.072
1994			\$453,077	\$0	\$3,566	1%	\$1,332,053	\$0	\$10,484	1%		2.940
1995			\$370,070	\$0	\$305,750	83%	\$1,041,158	\$0	\$860,200	83%		2.813
1996			\$366,236	\$0	\$31,177	9%	\$986,001	\$0	\$83,936	9%		2.692
1997			\$377,709	\$0	\$629,867	167%	\$973,100	\$0	\$1,622,741	167%		2.576
1998			\$435,937	\$0	\$72,760	17%	\$1,074,749	\$0	\$179,381	17%		2.465
1999			\$436,375	\$0	\$508,510	117%	\$1,029,502	\$0	\$1,199,685	117%		2.359
2000			\$471,032	\$0	\$137,538	29%	\$1,063,413	\$0	\$310,509	29%		2.258
2001			\$520,421	\$325	\$681,508	131%	\$1,124,320	\$703	\$1,472,333	131%		2.160
2002			\$481,330	\$33,899	\$976,491	203%	\$995,088	\$70,082	\$2,018,771	203%		2.067
2003			\$494,677	\$71,381	\$83,395	17%	\$978,643	\$141,217	\$164,984	17%		1.978
2004			\$475,744	\$72,828	\$292,430	61%	\$900,658	\$137,875	\$553,615	61%		1.893
2005			\$549,718	\$153,925	\$1,018,916	185%	\$995,887	\$278,855	\$1,845,900	185%		1.812
2006			\$482,231	\$172,354	\$657,559	136%	\$986,005	\$298,796	\$1,139,956	136%		1.734
2007			\$442,759	\$161,279	\$316,818	72%	\$734,523	\$267,557	\$525,590	72%		1.659
2008			\$398,674	\$176,805	\$273,300	69%	\$632,906	\$280,683	\$433,871	69%		1.588
2009			\$349,644	\$181,656	\$248,797	71%	\$531,166	\$275,965	\$377,963	71%		1.519
2010			\$312,147	\$166,580	\$827,493	265%	\$453,783	\$242,165	\$1,202,965	265%		1.454
2011			\$275,836	\$176,570	\$257,110	93%	\$383,727	\$245,634	\$357,677	93%		1.391
2012			\$244,595	\$187,212	\$107,118	44%	\$325,615	\$249,223	\$142,599	44%		1.331
2013			\$228,470	\$199,277	\$782,973	343%	\$291,051	\$253,861	\$997,439	343%		1.274
2014			\$189,422	\$227,158	\$231,172	122%	\$230,916	\$276,918	\$281,811	122%		1.219
2015			\$156,435	\$238,053	\$298,733	191%	\$182,490	\$277,703	\$348,490	191%		1.167
2016			\$135,261	\$200,081	\$203,652	151%	\$150,996	\$223,355	\$227,342	151%		1.116
2017			\$118,135	\$171,740	\$3,200	3%	\$126,198	\$183,462	\$3,418	3%		1.068
Historical Projected 2018			\$107,588	\$153,379	\$292,352	272%	\$109,982	\$156,792	\$298,858	272%		1.022
2019	80.0	5.0	\$90,374	\$128,838	\$337,341	373%	\$88,406	\$126,034	\$329,998	373%	0.0%	0.978
2020	70.0	6.7	\$77,559	\$110,569	\$315,594	407%	\$72,603	\$103,505	\$295,429	407%		0.936
2021	61.6	7.6	\$66,968	\$95,470	\$288,242	430%	\$59,990	\$85,522	\$258,206	430%		0.896
2022	54.0	8.4	\$57,808	\$82,412	\$264,568	458%	\$49,554	\$70,646	\$226,794	458%		0.857
2023	47.4	7.6	\$49,998	\$71,278	\$243,403	487%	\$41,014	\$58,470	\$199,665	487%		0.820
2024	41.7	7.4	\$43,304	\$61,735	\$223,914	517%	\$33,993	\$48,461	\$175,769	517%		0.785
2025	36.7	6.8	\$37,426	\$53,355	\$206,213	551%	\$28,114	\$40,079	\$154,903	551%		0.751
2026	32.1	6.1	\$32,224	\$45,939	\$187,861	583%	\$23,164	\$33,023	\$135,041	583%		0.719
2027	28.0	5.4	\$27,666	\$39,441	\$169,916	614%	\$19,031	\$27,131	\$116,882	614%		0.688
2028	24.4	4.8	\$23,680	\$33,759	\$154,736	653%	\$15,587	\$22,222	\$101,856	653%		0.658
2029	21.1	4.2	\$20,192	\$28,786	\$139,779	692%	\$12,719	\$18,133	\$88,048	692%		0.630
2030	18.2	3.7	\$17,147	\$24,444	\$127,078	741%	\$10,336	\$14,735	\$76,600	741%		0.603
2031	15.6	3.3	\$14,497	\$20,667	\$113,374	782%	\$8,362	\$11,921	\$65,397	782%		0.577
2032	13.3	2.9	\$12,203	\$17,397	\$100,684	825%	\$6,736	\$9,603	\$55,576	825%		0.552
2033	11.3	2.6	\$10,223	\$14,574	\$89,373	874%	\$5,400	\$7,698	\$47,209	874%		0.528
2034	9.5	2.2	\$8,524	\$12,152	\$79,029	927%	\$4,309	\$6,142	\$39,947	927%		0.505
2035	8.0	1.9	\$7,070	\$10,080	\$69,014	976%	\$3,420	\$4,876	\$33,382	976%		0.484
2036	6.6	1.7	\$5,829	\$8,310	\$59,946	1028%	\$2,698	\$3,847	\$27,747	1028%		0.463
2037	5.5	1.5	\$4,780	\$6,815	\$51,099	1069%	\$2,117	\$3,019	\$22,634	1069%		0.443
2038	4.5	1.3	\$3,898	\$5,557	\$43,411	1114%	\$1,652	\$2,356	\$18,400	1114%		0.424
2039	3.7	1.1	\$3,157	\$4,501	\$36,258	1148%	\$1,281	\$1,826	\$14,707	1148%		0.406
2040	3.0	0.9	\$2,538	\$3,618	\$29,838	1176%	\$985	\$1,404	\$11,582	1176%		0.388
2041	2.4	0.8	\$2,023	\$2,884	\$23,998	1186%	\$751	\$1,071	\$8,914	1186%		0.371
2042	1.9	0.6	\$1,599	\$2,279	\$18,977	1187%	\$568	\$810	\$6,745	1187%		0.355
2043	1.5	0.5	\$1,252	\$1,785	\$15,233	1217%	\$426	\$607	\$5,181	1217%		0.340
2044	1.2	0.4	\$970	\$1,382	\$11,959	1233%	\$316	\$450	\$3,893	1233%		0.325
2045	0.9	0.3	\$742	\$1,058	\$9,265	1248%	\$231	\$330	\$2,886	1248%		0.311
2046	0.7	0.3	\$561	\$800	\$7,176	1279%	\$167	\$238	\$2,139	1279%		0.298
2047	0.5	0.2	\$418	\$596	\$5,472	1308%	\$119	\$170	\$1,561	1308%		0.285
2048	0.4	0.2	\$308	\$439	\$4,113	1337%	\$84	\$120	\$1,123	1337%		0.273
2049	0.3	0.1	\$223	\$317	\$3,004	1349%	\$58	\$83	\$785	1349%		0.261
2050	0.2	0.1	\$158	\$225	\$2,158	1370%	\$39	\$56	\$539	1370%		0.250
2051	0.1	0.1	\$109	\$155	\$1,487	1368%	\$26	\$37	\$356	1368%		0.239
2052	0.1	0.1	\$74	\$105	\$1,011	1373%	\$17	\$24	\$231	1373%		0.229
2053	0.1	0.0	\$49	\$69	\$666	1369%	\$11	\$15	\$146	1369%		0.219
2054	0.0	0.0	\$31	\$44	\$414	1327%	\$7	\$9	\$87	1327%		0.210
2055	0.0	0.0	\$19	\$28	\$249	1280%	\$4	\$6	\$50	1280%		0.201
2056	0.0	0.0	\$12	\$17	\$145	1235%	\$2	\$3	\$28	1235%		0.192
2057	0.0	0.0	\$7	\$10	\$79	1164%	\$1	\$2	\$15	1164%		0.184
2058	0.0	0.0	\$4	\$5	\$41	1090%	\$1	\$1	\$7	1090%		0.176
2059	0.0	0.0	\$2	\$3	\$18	932%	\$0	\$0	\$3	932%		0.168
2060	0.0	0.0	\$1	\$1	\$7	788%	\$0	\$0	\$1	788%		0.161
2061	0.0	0.0	\$0	\$1	\$2	525%	\$0	\$0	\$0	525%		0.154
2062	0.0	0.0	\$0	\$0	\$1	385%	\$0	\$0	\$0	385%		0.147
2063	0.0	0.0	\$0	\$0	\$0	280%	\$0	\$0	\$0	280%		0.141
2064	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$10,466,636	\$2,744,500	\$9,310,082	70%	\$22,638,102	\$3,860,845	\$16,887,314	64%		
Future			\$625,625	\$891,901	\$3,436,144	226%	\$494,301	\$704,683	\$2,530,461	211%		
Lifetime			\$11,092,261	\$3,636,401	\$12,746,226	87%	\$23,132,402	\$4,565,527	\$19,417,775	70%		

AF&L-Pennsylvania

Medium Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$25,883	\$0	\$0	0%	\$94,830	\$0	\$0	0%		3.664
1990			\$136,494	\$0	\$21,491	16%	\$478,552	\$0	\$75,349	16%		3.506
1991			\$402,935	\$0	\$26,640	7%	\$1,351,865	\$0	\$89,378	7%		3.355
1992			\$515,019	\$0	\$9,690	2%	\$1,653,502	\$0	\$31,110	2%		3.211
1993			\$512,780	\$0	\$10,076	2%	\$1,575,422	\$0	\$30,957	2%		3.072
1994			\$453,077	\$0	\$3,566	1%	\$1,332,053	\$0	\$10,484	1%		2.940
1995			\$370,070	\$0	\$305,750	83%	\$1,041,158	\$0	\$860,200	83%		2.813
1996			\$366,236	\$0	\$31,177	9%	\$986,001	\$0	\$83,936	9%		2.692
1997			\$377,709	\$0	\$629,867	167%	\$973,100	\$0	\$1,622,741	167%		2.576
1998			\$435,937	\$0	\$72,760	17%	\$1,074,749	\$0	\$179,381	17%		2.465
1999			\$436,375	\$0	\$508,510	117%	\$1,029,502	\$0	\$1,199,685	117%		2.359
2000			\$471,032	\$0	\$137,538	29%	\$1,063,413	\$0	\$310,509	29%		2.258
2001			\$520,421	\$325	\$681,508	131%	\$1,124,320	\$703	\$1,472,333	131%		2.160
2002			\$481,330	\$33,899	\$976,491	203%	\$995,088	\$70,082	\$2,018,771	203%		2.067
2003			\$494,677	\$71,381	\$83,395	17%	\$978,643	\$141,217	\$164,984	17%		1.978
2004			\$475,744	\$72,828	\$292,430	61%	\$900,658	\$137,875	\$553,615	61%		1.893
2005			\$549,718	\$153,925	\$1,018,916	185%	\$995,887	\$278,855	\$1,845,900	185%		1.812
2006			\$482,231	\$172,354	\$657,559	136%	\$986,005	\$298,796	\$1,139,956	136%		1.734
2007			\$442,759	\$161,279	\$316,818	72%	\$734,523	\$267,557	\$525,590	72%		1.659
2008			\$398,674	\$176,805	\$273,300	69%	\$632,906	\$280,683	\$433,871	69%		1.588
2009			\$349,644	\$181,656	\$248,797	71%	\$531,166	\$275,965	\$377,963	71%		1.519
2010			\$312,147	\$166,580	\$827,493	265%	\$453,783	\$242,165	\$1,202,965	265%		1.454
2011			\$275,836	\$176,570	\$257,110	93%	\$383,727	\$245,634	\$357,677	93%		1.391
2012			\$244,595	\$187,212	\$107,118	44%	\$325,615	\$249,223	\$142,599	44%		1.331
2013			\$228,470	\$199,277	\$782,973	343%	\$291,051	\$253,861	\$997,439	343%		1.274
2014			\$189,422	\$227,158	\$231,172	122%	\$230,916	\$276,918	\$281,811	122%		1.219
2015			\$156,435	\$238,053	\$298,733	191%	\$182,490	\$277,703	\$348,490	191%		1.167
2016			\$135,261	\$200,081	\$203,652	151%	\$150,996	\$223,355	\$227,342	151%		1.116
2017			\$118,135	\$171,740	\$3,200	3%	\$126,198	\$183,462	\$3,418	3%		1.068
Historical Projected 2018			\$107,588	\$153,379	\$292,352	272%	\$109,982	\$156,792	\$298,858	272%		1.022
2019	80.0	5.0	\$90,374	\$161,578	\$337,341	373%	\$88,406	\$158,060	\$329,998	373%	15.0%	0.978
2020	70.0	6.7	\$77,559	\$138,788	\$315,594	407%	\$72,603	\$129,921	\$295,429	407%		0.936
2021	61.6	7.6	\$66,968	\$119,836	\$288,242	430%	\$59,990	\$107,349	\$258,206	430%		0.896
2022	54.0	8.4	\$57,808	\$103,446	\$264,568	458%	\$49,554	\$88,676	\$226,794	458%		0.857
2023	47.4	7.6	\$49,998	\$89,469	\$243,403	487%	\$41,014	\$73,392	\$199,665	487%		0.820
2024	41.7	7.4	\$43,304	\$77,491	\$223,914	517%	\$33,993	\$60,829	\$175,769	517%		0.785
2025	36.7	6.8	\$37,426	\$66,972	\$206,213	551%	\$28,114	\$50,308	\$154,903	551%		0.751
2026	32.1	6.1	\$32,224	\$57,664	\$187,861	583%	\$23,164	\$41,451	\$135,041	583%		0.719
2027	28.0	5.4	\$27,666	\$49,507	\$169,916	614%	\$19,031	\$34,055	\$116,882	614%		0.688
2028	24.4	4.8	\$23,680	\$42,374	\$154,736	653%	\$15,587	\$27,893	\$101,856	653%		0.658
2029	21.1	4.2	\$20,192	\$36,133	\$139,779	692%	\$12,719	\$22,760	\$88,048	692%		0.630
2030	18.2	3.7	\$17,147	\$30,683	\$127,078	741%	\$10,336	\$18,495	\$76,600	741%		0.603
2031	15.6	3.3	\$14,497	\$25,942	\$113,374	782%	\$8,362	\$14,964	\$65,397	782%		0.577
2032	13.3	2.9	\$12,203	\$21,837	\$100,684	825%	\$6,736	\$12,054	\$55,576	825%		0.552
2033	11.3	2.6	\$10,223	\$18,293	\$89,373	874%	\$5,400	\$9,663	\$47,209	874%		0.528
2034	9.5	2.2	\$8,524	\$15,253	\$79,029	927%	\$4,309	\$7,710	\$39,947	927%		0.505
2035	8.0	1.9	\$7,070	\$12,652	\$69,014	976%	\$3,420	\$6,120	\$33,382	976%		0.484
2036	6.6	1.7	\$5,829	\$10,431	\$59,946	1028%	\$2,698	\$4,828	\$27,747	1028%		0.463
2037	5.5	1.5	\$4,780	\$8,554	\$51,099	1069%	\$2,117	\$3,789	\$22,634	1069%		0.443
2038	4.5	1.3	\$3,898	\$6,975	\$43,411	1114%	\$1,652	\$2,957	\$18,400	1114%		0.424
2039	3.7	1.1	\$3,157	\$5,649	\$36,258	1148%	\$1,281	\$2,291	\$14,707	1148%		0.406
2040	3.0	0.9	\$2,538	\$4,541	\$29,838	1176%	\$985	\$1,763	\$11,582	1176%		0.388
2041	2.4	0.8	\$2,023	\$3,620	\$23,998	1186%	\$751	\$1,344	\$8,914	1186%		0.371
2042	1.9	0.6	\$1,599	\$2,860	\$18,977	1187%	\$568	\$1,017	\$6,745	1187%		0.355
2043	1.5	0.5	\$1,252	\$2,240	\$15,233	1217%	\$426	\$762	\$5,181	1217%		0.340
2044	1.2	0.4	\$970	\$1,735	\$11,959	1233%	\$316	\$565	\$3,893	1233%		0.325
2045	0.9	0.3	\$742	\$1,328	\$9,265	1248%	\$231	\$414	\$2,886	1248%		0.311
2046	0.7	0.3	\$561	\$1,004	\$7,176	1279%	\$167	\$299	\$2,139	1279%		0.298
2047	0.5	0.2	\$418	\$749	\$5,472	1308%	\$119	\$214	\$1,561	1308%		0.285
2048	0.4	0.2	\$308	\$550	\$4,113	1337%	\$84	\$150	\$1,123	1337%		0.273
2049	0.3	0.1	\$223	\$398	\$3,004	1349%	\$58	\$104	\$785	1349%		0.261
2050	0.2	0.1	\$158	\$282	\$2,158	1370%	\$39	\$70	\$539	1370%		0.250
2051	0.1	0.1	\$109	\$194	\$1,487	1368%	\$26	\$47	\$356	1368%		0.239
2052	0.1	0.1	\$74	\$132	\$1,011	1373%	\$17	\$30	\$231	1373%		0.229
2053	0.1	0.0	\$49	\$87	\$666	1369%	\$11	\$19	\$146	1369%		0.219
2054	0.0	0.0	\$31	\$56	\$414	1327%	\$7	\$12	\$87	1327%		0.210
2055	0.0	0.0	\$19	\$35	\$249	1280%	\$4	\$7	\$50	1280%		0.201
2056	0.0	0.0	\$12	\$21	\$145	1235%	\$2	\$4	\$28	1235%		0.192
2057	0.0	0.0	\$7	\$12	\$79	1164%	\$1	\$2	\$15	1164%		0.184
2058	0.0	0.0	\$4	\$7	\$41	1090%	\$1	\$1	\$7	1090%		0.176
2059	0.0	0.0	\$2	\$3	\$18	932%	\$0	\$1	\$3	932%		0.168
2060	0.0	0.0	\$1	\$2	\$7	788%	\$0	\$0	\$1	788%		0.161
2061	0.0	0.0	\$0	\$1	\$2	525%	\$0	\$0	\$0	525%		0.154
2062	0.0	0.0	\$0	\$0	\$1	385%	\$0	\$0	\$0	385%		0.147
2063	0.0	0.0	\$0	\$0	\$0	280%	\$0	\$0	\$0	280%		0.141
2064	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$10,466,636	\$2,744,500	\$9,310,082	70%	\$22,638,102	\$3,860,845	\$16,887,314	64%		
Future			\$625,625	\$1,119,388	\$3,436,144	197%	\$494,301	\$884,391	\$2,530,461	184%		
Lifetime			\$11,092,261	\$3,863,888	\$12,746,226	85%	\$23,132,402	\$4,745,236	\$19,417,775	70%		

AF&L-Nationwide

Lifetime Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$3,987	\$0	\$0	0%	\$14,606	\$0	\$0	0%		3.664	
1990			\$44,316	\$0	\$0	0%	\$155,372	\$0	\$0	0%		3.506	
1991			\$146,564	\$0	\$0	0%	\$491,729	\$0	\$0	0%		3.355	
1992			\$203,839	\$0	\$0	0%	\$654,438	\$0	\$0	0%		3.211	
1993			\$203,767	\$0	\$0	0%	\$626,035	\$0	\$0	0%		3.072	
1994			\$301,791	\$0	\$0	0%	\$887,270	\$0	\$0	0%		2.940	
1995			\$721,956	\$0	\$14,000	2%	\$2,031,157	\$0	\$39,388	2%		2.813	
1996			\$850,811	\$0	\$564,870	66%	\$2,290,602	\$0	\$1,520,775	66%		2.692	
1997			\$929,017	\$0	\$329,993	36%	\$2,393,448	\$0	\$850,169	36%		2.576	
1998			\$879,307	\$0	\$625,100	71%	\$2,167,827	\$0	\$1,541,109	71%		2.465	
1999			\$825,794	\$0	\$493,914	60%	\$1,948,227	\$0	\$1,165,249	60%		2.359	
2000			\$833,440	\$0	\$630,893	76%	\$1,881,594	\$0	\$1,424,318	76%		2.258	
2001			\$830,380	\$291	\$573,000	69%	\$1,793,956	\$629	\$1,237,911	69%		2.160	
2002			\$745,880	\$43,638	\$167,749	22%	\$1,542,011	\$90,215	\$346,800	22%		2.067	
2003			\$679,797	\$89,960	\$1,120,019	165%	\$1,344,874	\$177,973	\$2,215,786	165%		1.978	
2004			\$658,908	\$91,571	\$178,881	27%	\$1,247,415	\$173,359	\$338,649	27%		1.893	
2005			\$365,691	\$95,853	\$356,478	97%	\$662,497	\$173,651	\$645,807	97%		1.812	
2006			\$308,777	\$109,413	\$63,091	20%	\$535,301	\$189,680	\$109,376	20%		1.734	
2007			\$262,414	\$97,564	\$310,387	118%	\$435,336	\$161,856	\$514,922	118%		1.659	
2008			\$207,748	\$95,850	\$1,092,786	526%	\$329,805	\$152,164	\$1,734,827	526%		1.588	
2009			\$180,001	\$92,438	\$539,224	300%	\$273,452	\$140,429	\$819,170	300%		1.519	
2010			\$161,207	\$80,699	\$684,475	425%	\$234,354	\$117,315	\$995,052	425%		1.454	
2011			\$150,453	\$92,312	\$87,841	58%	\$209,302	\$128,419	\$122,199	58%		1.391	
2012			\$125,729	\$102,896	\$54,790	44%	\$167,375	\$136,979	\$72,939	44%		1.331	
2013			\$110,978	\$111,333	\$70,367	63%	\$141,377	\$141,828	\$89,641	63%		1.274	
2014			\$98,915	\$148,287	\$0	0%	\$120,582	\$180,770	\$0	0%		1.219	
2015			\$94,472	\$185,823	\$0	0%	\$110,207	\$216,774	\$0	0%		1.167	
2016			\$90,482	\$178,387	\$36,796	41%	\$101,007	\$199,138	\$41,076	41%		1.116	
2017			\$81,693	\$157,559	\$148,052	181%	\$87,269	\$168,313	\$158,157	181%		1.068	
Historical			\$75,168	\$136,759	\$82,570	110%	\$76,840	\$139,802	\$84,407	110%		1.022	
Projected	2019	44.0	3.0	\$65,653	\$119,449	\$295,720	450%	\$64,224	\$116,849	\$289,283	450%	0.0%	0.978
	2020	38.4	4.4	\$56,360	\$102,540	\$270,943	481%	\$52,759	\$95,988	\$253,631	481%		0.936
	2021	33.8	4.4	\$48,573	\$88,372	\$247,258	509%	\$43,511	\$79,164	\$221,493	509%		0.896
	2022	29.7	4.5	\$41,898	\$76,228	\$228,050	544%	\$35,915	\$65,344	\$195,490	544%		0.857
	2023	26.1	4.7	\$36,203	\$65,867	\$210,351	581%	\$29,698	\$54,031	\$172,552	581%		0.820
	2024	23.0	4.6	\$31,298	\$56,944	\$195,673	625%	\$24,569	\$44,700	\$153,600	625%		0.785
	2025	20.2	4.4	\$27,031	\$49,180	\$181,016	670%	\$20,305	\$36,943	\$135,976	670%		0.751
	2026	17.7	4.2	\$23,297	\$42,386	\$166,277	714%	\$16,747	\$30,469	\$119,525	714%		0.719
	2027	15.5	3.9	\$19,988	\$36,365	\$151,236	757%	\$13,749	\$25,015	\$104,032	757%		0.688
	2028	13.5	3.7	\$17,055	\$31,029	\$136,586	801%	\$11,226	\$20,425	\$89,908	801%		0.658
	2029	11.7	3.4	\$14,479	\$26,342	\$122,087	843%	\$9,120	\$16,593	\$76,904	843%		0.630
	2030	10.1	3.1	\$12,231	\$22,252	\$109,369	894%	\$7,372	\$13,413	\$65,926	894%		0.603
	2031	8.6	2.8	\$10,281	\$18,706	\$95,626	930%	\$5,931	\$10,790	\$55,160	930%		0.577
	2032	7.3	2.5	\$8,599	\$15,644	\$82,894	964%	\$4,746	\$8,635	\$45,756	964%		0.552
	2033	6.2	2.2	\$7,156	\$13,020	\$69,396	970%	\$3,780	\$6,878	\$36,656	970%		0.528
	2034	5.3	2.0	\$5,924	\$10,778	\$57,363	968%	\$2,994	\$5,448	\$28,995	968%		0.505
	2035	4.4	1.7	\$4,870	\$8,861	\$48,139	988%	\$2,356	\$4,286	\$23,285	988%		0.484
	2036	3.7	1.4	\$3,974	\$7,229	\$40,265	1013%	\$1,839	\$3,346	\$18,638	1013%		0.463
	2037	3.1	1.2	\$3,217	\$5,853	\$34,100	1060%	\$1,425	\$2,592	\$15,105	1060%		0.443
	2038	2.5	1.0	\$2,586	\$4,704	\$29,100	1125%	\$1,096	\$1,994	\$12,335	1125%		0.424
	2039	2.1	0.9	\$2,063	\$3,753	\$24,916	1208%	\$837	\$1,522	\$10,106	1208%		0.406
	2040	1.7	0.7	\$1,633	\$2,971	\$20,929	1282%	\$634	\$1,153	\$8,124	1282%		0.388
	2041	1.4	0.6	\$1,281	\$2,331	\$17,224	1344%	\$476	\$866	\$6,397	1344%		0.371
	2042	1.1	0.5	\$994	\$1,809	\$14,406	1449%	\$353	\$643	\$5,120	1449%		0.355
	2043	0.9	0.4	\$762	\$1,387	\$11,874	1558%	\$259	\$472	\$4,039	1558%		0.340
	2044	0.7	0.3	\$579	\$1,053	\$9,548	1650%	\$188	\$343	\$3,108	1650%		0.325
	2045	0.5	0.3	\$437	\$795	\$7,650	1751%	\$136	\$248	\$2,383	1751%		0.311
	2046	0.4	0.2	\$329	\$598	\$5,338	1624%	\$98	\$178	\$1,591	1624%		0.298
	2047	0.3	0.2	\$248	\$451	\$3,855	1555%	\$71	\$129	\$1,100	1555%		0.285
	2048	0.2	0.2	\$187	\$341	\$3,028	1616%	\$51	\$93	\$826	1616%		0.273
	2049	0.2	0.1	\$141	\$257	\$2,385	1689%	\$37	\$67	\$623	1689%		0.261
	2050	0.1	0.1	\$106	\$193	\$1,874	1765%	\$27	\$48	\$468	1765%		0.250
	2051	0.1	0.1	\$80	\$145	\$1,487	1867%	\$19	\$35	\$356	1867%		0.239
	2052	0.1	0.1	\$60	\$108	\$1,178	1976%	\$14	\$25	\$270	1976%		0.229
	2053	0.1	0.0	\$45	\$81	\$929	2088%	\$10	\$18	\$204	2088%		0.219
	2054	0.0	0.0	\$33	\$60	\$727	2205%	\$7	\$13	\$152	2205%		0.210
	2055	0.0	0.0	\$24	\$43	\$560	2380%	\$5	\$9	\$112	2380%		0.201
	2056	0.0	0.0	\$16	\$29	\$374	2355%	\$3	\$6	\$72	2355%		0.192
	2057	0.0	0.0	\$10	\$19	\$242	2308%	\$2	\$3	\$44	2308%		0.184
	2058	0.0	0.0	\$7	\$12	\$151	2234%	\$1	\$2	\$26	2234%		0.176
	2059	0.0	0.0	\$4	\$8	\$88	2093%	\$1	\$1	\$15	2093%		0.168
	2060	0.0	0.0	\$3	\$5	\$48	1889%	\$0	\$1	\$8	1889%		0.161
	2061	0.0	0.0	\$1	\$3	\$24	1622%	\$0	\$0	\$4	1622%		0.154
	2062	0.0	0.0	\$1	\$1	\$10	1276%	\$0	\$0	\$2	1276%		0.147
	2063	0.0	0.0	\$0	\$1	\$4	854%	\$0	\$0	\$1	854%		0.141
	2064	0.0	0.0	\$0	\$0	\$1	340%	\$0	\$0	\$0	340%		0.135
	2065	0.0	0.0	\$0	\$0	\$0	347%	\$0	\$0	\$0	347%		0.129
	2066	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$11,173,281	\$1,910,633	\$8,225,274	63%	\$24,955,267	\$2,689,293	\$16,067,727	58%		
Future				\$449,715	\$818,204	\$2,900,297	229%	\$356,592	\$648,778	\$2,159,400	215%		
Lifetime				\$11,622,996	\$2,728,837	\$11,125,571	78%	\$25,311,859	\$3,338,071	\$18,227,127	64%		

AF&L-Nationwide

Lifetime Benefit Limits, No Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$3,987	\$0	\$0	0%	\$14,606	\$0	\$0	0%		3.664	
1990			\$44,316	\$0	\$0	0%	\$155,372	\$0	\$0	0%		3.506	
1991			\$146,564	\$0	\$0	0%	\$491,729	\$0	\$0	0%		3.355	
1992			\$203,839	\$0	\$0	0%	\$654,438	\$0	\$0	0%		3.211	
1993			\$203,767	\$0	\$0	0%	\$626,035	\$0	\$0	0%		3.072	
1994			\$301,791	\$0	\$0	0%	\$887,270	\$0	\$0	0%		2.940	
1995			\$721,956	\$0	\$14,000	2%	\$2,031,157	\$0	\$39,388	2%		2.813	
1996			\$850,811	\$0	\$564,870	66%	\$2,290,602	\$0	\$1,520,775	66%		2.692	
1997			\$929,017	\$0	\$329,993	36%	\$2,393,448	\$0	\$850,169	36%		2.576	
1998			\$879,307	\$0	\$625,100	71%	\$2,167,827	\$0	\$1,541,109	71%		2.465	
1999			\$825,794	\$0	\$493,914	60%	\$1,948,227	\$0	\$1,165,249	60%		2.359	
2000			\$833,440	\$0	\$630,893	76%	\$1,881,594	\$0	\$1,424,318	76%		2.258	
2001			\$830,380	\$291	\$573,000	69%	\$1,793,956	\$629	\$1,237,911	69%		2.160	
2002			\$745,880	\$43,638	\$167,749	22%	\$1,542,011	\$90,215	\$346,800	22%		2.067	
2003			\$679,797	\$89,960	\$1,120,019	165%	\$1,344,874	\$177,973	\$2,215,786	165%		1.978	
2004			\$658,908	\$91,571	\$178,881	27%	\$1,247,415	\$173,359	\$338,649	27%		1.893	
2005			\$365,691	\$95,853	\$356,478	97%	\$662,497	\$173,651	\$645,807	97%		1.812	
2006			\$308,777	\$109,413	\$63,091	20%	\$535,301	\$189,680	\$109,376	20%		1.734	
2007			\$262,414	\$97,564	\$310,387	118%	\$435,336	\$161,856	\$514,922	118%		1.659	
2008			\$207,748	\$95,850	\$1,092,786	526%	\$329,805	\$152,164	\$1,734,827	526%		1.588	
2009			\$180,001	\$92,438	\$539,224	300%	\$273,452	\$140,429	\$819,170	300%		1.519	
2010			\$161,207	\$80,699	\$684,475	425%	\$234,354	\$117,315	\$995,052	425%		1.454	
2011			\$150,453	\$92,312	\$87,841	58%	\$209,302	\$128,419	\$122,199	58%		1.391	
2012			\$125,729	\$102,896	\$54,790	44%	\$167,375	\$136,979	\$72,939	44%		1.331	
2013			\$110,978	\$111,333	\$70,367	63%	\$141,377	\$141,828	\$89,641	63%		1.274	
2014			\$98,915	\$148,287	\$0	0%	\$120,582	\$180,770	\$0	0%		1.219	
2015			\$94,472	\$185,823	\$0	0%	\$110,207	\$216,774	\$0	0%		1.167	
2016			\$90,482	\$178,387	\$36,796	41%	\$101,007	\$199,138	\$41,076	41%		1.116	
2017			\$81,693	\$157,559	\$148,052	181%	\$87,269	\$168,313	\$158,157	181%		1.068	
Historical			\$75,168	\$136,759	\$82,570	110%	\$76,840	\$139,802	\$84,407	110%		1.022	
Projected	2019	44.0	3.0	\$65,653	\$156,469	\$295,720	450%	\$64,224	\$153,063	\$289,283	450%	20.0%	0.978
	2020	38.4	4.4	\$56,360	\$134,320	\$270,943	481%	\$52,759	\$125,738	\$253,631	481%		0.936
	2021	33.8	4.4	\$48,573	\$115,761	\$247,258	509%	\$43,511	\$103,699	\$221,493	509%		0.896
	2022	29.7	4.5	\$41,898	\$99,853	\$228,050	544%	\$35,915	\$85,596	\$195,490	544%		0.857
	2023	26.1	4.7	\$36,203	\$86,281	\$210,351	581%	\$29,698	\$70,777	\$172,552	581%		0.820
	2024	23.0	4.6	\$31,298	\$74,592	\$195,673	625%	\$24,569	\$58,554	\$153,600	625%		0.785
	2025	20.2	4.4	\$27,031	\$64,423	\$181,016	670%	\$20,305	\$48,393	\$135,976	670%		0.751
	2026	17.7	4.2	\$23,297	\$55,523	\$166,277	714%	\$16,747	\$39,912	\$119,525	714%		0.719
	2027	15.5	3.9	\$19,988	\$47,636	\$151,236	757%	\$13,749	\$32,768	\$104,032	757%		0.688
	2028	13.5	3.7	\$17,055	\$40,646	\$136,586	801%	\$11,226	\$26,755	\$89,908	801%		0.658
	2029	11.7	3.4	\$14,479	\$34,507	\$122,087	843%	\$9,120	\$21,736	\$76,904	843%		0.630
	2030	10.1	3.1	\$12,231	\$29,149	\$109,369	894%	\$7,372	\$17,571	\$65,926	894%		0.603
	2031	8.6	2.8	\$10,281	\$24,503	\$95,626	930%	\$5,931	\$14,134	\$55,160	930%		0.577
	2032	7.3	2.5	\$8,599	\$20,493	\$82,894	964%	\$4,746	\$11,312	\$45,756	964%		0.552
	2033	6.2	2.2	\$7,156	\$17,056	\$69,396	970%	\$3,780	\$9,009	\$36,656	970%		0.528
	2034	5.3	2.0	\$5,924	\$14,118	\$57,363	968%	\$2,994	\$7,136	\$28,995	968%		0.505
	2035	4.4	1.7	\$4,870	\$11,607	\$48,139	988%	\$2,356	\$5,615	\$23,285	988%		0.484
	2036	3.7	1.4	\$3,974	\$9,470	\$40,265	1013%	\$1,839	\$4,383	\$18,638	1013%		0.463
	2037	3.1	1.2	\$3,217	\$7,667	\$34,100	1060%	\$1,425	\$3,396	\$15,105	1060%		0.443
	2038	2.5	1.0	\$2,586	\$6,162	\$29,100	1125%	\$1,096	\$2,612	\$12,335	1125%		0.424
	2039	2.1	0.9	\$2,063	\$4,917	\$24,916	1208%	\$837	\$1,994	\$10,106	1208%		0.406
	2040	1.7	0.7	\$1,633	\$3,892	\$20,929	1282%	\$634	\$1,511	\$8,124	1282%		0.388
	2041	1.4	0.6	\$1,281	\$3,053	\$17,224	1344%	\$476	\$1,134	\$6,397	1344%		0.371
	2042	1.1	0.5	\$994	\$2,370	\$14,406	1449%	\$353	\$842	\$5,120	1449%		0.355
	2043	0.9	0.4	\$762	\$1,816	\$11,874	1558%	\$259	\$618	\$4,039	1558%		0.340
	2044	0.7	0.3	\$579	\$1,379	\$9,548	1650%	\$188	\$449	\$3,108	1650%		0.325
	2045	0.5	0.3	\$437	\$1,041	\$7,650	1751%	\$136	\$324	\$2,383	1751%		0.311
	2046	0.4	0.2	\$329	\$783	\$5,338	1624%	\$98	\$234	\$1,591	1624%		0.298
	2047	0.3	0.2	\$248	\$591	\$3,855	1555%	\$71	\$169	\$1,100	1555%		0.285
	2048	0.2	0.2	\$187	\$447	\$3,028	1616%	\$51	\$122	\$826	1616%		0.273
	2049	0.2	0.1	\$141	\$337	\$2,385	1689%	\$37	\$88	\$623	1689%		0.261
	2050	0.1	0.1	\$106	\$253	\$1,874	1765%	\$27	\$63	\$468	1765%		0.250
	2051	0.1	0.1	\$80	\$190	\$1,487	1867%	\$19	\$45	\$356	1867%		0.239
	2052	0.1	0.1	\$60	\$142	\$1,178	1976%	\$14	\$33	\$270	1976%		0.229
	2053	0.1	0.0	\$45	\$106	\$929	2088%	\$10	\$23	\$204	2088%		0.219
	2054	0.0	0.0	\$33	\$79	\$727	2205%	\$7	\$16	\$152	2205%		0.210
	2055	0.0	0.0	\$24	\$56	\$560	2380%	\$5	\$11	\$112	2380%		0.201
	2056	0.0	0.0	\$16	\$38	\$374	2355%	\$3	\$7	\$72	2355%		0.192
	2057	0.0	0.0	\$10	\$25	\$242	2308%	\$2	\$5	\$44	2308%		0.184
	2058	0.0	0.0	\$7	\$16	\$151	2234%	\$1	\$3	\$26	2234%		0.176
	2059	0.0	0.0	\$4	\$10	\$88	2093%	\$1	\$2	\$15	2093%		0.168
	2060	0.0	0.0	\$3	\$6	\$48	1889%	\$0	\$1	\$8	1889%		0.161
	2061	0.0	0.0	\$1	\$3	\$24	1622%	\$0	\$1	\$4	1622%		0.154
	2062	0.0	0.0	\$1	\$2	\$10	1276%	\$0	\$0	\$2	1276%		0.147
	2063	0.0	0.0	\$0	\$1	\$4	854%	\$0	\$0	\$1	854%		0.141
	2064	0.0	0.0	\$0	\$0	\$1	340%	\$0	\$0	\$0	340%		0.135
	2065	0.0	0.0	\$0	\$0	\$0	347%	\$0	\$0	\$0	347%		0.129
	2066	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past				\$11,173,281	\$1,910,633	\$8,225,274	63%	\$24,955,267	\$2,689,293	\$16,067,727	58%		
Future				\$449,715	\$1,071,788	\$2,900,297	191%	\$356,592	\$849,852	\$2,159,400	179%		
Lifetime				\$11,622,996	\$2,982,421	\$11,125,571	76%	\$25,311,859	\$3,539,145	\$18,227,127	63%		

AF&L-Nationwide  
**Small Benefit Limits with Inflation Benefits**  
 Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
 No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664		
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506		
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355		
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211		
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072		
1994			\$75,247	\$0	\$0	0%	\$221,227	\$0	\$0	0%	2.940		
1995			\$336,007	\$0	\$39,660	12%	\$945,326	\$0	\$111,580	12%	2.813		
1996			\$455,828	\$0	\$6,593	1%	\$1,227,206	\$0	\$17,749	1%	2.692		
1997			\$483,931	\$0	\$15,563	3%	\$1,246,763	\$0	\$40,094	3%	2.576		
1998			\$456,136	\$0	\$79,291	17%	\$1,124,550	\$0	\$195,483	17%	2.465		
1999			\$514,838	\$0	\$155,094	30%	\$1,214,615	\$0	\$365,899	30%	2.359		
2000			\$530,136	\$0	\$151,273	29%	\$1,196,847	\$0	\$341,518	29%	2.258		
2001			\$539,727	-\$37	\$353,930	66%	\$1,166,029	-\$79	\$764,631	66%	2.160		
2002			\$588,480	\$29,033	\$6,533	1%	\$1,216,607	\$60,022	\$13,507	1%	2.067		
2003			\$663,437	\$81,989	\$553,043	83%	\$1,312,509	\$162,203	\$1,094,111	83%	1.978		
2004			\$661,380	\$83,099	\$294,760	45%	\$1,252,094	\$157,320	\$558,026	45%	1.893		
2005			\$591,863	\$116,674	\$171,014	29%	\$1,072,239	\$211,371	\$309,814	29%	1.812		
2006			\$536,648	\$154,455	\$881,240	164%	\$930,344	\$267,766	\$1,527,734	164%	1.734		
2007			\$509,286	\$163,711	\$206,663	41%	\$844,887	\$271,591	\$342,846	41%	1.659		
2008			\$455,084	\$208,186	\$750,663	165%	\$722,458	\$330,500	\$1,191,697	165%	1.588		
2009			\$417,127	\$215,369	\$855,331	205%	\$633,685	\$327,181	\$1,299,388	205%	1.519		
2010			\$388,340	\$199,471	\$552,598	142%	\$564,547	\$289,980	\$803,337	142%	1.454		
2011			\$341,784	\$188,909	\$717,966	210%	\$475,471	\$262,800	\$998,795	210%	1.391		
2012			\$305,387	\$184,367	\$98,068	32%	\$406,544	\$245,436	\$130,552	32%	1.331		
2013			\$267,341	\$186,966	\$721,095	270%	\$340,570	\$238,179	\$918,612	270%	1.274		
2014			\$236,524	\$240,216	\$387,390	164%	\$288,336	\$292,837	\$472,250	164%	1.219		
2015			\$201,392	\$299,872	\$797,188	396%	\$234,935	\$349,818	\$929,967	396%	1.167		
2016			\$177,595	\$274,994	\$450,271	254%	\$198,254	\$306,983	\$502,649	254%	1.116		
2017			\$166,530	\$254,763	\$650,529	391%	\$177,897	\$272,152	\$694,931	391%	1.068		
Historical			\$152,428	\$230,871	\$560,966	368%	\$155,820	\$236,009	\$573,449	368%	1.022		
Projected	2019	149.0	12.0	\$146,004	\$221,141	\$445,953	305%	\$142,826	\$216,328	\$436,245	305%	0.0%	0.978
	2020	128.7	14.8	\$125,778	\$190,506	\$433,238	344%	\$117,741	\$178,334	\$405,557	344%	0.936	
	2021	111.7	14.0	\$108,679	\$164,608	\$410,305	378%	\$97,354	\$147,455	\$367,549	378%	0.896	
	2022	96.9	12.8	\$93,930	\$142,269	\$392,352	418%	\$80,519	\$121,956	\$336,332	418%	0.857	
	2023	84.1	12.6	\$81,255	\$123,072	\$373,657	460%	\$66,654	\$100,956	\$306,513	460%	0.820	
	2024	73.0	11.5	\$70,136	\$106,230	\$352,755	503%	\$55,056	\$83,389	\$276,907	503%	0.785	
	2025	63.0	10.4	\$60,242	\$91,244	\$331,295	550%	\$45,253	\$68,541	\$248,862	550%	0.751	
	2026	54.0	9.4	\$51,480	\$77,973	\$307,113	597%	\$37,006	\$56,050	\$220,763	597%	0.719	
	2027	46.1	8.4	\$43,752	\$66,269	\$281,582	644%	\$30,096	\$45,585	\$193,694	644%	0.688	
	2028	39.1	7.5	\$36,982	\$56,014	\$256,863	695%	\$24,344	\$36,872	\$169,082	695%	0.658	
	2029	33.0	6.6	\$31,081	\$47,077	\$229,924	740%	\$19,578	\$29,654	\$144,831	740%	0.630	
	2030	27.7	5.7	\$25,959	\$39,318	\$204,618	788%	\$15,648	\$23,700	\$123,341	788%	0.603	
	2031	23.0	4.9	\$21,524	\$32,601	\$179,943	836%	\$12,416	\$18,805	\$103,796	836%	0.577	
	2032	19.0	4.2	\$17,712	\$26,827	\$158,020	892%	\$9,777	\$14,808	\$87,225	892%	0.552	
	2033	15.6	3.5	\$14,467	\$21,912	\$137,787	952%	\$7,642	\$11,575	\$72,781	952%	0.528	
	2034	12.7	2.9	\$11,727	\$17,762	\$119,550	1019%	\$5,928	\$8,978	\$60,429	1019%	0.505	
	2035	10.2	2.4	\$9,424	\$14,274	\$103,820	1102%	\$4,559	\$6,905	\$50,218	1102%	0.484	
	2036	8.2	2.0	\$7,509	\$11,373	\$89,159	1187%	\$3,476	\$5,264	\$41,270	1187%	0.463	
	2037	6.5	1.6	\$5,929	\$8,980	\$75,788	1278%	\$2,626	\$3,978	\$33,570	1278%	0.443	
	2038	5.1	1.3	\$4,637	\$7,024	\$63,598	1371%	\$1,966	\$2,977	\$26,957	1371%	0.424	
	2039	4.0	1.1	\$3,590	\$5,438	\$53,151	1480%	\$1,456	\$2,206	\$21,559	1480%	0.406	
	2040	3.1	0.9	\$2,750	\$4,165	\$43,510	1582%	\$1,067	\$1,617	\$16,889	1582%	0.388	
	2041	2.3	0.7	\$2,086	\$3,159	\$35,092	1683%	\$775	\$1,173	\$13,034	1683%	0.371	
	2042	1.8	0.5	\$1,564	\$2,369	\$27,970	1788%	\$556	\$842	\$9,942	1788%	0.355	
	2043	1.3	0.4	\$1,160	\$1,757	\$22,203	1914%	\$395	\$598	\$7,552	1914%	0.340	
	2044	1.0	0.3	\$854	\$1,293	\$17,275	2024%	\$278	\$421	\$5,623	2024%	0.325	
	2045	0.7	0.2	\$622	\$942	\$13,134	2111%	\$194	\$293	\$4,091	2111%	0.311	
	2046	0.5	0.2	\$449	\$680	\$10,224	2277%	\$134	\$203	\$3,047	2277%	0.298	
	2047	0.4	0.1	\$320	\$485	\$7,902	2468%	\$91	\$138	\$2,254	2468%	0.285	
	2048	0.3	0.1	\$225	\$340	\$5,988	2665%	\$61	\$93	\$1,635	2665%	0.273	
	2049	0.2	0.1	\$155	\$235	\$4,479	2882%	\$41	\$61	\$1,170	2882%	0.261	
	2050	0.1	0.0	\$106	\$161	\$3,313	3122%	\$27	\$40	\$828	3122%	0.250	
	2051	0.1	0.0	\$71	\$108	\$2,408	3381%	\$17	\$26	\$576	3381%	0.239	
	2052	0.1	0.0	\$47	\$71	\$1,714	3648%	\$11	\$16	\$392	3648%	0.229	
	2053	0.0	0.0	\$30	\$46	\$1,203	3975%	\$7	\$10	\$263	3975%	0.219	
	2054	0.0	0.0	\$19	\$29	\$781	4125%	\$4	\$6	\$164	4125%	0.210	
	2055	0.0	0.0	\$12	\$18	\$491	4242%	\$2	\$4	\$98	4242%	0.201	
	2056	0.0	0.0	\$7	\$10	\$296	4338%	\$1	\$2	\$57	4338%	0.192	
	2057	0.0	0.0	\$4	\$6	\$168	4360%	\$1	\$1	\$31	4360%	0.184	
	2058	0.0	0.0	\$2	\$3	\$88	4258%	\$0	\$1	\$16	4258%	0.176	
	2059	0.0	0.0	\$1	\$2	\$42	4054%	\$0	\$0	\$7	4054%	0.168	
	2060	0.0	0.0	\$0	\$1	\$18	3643%	\$0	\$0	\$3	3643%	0.161	
	2061	0.0	0.0	\$0	\$0	\$6	2928%	\$0	\$0	\$1	2928%	0.154	
	2062	0.0	0.0	\$0	\$0	\$1	1642%	\$0	\$0	\$0	1642%	0.147	
	2063	0.0	0.0	\$0	\$0	\$0	3171%	\$0	\$0	\$0	3171%	0.141	
	2064	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.135	
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129	
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124	
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118	
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113	
Past				\$10,052,479	\$3,112,909	\$9,456,721	72%	\$19,169,760	\$4,282,067	\$14,198,619	61%		
Future				<u>\$982,283</u>	<u>\$1,487,793</u>	<u>\$5,198,778</u>	<u>210%</u>	<u>\$785,580</u>	<u>\$1,189,861</u>	<u>\$3,795,156</u>	<u>192%</u>		
Lifetime				\$11,034,763	\$4,600,702	\$14,655,498	94%	\$19,955,340	\$5,471,928	\$17,993,774	71%		

**AF&L-Nationwide**

**Small Benefit Limits with Inflation Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072
1994			\$75,247	\$0	\$0	0%	\$221,227	\$0	\$0	0%		2.940
1995			\$336,007	\$0	\$39,660	12%	\$945,326	\$0	\$111,580	12%		2.813
1996			\$455,828	\$0	\$6,593	1%	\$1,227,206	\$0	\$17,749	1%		2.692
1997			\$483,931	\$0	\$15,563	3%	\$1,246,763	\$0	\$40,094	3%		2.576
1998			\$456,136	\$0	\$79,291	17%	\$1,124,550	\$0	\$195,483	17%		2.465
1999			\$514,838	\$0	\$155,094	30%	\$1,214,615	\$0	\$365,899	30%		2.359
2000			\$530,136	\$0	\$151,273	29%	\$1,196,847	\$0	\$341,518	29%		2.258
2001			\$539,727	-\$37	\$353,930	66%	\$1,166,029	-\$79	\$764,631	66%		2.160
2002			\$588,480	\$29,033	\$6,533	1%	\$1,216,607	\$60,022	\$13,507	1%		2.067
2003			\$663,437	\$81,989	\$553,043	83%	\$1,312,509	\$162,203	\$1,094,111	83%		1.978
2004			\$661,380	\$83,099	\$294,760	45%	\$1,252,094	\$157,320	\$558,026	45%		1.893
2005			\$591,863	\$116,674	\$171,014	29%	\$1,072,239	\$211,371	\$309,814	29%		1.812
2006			\$536,648	\$154,455	\$881,240	164%	\$930,344	\$267,766	\$1,527,734	164%		1.734
2007			\$509,286	\$163,711	\$206,663	41%	\$844,887	\$271,591	\$342,846	41%		1.659
2008			\$455,084	\$208,186	\$750,663	165%	\$722,458	\$330,500	\$1,191,697	165%		1.588
2009			\$417,127	\$215,369	\$855,331	205%	\$633,685	\$327,181	\$1,299,388	205%		1.519
2010			\$388,340	\$199,471	\$552,598	142%	\$564,547	\$289,980	\$803,337	142%		1.454
2011			\$341,784	\$188,909	\$717,966	210%	\$475,471	\$262,800	\$998,795	210%		1.391
2012			\$305,387	\$184,367	\$98,068	32%	\$406,544	\$245,436	\$130,552	32%		1.331
2013			\$267,341	\$186,966	\$721,095	270%	\$340,570	\$238,179	\$918,612	270%		1.274
2014			\$236,524	\$240,216	\$387,390	164%	\$288,336	\$292,837	\$472,250	164%		1.219
2015			\$201,392	\$299,872	\$797,188	396%	\$234,935	\$349,818	\$929,967	396%		1.167
2016			\$177,595	\$274,994	\$450,271	254%	\$198,254	\$306,983	\$502,649	254%		1.116
2017			\$166,530	\$254,763	\$650,529	391%	\$177,897	\$272,152	\$694,931	391%		1.068
Historical Projected	2018		\$152,428	\$230,871	\$560,966	368%	\$155,820	\$236,009	\$573,449	368%		1.022
2019	149.0	12.0	\$146,004	\$294,570	\$445,953	305%	\$142,826	\$288,158	\$436,245	305%	20.0%	0.978
2020	128.7	14.8	\$125,778	\$253,763	\$433,238	344%	\$117,741	\$237,549	\$405,557	344%		0.936
2021	111.7	14.0	\$108,679	\$219,266	\$410,305	378%	\$97,354	\$196,417	\$367,549	378%		0.896
2022	96.9	12.8	\$93,930	\$189,508	\$392,352	418%	\$80,519	\$162,451	\$336,332	418%		0.857
2023	84.1	12.6	\$81,255	\$163,937	\$373,657	460%	\$66,654	\$134,479	\$306,513	460%		0.820
2024	73.0	11.5	\$70,136	\$141,503	\$352,755	503%	\$55,056	\$111,078	\$276,907	503%		0.785
2025	63.0	10.4	\$60,242	\$121,541	\$331,295	550%	\$45,253	\$91,300	\$248,862	550%		0.751
2026	54.0	9.4	\$51,480	\$103,864	\$307,113	597%	\$37,006	\$74,661	\$220,763	597%		0.719
2027	46.1	8.4	\$43,752	\$88,273	\$281,582	644%	\$30,096	\$60,721	\$193,694	644%		0.688
2028	39.1	7.5	\$36,982	\$74,614	\$256,863	695%	\$24,344	\$49,115	\$169,082	695%		0.658
2029	33.0	6.6	\$31,081	\$62,708	\$229,924	740%	\$19,578	\$39,501	\$144,831	740%		0.630
2030	27.7	5.7	\$25,959	\$52,373	\$204,618	788%	\$15,648	\$31,570	\$123,341	788%		0.603
2031	23.0	4.9	\$21,524	\$43,426	\$179,943	836%	\$12,416	\$25,049	\$103,796	836%		0.577
2032	19.0	4.2	\$17,712	\$35,735	\$158,020	892%	\$9,777	\$19,725	\$87,225	892%		0.552
2033	15.6	3.5	\$14,467	\$29,188	\$137,787	952%	\$7,642	\$15,418	\$72,781	952%		0.528
2034	12.7	2.9	\$11,727	\$23,659	\$119,550	1019%	\$5,928	\$11,959	\$60,429	1019%		0.505
2035	10.2	2.4	\$9,424	\$19,014	\$103,820	1102%	\$4,559	\$9,197	\$50,218	1102%		0.484
2036	8.2	2.0	\$7,509	\$15,150	\$89,159	1187%	\$3,476	\$7,012	\$41,270	1187%		0.463
2037	6.5	1.6	\$5,929	\$11,962	\$75,788	1278%	\$2,626	\$5,298	\$33,570	1278%		0.443
2038	5.1	1.3	\$4,637	\$9,356	\$63,598	1371%	\$1,966	\$3,966	\$26,957	1371%		0.424
2039	4.0	1.1	\$3,590	\$7,244	\$53,151	1480%	\$1,456	\$2,938	\$21,559	1480%		0.406
2040	3.1	0.9	\$2,750	\$5,548	\$43,510	1582%	\$1,067	\$2,153	\$16,889	1582%		0.388
2041	2.3	0.7	\$2,086	\$4,208	\$35,092	1683%	\$775	\$1,563	\$13,034	1683%		0.371
2042	1.8	0.5	\$1,564	\$3,156	\$27,970	1788%	\$556	\$1,122	\$9,942	1788%		0.355
2043	1.3	0.4	\$1,160	\$2,341	\$22,203	1914%	\$395	\$796	\$7,552	1914%		0.340
2044	1.0	0.3	\$854	\$1,722	\$17,275	2024%	\$278	\$561	\$5,623	2024%		0.325
2045	0.7	0.2	\$622	\$1,255	\$13,134	2111%	\$194	\$391	\$4,091	2111%		0.311
2046	0.5	0.2	\$449	\$906	\$10,224	2277%	\$134	\$270	\$3,047	2277%		0.298
2047	0.4	0.1	\$320	\$646	\$7,902	2468%	\$91	\$184	\$2,254	2468%		0.285
2048	0.3	0.1	\$225	\$453	\$5,988	2665%	\$61	\$124	\$1,635	2665%		0.273
2049	0.2	0.1	\$155	\$314	\$4,479	2882%	\$41	\$82	\$1,170	2882%		0.261
2050	0.1	0.0	\$106	\$214	\$3,313	3122%	\$27	\$54	\$828	3122%		0.250
2051	0.1	0.0	\$71	\$144	\$2,408	3381%	\$17	\$34	\$576	3381%		0.239
2052	0.1	0.0	\$47	\$95	\$1,714	3648%	\$11	\$22	\$392	3648%		0.229
2053	0.0	0.0	\$30	\$61	\$1,203	3975%	\$7	\$13	\$263	3975%		0.219
2054	0.0	0.0	\$19	\$38	\$781	4125%	\$4	\$8	\$164	4125%		0.210
2055	0.0	0.0	\$12	\$23	\$491	4242%	\$2	\$5	\$98	4242%		0.201
2056	0.0	0.0	\$7	\$14	\$296	4338%	\$1	\$3	\$57	4338%		0.192
2057	0.0	0.0	\$4	\$8	\$168	4360%	\$1	\$1	\$31	4360%		0.184
2058	0.0	0.0	\$2	\$4	\$88	4258%	\$0	\$1	\$16	4258%		0.176
2059	0.0	0.0	\$1	\$2	\$42	4054%	\$0	\$0	\$7	4054%		0.168
2060	0.0	0.0	\$0	\$1	\$18	3643%	\$0	\$0	\$3	3643%		0.161
2061	0.0	0.0	\$0	\$0	\$6	2928%	\$0	\$0	\$1	2928%		0.154
2062	0.0	0.0	\$0	\$0	\$1	1642%	\$0	\$0	\$0	1642%		0.147
2063	0.0	0.0	\$0	\$0	\$0	3171%	\$0	\$0	\$0	3171%		0.141
2064	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.135
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$10,052,479	\$3,112,909	\$9,456,721	72%	\$19,169,760	\$4,282,067	\$14,198,619	61%		
Future			<u>\$982,283</u>	<u>\$1,981,808</u>	<u>\$5,198,778</u>	<u>175%</u>	<u>\$785,580</u>	<u>\$1,584,949</u>	<u>\$3,795,156</u>	<u>160%</u>		
Lifetime			\$11,034,763	\$5,094,717	\$14,655,498	91%	\$19,955,340	\$5,867,016	\$17,993,774	70%		

AF&L-Nationwide

Medium Benefit Limits with Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHL

No Rate Increase

Calendar Year	Active Policies	Disabled Policies	Without Interest				With Interest				Premium Increase	Discount Factor
			Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss		
			Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$6,261	\$0	\$0	0%	\$18,407	\$0	\$0	0%	2.940	
1995			\$35,343	\$0	\$0	0%	\$99,433	\$0	\$0	0%	2.813	
1996			\$47,960	\$0	\$0	0%	\$129,120	\$0	\$0	0%	2.692	
1997			\$57,258	\$0	\$0	0%	\$147,515	\$0	\$0	0%	2.576	
1998			\$76,958	\$0	\$5,813	8%	\$189,731	\$0	\$14,330	8%	2.465	
1999			\$109,336	\$0	\$3,375	3%	\$257,947	\$0	\$7,962	3%	2.359	
2000			\$121,898	\$0	\$0	0%	\$275,200	\$0	\$0	0%	2.258	
2001			\$147,327	\$0	\$0	0%	\$318,286	\$0	\$0	0%	2.160	
2002			\$162,598	\$7,500	\$0	0%	\$336,151	\$15,505	\$0	0%	2.067	
2003			\$184,060	\$20,911	\$2,793	2%	\$364,134	\$41,370	\$5,526	2%	1.978	
2004			\$197,541	\$21,154	\$244,474	124%	\$373,976	\$40,047	\$462,828	124%	1.893	
2005			\$188,805	\$32,793	\$450	0%	\$342,045	\$59,409	\$815	0%	1.812	
2006			\$172,947	\$45,958	\$0	0%	\$299,824	\$79,674	\$0	0%	1.734	
2007			\$161,314	\$48,857	\$389,685	242%	\$267,614	\$81,053	\$646,474	242%	1.659	
2008			\$156,947	\$62,176	\$93,937	60%	\$249,158	\$98,706	\$149,127	60%	1.588	
2009			\$144,472	\$67,919	\$1,133,348	784%	\$219,476	\$103,181	\$1,721,741	784%	1.519	
2010			\$125,704	\$55,893	\$71,681	57%	\$182,742	\$81,255	\$104,206	57%	1.454	
2011			\$116,210	\$56,884	\$219,000	188%	\$161,665	\$79,134	\$304,661	188%	1.391	
2012			\$100,591	\$61,275	\$422,193	420%	\$133,911	\$81,571	\$562,039	420%	1.331	
2013			\$86,808	\$67,984	\$0	0%	\$110,586	\$86,605	\$0	0%	1.274	
2014			\$78,368	\$85,792	\$398,750	509%	\$95,534	\$104,585	\$486,098	509%	1.219	
2015			\$76,882	\$121,326	\$0	0%	\$89,687	\$141,534	\$0	0%	1.167	
2016			\$75,281	\$122,636	\$501,736	666%	\$84,038	\$136,902	\$560,100	666%	1.116	
2017			\$67,948	\$107,603	\$68,199	100%	\$72,585	\$114,948	\$72,854	100%	1.068	
Historical			\$60,827	\$95,648	\$328,524	540%	\$62,180	\$97,776	\$335,835	540%	1.022	
Projected	2019	42.0	4.0	\$59,978	\$94,313	\$176,563	294%	\$58,672	\$92,260	\$172,720	294%	0.978
	2020	36.6	5.2	\$51,677	\$81,261	\$176,776	342%	\$48,376	\$76,069	\$165,481	342%	0.936
	2021	32.1	4.9	\$44,570	\$70,084	\$169,606	381%	\$39,925	\$62,781	\$151,933	381%	0.896
	2022	28.0	4.7	\$38,368	\$60,333	\$162,108	423%	\$32,890	\$51,718	\$138,963	423%	0.857
	2023	24.4	4.6	\$33,042	\$51,958	\$155,573	471%	\$27,105	\$42,622	\$127,617	471%	0.820
	2024	21.4	4.5	\$28,456	\$44,746	\$150,868	530%	\$22,337	\$35,125	\$118,429	530%	0.785
	2025	18.6	3.9	\$24,435	\$38,424	\$140,472	575%	\$18,355	\$28,863	\$105,520	575%	0.751
	2026	16.2	3.6	\$20,899	\$32,862	\$129,746	621%	\$15,023	\$23,623	\$93,265	621%	0.719
	2027	14.0	3.2	\$17,804	\$27,996	\$119,513	671%	\$12,247	\$19,258	\$82,210	671%	0.688
	2028	12.1	2.8	\$15,113	\$23,765	\$109,378	724%	\$9,948	\$15,643	\$71,999	724%	0.658
	2029	10.5	2.5	\$12,779	\$20,094	\$95,705	749%	\$8,049	\$12,657	\$60,285	749%	0.630
	2030	9.0	2.2	\$10,763	\$16,925	\$85,087	791%	\$6,488	\$10,202	\$51,289	791%	0.603
	2031	7.7	1.9	\$9,014	\$14,174	\$78,094	866%	\$5,199	\$8,176	\$45,047	866%	0.577
	2032	6.5	1.6	\$7,502	\$11,797	\$70,399	938%	\$4,141	\$6,512	\$38,860	938%	0.552
	2033	5.5	1.4	\$6,214	\$9,772	\$62,943	1013%	\$3,282	\$5,162	\$33,248	1013%	0.528
	2034	4.6	1.2	\$5,118	\$8,048	\$56,674	1107%	\$2,587	\$4,068	\$28,647	1107%	0.505
	2035	3.9	1.0	\$4,190	\$6,589	\$50,156	1197%	\$2,027	\$3,187	\$24,261	1197%	0.484
	2036	3.2	0.9	\$3,414	\$5,369	\$44,242	1296%	\$1,580	\$2,485	\$20,478	1296%	0.463
	2037	2.7	0.8	\$2,769	\$4,353	\$40,508	1463%	\$1,226	\$1,928	\$17,943	1463%	0.443
	2038	2.2	0.7	\$2,227	\$3,501	\$36,379	1634%	\$944	\$1,484	\$15,420	1634%	0.424
	2039	1.8	0.6	\$1,775	\$2,791	\$31,905	1798%	\$720	\$1,132	\$12,941	1798%	0.406
	2040	1.4	0.5	\$1,409	\$2,215	\$27,709	1967%	\$547	\$860	\$10,755	1967%	0.388
	2041	1.2	0.4	\$1,112	\$1,748	\$23,698	2132%	\$413	\$649	\$8,802	2132%	0.371
	2042	0.9	0.4	\$871	\$1,370	\$18,943	2174%	\$310	\$487	\$6,733	2174%	0.355
	2043	0.7	0.3	\$680	\$1,069	\$14,635	2153%	\$231	\$364	\$4,978	2153%	0.340
	2044	0.6	0.2	\$526	\$827	\$12,172	2315%	\$171	\$269	\$3,962	2315%	0.325
	2045	0.4	0.2	\$402	\$632	\$10,089	2511%	\$125	\$197	\$3,143	2511%	0.311
	2046	0.3	0.2	\$303	\$477	\$8,286	2730%	\$90	\$142	\$2,470	2730%	0.298
	2047	0.3	0.1	\$227	\$356	\$6,787	2994%	\$65	\$102	\$1,936	2994%	0.285
	2048	0.2	0.1	\$167	\$263	\$5,500	3290%	\$46	\$72	\$1,501	3290%	0.273
	2049	0.1	0.1	\$122	\$191	\$4,394	3611%	\$32	\$50	\$1,148	3611%	0.261
	2050	0.1	0.1	\$87	\$137	\$3,466	3974%	\$22	\$34	\$866	3974%	0.250
	2051	0.1	0.0	\$60	\$95	\$2,641	4366%	\$14	\$23	\$632	4366%	0.239
	2052	0.0	0.0	\$40	\$63	\$1,830	4584%	\$9	\$14	\$419	4584%	0.229
	2053	0.0	0.0	\$26	\$40	\$1,212	4736%	\$6	\$9	\$265	4736%	0.219
	2054	0.0	0.0	\$16	\$25	\$783	4881%	\$3	\$5	\$164	4881%	0.210
	2055	0.0	0.0	\$10	\$15	\$488	5008%	\$2	\$3	\$98	5008%	0.201
	2056	0.0	0.0	\$6	\$9	\$274	4811%	\$1	\$2	\$53	4811%	0.192
	2057	0.0	0.0	\$3	\$5	\$137	4267%	\$1	\$1	\$25	4267%	0.184
	2058	0.0	0.0	\$2	\$3	\$60	3444%	\$0	\$0	\$10	3444%	0.176
	2059	0.0	0.0	\$1	\$1	\$20	2322%	\$0	\$0	\$3	2322%	0.168
	2060	0.0	0.0	\$0	\$1	\$6	1485%	\$0	\$0	\$1	1485%	0.161
	2061	0.0	0.0	\$0	\$0	\$1	872%	\$0	\$0	\$0	872%	0.154
	2062	0.0	0.0	\$0	\$0	\$0	633%	\$0	\$0	\$0	633%	0.147
	2063	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113
Past			\$2,759,642	\$1,082,309	\$3,883,957	101%	\$4,880,946	\$1,443,253	\$5,434,596	86%		
Future			\$406,176	\$638,698	\$2,285,827	219%	\$323,211	\$508,239	\$1,624,520	195%		
Lifetime			\$3,165,818	\$1,721,007	\$6,169,784	126%	\$5,204,157	\$1,951,492	\$7,059,116	99%		

AF&L-Nationwide

Medium Benefit Limits with Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072
1994			\$6,261	\$0	\$0	0%	\$18,407	\$0	\$0	0%		2.940
1995			\$35,343	\$0	\$0	0%	\$99,433	\$0	\$0	0%		2.813
1996			\$47,960	\$0	\$0	0%	\$129,120	\$0	\$0	0%		2.692
1997			\$57,258	\$0	\$0	0%	\$147,515	\$0	\$0	0%		2.576
1998			\$76,958	\$0	\$5,813	8%	\$189,731	\$0	\$14,330	8%		2.465
1999			\$109,336	\$0	\$3,375	3%	\$257,947	\$0	\$7,962	3%		2.359
2000			\$121,898	\$0	\$0	0%	\$275,200	\$0	\$0	0%		2.258
2001			\$147,327	\$0	\$0	0%	\$318,286	\$0	\$0	0%		2.160
2002			\$162,598	\$7,500	\$0	0%	\$336,151	\$15,505	\$0	0%		2.067
2003			\$184,060	\$20,911	\$2,793	2%	\$364,134	\$41,370	\$5,526	2%		1.978
2004			\$197,541	\$21,154	\$244,474	124%	\$373,976	\$40,047	\$462,828	124%		1.893
2005			\$188,805	\$32,793	\$450	0%	\$342,045	\$59,409	\$815	0%		1.812
2006			\$172,947	\$45,958	\$0	0%	\$299,824	\$79,674	\$0	0%		1.734
2007			\$161,314	\$48,857	\$389,685	242%	\$267,614	\$81,053	\$646,474	242%		1.659
2008			\$156,947	\$62,176	\$93,937	60%	\$249,158	\$98,706	\$149,127	60%		1.588
2009			\$144,472	\$67,919	\$1,133,348	784%	\$219,476	\$103,181	\$1,721,741	784%		1.519
2010			\$125,704	\$55,893	\$71,681	57%	\$182,742	\$81,255	\$104,206	57%		1.454
2011			\$116,210	\$56,884	\$219,000	188%	\$161,665	\$79,134	\$304,661	188%		1.391
2012			\$100,591	\$61,275	\$422,193	420%	\$133,911	\$81,571	\$562,039	420%		1.331
2013			\$86,808	\$67,984	\$0	0%	\$110,586	\$86,605	\$0	0%		1.274
2014			\$78,368	\$85,792	\$398,750	509%	\$95,534	\$104,585	\$486,098	509%		1.219
2015			\$76,882	\$121,326	\$0	0%	\$89,687	\$141,534	\$0	0%		1.167
2016			\$75,281	\$122,636	\$501,736	666%	\$84,038	\$136,902	\$560,100	666%		1.116
2017			\$67,948	\$107,603	\$68,199	100%	\$72,585	\$114,948	\$72,854	100%		1.068
Historical			\$60,827	\$95,648	\$328,524	540%	\$62,180	\$97,776	\$335,835	540%		1.022
Projected	2019	42.0	\$59,978	\$125,172	\$176,563	294%	\$58,672	\$122,447	\$172,720	294%	20.0%	0.978
	2020	36.6	\$51,677	\$107,849	\$176,776	342%	\$48,376	\$100,958	\$165,481	342%		0.936
	2021	32.1	\$44,570	\$93,015	\$169,606	381%	\$39,925	\$83,323	\$151,933	381%		0.896
	2022	28.0	\$38,368	\$80,073	\$162,108	423%	\$32,890	\$68,640	\$138,963	423%		0.857
	2023	24.4	\$33,042	\$68,958	\$155,573	471%	\$27,105	\$56,567	\$127,617	471%		0.820
	2024	21.4	\$28,456	\$59,386	\$150,868	530%	\$22,337	\$46,617	\$118,429	530%		0.785
	2025	18.6	\$24,435	\$50,995	\$140,472	575%	\$18,355	\$38,307	\$105,520	575%		0.751
	2026	16.2	\$20,899	\$43,615	\$129,746	621%	\$15,023	\$31,352	\$93,265	621%		0.719
	2027	14.0	\$17,804	\$37,156	\$119,513	671%	\$12,247	\$25,559	\$82,210	671%		0.688
	2028	12.1	\$15,113	\$31,540	\$109,378	724%	\$9,948	\$20,761	\$71,999	724%		0.658
	2029	10.5	\$12,779	\$26,669	\$95,705	749%	\$8,049	\$16,799	\$60,285	749%		0.630
	2030	9.0	\$10,763	\$22,463	\$85,087	791%	\$6,488	\$13,540	\$51,289	791%		0.603
	2031	7.7	\$9,014	\$18,811	\$78,094	866%	\$5,199	\$10,851	\$45,047	866%		0.577
	2032	6.5	\$7,502	\$15,657	\$70,399	938%	\$4,141	\$8,643	\$38,860	938%		0.552
	2033	5.5	\$6,214	\$12,969	\$62,943	1013%	\$3,282	\$6,850	\$33,248	1013%		0.528
	2034	4.6	\$5,118	\$10,682	\$56,674	1107%	\$2,587	\$5,399	\$28,647	1107%		0.505
	2035	3.9	\$4,190	\$8,745	\$50,156	1197%	\$2,027	\$4,230	\$24,261	1197%		0.484
	2036	3.2	\$3,414	\$7,125	\$44,242	1296%	\$1,580	\$3,298	\$20,478	1296%		0.463
	2037	2.7	\$2,769	\$5,778	\$40,508	1463%	\$1,226	\$2,559	\$17,943	1463%		0.443
	2038	2.2	\$2,227	\$4,647	\$36,379	1634%	\$944	\$1,970	\$15,420	1634%		0.424
	2039	1.8	\$1,775	\$3,704	\$31,905	1798%	\$720	\$1,502	\$12,941	1798%		0.406
	2040	1.4	\$1,409	\$2,940	\$27,709	1967%	\$547	\$1,141	\$10,755	1967%		0.388
	2041	1.2	\$1,112	\$2,320	\$23,698	2132%	\$413	\$862	\$8,802	2132%		0.371
	2042	0.9	\$871	\$1,819	\$18,943	2174%	\$310	\$646	\$6,733	2174%		0.355
	2043	0.7	\$680	\$1,418	\$14,635	2153%	\$231	\$482	\$4,978	2153%		0.340
	2044	0.6	\$526	\$1,097	\$12,172	2315%	\$171	\$357	\$3,962	2315%		0.325
	2045	0.4	\$402	\$839	\$10,089	2511%	\$125	\$261	\$3,143	2511%		0.311
	2046	0.3	\$303	\$633	\$8,286	2730%	\$90	\$189	\$2,470	2730%		0.298
	2047	0.3	\$227	\$473	\$6,787	2994%	\$65	\$135	\$1,936	2994%		0.285
	2048	0.2	\$167	\$349	\$5,500	3290%	\$46	\$95	\$1,501	3290%		0.273
	2049	0.1	\$122	\$254	\$4,394	3611%	\$32	\$66	\$1,148	3611%		0.261
	2050	0.1	\$87	\$182	\$3,466	3974%	\$22	\$45	\$866	3974%		0.250
	2051	0.1	\$60	\$126	\$2,641	4366%	\$14	\$30	\$632	4366%		0.239
	2052	0.0	\$40	\$83	\$1,830	4584%	\$9	\$19	\$419	4584%		0.229
	2053	0.0	\$26	\$53	\$1,212	4736%	\$6	\$12	\$265	4736%		0.219
	2054	0.0	\$16	\$33	\$783	4881%	\$3	\$7	\$164	4881%		0.210
	2055	0.0	\$10	\$20	\$488	5008%	\$2	\$4	\$98	5008%		0.201
	2056	0.0	\$6	\$12	\$274	4811%	\$1	\$2	\$53	4811%		0.192
	2057	0.0	\$3	\$7	\$137	4267%	\$1	\$1	\$25	4267%		0.184
	2058	0.0	\$2	\$4	\$60	3444%	\$0	\$1	\$10	3444%		0.176
	2059	0.0	\$1	\$2	\$20	2322%	\$0	\$0	\$3	2322%		0.168
	2060	0.0	\$0	\$1	\$6	1485%	\$0	\$0	\$1	1485%		0.161
	2061	0.0	\$0	\$0	\$1	872%	\$0	\$0	\$0	872%		0.154
	2062	0.0	\$0	\$0	\$0	633%	\$0	\$0	\$0	633%		0.147
	2063	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.141
	2064	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
Past			\$2,759,642	\$1,082,309	\$3,883,957	101%	\$4,880,946	\$1,443,253	\$5,434,596	86%		
Future			\$406,176	\$847,673	\$2,285,827	182%	\$323,211	\$674,529	\$1,624,520	163%		
Lifetime			\$3,165,818	\$1,929,982	\$6,169,784	121%	\$5,204,157	\$2,117,782	\$7,059,116	96%		



AF&L-Nationwide

Lifetime Benefit Limits with Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHL

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$92,274	\$0	\$0	0%	\$271,286	\$0	\$0	0%	2.940	
1995			\$348,407	\$0	\$34,482	10%	\$980,213	\$0	\$97,012	10%	2.813	
1996			\$364,314	\$0	\$1,317	0%	\$980,826	\$0	\$3,546	0%	2.692	
1997			\$326,081	\$0	\$745,244	229%	\$840,089	\$0	\$1,919,989	229%	2.576	
1998			\$228,549	\$0	\$512,994	224%	\$563,461	\$0	\$1,264,725	224%	2.465	
1999			\$232,255	\$0	\$5,412	2%	\$547,941	\$0	\$12,768	2%	2.359	
2000			\$225,407	\$0	\$79,310	35%	\$508,885	\$0	\$179,052	35%	2.258	
2001			\$256,930	-\$317	\$54,415	21%	\$555,074	-\$684	\$117,557	21%	2.160	
2002			\$208,930	\$9,407	\$2,387	1%	\$431,937	\$19,449	\$4,935	1%	2.067	
2003			\$238,772	\$30,633	\$94,967	40%	\$472,374	\$60,602	\$187,877	40%	1.978	
2004			\$232,922	\$32,465	\$168,495	72%	\$440,958	\$61,461	\$318,987	72%	1.893	
2005			\$152,177	\$33,107	\$0	0%	\$275,688	\$59,977	\$0	0%	1.812	
2006			\$130,738	\$38,458	\$60,285	46%	\$226,650	\$66,671	\$104,511	46%	1.734	
2007			\$121,062	\$40,175	\$140,530	116%	\$200,838	\$66,649	\$233,134	116%	1.659	
2008			\$102,365	\$48,765	\$0	0%	\$162,507	\$77,416	\$0	0%	1.588	
2009			\$95,936	\$53,233	\$0	0%	\$145,743	\$80,869	\$0	0%	1.519	
2010			\$95,119	\$48,938	\$15,630	16%	\$138,278	\$71,143	\$22,722	16%	1.454	
2011			\$84,714	\$49,657	\$10,968	13%	\$117,849	\$69,080	\$15,259	13%	1.391	
2012			\$76,630	\$57,360	\$44,973	59%	\$102,013	\$76,359	\$59,870	59%	1.331	
2013			\$70,261	\$65,810	\$37,614	54%	\$89,506	\$83,836	\$47,917	54%	1.274	
2014			\$59,556	\$74,439	\$472,410	793%	\$72,602	\$90,745	\$575,894	793%	1.219	
2015			\$55,035	\$107,199	\$0	0%	\$64,201	\$125,054	\$0	0%	1.167	
2016			\$52,477	\$106,977	\$473,582	902%	\$58,581	\$119,421	\$528,672	902%	1.116	
2017			\$50,035	\$99,308	\$26,501	53%	\$53,450	\$106,086	\$28,310	53%	1.068	
Historical 2018			\$45,939	\$88,193	\$45,934	100%	\$46,961	\$90,156	\$46,956	100%	1.022	
Projected 2019	25.0	2.0	\$37,508	\$72,009	\$112,152	299%	\$36,692	\$70,441	\$109,711	299%	0.978	
2020	22.4	2.6	\$33,596	\$64,498	\$119,544	356%	\$31,449	\$60,377	\$111,906	356%	0.936	
2021	20.1	2.6	\$30,033	\$57,658	\$119,425	398%	\$26,903	\$51,649	\$106,981	398%	0.896	
2022	17.9	2.8	\$26,746	\$51,347	\$118,639	444%	\$22,927	\$44,016	\$101,700	444%	0.857	
2023	16.0	2.9	\$23,757	\$45,610	\$117,905	496%	\$19,488	\$37,414	\$96,718	496%	0.820	
2024	14.2	2.9	\$21,028	\$40,369	\$114,903	546%	\$16,506	\$31,689	\$90,197	546%	0.785	
2025	12.5	2.9	\$18,529	\$35,572	\$111,020	599%	\$13,919	\$26,721	\$83,396	599%	0.751	
2026	11.0	2.8	\$16,255	\$31,206	\$102,762	632%	\$11,685	\$22,432	\$73,868	632%	0.719	
2027	9.7	2.6	\$14,197	\$27,255	\$95,022	669%	\$9,766	\$18,748	\$65,364	669%	0.688	
2028	8.4	2.5	\$12,349	\$23,707	\$90,421	732%	\$8,129	\$15,606	\$59,520	732%	0.658	
2029	7.3	2.3	\$10,702	\$20,546	\$85,078	795%	\$6,741	\$12,942	\$53,592	795%	0.630	
2030	6.3	2.1	\$9,243	\$17,745	\$77,834	842%	\$5,572	\$10,696	\$46,917	842%	0.603	
2031	5.4	1.9	\$7,947	\$15,257	\$69,121	870%	\$4,584	\$8,800	\$39,871	870%	0.577	
2032	4.7	1.7	\$6,796	\$13,046	\$61,640	907%	\$3,751	\$7,202	\$34,024	907%	0.552	
2033	3.9	1.5	\$5,774	\$11,085	\$57,086	989%	\$3,050	\$5,855	\$30,154	989%	0.528	
2034	3.3	1.3	\$4,874	\$9,357	\$53,209	1092%	\$2,464	\$4,730	\$26,896	1092%	0.505	
2035	2.8	1.1	\$4,085	\$7,843	\$49,445	1210%	\$1,976	\$3,794	\$23,917	1210%	0.484	
2036	2.3	1.0	\$3,395	\$6,519	\$45,641	1344%	\$1,572	\$3,017	\$21,126	1344%	0.463	
2037	1.9	0.9	\$2,803	\$5,381	\$40,171	1433%	\$1,241	\$2,383	\$17,793	1433%	0.443	
2038	1.6	0.7	\$2,301	\$4,418	\$34,644	1505%	\$975	\$1,873	\$14,684	1505%	0.424	
2039	1.3	0.6	\$1,875	\$3,599	\$30,983	1653%	\$760	\$1,460	\$12,567	1653%	0.406	
2040	1.0	0.5	\$1,508	\$2,896	\$27,562	1827%	\$585	\$1,124	\$10,698	1827%	0.388	
2041	0.8	0.5	\$1,200	\$2,303	\$23,970	1998%	\$446	\$856	\$8,903	1998%	0.371	
2042	0.6	0.4	\$949	\$1,823	\$19,268	2029%	\$337	\$648	\$6,849	2029%	0.355	
2043	0.5	0.3	\$749	\$1,438	\$14,331	1914%	\$255	\$489	\$4,875	1914%	0.340	
2044	0.4	0.3	\$588	\$1,129	\$11,165	1899%	\$191	\$367	\$3,634	1899%	0.325	
2045	0.3	0.2	\$459	\$881	\$9,377	2044%	\$143	\$274	\$2,921	2044%	0.311	
2046	0.2	0.2	\$353	\$678	\$7,823	2214%	\$105	\$202	\$2,332	2214%	0.298	
2047	0.2	0.1	\$267	\$513	\$6,402	2395%	\$76	\$146	\$1,826	2395%	0.285	
2048	0.1	0.1	\$199	\$383	\$5,142	2578%	\$54	\$105	\$1,404	2578%	0.273	
2049	0.1	0.1	\$147	\$283	\$4,098	2782%	\$38	\$74	\$1,070	2782%	0.261	
2050	0.1	0.1	\$108	\$207	\$3,239	3009%	\$27	\$52	\$810	3009%	0.250	
2051	0.0	0.0	\$76	\$147	\$2,532	3311%	\$18	\$35	\$606	3311%	0.239	
2052	0.0	0.0	\$51	\$99	\$1,864	3631%	\$12	\$23	\$427	3631%	0.229	
2053	0.0	0.0	\$33	\$63	\$1,220	3725%	\$7	\$14	\$267	3725%	0.219	
2054	0.0	0.0	\$20	\$39	\$772	3793%	\$4	\$8	\$162	3793%	0.210	
2055	0.0	0.0	\$12	\$24	\$467	3805%	\$2	\$5	\$94	3805%	0.201	
2056	0.0	0.0	\$7	\$14	\$265	3700%	\$1	\$3	\$51	3700%	0.192	
2057	0.0	0.0	\$4	\$8	\$139	3483%	\$1	\$1	\$26	3483%	0.184	
2058	0.0	0.0	\$2	\$4	\$66	3095%	\$0	\$1	\$12	3095%	0.176	
2059	0.0	0.0	\$1	\$2	\$27	2483%	\$0	\$0	\$4	2483%	0.168	
2060	0.0	0.0	\$1	\$1	\$8	1601%	\$0	\$0	\$1	1601%	0.161	
2061	0.0	0.0	\$0	\$0	\$2	822%	\$0	\$0	\$0	822%	0.154	
2062	0.0	0.0	\$0	\$0	\$1	728%	\$0	\$0	\$0	728%	0.147	
2063	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.141	
2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.135	
2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129	
2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124	
2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118	
2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113	
Past			\$3,946,886	\$983,805	\$3,027,452	61%	\$8,347,912	\$1,324,290	\$5,769,695	60%		
Future			\$300,530	\$576,958	\$1,846,383	210%	\$232,457	\$446,271	\$1,267,872	187%		
Lifetime			\$4,247,416	\$1,560,764	\$4,873,835	84%	\$8,580,369	\$1,770,561	\$7,037,567	68%		

AF&L-Nationwide

Lifetime Benefit Limits with Inflation Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL  
With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio		
1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.664	
1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.506	
1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.355	
1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.211	
1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	3.072	
1994			\$92,274	\$0	\$0	0%	\$271,286	\$0	\$0	0%	2.940	
1995			\$348,407	\$0	\$34,482	10%	\$980,213	\$0	\$97,012	10%	2.813	
1996			\$364,314	\$0	\$1,317	0%	\$980,826	\$0	\$3,546	0%	2.692	
1997			\$326,081	\$0	\$745,244	229%	\$840,089	\$0	\$1,919,989	229%	2.576	
1998			\$228,549	\$0	\$512,994	224%	\$563,461	\$0	\$1,264,725	224%	2.465	
1999			\$232,255	\$0	\$5,412	2%	\$547,941	\$0	\$12,768	2%	2.359	
2000			\$225,407	\$0	\$79,310	35%	\$508,885	\$0	\$179,052	35%	2.258	
2001			\$256,930	-\$317	\$54,415	21%	\$555,074	-\$684	\$117,557	21%	2.160	
2002			\$208,930	\$9,407	\$2,387	1%	\$431,937	\$19,449	\$4,935	1%	2.067	
2003			\$238,772	\$30,633	\$94,967	40%	\$472,374	\$60,602	\$187,877	40%	1.978	
2004			\$232,922	\$32,465	\$168,495	72%	\$440,958	\$61,461	\$318,987	72%	1.893	
2005			\$152,177	\$33,107	\$0	0%	\$275,688	\$59,977	\$0	0%	1.812	
2006			\$130,738	\$38,458	\$60,285	46%	\$226,650	\$66,671	\$104,511	46%	1.734	
2007			\$121,062	\$40,175	\$140,530	116%	\$200,838	\$66,649	\$233,134	116%	1.659	
2008			\$102,365	\$48,765	\$0	0%	\$162,507	\$77,416	\$0	0%	1.588	
2009			\$95,936	\$53,233	\$0	0%	\$145,743	\$80,869	\$0	0%	1.519	
2010			\$95,119	\$48,938	\$15,630	16%	\$138,278	\$71,143	\$22,722	16%	1.454	
2011			\$84,714	\$49,657	\$10,968	13%	\$117,849	\$69,080	\$15,259	13%	1.391	
2012			\$76,630	\$57,360	\$44,973	59%	\$102,013	\$76,359	\$59,870	59%	1.331	
2013			\$70,261	\$65,810	\$37,614	54%	\$89,506	\$83,836	\$47,917	54%	1.274	
2014			\$59,556	\$74,439	\$472,410	793%	\$72,602	\$90,745	\$575,894	793%	1.219	
2015			\$55,035	\$107,199	\$0	0%	\$64,201	\$125,054	\$0	0%	1.167	
2016			\$52,477	\$106,977	\$473,582	902%	\$58,581	\$119,421	\$528,672	902%	1.116	
2017			\$50,035	\$99,308	\$26,501	53%	\$53,450	\$106,086	\$28,310	53%	1.068	
Historical			\$45,939	\$88,193	\$45,934	100%	\$46,961	\$90,156	\$46,956	100%	1.022	
Projected	2019	25.0	\$37,508	\$93,912	\$112,152	299%	\$36,692	\$91,868	\$109,711	299%	20.0%	0.978
	2020	22.4	\$33,596	\$84,117	\$119,544	356%	\$31,449	\$78,742	\$111,906	356%	0.936	
	2021	20.1	\$30,033	\$75,196	\$119,425	398%	\$26,903	\$67,360	\$106,981	398%	0.896	
	2022	17.9	\$26,746	\$66,966	\$118,639	444%	\$22,927	\$57,404	\$101,700	444%	0.857	
	2023	16.0	\$23,757	\$59,483	\$117,905	496%	\$19,488	\$48,794	\$96,718	496%	0.820	
	2024	14.2	\$21,028	\$52,648	\$114,903	546%	\$16,506	\$41,328	\$90,197	546%	0.785	
	2025	12.5	\$18,529	\$46,392	\$111,020	599%	\$13,919	\$34,849	\$83,396	599%	0.751	
	2026	11.0	\$16,255	\$40,699	\$102,762	632%	\$11,685	\$29,256	\$73,868	632%	0.719	
	2027	9.7	\$14,197	\$35,546	\$95,022	669%	\$9,766	\$24,451	\$65,364	669%	0.688	
	2028	8.4	\$12,349	\$30,919	\$90,421	732%	\$8,129	\$20,352	\$59,520	732%	0.658	
	2029	7.3	\$10,702	\$26,795	\$85,078	795%	\$6,741	\$16,879	\$53,592	795%	0.630	
	2030	6.3	\$9,243	\$23,142	\$77,834	842%	\$5,572	\$13,950	\$46,917	842%	0.603	
	2031	5.4	\$7,947	\$19,897	\$69,121	870%	\$4,584	\$11,477	\$39,871	870%	0.577	
	2032	4.7	\$6,796	\$17,015	\$61,640	907%	\$3,751	\$9,392	\$34,024	907%	0.552	
	2033	3.9	\$5,774	\$14,456	\$57,086	989%	\$3,050	\$7,636	\$30,154	989%	0.528	
	2034	3.3	\$4,874	\$12,203	\$53,209	1092%	\$2,464	\$6,168	\$26,896	1092%	0.505	
	2035	2.8	\$4,085	\$10,229	\$49,445	1210%	\$1,976	\$4,948	\$23,917	1210%	0.484	
	2036	2.3	\$3,395	\$8,501	\$45,641	1344%	\$1,572	\$3,935	\$21,126	1344%	0.463	
	2037	1.9	\$2,803	\$7,017	\$40,171	1433%	\$1,241	\$3,108	\$17,793	1433%	0.443	
	2038	1.6	\$2,301	\$5,762	\$34,644	1505%	\$975	\$2,442	\$14,684	1505%	0.424	
	2039	1.3	\$1,875	\$4,694	\$30,983	1653%	\$760	\$1,904	\$12,567	1653%	0.406	
	2040	1.0	\$1,508	\$3,777	\$27,562	1827%	\$585	\$1,466	\$10,698	1827%	0.388	
	2041	0.8	\$1,200	\$3,004	\$23,970	1998%	\$446	\$1,116	\$8,903	1998%	0.371	
	2042	0.6	\$949	\$2,377	\$19,268	2029%	\$337	\$845	\$6,849	2029%	0.355	
	2043	0.5	\$749	\$1,875	\$14,331	1914%	\$255	\$638	\$4,875	1914%	0.340	
	2044	0.4	\$588	\$1,472	\$11,165	1899%	\$191	\$479	\$3,634	1899%	0.325	
	2045	0.3	\$459	\$1,148	\$9,377	2044%	\$143	\$358	\$2,921	2044%	0.311	
	2046	0.2	\$353	\$885	\$7,823	2214%	\$105	\$264	\$2,332	2214%	0.298	
	2047	0.2	\$267	\$669	\$6,402	2395%	\$76	\$191	\$1,826	2395%	0.285	
	2048	0.1	\$199	\$499	\$5,142	2578%	\$54	\$136	\$1,404	2578%	0.273	
	2049	0.1	\$147	\$369	\$4,098	2782%	\$38	\$96	\$1,070	2782%	0.261	
	2050	0.1	\$108	\$269	\$3,239	3009%	\$27	\$67	\$810	3009%	0.250	
	2051	0.0	\$76	\$191	\$2,532	3311%	\$18	\$46	\$606	3311%	0.239	
	2052	0.0	\$51	\$129	\$1,864	3631%	\$12	\$29	\$427	3631%	0.229	
	2053	0.0	\$33	\$82	\$1,220	3725%	\$7	\$18	\$267	3725%	0.219	
	2054	0.0	\$20	\$51	\$772	3793%	\$4	\$11	\$162	3793%	0.210	
	2055	0.0	\$12	\$31	\$467	3805%	\$2	\$6	\$94	3805%	0.201	
	2056	0.0	\$7	\$18	\$265	3700%	\$1	\$3	\$51	3700%	0.192	
	2057	0.0	\$4	\$10	\$139	3483%	\$1	\$2	\$26	3483%	0.184	
	2058	0.0	\$2	\$5	\$66	3095%	\$0	\$1	\$12	3095%	0.176	
	2059	0.0	\$1	\$3	\$27	2483%	\$0	\$0	\$4	2483%	0.168	
	2060	0.0	\$0	\$1	\$8	1601%	\$0	\$0	\$1	1601%	0.161	
	2061	0.0	\$0	\$1	\$2	822%	\$0	\$0	\$0	822%	0.154	
	2062	0.0	\$0	\$0	\$1	728%	\$0	\$0	\$0	728%	0.147	
	2063	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%	0.141	
	2064	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.135	
	2065	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.129	
	2066	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.124	
	2067	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.118	
	2068	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	0.113	
Past			\$3,946,886	\$983,805	\$3,027,452	61%	\$8,347,912	\$1,324,290	\$5,769,695	60%		
Future			\$300,530	\$752,456	\$1,846,383	175%	\$232,457	\$582,017	\$1,267,872	156%		
Lifetime			\$4,247,416	\$1,736,261	\$4,873,835	81%	\$8,580,369	\$1,906,307	\$7,037,567	67%		

**AF&L-Nationwide**

**All Benefits**

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHLCL

No Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio			
1989			\$379,400	\$0	\$76,547	20%	\$1,390,043	\$0	\$280,451	20%		3.664	
1990			\$1,219,471	\$0	\$278,272	23%	\$4,275,489	\$0	\$975,627	23%		3.506	
1991			\$3,347,366	\$0	\$892,078	27%	\$11,230,555	\$0	\$2,992,958	27%		3.355	
1992			\$5,013,692	\$0	\$1,745,982	35%	\$16,096,792	\$0	\$5,605,590	35%		3.211	
1993			\$5,283,365	\$0	\$1,722,703	33%	\$16,232,148	\$0	\$5,292,683	33%		3.072	
1994			\$5,385,734	\$0	\$2,648,048	49%	\$15,834,124	\$0	\$7,785,293	49%		2.940	
1995			\$6,216,480	\$0	\$2,641,297	42%	\$17,489,499	\$0	\$7,431,047	42%		2.813	
1996			\$6,458,284	\$0	\$2,696,057	42%	\$17,387,360	\$0	\$7,258,479	42%		2.692	
1997			\$6,499,648	\$0	\$4,217,319	65%	\$16,745,190	\$0	\$10,865,173	65%		2.576	
1998			\$6,440,649	\$0	\$3,563,812	55%	\$15,878,651	\$0	\$8,786,152	55%		2.465	
1999			\$6,459,052	\$0	\$3,633,093	56%	\$15,238,298	\$0	\$8,571,251	56%		2.359	
2000			\$6,452,588	\$0	\$4,370,586	68%	\$14,567,511	\$0	\$9,867,134	68%		2.258	
2001			\$6,664,031	\$3,260	\$3,867,385	58%	\$14,397,003	\$7,042	\$8,355,116	58%		2.160	
2002			\$6,352,450	\$456,970	\$3,701,196	54%	\$13,132,882	\$944,727	\$7,651,752	54%		2.067	
2003			\$6,240,034	\$897,103	\$3,986,360	56%	\$12,344,954	\$1,774,782	\$7,886,404	56%		1.978	
2004			\$5,897,881	\$854,120	\$3,546,409	53%	\$11,165,604	\$1,616,981	\$6,713,902	53%		1.893	
2005			\$5,031,019	\$1,176,557	\$5,269,482	85%	\$9,114,354	\$2,131,488	\$9,546,361	85%		1.812	
2006			\$4,391,249	\$1,396,407	\$4,044,367	70%	\$7,612,753	\$2,420,837	\$7,011,391	70%		1.734	
2007			\$3,963,605	\$1,327,708	\$3,527,387	67%	\$6,575,484	\$2,202,621	\$5,851,814	67%		1.659	
2008			\$3,507,479	\$1,472,117	\$5,132,175	103%	\$5,568,217	\$2,337,026	\$8,147,465	103%		1.588	
2009			\$3,075,237	\$1,523,800	\$4,844,229	105%	\$4,671,791	\$2,314,903	\$7,359,180	105%		1.519	
2010			\$2,762,015	\$1,411,623	\$4,895,139	117%	\$4,015,267	\$2,052,141	\$7,116,287	117%		1.454	
2011			\$2,421,327	\$1,409,612	\$3,192,470	83%	\$3,368,415	\$1,960,974	\$4,441,187	83%		1.391	
2012			\$2,112,396	\$1,410,899	\$2,177,678	62%	\$2,812,103	\$1,878,244	\$2,899,009	62%		1.331	
2013			\$1,849,338	\$1,402,150	\$3,063,013	94%	\$2,355,895	\$1,786,216	\$3,902,010	94%		1.274	
2014			\$1,556,698	\$1,523,725	\$3,234,879	105%	\$1,897,700	\$1,857,505	\$3,943,495	105%		1.219	
2015			\$1,330,904	\$1,641,302	\$3,036,761	102%	\$1,552,580	\$1,914,677	\$3,542,564	102%		1.167	
2016			\$1,164,397	\$1,462,184	\$3,411,079	130%	\$1,299,846	\$1,632,273	\$3,807,873	130%		1.116	
2017			\$1,013,859	\$1,257,305	\$2,610,650	115%	\$1,083,058	\$1,343,120	\$2,788,837	115%		1.068	
Historical			\$904,746	\$1,107,528	\$2,576,804	128%	\$924,879	\$1,132,173	\$2,634,145	128%		1.022	
Projected	2019	761.0	68.0	\$770,373	\$958,430	\$2,772,639	160%	\$753,603	\$937,567	\$2,712,284	160%	0.0%	0.978
	2020	647.2	82.5	\$649,366	\$814,228	\$2,571,050	176%	\$607,876	\$762,204	\$2,406,778	176%		0.936
	2021	553.7	73.5	\$549,647	\$694,435	\$2,338,224	188%	\$492,372	\$622,072	\$2,094,573	188%		0.896
	2022	473.4	71.7	\$465,491	\$592,473	\$2,144,917	203%	\$399,029	\$507,880	\$1,838,669	203%		0.857
	2023	405.1	66.8	\$394,691	\$506,079	\$1,954,845	217%	\$323,768	\$415,141	\$1,603,574	217%		0.820
	2024	346.5	60.7	\$334,199	\$431,817	\$1,778,569	232%	\$262,341	\$338,969	\$1,396,147	232%		0.785
	2025	295.1	53.8	\$281,933	\$367,201	\$1,605,738	247%	\$211,783	\$275,834	\$1,206,199	247%		0.751
	2026	250.2	47.6	\$236,868	\$311,036	\$1,432,832	262%	\$170,268	\$223,583	\$1,029,966	262%		0.719
	2027	211.1	41.8	\$198,134	\$262,346	\$1,270,008	276%	\$136,292	\$180,462	\$873,611	276%		0.688
	2028	177.3	36.4	\$165,011	\$220,334	\$1,123,624	292%	\$108,620	\$145,036	\$739,633	292%		0.658
	2029	148.2	31.5	\$136,825	\$184,254	\$983,936	306%	\$86,187	\$116,064	\$619,792	306%		0.630
	2030	123.3	27.0	\$112,941	\$153,398	\$861,439	323%	\$68,079	\$92,466	\$519,263	323%		0.603
	2031	101.9	23.1	\$92,735	\$127,048	\$748,886	341%	\$53,492	\$73,285	\$431,978	341%		0.577
	2032	83.8	19.7	\$75,734	\$104,657	\$647,364	359%	\$41,804	\$57,769	\$357,338	359%		0.552
	2033	68.5	16.7	\$61,525	\$85,756	\$556,913	378%	\$32,499	\$45,298	\$294,172	378%		0.528
	2034	55.7	14.0	\$49,718	\$69,887	\$477,893	400%	\$25,131	\$35,326	\$241,562	400%		0.505
	2035	45.0	11.7	\$39,945	\$56,613	\$409,182	424%	\$19,322	\$27,384	\$197,924	424%		0.484
	2036	36.2	9.8	\$31,901	\$45,569	\$349,448	451%	\$14,766	\$21,093	\$161,751	451%		0.463
	2037	28.9	8.1	\$25,330	\$36,457	\$296,373	480%	\$11,220	\$16,148	\$131,277	480%		0.443
	2038	22.9	6.7	\$19,995	\$28,986	\$249,827	510%	\$8,475	\$12,286	\$105,894	510%		0.424
	2039	18.1	5.5	\$15,679	\$22,883	\$210,356	545%	\$6,360	\$9,282	\$85,324	545%		0.406
	2040	14.2	4.5	\$12,215	\$17,933	\$175,173	581%	\$4,741	\$6,961	\$67,994	581%		0.388
	2041	11.1	3.7	\$9,453	\$13,949	\$143,736	614%	\$3,511	\$5,181	\$53,389	614%		0.371
	2042	8.6	3.0	\$7,266	\$10,771	\$114,757	636%	\$2,583	\$3,829	\$40,789	636%		0.355
	2043	6.6	2.4	\$5,547	\$8,257	\$90,267	654%	\$1,887	\$2,808	\$30,703	654%		0.340
	2044	5.1	1.9	\$4,207	\$6,285	\$71,396	680%	\$1,369	\$2,046	\$23,239	680%		0.325
	2045	3.8	1.5	\$3,167	\$4,747	\$56,629	716%	\$986	\$1,479	\$17,638	716%		0.311
	2046	2.9	1.2	\$2,364	\$3,554	\$44,242	748%	\$705	\$1,059	\$13,187	748%		0.298
	2047	2.2	0.9	\$1,750	\$2,637	\$34,539	787%	\$499	\$752	\$9,851	787%		0.285
	2048	1.6	0.7	\$1,284	\$1,937	\$26,802	832%	\$350	\$529	\$7,315	832%		0.273
	2049	1.2	0.5	\$932	\$1,409	\$20,581	879%	\$244	\$368	\$5,376	879%		0.261
	2050	0.9	0.4	\$669	\$1,013	\$15,726	934%	\$167	\$253	\$3,930	934%		0.250
	2051	0.6	0.3	\$472	\$715	\$11,793	993%	\$113	\$171	\$2,821	993%		0.239
	2052	0.4	0.2	\$326	\$493	\$8,500	1039%	\$75	\$113	\$1,945	1039%		0.229
	2053	0.3	0.2	\$220	\$333	\$5,890	1066%	\$48	\$73	\$1,290	1066%		0.219
	2054	0.2	0.1	\$146	\$221	\$3,954	1078%	\$31	\$46	\$829	1078%		0.210
	2055	0.1	0.1	\$95	\$143	\$2,592	1091%	\$19	\$29	\$520	1091%		0.201
	2056	0.1	0.1	\$60	\$89	\$1,589	1067%	\$11	\$17	\$305	1067%		0.192
	2057	0.1	0.0	\$36	\$54	\$929	1024%	\$7	\$10	\$171	1024%		0.184
	2058	0.0	0.0	\$21	\$32	\$505	946%	\$4	\$6	\$89	946%		0.176
	2059	0.0	0.0	\$12	\$18	\$254	836%	\$2	\$3	\$43	836%		0.168
	2060	0.0	0.0	\$7	\$10	\$121	732%	\$1	\$2	\$20	732%		0.161
	2061	0.0	0.0	\$3	\$5	\$54	630%	\$1	\$1	\$8	630%		0.154
	2062	0.0	0.0	\$2	\$2	\$23	554%	\$0	\$0	\$3	554%		0.147
	2063	0.0	0.0	\$1	\$1	\$9	482%	\$0	\$0	\$1	482%		0.141
	2064	0.0	0.0	\$0	\$1	\$3	347%	\$0	\$0	\$0	347%		0.135
	2065	0.0	0.0	\$0	\$0	\$1	280%	\$0	\$0	\$0	280%		0.129
	2066	0.0	0.0	\$0	\$0	\$0	111%	\$0	\$0	\$0	111%		0.124
	2067	0.0	0.0	\$0	\$0	\$0	248%	\$0	\$0	\$0	248%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.113
Past				\$119,394,397	\$21,734,368	\$94,603,256	67%	\$266,258,446	\$31,307,728	\$179,310,631	60%		
Future				\$4,758,297	\$6,148,498	\$25,614,133	235%	\$3,850,640	\$4,940,885	\$19,329,164	220%		
Lifetime				\$124,152,694	\$27,882,865	\$120,217,390	79%	\$270,109,086	\$36,248,613	\$198,639,795	65%		

AF&L-Nationwide

All Benefits

Policy Forms: LTC ORIG, LTC10, LTC10TQ, LTC4, LTC5, LTC7, LTC8, LTC8TQ, LTC901, TQHL

With Rate Increase

Calendar Year	Active Policies BOY	Disabled Policies BOY	Without Interest				With Interest				Premium Increase	Discount Factor	
			Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss			
			Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio			
1989			\$379,400	\$0	\$76,547	20%	\$1,390,043	\$0	\$280,451	20%		3.664	
1990			\$1,219,471	\$0	\$278,272	23%	\$4,275,489	\$0	\$975,627	23%		3.506	
1991			\$3,347,366	\$0	\$892,078	27%	\$11,230,555	\$0	\$2,992,958	27%		3.355	
1992			\$5,013,692	\$0	\$1,745,982	35%	\$16,096,792	\$0	\$5,605,590	35%		3.211	
1993			\$5,283,365	\$0	\$1,722,703	33%	\$16,232,148	\$0	\$5,292,683	33%		3.072	
1994			\$5,385,734	\$0	\$2,648,048	49%	\$15,834,124	\$0	\$7,785,293	49%		2.940	
1995			\$6,216,480	\$0	\$2,641,297	42%	\$17,489,499	\$0	\$7,431,047	42%		2.813	
1996			\$6,458,284	\$0	\$2,696,057	42%	\$17,387,360	\$0	\$7,258,479	42%		2.692	
1997			\$6,499,648	\$0	\$4,217,319	65%	\$16,745,190	\$0	\$10,865,173	65%		2.576	
1998			\$6,440,649	\$0	\$3,563,812	55%	\$15,878,651	\$0	\$8,786,152	55%		2.465	
1999			\$6,459,052	\$0	\$3,633,093	56%	\$15,238,298	\$0	\$8,571,251	56%		2.359	
2000			\$6,452,588	\$0	\$4,370,586	68%	\$14,567,511	\$0	\$9,867,134	68%		2.258	
2001			\$6,664,031	\$3,260	\$3,867,385	58%	\$14,397,003	\$7,042	\$8,355,116	58%		2.160	
2002			\$6,352,450	\$456,970	\$3,701,196	54%	\$13,132,882	\$944,727	\$7,651,752	54%		2.067	
2003			\$6,240,034	\$897,103	\$3,986,360	56%	\$12,344,954	\$1,774,782	\$7,886,404	56%		1.978	
2004			\$5,897,881	\$854,120	\$3,546,409	53%	\$11,165,604	\$1,616,981	\$6,713,902	53%		1.893	
2005			\$5,031,019	\$1,176,557	\$5,269,482	85%	\$9,114,354	\$2,131,488	\$9,546,361	85%		1.812	
2006			\$4,391,249	\$1,396,407	\$4,044,367	70%	\$7,612,753	\$2,420,837	\$7,011,391	70%		1.734	
2007			\$3,963,605	\$1,327,708	\$3,527,387	67%	\$6,575,484	\$2,202,621	\$5,851,814	67%		1.659	
2008			\$3,507,479	\$1,472,117	\$5,132,175	103%	\$5,568,217	\$2,337,026	\$8,147,465	103%		1.588	
2009			\$3,075,237	\$1,523,800	\$4,844,229	105%	\$4,671,791	\$2,314,903	\$7,359,180	105%		1.519	
2010			\$2,762,015	\$1,411,623	\$4,895,139	117%	\$4,015,267	\$2,052,141	\$7,116,287	117%		1.454	
2011			\$2,421,327	\$1,409,612	\$3,192,470	83%	\$3,368,415	\$1,960,974	\$4,441,187	83%		1.391	
2012			\$2,112,396	\$1,410,899	\$2,177,678	62%	\$2,812,103	\$1,878,244	\$2,899,009	62%		1.331	
2013			\$1,849,338	\$1,402,150	\$3,063,013	94%	\$2,355,895	\$1,786,216	\$3,902,010	94%		1.274	
2014			\$1,556,698	\$1,523,725	\$3,234,879	105%	\$1,897,700	\$1,857,505	\$3,943,495	105%		1.219	
2015			\$1,330,904	\$1,641,302	\$3,036,761	102%	\$1,552,580	\$1,914,677	\$3,542,564	102%		1.167	
2016			\$1,164,397	\$1,462,184	\$3,411,079	130%	\$1,299,846	\$1,632,273	\$3,807,873	130%		1.116	
2017			\$1,013,859	\$1,257,305	\$2,610,650	115%	\$1,083,058	\$1,343,120	\$2,788,837	115%		1.068	
Historical			\$904,746	\$1,107,528	\$2,576,804	128%	\$924,879	\$1,132,173	\$2,634,145	128%		1.022	
Projected	2019	761.0	68.0	\$770,373	\$1,241,048	\$2,772,639	138%	\$753,603	\$1,214,033	\$2,712,284	138%	16.3%	0.978
	2020	647.2	82.5	\$649,366	\$1,054,846	\$2,571,050	151%	\$607,876	\$987,449	\$2,406,778	151%		0.936
	2021	553.7	73.5	\$549,647	\$899,949	\$2,338,224	161%	\$492,372	\$806,171	\$2,094,573	161%		0.896
	2022	473.4	71.7	\$465,491	\$768,058	\$2,144,917	174%	\$399,029	\$658,395	\$1,838,669	174%		0.857
	2023	405.1	66.8	\$394,691	\$656,265	\$1,954,845	186%	\$323,768	\$538,339	\$1,603,574	186%		0.820
	2024	346.5	60.7	\$334,199	\$560,136	\$1,778,569	199%	\$262,341	\$439,697	\$1,396,147	199%		0.785
	2025	295.1	53.8	\$281,933	\$476,461	\$1,605,738	212%	\$211,783	\$357,908	\$1,206,199	212%		0.751
	2026	250.2	47.6	\$236,868	\$403,705	\$1,432,832	224%	\$170,268	\$290,197	\$1,029,966	224%		0.719
	2027	211.1	41.8	\$198,134	\$340,605	\$1,270,008	236%	\$136,292	\$234,295	\$873,611	236%		0.688
	2028	177.3	36.4	\$165,011	\$286,139	\$1,123,624	249%	\$108,620	\$188,353	\$739,633	249%		0.658
	2029	148.2	31.5	\$136,825	\$239,346	\$983,936	262%	\$86,187	\$150,767	\$619,972	262%		0.630
	2030	123.3	27.0	\$112,941	\$199,313	\$861,439	276%	\$68,079	\$120,143	\$519,263	276%		0.603
	2031	101.9	23.1	\$92,735	\$165,112	\$748,886	290%	\$53,492	\$95,241	\$431,978	290%		0.577
	2032	83.8	19.7	\$75,734	\$136,040	\$647,364	306%	\$41,804	\$75,092	\$357,338	306%		0.552
	2033	68.5	16.7	\$61,525	\$111,491	\$556,913	322%	\$32,499	\$58,891	\$294,172	322%		0.528
	2034	55.7	14.0	\$49,718	\$90,874	\$477,893	340%	\$25,131	\$45,934	\$241,562	340%		0.505
	2035	45.0	11.7	\$39,945	\$73,621	\$409,182	360%	\$19,322	\$35,611	\$197,924	360%		0.484
	2036	36.2	9.8	\$31,901	\$59,265	\$349,448	383%	\$14,766	\$27,432	\$161,751	383%		0.463
	2037	28.9	8.1	\$25,330	\$47,417	\$296,373	407%	\$11,220	\$21,003	\$131,277	407%		0.443
	2038	22.9	6.7	\$19,995	\$37,700	\$249,827	433%	\$8,475	\$15,980	\$105,894	433%		0.424
	2039	18.1	5.5	\$15,679	\$29,761	\$210,356	463%	\$6,360	\$12,072	\$85,324	463%		0.406
	2040	14.2	4.5	\$12,215	\$23,321	\$175,173	493%	\$4,741	\$9,052	\$67,994	493%		0.388
	2041	11.1	3.7	\$9,453	\$18,138	\$143,736	521%	\$3,511	\$6,737	\$53,389	521%		0.371
	2042	8.6	3.0	\$7,266	\$14,004	\$114,757	540%	\$2,583	\$4,978	\$40,789	540%		0.355
	2043	6.6	2.4	\$5,547	\$10,733	\$90,267	554%	\$1,887	\$3,651	\$30,703	554%		0.340
	2044	5.1	1.9	\$4,207	\$8,169	\$71,396	577%	\$1,369	\$2,659	\$23,239	577%		0.325
	2045	3.8	1.5	\$3,167	\$6,169	\$56,629	607%	\$986	\$1,922	\$17,638	607%		0.311
	2046	2.9	1.2	\$2,364	\$4,618	\$44,242	634%	\$705	\$1,376	\$13,187	634%		0.298
	2047	2.2	0.9	\$1,750	\$3,426	\$34,539	667%	\$499	\$977	\$9,851	667%		0.285
	2048	1.6	0.7	\$1,284	\$2,516	\$26,802	705%	\$350	\$687	\$7,315	705%		0.273
	2049	1.2	0.5	\$932	\$1,830	\$20,581	745%	\$244	\$478	\$5,376	745%		0.261
	2050	0.9	0.4	\$669	\$1,316	\$15,726	792%	\$167	\$329	\$3,930	792%		0.250
	2051	0.6	0.3	\$472	\$929	\$11,793	842%	\$113	\$222	\$2,821	842%		0.239
	2052	0.4	0.2	\$326	\$640	\$8,500	880%	\$75	\$147	\$1,945	880%		0.229
	2053	0.3	0.2	\$220	\$432	\$5,890	903%	\$48	\$95	\$1,290	903%		0.219
	2054	0.2	0.1	\$146	\$287	\$3,954	914%	\$31	\$60	\$829	914%		0.210
	2055	0.1	0.1	\$95	\$185	\$2,592	925%	\$19	\$37	\$520	925%		0.201
	2056	0.1	0.1	\$60	\$116	\$1,589	905%	\$11	\$22	\$305	905%		0.192
	2057	0.1	0.0	\$36	\$71	\$929	869%	\$7	\$13	\$171	869%		0.184
	2058	0.0	0.0	\$21	\$41	\$505	803%	\$4	\$7	\$89	803%		0.176
	2059	0.0	0.0	\$12	\$24	\$254	710%	\$2	\$4	\$43	710%		0.168
	2060	0.0	0.0	\$7	\$13	\$121	622%	\$1	\$2	\$20	622%		0.161
	2061	0.0	0.0	\$3	\$7	\$54	535%	\$1	\$1	\$8	535%		0.154
	2062	0.0	0.0	\$2	\$3	\$23	471%	\$0	\$0	\$3	471%		0.147
	2063	0.0	0.0	\$1	\$1	\$9	410%	\$0	\$0	\$1	410%		0.141
	2064	0.0	0.0	\$0	\$1	\$3	295%	\$0	\$0	\$0	295%		0.135
	2065	0.0	0.0	\$0	\$0	\$1	238%	\$0	\$0	\$0	238%		0.129
	2066	0.0	0.0	\$0	\$0	\$0	95%	\$0	\$0	\$0	95%		0.124
	2067	0.0	0.0	\$0	\$0	\$0	221%	\$0	\$0	\$0	221%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.113
Past			\$119,394,397	\$21,734,368	\$94,603,256	67%	\$266,258,446	\$31,307,728	\$179,310,631	60%			
Future			\$4,758,297	\$7,974,145	\$25,614,133	201%	\$3,850,640	\$6,406,461	\$19,329,164	188%			
Lifetime			\$124,152,694	\$29,708,513	\$120,217,390	78%	\$270,109,086	\$37,714,189	\$198,639,795	65%			

## Rate Stabilization and Loss Ratio Tests

AF&L National Policies-Small Benefit Limit, No Inflation Benefits					
Original Premium	\$555,755,134	X	58%	=	\$322,337,978
Rate Increase Premiums	\$81,976,397	X	85%	=	\$69,679,938
Total Premiums Tested	\$322,337,978	+	\$69,679,938	=	\$392,017,915
Incurred Claims vs. Tested Premiums			\$392,797,219	>	\$392,017,915
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>62%</b>

AF&L National Policies-Medium Benefit Limit, No Inflation Benefits					
Original Premium	\$152,531,978	X	58%	=	\$88,468,547
Rate Increase Premiums	\$44,237,891	X	85%	=	\$37,602,207
Total Premiums Tested	\$88,468,547	+	\$37,602,207	=	\$126,070,754
Incurred Claims vs. Tested Premiums			\$186,264,620	>	\$126,070,754
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>95%</b>

AF&L National Policies-Lifetime Benefit Limit, No Inflation Benefits					
Original Premium	\$219,998,496	X	58%	=	\$127,599,128
Rate Increase Premiums	\$54,900,155	X	85%	=	\$46,665,132
Total Premiums Tested	\$127,599,128	+	\$46,665,132	=	\$174,264,260
Incurred Claims vs. Tested Premiums			\$299,886,775	>	\$174,264,260
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>109%</b>

AF&L National Policies-Small Benefit Limit, Inflation Benefits					
Original Premium	\$55,227,719	X	58%	=	\$32,032,077
Rate Increase Premiums	\$15,165,455	X	85%	=	\$12,890,637
Total Premiums Tested	\$32,032,077	+	\$12,890,637	=	\$44,922,714
Incurred Claims vs. Tested Premiums			\$45,644,261	>	\$44,922,714
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>65%</b>

AF&L National Policies-Medium Benefit Limit, Inflation Benefits					
Original Premium	\$33,570,223	X	58%	=	\$19,470,729
Rate Increase Premiums	\$11,784,319	X	85%	=	\$10,016,671
Total Premiums Tested	\$19,470,729	+	\$10,016,671	=	\$29,487,401
Incurred Claims vs. Tested Premiums			\$31,333,067	>	\$29,487,401
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>69%</b>

AF&L National Policies-Lifetime Benefit Limit, Inflation Benefits					
Original Premium	\$40,285,266	X	58%	=	\$23,365,454
Rate Increase Premiums	\$12,390,906	X	85%	=	\$10,532,270
Total Premiums Tested	\$23,365,454	+	\$10,532,270	=	\$33,897,724
Incurred Claims vs. Tested Premiums			\$50,433,277	>	\$33,897,724
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>96%</b>

AF&L National Policies-All Benefits					
Original Premium	\$1,057,368,816	X	58%	=	\$613,273,913
Rate Increase Premiums	\$220,455,123	X	85%	=	\$187,386,854
Total Premiums Tested	\$613,273,913	+	\$187,386,854	=	\$800,660,768
Incurred Claims vs. Tested Premiums			\$1,006,359,220	>	\$800,660,768
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>79%</b>

## Rate Stabilization and Loss Ratio Tests

AF&L Pennsylvania Policies-Small Benefit Limit, No Inflation Benefits					
Original Premium	\$187,924,959	X	58%	=	\$108,996,476
Rate Increase Premiums	\$19,538,703	X	85%	=	\$16,607,897
Total Premiums Tested	\$108,996,476	+	\$16,607,897	=	\$125,604,374
Incurred Claims vs. Tested Premiums			\$128,904,435	>	\$125,604,374
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>62%</b>

AF&L Pennsylvania Policies-Medium Benefit Limit, No Inflation Benefits					
Original Premium	\$23,132,402	X	58%	=	\$13,416,793
Rate Increase Premiums	\$4,745,236	X	85%	=	\$4,033,450
Total Premiums Tested	\$13,416,793	+	\$4,033,450	=	\$17,450,244
Incurred Claims vs. Tested Premiums			\$19,417,775	>	\$17,450,244
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>70%</b>

AF&L Pennsylvania Policies-Lifetime Benefit Limit, No Inflation Benefits					
Original Premium	\$25,311,859	X	58%	=	\$14,680,878
Rate Increase Premiums	\$3,539,145	X	85%	=	\$3,008,274
Total Premiums Tested	\$14,680,878	+	\$3,008,274	=	\$17,689,152
Incurred Claims vs. Tested Premiums			\$18,227,127	>	\$17,689,152
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>63%</b>

AF&L Pennsylvania Policies-Small Benefit Limit, Inflation Benefits					
Original Premium	\$19,955,340	X	58%	=	\$11,574,097
Rate Increase Premiums	\$5,867,016	X	85%	=	\$4,986,964
Total Premiums Tested	\$11,574,097	+	\$4,986,964	=	\$16,561,061
Incurred Claims vs. Tested Premiums			\$17,993,774	>	\$16,561,061
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>70%</b>

AF&L Pennsylvania Policies-Medium Benefit Limit, Inflation Benefits					
Original Premium	\$5,204,157	X	58%	=	\$3,018,411
Rate Increase Premiums	\$2,117,782	X	85%	=	\$1,800,115
Total Premiums Tested	\$3,018,411	+	\$1,800,115	=	\$4,818,526
Incurred Claims vs. Tested Premiums			\$7,059,116	>	\$4,818,526
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>96%</b>

AF&L Pennsylvania Policies-Lifetime Benefit Limit, Inflation Benefits					
Original Premium	\$8,580,369	X	58%	=	\$4,976,614
Rate Increase Premiums	\$1,906,307	X	85%	=	\$1,620,361
Total Premiums Tested	\$4,976,614	+	\$1,620,361	=	\$6,596,975
Incurred Claims vs. Tested Premiums			\$7,037,567	>	\$6,596,975
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>67%</b>

AF&L Pennsylvania Policies-All Benefits					
Original Premium	\$270,109,086	X	58%	=	\$156,663,270
Rate Increase Premiums	\$37,714,189	X	85%	=	\$32,057,061
Total Premiums Tested	\$156,663,270	+	\$32,057,061	=	\$188,720,331
Incurred Claims vs. Tested Premiums			\$198,639,795	>	\$188,720,331
Pass Rate Stabilization Test?					<b>YES</b>
Lifetime Loss Ratio					<b>65%</b>

**AF&L National Active Policies 12/31/18-Small Benefit Limit, No Inflation Benefits**

Policy Form	National Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	33	82%	63.0	89.8	25.4	74.4	0.0	1,465	2.5	0%
LTC93	117	68%	65.0	87.1	22.5	104.3	6.3	1,570	2.2	0%
LTC4	327	73%	66.6	85.8	19.7	101.0	18.2	2,143	2.5	0%
LTC5	266	70%	68.2	85.8	17.9	99.4	25.2	1,781	2.2	0%
SBP	71	62%	65.9	82.3	16.8	119.5	1.4	629	0.6	0%
LTC7	297	68%	67.9	85.2	17.7	94.1	19.3	2,416	81,100	0%
LTC8	488	70%	68.4	83.4	15.6	108.7	33.9	1,816	2.3	0%
QLTC97	55	62%	68.7	85.6	17.3	99.6	58.5	2,404	2.5	0%
LTC10	82	68%	68.8	83.7	15.3	101.9	77.6	2,222	2.7	0%
LTC901	18	67%	63.5	79.6	16.4	144.4	83.3	1,136	2.9	0%
TQLTC	97	66%	65.2	81.1	16.4	96.8	89.3	1,085	84,536	0%
<u>TONH</u>	<u>9</u>	<u>78%</u>	<u>64.9</u>	<u>80.9</u>	<u>16.3</u>	<u>90.0</u>	<u>100.0</u>	<u>685</u>	<u>75,000</u>	<u>0%</u>
Total	1,860	69%	67.4	84.7	17.7	102.3	30.3	1,882	N/A	0%

**AF&L National Active Policies 12/31/18-Medium Benefit Limit, No Inflation Benefits**

Policy Form	National Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	2	100%	66.5	90.5	25.0	100.0	0.0	3,254	5.0	0%
LTC93	18	78%	63.3	86.1	23.1	102.8	17.8	2,101	4.3	0%
LTC4	140	70%	66.5	85.6	19.5	94.7	18.6	2,936	4.3	0%
LTC5	87	67%	66.2	83.9	18.1	98.8	31.0	2,376	4.3	0%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	285	66%	65.3	82.8	18.0	111.8	27.7	3,411	174,300	0%
LTC8	221	65%	66.0	81.3	15.7	111.8	43.5	2,203	4.4	0%
QLTC97	43	65%	67.1	84.4	17.6	111.2	60.9	3,235	4.3	0%
LTC10	34	74%	66.0	80.7	15.2	111.3	38.2	2,534	4.7	0%
LTC901	4	75%	62.3	78.3	16.0	142.5	90.0	1,041	5.0	0%
TQLTC	67	66%	63.8	79.7	16.4	102.5	96.4	1,344	184,328	0%
<u>TONH</u>	<u>1</u>	<u>100%</u>	<u>69.0</u>	<u>86.0</u>	<u>17.0</u>	<u>80.0</u>	<u>100.0</u>	<u>932</u>	<u>150,000</u>	<u>0%</u>
Total	902	67%	65.7	82.8	17.5	107.0	37.7	2,707	N/A	0%

**AF&L National Active Policies 12/31/18-Lifetime Benefit Limit, No Inflation Benefits**

Policy Form	National Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC93	42	76%	62.1	84.1	22.4	95.0	2.4	2,770	N/A	100%
LTC4	136	70%	64.2	83.5	19.9	97.2	14.0	3,453	N/A	100%
LTC5	98	65%	63.9	81.9	18.3	99.7	14.9	3,123	N/A	100%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	307	66%	63.3	80.9	17.9	114.4	17.8	3,710	N/A	100%
LTC8	203	65%	64.2	79.6	15.8	112.0	21.2	2,726	N/A	100%
QLTC97	25	68%	65.2	82.9	18.2	111.2	32.8	3,621	N/A	100%
LTC10	10	50%	63.5	78.3	15.3	104.6	22.0	2,229	N/A	100%
LTC901	4	75%	55.5	71.5	16.3	162.5	37.5	932	N/A	100%
TQLTC	52	58%	63.2	79.2	16.4	97.3	103.1	1,475	N/A	100%
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	877	66%	63.7	81.2	17.9	107.6	22.5	3,167	N/A	100%

<b>AF&amp;L National Active Policies 12/31/18-Small Benefit Limit, Inflation Benefits</b>											
<b>Policy Form</b>	<b>National Active Policies</b>	<b>Gender (F)</b>	<b>Issue Age</b>	<b>Current Age</b>	<b>Duration</b>	<b>Initial Benefit</b>	<b>EP</b>	<b>Average Premium</b>	<b>Limit (Non-Life)</b>	<b>Percent Unlimited</b>	
NHP	14	79%	59.3	85.1	26.4	94.3	0.0	1,785	2.6	0%	
LTC93	88	72%	62.1	84.0	22.3	101.2	5.9	2,235	2.6	0%	
LTC4	57	70%	63.1	82.3	19.7	91.3	18.2	2,896	2.4	0%	
LTC5	83	60%	64.7	82.4	18.2	99.8	18.3	2,588	2.4	0%	
SBP	29	55%	61.0	75.1	16.1	137.2	5.5	1,243	0.9	0%	
LTC7	3	33%	62.3	78.0	16.3	76.7	13.3	2,498	75,000	0%	
LTC8	142	63%	63.6	78.8	15.5	111.5	45.6	2,341	2.5	0%	
QLTC97	38	53%	61.7	78.3	17.1	105.8	72.6	3,000	2.8	0%	
LTC10	12	67%	64.7	79.3	15.0	97.5	115.0	2,031	2.4	0%	
LTC901	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
TQLTC	3	33%	64.0	80.0	16.0	86.7	100.0	1,343	83,333	0%	
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	
Total	469	64%	63.0	80.8	18.2	104.9	30.3	2,388	N/A	0%	

<b>AF&amp;L National Active Policies 12/31/18-Medium Benefit Limit, Inflation Benefits</b>											
<b>Policy Form</b>	<b>National Active Policies</b>	<b>Gender (F)</b>	<b>Issue Age</b>	<b>Current Age</b>	<b>Duration</b>	<b>Initial Benefit</b>	<b>EP</b>	<b>Average Premium</b>	<b>Limit (Non-Life)</b>	<b>Percent Unlimited</b>	
NHP	2	0%	68.0	93.5	26.5	100.0	0.0	5,881	5.0	0%	
LTC93	23	74%	59.8	81.5	22.2	103.2	0.9	2,896	4.3	0%	
LTC4	48	56%	61.6	80.9	19.6	96.6	20.8	4,555	4.3	0%	
LTC5	31	65%	64.6	82.7	18.5	93.2	8.4	3,073	4.3	0%	
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
LTC7	4	75%	65.5	83.5	18.0	107.5	50.0	8,374	200,000	0%	
LTC8	96	57%	62.1	77.3	15.5	112.2	53.1	2,690	4.5	0%	
QLTC97	47	62%	62.8	79.2	16.9	108.3	57.4	3,748	4.3	0%	
LTC10	7	29%	62.9	77.7	15.6	121.4	48.6	2,427	4.6	0%	
LTC901	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
TQLTC	2	50%	55.0	70.0	16.0	90.0	100.0	1,061	150,000	0%	
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	
Total	260	59%	62.3	79.5	17.6	105.5	37.8	3,382	N/A	0%	

<b>AF&amp;L National Active Policies 12/31/18-Lifetime Benefit Limit, Inflation Benefits</b>											
<b>Policy Form</b>	<b>National Active Policies</b>	<b>Gender (F)</b>	<b>Issue Age</b>	<b>Current Age</b>	<b>Duration</b>	<b>Initial Benefit</b>	<b>EP</b>	<b>Average Premium</b>	<b>Limit (Non-Life)</b>	<b>Percent Unlimited</b>	
NHP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
LTC93	31	55%	56.3	78.1	22.2	95.8	0.6	2,890	N/A	100%	
LTC4	64	61%	62.8	82.1	19.7	77.7	14.7	4,312	N/A	100%	
LTC5	15	47%	63.2	80.6	17.8	74.0	21.3	3,170	N/A	100%	
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
LTC7	19	63%	50.1	67.6	17.9	115.3	14.7	4,503	N/A	100%	
LTC8	65	63%	61.9	77.1	15.5	98.5	38.2	3,392	N/A	100%	
QLTC97	15	73%	62.6	80.3	18.1	98.7	58.7	5,326	N/A	100%	
LTC10	1	100%	66.0	81.0	15.0	100.0	0.0	1,844	N/A	100%	
LTC901	2	50%	57.0	73.5	17.0	130.0	90.0	1,810	N/A	100%	
TQLTC	2	0%	54.5	71.0	17.0	80.0	100.0	1,202	N/A	100%	
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	
Total	214	60%	60.4	78.3	18.3	91.8	24.8	3,770	N/A	100%	



**AF&L National Active Policies 12/31/18-All Policies**

<b>Policy Form</b>	<b>National Active Policies</b>	<b>Gender (F)</b>	<b>Issue Age</b>	<b>Current Age</b>	<b>Duration</b>	<b>Initial Benefit</b>	<b>EP</b>	<b>Average Premium</b>	<b>Limit (Non-Life)</b>	<b>Percent Unlimited</b>
NHP	51	78%	62.3	88.7	25.7	81.9	0.0	1,796	2.7	0%
LTC93	319	70%	62.5	84.5	22.4	101.2	5.4	2,165	2.7	23%
LTC4	772	70%	65.3	84.5	19.7	96.3	17.4	2,903	3.1	26%
LTC5	580	66%	66.4	84.0	18.1	98.4	22.3	2,318	2.8	19%
SBP	100	60%	64.5	80.3	16.6	124.7	2.6	807	0.7	0%
LTC7	915	67%	65.2	82.6	17.9	106.9	21.4	3,230	127,000	36%
LTC8	1,215	66%	65.8	81.0	15.6	109.9	36.6	2,253	3.1	22%
QLTC97	223	62%	65.1	82.1	17.4	105.9	58.3	3,282	3.5	18%
LTC10	146	66%	67.2	82.0	15.3	104.8	65.8	2,286	3.2	8%
LTC901	28	68%	61.7	77.8	16.4	145.7	78.2	1,141	3.3	21%
TQLTC	223	63%	64.1	80.0	16.4	98.3	95.0	1,258	124,852	24%
<u>TQNH</u>	<u>10</u>	<u>80%</u>	<u>65.3</u>	<u>81.4</u>	<u>16.4</u>	<u>89.0</u>	<u>100.0</u>	<u>710</u>	<u>82,500</u>	<u>0%</u>
Total	4,582	67%	65.3	82.6	17.8	104.2	30.4	2,516	N/A	24%

**AF&L Pennsylvania Active Policies 12/31/18-Small Benefit Limit, No Inflation Benefits**

Policy Form	Pennsylvania Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	33	82%	63.0	89.8	25.4	74.4	0.0	1,465	2.5	0%
LTC93	70	67%	64.9	87.2	22.8	106.9	7.4	1,562	2.0	0%
LTC4	56	77%	66.8	86.1	19.8	104.5	9.6	2,178	2.1	0%
LTC5	98	67%	68.4	86.4	18.2	97.5	25.1	1,605	1.9	0%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	23	57%	67.1	84.8	18.2	103.9	25.2	2,628	77,200	0%
LTC8	125	71%	67.2	82.5	15.7	118.0	25.4	1,783	2.1	0%
QLTC97	6	83%	70.0	88.5	19.0	88.3	76.7	2,380	2.0	0%
LTC10	1	100%	81.0	95.0	15.0	100.0	100.0	2,540	2.0	0%
LTC901	9	67%	61.9	77.8	16.3	176.7	74.4	955	3.0	0%
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	421	71%	66.7	85.4	19.0	106.2	20.2	1,771	N/A	0%

**AF&L Pennsylvania Active Policies 12/31/18-Medium Benefit Limit, No Inflation Benefits**

Policy Form	Pennsylvania Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	2	100%	66.5	90.5	25.0	100.0	0.0	3,254	5.0	0%
LTC93	13	77%	63.1	86.1	23.3	100.8	9.2	2,162	4.2	0%
LTC4	5	80%	65.6	84.6	19.4	74.0	20.0	2,578	4.0	0%
LTC5	7	71%	68.9	86.4	18.1	106.1	31.4	4,092	4.1	0%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	16	69%	61.3	79.3	18.3	134.4	38.8	4,010	162,500	0%
LTC8	33	48%	60.2	76.8	16.9	138.0	22.4	2,556	4.4	0%
QLTC97	1	100%	68.0	88.0	21.0	110.0	20.0	3,388	4.0	0%
LTC10	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC901	3	67%	60.7	76.7	16.0	150.0	90.0	974	5.0	0%
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	80	64%	62.2	80.6	18.7	123.6	26.1	2,887	N/A	0%

**AF&L Pennsylvania Active Policies 12/31/18-Lifetime Benefit Limit, No Inflation Benefits**

Policy Form	Pennsylvania Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC93	8	100%	64.8	87.9	23.4	108.1	0.0	3,931	N/A	100%
LTC4	4	75%	65.5	85.3	20.3	100.0	50.0	6,808	N/A	100%
LTC5	4	75%	65.0	83.8	19.5	70.0	25.0	2,564	N/A	100%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	9	67%	62.3	80.4	18.3	167.8	26.7	6,716	N/A	100%
LTC8	18	67%	58.9	75.9	17.6	154.4	21.1	3,675	N/A	100%
QLTC97	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC10	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC901	1	100%	64.0	80.0	16.0	50.0	90.0	439	N/A	100%
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	44	75%	61.9	80.7	19.2	133.8	23.0	4,454	N/A	100%

**AF&L Pennsylvania Active Policies 12/31/18-Small Benefit Limit, Inflation Benefits**

Policy Form	Pennsylvania Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	14	79%	59.3	85.1	26.4	94.3	0.0	1,785	2.6	0%
LTC93	63	75%	62.2	84.1	22.3	102.7	5.1	2,386	2.6	0%
LTC4	7	86%	62.4	82.4	20.4	95.7	2.9	4,265	2.4	0%
LTC5	28	68%	64.0	82.2	18.5	102.9	12.9	3,027	2.1	0%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC8	33	52%	62.2	77.4	15.5	109.8	37.0	2,498	2.6	0%
QLTC97	3	67%	60.7	78.7	18.0	133.3	40.0	4,758	2.7	0%
LTC10	1	100%	62.0	76.0	14.0	100.0	100.0	1,594	2.0	0%
LTC901	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	149	69%	62.3	82.1	20.2	103.8	14.4	2,606	N/A	0%

**AF&L Pennsylvania Active Policies 12/31/18-Medium Benefit Limit, Inflation Benefits**

Policy Form	Pennsylvania Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	2	0%	68.0	93.5	26.5	100.0	0.0	5,881	5.0	0%
LTC93	17	82%	60.6	82.4	22.3	106.6	1.2	3,137	4.1	0%
LTC4	6	67%	62.3	82.5	20.7	101.2	3.3	5,236	4.0	0%
LTC5	4	50%	63.8	82.8	19.5	95.0	25.0	3,963	4.3	0%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC8	11	64%	59.5	74.9	15.5	130.9	32.7	3,865	4.2	0%
QLTC97	2	50%	60.5	77.0	17.5	115.0	10.0	4,083	4.0	0%
LTC10	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC901	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	42	67%	61.2	80.8	20.0	111.2	12.4	3,882	N/A	0%

**AF&L Pennsylvania Active Policies 12/31/18-Lifetime Benefit Limit, Inflation Benefits**

Policy Form	Pennsylvania Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Average Premium	Limit (Non-Life)	Percent Unlimited
NHP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC93	12	58%	57.6	79.8	22.6	98.3	0.0	2,773	N/A	100%
LTC4	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC5	1	0%	66.0	86.0	20.0	100.0	0.0	7,580	N/A	100%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	3	67%	52.3	70.3	18.3	150.0	0.0	9,748	N/A	100%
LTC8	7	71%	60.9	76.1	15.7	105.7	0.0	4,316	N/A	100%
QLTC97	2	100%	66.5	83.5	17.5	110.0	50.0	6,926	N/A	100%
LTC10	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC901	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TONH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	25	64%	58.9	78.2	19.6	107.6	4.0	4,566	N/A	100%

**AF&L Pennsylvania Active Policies 12/31/18-All Policies**

<b>Policy Form</b>	<b>Active Policies</b>	<b>Gender (F)</b>	<b>Issue Age</b>	<b>Current Age</b>	<b>Duration</b>	<b>Initial Benefit</b>	<b>EP</b>	<b>Average Premium</b>	<b>Limit (Non-Life)</b>	<b>Percent Unlimited</b>
NHP	51	78%	62.3	88.7	25.7	81.9	0.0	1,796	2.7	0%
LTC93	183	73%	63.0	85.2	22.6	104.5	5.4	2,217	2.6	11%
LTC4	78	77%	65.9	85.4	19.9	101.3	11.3	2,864	2.4	5%
LTC5	142	67%	67.3	85.4	18.4	98.2	22.8	2,143	2.1	4%
SBP	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LTC7	51	63%	63.5	81.5	18.3	127.5	28.2	4,202	112,200	24%
LTC8	227	64%	64.2	79.8	16.0	122.9	25.9	2,328	2.7	11%
QLTC97	14	79%	66.0	84.0	18.5	106.4	51.4	3,854	2.7	14%
LTC10	2	100%	71.5	85.5	14.5	100.0	100.0	2,067	2.0	0%
LTC901	13	69%	61.8	77.7	16.2	160.8	79.2	920	3.5	8%
TQLTC	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>TQNH</u>	<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total	761	69%	64.5	83.5	19.3	109.5	18.9	2,415	N/A	9%

<b>Small-No Inflation</b>					
<b>State</b>	<b>Policy Count</b>	<b>Total Premium</b>	<b>Average Premium</b>	<b>Proposed Increase</b>	<b>Proposed Premium</b>
AR	5	\$4,470	\$894	12.5%	\$1,006
FL	169	\$383,592	\$2,270	12.5%	\$2,553
GA	34	\$73,984	\$2,176	12.5%	\$2,448
IL	77	\$172,258	\$2,237	12.5%	\$2,517
IN	62	\$110,987	\$1,790	12.5%	\$2,014
KS	32	\$52,708	\$1,647	12.5%	\$1,853
KY	86	\$165,951	\$1,930	12.5%	\$2,171
ME	-	\$0	\$0	0.0%	\$0
MO	159	\$249,890	\$1,572	12.5%	\$1,768
MT	62	\$98,344	\$1,586	12.5%	\$1,784
NC	-	\$0	\$0	0.0%	\$0
ND	25	\$64,498	\$2,580	12.5%	\$2,902
NE	63	\$108,010	\$1,714	12.5%	\$1,929
NV	3	\$6,037	\$2,012	12.5%	\$2,264
OH	224	\$438,658	\$1,958	12.5%	\$2,203
OK	50	\$82,891	\$1,658	12.5%	\$1,865
OR	4	\$10,141	\$2,535	12.5%	\$2,852
PA	421	\$745,611	\$1,771	12.5%	\$1,992
SC	16	\$29,574	\$1,848	12.5%	\$2,079
SD	5	\$12,713	\$2,543	12.5%	\$2,860
TN	64	\$124,225	\$1,941	12.5%	\$2,184
TX	267	\$501,693	\$1,879	12.5%	\$2,114
UT	10	\$11,872	\$1,187	12.5%	\$1,336
VA	15	\$38,862	\$2,591	12.5%	\$2,915
WV	4	\$6,711	\$1,678	12.5%	\$1,887
<u>WY</u>	<u>3</u>	<u>\$7,319</u>	<u>\$2,440</u>	<u>12.5%</u>	<u>\$2,745</u>
<b>Total</b>	<b>1,860</b>	<b>\$3,500,998</b>	<b>\$1,882</b>	<b>12.5%</b>	<b>\$2,118</b>

<b>Medium-No Inflation</b>					
<b>State</b>	<b>Policy Count</b>	<b>Total Premium</b>	<b>Average Premium</b>	<b>Proposed Increase</b>	<b>Proposed Premium</b>
AR	1	\$1,443	\$1,443	15.0%	\$1,659
FL	134	\$415,355	\$3,100	15.0%	\$3,565
GA	44	\$124,870	\$2,838	15.0%	\$3,264
IL	39	\$107,248	\$2,750	15.0%	\$3,162
IN	27	\$62,416	\$2,312	15.0%	\$2,658
KS	17	\$50,302	\$2,959	15.0%	\$3,403
KY	52	\$137,771	\$2,649	15.0%	\$3,047
ME	-	\$0	\$0	0.0%	\$0
MO	62	\$147,089	\$2,372	15.0%	\$2,728
MT	16	\$45,582	\$2,849	15.0%	\$3,276
NC	-	\$0	\$0	0.0%	\$0
ND	39	\$108,977	\$2,794	15.0%	\$3,213
NE	51	\$120,018	\$2,353	15.0%	\$2,706
NV	2	\$2,166	\$1,083	15.0%	\$1,246
OH	47	\$117,767	\$2,506	15.0%	\$2,882
OK	24	\$43,652	\$1,819	15.0%	\$2,092
OR	2	\$4,573	\$2,287	15.0%	\$2,630
PA	80	\$230,976	\$2,887	15.0%	\$3,320
SC	12	\$24,264	\$2,022	15.0%	\$2,325
SD	10	\$32,578	\$3,258	15.0%	\$3,746
TN	47	\$186,692	\$3,972	15.0%	\$4,568
TX	178	\$429,247	\$2,412	15.0%	\$2,773
UT	3	\$7,476	\$2,492	15.0%	\$2,866
VA	13	\$34,108	\$2,624	15.0%	\$3,017
WV	1	\$1,684	\$1,684	15.0%	\$1,937
<u>WY</u>	1	<u>\$5,290</u>	<u>\$5,290</u>	<u>15.0%</u>	<u>\$6,084</u>
<b>Total</b>	<b>902</b>	<b>\$2,441,545</b>	<b>\$2,707</b>	<b>15.0%</b>	<b>\$3,113</b>

<b>Lifetime-No Inflation</b>					
<b>State</b>	<b>Policy Count</b>	<b>Total Premium</b>	<b>Average Premium</b>	<b>Proposed Increase</b>	<b>Proposed Premium</b>
AR	4	\$5,257	\$1,314	20.0%	\$1,577
FL	120	\$385,954	\$3,216	20.0%	\$3,860
GA	17	\$50,685	\$2,981	20.0%	\$3,578
IL	49	\$162,684	\$3,320	20.0%	\$3,984
IN	34	\$100,382	\$2,952	20.0%	\$3,543
KS	40	\$125,171	\$3,129	20.0%	\$3,755
KY	27	\$82,579	\$3,058	20.0%	\$3,670
ME	-	\$0	\$0	0.0%	\$0
MO	70	\$268,869	\$3,841	20.0%	\$4,609
MT	4	\$17,002	\$4,250	20.0%	\$5,101
NC	-	\$0	\$0	0.0%	\$0
ND	82	\$263,340	\$3,211	20.0%	\$3,854
NE	95	\$255,678	\$2,691	20.0%	\$3,230
NV	3	\$7,139	\$2,380	20.0%	\$2,855
OH	26	\$83,514	\$3,212	20.0%	\$3,854
OK	29	\$52,039	\$1,794	20.0%	\$2,153
OR	2	\$3,965	\$1,983	20.0%	\$2,379
PA	44	\$195,972	\$4,454	20.0%	\$5,345
SC	6	\$14,323	\$2,387	20.0%	\$2,865
SD	14	\$57,296	\$4,093	20.0%	\$4,911
TN	29	\$134,471	\$4,637	20.0%	\$5,564
TX	166	\$459,319	\$2,767	20.0%	\$3,320
UT	-	\$0	\$0	0.0%	\$0
VA	16	\$51,902	\$3,244	20.0%	\$3,893
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
<b>Total</b>	<b>877</b>	<b>\$2,777,538</b>	<b>\$3,167</b>	<b>20.0%</b>	<b>\$3,801</b>

<b>Small-Inflation</b>					
<b>State</b>	<b>Policy Count</b>	<b>Total Premium</b>	<b>Average Premium</b>	<b>Proposed Increase</b>	<b>Proposed Premium</b>
AR	-	\$0	\$0	0.0%	\$0
FL	15	\$25,381	\$1,692	20.0%	\$2,030
GA	2	\$6,510	\$3,255	20.0%	\$3,906
IL	24	\$49,245	\$2,052	20.0%	\$2,462
IN	31	\$76,597	\$2,471	20.0%	\$2,965
KS	9	\$22,001	\$2,445	20.0%	\$2,934
KY	46	\$104,792	\$2,278	20.0%	\$2,734
ME	-	\$0	\$0	0.0%	\$0
MO	35	\$76,483	\$2,185	20.0%	\$2,622
MT	19	\$40,333	\$2,123	20.0%	\$2,547
NC	-	\$0	\$0	0.0%	\$0
ND	6	\$7,940	\$1,323	20.0%	\$1,588
NE	20	\$48,613	\$2,431	20.0%	\$2,917
NV	-	\$0	\$0	0.0%	\$0
OH	79	\$188,534	\$2,387	20.0%	\$2,864
OK	3	\$7,320	\$2,440	20.0%	\$2,928
OR	3	\$9,670	\$3,223	20.0%	\$3,868
PA	149	\$388,232	\$2,606	20.0%	\$3,127
SC	3	\$4,963	\$1,654	20.0%	\$1,985
SD	-	\$0	\$0	0.0%	\$0
TN	3	\$8,549	\$2,850	20.0%	\$3,420
TX	10	\$26,827	\$2,683	20.0%	\$3,219
UT	4	\$9,371	\$2,343	20.0%	\$2,811
VA	8	\$18,557	\$2,320	20.0%	\$2,784
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
<b>Total</b>	<b>469</b>	<b>\$1,119,920</b>	<b>\$2,388</b>	<b>20.0%</b>	<b>\$2,865</b>



<b>Medium-Inflation</b>					
<b>State</b>	<b>Policy Count</b>	<b>Total Premium</b>	<b>Average Premium</b>	<b>Proposed Increase</b>	<b>Proposed Premium</b>
AR	-	\$0	\$0	0.0%	\$0
FL	16	\$60,963	\$3,810	20.0%	\$4,572
GA	10	\$24,898	\$2,490	20.0%	\$2,988
IL	21	\$63,229	\$3,011	20.0%	\$3,613
IN	25	\$68,300	\$2,732	20.0%	\$3,278
KS	7	\$21,877	\$3,125	20.0%	\$3,750
KY	25	\$57,107	\$2,284	20.0%	\$2,741
ME	-	\$0	\$0	0.0%	\$0
MO	10	\$33,646	\$3,365	20.0%	\$4,037
MT	7	\$17,194	\$2,456	20.0%	\$2,948
NC	-	\$0	\$0	0.0%	\$0
ND	5	\$19,660	\$3,932	20.0%	\$4,718
NE	8	\$37,836	\$4,730	20.0%	\$5,675
NV	-	\$0	\$0	0.0%	\$0
OH	32	\$150,581	\$4,706	20.0%	\$5,647
OK	4	\$11,927	\$2,982	20.0%	\$3,578
OR	3	\$8,334	\$2,778	20.0%	\$3,334
PA	42	\$163,035	\$3,882	20.0%	\$4,658
SC	3	\$5,390	\$1,797	20.0%	\$2,156
SD	3	\$17,098	\$5,699	20.0%	\$6,839
TN	3	\$12,519	\$4,173	20.0%	\$5,008
TX	28	\$78,920	\$2,819	20.0%	\$3,382
UT	-	\$0	\$0	0.0%	\$0
VA	8	\$26,718	\$3,340	20.0%	\$4,008
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
<b>Total</b>	<b>260</b>	<b>\$879,231</b>	<b>\$3,382</b>	<b>20.0%</b>	<b>\$4,058</b>

<b>Lifetime-Inflation</b>					
<b>State</b>	<b>Policy Count</b>	<b>Total Premium</b>	<b>Average Premium</b>	<b>Proposed Increase</b>	<b>Proposed Premium</b>
AR	1	\$1,066	\$1,066	20.0%	\$1,279
FL	9	\$40,033	\$4,448	20.0%	\$5,338
GA	2	\$3,387	\$1,694	20.0%	\$2,032
IL	6	\$23,589	\$3,932	20.0%	\$4,718
IN	13	\$34,855	\$2,681	20.0%	\$3,217
KS	12	\$43,979	\$3,665	20.0%	\$4,398
KY	8	\$38,105	\$4,763	20.0%	\$5,716
ME	-	\$0	\$0	0.0%	\$0
MO	17	\$68,107	\$4,006	20.0%	\$4,808
MT	2	\$6,435	\$3,217	20.0%	\$3,861
NC	-	\$0	\$0	0.0%	\$0
ND	6	\$14,296	\$2,383	20.0%	\$2,859
NE	21	\$73,146	\$3,483	20.0%	\$4,180
NV	1	\$2,714	\$2,714	20.0%	\$3,256
OH	15	\$66,191	\$4,413	20.0%	\$5,295
OK	29	\$77,806	\$2,683	20.0%	\$3,220
OR	1	\$3,674	\$3,674	20.0%	\$4,409
PA	25	\$114,160	\$4,566	20.0%	\$5,480
SC	1	\$4,420	\$4,420	20.0%	\$5,304
SD	1	\$14,392	\$14,392	20.0%	\$17,271
TN	1	\$9,563	\$9,563	20.0%	\$11,476
TX	34	\$135,186	\$3,976	20.0%	\$4,771
UT	-	\$0	\$0	0.0%	\$0
VA	9	\$31,780	\$3,531	20.0%	\$4,237
WV	-	\$0	\$0	0.0%	\$0
<u>WY</u>	-	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>\$0</u>
<b>Total</b>	<b>214</b>	<b>\$806,884</b>	<b>\$3,770</b>	<b>20.0%</b>	<b>\$4,525</b>

State	Total				
	Policy Count	Total Premium	Average Premium	Proposed Increase	Proposed Premium
AR	11	\$12,236	\$1,112	16.7%	\$1,298
FL	463	1,311,278	\$2,832	16.2%	\$3,292
GA	109	\$284,334	\$2,609	15.9%	\$3,022
IL	216	\$578,253	\$2,677	16.8%	\$3,128
IN	192	\$453,536	\$2,362	17.5%	\$2,775
KS	117	\$316,038	\$2,701	18.0%	\$3,186
KY	244	\$586,305	\$2,403	16.7%	\$2,804
ME	-	\$0	\$0	0.0%	\$0
MO	353	\$844,085	\$2,391	16.9%	\$2,795
MT	110	\$224,890	\$2,044	15.7%	\$2,366
NC	-	\$0	\$0	0.0%	\$0
ND	163	\$478,711	\$2,937	17.9%	\$3,461
NE	258	\$643,302	\$2,493	17.8%	\$2,937
NV	9	\$18,056	\$2,006	16.9%	\$2,345
OH	423	\$1,045,244	\$2,471	16.3%	\$2,874
OK	139	\$275,635	\$1,983	17.0%	\$2,319
OR	15	\$40,358	\$2,691	17.5%	\$3,163
PA	761	\$1,837,985	\$2,415	16.3%	\$2,810
SC	41	\$82,934	\$2,023	15.9%	\$2,344
SD	33	\$134,076	\$4,063	18.1%	\$4,797
TN	147	\$476,018	\$3,238	16.1%	\$3,759
TX	683	\$1,631,191	\$2,388	16.4%	\$2,779
UT	17	\$28,719	\$1,689	15.6%	\$1,953
VA	69	\$201,927	\$2,926	17.7%	\$3,445
WV	5	\$8,395	\$1,679	13.0%	\$1,897
<u>WY</u>	<u>4</u>	<u>\$12,609</u>	<u>\$3,152</u>	<u>13.5%</u>	<u>\$3,579</u>
<b>Total</b>	<b>4,582</b>	<b>\$11,526,116</b>	<b>\$2,516</b>	<b>16.7%</b>	<b>\$2,935</b>

**LTC PA Rate Increase Summary**

Product	Issue Ages	Issue Years	Actives	Filed	Approved	Effective Date	Approved	Requested
LTC4	49-78	1997-2002	84	11/27/2001	1/16/2002	4/12/2002	15.0%	15.0%
				3/3/2004	9/1/2004	11/1/2004	30.0%	30.0%
				8/11/2005			0.0%	10.0%
				10/2/2007	11/30/2007	1/20/2008	12.0%	12.0%
				10/21/2010	12/22/2010	2/14/2011	10/25/25%	10/25/50%
				10/21/2010	12/22/2010	3/5/2012	0/0/20%	
				9/24/2013	1/30/2014	3/25/2014	0/43/43% NI 43/43/43% I	19.9/69.6/71%
LTC5	53-81	1998-2004	160	11/27/2001	1/16/2002	4/12/2002	15.0%	15.0%
				3/3/2004	9/1/2004	11/1/2004	18.0%	30.0% Issue date prior to 9/16/2002
				3/3/2004	9/1/2004	11/1/2004	30.0%	30.0% Issue date on or after 9/16/2002
				8/11/2005			0.0%	10.0%
				10/2/2007	11/30/2007	1/20/2008	12.0%	12.0%
				10/21/2010	12/22/2010	2/14/2011	10/25/25%	10/25/50%
				10/21/2010	12/22/2010	3/5/2012	0/0/20%	
9/24/2013	1/30/2014	3/25/2014	0/43/43% NI 43/43/43% I	19.9/69.6/71				
LTC7	48-78	1999-2004	57	11/27/2001	1/16/2002	4/12/2002	15.0%	15.0%
				3/3/2004	9/1/2004	11/1/2004	35.0%	35.0%
				8/11/2005			0.0%	10.0%
				10/2/2007	11/30/2007	1/20/2008	12.0%	12.0%
				10/21/2010	12/22/2010	2/14/2011	10/25/25%	10/25/50%
				10/21/2010	12/22/2010	3/5/2012	0/0/20%	
				9/24/2013	1/30/2014	3/25/2014	0/43/43% NI 43/43/43% I	19.9/69.6/71
QLTC97	58-78	1997-2002	16	3/3/2004	9/1/2004	11/1/2004	20.0%	20.0%
				8/11/2005	10/25/2005	12/10/2005	17.0%	20.0%
				10/2/2007	11/30/2007	1/20/2008	12.0%	12.0%
				3/30/2012	5/25/2012	7/20/2012	16.2/9.5/16.2	35/20/35
				3/30/2012	5/25/2012		16.2/9.5/16.2	
				9/24/2013	1/30/2014	7/20/2014	0/43/43% NI 43/43/43% I	19.9/69.6/71
LTC8 & LTC8TQ	46-80	1998-2005	234	5/7/2008	7/7/2008	9/1/2008	9.0%	9.0%
				10/12/2011	11/30/2011	1/20/2012	10/12.5/15%	10/20/50%
				10/12/2011	11/30/2011	1/20/2013	0/12.5/15%	
				9/24/2013	1/30/2014	3/25/2014	0/43/43% NI 43/43/43% I	19.9/69.6/71
LTC10 & LTC10TQ	62-81	2004-2005	3					

Total Actives 8/31/2018

554

2013 Actuarial Memo:

AF&L LTC RI Act Memo NW

## LTC-93 Rate Increase Summary

Issue Years: 1994-2000  
 Issue Ages: 45-74  
 State: PA  
 Rate Increase History:

<u>Filed</u>	<u>Approved</u>	<u>Effective Date</u>	<u>Approved</u>			<u>Requested</u>		
			<u>%age</u>	<u>Size</u>	<u>Level/Infl</u>	<u>%age</u>	<u>Size</u>	<u>Level/Infl</u>
12/5/2001	1/31/2002	2002	20%			20%		
3/3/2004			0%			20%		
8/11/2005	10/25/2005	12/10/2005	20%			25%		
11/30/2007	1/20/2008	2008	12%					
3/28/2012	5/25/2012	7/20/2012	16.2/9.5/16.2%	Sm/Med/LG		35/20/35%	Sm/Med/LG	
		7/20/2013	16.2/9.5/16.2%	Sm/Med/LG				
9/24/2013	1/30/2014	7/20/2014	0/43/43	Sm/Med/LG	Level Plans	0/74.4/61.7%	Sm/Med/LG	Level Plans
			43/43/43	Sm/Med/LG	Infl Plans	108/124.2/108%	Sm/Med/LG	Infl Plans

Underwriting Classifications:

Super Preferred	86%
Preferred	100%
Standard	140%
Select	200%

2013 Actuarial Memo: AF&L LTC RI Act Memo NW.pdf

Base: LTC-93  
 Riders: Home Health Care  
 Simple Automatic Increasing Benefit  
 Compound Automatic Increasing Benefit

Actives: 197

## NHP Rate Increase Summary

Issue Years: 1988-1995  
 Issue Ages: 50-70  
 State: PA  
 Rate Increase History:

<u>Filed</u>	<u>Approved</u>	<u>Effective Date</u>	<u>Approved</u>		<u>Requested</u>	
			<u>Base/WP/NOH/HHC/ABI</u>	<u>ROP</u>	<u>Base/WP/NOH/HHC/ABI</u>	<u>ROP</u>
8/21/2001	10/16/2001	2002		25%	25%	
8/11/2005	10/25/2005	2006		14%	14%	25%
12/8/2006	5/2/2007	2008			44%	575%
6/24/2008	9/1/2008	2009		25%	160%	200%
7/13/2009	9/1/2009	2010		20%	61.5%	
	9/1/2010	2011			38.1%	
	9/1/2011	2012			27.6%	
	9/1/2012	2013			21.6%	

Underwriting Classifications:

Preferred	75%
Standard	100%
Class I	175%
Class II	200%

2008 Actuarial Memo: Act Memo - NHP&ROP (Final).pdf

Base: Nursing Home Policy  
 Riders: Automatic Benefit Increase  
 Home Health Care  
 Waiver of Premium  
 No Prior Hospital  
 Return of Premium

Actives: 62

**Claim Continuance Rates**

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
1	0.720188	0.830964	0.891373	0.913751	0.885726	0.637752	0.789918	0.843355	0.868904	0.871258
2	0.602213	0.723510	0.813592	0.850574	0.824584	0.525758	0.679851	0.748750	0.784480	0.789595
3	0.512088	0.646825	0.764454	0.812327	0.777356	0.445391	0.611400	0.688957	0.729660	0.733990
4	0.482242	0.606202	0.738571	0.796396	0.748050	0.406995	0.556575	0.657132	0.695806	0.701794
5	0.454708	0.584501	0.715838	0.780856	0.722328	0.389077	0.528051	0.629536	0.666457	0.671164
6	0.430779	0.563710	0.695807	0.765694	0.700611	0.372442	0.503213	0.605503	0.640902	0.642016
7	0.410034	0.543786	0.678107	0.750901	0.681847	0.356990	0.481664	0.584488	0.618561	0.614272
8	0.392122	0.524692	0.662692	0.736466	0.664769	0.342633	0.463068	0.565980	0.599923	0.587860
9	0.376745	0.507445	0.648484	0.722160	0.650854	0.329287	0.447141	0.548439	0.583414	0.562183
10	0.362952	0.492015	0.635148	0.708405	0.638836	0.317946	0.432138	0.531301	0.568297	0.538094
11	0.350345	0.478167	0.622649	0.695244	0.623234	0.308236	0.417868	0.514758	0.554427	0.516058
12	0.338690	0.465606	0.610831	0.682687	0.610795	0.299762	0.404376	0.498807	0.541283	0.496142
13	0.327917	0.454145	0.599523	0.670711	0.597512	0.292098	0.391690	0.483453	0.528422	0.478125
14	0.318140	0.443736	0.588712	0.659272	0.584797	0.284942	0.379865	0.468820	0.515805	0.461522
15	0.309506	0.434469	0.578442	0.648409	0.573657	0.278157	0.368995	0.455012	0.503425	0.445789
16	0.302355	0.426733	0.568986	0.638415	0.564236	0.271881	0.359397	0.442345	0.491490	0.431078
17	0.296337	0.420175	0.560188	0.629124	0.554596	0.266019	0.350797	0.430610	0.479947	0.417116
18	0.291137	0.414475	0.551905	0.620379	0.545121	0.260510	0.342949	0.419618	0.468766	0.403412
19	0.286470	0.409332	0.544001	0.612034	0.535113	0.255303	0.335631	0.409202	0.457925	0.390048
20	0.282036	0.404425	0.536308	0.603907	0.527177	0.250296	0.328600	0.399156	0.447350	0.377055
21	0.277670	0.399578	0.528724	0.595889	0.517117	0.245447	0.321717	0.389357	0.436966	0.364143
22	0.273373	0.394788	0.521247	0.587976	0.507840	0.240756	0.314977	0.379799	0.426771	0.351191
23	0.269124	0.390036	0.513846	0.580138	0.500020	0.236182	0.308352	0.370438	0.416692	0.338210
24	0.264943	0.385295	0.506508	0.572272	0.491765	0.231743	0.301819	0.361266	0.406712	0.325393
25	0.260895	0.380545	0.499267	0.564247	0.483711	0.227492	0.295386	0.352342	0.396849	0.312679
26	0.257044	0.375770	0.492155	0.555937	0.475992	0.223449	0.289061	0.343718	0.387093	0.300190
27	0.253449	0.370953	0.485201	0.547225	0.468537	0.219643	0.282851	0.335441	0.377435	0.288496
28	0.250229	0.366151	0.478545	0.538120	0.460820	0.216182	0.276858	0.327685	0.368027	0.277623
29	0.247305	0.361384	0.472144	0.528775	0.453311	0.212980	0.271064	0.320367	0.358834	0.267319
30	0.244605	0.356669	0.465960	0.519333	0.444651	0.209943	0.265457	0.313411	0.349885	0.257548
31	0.242060	0.352023	0.459957	0.509929	0.435844	0.207044	0.260021	0.306747	0.341223	0.248087
32	0.239587	0.347447	0.454072	0.500662	0.427704	0.204202	0.254722	0.300281	0.332814	0.238833
33	0.237139	0.342930	0.448262	0.491563	0.419880	0.201377	0.249531	0.293952	0.324581	0.229618
34	0.234716	0.338471	0.442527	0.482630	0.412676	0.198607	0.244446	0.287755	0.316470	0.220316
35	0.232309	0.334053	0.436842	0.473823	0.404206	0.195880	0.239445	0.281665	0.308446	0.210945
36	0.229882	0.329659	0.431165	0.465097	0.396566	0.193202	0.234539	0.275639	0.300341	0.201524
37	0.227387	0.325294	0.425457	0.456428	0.388657	0.190614	0.229789	0.269642	0.292085	0.192073
38	0.224777	0.320960	0.419681	0.447795	0.380291	0.188101	0.225250	0.263644	0.283567	0.182615
39	0.222009	0.316661	0.413805	0.439172	0.371640	0.185692	0.220973	0.257618	0.274691	0.173174
40	0.219080	0.312467	0.407880	0.430659	0.363395	0.183421	0.217072	0.251626	0.265414	0.163772
41	0.216045	0.308373	0.401949	0.422262	0.354476	0.181232	0.213468	0.245703	0.255991	0.154437

**Claim Continuance Rates**

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
42	0.212960	0.304372	0.396052	0.413989	0.346538	0.179125	0.210083	0.239884	0.246485	0.145194
43	0.209879	0.300460	0.390228	0.405849	0.338621	0.177063	0.206846	0.234198	0.237074	0.136069
44	0.206838	0.296615	0.384491	0.397815	0.330994	0.175034	0.203685	0.228651	0.227923	0.127090
45	0.203858	0.292819	0.378839	0.389876	0.323719	0.173052	0.200553	0.223235	0.219080	0.118284
46	0.200936	0.289072	0.373269	0.382032	0.316886	0.171090	0.197457	0.217948	0.210402	0.110499
47	0.198053	0.285358	0.367760	0.374239	0.309590	0.169168	0.194392	0.212765	0.202021	0.103589
48	0.195234	0.281652	0.362254	0.366460	0.302597	0.167288	0.191329	0.207653	0.193862	0.097435
49	0.192594	0.277935	0.356688	0.358674	0.295355	0.165447	0.188465	0.202590	0.185850	0.091937
50	0.190120	0.274190	0.351002	0.350852	0.288407	0.163644	0.185785	0.197555	0.178161	0.087008
51	0.187800	0.270400	0.345139	0.343018	0.281620	0.161879	0.183275	0.192531	0.170653	0.082576
52	0.185623	0.266604	0.339130	0.335298	0.274875	0.160150	0.180923	0.187574	0.163345	0.078581
53	0.183578	0.262824	0.333047	0.327820	0.268301	0.158457	0.178717	0.182705	0.156206	0.074760
54	0.181657	0.259078	0.326960	0.320578	0.261869	0.156799	0.176647	0.177941	0.149300	0.071106
55	0.179852	0.255385	0.320933	0.313532	0.255558	0.155174	0.174499	0.173297	0.142704	0.067614
56	0.178153	0.251749	0.315006	0.306632	0.248075	0.153582	0.172270	0.168763	0.136475	0.064276
57	0.176555	0.248165	0.309189	0.299722	0.240869	0.152022	0.169960	0.164320	0.130662	0.061088
58	0.175050	0.244632	0.303480	0.292730	0.233928	0.150494	0.167568	0.159966	0.124993	0.058042
59	0.173633	0.241135	0.297853	0.285785	0.227241	0.148996	0.165090	0.155688	0.119538	0.055134
60	0.172297	0.237656	0.292288	0.278852	0.220797	0.147528	0.162528	0.151480	0.114317	0.052358
61	0.171038	0.234191	0.286786	0.271917	0.214586	0.146089	0.159879	0.147377	0.109396	0.049708
62	0.169851	0.230733	0.281350	0.264953	0.208599	0.144678	0.157143	0.143411	0.105016	0.047180
63	0.168731	0.227276	0.275982	0.257842	0.202824	0.143294	0.154319	0.139591	0.101101	0.044768
64	0.167674	0.223868	0.270766	0.250428	0.197255	0.141938	0.151407	0.135982	0.097482	0.042469
65	0.166676	0.220515	0.265695	0.242788	0.191882	0.140608	0.148408	0.132567	0.094078	0.040276
66	0.165734	0.217222	0.260764	0.234960	0.186697	0.139304	0.145321	0.129301	0.090776	0.038186
67	0.164843	0.213994	0.255965	0.227423	0.181692	0.138024	0.142147	0.126147	0.087606	0.036195
68	0.164002	0.210822	0.251275	0.220164	0.176861	0.136769	0.138887	0.123079	0.084562	0.034298
69	0.163207	0.207698	0.246671	0.213171	0.172195	0.135538	0.135543	0.120069	0.081638	0.032492
70	0.162456	0.204619	0.242151	0.206435	0.167689	0.134330	0.132116	0.117117	0.078830	0.030772
71	0.161633	0.201570	0.237696	0.199944	0.158373	0.133145	0.128608	0.114214	0.076131	0.029135
72	0.160732	0.198521	0.233290	0.193689	0.149057	0.131982	0.125023	0.111327	0.073539	0.027578
73	0.159747	0.195438	0.228939	0.187660	0.139741	0.130841	0.121364	0.108408	0.071046	0.026096
74	0.158670	0.192294	0.224646	0.181847	0.130425	0.129721	0.117634	0.105466	0.068651	0.024646
75	0.157493	0.189068	0.220417	0.176243	0.121109	0.128621	0.113838	0.102465	0.066348	0.023196
76	0.156208	0.185791	0.216321	0.170839	0.111793	0.127542	0.109981	0.099459	0.064133	0.021747
77	0.154806	0.182507	0.212347	0.165626	0.102477	0.126483	0.106068	0.096484	0.062003	0.020297
78	0.153278	0.179251	0.208489	0.160598	0.093161	0.125437	0.102483	0.093519	0.059954	0.018847
79	0.151613	0.176042	0.204738	0.155747	0.083845	0.124406	0.099192	0.090578	0.057982	0.017397
80	0.149803	0.172886	0.201071	0.151066	0.074529	0.123388	0.096167	0.087689	0.056085	0.015948
81	0.147834	0.169768	0.197470	0.146548	0.065212	0.122383	0.093380	0.084852	0.054259	0.014498
82	0.145698	0.166680	0.193934	0.142301	0.055896	0.121392	0.090809	0.082163	0.052450	0.013048
83	0.143381	0.163621	0.190447	0.137875	0.046580	0.120414	0.088434	0.079573	0.050642	0.011598



**Claim Continuance Rates**

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
84	0.140874	0.160603	0.186983	0.133432	0.037264	0.119448	0.086237	0.077082	0.048833	0.010148
85	0.138164	0.157644	0.183519	0.129155	0.027948	0.118495	0.084202	0.074636	0.047025	0.008699
86	0.135772	0.154770	0.180035	0.125035	0.018632	0.117554	0.082314	0.072231	0.045216	0.007249
87	0.133656	0.151997	0.176510	0.121067	0.009316	0.116625	0.080560	0.069946	0.043407	0.005799
88	0.131782	0.149366	0.172977	0.117243	0.000000	0.115708	0.078930	0.067817	0.041599	0.004349
89	0.130118	0.146865	0.169462	0.113559	0.000000	0.114803	0.077413	0.065797	0.039790	0.002900
90	0.128640	0.144439	0.165981	0.110009	0.000000	0.113910	0.075999	0.063951	0.037981	0.001450
91	0.127325	0.142074	0.162551	0.106587	0.000000	0.113028	0.074680	0.062220	0.036173	0.000000
92	0.126154	0.139720	0.159180	0.103287	0.000000	0.112157	0.073449	0.060542	0.034364	0.000000
93	0.125109	0.137351	0.155868	0.100106	0.000000	0.111297	0.072299	0.058992	0.032555	0.000000
94	0.124176	0.134981	0.152619	0.097039	0.000000	0.110448	0.071224	0.057600	0.030747	0.000000
95	0.123343	0.132636	0.149445	0.094080	0.000000	0.109610	0.070217	0.056348	0.028938	0.000000
96	0.122599	0.130343	0.146355	0.091226	0.000000	0.108782	0.069275	0.055182	0.027130	0.000000
97	0.121933	0.128127	0.143369	0.088472	0.000000	0.107965	0.068391	0.054115	0.025321	0.000000
98	0.121337	0.125974	0.140511	0.085815	0.000000	0.107158	0.067562	0.052991	0.023512	0.000000
99	0.120803	0.123937	0.137785	0.083250	0.000000	0.106361	0.066785	0.051699	0.021704	0.000000
100	0.120324	0.122021	0.135227	0.080774	0.000000	0.105573	0.066054	0.050169	0.019895	0.000000
101	0.119895	0.120189	0.132780	0.078384	0.000000	0.104796	0.065296	0.048434	0.018086	0.000000
102	0.119489	0.118448	0.130412	0.076077	0.000000	0.104028	0.064509	0.046585	0.016278	0.000000
103	0.119105	0.116737	0.128080	0.073848	0.000000	0.103269	0.063692	0.044766	0.014469	0.000000
104	0.118691	0.115000	0.125725	0.071696	0.000000	0.102520	0.062846	0.043032	0.012660	0.000000
105	0.118246	0.113236	0.123379	0.069617	0.000000	0.101780	0.061969	0.041468	0.010852	0.000000
106	0.117766	0.111426	0.121064	0.067608	0.000000	0.101049	0.061061	0.039963	0.009043	0.000000
107	0.117251	0.109658	0.118794	0.065667	0.000000	0.100327	0.060121	0.038501	0.007235	0.000000
108	0.116697	0.107901	0.116569	0.063791	0.000000	0.099614	0.059150	0.037087	0.005426	0.000000
109	0.116101	0.106125	0.114376	0.061978	0.000000	0.098909	0.058146	0.035719	0.003617	0.000000
110	0.115461	0.104272	0.112139	0.060225	0.000000	0.098213	0.057111	0.034479	0.001809	0.000000
111	0.114773	0.102360	0.109781	0.058487	0.000000	0.097525	0.056043	0.033318	0.000000	0.000000
112	0.114035	0.100390	0.107312	0.056766	0.000000	0.096845	0.054942	0.032229	0.000000	0.000000
113	0.113243	0.098360	0.104656	0.055063	0.000000	0.096173	0.053809	0.031208	0.000000	0.000000
114	0.112394	0.096273	0.101946	0.053377	0.000000	0.095510	0.052644	0.030249	0.000000	0.000000
115	0.111483	0.094127	0.099194	0.051710	0.000000	0.094854	0.051447	0.029347	0.000000	0.000000
116	0.110508	0.091924	0.096490	0.050063	0.000000	0.094206	0.050219	0.028498	0.000000	0.000000
117	0.109463	0.089666	0.093921	0.048437	0.000000	0.093566	0.048961	0.027699	0.000000	0.000000
118	0.108346	0.087352	0.091466	0.046822	0.000000	0.092933	0.047672	0.026945	0.000000	0.000000
119	0.107152	0.084986	0.089062	0.045208	0.000000	0.092307	0.046355	0.026234	0.000000	0.000000
120	0.105877	0.082569	0.086732	0.043593	0.000000	0.091689	0.045010	0.025563	0.000000	0.000000
121	0.104516	0.080103	0.084429	0.041979	0.000000	0.091078	0.043639	0.024928	0.000000	0.000000
122	0.103064	0.077591	0.082213	0.040364	0.000000	0.090475	0.042243	0.024327	0.000000	0.000000
123	0.101519	0.075036	0.080151	0.038749	0.000000	0.089878	0.040824	0.023759	0.000000	0.000000
124	0.099875	0.072689	0.078277	0.037135	0.000000	0.089288	0.039384	0.023221	0.000000	0.000000
125	0.098128	0.070529	0.076555	0.035520	0.000000	0.088705	0.037926	0.022710	0.000000	0.000000

**Claim Continuance Rates**

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
126	0.096498	0.068538	0.074853	0.033906	0.000000	0.088129	0.036451	0.022226	0.000000	0.000000
127	0.094974	0.066700	0.073083	0.032291	0.000000	0.087559	0.034963	0.021766	0.000000	0.000000
128	0.093550	0.065000	0.071230	0.030677	0.000000	0.086996	0.033465	0.021329	0.000000	0.000000
129	0.092218	0.063427	0.069345	0.029062	0.000000	0.086439	0.032102	0.020914	0.000000	0.000000
130	0.090970	0.061969	0.067404	0.027448	0.000000	0.085888	0.030860	0.020519	0.000000	0.000000
131	0.089800	0.060615	0.065456	0.025833	0.000000	0.085344	0.029726	0.020144	0.000000	0.000000
132	0.088703	0.059357	0.063482	0.024218	0.000000	0.084806	0.028688	0.019786	0.000000	0.000000
133	0.087674	0.058187	0.061377	0.022604	0.000000	0.084274	0.027736	0.019445	0.000000	0.000000
134	0.086707	0.057097	0.059087	0.020989	0.000000	0.083748	0.026862	0.019043	0.000000	0.000000
135	0.085799	0.056081	0.056904	0.019375	0.000000	0.083228	0.026058	0.018570	0.000000	0.000000
136	0.084946	0.055133	0.054823	0.017760	0.000000	0.082714	0.025317	0.018017	0.000000	0.000000
137	0.084143	0.054248	0.052838	0.016146	0.000000	0.082205	0.024633	0.017417	0.000000	0.000000
138	0.083388	0.053333	0.050944	0.014531	0.000000	0.081702	0.024001	0.016816	0.000000	0.000000
139	0.082676	0.052389	0.049136	0.012916	0.000000	0.081205	0.023416	0.016216	0.000000	0.000000
140	0.082006	0.051415	0.047410	0.011302	0.000000	0.080713	0.022873	0.015615	0.000000	0.000000
141	0.081375	0.050412	0.045761	0.009687	0.000000	0.080175	0.022370	0.015015	0.000000	0.000000
142	0.080780	0.049379	0.044185	0.008073	0.000000	0.079588	0.021902	0.014414	0.000000	0.000000
143	0.080219	0.048316	0.042679	0.006458	0.000000	0.078946	0.021467	0.013813	0.000000	0.000000
144	0.079689	0.047224	0.041239	0.004844	0.000000	0.078246	0.021062	0.013213	0.000000	0.000000
145	0.079190	0.046104	0.039861	0.003229	0.000000	0.077483	0.020685	0.012612	0.000000	0.000000
146	0.078718	0.044956	0.038543	0.001615	0.000000	0.076651	0.020333	0.012012	0.000000	0.000000
147	0.078273	0.043780	0.037281	0.000000	0.000000	0.075746	0.020004	0.011411	0.000000	0.000000
148	0.077852	0.042577	0.036072	0.000000	0.000000	0.074763	0.019696	0.010810	0.000000	0.000000
149	0.077454	0.041350	0.034870	0.000000	0.000000	0.073695	0.019409	0.010210	0.000000	0.000000
150	0.077078	0.040097	0.033667	0.000000	0.000000	0.072537	0.019140	0.009609	0.000000	0.000000
151	0.076723	0.038823	0.032465	0.000000	0.000000	0.071284	0.018887	0.009009	0.000000	0.000000
152	0.076387	0.037527	0.031262	0.000000	0.000000	0.069929	0.018651	0.008408	0.000000	0.000000
153	0.076070	0.036211	0.030060	0.000000	0.000000	0.068466	0.018429	0.007808	0.000000	0.000000
154	0.075769	0.034879	0.028858	0.000000	0.000000	0.066892	0.018221	0.007207	0.000000	0.000000
155	0.075485	0.033531	0.027655	0.000000	0.000000	0.065199	0.018026	0.006606	0.000000	0.000000
156	0.075215	0.032170	0.026453	0.000000	0.000000	0.063026	0.017425	0.006006	0.000000	0.000000
157	0.074920	0.030800	0.025250	0.000000	0.000000	0.060853	0.016824	0.005405	0.000000	0.000000
158	0.074597	0.029422	0.024048	0.000000	0.000000	0.058679	0.016223	0.004805	0.000000	0.000000
159	0.074243	0.028040	0.022846	0.000000	0.000000	0.056506	0.015622	0.004204	0.000000	0.000000
160	0.073855	0.026657	0.021643	0.000000	0.000000	0.054333	0.015021	0.003603	0.000000	0.000000
161	0.073431	0.025276	0.020441	0.000000	0.000000	0.052159	0.014420	0.003003	0.000000	0.000000
162	0.072967	0.023902	0.019238	0.000000	0.000000	0.049986	0.013820	0.002402	0.000000	0.000000
163	0.072460	0.022537	0.018036	0.000000	0.000000	0.047813	0.013219	0.001802	0.000000	0.000000
164	0.071906	0.021186	0.016834	0.000000	0.000000	0.045639	0.012618	0.001201	0.000000	0.000000
165	0.071301	0.019852	0.015631	0.000000	0.000000	0.043466	0.012017	0.000601	0.000000	0.000000
166	0.070642	0.018540	0.014429	0.000000	0.000000	0.041293	0.011416	0.000000	0.000000	0.000000
167	0.069923	0.017254	0.013226	0.000000	0.000000	0.039119	0.010815	0.000000	0.000000	0.000000

**Claim Continuance Rates**

Incidence Age: Month	<u>Female</u>					<u>Male</u>				
	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
168	0.069140	0.015996	0.012024	0.000000	0.000000	0.036946	0.010215	0.000000	0.000000	0.000000
169	0.068289	0.014772	0.010822	0.000000	0.000000	0.034773	0.009614	0.000000	0.000000	0.000000
170	0.067364	0.013586	0.009619	0.000000	0.000000	0.032600	0.009013	0.000000	0.000000	0.000000
171	0.066361	0.012603	0.008417	0.000000	0.000000	0.030426	0.008412	0.000000	0.000000	0.000000
172	0.065273	0.011783	0.007214	0.000000	0.000000	0.028253	0.007811	0.000000	0.000000	0.000000
173	0.064097	0.011093	0.006012	0.000000	0.000000	0.026080	0.007210	0.000000	0.000000	0.000000
174	0.062826	0.010508	0.004810	0.000000	0.000000	0.023906	0.006609	0.000000	0.000000	0.000000
175	0.061455	0.010010	0.003607	0.000000	0.000000	0.021733	0.006009	0.000000	0.000000	0.000000
176	0.059981	0.009582	0.002405	0.000000	0.000000	0.019560	0.005408	0.000000	0.000000	0.000000
177	0.058398	0.009214	0.001202	0.000000	0.000000	0.017386	0.004807	0.000000	0.000000	0.000000
178	0.056702	0.008896	0.000000	0.000000	0.000000	0.015213	0.004206	0.000000	0.000000	0.000000
179	0.054892	0.007778	0.000000	0.000000	0.000000	0.013040	0.003605	0.000000	0.000000	0.000000
180	0.053062	0.007519	0.000000	0.000000	0.000000	0.010867	0.003004	0.000000	0.000000	0.000000
181	0.051232	0.007259	0.000000	0.000000	0.000000	0.008693	0.002403	0.000000	0.000000	0.000000
182	0.049403	0.007000	0.000000	0.000000	0.000000	0.006520	0.001803	0.000000	0.000000	0.000000
183	0.047573	0.006741	0.000000	0.000000	0.000000	0.004347	0.001202	0.000000	0.000000	0.000000
184	0.045743	0.006482	0.000000	0.000000	0.000000	0.002173	0.000601	0.000000	0.000000	0.000000
185	0.043913	0.006222	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
186	0.042084	0.005963	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
187	0.040254	0.005704	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
188	0.038424	0.005444	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
189	0.036594	0.005185	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
190	0.034765	0.004926	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
191	0.032935	0.004667	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
192	0.031105	0.004407	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
193	0.029276	0.004148	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
194	0.027446	0.003889	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
195	0.025616	0.003630	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
196	0.023786	0.003370	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
197	0.021957	0.003111	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
198	0.020127	0.002852	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
199	0.018297	0.002593	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
200	0.016468	0.002333	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
201	0.014638	0.002074	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
202	0.012808	0.001815	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
203	0.010978	0.001556	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
204	0.009149	0.001296	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
205	0.007319	0.001037	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
206	0.005489	0.000778	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
207	0.003659	0.000519	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
208	0.001830	0.000259	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
209	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

**Claim Incidence Rates - Home Health Care**

EP:	0	20/30	60	90/100	180	360/365	EP:	0	20/30	60	90/100	180	360/365
F040	0.1745%	0.0940%	0.0729%	0.0898%	0.0647%	0.0521%	M040	0.0846%	0.0454%	0.0346%	0.0392%	0.0282%	0.0228%
F041	0.1745%	0.0940%	0.0729%	0.0898%	0.0647%	0.0521%	M041	0.0846%	0.0454%	0.0346%	0.0392%	0.0282%	0.0228%
F042	0.1745%	0.0940%	0.0729%	0.0898%	0.0647%	0.0521%	M042	0.0846%	0.0454%	0.0346%	0.0392%	0.0282%	0.0228%
F043	0.1790%	0.0964%	0.0747%	0.0922%	0.0664%	0.0534%	M043	0.0939%	0.0504%	0.0385%	0.0436%	0.0314%	0.0253%
F044	0.1834%	0.0988%	0.0766%	0.0945%	0.0680%	0.0548%	M044	0.1032%	0.0554%	0.0424%	0.0479%	0.0345%	0.0278%
F045	0.1879%	0.1012%	0.0784%	0.0968%	0.0697%	0.0561%	M045	0.1125%	0.0604%	0.0463%	0.0522%	0.0376%	0.0303%
F046	0.1924%	0.1037%	0.0803%	0.0991%	0.0713%	0.0575%	M046	0.1218%	0.0654%	0.0502%	0.0565%	0.0407%	0.0328%
F047	0.1969%	0.1061%	0.0821%	0.1014%	0.0730%	0.0588%	M047	0.1311%	0.0704%	0.0541%	0.0608%	0.0438%	0.0353%
F048	0.2014%	0.1085%	0.0840%	0.1037%	0.0747%	0.0601%	M048	0.1404%	0.0754%	0.0579%	0.0651%	0.0469%	0.0378%
F049	0.2059%	0.1109%	0.0858%	0.1060%	0.0763%	0.0615%	M049	0.1498%	0.0804%	0.0618%	0.0694%	0.0500%	0.0403%
F050	0.2143%	0.1236%	0.0956%	0.0995%	0.0716%	0.0577%	M050	0.1652%	0.0549%	0.0422%	0.0605%	0.0436%	0.0351%
F051	0.2189%	0.1263%	0.0977%	0.1016%	0.0731%	0.0589%	M051	0.1749%	0.0581%	0.0447%	0.0641%	0.0461%	0.0372%
F052	0.2235%	0.1289%	0.0997%	0.1037%	0.0747%	0.0602%	M052	0.1845%	0.0614%	0.0472%	0.0676%	0.0487%	0.0392%
F053	0.2280%	0.1315%	0.1017%	0.1058%	0.0762%	0.0614%	M053	0.1942%	0.0646%	0.0497%	0.0711%	0.0512%	0.0413%
F054	0.2326%	0.1342%	0.1037%	0.1080%	0.0777%	0.0626%	M054	0.2039%	0.0678%	0.0522%	0.0747%	0.0538%	0.0433%
F055	0.2502%	0.1689%	0.1306%	0.1139%	0.0820%	0.0661%	M055	0.2003%	0.1171%	0.0904%	0.0963%	0.0693%	0.0559%
F056	0.2772%	0.1870%	0.1447%	0.1262%	0.0908%	0.0732%	M056	0.2248%	0.1315%	0.1016%	0.1081%	0.0778%	0.0627%
F057	0.3042%	0.2052%	0.1588%	0.1384%	0.0997%	0.0803%	M057	0.2493%	0.1458%	0.1128%	0.1199%	0.0863%	0.0695%
F058	0.3311%	0.2234%	0.1729%	0.1507%	0.1085%	0.0874%	M058	0.2738%	0.1601%	0.1239%	0.1316%	0.0948%	0.0764%
F059	0.3581%	0.2416%	0.1871%	0.1630%	0.1174%	0.0945%	M059	0.2983%	0.1744%	0.1351%	0.1434%	0.1033%	0.0832%
F060	0.3633%	0.2241%	0.1736%	0.1496%	0.1077%	0.0868%	M060	0.3179%	0.1854%	0.1437%	0.1444%	0.1040%	0.0838%
F061	0.3887%	0.2398%	0.1857%	0.1601%	0.1153%	0.0929%	M061	0.3420%	0.1994%	0.1546%	0.1554%	0.1119%	0.0901%
F062	0.4142%	0.2555%	0.1979%	0.1706%	0.1228%	0.0989%	M062	0.3661%	0.2135%	0.1656%	0.1663%	0.1197%	0.0965%
F063	0.4717%	0.2910%	0.2254%	0.1943%	0.1399%	0.1127%	M063	0.4071%	0.2374%	0.1840%	0.1849%	0.1331%	0.1073%
F064	0.5291%	0.3264%	0.2529%	0.2180%	0.1569%	0.1264%	M064	0.4480%	0.2613%	0.2023%	0.2035%	0.1465%	0.1181%
F065	0.5474%	0.3703%	0.2868%	0.1995%	0.1436%	0.1157%	M065	0.4138%	0.2434%	0.1884%	0.1755%	0.1263%	0.1018%
F066	0.6010%	0.4066%	0.3149%	0.2191%	0.1577%	0.1271%	M066	0.4484%	0.2638%	0.2041%	0.1902%	0.1369%	0.1103%
F067	0.6546%	0.4428%	0.3431%	0.2386%	0.1718%	0.1384%	M067	0.4831%	0.2842%	0.2197%	0.2049%	0.1475%	0.1188%
F068	0.8665%	0.5862%	0.4542%	0.3158%	0.2274%	0.1832%	M068	0.6692%	0.3937%	0.3046%	0.2838%	0.2043%	0.1646%
F069	1.0784%	0.7295%	0.5653%	0.3931%	0.2830%	0.2280%	M069	0.8553%	0.5032%	0.3895%	0.3627%	0.2612%	0.2104%
F070	1.0798%	0.7009%	0.5432%	0.3740%	0.2693%	0.2169%	M070	0.8542%	0.5273%	0.4083%	0.3609%	0.2598%	0.2093%
F071	1.2571%	0.8160%	0.6324%	0.4355%	0.3135%	0.2526%	M071	1.0069%	0.6215%	0.4814%	0.4254%	0.3063%	0.2467%
F072	1.4344%	0.9311%	0.7216%	0.4969%	0.3578%	0.2882%	M072	1.1595%	0.7157%	0.5544%	0.4899%	0.3527%	0.2841%
F073	1.6781%	1.0893%	0.8440%	0.5813%	0.4185%	0.3371%	M073	1.3218%	0.8159%	0.6319%	0.5584%	0.4021%	0.3239%
F074	1.9218%	1.2475%	0.9663%	0.6657%	0.4793%	0.3861%	M074	1.4841%	0.9160%	0.7094%	0.6270%	0.4514%	0.3636%
F075	1.7904%	1.2253%	0.9490%	0.6243%	0.4495%	0.3621%	M075	1.2506%	0.9609%	0.7441%	0.5690%	0.4097%	0.3300%
F076	1.9919%	1.3632%	1.0556%	0.6945%	0.5001%	0.4028%	M076	1.3738%	1.0556%	0.8174%	0.6251%	0.4501%	0.3626%
F077	2.1933%	1.5011%	1.1623%	0.7648%	0.5507%	0.4436%	M077	1.4971%	1.1503%	0.8907%	0.6812%	0.4905%	0.3951%
F078	2.5819%	1.7670%	1.3682%	0.9003%	0.6482%	0.5222%	M078	1.7650%	1.3562%	1.0501%	0.8032%	0.5783%	0.4658%
F079	2.9704%	2.0329%	1.5742%	1.0357%	0.7457%	0.6007%	M079	2.0330%	1.5620%	1.2095%	0.9251%	0.6616%	0.5365%
F080	2.5306%	2.0409%	1.5804%	0.9791%	0.7050%	0.5679%	M080	1.7558%	1.6538%	1.2805%	0.9510%	0.6847%	0.5516%
F081	2.8233%	2.2770%	1.7632%	1.0924%	0.7865%	0.6336%	M081	1.9603%	1.8464%	1.4296%	1.0618%	0.7645%	0.6158%
F082	3.1160%	2.5130%	1.9461%	1.2056%	0.8681%	0.6993%	M082	2.1647%	2.0390%	1.5787%	1.1725%	0.8442%	0.6801%
F083	3.5456%	2.8595%	2.2143%	1.3718%	0.9877%	0.7957%	M083	2.4067%	2.2669%	1.7553%	1.3036%	0.9386%	0.7561%
F084	3.9752%	3.2059%	2.4826%	1.5381%	1.1074%	0.8921%	M084	2.6487%	2.4949%	1.9318%	1.4347%	1.0330%	0.8321%
F085	3.4569%	3.3325%	2.5806%	1.5885%	1.1437%	0.9213%	M085	2.2344%	2.7402%	2.1219%	1.3994%	1.0076%	0.8117%
F086	3.7940%	3.6575%	2.8322%	1.7434%	1.2553%	1.0112%	M086	2.4215%	2.9696%	2.2996%	1.5166%	1.0919%	0.8796%
F087	4.1312%	3.9825%	3.0839%	1.8983%	1.3668%	1.1010%	M087	2.6085%	3.1990%	2.4772%	1.6337%	1.1763%	0.9476%
F088	4.3325%	4.1766%	3.2342%	1.9908%	1.4334%	1.1547%	M088	2.7893%	3.4207%	2.6489%	1.7469%	1.2578%	1.0132%
F089	4.5339%	4.3707%	3.3845%	2.0834%	1.5000%	1.2083%	M089	2.9701%	3.6424%	2.8205%	1.8602%	1.3393%	1.0789%
F090	3.6697%	4.5592%	3.5305%	1.6965%	1.2215%	0.9840%	M090	2.3058%	4.3765%	3.3889%	1.8359%	1.3219%	1.0648%
F091	3.8258%	4.7530%	3.6806%	1.7686%	1.2734%	1.0258%	M091	2.4381%	4.6276%	3.5833%	1.9413%	1.3977%	1.1259%
F092	3.9818%	4.9469%	3.8308%	1.8408%	1.3254%	1.0676%	M092	2.5704%	4.8787%	3.7777%	2.0466%	1.4736%	1.1870%
F093	4.1378%	5.1407%	3.9809%	1.9129%	1.3773%	1.1095%	M093	2.7027%	5.1298%	3.9721%	2.1519%	1.5494%	1.2481%
F094	4.2939%	5.3346%	4.1310%	1.9850%	1.4292%	1.1513%	M094	2.8350%	5.3809%	4.1665%	2.2573%	1.6252%	1.3092%
F095	4.4996%	5.5902%	4.3289%	2.0801%	1.4977%	1.2065%	M095	2.9674%	5.6323%	4.3612%	2.3627%	1.7012%	1.3704%
F096	4.7053%	5.8457%	4.5269%	2.1752%	1.5662%	1.2616%	M096	3.0998%	5.8836%	4.5558%	2.4682%	1.7771%	1.4315%
F097	4.9111%	6.1013%	4.7248%	2.2704%	1.6347%	1.3168%	M097	3.2322%	6.1350%	4.7504%	2.5736%	1.8530%	1.4927%
F098	5.1168%	6.3569%	4.9227%	2.3655%	1.7031%	1.3720%	M098	3.3647%	6.3864%	4.9451%	2.6791%	1.9289%	1.5539%
F099	5.3225%	6.6125%	5.1206%	2.4606%	1.7716%	1.4271%	M099	3.4971%	6.6377%	5.1397%	2.7845%	2.0048%	1.6150%
F100	5.5282%	6.8681%	5.3185%	2.5557%	1.8401%	1.4823%	M100	3.6295%	6.8891%	5.3344%	2.8899%	2.0808%	1.6762%
F101	5.6941%	7.0741%	5.4781%	2.6323%	1.8953%	1.5268%	M101	3.7384%	7.0958%	5.4944%	2.9766%	2.1432%	1.7265%
F102	5.8649%	7.2863%	5.6424%	2.7113%	1.9521%	1.5726%	M102	3.8506%	7.3086%	5.6592%	3.0659%	2.2075%	1.7782%
F103	6.0408%	7.5049%	5.8117%	2.7926%	2.0107%	1.6197%	M103	3.9661%	7.5279%	5.8290%	3.1579%	2.2737%	1.8316%
F104	6.2221%	7.7301%	5.9861%	2.8764%	2.0710%	1.6683%	M104	4.0851%	7.7537%	6.0039%	3.2527%	2.3419%	1.8865%
F105	6.4087%	7.9620%	6.1656%	2.9627%	2.1332%	1.7184%	M105	4.2076%	7.9864%	6.1840%	3.3502%	2.4122%	1.9431%
F106	6.6010%	8.2008%	6.3506%	3.0516%	2.1972%	1.7699%	M106	4.3339%	8.2259%	6.3695%	3.4507%	2.4845%	2.0014%
F107	6.7990%	8.4469%	6.5411%	3.1431%	2.2631%	1.8230%	M107	4.4639%	8.4727%	6.5606%	3.5543%	2.5591%	2.0615%
F108	7.0030%	8.7003%	6.7374%	3.2374%	2.3310%	1.8777%	M108	4.5978%	8.7269%	6.7574%	3.6609%	2.6358%	2.1233%
F109	7.2131%	8.9613%	6.9395%	3.3346%	2.4009%	1.9340%	M109	4.7357%	8.9887%	6.9601%	3.7707%	2.7149%	2.1870%
F110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	M110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

**Claim Incidence Rates - Assisted Living Facility**

EP:	0	20/30	60	90/100	180	360/365	EP:	0	20/30	60	90/100	180	360/365
F040	0.0041%	0.0000%	0.0000%	0.0087%	0.0063%	0.0050%	M040	0.0000%	0.0227%	0.0173%	0.0000%	0.0000%	0.0000%
F041	0.0041%	0.0000%	0.0000%	0.0087%	0.0063%	0.0050%	M041	0.0000%	0.0227%	0.0173%	0.0000%	0.0000%	0.0000%
F042	0.0041%	0.0000%	0.0000%	0.0087%	0.0063%	0.0050%	M042	0.0000%	0.0227%	0.0173%	0.0000%	0.0000%	0.0000%
F043	0.0042%	0.0000%	0.0000%	0.0089%	0.0064%	0.0052%	M043	0.0000%	0.0252%	0.0193%	0.0000%	0.0000%	0.0000%
F044	0.0043%	0.0000%	0.0000%	0.0091%	0.0066%	0.0053%	M044	0.0000%	0.0277%	0.0212%	0.0000%	0.0000%	0.0000%
F045	0.0044%	0.0000%	0.0000%	0.0094%	0.0067%	0.0054%	M045	0.0000%	0.0302%	0.0231%	0.0000%	0.0000%	0.0000%
F046	0.0045%	0.0000%	0.0000%	0.0096%	0.0069%	0.0056%	M046	0.0000%	0.0327%	0.0251%	0.0000%	0.0000%	0.0000%
F047	0.0046%	0.0000%	0.0000%	0.0098%	0.0071%	0.0057%	M047	0.0000%	0.0352%	0.0270%	0.0000%	0.0000%	0.0000%
F048	0.0047%	0.0000%	0.0000%	0.0100%	0.0072%	0.0058%	M048	0.0000%	0.0377%	0.0290%	0.0000%	0.0000%	0.0000%
F049	0.0048%	0.0000%	0.0000%	0.0103%	0.0074%	0.0060%	M049	0.0000%	0.0402%	0.0309%	0.0000%	0.0000%	0.0000%
F050	0.0036%	0.0155%	0.0120%	0.0033%	0.0023%	0.0019%	M050	0.0000%	0.0366%	0.0282%	0.0115%	0.0083%	0.0067%
F051	0.0036%	0.0158%	0.0122%	0.0033%	0.0024%	0.0019%	M051	0.0000%	0.0388%	0.0298%	0.0122%	0.0088%	0.0071%
F052	0.0037%	0.0161%	0.0125%	0.0034%	0.0024%	0.0020%	M052	0.0000%	0.0409%	0.0315%	0.0129%	0.0093%	0.0075%
F053	0.0038%	0.0164%	0.0127%	0.0035%	0.0025%	0.0020%	M053	0.0000%	0.0430%	0.0332%	0.0135%	0.0098%	0.0079%
F054	0.0039%	0.0168%	0.0130%	0.0035%	0.0025%	0.0021%	M054	0.0000%	0.0452%	0.0348%	0.0142%	0.0102%	0.0082%
F055	0.0078%	0.0103%	0.0080%	0.0168%	0.0121%	0.0097%	M055	0.0068%	0.0270%	0.0209%	0.0173%	0.0124%	0.0100%
F056	0.0087%	0.0115%	0.0089%	0.0186%	0.0134%	0.0108%	M056	0.0076%	0.0303%	0.0234%	0.0194%	0.0140%	0.0113%
F057	0.0095%	0.0126%	0.0097%	0.0204%	0.0147%	0.0118%	M057	0.0084%	0.0336%	0.0260%	0.0215%	0.0155%	0.0125%
F058	0.0103%	0.0137%	0.0106%	0.0222%	0.0160%	0.0129%	M058	0.0092%	0.0369%	0.0286%	0.0236%	0.0170%	0.0137%
F059	0.0112%	0.0148%	0.0115%	0.0240%	0.0173%	0.0139%	M059	0.0101%	0.0403%	0.0312%	0.0257%	0.0185%	0.0149%
F060	0.0100%	0.0434%	0.0336%	0.0289%	0.0208%	0.0167%	M060	0.0236%	0.0494%	0.0383%	0.0288%	0.0207%	0.0167%
F061	0.0107%	0.0464%	0.0359%	0.0309%	0.0222%	0.0179%	M061	0.0254%	0.0532%	0.0412%	0.0309%	0.0223%	0.0179%
F062	0.0114%	0.0495%	0.0383%	0.0329%	0.0237%	0.0191%	M062	0.0272%	0.0569%	0.0442%	0.0331%	0.0238%	0.0192%
F063	0.0130%	0.0563%	0.0436%	0.0375%	0.0270%	0.0217%	M063	0.0303%	0.0633%	0.0491%	0.0368%	0.0265%	0.0214%
F064	0.0146%	0.0632%	0.0489%	0.0420%	0.0303%	0.0244%	M064	0.0333%	0.0697%	0.0540%	0.0405%	0.0292%	0.0235%
F065	0.0418%	0.0535%	0.0414%	0.0811%	0.0584%	0.0470%	M065	0.0511%	0.0630%	0.0488%	0.0595%	0.0428%	0.0345%
F066	0.0459%	0.0587%	0.0455%	0.0890%	0.0641%	0.0516%	M066	0.0554%	0.0683%	0.0528%	0.0645%	0.0464%	0.0374%
F067	0.0500%	0.0639%	0.0495%	0.0970%	0.0698%	0.0562%	M067	0.0597%	0.0736%	0.0569%	0.0695%	0.0500%	0.0403%
F068	0.0662%	0.0846%	0.0656%	0.1284%	0.0924%	0.0745%	M068	0.0827%	0.1019%	0.0788%	0.0962%	0.0693%	0.0558%
F069	0.0824%	0.1053%	0.0816%	0.1598%	0.1150%	0.0927%	M069	0.1056%	0.1302%	0.1008%	0.1230%	0.0885%	0.0713%
F070	0.1566%	0.1876%	0.1454%	0.2389%	0.1720%	0.1386%	M070	0.1868%	0.1910%	0.1479%	0.1877%	0.1351%	0.1089%
F071	0.1823%	0.2184%	0.1693%	0.2781%	0.2003%	0.1613%	M071	0.2202%	0.2251%	0.1744%	0.2212%	0.1593%	0.1283%
F072	0.2080%	0.2493%	0.1932%	0.3174%	0.2285%	0.1841%	M072	0.2536%	0.2593%	0.2008%	0.2548%	0.1834%	0.1478%
F073	0.2433%	0.2916%	0.2259%	0.3713%	0.2673%	0.2154%	M073	0.2891%	0.2955%	0.2289%	0.2905%	0.2091%	0.1685%
F074	0.2787%	0.3339%	0.2587%	0.4252%	0.3062%	0.2466%	M074	0.3246%	0.3318%	0.2570%	0.3261%	0.2348%	0.1891%
F075	0.3991%	0.4242%	0.3285%	0.5572%	0.4011%	0.3231%	M075	0.3624%	0.3452%	0.2673%	0.3903%	0.2810%	0.2264%
F076	0.4440%	0.4719%	0.3654%	0.6198%	0.4463%	0.3595%	M076	0.3981%	0.3792%	0.2937%	0.4288%	0.3087%	0.2487%
F077	0.4889%	0.5196%	0.4023%	0.6825%	0.4914%	0.3959%	M077	0.4338%	0.4133%	0.3200%	0.4672%	0.3364%	0.2710%
F078	0.5755%	0.6117%	0.4736%	0.8034%	0.5785%	0.4660%	M078	0.5115%	0.4872%	0.3773%	0.5509%	0.3966%	0.3195%
F079	0.6621%	0.7037%	0.5449%	0.9243%	0.6655%	0.5361%	M079	0.5891%	0.5612%	0.4345%	0.6345%	0.4568%	0.3680%
F080	0.9906%	0.8190%	0.6342%	1.1357%	0.8177%	0.6587%	M080	0.6698%	0.5834%	0.4517%	0.7329%	0.5277%	0.4251%
F081	1.1052%	0.9137%	0.7075%	1.2670%	0.9123%	0.7349%	M081	0.7478%	0.6514%	0.5043%	0.8182%	0.5891%	0.4746%
F082	1.2198%	1.0084%	0.7809%	1.3984%	1.0068%	0.8111%	M082	0.8258%	0.7193%	0.5569%	0.9036%	0.6506%	0.5241%
F083	1.3879%	1.1474%	0.8885%	1.5912%	1.1456%	0.9229%	M083	0.9181%	0.7997%	0.6192%	1.0046%	0.7233%	0.5827%
F084	1.5561%	1.2864%	0.9962%	1.7839%	1.2844%	1.0347%	M084	1.0104%	0.8801%	0.6815%	1.1056%	0.7960%	0.6413%
F085	1.9263%	1.2571%	0.9735%	1.7645%	1.2705%	1.0234%	M085	1.1513%	0.9085%	0.7035%	1.2004%	0.8643%	0.6962%
F086	2.1142%	1.3797%	1.0684%	1.9366%	1.3944%	1.1232%	M086	1.2476%	0.9846%	0.7624%	1.3009%	0.9366%	0.7545%
F087	2.3020%	1.5023%	1.1634%	2.1087%	1.5183%	1.2231%	M087	1.3440%	1.0606%	0.8213%	1.4014%	1.0090%	0.8128%
F088	2.4142%	1.5756%	1.2201%	2.2115%	1.5923%	1.2827%	M088	1.4372%	1.1341%	0.8782%	1.4985%	1.0789%	0.8691%
F089	2.5264%	1.6488%	1.2768%	2.3143%	1.6663%	1.3423%	M089	1.5303%	1.2076%	0.9351%	1.5956%	1.1488%	0.9254%
F090	2.7411%	1.1735%	0.9087%	1.8237%	1.3130%	1.0577%	M090	1.6840%	0.8285%	0.6415%	1.3729%	0.9885%	0.7963%
F091	2.8576%	1.2234%	0.9474%	1.9012%	1.3689%	1.1027%	M091	1.7806%	0.8760%	0.6783%	1.4517%	1.0452%	0.8420%
F092	2.9742%	1.2733%	0.9860%	1.9788%	1.4247%	1.1477%	M092	1.8772%	0.9235%	0.7151%	1.5304%	1.1019%	0.8877%
F093	3.0907%	1.3232%	1.0246%	2.0563%	1.4805%	1.1926%	M093	1.9739%	0.9711%	0.7519%	1.6092%	1.1586%	0.9333%
F094	3.2073%	1.3731%	1.0633%	2.1338%	1.5364%	1.2376%	M094	2.0705%	1.0186%	0.7887%	1.6880%	1.2154%	0.9790%
F095	3.3609%	1.4389%	1.1142%	2.2361%	1.6100%	1.2969%	M095	2.1672%	1.0662%	0.8256%	1.7668%	1.2721%	1.0248%
F096	3.5146%	1.5046%	1.1652%	2.3383%	1.6836%	1.3562%	M096	2.2639%	1.1138%	0.8624%	1.8457%	1.3289%	1.0705%
F097	3.6683%	1.5704%	1.2161%	2.4405%	1.7572%	1.4155%	M097	2.3606%	1.1614%	0.8993%	1.9245%	1.3857%	1.1162%
F098	3.8219%	1.6362%	1.2671%	2.5428%	1.8308%	1.4748%	M098	2.4573%	1.2089%	0.9361%	2.0034%	1.4424%	1.1620%
F099	3.9756%	1.7020%	1.3180%	2.6450%	1.9044%	1.5341%	M099	2.5541%	1.2565%	0.9730%	2.0822%	1.4992%	1.2077%
F100	4.1292%	1.7678%	1.3689%	2.7472%	1.9780%	1.5934%	M100	2.6508%	1.3041%	1.0098%	2.1611%	1.5560%	1.2534%
F101	4.2531%	1.8208%	1.4100%	2.8296%	2.0373%	1.6412%	M101	2.7303%	1.3432%	1.0401%	2.2559%	1.6027%	1.2910%
F102	4.3807%	1.8754%	1.4523%	2.9145%	2.0985%	1.6904%	M102	2.8122%	1.3835%	1.0713%	2.2927%	1.6508%	1.3298%
F103	4.5121%	1.9317%	1.4959%	3.0020%	2.1614%	1.7411%	M103	2.8966%	1.4250%	1.1034%	2.3615%	1.7003%	1.3697%
F104	4.6475%	1.9897%	1.5408%	3.0920%	2.2263%	1.7934%	M104	2.9835%	1.4678%	1.1365%	2.4323%	1.7513%	1.4108%
F105	4.7869%	2.0493%	1.5870%	3.1848%	2.2931%	1.8472%	M105	3.0730%	1.5118%	1.1706%	2.5053%	1.8038%	1.4531%
F106	4.9305%	2.1108%	1.6346%	3.2803%	2.3618%	1.9026%	M106	3.1652%	1.5572%	1.2057%	2.5805%	1.8579%	1.4967%
F107	5.0784%	2.1741%	1.6836%	3.3787%	2.4327%	1.9597%	M107	3.2601%	1.6039%	1.2419%	2.6579%	1.9137%	1.5416%
F108	5.2308%	2.2394%	1.7341%	3.4801%	2.5057%	2.0185%	M108	3.3579%	1.6520%	1.2792%	2.7376%	1.9711%	1.5878%
F109	5.3877%	2.3066%	1.7862%	3.5845%	2.5809%	2.0790%	M109	3.4578%	1.7016%	1.3176%	2.8197%	2.0302%	1.6355%
F110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	M110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

**Claim Incidence Rates - Nursing Home**

EP:	0	20/30	60	90/100	180	360/365	EP:	0	20/30	60	90/100	180	360/365
F040	0.0081%	0.0470%	0.0364%	0.0029%	0.0021%	0.0017%	M040	0.0056%	0.0000%	0.0000%	0.0098%	0.0071%	0.0057%
F041	0.0081%	0.0470%	0.0364%	0.0029%	0.0021%	0.0017%	M041	0.0056%	0.0000%	0.0000%	0.0098%	0.0071%	0.0057%
F042	0.0081%	0.0470%	0.0364%	0.0029%	0.0021%	0.0017%	M042	0.0056%	0.0000%	0.0000%	0.0098%	0.0071%	0.0057%
F043	0.0083%	0.0482%	0.0374%	0.0030%	0.0021%	0.0017%	M043	0.0063%	0.0000%	0.0000%	0.0109%	0.0078%	0.0063%
F044	0.0085%	0.0494%	0.0383%	0.0030%	0.0022%	0.0018%	M044	0.0069%	0.0000%	0.0000%	0.0120%	0.0086%	0.0069%
F045	0.0087%	0.0506%	0.0392%	0.0031%	0.0022%	0.0018%	M045	0.0075%	0.0000%	0.0000%	0.0130%	0.0094%	0.0076%
F046	0.0089%	0.0518%	0.0401%	0.0032%	0.0023%	0.0019%	M046	0.0081%	0.0000%	0.0000%	0.0141%	0.0102%	0.0082%
F047	0.0092%	0.0530%	0.0411%	0.0033%	0.0024%	0.0019%	M047	0.0087%	0.0000%	0.0000%	0.0152%	0.0109%	0.0088%
F048	0.0094%	0.0542%	0.0420%	0.0033%	0.0024%	0.0019%	M048	0.0094%	0.0000%	0.0000%	0.0163%	0.0117%	0.0094%
F049	0.0096%	0.0555%	0.0429%	0.0034%	0.0025%	0.0020%	M049	0.0100%	0.0000%	0.0000%	0.0174%	0.0125%	0.0101%
F050	0.0071%	0.0309%	0.0239%	0.0196%	0.0141%	0.0113%	M050	0.0045%	0.0366%	0.0282%	0.0202%	0.0145%	0.0117%
F051	0.0073%	0.0316%	0.0244%	0.0200%	0.0144%	0.0116%	M051	0.0047%	0.0388%	0.0298%	0.0214%	0.0154%	0.0124%
F052	0.0074%	0.0322%	0.0249%	0.0204%	0.0147%	0.0118%	M052	0.0050%	0.0409%	0.0315%	0.0225%	0.0162%	0.0131%
F053	0.0076%	0.0329%	0.0254%	0.0208%	0.0150%	0.0121%	M053	0.0052%	0.0430%	0.0332%	0.0237%	0.0171%	0.0138%
F054	0.0078%	0.0335%	0.0259%	0.0212%	0.0153%	0.0123%	M054	0.0055%	0.0452%	0.0348%	0.0249%	0.0179%	0.0144%
F055	0.0156%	0.0276%	0.0213%	0.0181%	0.0130%	0.0105%	M055	0.0315%	0.0360%	0.0278%	0.0161%	0.0116%	0.0093%
F056	0.0173%	0.0305%	0.0236%	0.0200%	0.0144%	0.0116%	M056	0.0354%	0.0405%	0.0313%	0.0180%	0.0130%	0.0104%
F057	0.0190%	0.0335%	0.0259%	0.0220%	0.0158%	0.0128%	M057	0.0392%	0.0449%	0.0347%	0.0200%	0.0144%	0.0116%
F058	0.0207%	0.0365%	0.0282%	0.0239%	0.0172%	0.0139%	M058	0.0431%	0.0493%	0.0381%	0.0219%	0.0158%	0.0127%
F059	0.0224%	0.0394%	0.0305%	0.0259%	0.0186%	0.0150%	M059	0.0469%	0.0537%	0.0416%	0.0239%	0.0172%	0.0139%
F060	0.0478%	0.0506%	0.0392%	0.0504%	0.0363%	0.0292%	M060	0.0430%	0.0556%	0.0431%	0.0358%	0.0258%	0.0208%
F061	0.0512%	0.0542%	0.0419%	0.0539%	0.0388%	0.0313%	M061	0.0462%	0.0598%	0.0464%	0.0385%	0.0277%	0.0223%
F062	0.0545%	0.0577%	0.0447%	0.0574%	0.0413%	0.0333%	M062	0.0495%	0.0641%	0.0497%	0.0412%	0.0297%	0.0239%
F063	0.0621%	0.0657%	0.0509%	0.0654%	0.0471%	0.0379%	M063	0.0550%	0.0712%	0.0552%	0.0458%	0.0330%	0.0266%
F064	0.0697%	0.0737%	0.0571%	0.0734%	0.0528%	0.0426%	M064	0.0605%	0.0784%	0.0607%	0.0504%	0.0363%	0.0293%
F065	0.0908%	0.0900%	0.0697%	0.0890%	0.0641%	0.0516%	M065	0.1266%	0.1403%	0.1086%	0.0865%	0.0622%	0.0501%
F066	0.0997%	0.0988%	0.0765%	0.0977%	0.0703%	0.0567%	M066	0.1372%	0.1521%	0.1176%	0.0937%	0.0675%	0.0543%
F067	0.1086%	0.1076%	0.0833%	0.1064%	0.0766%	0.0617%	M067	0.1478%	0.1639%	0.1267%	0.1009%	0.0727%	0.0585%
F068	0.1437%	0.1424%	0.1103%	0.1408%	0.1014%	0.0817%	M068	0.2047%	0.2270%	0.1756%	0.1398%	0.1007%	0.0811%
F069	0.1789%	0.1772%	0.1373%	0.1753%	0.1262%	0.1017%	M069	0.2616%	0.2901%	0.2246%	0.1787%	0.1287%	0.1037%
F070	0.3667%	0.3224%	0.2499%	0.2583%	0.1859%	0.1498%	M070	0.4475%	0.4062%	0.3146%	0.2604%	0.1875%	0.1510%
F071	0.4269%	0.3754%	0.2909%	0.3007%	0.2165%	0.1744%	M071	0.5274%	0.4788%	0.3709%	0.3069%	0.2210%	0.1780%
F072	0.4871%	0.4283%	0.3320%	0.3431%	0.2470%	0.1990%	M072	0.6074%	0.5514%	0.4271%	0.3534%	0.2545%	0.2050%
F073	0.5698%	0.5011%	0.3882%	0.4014%	0.2890%	0.2328%	M073	0.6924%	0.6285%	0.4869%	0.4029%	0.2901%	0.2337%
F074	0.6526%	0.5738%	0.4445%	0.4596%	0.3309%	0.2666%	M074	0.7774%	0.7057%	0.5466%	0.4524%	0.3257%	0.2624%
F075	1.0253%	0.7791%	0.6034%	0.5657%	0.4073%	0.3281%	M075	1.2559%	0.8611%	0.6696%	0.5998%	0.4319%	0.3479%
F076	1.1406%	0.8667%	0.6712%	0.6294%	0.4531%	0.3650%	M076	1.3797%	0.9460%	0.7325%	0.6589%	0.4744%	0.3822%
F077	1.2560%	0.9544%	0.7390%	0.6930%	0.4990%	0.4020%	M077	1.5035%	1.0309%	0.7982%	0.7180%	0.5170%	0.4165%
F078	1.4785%	1.1234%	0.8699%	0.8158%	0.5874%	0.4732%	M078	1.7726%	1.2154%	0.9411%	0.8466%	0.6095%	0.4910%
F079	1.7010%	1.2925%	1.0008%	0.9385%	0.6757%	0.5444%	M079	2.0417%	1.3999%	1.0839%	0.9751%	0.7020%	0.5655%
F080	2.5099%	1.6962%	1.3135%	1.1630%	0.8373%	0.6745%	M080	2.8528%	1.7503%	1.3552%	1.1848%	0.8530%	0.6872%
F081	2.8002%	1.8924%	1.4655%	1.2975%	0.9342%	0.7525%	M081	3.1850%	1.9541%	1.5130%	1.3227%	0.9524%	0.7672%
F082	3.0905%	2.0886%	1.6174%	1.4320%	1.0311%	0.8306%	M082	3.5172%	2.1579%	1.6708%	1.4607%	1.0517%	0.8472%
F083	3.5165%	2.3766%	1.8404%	1.6294%	1.1732%	0.9451%	M083	3.9104%	2.3991%	1.8576%	1.6240%	1.1693%	0.9419%
F084	3.9426%	2.6645%	2.0633%	1.8268%	1.3153%	1.0596%	M084	4.3036%	2.6403%	2.0445%	1.7873%	1.2868%	1.0366%
F085	5.1144%	3.3406%	2.5869%	2.3522%	1.6936%	1.3643%	M085	5.3045%	2.9161%	2.2581%	2.1231%	1.5286%	1.2314%
F086	5.6132%	3.6664%	2.8392%	2.5816%	1.8588%	1.4973%	M086	5.7485%	3.1602%	2.4471%	2.3008%	1.6566%	1.3345%
F087	6.1120%	3.9922%	3.0914%	2.8110%	2.0239%	1.6304%	M087	6.1926%	3.4043%	2.6362%	2.4786%	1.7846%	1.4376%
F088	6.4099%	4.1868%	3.2421%	2.9480%	2.1226%	1.7098%	M088	6.6217%	3.6402%	2.8189%	2.6503%	1.9082%	1.5372%
F089	6.7077%	4.3814%	3.3928%	3.0850%	2.2212%	1.7893%	M089	7.0509%	3.8762%	3.0015%	2.8221%	2.0319%	1.6368%
F090	7.9686%	5.1301%	3.9726%	4.2947%	3.0922%	2.4909%	M090	8.2646%	4.0523%	3.1379%	3.4511%	2.4848%	2.0017%
F091	8.3074%	5.3482%	4.1415%	4.4773%	3.2237%	2.5969%	M091	8.7387%	4.2848%	3.3179%	3.6491%	2.6274%	2.1165%
F092	8.6462%	5.5663%	4.3104%	4.6599%	3.3522%	2.7028%	M092	9.2129%	4.5173%	3.4979%	3.8471%	2.7699%	2.2313%
F093	8.9850%	5.7844%	4.4794%	4.8425%	3.4866%	2.8087%	M093	9.6871%	4.7498%	3.6779%	4.0451%	2.9125%	2.3462%
F094	9.3239%	6.0026%	4.6483%	5.0252%	3.6181%	2.9146%	M094	10.1612%	4.9823%	3.8579%	4.2431%	3.0551%	2.4610%
F095	9.7706%	6.2901%	4.8710%	5.2659%	3.7915%	3.0542%	M095	10.6359%	5.2151%	4.0381%	4.4414%	3.1978%	2.5760%
F096	10.2173%	6.5777%	5.0937%	5.5067%	3.9648%	3.1939%	M096	11.1106%	5.4478%	4.2183%	4.6396%	3.3405%	2.6909%
F097	10.6640%	6.8653%	5.3164%	5.7474%	4.1382%	3.3335%	M097	11.5852%	5.6806%	4.3986%	4.8378%	3.4832%	2.8059%
F098	11.1107%	7.1529%	5.5391%	5.9882%	4.3115%	3.4732%	M098	12.0599%	5.9133%	4.5788%	5.0360%	3.6259%	2.9209%
F099	11.5574%	7.4405%	5.7618%	6.2290%	4.4848%	3.6128%	M099	12.5346%	6.1461%	4.7590%	5.2342%	3.7686%	3.0358%
F100	12.0041%	7.7281%	5.9845%	6.4697%	4.6582%	3.7524%	M100	13.0092%	6.3788%	4.9392%	5.4324%	3.9113%	3.1508%
F101	12.3643%	7.9599%	6.1641%	6.6638%	4.7979%	3.8650%	M101	13.3995%	6.5702%	5.0874%	5.5954%	4.0287%	3.2453%
F102	12.7352%	8.1987%	6.3490%	6.8637%	4.9419%	3.9810%	M102	13.8015%	6.7673%	5.2400%	5.7633%	4.1495%	3.3427%
F103	13.1172%	8.4447%	6.5394%	7.0696%	5.0901%	4.1004%	M103	14.2156%	6.9703%	5.3972%	5.9361%	4.2740%	3.4430%
F104	13.5108%	8.6980%	6.7356%	7.2817%	5.2428%	4.2234%	M104	14.6420%	7.1794%	5.5591%	6.1142%	4.4022%	3.5463%
F105	13.9161%	8.9590%	6.9377%	7.5002%	5.4001%	4.3501%	M105	15.0813%	7.3948%	5.7259%	6.2977%	4.5343%	3.6526%
F106	14.3336%	9.2277%	7.1458%	7.7252%	5.5621%	4.4806%	M106	15.5337%	7.6166%	5.8977%	6.4866%	4.6703%	3.7622%
F107	14.7636%	9.5046%	7.3602%	7.9569%	5.7290%	4.6150%	M107	15.9997%	7.8451%	6.0746%	6.6812%	4.8105%	3.8751%
F108	15.2065%	9.7897%	7.5810%	8.1956%	5.9009%	4.7535%	M108	16.4797%	8.0805%	6.2569%	6.8816%	4.9548%	3.9913%
F109	15.6627%	10.0834%	7.8084%	8.4415%	6.0779%	4.8961%	M109	16.9741%	8.3229%	6.4446%	7.0881%	5.1034%	4.1111%
F110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	M110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

## Claim Utilization Assumptions

<b><u>Form</u></b>	<b>Non-Tax Qualified</b>		<b>Tax Qualified</b>	
	<b><u>Base</u></b>	<b><u>Inflation</u></b>	<b><u>Base</u></b>	<b><u>Inflation</u></b>
NHP	100%	100%	N/A	N/A
LTC93	100%	85%	N/A	N/A
LTC4	100%	75%	N/A	N/A
LTC5	100%	85%	N/A	N/A
SBP	100%	75%	N/A	N/A
LTC7	100%	75%	N/A	N/A
LTC8	100%	85%	100%	75%
QLTC97	100%	80%	100%	80%
LTC10	100%	90%	100%	85%
LTC901	90%	80%	90%	80%
TQLTC	90%	80%	90%	80%
TQNH	90%	80%	90%	80%

# Additional Policy Factors

<u>Form</u>	<u>HH Incidence</u>	<u>AL Incidence</u>	<u>NH Incidence</u>	<u>HH Continuance</u>	<u>AL Continuance</u>	<u>NH Continuance</u>
NHP	0%	100%	100%	100%	100%	100%
LTC93	100%	100%	100%	100%	100%	100%
LTC4	0%	100%	100%	100%	100%	100%
LTC5	0%	100%	100%	100%	100%	100%
SBP	0%	110%	110%	100%	100%	100%
LTC7	100%	100%	100%	100%	100%	100%
LTC8	0%	100%	100%	100%	100%	100%
QLTC97	0%	100%	100%	100%	100%	100%
LTC10	0%	100%	100%	100%	100%	100%
LTC901	0%	100%	100%	100%	100%	100%
TQLTC	100%	100%	100%	100%	100%	100%
TQNH	0%	110%	110%	100%	100%	100%



# Policy Level Discount Rates

## Active Life Reserves

<b>Issue Year</b>	<b>Discount Rate</b>
1988	5.5%
1989	5.5%
1990	5.5%
1991	5.5%
1992	5.5%
1993	5.0%
1994	5.0%
1995	4.5%
1996	4.5%
1997	4.5%
1998	4.5%
1999	4.5%
2000	4.5%
2001	4.5%
2002	4.5%
2003	4.5%
2004	4.5%
2005	4.5%
2006	4.5%

## Disabled Life Reserves

<b>Claim Incurral Year</b>	<b>Discount Rate</b>
1988-2005	4.50%
2006	4.00%
2007	4.00%
2008	4.00%
2009	4.00%
2010	4.00%
2011	4.00%
2012	4.00%
2013	3.50%
2014	3.50%
2015	3.50%
2016	3.50%
2017+	3.50%